



एन. एल. मजोका, आईआरटीएस  
निदेशक (कॉर्पोरेट प्लानिंग)

**N. L. Manjoka, IRTS**  
Director (Corporate Planning)

No.HUDCO/CLSS/2017

Shri Bhupinder Singh  
Chief Executive Officer  
Central Govt. Employees Welfare Housing Organization  
6<sup>th</sup> Floor, "A" Wing  
Janpath Bhawan, Janpath  
New Delhi – 110 001

Dear Sir,

Sub: **Credit Linked Subsidy Scheme (CLSS) /available under Housing Loans availed by Individual through HUDCO Niwas**

As you may kindly be aware that the Government of India had launched Hon'ble Prime Minister's flagship programme "Pradhan Mantri Awas Yojana (PMAY)-Urban-Housing for All" by 2022, for addressing the housing needs for the urban poor in India. PMAY has four verticals and the Credit Linked Subsidy Scheme (CLSS) is one of the important vertical under the scheme and this is Central sector scheme which is being directly monitored by Government of India. Initially the CLSS scheme was available for EWS/LIG category households with annual household income upto Rs.3.00 lakh /Rs. 6.00 lakh respectively in which a upfront interest subsidy of maximum Rs. 2.67 lakh is available with a loan tenure of 20 years. Now, the above CLSS scheme has been extended to MIG-I/MIG-II categories with annual household income upto Rs.12.00 lakh / Rs. 18.00 lakh respectively and is implementable from 01/01/2017. The brochure of the scheme is enclosed for your ready reference. However, the key features of the scheme are indicated as under:

(For Loan Tenure -20 Years/240 Months)

| All figures in Rs |             |                  |              |                   |                   |                |               |
|-------------------|-------------|------------------|--------------|-------------------|-------------------|----------------|---------------|
|                   | Loan Amount | Interest Subsidy | Balance Loan | Initial EMI @ 10% | EMI after Subsidy | Monthly Saving | Annual Saving |
|                   | (1)         | (2)              | (3)          | (4)               | (5)               | (6)            | (7)           |
|                   |             |                  | (1-2)        |                   |                   | (4-5)          | (6)x 12       |
| EWS Category      | 3,00,000/-  | 1,33,640/-       | 1,66,360/-   | 2,895             | 1,605/-           | 1,290/-        | 15,480/-      |
| LIG Category      | 6,00,000/-  | 2,67,280/-       | 3,32,720/-   | 5,790/-           | 3,211/-           | 2,579/-        | 30,948/-      |
| MIG-I Category    | 9,00,000/-  | 2,35,068/-       | 6,64,932/-   | 8,685/-           | 6,417/-           | 2,268/-        | 27,216        |
| MIG-II Category   | 12,00,000/- | 2,30,156/-       | 9,69,844/-   | 11,580/-          | 9,359/-           | 2,221/-        | 26,652/-      |

We would like to inform that HUDCO is one of the Central Nodal Agency (CNA) for implementation of CLSS. HUDCO has a Pan India Network of 21 Regional Offices & 10 Development Offices spread across all over the country. Our Regional Offices have conducted several CLSS awareness programme and workshops throughout the country for dissemination of benefits of this flagship programme.

हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड  
(भारत सरकार का उपक्रम)

आई.एस.ओ. 9001 : 2008 प्रमाणित कम्पनी

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ईमेल : dcp@hudco.org, वेबसाइट : www.hudco.org

सीआईएन : U74899DL1970GOI005276

Housing and Urban Development Corporation Limited  
(A Government of India Enterprise)

AN ISO 9001:2008 CERTIFIED COMPANY

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12<sup>th</sup> July, 2017

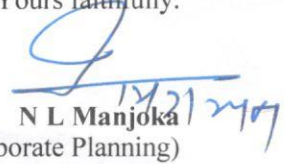
: 2 :

HUDCO is also a Primary Lending Institution (PLI) wherein Home loans are provided to individuals/beneficiaries through HUDCO NIWAS, a Retail Window of HUDCO and eligible beneficiaries are being provided subsidy under CLSS scheme. In this regard, I take the opportunity to request you to kindly advise your officers dealing with housing loans to contact Shri H T Suresh, General Manager (Retail Housing) HUDCO on his Mobile No.09449861991 & Tel. No.011-24648425 to know the benefits of the scheme so that employees working under your kind control can avail the benefits under the scheme which is so vital for their repayment schedule. The list of Retail windows (HUDCO Niwas) is enclosed.

Further, our Regional Chiefs are also being instructed to get in touch with your organization to make them understand as to how to avail the subsidy benefits under CLSS, while applying for Home loan under HUDCO NIWAS, a Retail Window of HUDCO.

With kind regards,

Yours faithfully.

  
N L Manjoka

Director (Corporate Planning)



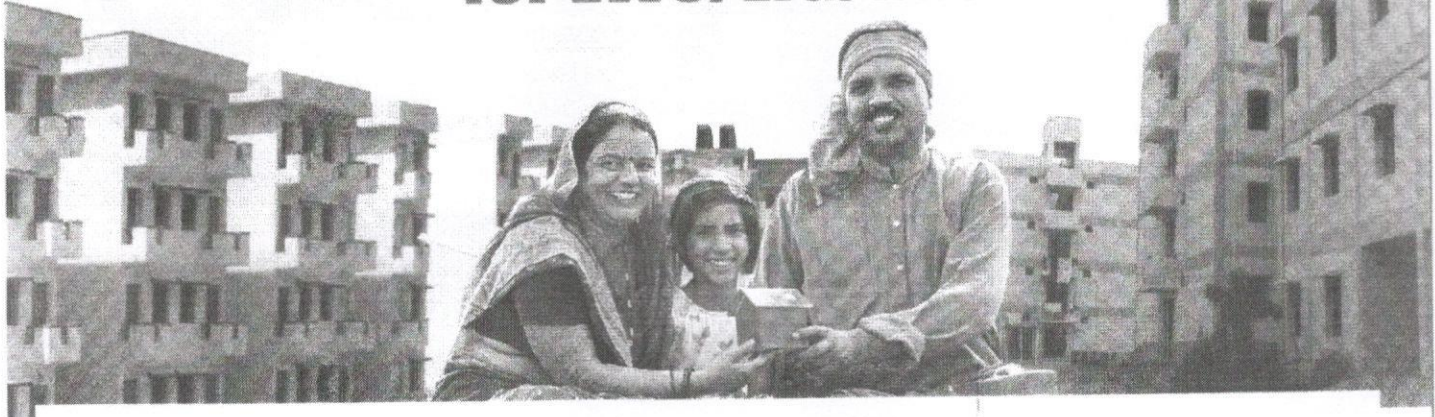
GOVERNMENT OF INDIA

Ministry of Housing &  
Urban Poverty Alleviation



प्रधान मंत्री  
आवास योजना-शहरी  
Pradhan Mantri Awas Yojana-Urban

# PRADHAN MANTRI AWAS YOJANA HOUSING FOR ALL (URBAN) Making Housing Affordable for EWS/LIG/MIG



## Credit Linked Subsidy Scheme (CLSS)

**Subsidy up to**  
- ₹2.67 Lakh-EWS/LIG  
- ₹2.35 Lakh-MIG-I  
- ₹2.30 Lakh-MIG-II

**Avail Interest Subsidy on Housing Loans**  
- 6.5% for EWS/LIG  
- 4% for MIG-I  
- 3% for MIG-II

**CLSS Scheme**  
Subsidy on Housing Loan given to Individual i.e. EWS/LIG, MIG-I, MIG-II through Banks & HFCs

Any family not having a Pucca House in any part of India & having Annual household income upto  
- ₹3.00 lakh for EWS  
- ₹6.00 lakh for LIG  
- ₹12.00 lakh for MIG-I  
- ₹18.00 lakh for MIG-II

**CLSS Available on Housing Loans available for**

- New Construction & addition of Room Kitchen, Toilet etc. for EWS & LIG
- For acquisition/construction of houses (including Repurchase) for MIG I & MIG-II

### Other Eligibility Parameters:-

1. In case of EWS/LIG the carpet area limit for Incremental housing/extension will be 30sqm & 60 sqm respectively.
2. Dwelling unit Carpet Area (Max) 90 sqm for MIG-I & 110 sqm for MIG-II.
3. Female ownership required for EWS/LIG. For MIG - An adult earning member (irrespective of marital status) can be treated as separate household.
4. Property should be located in notified statutory towns, including Planning area as notified with respect to statutory town.

(Loan Tenure-20 Years/240 Months)

All figures in ₹

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|-----------------|-------------|------------------|--------------|------------------|-------------------|----------------|---------------|
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Central Nodal Agencies (CNA)