

Housing for All- Credit Link Subsidy Scheme (CLSS)				
Particulars	EWS	LIG	MIG-I	MIG-II
Beneficiary Family	A beneficiary family will comprise husband, wife and unmarried children. Any family member should not own a pucca (an all weather dwelling unit) house in his / her name in any part of India.			
Maximum Family Income	Upto Rs. 3.00 lacs	above Rs. 3.00 lacs to Rs. 6.00 lacs	Above Rs.6.00 lacs up to Rs. 12.00 lacs	Above Rs.12.00 lacs up to Rs. 18.00 lacs
Loan Limit	No restriction.		No restriction.	
	However, interest subsidy has been restricted on disbursment of first Rs. 6.00 lacs of loan,		Interest subsidy has been restricted on disbursment of first Rs. 9.00 lacs of loan,	Interest subsidy has been restricted on disbursment of first Rs. 12.00 lacs of loan,
	Additional loan will be at unsubsidized rates.			
H/L sanction period	Wef 17.06.2015		Wef 01.01.2017	
Carpet Area	30 sq. mtrs.	60 sq mtes	120 sq mtrs (Max)	150 sq mtrs (Max)
	Applicable for repair/renovation/additional construction		Not eligible for subsidy if carpet area is more than 120/150sq mtrs	
	No restriction for fresh purchase/ construction			
Property owner	jointly with male member of the family unless & until there is no female member in the family, incase of existing plot of land purchased/acuirred before 17.06.2015 there is no restriction for having name of female member in property		No such restriction	
Subsidy- upfront/ backended	Upfront			
Maximum Subsidy	2.67 lacs		2.35 lac	2.30 lacs
	Beneficiaries would be eligible for an interest subsidy at the rate of 6.5% for tenure of 20 years or during tenure of loan whichever is lower. The Net Present Value of the interest subsidy will be calculated at a discount rate of 9%.		Beneficiaries eligible for an interest subsidy at the rate of 4% for tenure of 20 years or during tenure of loan whichever is lower. The Net Present Value of the interest subsidy will be calculated at a discount rate of 9%.	Beneficiaries eligible for an interest subsidy at the rate of 3% for tenure of 20 years or during tenure of loan whichever is lower. The Net Present Value of the interest subsidy will be calculated at a discount rate of 9%.
Max repayment priod	As per policy of the bank			
Aadhar no.	Mandatory			
Income proof	Self declaration			
Staff eligibility	Yes, even if he is eleigible for housing loan under staff housing loan scheme provided he fulfill all other criteria of the scheme			