To

Shri Arka Chakraborty,
B.S.N.L. Staff Quarter, Top Floor,
Type-II, opposite Asirbad lodge, Bolpur,
Birbhum, West Bengal-731204.


Sir,

I am directed to refer to your online RTI application bearing registration no. MOURB/R/2019/50737 dated 14.05.2019 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:

**Points 1 to 2:** 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.

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.

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.

**Point 3:** 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.

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](http://mohua.gov.in/cms/credit-linked-subsidy-scheme.php) and also at the websites of NHB & HUDCO.

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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.

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/htaguidelinesmanaqement.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),
Mo/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:

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

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