To

Shri Ritesh Tiwari,
T 304, Sukharta Residency B1,
Opposite Mount Conve,
Maharashtra – 442401.


Sir,

I am directed to refer to your online RTI application bearing Registration Number MOURB/R/2018/51670 dated 20.11.2018 received in the office of CPIO & US (HFA-IV) seeking information about CLSS component of PMAY Mission. Point wise information as available with the HFA-IV division is furnished below:

**Point No. 1:** The salient features of CLSS component of the PMAY (Urban) mission, are as under:-

<table>
<thead>
<tr>
<th>Details</th>
<th>EWS</th>
<th>LIG</th>
<th>MIG I</th>
<th>MIG II</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Income (₹)</td>
<td>Upto 3,00,000</td>
<td>3,00,001 - 6,00,000</td>
<td>6,00,001 - 12,00,000</td>
<td>12,00,001 - 18,00,000</td>
</tr>
<tr>
<td>Subsidy eligible on Maximum Loan Amount (₹)</td>
<td>6,00,000</td>
<td>8,00,000</td>
<td>9,00,000</td>
<td>12,00,000</td>
</tr>
<tr>
<td>Maximum Loan Tenure</td>
<td>20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carpet Area (Sq. m.)</td>
<td>30</td>
<td>60</td>
<td>160</td>
<td>200</td>
</tr>
<tr>
<td>Interest Subsidy p.a.</td>
<td>6.50%</td>
<td>4.00%</td>
<td>3.00%</td>
<td></td>
</tr>
<tr>
<td>Maximum Interest Subsidy (₹)</td>
<td>2,67,280</td>
<td>2,35,068</td>
<td>2,30,156</td>
<td></td>
</tr>
<tr>
<td>Purpose of Loan</td>
<td>Purchase, re-purchase, construction, enhancement</td>
<td>Purchase, re-purchase, Construction.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.
PROCEDURE FOR AVAILING BENEFIT UNDER THE CREDIT LINKED SUBSIDY SCHEME:

i. An applicant desirous of availing the credit subsidy can approach any of the Primary Lending Institutions (PLIs) who have entered into an Memorandum of Understanding (MoU), either, with Housing and Urban Development Corporation Ltd. (HUDCO) or National Housing Bank (NHB).

ii. The list of PLIs who have signed the MoU is given on the website of the Ministry at the link at http://mohua.gov.in/cms/credit-linked-subsidy-scheme.php and also at the websites of NHB & HUDCO.

iii. The applicant has to complete the 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.

iv. Once an applicant is considered eligible for the housing loan under CLSS, the PLI concerned will forward his application to the Central Nodal Agency (CNA), with whom it has signed the MoU, for release of interest subsidy.

v. The CNA, after scrutiny will release the interest subsidy upfront to the housing loan account of the applicant through the PLI.

(An applicant can also apply for a housing loan through the Urban Local Body (ULB) or the local agencies identified by the State/ULBs for facilitating the home loan applications from the intended beneficiaries)

Operational guidelines for CLSS for EWS/ LIG & CLSS for MIG and letters issued to CNAs regarding the eligibility criteria for the CLSS subsidy are all available on the website address http://www.mohua.gov.in/cms/credit-linked-subsidy-scheme.php

**Point No. 2:** The information sought under this 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.

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 an under:-

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

   Yours faithfully,

   [Signature]

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

   Contd...
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 of Sh. Ritesh Tiwari is transferred under section 6(3) of the RTI Act, 2005 in respect of points 2 with the request to take appropriate action as per provision of the Act and send the information available directly to the applicant.

ii. Shri S K Mishra, CPIO, Housing & Urban Development Ltd., HUDCO Bhawan, Core-7-A, India Habitat Centre, Lodhi Road, New Delhi- 110003, RTI application of Sh. Ritesh Tiwari is transferred under section 6(3) of the RTI Act, 2005 in respect of points 2 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.

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