

Where to file a complaint?

Complaint can be filed on GRIDS portal of NHB, which may be accessed through the link: [https://grids.nhbonline.org.in/\(S\(mdt1ix4jqynpqgmvu1mhz4sy\)\)/Complainant/Default](https://grids.nhbonline.org.in/(S(mdt1ix4jqynpqgmvu1mhz4sy))/Complainant/Default).

What complaints could be filed on GRDS Portal?

Complaints against Housing Finance Companies (HFCs) and Primary Lending Institutions (PLIs) could be filed.

What is the Turn-Around-Time for the resolution of the complaint?

The NHB shall endeavour to redress/resolve the complaint lodged through CPGRAMS/GRIDS within twenty-one (21) days of its receipt.

Complaints on which matter could be filed on GRIDS portal?

Complaints on GRIDS portal could be filed on the matters, except the matter mentioned below:

- (i) Received/Registered with incomplete mandatory details as prescribed in the Complaint Form;
- (ii) Matter, which is already under process or closed as per provisions of the Policy.
- (iii) Matter raised in the complaint for which quasi-judicial procedure has been prescribed for decision or Cases that are sub-judice or any quasi-judicial/ judicial authority passed an Order;
- (iv) Matter under investigation by Government Authorities like Police, Tax, etc. or any Constitutional/Statutory Body is already examining or investigating or taken a view on the subject matter (including Fraud), after examination or investigation.
- (v) Matter lodged as complaint by an Individual or an Advocate or a Third Party, who is not a customer or legal heir of the customer of NHB or HFC or PLI;
- (vi) Anonymous or Pseudonymous complaint;
- (vii) Complaint or Legal Notice not directly addressed to NHB for resolution;
- (viii) Complaint, which is incomplete/arbitrary/ambiguous or vexatious or filed without any sufficient cause or involving decision/policy by which the Complainant is not affected directly/indirectly;
- (ix) If the complaint is received by NHB, either after the lapse of one year from the date of receipt of reply from the HFC or after the lapse of one year and one month if no reply is sent by HFC from the date of complaint made to the HFC;
- (x) Subjective complaints like frequent phone calls, network issues in phone calls, unable to contact officials, etc.;

(xi) Complaints against the HFCs which do not have valid Certificate of Registration under National Housing Bank Act, 1987; and

(xii) Matter involving HFCs internal HR & Administration issues like staff pay & emoluments, transfer, promotion, contractual termination, commission to vendors, etc.

How to proceed in case of dissatisfaction over complaints resolution?

The Complainant may prefer an appeal on GRIDS within 30 days from the date of closure intimation made to the Complainant by the NHB, if she/he is not satisfied with the outcome.

FAQ on PMAY-CLSS

What would be the implementation period of PMAY CLSS?

PMAY (U) Scheme has been extended till 31st December 2024 for three (3) verticals, except PMAY-CLSS which was operational till 31-03-2021 for MIG and till 31-03-2022 for EWS/LIG.

CLSS for EWS/LIG was operational till 31-03-2022. Based on communication received from the MoHUA, the PLIs were advised to upload the eligible EWS/LIG claims on the PMAY-CLSS portal maintained by the CNA latest by 30-06-2022.

CLSS for MIG was operational up to 31-03-2021. Based on communication received from the MoHUA, the PLIs were advised to upload the eligible MIG claims on the PMAY-CLSS portal maintained by the CNA latest by 21-07-2021.

What is the role of National Housing Bank (NHB) in the implementation of PMAY CLSS?

NHB has been identified by the Government of India, Ministry of Housing and Urban Affairs (MoHUA), as a Central Nodal Agency (CNA) for implementation of the PMAY-CLSS. The NHB is implementing the Scheme through eligible Primary Lending Institutions (PLIs), which have executed MOUs with NHB, as per the Scheme Guidelines issued by the MoHUA.

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As per the Scheme Guidelines, the PLI is required to upload the eligible subsidy claim on NHB's PMAY-CLSS portal with unique Application ID, after its due diligence. Further, the PLI shall be responsible for ascertaining the eligibility of their home loan borrowers for availing subsidy under PMAY-CLSS, and then uploading the eligible subsidy claims on the PMAY-CLSS portal maintained by the CNA. The CNA cannot ascertain the eligibility of the home loan account for subsidy under PMAY-CLSS unless the PLI confirms that the loan is prima facie eligible for subsidy.

Full details of PMAY-CLSS (Scheme Guidelines, Amendments, Clarifications, List of Statutory Towns & Planning Areas) may be accessed by using the below links:

<https://pmay-urban.gov.in/credit-linked-subsidy-scheme>

<https://nhb.org.in/government-scheme/pradhan-mantri-awas-yojana-credit-linked-subsidy-scheme/>

What is the timeline for release of subsidy under MIG component of PMAY CLSS?

No funds for CLSS for MIG are being released from the Ministry after the FY 2020-21. No specific timeline has been prescribed in the Scheme Guidelines w.r.t. release of subsidy. Further, Complainant may track the status of claim processing through CLSS Awas Portal (CLAP).

What would be the implementation period and eligibility of PMAY-Urban 2.0 (PMAY-ISS)?

Subsidy will be provided on home loans sanctioned and disbursed on 01.09.2024 or after to eligible beneficiaries of EWS/LIG and MIG for purchase /re-purchase/construction of houses.

Details of PMAY-U 2.0 may be accessed by using the below links:

<https://pmay-urban.gov.in/guideline>

<https://www.nhb.org.in/government-scheme/pmayu-2-0/>

