



Ministry of Housing  
& Urban Affairs  
Government of India



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

Narendra Modi  
Prime Minister



## CREDIT LINKED SUBSIDY SCHEME FOR MIDDLE INCOME GROUP (CLSS FOR MIG)

### 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) upto 160 sq. mts. (for MIG-I) and upto 200 sq. mts for (MIG-II) carpet area as per income eligibility with basic civic infrastructure like water, toilet, sanitation, sewerage, road, electricity, etc.

#### Scheme Details

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

Particulars	MIG I	MIG II
Household Income (₹ p.a.)	6,00,001-12,00,000	12,00,001-18,00,000
Eligible housing loan amount for interest subsidy (₹)	9,00,000	12,00,000
Interest Subsidy (% p.a.)	4%	3%
Dwelling Unit Carpet Area	Upto 160 sq. mts.	Upto 200 sq. mts.

\*Benefits under these loans are available for a maximum loan tenure of 20 years.

#### Implementation

- 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 (NBFCs-MFIs) or any other institution as may be identified by the MoHUA.
- PLIs shall link the details of Aadhaar number(s) of beneficiary family to avoid duplication.

### CENTRAL NODAL AGENCIES



**National Housing Bank**  
(wholly owned by Reserve Bank of India)  
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