To
Shri ALOK SINGH,
I 325. GOVINDPURAM,
Ghaziabad, Uttar Pradesh - 201013.


Sir,

I am directed to refer to your online RTI application bearing registration no. MOURB/R/2019/50674 dated 05.05.2019 received in the Office of CPIO & US (HFA-4) seeking information about Credit Linked Subsidy Scheme (CLSS) component of Pradhan Mantri Awas Yojana (Urban) (PMAY(U)) mission. Point-wise information, as available, is furnished below:

**Point 1:** The benefit of interest subsidy available under CLSS component of PMAY (U) scheme is also admissible to Government employee/ Bank Staff, etc., provided he/she is otherwise eligible under the scheme guidelines. However, Interest subsidy under CLSS component of PMAY (U) will not be admissible to the employees/staff of Banks (PSBs) who have availed subsidized loan under Staff Housing Loan Scheme.

**Point 2:** 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 and also at the websites of NHB & HUDCO.

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) with either of the two Central Nodal Agencies. The applicant has to comply with the documentation and other 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.

**Point 3** The salient features of CLSS component of the PMAY (U) mission, are 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 Complete details, PMAY (U) scheme guidelines, Operational guidelines for CLSS for EWS/ LIG & CLSS for MIG and amendments issued from time to time are all available on the Ministry’s website at the links http://mohua.gov.in/cms/hfaguidelinesmanagement.php and 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 as under:-

Shri Rishi Kumar, Director (HFA-4),
M/o HUA, Room No. 222, G-Wing (NBO),
Nirman Bhawan, New Delhi-110108.

Your's faithfully,

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

Copy to:

i. Section Officer (PI Cell), MoHUA, Nirman Bhawan.

ii. Section Officer (IT Cell), MoHUA, Nirman Bhawan, for placing this on the website of the Ministry.