No. O-17035/04/2016-HFA-IV (FTS-9015679)
Government of India
Ministry of Housing & Urban Affairs
(HFA-IV Section)

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Nirman Bhawan, New Delhi-110108
Dated: 29th October, 2018

To

Ms. Vineeta Meena,
E-2/468 Chitrakoot Scheme, Gandhi Path,
Vaishali Nagar, Jaipur,
Rajasthan – 302021.


Madam,

I am directed to refer to your online RTI application bearing Registration Number MOURB/R/2018/51496 dated 12.10.2018 received in the office of CPIO & US (HFA-IV) seeking information about CLSS component of PMAY Mission.

2. In this regard, it is stated that the information sought under the RTI application is in the nature of query which does not fall in the definition of ‘information’ as defined under Section 2(t) of the RTI Act, 2005. The issue raised in the RTI application, however, has been considered and the information, as available with HFA-IV division, is furnished as under:

- Under CLSS for EWS/LIG, one of the component of PMAY(U) mission, the beneficiaries of Economic Weaker Section having annual household income upto Rs.3,00,000/- and Lower Income Group with annual household income between Rs.3,00,001 to Rs.6,00,000/- subject to their being otherwise eligible under the scheme, can avail of interest subsidy at the rate of 6.5% on the housing loans upto Rs. 6.00 lakh from Banks, Housing Finance Companies (HFCs) and other such institutions for a tenure of 20 years or actual tenure whichever is earlier, for acquisition, construction and extension of house, giving them a benefit of maximum Rs. 2.67 lakh each.

The carpet area of houses being constructed or enhanced under CLSS for EWS/LIG scheme should be upto 30 square metres and 60 square metres for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only.

The houses constructed / acquired with central assistance under the Pradhan Mantri Awas Yojana (Urban) mission should be in the name of the female head of the household or in the joint name of the male head of the household and his wife, and only when there is no female member in the family, the house can be in the name of a male member of the family. The female ownership condition is applicable only for new purchases and not for new construction (on an existing piece of land) or for enhancement/ repairs of an existing house.

f.w.a. 

29/11/18

S.O.(IT)
The definition of 'Beneficiary' has been amended and effective from 01.01.2017, makes an adult earning member (irrespective of marital status) eligible to apply for PMAY(U) including under CLSS for EWS/LiG component, subject to following provisos:

Provided that he / she does not own a pucca house (an all weather dwelling unit) in his / her name in any part of India.

Provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject, subject to income eligibility of the household under the Scheme.

Under CLSS for EWS/LiG scheme, existing housing loans sanctioned and disbursed by Primary Lending Institution (PLIs) on or after 17.06.2015, are admissible for consideration subject to their being otherwise eligible. Details of the scheme guidelines are available at the Ministry's website at the link http://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 an 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: 23061285

Copy to:

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

ii. Senior Technical Director (NIC), Ministry of HUA, Nirman Bhawan, for placing this on the website of the Ministry.