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
Sh. Ashutosh,
A-152/05, Tukmeerpur Extn,
Opp Delhi Police Training School,
Delhi - 110094,


Sir,

I am directed to refer to your online RTI application bearing Registration Number MOURB/R/2018/51436 dated 02.10.2018 received in the office of CPIO & US (HFA-IV) seeking information about CLSS component of PMAY (U) mission. Information as available with 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.

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), either, with Housing and Urban Development Corporation Ltd. (HUDCO) or National Housing Bank (NHB). 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.

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

**Point No 2:** Credit Linked Subsidy Scheme component of PMAY(U) Mission 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:

Contd...
• 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/-.  

A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his / her family in any part of India.

An adult earning member (irrespective of marital status) can be treated as a separate household;  

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 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 and in the case of CLSS for MIG scheme, existing housing loans sanctioned and disbursed by the Primary Lending Institutions (PLIs) on or after 01.01.2017, are admissible for consideration subject to their being otherwise eligible.

Details of operational guidelines of CLSS for EWS/LIG scheme and CLSS for MIG scheme are available on Ministry’s website at the link [http://mohua.gov.in/cms/credit-linked-subsidy-scheme.php](http://mohua.gov.in/cms/credit-linked-subsidy-scheme.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 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

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.