To

Shri Raj Kumar,
H.No. 1352, Sector 29,
Faridabad,
Haryana – 121008.


Sir,

I am directed to refer to your online RTI application bearing Registration Number MOURB/R/2018/51733 dated 30.11.2018 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:** 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](http://mohua.gov.in/cms/credit-linked-subsidy-scheme.php) and also at the websites of NHB & HUDCO.

**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 a 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 [http://mohua.gov.in/cms/credit-linked-subsidy-scheme.php](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.

Contd...
(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)

The full details of the CLSS are available in the scheme guidelines, which are self explanatory,
and which may be accessed by using the link http://www.mohua.gov.in/cms/credit-linked-
subsidy-scheme.php

**Point No. 2:** The information sought under these points 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,

(Permission)
(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 of Sh. 
Raj Kumar 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. 
Raj Kumar 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.