



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/2017-18/61
15th 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. **N-11016/7/2017-HFA IV SECTION (EFS-9022635)** dated 15.03.2019 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. 1500,00,00,000.00 (Rupees Fifteen Hundred 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 sincerely,

(Dr. Shailesh 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-110011

Sh. S. C. Jana
31/3/19

① AO-HFA

② Mon-Cell BMDay
26/4/19

③ MIS-HFA

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: 15th 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. 1500.00 crore (Rupees One Thousand Five Hundred 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. 1500.00 crore (Rupees One Thousand Five Hundred 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. 1500.00 crore (Rupees One Thousand Five Hundred 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.



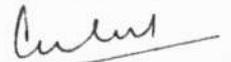
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- VII. The subsequent amounts of interest subsidy will be released to NHB after 70% utilization of earlier released amounts, on quarterly basis, and based on claims raised by NHB in the prescribed format (Annexure 3 of the scheme guidelines).
- VIII. 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.
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#229 dated 13.03.2019**.
7. Details of this sanction have been registered at S.No. 61 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-2306/2019

March 12, 2019

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

Dear Sir,

Credit Linked Subsidy Scheme (CLSS for EWS & LIG) under the Pradhan Mantri Awas Yojana (PMAY) - Release of Advance Subsidy of ₹1,500 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 ₹1,500,00,00,000 (Rupees One Thousand Five Hundred 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

3. Kindly treat our letter no NHB (ND)/GS/EWS-LIG/A-2135/2019 dated 5th March, 2019 on the captioned subject, regarding release of advance subsidy of ₹1,000 crore, as withdrawn.

Yours faithfully,

V. Rajan

(V. Rajan)

General Manager

Encl: Utilization Certificate

भारतीय रिज़र्व बैंक के संपूर्ण स्वामित्व में
कोर 5-ए, तीसरे से पांचवा तल, इंडिया हैबिटेड सेंटर, लोधी रोड, नई दिल्ली-110003
दूरभाष नं. पी. बी. एक्स-011-3918 7000 फ़ैक्स : 011-2464 6988
वेबसाईट : 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, Lodi Road, New Delhi-110003
Phone : PBX 011-3918 7000 Fax : 011-2464 6988
Website : www.nhb.org.in E-mail : ho@nhb.org.in

“बैंक हिन्दी में पत्राचार का स्वागत करता है”

Passed for payment of Rs. 1500.00/- crore
(Rupees One thousand Five Hundred crore only)

Culprit
(राहुल माहना/RAHUL MAHNA)
अवर सचिव/Under Secretary
भारतीय रिज़र्व बैंक
भारत सरकार/Ministry of Housing and Urban Affairs
नई दिल्ली/India Habitat Centre
लोधी रोड, नई दिल्ली-110003

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 : ₹7,055.00 crore b) Specified Category : ₹20.00 crore	7,075.00
2.	Interest earned on the funds available with NHB as on 31-12-2018	24.08
3.	Subsidy amount released to PLIs as on 07-03-2019(<i>State-wise details attached as Annexure I</i>) a) Un-specified Category : ₹7,072.19 crore b) Specified Category : ₹20.00 crore	7,092.19
4.	Balance Subsidy including interest available with NHB (1+2-3)	6.89
5.	Additional advance Subsidy now being sought from MoHUA	1,500.00

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: 12-03-2019

Place: New Delhi

PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 07-03-2019

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 (Subsidy Released + Processing Fee- Subsidy Refund)
		(In units)	(In units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)
1	Andaman and Nicobar Islands	4	2	14,00,000	4,33,685	2,000	-	4,35,685
2	Andhra Pradesh	4,023	3,110	38065,81,478	7060,21,319	71,60,000	111,08,515	7020,72,804
3	Arunachal Pradesh	1	1	8,14,000	1,74,384	3,000	-	1,77,384
4	Assam	477	338	3155,92,531	685,68,752	5,58,000	19,05,016	673,21,736
5	Bihar	1,759	1,157	10830,50,684	2418,34,551	25,89,000	23,45,563	2420,77,988
6	Chandigarh	69	53	731,90,518	114,93,389	1,16,000	1,64,668	114,44,721
7	Chhattisgarh	7,757	5,023	33397,27,420	8740,72,938	111,66,000	151,44,423	8700,94,515
8	Dadra and Nagar Haveli	1,069	964	9391,02,237	2258,45,844	24,49,000	10,78,860	2272,15,984
9	Daman and Diu	216	181	1534,44,102	405,14,484	4,87,000	4,89,025	405,12,459
10	Delhi	5,094	4,795	68537,52,151	11426,40,809	125,38,000	107,13,244	11444,65,565
11	Goa	180	132	1762,31,704	307,25,405	2,87,000	2,15,556	307,96,849
12	Gujarat	1,38,791	1,17,583	1249227,56,614	278893,60,511	3002,69,000	2837,70,269	279058,59,242
13	Haryana	5,714	4,194	40956,05,233	9333,14,287	104,64,000	188,66,288	9249,11,999
14	Himachal Pradesh	237	155	1291,58,817	299,82,329	3,46,000	2,03,291	301,25,038
15	Jammu and Kashmir	88	64	452,04,412	121,74,737	1,26,000	-	123,00,737
16	Jharkhand	957	667	6082,50,596	1348,98,534	16,78,000	24,11,381	1341,65,153
17	Karnataka	8,437	5,669	62779,86,751	12446,74,137	130,73,000	92,52,805	12484,94,332
18	Kerala	10,864	5,023	31510,40,658	9603,39,560	128,75,000	82,71,912	9649,42,648
19	Lakshadweep	-	-	-	-	-	-	-
20	Madhya Pradesh	34,231	20,633	169786,79,991	45527,25,207	521,34,000	1042,25,343	45006,33,864
21	Maharashtra	90,932	82,912	1122855,89,911	199619,24,237	2048,73,000	2562,55,040	199105,42,197
22	Manipur	273	159	864,50,000	265,07,945	2,69,000	-	267,76,945
23	Meghalaya	71	39	298,36,539	83,59,704	81,000	-	84,40,704
24	Mizoram	489	462	2813,60,000	818,91,743	11,78,000	-	830,69,743
25	Nagaland	6	3	34,40,000	6,54,089	3,000	-	6,57,089
26	Odisha	1,774	981	6489,28,747	1523,55,761	17,65,000	19,73,652	1521,47,109
27	Puducherry	151	111	1083,46,461	247,70,891	2,32,000	17,98,821	232,04,070
28	Punjab	5,859	4,199	44431,35,570	9541,92,275	108,52,000	151,91,951	9498,52,324
29	Rajasthan	19,762	14,185	117618,03,130	28073,07,744	363,64,000	754,45,826	27682,25,918
30	Sikkim	8	3	25,36,406	6,19,096	5,000	-	6,24,096
31	Tamil Nadu	15,756	10,339	106198,05,502	21597,32,059	231,43,000	321,89,552	21506,85,507
32	Telangana	4,345	3,626	48867,65,788	8623,25,848	94,40,000	168,22,549	8549,43,299
33	Tripura	171	140	1247,54,853	283,14,721	2,80,000	1,66,922	284,27,799
34	Uttar Pradesh	20,305	14,193	152288,78,437	31878,50,506	363,38,000	520,30,507	31721,57,999
35	Uttarakhand	4,452	2,526	21764,29,150	5269,81,071	50,85,000	66,31,586	5254,34,485
36	West Bengal	6,408	5,185	57437,02,404	12223,71,360	131,44,000	268,70,813	12086,44,547
		3,90,730	3,08,807	3413833,32,795	711060,53,912	7713,72,000	9555,43,378	709218,82,534

PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 07-03-2019

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	Bharat Co-operative Bank (Mumbai) Ltd	Co-operative bank	40	40	568,91,000	92,97,939	1,14,000	-	94,11,939	1.65
2	Citizen Credit Cooperative Bank Ltd	Co-operative bank	4	4	47,85,600	8,74,384	4,000	-	6,76,384	0.12
3	Jalgaon Janata Sahakari Bank Ltd	Co-operative bank	27	21	169,90,000	47,12,835	51,000	-	47,63,835	0.86
4	Lakshmpur Urban Cooperative Bank Ltd	Co-operative bank	4	4	5,00,000	2,21,568	3,000	-	2,24,568	0.04
5	NKGSB Co-operative Bank Ltd	Co-operative bank	11	11	206,07,000	26,51,511	27,000	-	26,78,511	0.49
6	Prime Co-operative Bank Ltd	Co-operative bank	60	27	159,73,000	41,56,560	39,000	-	41,97,560	0.77
7	Punjab & Maharashtra Co-operative Bank Ltd	Co-operative bank	149	132	195,87,618	332,10,544	3,64,000	5,40,560	330,33,984	6.03
8	Rajkot Nagari Sahakari Bank Limited	Co-operative bank	989	448	306,75,000	92,85,915	9,43,000	3,85,344	97,71,259	1.80
9	Sarvodaya Commercial Co-op Bank Ltd	Co-operative bank	23	18	12,15,000	37,91,951	31,000	-	38,22,951	0.70
10	Shivalik Mercantile Coop Bank	Co-operative bank	1	1	15,00,000	2,19,309	1,000	-	2,19,309	0.04
11	Shri MahilaSewaSahakari Bank Ltd.	Co-operative bank	947	202	571,52,000	175,29,458	2,03,000	1,13,341	176,42,799	3.25
12	The Greater Bombay Coop Bank Ltd	Co-operative bank	25	25	318,04,077	58,46,043	75,000	-	59,21,043	1.09
13	The Gujarat State Co-operative Bank Ltd	Co-operative bank	2	2	9,72,000	2,97,385	2,000	-	2,99,385	0.05
14	The Kalyan Janata Sahakari Bank Ltd.	Co-operative bank	9	9	97,73,452	19,56,572	25,000	-	19,81,572	0.36
15	The Nawanagar Co-operative Bank	Co-operative bank	33	33	283,85,000	70,02,368	83,000	-	70,85,368	1.29
16	The Saraswat Co-op Bank Ltd	Co-operative bank	326	326	4,56,74,229	776,63,871	8,56,000	-	785,19,871	14.45
Sub-Total (A)			2,650	1,299	12,16,94,478	2,56,81,223	28,21,000	10,39,245	2,67,20,468	49.15
17	Assthar Housing Finance Ltd.	PLI_HFC	15,385	9,022	63,06,94,772	2,13,74,30,540	2,62,77,000	1,99,50,790	20,241,48,750	37.25
18	Aavas Financiers Limited	PLI_HFC	2,212	2,181	16,99,60,746	4,02,29,984	47,48,000	61,16,583	40,69,41,401	73.85
19	Aditya Birla Housing Finance Ltd	PLI_HFC	274	269	41,99,70,440	64,84,605	7,78,000	-	66,62,605	1.21
20	Anand Housing Finance Private Limited	PLI_HFC	4	4	40,87,000	7,79,446	12,000	-	7,91,446	0.14
21	Aplus Value Housing Finance India Ltd	PLI_HFC	310	308	20,19,20,754	5,57,98,809	6,82,000	4,17,795	6,04,68,604	10.95
22	AT Affordable Housing Finance (India) Ltd	PLI_HFC	2,592	2,132	20,98,06,907	4,96,45,636	63,13,000	11,11,419	4,97,57,055	9.13
23	Aspire Home Finance Corporation Ltd	PLI_HFC	4,068	3,662	35,90,76,702	7,60,57,590	37,95,000	27,12,936	7,37,70,526	13.37
24	Bijli Housing Finance Ltd	PLI_HFC	259	259	5,08,62,839	6,63,18,626	7,77,000	-	6,70,95,626	12.25
25	Bee Secure Home Finance Private Limited	PLI_HFC	1	1	6,00,000	2,87,280	3,000	-	2,90,280	0.05
26	Can Fin Homes Ltd.	PLI_HFC	1,850	1,821	230,10,11,928	45,45,19,014	46,85,000	59,29,832	45,32,93,162	82.15
27	Capital First Home Finance Ltd	PLI_HFC	145	134	18,27,99,323	3,61,96,172	3,91,000	27,93,162	3,34,03,010	6.03
28	Capital Global Housing Finance Private Limited	PLI_HFC	53	53	65,14,45,000	13,12,543	1,59,000	-	13,27,543	0.24
29	Cent Bank Home Finance Ltd	PLI_HFC	123	97	1,08,73,750	2,42,01,178	1,54,000	38,31,864	2,05,23,314	3.75
30	Centum Housing Finance Limited	PLI_HFC	99	97	1,18,43,592	2,43,29,562	2,97,000	5,40,560	2,48,69,122	4.53
31	Dewan Housing Finance Corporation Ltd.	PLI_HFC	22,316	22,164	2,92,23,64,753	54,32,80,684	635,98,000	349,26,979	54,67,77,663	100.00
32	DHFL Vryya Housing Finance Ltd.	PLI_HFC	265	154	1,16,57,859	2,83,96,689	1,56,000	2,40,993	2,86,47,682	5.20
33	DMI Housing Finance Pvt. Ltd	PLI_HFC	73	67	5,57,59,075	1,63,30,653	1,87,000	-	1,65,17,653	0.30
34	Easy Home Finance Ltd	PLI_HFC	1	1	5,00,000	2,22,733	3,000	-	2,25,733	0.04
35	Edelweiss Housing Finance Ltd.	PLI_HFC	942	933	11,02,76,330	23,72,27,367	27,12,000	22,33,709	23,75,91,076	43.45
36	Equitas Housing Finance Pvt. Ltd.	PLI_HFC	339	178	91,76,691	2,06,41,078	1,78,000	46,703	2,09,72,375	3.83
37	Fast Track Housing Finance Pvt. Ltd.	PLI_HFC	52	48	4,40,22,128	1,04,25,441	1,32,000	-	1,05,57,441	1.91
38	Fullerton Home Finance Company Ltd.	PLI_HFC	143	128	14,58,17,820	3,16,00,811	3,66,000	-	3,19,66,811	5.78
39	GIC Housing Finance Ltd	PLI_HFC	1,280	1,271	12,23,95,152	2,95,36,812	33,88,000	13,79,664	2,97,16,476	5.37
40	GRUH Finance Ltd.	PLI_HFC	42,319	29,947	23,75,48,393	6,97,44,50,069	720,39,000	91,59,447	7,03,73,28,516	126.35
41	Hindia Housing Finance Limited	PLI_HFC	16	9	65,45,202	16,22,667	19,000	-	18,41,667	0.33
42	Home First Finance Company India Pvt. Ltd.	PLI_HFC	13,977	13,773	11,28,19,81,480	3,28,74,18,857	3,55,71,000	1,80,22,108	3,30,49,87,749	59.75
43	HomeShree Housing Finance Limited	PLI_HFC	1	1	8,00,000	1,81,668	3,000	-	1,84,668	0.03
44	Housing and Urban Development Corporation Ltd.	PLI_HFC	59	39	315,25,424	76,64,328	79,000	-	79,43,328	1.43
45	Housing Development Finance Corporation Ltd.	PLI_HFC	64,770	48,763	5,98,41,70,426	1,22,13,56,601	1,09,90,000	55,56,132	1,12,53,76,409	20.45
46	ICI Home Finance Company Ltd.	PLI_HFC	1,147	1,106	14,46,82,113	2,40,18,512	24,58,000	25,57,005	2,42,75,517	4.41
47	IFL Housing Finance Limited	PLI_HFC	B	B	118,00,000	16,72,127	24,000	-	18,96,127	0.34
48	India Bulls Housing Finance Ltd.	PLI_HFC	24,520	23,364	33,74,49,077	6,46,40,393	65,17,000	9,97,59,853	6,81,14,76,540	123.85
49	India Home Loan Ltd.	PLI_HFC	564	490	4,03,80,394	1,13,82,838	13,28,000	10,19,304	1,13,92,142	2.07
50	India Infoline Housing Finance Ltd.	PLI_HFC	20,524	20,333	2,52,59,08,342	47,66,37,452	5,50,000	7,20,85,145	47,69,22,597	86.45
51	India Shelter Finance Corporation Ltd.	PLI_HFC	24	21	11,86,048	37,58,744	44,000	2,75,100	35,27,844	0.63
52	Indostar Home Finance Private Limited	PLI_HFC	281	280	3,06,82,078	7,06,13,382	8,43,000	-	7,14,56,382	12.80
53	Khush Housing Finance Pvt Ltd.	PLI_HFC	932	779	7,101,13,092	1,841,36,096	19,51,000	25,86,928	1,86,72,024	3.35
54	KFS Housing Finance Private Limited	PLI_HFC	298	247	1,57,92,767	5,05,41,476	7,41,000	-	5,12,82,476	9.23
55	L & T Housing Finance Ltd.	PLI_HFC	488	488	3,06,83,658	821,88,178	14,42,000	-	836,30,178	15.17
56	LIC Housing Finance Ltd	PLI_HFC	16,648	9,717	72,35,97,032	21,37,16,10,573	22,25,000	338,18,863	21,70,97,436	39.54
57	Magma Housing Finance	PLI_HFC	21	20	1,96,41,000	45,64,776	45,000	-	46,10,776	0.84

PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 07-03-2019

S.No.	Institution Name	Type of PU	No of claims (New accounts + subaccounts disbursements)	No. of New Loan Accounts (Net of Refund)	Loan Disbursement (Net)	Subsidy Released	Processing Fee	Subsidy Refund/Amount + Processing Fee	Total Disbursement (Subsidy Refund + Processing Fee - Subsidy Refund)	% Share
			(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(in %)
58	Mahendra Rural Housing Finance Ltd.	PLI_HFC	501	328	2515,66,088	672,17,058	5,21,000	59,38,480	617,99,578	
59	Mamata Housing Finance Company Pvt. Ltd.	PLI_HFC	9	9	145,67,181	20,39,341	19,000	-	20,58,341	
60	Mambhavaram Home Finance India Pvt. Ltd.	PLI_HFC	48	48	541,96,204	112,64,616	1,44,000	-	114,08,616	
61	Mangal Housing Finance Syndicate Ltd.	PLI_HFC	22	18	237,00,000	41,82,122	36,000	-	42,18,122	
62	Mannapuram Home Finance Ltd.	PLI_HFC	56	54	509,82,772	122,98,899	1,00,000	4,31,675	119,87,224	
63	MAS Rural Housing and Mortgage Finance Ltd.	PLI_HFC	139	106	671,24,811	202,73,481	1,45,000	6,68,038	197,52,443	
64	Mentor Home Loans India Ltd.	PLI_HFC	1,094	435	1874,09,825	378,50,852	973,000	34,39,472	374,85,380	
65	Micro Housing Finance Corporation Ltd.	PLI_HFC	6,111	3,003	15606,69,576	4766,94,403	53,46,000	30,39,004	4810,05,398	
66	Muthood Housing Finance Company Ltd.	PLI_HFC	203	247	1776,07,375	921,21,540	7,09,000	-	928,30,540	
67	Muthool-Homelin(India) Ltd.	PLI_HFC	893	500	6678,51,305	1600,99,324	22,11,000	75,40,533	1847,69,791	
68	National Trust Housing Finance Ltd.	PLI_HFC	18	18	152,20,000	36,53,222	48,000	-	37,01,222	
69	New Habitat Housing Finance and Development Ltd.	PLI_HFC	87	83	659,83,537	184,70,273	2,11,000	-	186,81,273	
70	Nivara Home Finance limited	PLI_HFC	813	311	1653,92,174	591,65,249	7,48,000	2,23,187	596,90,062	
71	North East Region Housing Finance Company Ltd	PLI_HFC	171	171	814,50,000	214,61,407	1,71,000	-	216,32,407	
72	Orange City Housing Finance Ltd.	PLI_HFC	1	1	6,20,000	1,39,710	1,000	-	1,60,710	
73	Pantohbi Housing Finance Company Ltd.	PLI_HFC	192	78	468,50,000	158,79,647	1,88,000	-	190,67,647	
74	PNB Housing Finance Ltd.	PLI_HFC	6,989	6,983	110646,88,987	17650,28,298	201,31,000	60,93,147	17790,66,149	
75	Prosper Housing Finance Limited	PLI_HFC	12	9	60,95,000	15,35,815	27,000	-	15,82,815	
76	Reliance Home Finance Ltd.	PLI_HFC	2,359	2,359	2557,49,293	571,53,616	687,000	69,27,462	5708,67,154	
77	Reliance Housing Development Finance Corporation Ltd.	PLI_HFC	78	73	6231,39,15	150,10,647	10,000	8,85,820	142,24,727	
78	Repco Home Finance Ltd.	PLI_HFC	690	681	65931,59,99	15034,93,03	1288,000	58,40,795	1457,96,599	
79	Sahara Housing Finance Corporation Ltd.	PLI_HFC	64	40	40235,000	864,60,40	88,000	-	87,76,40	
80	SEWA GnrHn Ltd.	PLI_HFC	230	110	20787,752	83,167,727	471,962	29,152	48,00,830	
81	Shrinam Housing Finance Ltd.	PLI_HFC	6,459	4,738	3064924475	93472,060	12255,000	77,53,667	9382,73,413	
82	Shubham Housing Development Finance Company Pvt. Ltd.	PLI_HFC	310	225	2661,99,742	516,00,307	54,000	2,14,132	519,31,175	
83	Sundaram BNP Paribas Home Finance Ltd.	PLI_HFC	26	26	23245,723	560,68,78	42,000	-	56,48,678	
84	Swagal Housing Finance Company Ltd.	PLI_HFC	1,455	725	155398491	220953,020	1024,000	9,73,306	227,40,014	
85	SwarnaPrajati Housing Microfinance Private Limited	PLI_HFC	7,338	6,560	7583967487	1525710,778	1844,600	244,49,005	15197,07,771	
86	Tata Capital Housing Finance Ltd.	PLI_HFC	286	285	23,402,226	5997,595	84,600	2,23,187	576,22,378	
87	Ummeed Housing Finance Private Ltd.	PLI_HFC	214	190	160396404	41059,095	40,000	13,03,677	401,53,418	
88	Vastu Housing Finance Corporation Ltd.	PLI_HFC	52	50	46517,967	102,945,16	64,000	2,49,955	101,08,561	
89	Viva Home Finance Ltd.	PLI_HFC	153	153	167343,000	399479,29	458,000	47,093	402,59,536	
90	West End Housing Finance Ltd	PLI_HFC	2,77,955	2,23,695	2429,151,57,360	51714,80,206	6632,63,000	5987,33,024	816780,10,281	72.87
91	Andhra Pradesh Gramena/Vikas Bank	PLI_RRB	60	66	512,26,000	120,52,400	1,62,000	-	122,14,400	
92	Andhra Pradesh Gramena Bank	PLI_RRB	138	109	1146,23,000	251,60,250	3,25,000	-	254,85,250	
93	Assam Gramin Vikash Bank	PLI_RRB	18	18	141,52,000	25,67,752	20,000	-	25,87,752	
94	Baroda Gujarat Gramin Bank	PLI_RRB	126	126	1596,61,852	297,71,078	3,78,000	-	301,49,078	
95	Baroda Uttar Pradesh Gramin Bank	PLI_RRB	2	2	28,85,000	5,16,967	6,000	-	5,22,967	
96	Central Madhya Pradesh Gramin Bank	PLI_RRB	20	20	242,75,000	47,90,330	56,000	-	48,06,330	
97	Chaitanya Godavari Gramena Bank	PLI_RRB	14	11	95,05,000	22,84,743	17,000	-	23,01,743	
98	Chhattisgarh RajyaGramin Bank	PLI_RRB	604	498	3706,96,424	978,21,915	6,24,000	21,03,101	985,42,814	
99	Dena Gujarat Gramin Bank	PLI_RRB	63	63	633,05,000	146,03,452	1,71,000	-	147,74,192	
100	Gramin Bank of Aiyavart	PLI_RRB	553	215	1224,27,710	374,92,072	4,95,000	-	379,87,072	
101	Himachal Pradesh Gramin Bank	PLI_RRB	7	4	25,00,000	4,40,374	6,000	-	4,46,374	
102	Karnataka VikasGramena Bank	PLI_RRB	76	34	174,34,400	55,00,455	54,000	-	55,54,459	
103	Kashi Gomti Sampad Gramin Bank	PLI_RRB	892	233	1308,92,000	487,87,482	6,99,000	-	494,89,482	
104	Kaveri Gramena Bank	PLI_RRB	12	12	105,10,000	25,59,990	36,000	-	25,95,990	
105	Kerala Gramin Bank	PLI_RRB	4,688	1,900	9001,63,515	3338,21,060	49,80,000	27,59,554	3390,41,106	
106	Madhya Bihar Gramin Bank	PLI_RRB	4	4	30,72,000	7,97,869	12,000	-	6,09,869	
107	MADHYANCHAL GRAMIN BANK	PLI_RRB	68	23	132,82,900	34,01,636	97,000	-	34,58,636	
108	Mizoram Rural Bank	PLI_RRB	337	334	2190,90,000	648,69,394	9,94,000	-	658,63,394	
109	Narmada JhabuaGramin Bank	PLI_RRB	87	84	547,44,000	138,69,174	87,000	4,17,968	135,38,206	
110	Pallavan Grama Bank	PLI_RRB	39	39	414,20,000	93,63,957	1,05,000	-	94,68,957	
111	Panayan Grama Bank	PLI_RRB	15	15	101,95,000	36,87,371	45,000	-	37,42,371	
112	Pavchim Banga Gramin Bank	PLI_RRB	1	1	1,50,000	46,844	3,000	-	49,844	
113	Pragathi Krishna Gramin Bank	PLI_RRB	521	519	4963,16,000	1060,66,025	11,31,000	4,90,108	1087,06,917	
114	Punjab Gramin Bank	PLI_RRB	140	74	589,72,000	12,524	1,78,000	-	174,90,524	

PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 07-03-2019

S.No.	Institution Name	Type of PLI	No of claims (New accounts + subsequent disbursements) (in units)	No. of New Loan Accounts (Net of Refund) (in units)	Loan Disbursement (Net) (Amount in ₹)	Subsidy Released (Amount in ₹)	Processing Fee (Amount in ₹)	Subsidy Refund/Amount + Processing Fee (Amount in ₹)	Total Disbursement (Subsidy Released + Processing Fee - Subsidy Refund) (Amount in ₹)	% Share (in %)
115	Sapthagri Gramina Bank	PLI_RRB	6	5	49,31,000	11,01,697	15,000	-	11,16,697	
116	Sirva Haryana Gramin Bank	PLI_RRB	17	10	94,30,000	21,71,214	25,000	-	21,97,214	
117	Saurashtra Gramin Bank	PLI_RRB	251	200	1714,57,775	469,73,995	4,99,000	8,10,640	466,61,755	
118	Uttar Bihar Gramin Bank	PLI_RRB	6	6	46,30,000	12,20,744	18,000	-	12,44,744	
Sub-Total (C)										
			8,764	4,513	30813,41,576	8910,47,488	113,99,000	66,61,671	8959,64,517	1.25
119	Axis Bank Ltd	Private Sector Bank	33,197	29,011	376626,30,796	69645,70,140	778,19,000	275,42,797	70,48,48,343	
120	Bandhan Bank Ltd	Private Sector Bank	3	3	25,50,000	5,83,893	9,000	-	5,92,693	
121	DCB Bank Ltd	Private Sector Bank	851	650	8107,89,833	1884,43,631	21,41,000	4,39,389	1901,45,242	
122	ICI Bank Ltd	Private Sector Bank	16,649	15,088	240091,69,136	39367,32,384	419,75,000	2611,97,961	371,75,09,423	
123	IDFC Bank Ltd	Private Sector Bank	11	11	212,25,041	29,40,080	33,000	-	29,73,080	
124	Karnataka Bank Ltd	Private Sector Bank	403	147	1257,89,108	314,29,623	3,53,000	1,83,450	315,99,178	
125	Karuvyasa Bank Ltd	Private Sector Bank	422	192	1695,62,184	375,04,543	3,02,000	4,15,024	373,91,518	
126	Kotak Mahindra Bank Ltd	Private Sector Bank	54	54	955,93,876	122,83,835	1,58,000	-	124,41,935	
127	Tamilnad Mercantile Bank Ltd	Private Sector Bank	123	88	731,49,750	195,08,843	2,50,000	-	197,58,843	
128	The Catholic Syrian Bank Ltd	Private Sector Bank	20	11	98,39,000	19,49,180	12,000	2,15,443	17,45,737	
129	The Federal Bank Ltd	Private Sector Bank	31	25	297,65,566	50,85,736	25,000	-	51,10,736	
130	YES BANK LIMITED	Private Sector Bank	1,208	958	6870,78,133	2300,72,175	26,59,000	2,61,816	2324,69,359	
Sub-Total (D)										
			52,989	46,438	639989,39,396	114311,03,785	1257,36,000	2802,55,880	11,28,65,885	15.89
131	Alahabad Bank	Public Sector Bank	943	887	6824,26,232	1689,92,841	20,60,000	3,39,519	1707,13,122	
132	Andhra Bank	Public Sector Bank	1,692	1,519	15985,39,000	3277,24,196	35,61,000	30,57,575	3282,27,611	
133	Bank of Baroda	Public Sector Bank	4,136	2,924	22657,69,070	6246,61,377	50,82,000	15,52,320	6281,71,057	
134	Bank of India	Public Sector Bank	1,438	1,381	10965,80,562	2945,89,632	21,43,000	22,13,504	2945,19,128	
135	Bank of Maharashtra	Public Sector Bank	511	484	5863,46,596	1070,63,673	6,09,000	55,70,688	1018,01,985	
136	Canara Bank	Public Sector Bank	2,451	2,451	15159,60,402	4534,60,751	96,38,000	10,07,269	4890,91,482	
137	Cooperation Bank	Public Sector Bank	2,477	1,243	11684,62,305	2831,50,545	34,39,000	34,56,848	2830,92,597	
138	Dena Bank	Public Sector Bank	304	301	2113,17,697	568,16,373	7,99,000	4,38,805	569,76,568	
139	ICBI Bank Ltd	Public Sector Bank	519	471	7114,96,674	1116,17,548	10,72,000	2,70,280	1124,19,269	
140	Indian Bank	Public Sector Bank	3,987	2,195	17721,93,375	4125,29,089	50,09,000	120,73,279	4055,24,810	
141	Indian Overseas Bank	Public Sector Bank	364	367	2348,59,076	606,17,708	6,06,000	2,67,317	611,56,391	
142	Oriental Bank of Commerce	Public Sector Bank	1,132	644	4633,71,119	1188,40,924	9,39,000	42,28,807	1155,51,017	
143	Punjab & Sind Bank	Public Sector Bank	38	26	265,30,568	53,68,798	36,000	-	54,24,738	
144	Punjab National Bank	Public Sector Bank	1,123	440	2916,33,113	819,29,374	7,28,000	2,97,472	823,59,902	
145	State Bank of India	Public Sector Bank	18,669	14,005	143344,97,022	29775,26,854	290,05,000	194,48,222	29870,84,532	
146	Syndicate Bank	Public Sector Bank	2,541	987	7660,31,223	1739,10,075	9,69,000	-	1748,79,075	
147	UCO Bank	Public Sector Bank	793	489	3414,98,919	997,11,726	10,38,000	18,33,080	949,16,049	
148	Union Bank of India	Public Sector Bank	494	499	4883,94,390	997,92,810	6,86,000	8,27,297	996,51,513	
149	United Bank of India	Public Sector Bank	595	529	8510,27,299	1354,64,340	12,68,000	29,82,971	1337,48,369	
Sub-Total (E)										
			47,937	31,902	292779,38,862	65995,68,668	649,28,000	602,05,593	68043,11,912	9.31
150	Capital Small Finance Bank Ltd	Small Finance Bank	4	4	32,80,000	8,93,689	12,000	-	9,06,689	
151	Equitas Small Finance Bank Ltd	Small Finance Bank	315	182	1006,38,095	231,69,622	5,46,000	-	237,15,622	
152	Buryoddy Small Finance Bank Ltd	Small Finance Bank	51	51	496,48,314	122,75,923	1,53,000	-	124,28,923	
153	Ujivan Small Finance Bank	Small Finance Bank	829	824	7309,83,216	1776,39,635	24,87,000	7,27,705	1795,85,930	
154	Unirash 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	32,25,000	7,27,705	2187,14,861	0.31
Grand Total (A)+(B)+(C)+(D)+(E)+(F)										
			3,90,730	3,08,807	3413933,32,795	711060,53,912	7713,72,000	8655,43,378	709218,62,534	100.00



- 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.

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
Total	4650.00	
Grand Total		7075

Note # 228

13/03/2019 12:47 PM

**PARAMJIT SINGH WALIA
(DS(FINANCE))**

Note # 229

13/03/2019 2:39 PM

**Jhanja Tripathy
(JS &FA)**

Note # 230

13/03/2019 2:58 PM

**PARAMJIT SINGH WALIA
(DS(FINANCE))**

Note # 231

13/03/2019 3:19 PM

**S K SARKAR
(CONSULTANT)**

Note # 232

Page: 74

13/03/2019 3:28 PM

**RISHI KUMAR
(DIR (HFA-IV))**

Note # 233

The proposal for release of advance subsidy of Rs.1500.00 crore to National Housing Bank under CLSS for EWS/LIG was referred to IFD for seeking its concurrence thereon. IFD vide its notes (Note # 227-229) above has concurred in to the release of advance subsidy to NHB with the condition to ensure Model Code of Conduct (MCC) for General Election-2019 is complied with in releasing/utilization of funds.

2. File may be submitted to Secretary, HUA for approval to the release of Rs.1500.00 crore as advance subsidy to NHB for implementation of CLSS for EWS/LIG scheme. The fund release is MCC compliant.

13/03/2019 3:50 PM

**RAHUL MAHNA
(UNDER SECRETARY)**