

# Home Finance

Aditya Birla Housing Finance Ltd.



PROTECTING INVESTING FINANCING ADVISING

## PMAY – CLSS details

Particulars	EWS & LIG	MIG I	MIG II
Household Income (₹ p.a)	Upto 6 lakhs	6 lakhs to 12 lakhs	12 laksh to 18 lakhs
Interest Subsidy (% p.a.)	6.50%	4.00%	3.00%
Maximum loan tenure Years	20 Yrs	20 Yrs	20 Yrs
Dwelling Unit Carpet Area upto	60 sq.m.#	160 sq.m.	200 sq.m.
Eligible Housing Loan Amount for Interest Subsidy (₹)	6 lakhs	9 lakhs	12 lakhs
Interest Subsidy (% p.a.)	6.50%	4.00%	3.00%
Maximum Interest Subsidy (₹)	2.67 lakh	2.35 lakh	2.30 lakh

\*for more details on the scheme please refer [www.mhupa.gov.in](http://www.mhupa.gov.in)

#No limit on carpet area

Note: Assessment of your eligibility to avail the benefits of CLSS is at the sole discretion of the Government of India. Contents herein are parameters outlined under the scheme for assessment of entitlement.

## Other eligibility criteria

Particulars	Criteria
Eligibility	<ul style="list-style-type: none"><li>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</li><li>In case of married couple, either of the spouse or both together in joint ownership will be eligible for a single subsidy</li><li>The beneficiary family should not have availed of central assistance under any housing scheme from Government of India or any benefit under any scheme in PMAY</li></ul>
Woman Ownership / Co-ownership	<ul style="list-style-type: none"><li>Women Ownership/Co-Ownership is mandatory for EWS &amp; LIG; however not mandatory for construction cases; Not mandatory for MIG-1 &amp; MIG-2</li></ul>
Coverage	All Statutory Towns as per Census 2011 and towns notified subsequently
Beneficiary	<ul style="list-style-type: none"><li>Husband + Wife + Unmarried Children (An adult earning member irrespective of marital status can be treated as a separate household in MIG category)</li><li>In the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme</li></ul>

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