

## **PMAY DECLARATION**

- 1. I/We confirm that that this is my (including my family members) first Pucca house and I/We do not own any other Pucca house in any location in India.
- 2. I/We further confirm and declare that I/We or any of our family member(s) have not availed subsidy benefit under credit link subsidy scheme from any bank/financial institution and also have not availed any central assistance under any housing scheme of Government of India till date.
- 3. I hereby declare that, presently, there is no female adult in my family and hence the ownership title of the residential property mortgaged, is in the name of Adult Male(s) in the family (applicable only in cases, where there is no female adults in the family).
- 4. I/We confirm that the annual household income furnished in my application is within the specified annual household income norms for EWS/LIG/MIG1/MIG 2 Scheme as applicable.
- 5. I/We confirm that the property considered for PMAY subsidy has basic infrastructure such as electricity supply, water supply and proper drainage sanitation facility.
- 6. I/We confirm that I have furnished the details of all family members as per the definition of a family defined under the PMAY CLSS operation guidelines.
- 7. I/We understand that the subsidy in PMAY Scheme is subject to approval from National Housing Bank/Government of India and the decision of NHB/GOI will be final.
- 8. I/We understand and accepts that if at any stage, it is found that the information given by me/us is false/not true, all the benefits given to me/us under the Scheme would be withdrawn and legal action as deemed fit will be taken against me/us.
- 9. I/We confirm that we have read and understood the guidelines related to PMAY CLSS scheme and agree to avail the subsidy.
- 10. I/We understand that in the event I/we are found eligible under Scheme by NHB for interest subvention / subsidy, such subsidy / benefit shall be adjusted against the principal amount under the loan and I/we shall be liable to pay the revised EMI as mandated by RBL in its sole discretion post making the said adjustment. I/We understand that no cash out benefit shall be given to me / us under any circumstances.