No. O-17035/14/2017-HFA-IV (FTS-9031081)
Government of India
Ministry of Housing & Urban Affairs
(HFA-IV Section)

******

Nirman Bhawan, New Delhi-110108
Dated: 14th December, 2018

To

Sh. Amit Kumar,
Flat No-202, 1-26 Mohan Garden,
Uttam Nagar West Delhi - 110059


Sir,

I am directed to refer to your online RTI application bearing Registration Number MOURB/R/2018/51720 dated 28.11.2018 received in the office of CPIO & US (HFA-IV) on 28.11.2018 seeking information about PMAY Mission. As per the provisions of the RTI Act, 2005, information as available is to be provided and no interpretation of the information available on record is to be done by the CPIO. Information as available with HFA-IV division is furnished below:

> 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.

EWS, LIG and MIG (I & II) categories have been defined on the basis of their income criteria as per under:

- EWS households with an annual income upto Rs. 3,00,000/-.
- LIG households with an annual income between Rs. 3,00,001/- to Rs.6,00,000/-
- MIG-I households with an annual income between Rs. 6,00,001/- to Rs.12,00,000/-.  
- MIG-II households with an annual income between Rs.12,00,001/- to Rs.18,00,000/-.  

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.

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.

Contd...
For details, PMAY (U) mission scheme Guidelines, Operational Guidelines for CLSS for EWS/LIG and Operational Guidelines for CLSS for MIG are available on the website at the link http://mohua.gov.in/cms/hfa-guidelines-management.php

2. 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 as under:-

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

Your's faithfully,

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

Copy to:

• i. Section Officer (PI Cell), Ministry of HUA, Nirman Bhawan, for information.
• ii. Section Officer (IT Cell), Ministry of HUA, Nirman Bhawan, for placing this on the website of the Ministry.