No. O-17035/2/2018-HFA-4 (FTS-9056633)
Government of India
Ministry of Housing & Urban Affairs
(HFA-IV Section)
******

Nirman Bhawan, New Delhi-110108
Dated: 7th January, 2019

To
Shri Ashish Tiwari,
LDA Colony Lucknow,
Uttar Pradesh - 226012


Sir,


2. In this regard, it is stated that the information sought under the RTI application is in the nature of query which does not fall in the definition of 'information' as does not fall under Section 2(f) of the RTI Act, 2005. The issues raised in the RTI application, however, have been considered and the related information as available with HFA-IV Section, is furnished below:

Point 1: Under the Credit Linked Subsidy Scheme (CLSS for EWS/LIG & CLSS for MIG) component of the Pradhan Mantri Awas Yojana (Urban) {PMAY(U)}, there is an interest subsidy of 6.5% for Economically Weaker Section (EWS)/ Lower Income Group (LIG), 4% for Middle Income Group (MIG-I) and 3% for MIG-II, calculated on housing loan up to Rs.6 lakh, Rs.9 lakh and Rs.12 lakh, respectively, over a tenure of 20 years.

As per CLSS guidelines, the subsidy would be available for new housing loans availed for acquisition, construction and extension of house in EWS/LIG category. In MIG Category beneficiaries seeking housing loan for acquisition/ construction of houses (including re-purchase) are eligible for CLSS subsidy provided they satisfy other eligibility criteria of CLSS'.

Housing loans taken to purchase / acquire land /plot are not admissible for subsidy under the CLSS component (CLSS for EWS/LIG & CLSS for MIG) of PMAY(U).

Point 2: For implementation of CLSS (CLSS for EWS/LIG & CLSS for MIG) component of PMAY (U) mission, Ministry has identified two Central Nodal Agencies (CNAs) i.e. National Housing Bank and Housing and Urban Development Corporation Ltd. to channelize the subsidy to the Primary Lending Institutions (PLIs). CNAs have signed MoUs with PLIs for implementation of the scheme. The list of PLIs who have signed the MoU is given on the website of the Ministry at http://mohua.gov.in/cms/credit-linked-subsidy-scheme.php and also at the websites of NHB & HUDCO.

The information sought under the point falls in the domain of CNAs i.e. NHB/HUDCO. The RTI application is, therefore, transferred under Section 6(3) of the RTI Act, 2005 to the concerned authorities with a request to take appropriate action as per the provision of RTI Act, 2005 and send the information directly to the applicant.

Contd...
3. If not satisfied with the above information, an appeal shall lie with the Appellate Authority within 30 days from the receipt of the letter. The name and address of Appellate Authority is an under:-

Dr. Chandramani Sharma, Deputy Director General (HFA-4),
M/o HUA, Room No. 222, G-Wing (NBO),
Nirman Bhawan, New Delhi-110108.

Yours faithfully,

( Rahul Mahna )
Under Secretary & CPIO (HFA-4)
Tele: 23061285

Copy to:-

i. Shri Prabhat Ranjan, Deputy Manager, RTI Cell, National Housing Bank, Core 5-A, 4th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003. RTI application is transferred under section 6(3) of the RTI Act, 2005, for the point 2 above with the request to take appropriate action as per provision of the Act and send the information available directly to the applicant.

ii. Sh S.K. Mishra, CPIO, HUDCO Bhawan, Core-7-A, India Habitat Centre, Lodhi Road, New Delhi-110003. RTI application is transferred under section 6(3) of the RTI Act, 2005, for the point 2 above with the request to take appropriate action as per provision of the Act and send the information available directly to the applicant.

iii. Section Officer (PI Cell), Ministry of HUA, Nirman Bhawan, for information.

Section Officer (IT Cell), Ministry of HUA, Nirman Bhawan, for placing this on the website of the Ministry.