Agenda

PMAY Milestones – An Overview
Process Simplified
Key initiatives
Way forward & Suggestions
PMAY Milestones

March 2016: 1st PMAY Disbursement
- 1396 EWS & LIG applications

September 2016: 3,943 families benefited

March 2017: 10,763 families benefited

September 2017: 23,174 families benefited

March 2018: 23,174 families benefited

#Number of application presented are applications received by bank
Process Simplified

- Process Reassessment
- Online Application Status Check
- Home Loan Application Branding
Application Reassessment

1. **Identify Prospects**
   ICICI reviews loan applications and identifies potential beneficiaries.

2. **Call to beneficiary**
   Call centre calls prospective beneficiary informing PMAY details.

3. **Branch visit**
   Beneficiary visits ICICI Bank Branch and submits details required for availing PMAY subsidy.

4. **Complete PMAY requirement**
   Validation of eligibility and submission of self-declaration.

5. **Submission of claim to CNA**
   ICICI Bank submits claim to Central Nodal Agency for subsidy.

6. **Subsidy credit to loan account**
   Subsidy benefit credited to customer’s loan account.
Online Status of PMAY Subsidy

Pradhan Mantri Awas Yojana - Credit Linked Subsidy Scheme

The "Credit Linked Subsidy Scheme" (CLSS) under Pradhan Mantri Awas Yojana (PMAY) was announced by our Honourable Prime Minister Shri Narendra Modi. The scheme envisages the vision of housing for all by the year 2022. ICICI Bank offers "Credit Linked Subsidy Scheme" under Pradhan Mantri Awas Yojana.

Under this scheme, interest subsidy on purchase/ construction/ extension/ improvement of house is provided to customers belonging to Economical Weaker Section (EWS)/Lower Income Group (LIG)/Middle Income Group (MIG).
# Application Form Branding

**Pradhan Mantri Awas Yojana (PMAY)**

**Self Declaration - PMAY/LOHC**

<table>
<thead>
<tr>
<th>Application Form Branding</th>
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## 1. Application Details

- **Applicant's Name:** __________________________
- **Address:** __________________________
- **Phone Number:** __________________________
- **Email:** __________________________

## 2. Income Details

- **Total Monthly Income:** __________________________
- **Total Monthly Expenses:** __________________________

## 3. Loan Requirements

- **Loan Amount:** __________________________
- **Duration:** __________________________

## 4. Additional Information

- **Employer:** __________________________
- **Occupation:** __________________________

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**ICICI Bank**

**Home Loans**

**Our Products**

- 30 Years Home Loan
- Extra Home Loans
- Loans Against Property
- Pragati Home Loans
- Step Up Home Loans
- Top Up Loans

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**Signature:** __________________________

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**Instructions:**

1. **Application must be filled in English.**
2. **All fields are mandatory.**
3. **Application must be submitted in person.**
4. **Application is valid for 60 days from the date of submission.**

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**ICICI Bank**

**Head Office:** 191, Cuffe Parade, Mumbai - 400 005

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**Contact Information:**

- **Name:** __________________________
- **Phone:** __________________________
- **Email:** __________________________
Key Initiatives

- Visibility in branches through marketing collateral & digital display
- Participated in Affordable Hsg. Events organised by CREDAI, MCHI etc.
- Glad to meet you campaign at offices
- E-mailer campaign to prospective customers
- Dedicated PMAY page on ICICI Bank website
- FAQ and eligibility criteria
- Customer testimonial
- PMAY AV highlighting customer benefits
- Collaboration with Developers for Affordable Hsg. Projects
- Advance approval facility of Projects
- PMAY subsidy calculator
- Knowledge building through Training Online tests
- Closely working with State Level Nodal Agencies and Urban Local Bodies
- Branches
- Exhibition
- Corporate Visit
- E-Mailer Campaign
- Developer
- Sales & Credit Team
- Development Authority
- Online
Key Initiatives – A Snapshot

Chennai Developer Meet
July 18, 2017

Pradhan Mantri Awas Yojana

Schemes Features:

- Scheme offers interest subsidy
- Available for self-construction or a house
- Available for land or house possessors

To know more, contact: < Wein >  - < Wein > on 0111111111.
Way forward & Suggestions

Way forward..
1. Identified sales and credit processing team for AHPs
2. Customer service desk for PMAY queries/complaints
3. Identification and advance approval facility for AHPs
4. Expansion of credit processing centers in Tier II/III centers

Suggestions..
1. Online subsidy status tracking at CNA website
2. Provision to submit multiple batches of claim
3. Balance transfer cases should be considered
4. Promotion of changes in guidelines by MoHUA
Thank You