



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/2017-18/2  
12<sup>th</sup> November, 2018

To

The Additional Secretary  
DFS, Ministry of Finance & MD & CEO,  
NHB, Core 5A, 4<sup>th</sup> Floor,  
India Habitat Centre, Lodi Road,  
New Delhi-110003

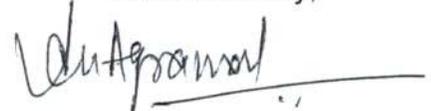
**Subject: Release of Central Assistance under Housing for All (Urban) Pradhan Mantri Awas Yojna from National Urban Housing Fund (NUHF) – reg.**

Sir,

Please refer to the sanction letter no. I-11016/02/2017/HFA-4 (pt.)/EFS-9043620 dated 12.11.2018 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. 400.00 Crore (Rupees Four 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 faithfully,

  
(Dr. Shailesh Kr. Agrawal)  
Executive Director

Encl.: As above

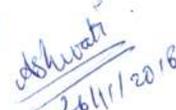
Copy to:

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-4 Section, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi

  
26/11/18

① AO - HFA

② Man-Cell  26/11/18

③ MS - HFA  26/11/2018

हम हिन्दी में किये गये पत्राचार का स्वागत करते हैं।

No. I-11016/02/2017-HFA-4 (pt.)/EFS-9043620  
Government of India  
Ministry of Housing & Urban Affairs  
HFA-IV Section

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Nirman Bhawan, New Delhi  
Dated: 12<sup>th</sup> November, 2018

To

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

**Sub: Release of Rs. 400.00 Crore (Rupees Four 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 Middle Income Group (CLSS for MIG) 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.400.00 Crore (Rupees Four 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 Middle Income Group (CLSS for MIG) 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.400.00 Crore (Rupees Four 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.



Contd...

- 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. 2,000/- per sanctioned application in lieu of processing fee for housing loan for the borrower under the scheme.
- 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 3186-EBR for advance interest subsidy under CLSS for MIG category for the financial year 2018-19 and will be transferred to NHB through e-payment as per the details as under:-

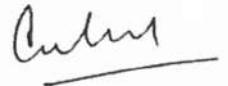
Name of the Account	NHB-PMAY-CLSS (PMAY-CLSS for MIG)
Account No.	10004164766
Bank Name	IDFC Bank Ltd.
Bank Address	Barakhamba Road, New Delhi-110001
IFSC Code	IDFB0020101
MICR Code	110751001
Contact Number	Ms. Kulpreet Behl,(M) 09313437732

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. This issues with the concurrence of the Finance Division vide their **Note# 37 dated 15.10.2018.**

6. Details of this sanction have been registered at **Sl. No.02** of the Sanction Register maintained in HFA Division for the year 2018-19.

Yours faithfully,



(Rahul Mahna)

Under Secretary to the Government of India  
Tel No.23061285

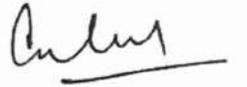
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Copy to:-

1. Additional Secretary, DFS, Ministry of Finance & MD & CEO, NHB, Core 5-A, 4<sup>th</sup> 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. Director (HFA-IV), M/o HUA.
7. DS (HFA-III), M/o HUA.
8. Budget Section, M/o HUA.
9. Sanction folder.

Copy for information to:-

1. PSO to Secretary (HUA)
2. PS to JS & MD (HFA)
3. Team Leader, PMU



(Rahul Mahna)

Under Secretary to the Government of India



राष्ट्रीय  
आवास बैंक  
NATIONAL  
HOUSING BANK

By Speed Post

NHB (ND)/MRCPD & BPPD/MIG/A-1324/2018  
October 08, 2018

Shri Amrit Abhijat, IAS,  
JS & Mission Director (HFA),  
Ministry of Housing & Urban Affairs,  
Nirman Bhawan,  
New Delhi-110001

1180870(R)

Dear Sir,

**Credit Linked Subsidy Scheme (CLSS for MIG) under the  
Pradhan Mantri Awas Yojana (PMAY) - Release of Advance Subsidy of ₹400 crore**

Please refer to the Para 5.1 of the operational guidelines January, 2017 of Pradhan Mantri Awas Yojana (PMAY)-Housing for All (Urban).

2. We request you to credit the advance subsidy of ₹400,00,00,000/- (Rupees Four Hundred Crore only) to the following account under intimation to us:

**Name of the Account-** NHB-PMAY-CLSS (PMAY-CLSS for MIG)

**Account No-** 10004164766

**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,

*(Signature)*

(V. Rajan)  
General Manager

Encl: Utilization Certificate

Passed for payment of Rs 40000 Crore.  
(Rupees Four Hundred Crore only)  
12/11/2018

*Di (HFA/4)  
DS (HFA/3)*

*For HFA-4 Pt.  
K 16/11/18*

*Di (HFA-4)  
16/11/18*

*Di (HFA/4)  
Di (HFA/4)  
18/11/18  
ANN-4*

SHRI AMRIT ABHIJAT, JS & MISSION DIRECTOR (HFA)  
Ministry of Housing and Urban Affairs

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  
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, 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

“बैंक हिन्दी में पत्राचार का स्वागत करता है”

## Utilization Certificate

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

### Summary

S. No.	Particulars	in ₹Cr.
1	Total cumulative subsidy received from MoHUA	1,180.00
2	Interest earned on the funds available with NHB as on 30-06-2018	19.46
3	Subsidy amount released to PLIs as on 30-09-2018( <i>State-wise details as attached as Annexure I</i> )	1,133.81
4	Balance Subsidy including interest available with NHB (1+2-3)	65.65
5	Additional advance subsidy now being sought from MoHUA	400.00

It is certify that

- 1) As certified by the PLIs, the loans have been sanctioned and disbursed in accordance with the extant guidelines for CLSS for MIG 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 guidelines.
- 3) There is no duplication claim of the subsidy for any of the aforesaid loan accounts.

(Authorized Signatory)



(V. Rajan)

General Manager  
National Housing Bank

  
Date: 08-10-2018

Place: New Delhi



PLI - 100%

**PMAY-CLSS (MIG) IMPLEMENTATION STATUS AS ON 30-09-2018**

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 - Subsidy Refund)	% Share (in %)
1	Bharat Co-operative Bank (Mumbai) Ltd	Co-operative bank	9	9	116,00,000	16,80,321	18,000	-	15,98,321	
2	Jalgaon Janata Sahakari Bank Ltd	Co-operative bank	2	2	41,50,000	4,55,154	4,000	-	4,59,154	
3	Lakhimpur Urban Cooperative Bank Ltd	Co-operative bank	1	1	8,62,000	2,25,143	2,000	-	2,27,143	
4	NKGSB Co-operative Bank Ltd	Co-operative bank	6	6	157,80,000	13,66,819	12,000	-	13,78,819	
5	Prime Co-operative Bank Ltd.	Co-operative bank	1	1	7,50,000	1,54,781	2,000	-	1,56,781	
6	Punjab & Maharashtra Co-operative Bank Ltd.	Co-operative bank	23	22	474,48,900	49,76,313	46,000	2,37,068	47,85,245	
7	Rajkot NagarikSahakari Bank Limited	Co-operative bank	80	65	817,65,000	139,97,551	1,32,000	2,06,256	139,23,295	
8	Shivalik Mercantile Coop Bank	Co-operative bank	4	4	91,25,000	9,40,272	8,000	-	9,48,272	
9	The Ahmedabad Mercantile Co-operative Bank Ltd.	Co-operative bank	5	5	99,35,000	11,31,751	10,000	-	11,41,751	
10	The Greater Bombay Coop Bank Ltd	Co-operative bank	1	1	26,44,471	1,55,556	2,000	-	1,57,556	
11	The Kalyan Janata Sahakari Bank Ltd.	Co-operative bank	5	4	84,10,500	8,86,063	8,000	-	8,94,063	
12	The Newnagar Co-operative Bank	Co-operative bank	5	5	57,65,000	9,74,580	10,000	-	9,84,580	
13	The Saraswat Co-op Bank Ltd	Co-operative bank	60	60	1,465,90,384	129,38,855	1,20,000	-	1,30,58,855	
Sub-Total (A)			202	185	3,442,26,255	398,81,159	3,74,000	4,43,324	398,11,835	0.35
14	Aadhar Housing Finance Ltd.	PLI_HFC	208	171	2,413,95,777	353,23,844	3,48,000	6,03,221	350,66,623	
15	Aavas Financiers Limited	PLI_HFC	30	29	443,61,805	55,37,162	60,000	1,94,660	54,02,502	
16	Aditya Birla Housing Finance Ltd	PLI_HFC	118	113	3,342,99,873	238,72,408	2,26,000	-	240,98,408	
17	Anand Housing Finance Private Limited	PLI_HFC	2	2	36,35,214	3,39,459	4,000	-	3,43,459	
18	Aptus Value Housing Finance India Ltd	PLI_HFC	10	10	111,00,000	16,50,608	20,000	-	18,70,608	
19	Ar. Affordable Housing Finance (India) Ltd	PLI_HFC	167	124	1818,80,510	215,83,662	2,48,000	-	218,31,662	
20	Aspire Home Finance Corporation Ltd	PLI_HFC	67	40	576,40,000	133,29,038	1,24,000	49,06,692	85,46,346	
21	Can Fin Homes Ltd	PLI_HFC	605	605	1,3864,69,828	1,330,75,702	12,10,000	-	1,342,85,702	
22	Capital First Home Finance Ltd	PLI_HFC	13	13	297,41,838	26,30,049	26,000	-	29,56,049	
23	Dewan Housing Finance Corporation Ltd	PLI_HFC	5,969	5,901	1,380,23,36,778	1,24,29,66,011	119,38,000	145,82,269	1,24,03,21,742	
24	DMI Housing Finance Pvt. Ltd	PLI_HFC	5	5	64,00,000	9,58,034	10,000	-	9,68,034	
25	Edelweiss Housing Finance Ltd	PLI_HFC	42	42	894,08,488	90,40,940	84,000	-	91,24,940	
26	Fast Track Housing Finance Pvt. Ltd	PLI_HFC	5	5	74,93,131	9,39,964	10,000	-	9,49,964	
27	Fullerton Home Finance Company Ltd.	PLI_HFC	3	3	1,08,87,000	6,50,828	6,000	-	6,56,828	
28	GIC Housing Finance Ltd.	PLI_HFC	141	141	2,514,37,136	282,87,540	2,82,000	-	285,69,540	
29	GRUH Finance Ltd	PLI_HFC	1,610	1,161	1,521,31,84,777	239,81,748	23,30,000	8,14,914	249,66,835	
30	Hinduja Housing Finance Limited	PLI_HFC	2	1	12,00,000	2,34,669	2,000	-	2,36,669	
31	Home First Finance Company India Pvt. Ltd.	PLI_HFC	317	317	4,977,02,857	679,26,049	6,34,000	-	685,60,049	
32	Housing and Urban development Corporation Ltd	PLI_HFC	18	11	174,90,000	22,46,726	22,000	-	22,68,726	
33	Housing Development Finance Corporation Ltd.	PLI_HFC	15,735	13,662	32,70,67,69,011	2,88,06,01,806	273,78,000	59,09,129	2,50,20,70,677	
34	ICI Home Finance Company Ltd	PLI_HFC	236	230	4,811,59,767	453,69,201	4,60,000	-	458,29,201	
35	India Bulls Housing Finance Ltd.	PLI_HFC	4,824	4,733	11,29,96,90,740	971,87,758	95,16,000	53,03,145	975,60,613	
36	India Home Loan Ltd.	PLI_HFC	33	30	588,85,000	70,21,903	30,18,000	2,37,068	68,46,835	
37	India Infoline Housing Finance Ltd.	PLI_HFC	1,509	1,505	3,18,77,93,509	3,06,24,45,694	30,18,000	2,90,746	3,08,97,2,888	
38	Indostar Home Finance Private Limited	PLI_HFC	4	4	1,05,87,064	9,35,360	8,000	-	9,43,360	
39	Khush Housing Finance Pvt Ltd	PLI_HFC	41	39	588,86,199	82,81,292	78,000	-	83,59,292	
40	L & T Housing Finance Ltd.	PLI_HFC	30	30	2,95,03,710	35,72,198	60,000	-	36,32,198	
41	LIC Housing Finance Ltd.	PLI_HFC	1,229	936	7,857,97,994	1,803,54,061	19,06,000	42,29,752	1,780,30,309	
42	Magma Housing Finance	PLI_HFC	8	8	1,54,02,694	15,75,711	16,000	-	15,91,711	
43	Mahindra Rural Housing Finance Ltd.	PLI_HFC	5	4	51,00,000	7,14,911	8,000	-	7,22,911	
44	Mamata Housing Finance Company Pvt. Ltd.	PLI_HFC	3	3	96,07,707	6,38,537	6,000	-	6,44,537	
45	Manbhavn Home Finance India Pvt Ltd	PLI_HFC	15	15	277,49,000	25,86,380	30,000	-	26,16,380	
46	Manipal Housing Finance Syndicate Ltd.	PLI_HFC	2	1	13,00,000	2,28,914	2,000	-	2,31,914	

# PMAY-CLSS (MIG) IMPLEMENTATION STATUS AS ON 30-09-2018

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 %)
			(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(in %)
47	Mannapuram Home Finance Ltd	PLI_HFC	1	1	20,32,087	2,35,068	2,000	-	2,37,068	
48	Micro Housing Finance Corporation Ltd.	PLI_HFC	1	1	7,22,000	1,88,577	2,000	-	1,90,577	
49	Muthoot Housing Finance Company Ltd.	PLI_HFC	2	2	23,50,000	3,96,669	4,000	-	3,90,669	
50	MuthootHomefin(India) Ltd	PLI_HFC	31	31	474,69,468	62,87,484	62,000	-	63,49,484	
51	New Habitat Housing Finance and Development Ltd.	PLI_HFC	6	5	84,47,676	10,54,532	10,000	-	10,64,532	
52	Nivara Home finance limited	PLI_HFC	80	28	227,00,000	45,84,565	56,000	-	46,40,565	
53	Panthoibi Housing Finance Company Ltd.	PLI_HFC	8	3	28,00,000	6,33,391	6,000	-	6,39,391	
54	PNB Housing Finance Ltd.	PLI_HFC	648	648	17435,55,032	1403,92,314	12,96,000	-	1416,88,314	
55	Reliance Home Finance Ltd	PLI_HFC	37	37	739,31,537	77,28,165	74,000	-	78,02,165	
56	Religare Housing Development Finance Corporation Ltd	PLI_HFC	2	2	31,70,000	4,17,551	4,000	-	4,21,551	
57	Recco Home Finance Ltd.	PLI_HFC	5	5	89,50,000	8,64,788	10,000	-	8,74,788	
58	Sahara Housing Finance Corporation Ltd.	PLI_HFC	7	7	123,67,000	12,54,937	14,000	-	12,68,937	
59	Shriram Housing Finance Ltd.	PLI_HFC	61	60	988,22,003	111,33,824	1,20,000	-	112,53,824	
60	Shubham Housing Development Finance Company Pvt. Ltd.	PLI_HFC	226	223	1911,57,383	440,36,971	4,52,000	6,71,052	438,17,919	
61	Sundaram BNP Paribas Home Finance Ltd	PLI_HFC	138	117	2376,25,909	228,03,410	2,34,000	-	230,37,410	
62	Tata Capital Housing Finance Ltd.	PLI_HFC	291	289	8144,70,135	628,26,177	5,82,000	4,74,136	630,34,041	
63	Ummeed Housing Finance Private Ltd	PLI_HFC	23	23	290,91,500	38,29,226	46,000	-	38,75,226	
64	Vastu Housing Finance Corporation Ltd.	PLI_HFC	4	4	63,16,820	8,14,904	8,000	-	8,22,904	
65	Viva Home Finance Ltd.	PLI_HFC	2	2	41,80,823	4,29,984	4,000	-	4,33,984	
66	West End Housing Finance Ltd	PLI_HFC	21	21	317,60,000	46,78,280	42,000	-	47,20,280	
<b>Sub-Total (B)</b>			<b>34,598</b>	<b>31,403</b>	<b>705107,40,500</b>	<b>66544,69,941</b>	<b>631,60,000</b>	<b>382,16,784</b>	<b>65794,13,157</b>	<b>58.03</b>
67	Andhra Pradesh Grameena/Vikas Bank	PLI_RRB	108	105	1854,08,481	239,58,288	2,14,000	4,49,345	237,22,943	
68	Andhra Pragati/Grameena Bank	PLI_RRB	8	8	138,37,000	15,54,227	16,000	-	15,70,227	
69	Central Madhya Pradesh Gramin Bank	PLI_RRB	1	1	38,00,000	2,35,068	2,000	-	2,37,068	
70	Chhailanya Godavari Grameena Bank	PLI_RRB	9	9	173,75,000	19,04,831	18,000	-	19,22,831	
71	Chhattisgarh RajyaGramin Bank	PLI_RRB	2	2	10,20,000	1,95,633	4,000	-	1,99,633	
72	Dena Gujarat Gramin Bank	PLI_RRB	3	3	44,24,000	6,90,222	6,000	-	6,96,222	
73	Gramin Bank of Aravart	PLI_RRB	21	12	143,30,000	22,07,711	24,000	-	22,31,711	
74	Himachal Pradesh Gramin Bank	PLI_RRB	1	1	7,00,000	1,82,831	2,000	-	1,84,831	
75	Karnataka VikasGrameena Bank	PLI_RRB	12	9	140,96,000	16,21,598	18,000	-	16,39,598	
76	Kerala Gramin Bank	PLI_RRB	4	4	15,00,000	3,82,857	8,000	-	3,90,857	
77	Pallavan Grama Bank	PLI_RRB	3	3	47,50,000	4,10,732	6,000	-	4,16,732	
78	Pandyan Grama Bank	PLI_RRB	14	14	99,50,000	24,15,975	28,000	-	24,43,975	
79	Pragathi Krishna Gramin Bank	PLI_RRB	60	59	1053,50,000	123,32,696	1,20,000	1,96,916	122,55,780	
80	Sarva Haryana Gramin Bank	PLI_RRB	5	4	68,18,000	9,35,184	8,000	-	9,43,184	
81	Saurashtra Gramin Bank	PLI_RRB	54	46	591,34,000	94,40,656	92,000	-	95,32,656	
<b>Sub-Total (C)</b>			<b>305</b>	<b>280</b>	<b>4424,92,481</b>	<b>584,68,509</b>	<b>5,66,000</b>	<b>5,46,261</b>	<b>583,88,248</b>	<b>0.51</b>
82	Axis Bank Ltd.	Private Sector Bank	1,816	1,708	43336,92,602	3744,54,463	34,28,000	14,07,426	3764,75,037	
83	ICI/CI Bank Ltd.	Private Sector Bank	5,005	4,876	130028,59,857	10347,89,868	98,16,000	68,27,888	10377,77,980	
84	IDFC Bank Ltd.	Private Sector Bank	29	29	1028,88,299	64,01,764	56,000	-	64,59,764	
85	Karnataka Bank Ltd.	Private Sector Bank	30	24	519,26,865	52,66,197	48,000	-	53,14,197	
86	KarurVysya Bank Ltd.	Private Sector Bank	4	4	64,43,000	7,48,330	8,000	-	7,56,330	
87	Kotak Mahindra Bank Ltd	Private Sector Bank	97	97	2857,43,791	201,10,266	1,94,000	-	203,04,266	
88	Tamilnad Mercantile Bank Ltd.	Private Sector Bank	32	20	271,26,000	36,97,857	40,000	-	39,37,857	
89	The Catholic Syrian Bank Ltd	Private Sector Bank	2	1	13,00,000	2,24,311	2,000	-	2,26,311	
90	YES BANK LIMITED	Private Sector Bank	24	23	459,11,152	51,69,348	46,000	-	52,14,348	
<b>Sub-Total (D)</b>			<b>7,939</b>	<b>6,782</b>	<b>178598,91,566</b>	<b>14510,61,404</b>	<b>136,40,000</b>	<b>82,35,314</b>	<b>14564,66,090</b>	<b>12.85</b>

## PMAY-CLSS (MIG) IMPLEMENTATION STATUS AS ON 30-09-2018

SINO	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 %)
91	Allahabad Bank	Public Sector Bank	728	714	14460,64,466	1471,99,503	14,28,000	-	1486,27,503	
92	Andhra Bank	Public Sector Bank	419	383	7572,23,413	793,93,990	7,68,000	2,37,068	799,24,922	
93	Bajaj Housing Finance Ltd	Public Sector Bank	9	9	334,55,750	20,18,610	18,000	-	20,36,610	
94	Bank of Baroda	Public Sector Bank	379	342	7029,90,678	742,01,272	6,92,000	7,13,400	741,79,872	
95	Bank of India	Public Sector Bank	115	95	1826,57,604	201,55,094	1,90,000	-	203,45,094	
96	Bank of Maharashtra	Public Sector Bank	8	8	199,25,000	13,99,491	16,000	-	14,15,491	
97	Canara Bank	Public Sector Bank	193	127	2025,74,773	258,73,607	2,54,000	-	261,27,607	
98	Corporation Bank	Public Sector Bank	49	23	556,09,214	51,87,907	52,000	4,76,488	47,63,419	
99	Dena Bank	Public Sector Bank	53	52	620,77,433	105,45,330	1,96,000	2,37,068	104,14,262	
100	IDBI Bank Ltd.	Public Sector Bank	45	44	1249,07,077	101,70,122	88,000	-	102,58,122	
101	Indian Bank	Public Sector Bank	230	157	3335,81,207	290,78,669	3,20,000	5,78,741	288,19,928	
102	Indian Overseas Bank	Public Sector Bank	125	115	1777,07,366	223,97,382	2,30,000	-	226,27,382	
103	Oriental Bank of Commerce	Public Sector Bank	734	562	12458,28,130	1187,35,912	11,80,000	36,76,177	1162,19,785	
104	Punjab & Sind Bank	Public Sector Bank	21	17	278,45,000	32,81,985	34,000	-	33,25,985	
105	Punjab National Bank	Public Sector Bank	364	223	3684,85,623	469,68,895	4,46,000	-	474,14,895	
106	State Bank of India	Public Sector Bank	12,704	11,849	252679,85,713	24919,37,686	237,54,000	56,37,315	25100,54,371	
107	Syndicate Bank	Public Sector Bank	301	227	3699,35,630	456,80,666	4,54,000	-	461,34,666	
108	UCO Bank	Public Sector Bank	110	76	1081,07,048	154,66,527	1,54,000	1,71,660	154,50,867	
109	Union Bank of India	Public Sector Bank	29	29	491,78,380	64,00,241	58,000	-	64,58,241	
110	United Bank of India	Public Sector Bank	124	122	2254,87,708	245,53,834	2,48,000	3,83,611	244,18,223	
<b>Sub-Total (E)</b>			<b>16,740</b>	<b>15,174</b>	<b>317815,97,213</b>	<b>31807,18,723</b>	<b>304,70,000</b>	<b>121,71,478</b>	<b>31990,17,245</b>	<b>28.21</b>
111	Equitas Small Finance Bank Ltd	Small Finance Bank	32	27	415,80,395	38,48,538	54,000	-	39,02,538	
112	Ujjivan Small Finance Bank	Small Finance Bank	3	3	44,08,746	5,84,748	6,000	-	5,90,748	
113	Utkarsh Small Finance Bank Ltd	Small Finance Bank	2	2	55,00,000	4,65,224	4,000	-	4,69,224	
<b>Sub-Total (F)</b>			<b>37</b>	<b>32</b>	<b>514,98,141</b>	<b>48,98,510</b>	<b>64,000</b>	<b>-</b>	<b>49,62,510</b>	<b>0.04</b>
<b>Grand Total (A)+(B)+(C)+(D)+(E)+(F)</b>		<b>Total</b>	<b>58,921</b>	<b>53,856</b>	<b>1209904,37,156</b>	<b>112894,98,246</b>	<b>1082,74,000</b>	<b>597,13,161</b>	<b>113380,69,085</b>	<b>100.00</b>

<b>Advance Subsidy released under CLSS to NHB for MIG</b>			
<b>Sl.no.</b>	<b>(Rs. In Crore)</b>	<b>Financial Year</b>	<b>Remarks</b>
<b>Financial Year 2017-2018</b>			
1	250.00	2017-18	Sanction issued on 26.04.2017
2	300.00	2017-18	Sanction issued on 08.12.2017
3	30.00	2017-18	Sanction issued on 23.03.2018
<b>Total</b>	<b>580.00</b>		
<b>Financial Year 2018-2019</b>			
4	300.00	2018-19	Sanction issued on 27.04.2018
5	300.00	2018-19	Sanction issued on 25.05.2018
<b>Total</b>	<b>600.00</b>		
<b>Grand Total - 1180.00 Crore</b>			

- 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.