

This scheme will be implemented through Banks/Financial Institutions. The detailed list is available at: <http://mohua.gov.in>.

Central Nodal Agencies:

National Housing Bank
(wholly owned by Reserve Bank of India)
Core 5-A, India Habitat Centre, Lodhi Road,
New Delhi 110 003
CLSS Tollfree No: 1800-11-3377; 1800-11-3388
E-mail: clssim@nhb.org.in

Housing and Urban Development Corporation Ltd.
(A Govt. of India Enterprise)
Core 7-A, India Habitat Centre, Lodhi Road,
New Delhi - 110 003
CLSS Tollfree No: 1800-11-6163
E-Mail: hudconiwas@hudco.org



CLSS For EWS/LIG

Illustrative Example
Loan tenure -20* years/240 months
All figures in Indian Rupees

	Loan Amount	Loan Amount eligible for Subsidy	Interest Subsidy	Balance Loan	Initial EMI @10%	Reduced EMI after crediting the Subsidy	Monthly savings	Annual savings
Eg	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				(1-3)			(5-6)	(7) x 12
I	3,00,000	3,00,000	1,33,640	1,66,360	2,895	1,605	1,290	15,480
II	6,00,000	6,00,000	2,67,280	3,32,720	5,790	3,211	2,579	30,948
III	10,00,000	6,00,000	2,67,280	7,32,720	9,650	7,071	2,579	30,948

Above figures are indicative and may vary from case to case basis.

* With effect from 01.01.2017



Credit Linked Subsidy Scheme for EWS/LIG (CLSS for EWS/LIG)



Ministry of Housing and Urban Affairs
Government of India



The Joint Secretary & Mission Director (Housing for All)
Ministry of Housing & Urban Affairs,
Government of India
Room No.116, G-Wing, Nirman Bhawan, New Delhi-110011
Tel: 011-23061419; Fax: 011-23061420
E-mail: jshfa-mhupa@gov.in
Website: <http://mohua.gov.in>



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CREDIT LINKED SUBSIDY SCHEME

Pradhan Mantri Awas Yojana (Urban) - Housing For All Mission, in order to expand institutional credit flow to the housing needs of urban poor is implementing credit linked subsidy component as a demand side intervention.

- Beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 20* years or during tenure of loan whichever is lower.
- 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 rate.
- Interest subsidy will be credited upfront to the loan account of beneficiaries through Primary Lending Institutions (PLI), resulting in reduced effective housing loan and Equated Monthly Installment (EMI).
- The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9 %.

HOME OWNERSHIP

The houses constructed/acquired with central assistance under the Mission should be in the name of the female head of the household



Subsidy Disbursement letters being handed over to beneficiaries during Regional Workshop on CLSS under PMAY(U) at Lucknow on 7th April 2016

* With effect from 01.01.2017



Regional Workshop on CLSS of PMAY(U) in Thiruvananthapuram on 10 June 2016

or in the joint name of the male head of the household and his wife, and only in case when there is no adult female member in the family, the house can be in the name of male member of the household.

KEY HIGHLIGHTS OF THE SCHEME:

❖ Coverage

All the Statutory towns as per Census 2011 and towns notified subsequently including Notified Planning/Development Areas and the 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.

❖ Purpose

New construction, acquisition and addition of rooms, kitchen, toilet etc. to existing dwelling as incremental housing.

❖ Beneficiaries

- A beneficiary family will comprise 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.
- An adult earning member (irrespective of marital status) can be treated as a separate household provided that he/she does not

own a pucca house (an all weather dwelling unit) in his/her name and in case of 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.

- EWS Households having annual income up to Rs.3,00,000/-
- LIG Households having annual income between Rs.3,00,001/- and upto Rs.6,00,000/-
- Preference under the scheme, subject to beneficiaries being from EWS/LIG segments, should be given to Manual Scavengers, Women (with overriding preference to widows), persons belonging to Scheduled Castes/ Scheduled Tribes/ Other Backward Classes, Minorities, Persons with disabilities and Transgender.

❖ Area which can be constructed

- Carpet area of house being constructed or enhanced under this component of the Mission should be upto 30 square meters for EWS category and upto 60 square meters for LIG category.
- Beneficiary, at his/her discretion, can build a house of larger area but interest subsidy would be limited to first Rs.6 lakh only.
- For incremental housing/extension, the area limit will be 30 sq.mt. and 60 sq.mt. of carpet area for EWS and LIG category respectively.



Beneficiaries who received subsidy disbursement letters at Regional Workshop on CLSS under PMAY(U) at Ahmedabad on 4th August 2016

❖ Subsidy and Loan details

- Maximum loan amount: as per eligibility of customer decided by bank / Financial Institution based on due diligence
- Maximum loan tenure : based on the guidelines of the PLI
- Maximum tenure for subsidy computation: 20* years or the tenure of the loan, whichever is lower
- Maximum loan amount for subsidy calculation: Rs. 6 lakh
- Interest rate for subsidy : 6.5%

Housing and Urban Development Corporation (HUDCO) and National Housing Bank (NHB) have been identified as Central Nodal Agencies (CNAs) to channelize this subsidy to the lending institutions and for monitoring the progress of this component.



Workshop for Field Level Officers of Banks on CLSS under PMAY (U) at Ahmedabad on 5th August 2016

* With effect from 01.01.2017

CLSS For MIG I

Illustrative Example

Loan tenure -20* years/240 months

All figures in Indian Rupees

	Loan Amount	Loan Amount eligible for Subsidy	Interest Subsidy	Balance Loan	Initial EMI @10%	Reduced EMI after crediting the Subsidy	Monthly savings	Annual savings
Eg	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				(1-3)			(5-6)	(7) x 12
I	6,00,000	6,00,000	1,56,712	4,43,288	5,790	4,278	1,512	18,144
II	9,00,000	9,00,000	2,35,068	6,64,932	8,685	6,417	2,268	27,216
III	12,00,000	9,00,000	2,35,068	9,64,932	11,580	9,312	2,268	27,216

CLSS For MIG II

Illustrative Example

Loan tenure -20* years/240 months

All figures in Indian Rupees

	Loan Amount	Loan Amount eligible for Subsidy	Interest Subsidy	Balance Loan	Initial EMI @10%	Reduced EMI after crediting the Subsidy	Monthly savings	Annual savings
Eg	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				(1-3)			(5-6)	(7) x 12
I	9,00,000	9,00,000	1,72,617	7,27,383	8,685	7,019	1,666	19,992
II	12,00,000	12,00,000	2,30,156	9,69,844	11,580	9,359	2,221	26,652
III	15,00,000	12,00,000	2,30,156	12,69,844	14,475	12,254	2,221	26,652

Above figures are indicative and may vary from case to case basis.

* With effect from 01.01.2017



Credit Linked Subsidy Scheme for MIG (CLSS for MIG)



Ministry of Housing and Urban Affairs
Government of India



The Joint Secretary & Mission Director (Housing for All)
Ministry of Housing & Urban Affairs,
Government of India
Room No.116, G-Wing, Nirman Bhawan, New Delhi-110011
Tel: 011-23061419; Fax: 011-23061420
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CREDIT LINKED SUBSIDY SCHEME FOR MIDDLE INCOME GROUP (CLSS FOR MIG)

Ministry of Housing and Urban Affairs (MoHUA) has introduced an interest subsidy scheme for acquisition/construction of houses (including re-purchase) to cater to the Middle Income Group (MIG) called 'Credit Linked Subsidy Scheme (CLSS) for MIG' given the projected growth of urbanization in India and the consequent housing demands. This will also be implemented as a Central Sector Scheme.

The existing CLSS scheme under Pradhan Mantri Awas Yojana (Urban) - Housing for All Mission has been renamed as 'CLSS for EWS/LIG'.

Key highlights of the scheme:

❖ Coverage

All the Statutory towns as per Census 2011 and towns notified subsequently including Notified Planning/Development Areas and the 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.

❖ Purpose

Interest subsidy on housing loan for acquisition/construction of houses (including re-purchase).

❖ Beneficiary

- A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. An adult earning member (irrespective of marital status) can be treated as a separate household

❖ Eligibility

- 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. In case of 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.

- A beneficiary family should not have availed of central assistance under any housing scheme from Government of India.

❖ Carpet Area

- Scheme will support acquisition/construction of houses (including re-purchase) of 120 sq. mts. (for MIG I) and 150 sq.mt. (for MIG II) carpet area as per income eligibility with basic civic infrastructure like water, toilet, sanitation, sewerage, road, electricity, etc.

❖ Scheme Details

Beneficiaries of MIG will be eligible for an interest subsidy with following features:

Particulars	MIG I	MIGII
Household Income (Rs. p.a.)	6,00,001 - 12,00,000	12,00,001 - 18,00,000
Interest Subsidy (% p.a.)	4.00%	3.00%
Maximum loan tenure (in years)	20	20
Eligible housing loan amount for interest subsidy (Rs.)	9,00,000	12,00,000
Dwelling Unit carpet area	120 sq. mts.	150 sq. mts.
Discount rate for Net Present Value (NPV) calculation of interest subsidy (%)	9.00%	9.00%

❖ Implementation

- CLSS for MIG will be implemented initially in 2017 for a period of one year w.e.f. 01 January 2017.
- Interest subsidy will be available only for loan amounts indicated in the table for a tenure of 20 years or during tenure of loan whichever is lower.
- Additional loan beyond the specified limit, if any, will be at non-subsidized rate.
- Interest subsidy will be credited upfront to the loan account of beneficiaries through Primary Lending Institutions (PLIs) resulting in reduced effective housing loan and Equated Monthly Installments (EMI).
- PLIs are identified as Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks, State Cooperative Banks, Urban cooperative Banks, Small Finance Banks, Non Banking Financial Company-Micro Finance Institutions (NBFC MFIs) or any other institution as may be identified by the MoHUA.

- PLIs shall link the details of Aadhar number(s) of beneficiary family to avoid duplication before submitting claims to CNAs.
- Preference from MIG segments, may be given to women (with overriding preference to widows, single working women), persons belonging to Scheduled Castes/Scheduled Tribes/Other Backward Classes, persons with disabilities and Transgenders.

❖ Monitoring

- CLSS for MIG will be implemented and monitored by the Mission Directorate formed under MoHUPA to implement PMAY(U) Mission.
- State Level Sanctioning & Monitoring Committee (SLSMC) and State Level Bankers Committee (SLBC) will monitor the scheme through its prevalent institution mechanism.
- In case of any false declaration by a beneficiary under the scheme, he/she would be liable for legal proceedings under applicable laws.

Central Nodal Agencies:



National Housing Bank
(wholly owned by Reserve Bank of India)
Core 5-A, India Habitat Centre,
Lodhi Road, New Delhi 110 003
CLSS Tollfree No: 1800-11-3377; 1800-11-3388
E-mail: clssim@nhb.org.in



Housing and Urban Development Corporation Ltd.
(A Govt. of India Enterprise)
Core 7-A, India Habitat Centre,
Lodhi Road, New Delhi - 110 003
CLSS Tollfree No: 1800-11-6163
E-Mail: hudconiwas@hudco.org

हरदीप एस पुरी
HARDEEP S PURI



आवासन और शहरी कार्य
राज्य मंत्री (स्वतंत्र प्रभार)
भारत सरकार
MINISTER OF STATE(I/C)
HOUSING AND URBAN AFFAIRS
GOVERNMENT OF INDIA

20 नवम्बर 2017

अ.शा.पत्र.सं.आई-11016/15/2016-एचएफए-4(भाग)/ई-9029212

माननीय मुख्य मंत्री महोदय,

माननीय प्रधानमंत्री श्री नरेन्द्र मोदी जी द्वारा केंद्र सरकार की एक महत्वाकांक्षी पहल के रूप में प्रधानमंत्री आवास योजना (शहरी) मिशन को 25 जून 2015 में प्रारंभ किया गया। यह मिशन राज्यों / संघ राज्य क्षेत्रों के साथ भागीदारी में देश के शहरी गरीबों के लिए आवास की कमी को दूर करने के लिए है। मैं यह जानकार प्रसन्न हूँ कि सभी राज्यों / संघ राज्य क्षेत्रों द्वारा शहरी क्षेत्रों में इस मिशन का कार्यान्वयन किया जा रहा है। इस मिशन के चार घटकों में से एक घटक आर्थिक रूप से कमजोर वर्ग (EWS)/ निम्न आय वर्ग (LIG) के लिए ऋण सम्बद्ध सब्सिडी स्कीम (CLSS) है जिसमें 20 वर्ष की अधिकतम ऋण अवधि के लिए 6 लाख रु. तक के आवास ऋण पर 6.5 प्रतिशत की ब्याज सब्सिडी प्रदान की जाती है।

2. माननीय प्रधानमंत्री जी द्वारा 31 दिसम्बर 2016 को राष्ट्र के नाम अपने सम्बोधन में मध्यम आय वर्ग (MIG) को भी शामिल करने के लिए CLSS के कार्य क्षेत्र का विस्तार किया गया। इस समूह में प्राथमिक तौर पर एक प्रगतिशील पीढ़ी शामिल है जो न केवल परिश्रमी है, बल्कि घर प्राप्त करने के लिए जीवन के शुरुआती चरण में शीघ्र निवेश करने की इच्छा भी रखती है। इस श्रेणी के लक्ष्यों में से एक लक्ष्य अपना घर बनाने का होता है। लेकिन प्रायः यह लक्ष्य उनकी आय के साधनों से परे होता है। मध्यम आय वर्ग में वेतन भोगी एवं कर का भुगतान करने वाले वो लोग भी शामिल हैं जो अपने जीवन-भर की कमाई खर्च करके घर खरीदने की कोशिश कर रहे हैं, पर धनराशि की कमी के कारण बहुधा इसे अपनी पहुंच के बाहर पाते हैं। मध्यम आय वर्ग के लिए CLSS इस श्रेणी के लोगों की मदद करने वाला कार्यक्रम है।

3. दिनांक 01 जनवरी 2017 से लागू MIG के लिए CLSS स्कीम में MIG के दो आय वर्गों अर्थात् 6,00,001 से 12,00,000 रु. (MIG-I) और 12,00,001 से 18,00,000 रु. (MIG-II) वार्षिक आय को शामिल किया गया है। MIG-I में 9 लाख रुपए तक की ऋण राशि हेतु 4% ब्याज सब्सिडी, एवं MIG-II में 12 लाख रुपए तक की ऋण राशि हेतु 3% ब्याज सब्सिडी प्रदान की गई है। 9 लाख रुपए और 12 लाख रुपए से अधिक की आवास ऋण राशि गैर सब्सिडी दर पर होंगे। यह एक आकर्षक प्रस्ताव है क्योंकि इससे समान मासिक किस्त में (EMI) औसतन 2000 रुपए से

कार्यालय
मुख्य मंत्री, उत्तर प्रदेश
लाल बहादुर शास्त्री भवन, लखनऊ

संख्या

दिनांक

आख्या

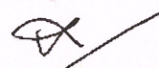
प्रमुख सचिव, आवास

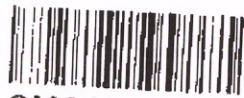
भारत सरकार के प्रधानमंत्री आवास योजना (शहरी) मिशन अंतर्गत ऋण सम्बद्ध सब्सिडी स्कीम (CLSS) के दिशा-निर्देश पर कार्यवाही तथा प्रधानमंत्री आवास योजना की प्रमुख विशेषताओं के बारे में जागरूकता फैलाने के सम्बन्ध में मा0 आवासन और शहरी कार्य, राज्य मंत्री (स्वतंत्र प्रभार) का पत्र दिनांक 20 नवम्बर, 2017 का अवलोकन करने का कष्ट करें।

कृपया इस संबंध में भारत सरकार के आवासन और शहरी कार्य मंत्रालय की अपेक्षानुसार कार्यवाही कर अवगत कराने की अपेक्षा की गयी है।

प्राप्त सं० एम०-1

30 NOV 2017


(गुप्रान्त कुमार शुक्ल)
विशेष सचिव, मुख्यमंत्री
उत्तर प्रदेश शासन

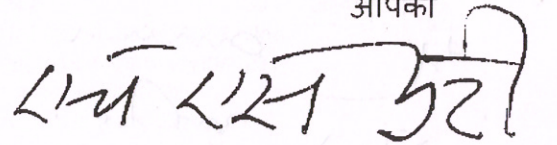

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4. यह स्कीम जो आरम्भ में एक वर्ष के लिए थी, अब इसकी अवधि 31 मार्च 2019 तक बढ़ा दी गई है। इसके अलावा, MIG-I के लिए 90 वर्ग मीटर और MIG-II के लिए 110 वर्ग मीटर के मौजूदा कारपेट क्षेत्रफल को अब बढ़ाकर क्रमशः 120 वर्ग मीटर और 150 वर्ग मीटर कर दिया गया है। इससे अधिक लोग आवास लेने में सक्षम होंगे जो बड़ा घर लेने के इच्छुक हैं और जिनके पास देश में कहीं भी पहले से पक्का मकान नहीं है।

5. मेरा अनुरोध है कि MIG के लिए CLSS की प्रमुख विशेषताओं के बारे में जागरूकता फैलाने के लिए संबंधित अधिकारियों को आवश्यक निर्देश जारी किए जाएं। सचिव, आवासन और शहरी कार्य मंत्रालय ने इस संबंध में सभी मुख्य सचिवों को अलग-अलग पत्र भेजे हैं। राज्य सरकार की ओर से एक समन्वित प्रोत्साहन से अपना पहला घर खरीदने के इच्छुक राज्य के विभिन्न वर्गों के अनेक लोगों का सपना साकार होगा। इसमें विशेष रूप से सूचना प्रौद्योगिकी, वित्त, स्वास्थ्य आदि क्षेत्रों के युवा पेशेवर, व्यावसायिक अथवा वे लोग शामिल हैं जिन्होंने कठिन परिश्रम करते हुए अपना पूरा जीवन व्यतीत किया है और अपनी बचत से शहरी क्षेत्र में आवास पाने के उत्सुक हैं।

सादर,

आपका



(हरदीप एस पुरी)

श्री योगी आदित्य नाथ
माननीय मुख्य मंत्री उत्तर प्रदेश
लाल बहादुर शास्त्री भवन
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