

**No. I-11016/15/2016-HFA-4(Pt)/ E-9029212**

Government of India  
Ministry of Housing and Urban Affairs  
(HFA- 4 Section)

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Nirman Bhawan, New Delhi  
Dated the 12<sup>th</sup> June, 2018

To

1. Dr. M. Ravi Kanth, CMD (HUDCO), Core-7A, 4<sup>th</sup> Floor, IHC Building, Lodi Road, New Delhi-110003. Tel. No. 011-24693022, Email: [cmdhudco@gmail.com](mailto:cmdhudco@gmail.com)
2. Shri Sriram Kalyanaraman, MD & CEO, National Housing Bank, Core 5-A, 3<sup>rd</sup> Floor, India Habitat Centre, Lodhi Road, New Delhi-110003, (PBX) 011-2464 2722, Fax : 011-2464 9030, E-mail: [sriram.kalyanaraman@nhb.org.in](mailto:sriram.kalyanaraman@nhb.org.in)

**Sub: Increase in the carpet area of houses eligible for interest subsidy under the Credit Linked Subsidy Scheme (CLSS) for the Middle Income Group (MIG) under Pradhan Mantri Awas Yojana (Urban).**

Sir,

I am directed to refer to this Ministry's letter of even number dated 11<sup>th</sup> March, 2017 intimating therewith launch of a new Credit Linked Subsidy Scheme to provide interest subsidy for housing loans to eligible beneficiaries belonging to Middle Income Group (CLSS for MIG). The Scheme covers two income segments in the MIG viz. annual household income between Rs.6,00,001 (Rupees Six Lakh One) to Rs.12,00,000 (Rupees Twelve Lakh) (MIG-I) and annual household income between Rs.12,00,001 (Rupees Twelve Lakh One) to Rs.18,00,000 (Rupees Eighteen Lakh) (MIG-II). The scheme was approved to be implemented initially in 2017 for a period of one year w.e.f 01.01.2017. The operational guidelines for the scheme of CLSS for MIG were also circulated therewith.

2. The tenure of the CLSS for MIG scheme was later on extended by 15 months beyond the approved one year period i.e. upto 31.03.2019. Subsequently, the carpet area was also increased in the MIG I category from 90 square metre to 'upto 120 sq. metre' and in MIG II from 110 square meters to 'upto 150 square metre', respectively. These changes in the scheme guidelines were communicated vide this Ministry's letters of even number dated 30<sup>th</sup> October, 2017 and 27<sup>th</sup> November, 2017, respectively.

3. Ministry has received feedback from National Housing Bank (NHB) and Housing and Urban Development Corporation Ltd. (HUDCO), the two Central Nodal Agencies (CNAs) involved in implementation of the scheme and representations have also come from various other stakeholders requesting for removal or increasing the carpet area cap specified on CLSS for MIG. This is to facilitate several potential customers, who were otherwise eligible, especially in smaller cities/towns, but because they were buying flats/houses, constructing houses, where the carpet area exceeded the cap of either 120 square metre or 150 square metre thus rendering them ineligible for the interest subsidy under MIG. Keeping in view the overall intent of the CLSS for MIG scheme to support the dream of the deserving family in owning a house, the competent authority in the Ministry has approved enhancement in carpet area in the MIG I category from 'upto 120 square metre' to 'upto 160 square metre' and in MIG II from 'upto 150 square meter' to 'upto 200 square metre', respectively. The enhancement in carpet area will be effective from the date the CLSS for MIG had become effective i.e. 01.01.2017.

Contd/-

4. The changes may please be further communicated to Primary Lending Institutions (PLIs).
5. This issues with the approval of competent authority.

Yours faithfully,



(Akhil Saxena)

Deputy Secretary to the Govt. of India  
Tel. No. 2306 2280

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1. PS to HUAM
2. PPS to Secretary (HUAM)
3. PS to JS&MD(HFA)
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5. PS to Director (HFA-I) / PS to Director (HFA-V) / PS to DS(HFA-III) / PS to Dir(NBO).
6. SO (IT) Cell for uploading the letter on the e-office portal of the Ministry.

Copy to:

1. Dy. Chief MIS, HFA Mission Directorate, New Delhi with the request for uploading it on the Ministry's website immediately.



(Rahul Mahna)

Under Secretary to the Government of India