



Shri. A. Shajahan, IAS  
Executive Director, Kudumbashree &  
Member Secretary, Urban Housing Mission

**D.O Lr. No. KS-2560/N/2016/KSHO. dated 21/06/2016**

**Dear Shri. ....**

Pradhan Manthri Awaz Yojana (PMAY) is a flagship programme of Ministry of Urban Housing and Poverty Alleviation which envisages Housing for All by 2022, which coincides the 75<sup>th</sup> Independence Day Anniversary of the Nation. The project was conceived after subsuming all the existing Housing Schemes in urban area with 4 verticals.

One of the main vertical of the programme is Credit Linked Subsidy Scheme (CLSS) which permits the urban homeless people to avail financial assistance from Primary Lending Institutions (PLIs) to the tune of 6 lakhs at an interest subvention of 6.5 % for purchase of home or for construction of home. Further the beneficiary can avail financial assistance exceeding 6 lakhs, considering the estimate and the income of the beneficiary for which normal rate of interest will be charged by the respective banks. This facility is available to all urban homeless family having income below 6 lakhs.

Since there is a provision for purchase of house (Flats), potential purchasers are a major target group of CLSS. Those who are interested to purchase flat may also avail the benefit under CLSS, provided the beneficiary is an urban homeless.

In this connection I may request you to percolate the scheme guidelines and its advantages to the potential purchasers of flats, to avail, low interest loan (up to 6 lakhs). Detailed guidelines of this programme, orders, contact details etc. are available in the official website ([www.urbanhousingmission.org](http://www.urbanhousingmission.org)) of Urban Housing Mission.

Yours sincerely,



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