No. O-17035/2/2018-HFA-4 (FTS-9056633)
Government of India
Ministry of Housing & Urban Affairs
(HFA-IV Section)
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Nirman Bhawan, New Delhi-110108
Dated: 14th January, 2019

To

Shri Arijit Lahiri,
Hyderabad
Email ID: arijittheonlyone@gmail.com
Ph.: 7838421180


Sir,

I am directed to refer to your RTI application dated 28.12.2018 transferred under Section 6 (3) of the RTI Act, 2005 by RTI/PG Cell, Directorate of Estates vide O.M No. 1/12/2017-RTIC/DE dated 11.01.2019 and received in the office of CPIO & US (HFA-IV) on 11.01.2019.

2. In so far as HFA-IV Division is concerned, it is looking after the Pradhan Mantri Awas Yojana (Urban) (PMAY(U)) mission which has been launched with the aim to provide assistance to States/UTs for providing houses to all eligible families/beneficiaries. Thus, this division is concerned with point no.3 of the RTI application. The requisite information to the point 3, as available, is furnished as under:

 Government of India has launched the ‘Pradhan Mantri Awas Yojana-(Urban) (PMAY (U)) on 25th June, 2015 for assisting States/UTs in providing houses to all eligible urban poor. Mission comprises four components viz. In-situ Slum Redevelopment (ISSR), Affordable Housing through Credit-Linked Subsidy Scheme (CLSS now renamed as CLSS for EWS/LIG), Affordable Housing in Partnership (AHP) with public and private sectors and subsidy for Beneficiary-led Individual House Construction (BLC).

The mission is to be implemented by State Govt./ULB. States have the flexibility to select the suitable options from the four verticals for meeting their housing requirements. Approval of projects & plans and selection of beneficiary under all the verticals except Credit Linked Subsidy Scheme (CLSS for EWS/LIG & CLSS for MIG) would be at the State level and the financial assistance from Government of India is to be released based on proposals received from States/UTs.

Credit Linked Subsidy Scheme component of Pradhan Mantri Awas Yojan (Urban) (PMAY(U)) provides 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, on housing loans availed from the Primary Lending Institutions (PLIs) subject to their being otherwise eligible under the scheme.

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.

Contd...
An applicant desirous of availing the credit subsidy admissible under CLSS component of PMAY (U), can approach the Primary Lending Institutions (PLIs) [Banks, HFCs, etc] who have entered into a Memorandum of Understandings (MoU) with either of the two Central Nodal Agencies. The applicant has to comply with the documentation and other formalities as prescribed under the ‘due diligence’ of the bank/HFC concerned, if he is otherwise eligible under the scheme guidelines of PMAY (U) mission.

For complete details, PMAY(U) mission guidelines and Operational guidelines for CLSS for EWS/ LIG & CLSS for MIG may be seen which are available, both in Hindi & English, on the Ministry’s website at the link http://mohua.gov.in/cms/hfaguidelinesmanagement.php

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. Sh. W. Hitler, Assistant Director of Estates (RTI/PG Cell), Directorate of Estates, Nirman Bhawan, for information.

ii. Shri R.J. Meena, US & CPIO, M/o H&FW, Family Planning-1 Section, Nirman Bhawan, New Delhi, for information.

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

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