



निर्माण सामग्री एवं प्रौद्योगिकी संवर्द्धन परिषद्
आवासन और शहरी कार्य मंत्रालय, भारत सरकार
Building Materials & Technology Promotion Council
Ministry of Housing & Urban Affairs, Government of India

Ref: BMT/C-F/EBR-PMAY/2017-18/105
27th March, 2019

To

The MD & CEO
National Housing Bank
Core-5A, 4th Floor,
India Habitat Centre,
Lodi Road, New Delhi – 110003

Subject: Release of Central Assistance under Housing for All (Urban) Pradhan Mantri Awas Yojna from National Urban Housing Fund (NUHF) – reg.

Sir,

Please refer to the sanction letter no. I-11016/02/2017-HFA-4 (pt)/EFS-9043620 dated 27.03.2019 on the subject mentioned above received from Ministry of Housing & Urban Affairs (copy enclosed). In this regard, it is informed that an amount of **Rs. 1000,00,00,000.00 (Rupees Two Thousand Crore Only)** has been credited to the **National Housing Bank (NHB)**, as mentioned in the sanction order as Central Assistance under Housing for All (Urban) Pradhan Mantri Awas Yojna. The amount was released through EAT module of PFMS in the account mentioned in the above order.

Thanking you,

Yours faithfully,

Shailish

(Dr. Shailish Kr. Agrawal)
Executive Director

Encl.: As above

Copy to:

1. The Chief Controller of Accounts, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi-110011
2. ✓ Sh. S. C. Jana, Dy. Secretary (HFA-III), Mission Director, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi-110011
3. The Under Secretary, HFA-IV Section, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi

① AO-HFA

② Mon-Cell BMDug 11/4/19

③ MIS-HFA

Dr. Shailish Kr. Agrawal
11/4/19

हम हिन्दी में किये गये पत्राचार का स्वागत करते हैं।

कार 5ए, प्रथम तल, भारत पर्यावास केन्द्र, लोदी रोड, नई दिल्ली – 110003; दूरभाष 91-11-24636705; फैक्स 91-11-24642849
Core 5A, 1st Floor, India Habitat Centre, Lodi Road, New Delhi - 110 003, Tel: 91-11-24636705; Fax: 91-11-2464 2349

E-mail: info@bmtpc.org; bmtpc.ihc@gmail.com

Website: www.bmtpc.org

No. N-11016/7/2017-HFA IV SECTION (EFS-9022635)
Government of India
Ministry of Housing & Urban Affairs
HFA-IV Section

Nirman Bhawan, New Delhi
Dated: 27th March, 2019

To

Executive Director,
Building Materials & Technology Promotion Council (BMTPC),
Core 5-A, 1st Floor, India Habitat Centre,
Lodhi Road, New Delhi-110003

Sub: Release of Rs. 1000.00 crore (Rupees One Thousand Crore only) from Extra Budgetary Resources (EBR) borrowed from Housing and Urban Development Corporation Ltd. (HUDCO) to National Housing Bank (NHB) under Credit Linked Subsidy Scheme for Economically Weaker Section/Lower Income Group (CLSS for EWS/LIG) component of Pradhan Mantri Awas Yojana – Housing for All (Urban) Mission-reg.

Sir,

Pursuant to the constitution of National Urban Housing Fund (NUHF) in BMTPC for channelizing central assistance/subsidy under the PMAY(U), I am directed to convey the sanction of the competent authority and authorize BMTPC for release of **Rs. 1000.00 crore (Rupees One Thousand Crore only)** from EBR fund borrowed from HUDCO as advance interest subsidy to National Housing Bank (NHB) being the Central Nodal Agency for implementation of Credit Linked Subsidy Scheme (CLSS) for Economically Weaker Section/Lower Income Group (CLSS for EWS/LIG) component of Pradhan Mantri Awas Yojana – Housing for All (Urban) Mission for making direct release to the Primary Lending Institutions (PLIs) which have signed MoUs with NHB under the scheme, based on the claims submitted by PLIs towards the loans disbursed as per the scheme.

2. The release of **Rs. 1000.00 crore (Rupees One Thousand Crore only)** is further subject to the following terms and conditions:-

- I. BMTPC shall release the amount to NHB within two working days through EAT module of PFMS route.
- II. BMTPC shall maintain proper record of the release in the NUHF set up in a prudent manner as per financial rules.
- III. The release made by BMTPC shall be kept in a separate designated account for utilization towards the implementation of the scheme and shall not form part of their general financial operations.
- IV. NHB shall utilize the money only for the purpose for which it has been sanctioned and the interest accrued from the advance released will be credited in the same account of CLSS.
- V. NHB will exercise requisite checks and due diligence in settlement of claims.
- VI. NHB will obtain required data and documents from the respective PLI and furnish a utilization certificate towards the release made as soon as possible.



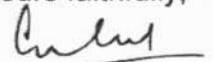
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- VII. The subsequent amounts of interest subsidy will be released to NHB after 70% utilization of earlier released amounts, on quarterly basis, and based on claims raised by NHB in the prescribed format (Annexure 3 of the scheme guidelines).
- VIII. PLIs will be given a lump sum amount of Rs. 3,000 /- per sanctioned application in lieu of processing fee for housing loan for the borrower under the scheme. A sum of Rs. 250/- per sanctioned application would be paid out of scheme funds to the designated staff of ULBs or NGOs or the local agencies identified by the State/ULBs for facilitating the applications from intended beneficiaries.
- IX. 0.1 % of total fund disbursement to the PLIs will be paid to NHB for their administrative expenses for which NHB will furnish the details to M/o HUA.
- X. NHB will submit progress reports including the details of expenditure to M/o HUA regularly in the prescribed formats.
- XI. NHB shall comply with Model Code of Conduct for General Election 2019 while releasing funds to implementing agencies (PLIs/Banks).
- XII. BMTPC shall adhere to the conditions stipulated in the letter of authority dated 09.10.2018 and 06.03.2019 issued by Ministry of Finance in respect of EBR raised through HUDCO.
3. The expenditure is to be booked in PFMS scheme code 1992-EBR for advance interest subsidy under CLSS for EWS/LIG category for the financial year 2018-19 and will be transferred to NHB through e-payment as per the details as under:-

Name of the Account	NHB-PMAY-CLSS (PMAY-CLSS for EWS & LIG)
Account No.	10004164029
Bank Name	IDFC Bank Ltd.
Bank Address	Barakhamba Road, New Delhi-110001
IFSC Code	IDFB0020101
MICR Code	110751001
Contact Number	Ms. Kulpreet Behl,(M) 09313437732

4. The utilization certificate has to be provided to BMTPC and this Ministry in the prescribed format and timeline as per the provisions of GFR.
5. As per rule 236(1) of GFR, 2017, the relevant accounts of the Grantee institution (s) / Organisation(s) shall be open to inspection by the sanctioning authority and audit, both by the Comptroller and Auditor General of India under the provision of CAG (DPC) Act 1971 and internal audit by the Principal Accounts Office of the Ministry or Department, whenever the Institution or Organisation is called upon to do so.
6. This issues with the concurrence of the Finance Division vide their **Note#248 dated 26.03.2019.**
7. Details of this sanction have been registered at S.No. 105 in the Sanction Register of the HFA Directorate (HFA-III Section) of the Ministry of HUA for the year 2018-19.

Yours faithfully,



(Rahul Mahna)

Under Secretary to the Government of India

Tel No.23061285

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Copy to:-

1. Additional Secretary, DFS, Ministry of Finance & MD & CEO, NHB, Core 5-A, 4th Floor, India Habitat Centre, Lodi Road, New Delhi-110003.
2. CCA, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi.
3. Principal Director of Audit, Economic and Services Ministries, AGCR Building, IP Estate, New Delhi.
4. Controller General of Accounts, Department of Expenditure, Ministry of Finance, Lok Nayak Bhawan, New Delhi.
5. Director (IFD), M/o HUA.
6. Budget Section, M/o HUA.
7. Pay & Account Office, M/o HUA.
8. Sanction folder.

Copy for information to:-

1. PSO to Secretary (HUA)
2. PPS to JS & MD (HFA)
3. Director (HFA-IV), M/o HUA
4. DS (HFA-III), M/o HUA
5. Team Leader, PMU



(Rahul Mahna)

Under Secretary to the Government of India



By Speed Post

NHB (ND)/GS/EWS-LIG/A-2335/2019

March 25, 2019

Shri Amrit Abhijat, IAS,
Joint Secretary (PMAY) to Government of India,
Ministry of Housing & Urban Affairs,
Nirman Bhawan,
New Delhi-110001

JS (HFA) on leave
DIR (HFA) U. 25/3/19
US (HFA) - on leave
SO (HFA) -
Asst. 25/03/2019
Shri N. G.

Dear Sir,


Credit Linked Subsidy Scheme (CLSS for EWS & LIG) under the Pradhan Mantri Awas Yojana (PMAY) - Release of Advance Subsidy of ₹1,250 crore

Please refer to the Para 4.1 of the operational guidelines January, 2017 (updated) of Pradhan Mantri Awas Yojana (PMAY)-Housing for All (Urban).

2. Accordingly, we request you to credit the advance subsidy of ₹1,250,00,00,000 (Rupees One Thousand Two Hundred & Fifty Crore only) under intimation to us. The details of account is as under:

Name of the Account- NHB-PMAY-CLSS (PMAY-CLSS FOR EWS & LIG)
Account No- 10004164029
Bank Name- IDFC Bank Ltd.
Bank Address- Barakhamba Road, New Delhi-110001,
IFSC Code- IDFB0020101
MICR Code- 110751001
Contact Number - Ms. Kulpreet Behl, (M) 09313437732

Yours faithfully,


(V. Rajan)
General Manager

Encl: Utilization Certificate

Passed for payment
of Rs. 1000/- crore
(Rupees One thousand (crore only))
Abanwal
27/03/2019

भारतीय रिजर्व बैंक के संपूर्ण स्वामित्व में
कोर 5-ए, तीसरे से पांचवा तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003
दूरभाष नं. पी. बी. एक्स-011-3918 7000 फैक्स : 011-2464 6988
वेबसाइट : www.nhb.org.in ई-मेल : ho@nhb.org.in

Wholly owned by Reserve Bank of India
Core 5-A, 3rd to 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003
Phone : PBX 011-3918 7000 Fax : 011-2464 6988
Website : www.nhb.org.in E-mail : ho@nhb.org.in

श्री. अशोक बावाल
Section Officer
आवास और शहरी कार्य पत्रालय
Ministry of Housing And Urban Affairs
एन.डी.ओ. गवर्नमेंट ऑफ इंडिया

“बैंक हिन्दी में पत्राचार का स्वागत करता है”

Utilization Certificate

FOR CLAIMING SUBSIDY UNDER CREDIT LINKED SUBSIDY SCHEME (CLSS)-EWS/LIG OF THE MINISTRY OF HOUSING & URBAN AFFAIRS, GOVERNMENT OF INDIA.

Summary

S. No.	Particulars	in ₹Cr.
1.	Total cumulative subsidy received from MoHUA a) Un-specified Category : ₹8,555.00 crore b) Specified Category : ₹20.00 crore	8,575.00
2.	Interest earned on the funds available with NHB as on 31-12-2018	24.08
3.	Subsidy amount released to PLIs as on 19-03-2019(<i>State-wise details attached as Annexure I</i>) a) Un-specified Category : ₹7,943.63 crore b) Specified Category : ₹20.00 crore	7,963.63
4.	Balance Subsidy including interest available with NHB (1+2-3)	635.45
5.	Additional advance Subsidy now being sought from MoHUA	1,250.00

It is to certify that-

- 1) As certified by the PLIs, the loans have been sanctioned and disbursed in accordance with the extant guidelines for CLSS for EWS/LIG of the Ministry of Housing & Urban Affairs, Government of India.
- 2) It is further declared that there has been no negligence on the part of the NHB or any of its officers in verifying the claims and sanctioning the amounts to PLIs of the above referred loan accounts and the same has been sanctioned as per the guidelines.
- 3) Few duplicate claims received from the MoHUA are under scrutiny.

(Authorized Signatory)



(V. Rajan)

General Manager

National Housing Bank

Date: 25-03-2019

Place: New Delhi

PMAY-CLASS (EWS/LIG) IMPLEMENTATION STATUS AS ON 19-03-2019

Sl. No.	State Name	No of claims (New accounts + subsequent disbursements)	No. of Loan Accounts (Net of Refunds)	Loan Disbursement (Net)	Subsidy Released	Processing Fee	Subsidy Refund/Refund Amount + Processing Fee)	Total Disbursement + Processing Fee- Subsidy Refund)
		(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)
1	Andaman and Nicobar Islands	5	3	16,50,000	4,86,296	5,000	-	4,81,296
2	Andhra Pradesh	5,066	4,036	4,75,13,79,782	9,10,3,18,505	99,18,000	1,11,08,515	9,09,27,990
3	Arunachal Pradesh	1	1	8,14,000	1,74,384	3,000	-	1,77,384
4	Assam	508	368	34,30,24,145	74,7,57,023	6,45,000	20,51,931	73,3,50,092
5	Bihar	2,731	2,120	1,88,66,64,437	44,37,18,828	54,79,000	25,57,714	44,66,40,114
6	Chandigarh	74	58	80,3,57,493	1,27,74,097	1,31,000	1,64,668	1,27,40,429
7	Chhattisgarh	8,321	5,520	3,79,60,52,543	9,74,3,90,631	1,26,62,000	1,54,86,648	9,71,5,66,983
8	Dadra and Nagar Haveli	1,177	1,064	1,04,36,65,384	24,92,46,714	27,49,000	10,78,860	2,50,9,16,864
9	Daman and Diu	259	216	1,79,68,89,288	4,85,07,738	5,92,000	4,89,025	4,86,10,713
10	Delhi	5,960	5,657	80,15,2,37,024	1,34,54,70,879	1,51,04,000	1,07,13,244	1,34,98,61,635
11	Goa	223	174	2,36,8,64,429	4,07,67,037	4,13,000	2,15,556	4,09,64,481
12	Gujarat	1,49,293	1,26,953	1,35,51,07,87,827	30,21,54,67,677	3,27,4,60,000	2,97,2,82,704	3,02,4,56,44,973
13	Haryana	6,158	4,548	44,69,3,69,358	1,01,76,44,928	1,15,27,000	1,90,81,844	1,01,00,90,084
14	Himachal Pradesh	247	164	1,35,7,38,817	3,17,45,165	3,73,000	2,03,291	3,19,14,874
15	Jammu and Kashmir	90	66	4,68,04,412	1,26,03,685	1,32,000	-	1,27,35,685
16	Jharkhand	1,831	1,538	1,36,70,48,905	3,03,7,44,398	4,29,1,000	24,11,381	3,05,6,24,017
17	Karnataka	10,423	7,043	7,61,61,47,039	1,53,97,52,272	1,71,92,000	1,02,14,064	1,54,67,30,208
18	Kerala	11,875	5,672	3,54,45,04,464	1,08,70,17,919	1,48,35,000	94,67,904	1,09,23,66,015
19	Lakshadweep	-	-	-	-	-	-	-
20	Madhya Pradesh	37,962	23,909	1,95,17,9,35,186	5,21,34,57,098	6,19,25,000	1,06,4,11,013	5,16,89,71,085
21	Maharashtra	99,839	91,018	1,22,91,12,63,608	2,19,33,0,12,549	2,28,1,99,000	2,59,6,27,411	2,19,015,84,138
22	Manipur	273	159	8,64,50,000	2,65,07,945	2,69,000	-	2,87,76,945
23	Meghalaya	71	39	2,98,36,539	83,59,704	81,000	-	84,40,704
24	Mizoram	489	462	2,81,3,60,000	8,18,91,743	11,78,000	-	8,30,68,743
25	Nagaland	6	3	34,40,000	6,54,089	3,000	-	6,57,089
26	Odisha	1,884	1,070	7,19,9,32,555	1,69,6,75,880	20,30,000	19,73,652	1,69,7,32,228
27	Puducherry	189	141	1,42,4,46,748	3,13,96,282	3,22,000	1,7,98,821	2,99,19,461
28	Punjab	6,462	4,679	4,91,56,76,959	1,06,88,88,527	1,22,88,000	1,51,91,951	1,06,59,84,576
29	Rajasthan	21,565	15,342	1,28,89,4,02,855	3,08,82,95,805	3,98,18,000	7,60,77,065	3,05,20,36,740
30	Sikkim	8	3	25,36,406	6,19,096	5,000	-	6,24,096
31	Tamil Nadu	18,206	12,373	1,24,60,5,19,224	2,57,18,92,708	2,91,98,000	3,31,78,728	2,56,79,11,980
32	Telegana	5,254	4,445	5,83,29,12,719	1,05,17,03,983	1,19,00,000	1,74,06,683	1,04,61,97,300
33	Tripura	183	152	1,35,2,69,853	3,05,71,675	3,06,000	1,66,922	3,07,10,753
34	Uttar Pradesh	24,219	17,823	1,85,34,09,889	3,92,60,41,745	4,72,15,000	5,21,87,090	3,92,10,68,655
35	Uttarakhand	4,979	3,018	2,54,20,08,357	6,20,8,79,810	65,64,000	68,47,142	6,20,5,68,668
36	West Bengal	8,063	6,812	7,60,38,51,342	1,60,17,31,872	1,79,79,000	2,72,60,025	1,59,24,50,847
		4,33,894	3,46,649	3,81,63,40,51,587	7,97,34,1,68,687	8,827,91,000	9,80,6,53,852	7,96,3,63,05,835

PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 19-03-2019

S.No.	Institution Name	Type of PLI	No of claims (New accounts + subsequent disbursements)	No. of New Loan Accounts (Net of Refund)	Loan Disbursement (Net)	Subsidy Released	Processing Fee	Subsidy Refund/Amount + Processing Fee)	Total Disbursement (Subsidy Released + Processing Fee)	% Share
			(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(in %)
1	A P Mahesh Coop Urban Bank Ltd	Co-operative bank	3	1	6,50,000	2,67,162	3,000	-	2,70,162	
2	Bharat Co-operative Bank (Mumbai) Ltd	Co-operative bank	46	46	658,09,000	106,00,911	1,20,000	-	107,20,911	
3	Citizens Co-operative Bank Ltd	Co-operative bank	4	4	47,85,600	6,74,364	4,000	-	6,78,364	
4	Jalgaon Janata Sahakari Bank Ltd	Co-operative bank	39	32	294,40,000	72,64,704	84,000	-	73,48,704	
5	Lahimpur Urban Cooperative Bank Ltd	Co-operative bank	4	4	5,00,000	2,21,568	3,000	-	2,24,568	
6	NKGSB Co-operative Bank Ltd	Co-operative bank	11	11	208,07,000	26,51,511	27,000	-	26,78,511	
7	Prize Co-operative Bank Ltd	Co-operative bank	60	27	159,73,000	41,58,560	39,000	-	41,97,560	
8	Punjab & Maharashtra Co-operative Bank Ltd	Co-operative bank	149	132	1,957,67,618	332,10,544	3,64,000	5,40,560	330,33,964	
9	Rajkot Nagrik Sahakari Bank Limited	Co-operative bank	989	446	3,068,75,000	921,83,915	9,43,000	3,85,344	927,41,571	
10	Sarvodaya Commercial Co-op Bank Ltd	Co-operative bank	23	19	121,15,000	37,91,991	31,000	-	38,22,991	
11	Shivalik Mercantile Coop Bank	Co-operative bank	1	1	15,00,000	2,19,309	1,000	-	2,19,309	
12	Shri Mahila Sahakari Bank Ltd	Co-operative bank	947	202	571,52,000	125,28,459	2,03,000	1,13,341	126,16,117	
13	The Greater Bombay Coop Bank Ltd	Co-operative bank	25	25	318,04,077	58,46,043	75,000	-	59,21,043	
14	The Gujarat State Co-operative Bank Ltd	Co-operative bank	2	2	9,72,000	2,97,385	2,000	-	2,99,385	
15	The Kalyan Janata Sahakari Bank Ltd	Co-operative bank	33	33	283,65,000	70,02,368	83,000	-	70,85,368	
16	The Navanagar Co-operative Bank	Co-operative bank	326	326	4,568,74,229	776,63,871	8,56,000	-	785,19,871	
17	The Sariswal Co-op Bank Ltd	Co-operative bank	326	326	4,568,74,229	776,63,871	8,56,000	-	785,19,871	
Sub-Total (A)			2,871	1,317	12,391,62,978	2,607,36,226	28,63,000	10,38,245	29,25,61,981	0.33
18	Aadhar Housing Finance Ltd	PLI_HFC	15,395	9,022	63,064,94,772	21,374,30,540	262,77,000	13,95,60,790	20,241,48,750	
19	Aavas Financiers Limited	PLI_HFC	2,212	2,161	16,589,60,746	4,023,29,984	47,48,000	61,16,583	4,009,61,401	
20	Audya Bika Housing Finance Ltd	PLI_HFC	274	269	4,199,70,440	648,94,605	7,79,000	-	656,73,605	
21	Award Housing Finance Private Limited	PLI_HFC	4	4	40,87,000	7,79,446	12,000	-	7,91,446	
22	Aptus Value Housing Finance India Ltd	PLI_HFC	310	308	2019,20,754	557,96,809	6,82,000	4,17,795	560,63,014	
23	Aptus Value Housing Finance India Ltd	PLI_HFC	2,592	2,132	20,986,06,907	4,854,56,636	63,13,000	11,11,419	4,916,86,217	
24	Aspire Home Finance Corporation Ltd	PLI_HFC	4,068	3,662	35,360,76,702	7,605,37,590	37,95,000	271,23,836	7,972,48,754	
25	Bejaj Housing Finance Ltd	PLI_HFC	258	258	5,086,62,839	683,18,626	7,77,000	-	675,41,626	
26	Bees Secure Home Finance Private Limited	PLI_HFC	1	1	6,00,000	2,67,280	3,000	-	2,70,280	
27	Can Fin Homes Ltd	PLI_HFC	1,850	1,819	22,994,11,926	4,545,19,014	46,95,000	63,53,307	4,528,60,707	
28	Capital First Home Finance Ltd	PLI_HFC	145	134	18,27,98,323	3,61,66,172	3,91,000	27,93,162	3,37,64,010	
29	Capri Global Housing Finance Private Limited	PLI_HFC	53	53	651,45,000	133,12,543	1,59,000	-	134,71,543	
30	Cent Home Finance Ltd	PLI_HFC	123	97	1,067,94,750	242,01,178	1,54,000	38,31,864	2,05,23,314	
31	Centrum Housing Finance Private Limited	PLI_HFC	99	94	1,126,07,582	243,29,582	2,97,000	13,51,400	232,75,152	
32	Devam Housing Finance Corporation Ltd	PLI_HFC	22,164	22,164	20,223,84,753	54,368,30,694	635,98,000	349,26,979	54,60,50,170	
33	DHFL Vayra Housing Finance Ltd	PLI_HFC	265	154	11,55,67,859	2,83,96,686	1,56,000	2,40,993	2,83,10,686	
34	DMA Housing Finance Pvt. Ltd	PLI_HFC	73	67	957,98,075	163,30,653	1,87,000	-	165,17,653	
35	Easy Home Finance Ltd	PLI_HFC	1	1	5,00,000	2,22,733	3,000	-	2,25,733	
36	Edeveiss Housing Finance Ltd	PLI_HFC	2,219	2,210	27,851,72,641	5,627,28,576	65,43,000	22,33,709	5,670,37,867	
37	Equitas Housing Finance Pvt. Ltd	PLI_HFC	339	178	916,73,691	208,41,078	1,78,000	46,703	209,12,375	
38	Fast Track Housing Finance Pvt. Ltd	PLI_HFC	52	48	440,22,128	104,25,441	1,32,000	-	105,57,441	
39	Fullerton Home Finance Company Ltd	PLI_HFC	143	128	14,58,17,820	3,16,00,811	3,66,000	-	3,19,66,811	
40	GIC Housing Finance Ltd	PLI_HFC	1,436	1,403	14,014,36,595	3,268,28,934	35,20,000	13,79,664	3,289,69,270	
41	GRUH Finance Ltd	PLI_HFC	42,319	20,847	237,548,39,185	69,744,50,089	720,39,000	91,59,467	703,73,992	
42	Hinduja Housing Finance Limited	PLI_HFC	16	9	65,45,202	18,22,967	19,000	-	18,41,967	
43	Home First Finance Company India Pvt. Ltd	PLI_HFC	13,977	13,773	11,26,19,81,480	3,2874,19,867	355,71,000	180,22,108	3,304,9,67,749	
44	HomeShree Housing Finance Limited	PLI_HFC	59	1	8,00,000	1,81,668	3,000	-	1,84,668	
45	Housing and Urban Development Corporation Ltd	PLI_HFC	74,143	66,289	6,63,871,82,338	1,30,576,34,061	1,320,38,000	555,60,132	1,31,94,11,919	
46	ICICI Home Finance Company Ltd	PLI_HFC	1,147	1,106	14,460,02,113	2,493,19,512	24,58,000	25,57,005	2,492,17,507	
47	IFL Housing Finance Limited	PLI_HFC	8	8	118,00,000	16,72,127	24,000	-	16,96,127	
48	India Bulls Housing Finance Ltd	PLI_HFC	23,394	23,394	337,448,00,717	59,460,46,393	651,70,000	997,39,853	591,14,76,540	
49	India Home Loan Ltd	PLI_HFC	1,907	1,542	11,736,12,094	3,632,70,415	45,74,000	88,03,730	3,612,40,685	
50	India Infraline Housing Finance Ltd	PLI_HFC	26,704	25,751	319,165,13,389	61,942,35,044	713,13,000	727,37,392	61,628,00,652	
51	India Shelter Finance Corporation Ltd	PLI_HFC	24	21	118,65,046	37,56,744	44,000	-	37,91,244	
52	Indostar Home Finance Private Limited	PLI_HFC	281	269	3,065,82,079	708,13,382	8,43,000	2,70,280	711,06,102	
53	Knusit Housing Finance Pvt Ltd	PLI_HFC	932	779	710,13,092	1,841,36,098	19,51,000	25,86,928	1,835,00,168	
54	KUFJ Housing Finance Private Limited	PLI_HFC	649	533	3,791,28,084	1,134,72,169	16,05,000	4,73,740	1,145,03,419	
55	L & T Housing Finance Ltd	PLI_HFC	484	484	3,049,30,136	821,86,178	14,42,000	2,13,731	834,16,447	
56	L & T Housing Finance Ltd	PLI_HFC	31,308	24,369	20,281,78,853	5,110,714,201	692,99,000	350,48,970	5,141,94,231	

PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 19-03-2019

S.No.	Institution Name	Type of PLI	No of claims (New accounts + subsequent disbursements)	No. of New Loan Accounts (Net of Refund)	Loan Disbursement (Net)	Subsidy Released	Processing Fee	Subsidy Refund/Refund Amount + Processing Fee	Total Disbursement (Subsidy Released + Processing Fee - Subsidy Refund)	% Share
			(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(in %)
115	Punjab Gramin Bank	PLI_RRB	140	74	589,72,000	173,12,524	1,78,000	-	174,90,524	
116	Safaijan Gramina Bank	PLI_RRB	8	5	49,31,000	11,01,697	15,000	-	11,16,697	
117	Sarva Haryana Gramin Bank	PLI_RRB	17	10	94,30,000	21,71,214	26,000	-	21,97,214	
118	Saurashtra Gramin Bank	PLI_RRB	251	200	1714,57,775	459,73,595	4,99,000	8,10,840	466,61,755	
119	Uttar Bihar Gramin Bank	PLI_RRB	6	6	48,30,000	12,26,744	18,000	-	12,44,744	
	Sub-Total (C)		8,847	4,596	31662,27,442	9065,10,696	114,82,000	65,81,971	9134,10,727	1.15
120	Axiz Bank Ltd.	Private Sector Bank	34,282	29,729	386009,03,125	71289,75,551	785,79,000	372,66,895	71712,87,656	
121	Bandhan Bank Ltd.	Private Sector Bank	3	3	25,30,000	5,83,663	9,000	-	5,92,663	
122	CCB Bank Ltd.	Private Sector Bank	851	850	8107,89,833	1894,43,631	21,41,000	4,39,389	1901,45,242	
123	ICICI Bank Ltd.	Private Sector Bank	16,648	15,068	240091,69,139	39307,32,394	419,79,000	2611,97,961	37175,09,423	
124	IDFC Bank Ltd.	Private Sector Bank	11	11	212,25,041	29,40,080	33,000	-	29,73,080	
125	Kamatika Bank Ltd.	Private Sector Bank	403	147	1257,89,108	314,29,625	3,53,000	1,83,450	315,99,175	
126	KanurVysya Bank Ltd.	Private Sector Bank	422	192	1695,62,164	375,04,543	3,02,000	4,15,024	373,91,519	
127	Kotak Mahindra Bank Ltd.	Private Sector Bank	58	58	1008,08,385	131,46,972	1,62,000	-	133,10,972	
128	Tamilnad Mercantile Bank Ltd.	Private Sector Bank	123	88	731,49,750	195,06,643	2,50,000	-	197,56,643	
129	The Catholic Syrian Bank Ltd.	Private Sector Bank	20	11	98,39,000	19,46,190	12,000	2,15,443	17,45,737	
130	The Federal Bank Ltd.	Private Sector Bank	95	73	820,29,556	164,20,484	1,72,000	2,21,187	163,71,287	
131	YES BANK LIMITED	Private Sector Bank	3,410	2,756	30421,78,940	6796,04,916	60,74,000	20,40,672	6856,38,244	
	Sub-Total (D)		56,327	49,066	67057,93,941	12052,41,702	1320,62,000	3019,80,021	118863,23,681	14.93
132	Axis Bank	Public Sector Bank	943	867	6924,28,232	1659,92,941	20,60,000	30,9,819	1707,13,122	
133	Andhra Bank	Public Sector Bank	1,892	1,519	15965,39,000	3277,24,186	35,81,000	30,57,575	3282,27,611	
134	Bank of Baroda	Public Sector Bank	4,136	2,924	22957,09,070	6246,61,377	50,62,000	15,32,320	6281,71,057	
135	Bank of India	Public Sector Bank	2,049	1,997	16213,45,014	4421,28,764	39,64,000	23,78,172	4437,14,592	
136	Bank of Maharashtra	Public Sector Bank	694	667	8025,95,688	1442,41,367	7,92,000	58,70,668	1391,62,679	
137	Canara Bank	Public Sector Bank	5,881	2,451	15159,60,402	4634,60,751	56,38,000	10,07,269	4680,91,482	
138	Corporation Bank	Public Sector Bank	2,477	1,243	11684,62,305	2831,50,545	34,39,000	34,96,848	2830,92,697	
139	Devia Bank	Public Sector Bank	304	301	2113,17,697	595,16,373	7,99,000	4,38,805	599,76,569	
140	IDBI Bank Ltd.	Public Sector Bank	519	471	7114,96,874	1116,17,549	10,72,000	2,70,280	1124,19,269	
141	Indian Bank	Public Sector Bank	3,987	2,165	17721,93,375	4125,26,099	50,69,000	120,73,279	4055,24,810	
142	Indian Overseas Bank	Public Sector Bank	394	367	2348,59,076	606,17,708	8,06,000	2,67,317	611,56,391	
143	Oriental Bank of Commerce	Public Sector Bank	1,132	644	4833,71,119	1180,40,024	9,39,000	42,28,807	1155,51,017	
144	Punjab & Sind Bank	Public Sector Bank	38	26	265,30,588	53,88,738	36,000	-	54,24,738	
145	Punjab National Bank	Public Sector Bank	1,123	440	2916,33,113	819,29,374	7,28,000	2,87,472	823,59,902	
146	State Bank of India	Public Sector Bank	18,669	14,005	143344,97,022	29775,26,954	290,06,000	194,48,222	29870,84,632	
147	Syndicate Bank	Public Sector Bank	6,113	3,235	26246,90,998	6589,10,616	77,91,000	30,28,707	6656,72,909	
148	UCO Bank	Public Sector Bank	793	489	3414,98,919	957,11,725	10,39,000	18,33,080	949,16,646	
149	Union Bank of India	Public Sector Bank	494	469	4883,94,390	997,82,810	8,86,000	8,37,297	996,51,513	
150	United Bank of India	Public Sector Bank	714	674	7114,32,217	1465,31,195	13,17,000	35,77,363	1432,70,832	
	Sub-Total (E)		52,352	35,004	321279,66,069	72793,72,787	738,03,000	619,93,300	72911,82,487	9.16
151	Capital Small Finance Bank Ltd.	Small Finance Bank	4	4	32,80,000	6,93,659	12,000	-	9,05,659	
152	Equitas Small Finance Bank Ltd.	Small Finance Bank	315	182	1008,38,095	231,69,822	5,46,000	-	237,15,822	
153	Survyodaya Small Finance Bank Ltd.	Small Finance Bank	51	51	496,48,314	122,75,923	1,53,000	-	124,28,923	
154	Ujjivan Small Finance Bank	Small Finance Bank	829	624	7309,83,216	1778,36,635	24,87,000	7,27,705	1795,95,930	
155	Utkarsh Small Finance Bank Ltd.	Small Finance Bank	16	9	102,69,000	20,41,697	27,000	-	20,68,697	
	Sub-Total (F)		1,215	1,070	8950,18,625	2162,17,566	32,29,000	7,27,705	2167,14,861	0.27
	Grand Total (A)+(B)+(C)+(D)+(E)+(F)		4,33,894	3,46,849	3818340,51,857	797341,86,687	8827,91,000	8896,53,852	796363,05,635	100.00

Advance Subsidy released under CLSS to NHB for EWS/LIG		
S. No.	Amount (In Crore)	Remarks
Financial Year 2015-2016		
1	75.00	Sanction issued on 30/9/2015
2	46.98	Sanction issued on 10.02.2016
3	20.00	Sanction issued on 08.03.2016
4	8.02	Sanction issued on 31.03.2016
Total	150.00	
Financial Year 2016-2017		
5	100.00	Sanction issued on 07.06.2016
6	100.00	Sanction issued on 23.09.2016
7	100.00	Sanction issued on 30.11.2016
8	125.00	Sanction issued on 15.02.2017
9	50.00	Sanction issued on 17.03.2017
Total	475.00	
Financial Year 2017-2018		
10	200.00	Sanction issued on 26.04.2017
11	200.00	Sanction issued on 16.06.2017
12	200.00	Sanction issued on 21.09.2017
13	200.00	Sanction issued on 23.10.2017
14	600.00	Sanction issued on 22.03.2018
15	400.00	Sanction issued on 30.03.2018
Total	1800.00	
Financial Year 2018-2019		
16	500.00	Sanction issued on 27.04.2018
17	500.00	Sanction issued on 25.05.2018
18	199.00	Sanction issued on 13.09.2018
19	51.00	Sanction issued on 20.09.2018
20	1100.00 ✓	Sanction issued on 12.11.2018
21	1200.00 ✓	Sanction issued on 28.11.2018
22	550.00 ✓	Sanction issued on 30.01.2019
23	550.00 ✓	Sanction issued on 14.02.2019
24	1500.00 ✓	Sanction issued on 15.03.2019
Total	6150.00	
Grand Total		8575



- 3.12 Under the Mission, beneficiaries can take advantage under one component only. Since other three components are to be implemented by State Government through Urban Local Bodies/ Authorities etc. and this component is to be implemented by PLIs, therefore, in order that beneficiaries do not take advantage of more than one component, PLIs should take NOCs quarterly from State/UT Governments or designated agency of State/UT Governments for the list of EWS beneficiaries being given benefits under credit linked subsidy. For enabling this process, the beneficiaries should be linked to his/her Aadhaar/ Voter ID Card/Any other unique identification Number or a certificate of house ownership from Revenue Authority of Beneficiary's native district and State/UT Government or its designated agency should furnish the NOC within 15 days of receipt of such request.

Till 30.06.2017, or as directed by the Ministry of Housing and Urban Poverty Alleviation, whichever is later, instead of taking NOC from States/UTs, CNAs, on behalf of PLIs, would send list of beneficiaries under CLSS on fortnightly basis to concerned States/UTs. Concerned States / UTs will consider this list, while deciding beneficiaries under other three verticals of the Mission, so that no beneficiary is granted more than one benefit under the Mission.

- 3.13 Primary Lending Institutions, in the home loan applications, shall disclose transparently the Scheme eligibility and ascertain willingness and eligibility of applicants under CLSS for EWS/LIG.

4.0 Release of Central Assistance

- 4.1 An advance subsidy will be released to each CNA at the start of the scheme. Subsequent amounts of credit linked subsidy will be released to the CNAs after 70 % utilization of earlier amounts, on quarterly basis, and based on claims raised by CNAs, as per prescribed format at Annexure 3.
- 4.2 Based on the loan disbursed by a PLI to EWS and LIG beneficiaries, the CNA will release the subsidy amount to PLIs directly based on the claims submitted on the total loans disbursed. Subsidy will be released to the PLI by the CNA in maximum of four instalments.
- 4.3 0.1% of total fund disbursement by the CNAs to the PLIs will be paid to the CNAs for their administrative expenses.