

Response to Additional Clarifications on CLSS
(received through N.H.B.)

Sl.	Query	Response
1.	With reference to Clause 6 of the MoU under Responsibilities and Obligations of Second Party, the Lender/Second Party will provide utilization/end use certificate to the First Party on a quarterly basis and also the certificate in relation to the physical progress of the construction leading up to the completion of the housing unit. The lender/Second Party shall submit a consolidated utilization certificate on completion of the housing unit within one year period from the start of construction. In case of default in not providing utilization/end-use certificate the lender/Second Party shall refund the amount of subsidy to the First Party. Further, any unutilized amount of subsidy shall be immediately returned by Second Party to First Party. The query was raised with MHUPA through a mail on 09.07.2015 and also during the workshop organized by NHB on 24.07.2015 that is not possible to complete the construction of a housing unit within a year, moreover it is not under the control of the bank to ensure that construction is completed within a year. Hence we propose that the Ministry should relook into this clause.	Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15 on Para E 6 (part of MoU on pg.23).
2.	With reference to Clause 8 of the MoU under Responsibilities and Obligations of Second Party, in the event of default in repayment of the loan by the borrower/beneficiary to the Second Party and the loan becoming Non-performing assets (NPA), the lender/second party will proceed for recovery of the dues through such measures as considered appropriate, including foreclosure of the property. In all such cases, the amount of the recoveries will be first charged to the subsidy amount (balance period of the loan) and will be paid by the lender/second party to the nodal agency for onward payments/ adjustment as decided by the Mo/HUPA, Government	Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15 on Para E 8 (part of MoU on pg.24).

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	<p>of India from time to time. As per this clause Bank has to bear the entire loss in case of a customer's default. This issue was raised by multiple Bank's and HFC in the NHB workshop held on 24.07.2015 and it was proposed that Bank & Ministry should equally bear the loss in case of a NPA.</p> <p>Request you to resolve the above queries so that we can proceed forward with the signing of the MOU.</p>	
3.	<p>Presently most schemes announced by the Government agencies are offering capital subsidy in the form of land being brought in by the Government. Whether such schemes would be eligible for the CLSS since there would be dual benefit to customers.</p>	<p>(i) Please refer to Cl. 13.5 of the HFA guidelines: States/UTs are requested to ensure convergence with relevant schemes in housing projects to be undertaken in this mission.</p> <p>(ii) The amount of GoI assistance will however be limited to the extent stated in HFA (Urban) guidelines.</p>
4.	<p>Since the CLSS would be released to the PLI post claim, does it mean that PLI has to charge the EMI on the entire loan amount and after the CLSS claim amount is released, thereafter adjust the same to the loan and thereafter calculate the revised EMI payable by customer?</p>	<p>Please refer to Cl. 5.2 of the HFA guidelines: Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI).</p>
5.	<p>The scheme mentions fixed PF of Rs. 1000/- which can be charged by the PLI. First of all, we feel that the cap stipulated is very less and will not be sufficient to meet the actual expenses incurred by the PLI for processing the loan. In any case, there are other charges such as Legal Report charges, Technical visit charges, CIBIL / Information Bureau charges and CERSAI registration charges which are being recovered from the customer. Will PLI be allowed to recover the above charges which are in the nature of reimbursement of actual expenses over and above the PF? The above rates are also mentioned in the MITC which is displayed at GRUH's offices as well as on the website.</p>	<p>Please refer to CLSS FAQs² Sl. 18, pg. 2</p>
6.	<p>In the state of Rajasthan, the state government has been accepting self-certification for the purpose of considering eligibility under EWS / LIG</p>	<p>Please refer to CLSS FAQs² Sl. 22, pg. 3</p>

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	category. Will such self-certification be acceptable under the CLSS?	
7.	We need clarity in terms of the acceptable proofs for EWS / LIG category and whether it can be made mandatory for the state governments to issue such certification for eligibility so that it can eliminate a major concern area	Please refer to CLSS FAQs ² Sl. 22, pg.3.
8.	During the meeting, it was mentioned that NOC will be required from the respective state governments. We seek clarification on the same.	(i) Please refer to CLSS FAQs ² Sl. 8, pg.2. (ii) Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15 on Cl.5.12.
9.	As per the definition of EWS and LIG households (Page (iii) of the Scheme Guidelines), it is mentioned that States/UT shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with the Centre. What does it mean and how would we know the revised criteria?	Any change in this criteria will require prior approval of MoHUPA. Identified State Level Nodal Agencies will communicate any change to Banks.
10.	With reference to Page 1 s.r. no. 1.5, it is stated that the Mission with all its component has become effective from the date 17.06.2015 and will be implemented upto 31.03.2022. Are loans approved after 17th June, 2015 covered in this scheme?	Yes
11.	With reference to Page 1 s.r. no. 2.2, the mission will support construction of houses upto 30 square meter carpet area with basic civic infrastructure. States/UTs will have flexibility in terms of determining the size of house and other facilities at the state level in consultation with the Ministry but without any enhanced financial assistance from Centre. Does it mean area>30 sqmt can be covered by states? How do we confirm this?	(i) Please refer to CLSS FAQs ² Sl.25, pg. 3. (ii) MoHUPA will request the identified State Level Nodal Agency to advise this criterion, if applicable.
12.	With reference to Page 6 s.r. no. 5, the Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement credit linked subsidy component as a demand side intervention. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house. Is improvement of the house also covered	Please refer to CLSS FAQs ² Sl.14. pg. 14.

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	under this scheme?	
13.	With reference to Page 7 s.r. no. 5.3, the Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this component of the mission should be upto 30 square metres and 60 square metres for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only. Whether the additional proposed area to be limited to 60 sqmt or total area after addition should be 60 sqmt? What does "Beneficiary can build a larger area" mean as it is contrary to the above condition?	Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15. on CI 5.3.
14.	With reference to Page 7 s.r. no. 5.7, State/UTs/ULBs/PLIs shall link beneficiary identification to Aadhaar, Voter card, any other unique identification or a certificate of house ownership from Revenue Authority of Beneficiary's native district to avoid duplication. Certificate from revenue officer is not clear? What will be the unique reference no. in this case?	A certificate from revenue officer issued for an individual will be a unique document, not a unique number.
15.	With reference to Page 7 s.r. no. 5.10, for identification as an EWS or LIG beneficiary under the scheme, an individual loan applicant will submit self-certificate/affidavit as proof of income. Have you finalized any standard draft for this?	Please refer to CLSS FAQs ² SI.39, pg. 5.
16.	With reference to Page 7 s.r. no. 5.12, under the Mission, beneficiaries can take advantage under one component only. Since other three components are to be implemented by State Government through Urban Local Bodies/Authorities etc. and this component is to be implemented by PLIs, therefore, in order that beneficiaries do not take advantage of more than one component, PLIs should take NOCs quarterly from State/UT	(i) It will be mandatory to take NOC from state government in each case to ensure that a single person does not take benefit of the scheme twice. (ii) NOCs for beneficiaries can be clubbed together and taken on a periodic basis. (iii) Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15. on CI 5.12. (iv) State Level Nodal Agency or Designated agency of State/ UT government in respective states will be

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	<p>Governments or designated agency of State/UT Governments for the list of beneficiaries being given benefits under credit linked subsidy. For enabling this process, the beneficiaries should be linked to his/her Aadhaar/Voter ID Card/Any other unique identification Number or a certificate of house ownership from Revenue Authority of Beneficiary's native district and State/UT Government or its designated agency should furnish the NOC within 15 days of receipt of such request. Does this mean that it is mandatory to take NOC from state government in each case? Where can we get the contact details for respective states/UT? Have you finalized any format for this?</p>	<p>advised upon identification, on the MoHUPA website.</p>
17.	<p>With reference to Page 20 s.r. no. 15.2, based on the loan disbursed by a PLI to EWS and LIG beneficiaries, the CNA will release the subsidy amount to PLIs directly based on the claims submitted on the total loans disbursed. Subsidy will be released to the PLI by the CNA in maximum of four instalments. What happens, if the loan is disbursed in more than 4 instalment as now a days builder demand based on the progress normally 6-8 instalments?</p>	<p>Please refer to CLSS FAQs² Sl. 10, pg. 2.</p>
18.	<p>With reference to Page 23 s.r. no. 6 under heading E, the Lender/Second Party will provide utilization/end use certificate to the First Party on a quarterly basis and also the certificate in relation to the physical progress of the construction leading up to the completion of the housing unit. The lender/Second Party shall submit a consolidated utilization certificate on completion of the housing unit within one year period from the start of construction. In case of default in not providing utilization/ end-use certificate the lender/Second Party shall refund the amount of subsidy to the First Party. Further, any unutilized amount of subsidy shall be immediately returned by Second Party to First Party. Do we need to provide construction progress</p>	<p>(i) The construction progress is linked to providing utilization/ end use for the amount of subsidy disbursed and the PLI is expected to monitor this as per due process.</p> <p>(ii) Please refer to Amendments¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15. on Para E 6 (part of MOU on pg.23).</p>

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	of all individual self-construction? Construction of house/building takes an average 2-4 years, you have indicated one year start of construction? Today we don't monitor the progress / date of commencement as we come into picture of financing much late? It may not be possible to track one year period?	
19.	With reference to Page 24 s.r. no. 8 under heading E, in the event of default in repayment of the loan by the borrower/beneficiary to the Second Party and the loan becoming Non-performing assets (NPA), the lender/second party will proceed for recovery of the dues through such measures as considered appropriate, including foreclosure of the property. In all such cases, the amount of the recoveries will be first charged to the subsidy amount (balance period of the loan) and will be paid by the lender/second party to the nodal agency for onward payments/adjustment as decided by the Mo/HUPA, Government of India from time to time. In the eventually of a default Recovery related adjustments need to be clarified on account of the dues owned to the PLI and the subsidy amount. How will this be apportioned?	Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15. on Para E 8 (part of MOU on pg.24).
20.	How do we know, if customer has not availed this subsidy from other HFI/Bank? Who is responsible to monitor this?	Please refer to CLSS FAQs ² Sl.5, pg.1.
21.	Will there be any interest cap on the loans we disburse under this scheme? The guidelines seem to be silent about the interest rate cap, but we happened to read it in one of the web report of a newspaper.	Please refer to Sl. 5.1 of the Scheme Guidelines: Interest subsidy will be provided at the rate of 6.5% on the rate of interest.
22.	Is there any limit on the loan amount to be disbursed (ticket size)?	Please refer to Sl. 5.2 of the Scheme Guidelines: The credit linked subsidy will be available only for loan amounts upto Rs. 6 lakhs and additional loans beyond Rs. 6 lakhs, if any, will be at nonsubsidized rates.
23.	Is there any limit or upper cap on the value of such property (Cost)?	No

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24.	Are there any limitations on the portfolio of loans given to EWS or LIG or within the groups? e.g., certain % of loan portfolio to be disbursed to borrower under certain income levels say Rs. 1 lakh rupees p.a.	No
25.	Are there any restrictions on the type of property? Such as Flats, Land with House or only for low cost community housing constructed for this purpose?	Please refer to HFA FAQs ³ Sl.24, pg.5.
26.	We request you to clarify on the Credit Linked Subsidy Scheme with specific reference to points 5.1 and 5.2 as elicited in the Scheme. Point 5.1 talks about the interest subsidy at the rate of 6.5%. It also talks about the Net Present Value (NPV) of the interest subsidy that will be calculated at a discount rate of 9%. It will of great assistance if there is a case study on how the above interest subsidy of 6.5% works and how the NPV functions in a given scenario. Can you please supplement with an example to enable us to understand the Scheme in a better manner?	Calculator has been developed and shared with CNAs.
27.	Whether take over/balance transfer of housing loan can be considered under this scheme.	(i) Please refer to CLSS FAQs ² Sl.9. pg. 2. (ii) Please refer to Sl. 5.11 of the Scheme Guidelines: In case a borrower who has taken a housing loan and availed of interest subvention under the scheme but later on switches to another PLI for balance transfer, such beneficiary will not be eligible or claim the benefit of interest subvention again.
28.	As per point 5.3 for EWS and LIG the carpet area of the house being acquired/constructions should be upto 30 sq. metres and 60 sq. metres respectively, in order to avail of this credit linked subsidy. On contrary, under the same clause, it is mentioned that the beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakhs only. Whether we shall be permitted to fund a property which is more than 30 sq. metres and 60 sq. metres for EWS and	Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15. on Cl 5.3.

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	LIG customers respectively under this scheme.	
29.	As per point 2.5 the house constructed by availing loan under this scheme should be in the name of female head of the household or in the joint name of the male head of the household. But in point 5.8, it is mentioned that preference under the scheme is for women, persons belonging to SC/ST/OBC, Minorities, persons with disabilities and transgender. Please let us know if we can lend loan under this scheme irrespective of the gender, caste, community.	Yes
30.	Please provide us with the list of 4041 statutory towns that are under the ambit of the scheme.	The list will be provided through CNAs.
31.	At point no 15.5 it is mentioned "In lieu of the processing fee for housing loan for the borrower under the scheme, PLIs will be given a lump sum amount of Rs. 1000 per sanctioned application. PLIs will not take any processing charge from the beneficiary." Please clarify how the amount of Rs. 1000 will be paid to the PLIs.	Please refer to CLSS FAQs ² Sl. 37, pg. 5.
32.	With reference to point no. 5.3 of the Credit linked subsidy scheme, it is mentioned that the carpet area of house under this mission should be upto 30 sqmtr for EWS and 60 sqmtr for LIG. And it is also mentioned that the beneficiary can build a house of larger area. This is creating ambiguity on the size of the unit. Please clarify the same.	Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15. on Cl 5.3.
33.	At point no. 5.10 it is mentioned "For identification as an EWS or LIG beneficiary under the scheme an individual loan applicant will submit self-certificate/affidavit as proof of income". According to the definition, EWS and LIG households are defined as households having an annual income up to Rs. 3.00 lacs and Rs. 6.00 lacs respectively. However as per income tax rules IT return above Rs. 2.50 Lacs for individuals is mandatory to file. Please clarify how the self-certificate and affidavit as proof of income to be	Please refer to CLSS FAQs ² Sl. 22, pg. 3.

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	accepted by the bank.	
34.	“On page 1, Para ‘A’, the guidelines have been described as “recently issued guidelines for “Credit Linked Subvention Scheme” (CLSS)”. As the said scheme will remain valid for a number of years and may be changed from time to time, the said Guidelines may be more particularly identified and described in the MOU.	All major tenets of the scheme are described in the scheme guidelines and any subsequent modification will be advised to all stakeholders.
35.	“In para E 8 regarding case in the event of default, it is mentioned that ‘In all such cases, the amount of the recoveries will be first charged to the subsidy amount (balance period of loan) and will be paid by the lender/ second party to the nodal agency for onward payments/ adjustment as decided by MoHUPA, Govt of India from time to time.’ This matter was also raised during the meeting. In our opinion, the recoveries should be appropriated on Pro-Rata Basis.	Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15 on Para E 8 (part of MoU on pg.24).
36.	As per the draft MOU, the amount of recovery will be first charged to the subsidy amount in case the account becoming NPA. Whereas, no such clause has been incorporated in the Scheme Guideline. The stress under EWS/LIG Home Loans uptoRs. 6.00 lacs are higher than the stress in Home Loans above Rs. 10.00 lacs. In such scenario, the aforesaid clause will put additional stress on exposure of PLIs under this scheme as any recovery in such NPA accounts will be first apportioned towards recovery of subsidy.	Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15 on Para E 8 (part of MoU on pg.24).
37.	POINT NO E S NO. 6 to submit a consolidated utilisation certificate on completion of the housing unit within one year - OUR REMARKS: Our bank's guideline provides for 18 months for completion of house.	Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15 on Para E 6 (part of MoU on pg.23).
38.	Point No E S.NO 8) In the event of default in repayment of loan by the borrower and the loan becoming NPA lender will proceed for recovery of the dues through such measures including foreclosure of the property. In all such	Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15 on Para E 8 (part of MoU on pg.24).

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	cases the amount of recovery will be first charged to the subsidy account and will be paid by the lender to CNA. OUR REMARKS: This is not practical since repayment is fixed by adjusting the upfront subsidy received and EMI is fixed accordingly and informed to the borrower. In the event of accounts slipping to NPA, the Bank cannot recover the subsidy already passed to the borrower account, while it is bound by the MOU to repay the government the subsidy already passed to the borrower. This affects the interest of the banks.	
39.	There is no clarification of who would be the competent authority for issuing NOC.	SLNAs will identify the competent authority for issuing NOCs in respective states under advise to MoHUPA.
40.	Guidelines state that subsidy will be dispensed in max 4 installments. In apartments, the instalment payments to the builders may be much higher than four instalments.	Please refer to CLSS FAQs ² Sl. 10, pg. 2.
41.	Process of reimbursing banks towards processing fees needs to be defined	Please refer to CLSS FAQs ² Sl.37, pg.5.
42.	Notify list of 4041 towns before banks can take up financing.	The list will be provided through CNAs.
43.	Please send us chart containing eligible subsidy amount for a single unit upto 15 years @ 6.5% discounted values.	Calculator has been developed and shared with CNAs.
44.	Banks may be permitted to claim the CLS only after completion of the construction or project to avoid multiplicity of claims, submission of ECs, easy reconciliation and to avoid ineligible accounts.	Please refer to Cl. 5.2 of the Scheme Guidelines: Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI).
45.	List of approved States and Towns where the scheme is operational may be provided state –wise and year-wise plans of implementation	(i) The scheme is applicable across all States/UTs of India. (ii) The list of Statutory Towns will be provided through CNAs. (iii) There are no year-wise plans of implementation.
46.	A full proof system to avoid passing on double benefits to the same borrower to be notified.	Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15 on Cl. 5.12.
47.	The process of obtaining NoC and the authority to give NoC to be specified / notified.	(i) Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15 on Cl. 5.12. (ii) SLNAs will identify the competent authority for issuing NOCs in

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		respective states under advise to MoHUPA.
48.	Routing / sponsoring of eligible applications through a single agency, who has to do minimum due diligence in respect of beneficiaries may be introduced for quick processing by PLIs and avoid double financing and to monitor utilisation of the loan amounts in case of repairs and additional construction to existing units.	As per the Scheme Guidelines, Central Nodal Agencies will channelize this subsidy and ensure proper implementation and monitoring of the scheme. Whereas, PLIs will pass-on the entire benefit of the Scheme to its borrowers / beneficiaries.
49.	Processing charges of Rs.1000/- may be increased in view of the high cost of handling of the proposal and also the agency which will be paying the same is to be informed.	Please refer to CLSS FAQs ² Sl. 29, pg.4.
50.	The condition that subsidy to be returned by PLIs to CNA when the account becomes NPA may be modified as the same is applicable only if the account become NPA within one year from the date of credit subsidy.	Please refer to Amendments ¹ in Guidelines of PMAY – HFA (Urban) dt. 10.09.15 on Para E 8 (part of MoU on pg.24).
51.	Whether subsidy is to be credited upfront by the PLI or to be credited after receipt of the same from CNA.	The subsidy is to be credited after receipt of the same from CNA.

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