

## Pradhan Mantri Aawas Yojana – Subsidy claim under Credit Linked Subsidy Scheme.

Category	Income (Rs. In Lakh)	Carpet Area in Sq. Mtr.	Rate of Subsidy	Max Loan amount for subsidy (Rs. In Lakh)	Max Subsidy	Scheme Validity
EWS	3.00	30	6.50%	6.00	Rs.2,67,280/-	31.03.2022
LIG	6.00	60	6.50%	6.00	Rs.2,67,280/-	31.03.2022
MIG 1	12.00	160	4.00%	9.00	Rs.2,35,068/-	31.03.2020
MIG 2	18.00	200	3.00%	12.00	Rs.2,30,156/-	31.03.2020

Category	Woman ownership	Loan Purpose
EWS	Mandatory	Purchase / Construction / Extension
LIG	Mandatory	Purchase / Construction / Extension
MIG 1	Not Mandatory	Purchase / Construction
MIG 2	Not Mandatory	Purchase / Construction

**Note1:** Women Ownership is applicable only for new purchases and not for new construction (on an existing piece of land) and enhancement/repairs of an existing house, provided applicant submit a self-declaration regarding the same.

**Note 2:** The carpet area ceiling in case of EWS and LIG i.e. up to 30 sq. Mtrs. and up to 60 Sq. Mtrs. respectively, applicable only in the case of repair and renovation. In case of new purchase / construction, applicant can go for carpet area beyond 30 sq. mtrs. and 60 sq. mtr. respectively

### Eligibility (First Step)

- The beneficiary family should not own a pucca house in his/her or in the name of any member of his/her family in any part of India.
- In case of married couple, either of the spouse or both together in joint ownership will be eligible for a single subsidy.
- The beneficiary family should not have availed of **Central / State assistance (like Gharkul, GHB etc.)** under any housing scheme from Government of India or any benefit under any scheme in PMAY.
- Note: Unmarried Adult male member is eligible in EWS/LIG scheme. Female ownership is not required in such cases.

### Recent and Important Amendments

- 1) In the recent amendment dated 05<sup>th</sup> January, 2019, center has allowed any such person who is already having a **PUCCA HOUSE having built up area less than 21 sq. mtr.** to be included for enhancement of existing dwelling unit up to 30 sq. mtr. However, if enhancement is not possible on account of lack of availability of land or space or any other reason, he / she may get a house under PMAY (U) elsewhere. **The amendment is applicable for all categories viz. EWS LIG (OLD/NEW), MIG 1 / 2 since the inception of the scheme.**
- 2) **MIG** Scheme has been extended further till **31.03.2020**.
- 3) NHB has recently made **AADHAR mandatory** under PMAY (U) for all schemes. Hence, in order to expedite the claim processing at NHB end it has to be ensured that beneficiary's name matches with the corresponding AADHAR Details.

## **AFFIDAVIT CUM SELF DECLARATION**

I.....,S/o/D/o ....., aged ..... years, residing at..... hereby apply for subsidy under EWS/LIG/MIG I/MIG II scheme of Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme, against the housing loan sanctioned by Bank of Maharashtra and do hereby declare that;

1. I have applied for Housing Loan under EWS/ LIG/ MIG I/ MIG II Scheme of Pradhan Mantri Awas Yojana-Credit Linked Subsidy Scheme.
2. I have been clearly explained about CLSS and the eligibility criteria and have fully understood the terms and conditions applicable thereto and am/are agreeable to abide by the same.
3. I further confirm and declare that I or any of our family member(s) did not avail of Central / State assistance under any housing scheme of Government of India till date.
4. I am the Head of the family and our annual household income from all sources is Rs..... (Rupees.....)
5. My family does not own a pucca house (all weather dwelling unit), in any part of India.
6. I hereby declare that, presently, there is no female adult in my family and hence the ownership title of the residential property mortgaged, is in the name of Adult Male(s) in the family. (applicable only in cases, where there is no female adults in the family).
7. I undertake to complete the entire construction of the house within **36 months** from the date of release of first tranche of loan disbursement. I understand and agree that if I don't complete the entire construction of the house within **36 months**, the benefits and subsidy released under the scheme would be withdrawn and the outstanding amount of the loan shall increase to the extent of subsidy credited into my account.
8. I shall make the repayments for the loan in equated monthly installments regularly as per the terms and conditions of the Home Loan Agreement. **In event of the loan becoming Non Performing Asset, all the benefits and subsidy released under the scheme shall be withdrawn.** The loan outstanding in my account, shall accordingly, increase to the extent of the subsidy, earlier released by the National Housing Bank, the Central Nodal Agency.
9. The underlying residential property is located in an authorized/approved layout and the construction has been/shall be made, strictly as per sanctioned plan/ building bye-laws and the loan is being availed for acquiring plot/ house/ flat/extension of house, for residential purpose only. The house shall have the requisite provisions for basic services like toilet, water, electricity, sewerage/drainage, etc. as per the guidelines or terms and conditions of the scheme
10. I understand and accept that if at any stage, it is found that the information given by me is false/not true, all benefits given to me under the scheme will be withdrawn and my loan liability will increase to the extent of subsidy, credited to my account and that legal action as deemed fit may be taken against me.

I accordingly, swear this affidavit at \_\_\_\_\_ on day of ....., 201.....

DEPONENT

VERIFICATION

Verified on this the \_\_\_\_\_ day of \_\_\_\_\_, 20\_ that the above declaration is true and correct to the best of my knowledge and nothing has been concealed or misrepresented therein.

DEPONENT