

**GOVERNMENT OF ASSAM
URBAN DEVELOPMENT(T)DEPARTMENT
DISPUR ::::::: GUWAHATI-6.**

NO. UDD(T)155/2015/Pt.V/318

Dated Dispur, the 2nd August, 2019

CIRCULAR

Subject : **Operationalising of Credit Linked Subsidy Scheme Component of PMAY (U)
Housing for All, Assam.**

- 1) Operational Guidelines of Credit Linked Subsidy Scheme for EWS/LIG and MIG-I and MIG-II by Ministry of Housing and Urban Affairs, Govt. of India
- 2) No. I-11016/15/2016-HFA-4(Pt)/E.9029212, dated 31st December, 2018 letter of Ministry of Housing and Urban Affairs, Govt. of India.
- 3) No. I-11027/19/2015-HFA-1/FTS-12985, dated 27th June, 2017 letter of Ministry of Housing and Urban Affairs, Govt. of India.
- 4) No. I-11016/15/2016-HFA-4 (eoffice no. 3017120), dated 11th March, 2017 Amendments in guidelines of Credit Linked Subsidy Scheme (CLSS) under the Pradhan Mantri Awas Yojana(Urban) Mission, Ministry of Housing and Urban Affairs, Govt. of India.

Subject to the Guidelines issued for Credit Linked Subsidy Schemes under Pradhan Mantri Awas Yojana (Urban) by Ministry of Housing and Urban Affairs, Govt. of India and in order to promote Government Flagship Programme PMAY (Urban) for achieving the target of Housing for All by 2022, the component of Credit Linked Subsidy Scheme in the state of Assam, it is proposed that ;

1. All interested beneficiaries willing to avail the benefits of Credit Linked Subsidy Scheme (CLSS) under various categories based on Annual Income and other prescribed eligibility conditions as per guidelines issued by Ministry of Housing and Urban Affairs, Govt. of India from time to time shall apply for all Housing Loan for new Construction, purchase or enhancement in prescribed housing loan forms of respective Bank (PLI) Branches with intimation to State Mission Directorate, PMAY (Urban).
2. Interested beneficiary shall simultaneously apply in Format B available online at www.pmayassam.in/ . They shall upload scanned copy of documents submitted along with Bank loan application form.
3. State Mission Directorate, PMAY (Urban) shall forward the CLSS applications after initial scrutiny to all Regional Heads of respective Banks after assigning a unique number and entry into www.pmayassam.in
4. The Regional Heads of respective Bank shall forward the CLSS applications to respective Bank Branches after endorsement for consideration.
5. The Bank Branch on receipt of such Bank Loan application along with CLSS claims application and due scrutiny approve or point out deficiencies in the Application based on criteria available.
6. The Bank Branches under no circumstances summarily reject such application of CLSS claims without vetting by Regional Heads of the concerned Banks and intimation to State Mission Directorate, PMAY (Urban).
7. As mentioned in Sl No. 5, such deficiencies may be recorded in the portal against the CLSS application for meeting up within a period of minimum of 10 days.

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8. If the CLSS applicant is not able to meet up shortcomings or fulfil the criteria within 10 days then such application with recommendation for rejection recorded with grounds may be sent to Regional Heads for vetting.
9. Final Authority for rejection of CLSS claims shall be Regional Heads of respective Banks.
10. State Mission Directorate shall submit fortnightly report to the Government and put on public display the disbursal of claims.
11. Appropriate Targets for CLSS may be assigned to all Banks within the state of Assam by State Mission Directorate.
12. Nodal Bank may be designated for each of the 97 Urban Local Bodies and 25 Development Authorities by State Level Bankers' Committee for better coordination and Liasoning.
13. Monthly Review Meeting shall be convened for review in the progress of CLSS by Principal Secretary to Govt of Assam, Urban Development Department. State Mission Director PMAY (Urban) shall convene the meeting.
14. Monthly status report of all accepted/ rejected loan applications under CLSS may be submitted to State Mission Director, PMAY (Urban).

Sd/-
Secretary to Govt of Assam
Urban Development Department

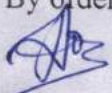
NO. UDD(T)155/2015/Pt.V/318-A

Dated Dispur, the 2nd August, 2019

Copy to :-

1. The Convenor, State Level Bankers' Committee, Assam.
2. All the Deputy Commissioners, Assam.
3. The Mission Director, PMAY-HFA (U), Assam.
4. The Managing Director, National Housing Bank
5. The Managing Director, HUDCO
6. All Regional Heads of Banks
7. The Chairman ULBs/DAs
8. All the Project Directors, PMAY (Urban), Assam.
9. All the Executive Officer, ULBs.

By order etc.,


Secretary to Govt of Assam,
Urban Development Department