



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 ₹

	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) x12
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/-

Central Nodal Agencies (CNA)



For Further Details Contact HUDCO Regional Office

Housing & Urban Development Corporation Limited

(A Govt. of India Enterprise)
CIN: U74899DL1970GOI005276 Core 7A, India Habitat Centre, Lodhi Road, New Delhi - 110 003. Phone No : 011-24649510-23, Fax No. : 011-2465308 | Website: www.hudco.org
CLSS-Helpline No. 1800-11-6163 | Email : hudconwas@hudco.org



National Housing Bank

Wholly Owned by Reserve Bank of India
Core 5-A, India Habitat Centre, Lodhi Road, New Delhi-110003.
(PBX) 011-2464 9031-35 Fax : 011-2464 9030
E-mail: cslsim@nhb.org.in | Website: www.nhb.org.in
Helpline No. 1800-11-3377/1800-11-3388