

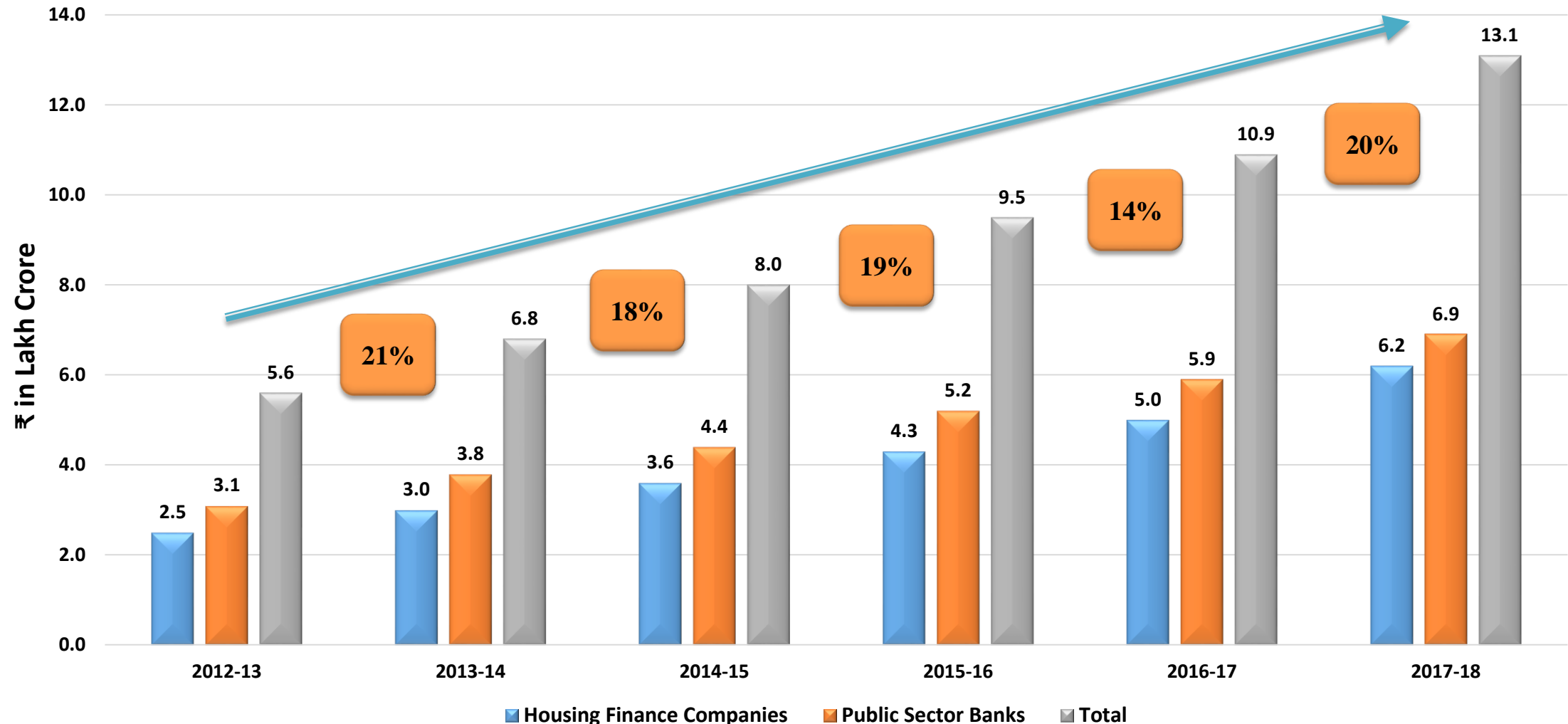
# Affordable Housing & Housing Finance



राष्ट्रीय  
आवास बैंक  
NATIONAL  
HOUSING BANK

# Housing Finance - India

Trend in yearly Outstanding Individual loans of HFCs & PSBS



Based on past trends, the housing finance market in the country is expected to grow annually at an average of around 16%, over the next five years.

# NHB – Financing Roles & Impact on Informal Housing

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- **The Rural Housing Fund (RHF) & Urban Housing Fund (UHF):** Both RHF and UHF were announced by the GoI for making available low cost – long term housing finance to EWS of the population with fixed interest rates. Further, to ensure that the intended benefit of lower interest rates reaches to ultimate borrowers, on-lending rates have been capped.
  - Large number of RHF/UHF beneficiaries' are covered under the informal income segment.
  - Cumulative Disbursements:

**Rural Housing Fund (2008-18) - ₹31,311 Crore | 19.5 Lakh Units**

**Urban Housing Fund (2013-18) - ₹10,511 Crore | 2.2 Lakh Units**

- **Affordable Housing Fund (AHF) in National Housing Bank:** Union Budget 2018-19 affirmed the thrust on promoting affordable housing, by announcing the establishment of a dedicated Affordable Housing Fund (AHF) in National Housing Bank, funded from priority sector lending shortfall and fully serviced bonds authorized by the Government of India.
  - This will make available low cost long term fund for financing affordable housing.

# PMAY - Housing For All - Urban (Progress)

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## Physical Progress

- Houses Sanctioned: ₹53.79 Lakh
- Houses Grounded: ₹29.49 Lakh
- Investment in Projects: ₹2,96,169 Crore
- Central Assistance Committed: ₹81,952 Crore
- Central Assistance Sanctioned: ₹38,783 Crore
- Central Assistance Released: ₹27,811 Crore

# Credit Linked Subsidy Scheme (CLSS)

Particulars	EWS	LIG	MIG I	MIG II
Household Income (Rs.)	Upto 3,00,000/-	3,00,001/- to 6,00,000/-	6,00,001/- to 12,00,000/-	12,00,001/- to 18,00,000/-
Dwelling Unit Carpet Area (Up to) in sq. m & approval Month	30	60	160	200
Interest Subsidy (% p.a.)	6.5%		4.0%	3.0%
Maximum Loan Tenure	20 Years			
Eligible Housing Loan Amount for Interest Subsidy (Rs)*	6,00,000/-		9,00,000/-	12,00,000/-
Discounted Rate for Net Present Value (NPV) calculation	9%			
Upfront Amount for Subsidy (Rs.) for a 20 Year Loan	2,67,280/-		2,35,068/-	2,30,156/-
Savings in Monthly EMI (Rs.) Approx. @ Loan Interest of 10%	2,500/-		2,250/-	2,200/-

## Credit Linked Subsidy Scheme (CLSS) (as on 24.07.2018)

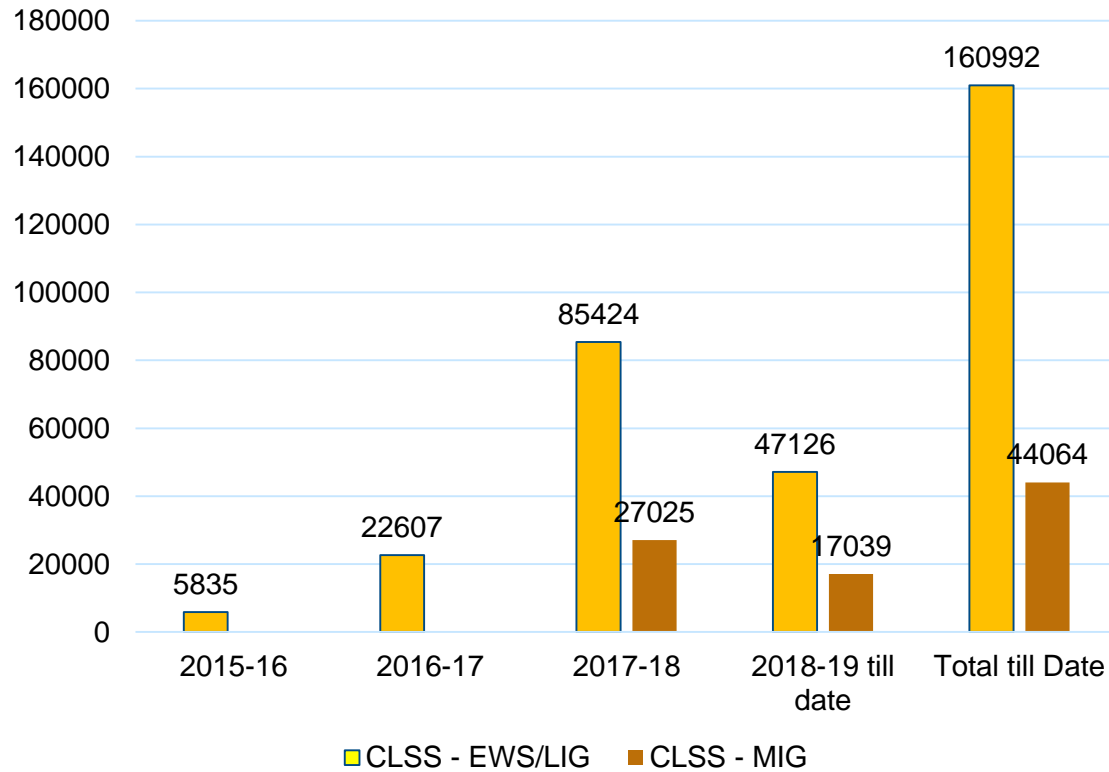
<b>No. of Beneficiaries</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19 till date</b>	<b>Total till Date</b>
CLSS - EWS/LIG	5835	22607	85424	47126	160,992
CLSS - MIG			27025	17039	44064
<b>Total</b>	<b>5835</b>	<b>22607</b>	<b>112449</b>	<b>64165</b>	<b>205056</b>

in Rs. Crs

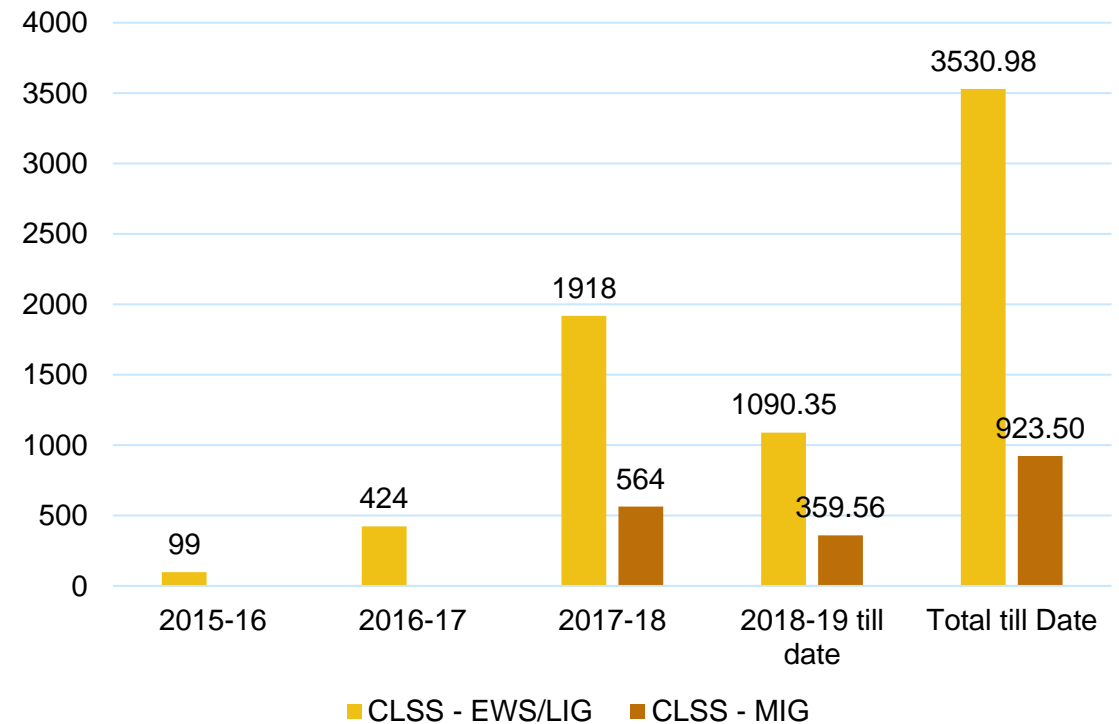
<b>Subsidy Released</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19 till date</b>	<b>Total till Date</b>
CLSS - EWS/LIG	99	424	1918	1090.35	3530.98
CLSS - MIG			564	359.55	923.50
<b>Total</b>	<b>99</b>	<b>424</b>	<b>2481.57</b>	<b>1449.90</b>	<b>4454.48</b>

# Credit Linked Subsidy Scheme (CLSS)

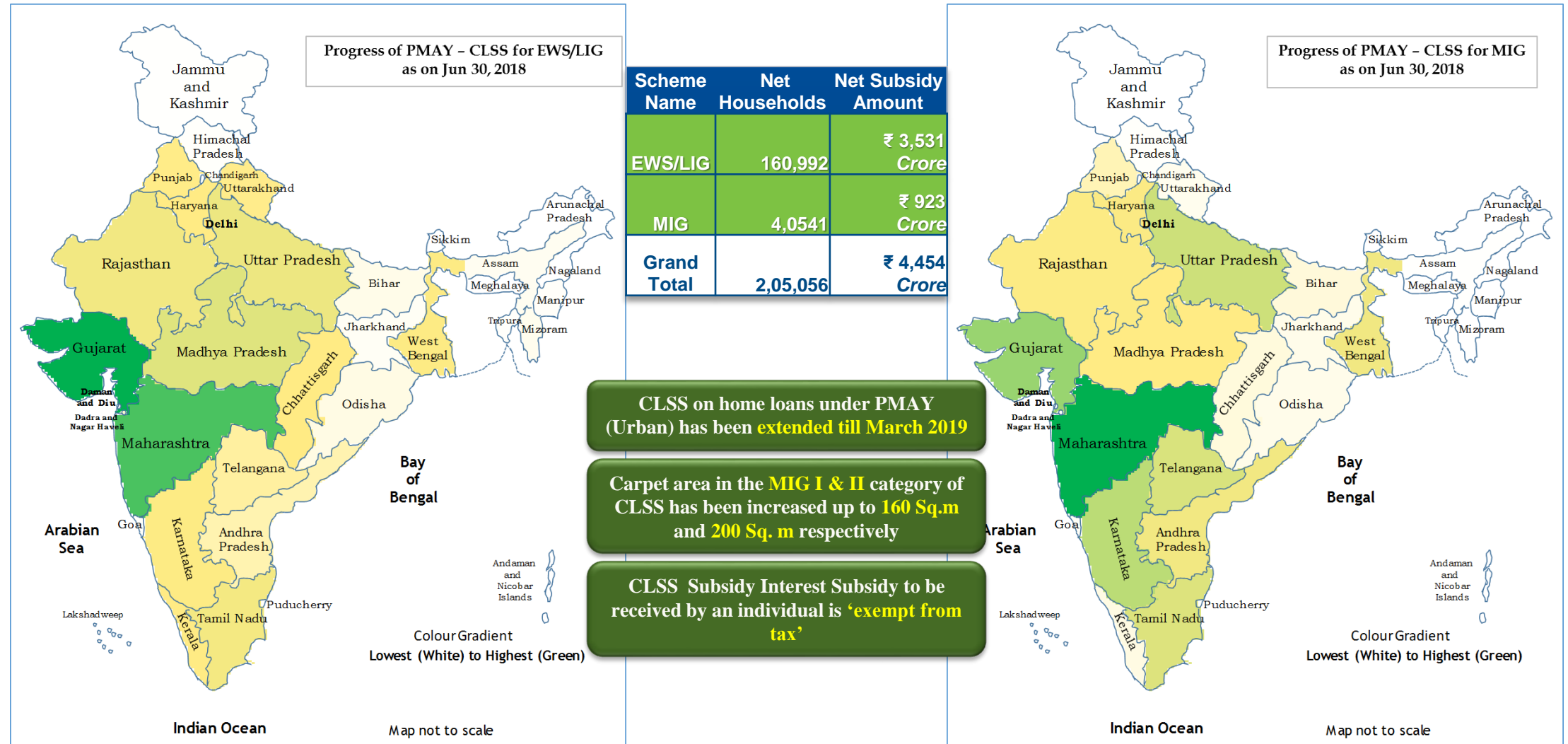
## CLSS - No. of Beneficiaries - YoY



## Subsidy Amount YoY in Rs. Cr



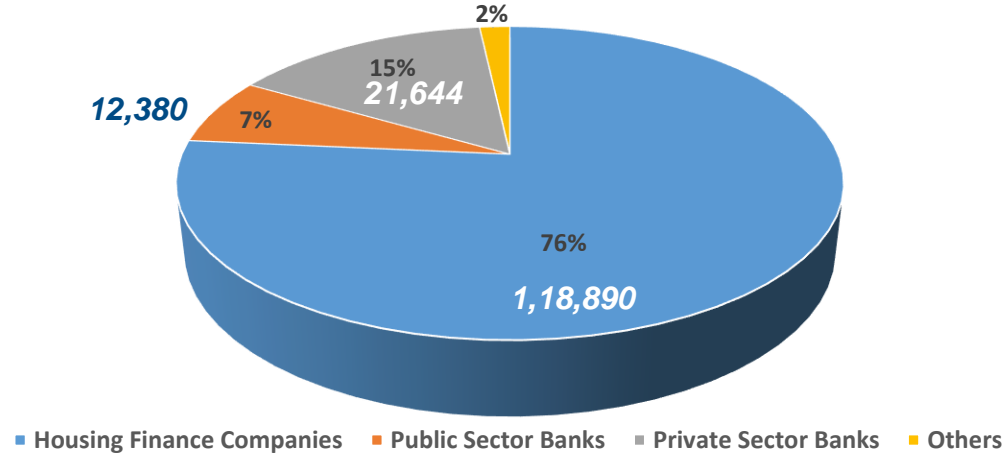
# PMAY – Credit Linked Subsidy Scheme (EWS/LIG & MIG)



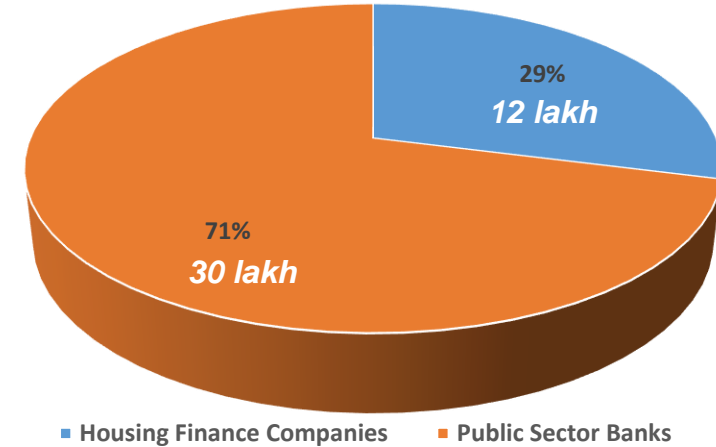


# Share of Banks and HFCs in PMAY - CLSS

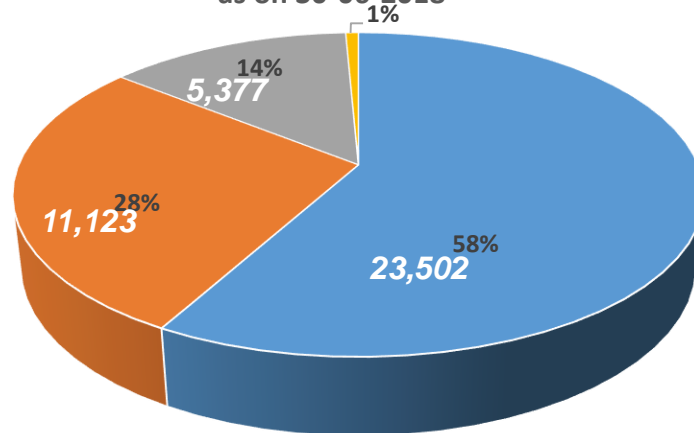
PLI group wise subsidy disb. under PMAY-CLSS for EWS/LIG  
as on 30-06-2018



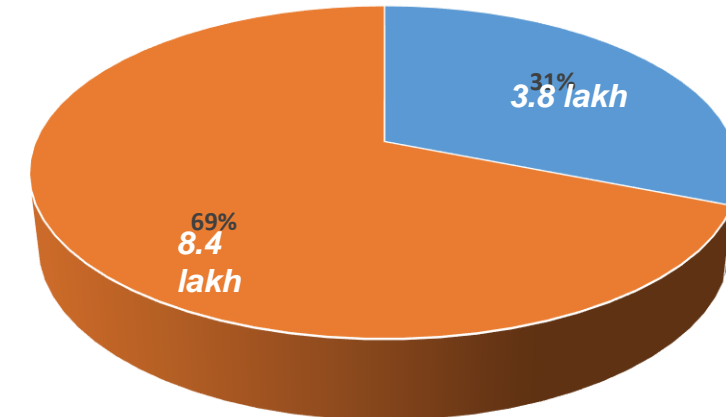
Number of units disbursed under 25 lakh in FY 2017-18



PLI group wise subsidy disb. under PMAY-CLSS for MIG  
as on 30-06-2018



Number of units disbursed above 25 lakh in FY 2017-18



For Individual Housing Loan Disbursement under ₹ 25 Lakh, PSBs (71%) have the largest share but under CLSS for EWS/LIG, PSBs share stands at 7%.

For Individual Housing Loan Disbursement under ₹ 25 Lakh, PSBs (69%) have the largest share but under CLSS for EWS/LIG, PSBs share stands at 28%.

***We must build an agenda for speedy yet sustainable economic growth that is inclusive of all, is respectful of individuals, responsive to innovation and responsible towards the future generations***

**~Shri Narendra Modi**

**Honorable Prime Minister of India**





**एक आवास, सबके पास**