To
Shri Desabathina Srinivasa Rao,
F403 Tulip Residency Defence Colony,
Sainikpuri, Secunderabad,
Telangana – 500094.


Sir,

I am directed to refer to your online RTI application bearing Registration Number MOURB/R/2018/51702 dated 25.11.2018 received in the office of CPIO & US (HFA-IV) seeking information about CLSS component of PMAY Mission. Information as available with the HFA-IV division is furnished below:

2. It is stated that under the provisions of the RTI Act, information as available is to be provided and no interpretation of the information available on record is to be done by the C.P.I.O. The requisite information, as available, is furnished 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>6,00,000</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. 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 and also at the websites of NHB & HUDCO.

Contd...
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

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 as under:-

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

Yours faithfully,

(Rahul Mahna)  
Under Secretary & CPIO (HFA-4)  
Tele: 23081285

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.