To 
Ms. Shipi Verma
C-1453/6, C Block, Indira Nagar,
Lucknow, Uttar Pradesh – 226016


Madam,

I am directed to refer to your online RTI application bearing Registration Number MOURB/R/2018/51430 dated 01.10.2018 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:

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) (with a copy of the filled up assessment form indicating the Survey ID/Assessment ID). 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 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.

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

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,

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

Copy to:

i. Section Officer (Pl 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.

*)

Sd/In/