To

Sh. Sanjeev Kumar,
H.NO. 126 JAWAHAR NAGAR,
MANDI ADAMPUR DISTT. HISAR,
HARYANA - 125052.


Sir,

I am directed to refer to your online RTI application bearing registration no. MOURB/R/2019/50865 dated 04.06.2019 received in the Office of CPIO & US (HFA-4) seeking information about subsidized housing loan schemes applicable for people belonging to Middle Income Group.

2. In this regard, it is stated that under the provisions of the RTI Act, 2005, the information as available is to be provided and no interpretation of the information available on record is to be done by the CPIO. It is stated that HFA-IV Division has the mandate to look after Pradhan Mantri Awas Yojana (Urban) {PMAY(U)} mission and point wise information pertaining to subsidised loan under the mission is furnished below:

**Points 1 to 4: Credit Linked Subsidy Scheme (CLSS)** is one of the verticals under Pradhan Mantri Awas Yojana – Urban (PMAY-U) mission. The mission was launched on 25th June 2015 with the aim to provide central assistance to implementing agencies through States/UTs for providing houses to all eligible beneficiaries / families by 2022.

**The Salient features of CLSS**

<table>
<thead>
<tr>
<th>Details</th>
<th>EWS</th>
<th>LIG 3,00,001-6,00,000</th>
<th>MIG I 6,00,001-12,00,000</th>
<th>MIG II 12,00,001-18,00,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Income (₹)</td>
<td>Upto 3,0,00,000</td>
<td>3,0,00,001-6,00,000</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>
<tr>
<td>Loan sanctioned and disbursed by PLIs</td>
<td>After 17th June, 2015</td>
<td></td>
<td>After 1st January, 2017</td>
<td></td>
</tr>
</tbody>
</table>
Eligibility

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 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 to income eligibility of the household under the Scheme.

The houses constructed/acquired with central assistance under the Pradhan Mantri Awas Yojna (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 the male member of the family. The family 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.

Under CLSS for MIG scheme, the condition/norm of female as property owner or joint owner is not applicable.

How to avail the benefit under CLSS

For implementation of Credit Linked Subsidy Scheme (CLSS) component of Pradhan Mantri Awas Yojna – Urban (PMAY-U) mission, Ministry has identified two Central Nodal Agencies (CNAs) i.e. National Housing Bank (NHB) and Housing and Urban Development Corporation Ltd. (HUDCO) to channelize the subsidy to the Primary Lending Institutions (PLIs). CNAs have signed Memorandum of Understanding (MoU) with PLIs for implementation of the scheme.

The addresses of the CNAs are as under:

<table>
<thead>
<tr>
<th>NHB</th>
<th>HUDCO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regional Manager, National Housing Bank,</td>
<td>General Manager</td>
</tr>
<tr>
<td>Core 5-A, 4th Floor, India Habitat Centre,</td>
<td>HUDCO Bhawan, Core-7-A. India Habitat Centre,</td>
</tr>
<tr>
<td>Lodhi Road, New Delhi-110003</td>
<td>Lodhi Road, New Delhi- 110003</td>
</tr>
<tr>
<td>CLSS Toll-Free Helpline Numbers</td>
<td>CLSS Toll-Free Helpline</td>
</tr>
<tr>
<td>1800-11-3377 /1800-11-3388</td>
<td>1800-11-6163</td>
</tr>
</tbody>
</table>

An applicant desirous of availing the credit subsidy 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. 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.
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. As the application for interest subsidy is submitted to CNA via PLI, in case of any delay in release of subsidy, the applicant may contact the concerned PLI for information/reason resulting in the delay.

Coverage Area

"All the statutory towns as per Census 2011 and towns notified subsequently including Notified Planning/Development Areas shall be eligible for coverage in the Mission. Areas falling within notified Planning/Development area under the jurisdiction of an Industrial Development Authority/Special Area Development Authority/Urban Development Authority or any such Authority under State legislation which is entrusted with the functions of urban planning and regulations shall also be included for the coverage under PMAY(U)."

List of 4041 Statutory Towns as per Census 2011 and towns notified subsequently and the areas coming under the extended coverage of the Mission for which information has been received from States/UTs, are all available in the Ministry's website at the link http://mohua.gov.in/cms/credit-linked-subsidy-scheme.php

PMAY (U) scheme guidelines, Operational guidelines for CLSS and amendments issued from time to time are all available on the Ministry’s website at the links provided below:
http://mohua.gov.in/cms/hfaguidelinesmanagement.php
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 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,

(Vinod Gupta)
Under Secretary & CPIO (HFA-4)
Tele: 23062859

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.