

F.No. N-11011/478/2017-HFA-4/E-9021400

**Government of India
Ministry of Housing & Urban Affairs**

Nirman Bhawan, New Delhi

Dated:13th January, 2020

To

1. The Chairman and Managing Director, Housing and Urban Development Corporation Ltd., HUDCO Bhawan, Core-7A, India Habitat Centre, Lodhi Road, New Delhi 110003
2. The Managing Director, National Housing Bank, Core-5A, India Habitat Centre, Lodhi Road, New Delhi- 110003.
3. Managing Director (R&DB), State Bank of India, Corporate Centre, State Bank Bhavan. Madam Cama Road, Mumbai-400021

Subject: Clarification for inclusion of Female beneficiary to avail the CLSS benefit under Pradhan Mantri Awas Yojana (Urban)- regarding.

Sir/Madam,

This Ministry has been receiving some queries related to inclusion of female beneficiaries in the title document/sale deed of house at later stage to become eligible under Credit Link Subsidy Scheme (CLSS) for EWS and LIG categories. As per the Guidelines of Pradhan Mantri Awas Yojana (Urban) [PMAY(U)], the provision pertaining CLSS for EWS and LIG category, is as follows:

"2.5 The houses constructed/acquired with central assistance under the Mission should be in the name of female head of the household or in the joint name of the male head of the household and his wife, and only in case when there is no adult female member in the family, the house can be in the name of the male member of the household."

2. However, it has already been clarified that the above condition is not applicable in case of new construction (on an existing piece of land) or for enhancement/ repairs of an existing house under EWS and LIG category.
3. It is important to note that there may be some cases, wherein the married male borrower has obtained a housing loan for acquiring/purchase of new house in his name during the Mission period, however at later stage, the male borrower is not being allowed by PLIs to avail CLSS subsidy by including the name of female family member in title deed/sale deed of the house.
4. It is therefore clarified that in order to enable the borrower to avail the benefits of CLSS, the male borrower may be allowed to include the name of female family member at later stage in registered title deed/sale deed, so that he can produce the necessary documentation to PLIs and accordingly, the name of female family member may also be added in home loan account, upon required due diligence by the PLIs.
5. In view of the above, the necessary communication may be issued to concerned PLIs in this regard.

Yours Sincerely,



(Rishi Kumar)
Director (HFA-IV)

Copy to:

Principal Secretary/Secretary, Dept of Housing and Urban Development,
All States/ UTs

