

Ref: BMT/C-F/EBR-PMAY/2017-18/17
29th November, 2018

To

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

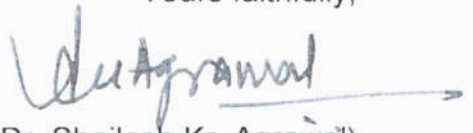
Subject: Release of Central Assistance under Housing for All (Urban) Pradhan Mantri Awas Yojna from National Urban Housing Fund (NUHF) – reg.

Sir,

Please refer to the sanction letter no **N-11016/7/2017-HFA IV SECTION/EFS-9022635** dated 28.11.2018 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. 1200.00 (Rupees Twelve 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

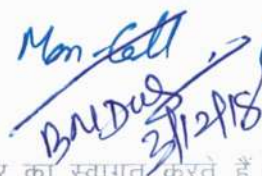
Copy to:

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

Sh. Ranjan

① AO-HFA, ② Man. Cell, ③ MIS-HFA


3/12/18


3/12/18


3-12-2018

हम हिन्दी में किये गये पत्राचार का स्वागत करते हैं।

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: 28th November, 2018

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. 1200.00 crore (Rupees One Thousand and Two 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. 1200.00 crore (Rupees One Thousand and Two 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. 1200.00 crore (Rupees One Thousand and Two 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:-

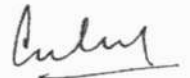
Name of the Account	NHB-PMAY-CLSS (PMAY-CLSS for EWS & LIG)
Account No.	10004164029
Bank Name	IDFC Bank Ltd.
Bank Address	Barakhamba Road, New Delhi-110001
IFSC Code	IDFB0020101
MICR Code	110751001
Contact Number	Ms. Kulpreet Behl,(M) 09313437732

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. This issues with the concurrence of the Finance Division vide their **Note# 172, dated 28.11.2018.**

6. Details of this sanction have been registered at **Sl. No.2.7** 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

Contd...

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. 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



By Speed Post

NHB (ND)/GS/EWS-LIG/A-2674/2018

November 19, 2018

Shri Amrit Abhijat, IAS,
JS & Mission Director (HFA),
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 ₹1,200 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 ₹1,200,00,00,000 (Rupees Twelve 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

Yours faithfully,


(V Rajan)
General Manager

*Passed for payment of Rs. 1200.00 Crore)
(Rupees one thousand and Two Hundred Crore only)*

Abinmal
28/11/2018

अशोक बाबु, ASHOK BABU
अधीन, अधिकारी / Section Officer
आवासन और शहरी कार्य मंत्रालय
Ministry of Housing and Urban Affairs
भारत सरकार / Govt. of India
नगर भवन, नई दिल्ली / Naman Bhaban, New Delhi

Encl: Utilization Certificate

Abil
20/11/2018
SN-N-9

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

“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 : ₹4,755 crore b) Specified Category : ₹20 crore	4,775.00
2.	Interest earned on the funds available with NHB as on 30-09-2018	16.91
3.	Subsidy amount released to PLIs as on 15-11-2018(<i>State-wise details attached as Annexure I</i>) a) Un-specified Category : ₹4,393.48 crore b) Specified Category : ₹14.70 crore	4,408.18
4.	Balance Subsidy including interest available with NHB (1+2-3)	383.73
5.	Additional advance Subsidy now being sought from MoHUA	1,200.00

It is certified 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: 19-11-2018

Place: New Delhi

PMAY-CLASS (EWS/LIG) IMPLEMENTATION STATUS AS ON 15-11-2018

PLI wise

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 %)
1	Shriyal Co-operative Bank (Mumbai) Ltd	Co-operative bank	9	9	124,95,000	20,81,347	23,000	-	21,04,347	
2	Chilasaipatt Cooperative Bank Ltd	Co-operative bank	2	2	22,50,000	4,38,871	2,000	-	4,40,871	
3	Jalgaon Jantia Sahakar Bank Ltd	Co-operative bank	21	17	139,50,000	39,37,293	47,000	-	39,84,293	
4	Laharpur Urban Cooperative Bank Ltd	Co-operative bank	4	1	5,00,000	2,21,558	3,000	-	2,24,558	
5	NKGSB Co-operative Bank Ltd	Co-operative bank	8	8	153,57,000	19,96,961	24,000	-	20,20,961	
6	Prithvi Co-operative Bank Ltd	Co-operative bank	60	27	159,73,000	41,58,560	39,000	-	41,97,560	
7	Purjiga & Maharashtra Co-operative Bank Ltd	Co-operative bank	96	79	112,86,845	196,89,139	2,11,000	5,40,560	193,59,579	
8	Rajad Nigam Sahakar Bank Limited	Co-operative bank	914	381	2523,60,300	753,67,538	7,48,000	3,95,144	767,30,454	
9	Sandhya Commercial Co-op Bank Ltd	Co-operative bank	23	19	121,15,000	37,91,691	31,000	-	38,22,691	
10	Shriyuk Maranille Coop Bank	Co-operative bank	1	1	15,00,000	2,18,309	1,000	-	2,19,309	
11	Shri Mahatsewa Sahakar Bank Ltd	Co-operative bank	543	122	331,92,000	89,18,285	1,23,000	1,13,141	89,27,964	
12	The Greater Bombay Coop Bank Ltd	Co-operative bank	1	1	3,00,000	1,33,640	3,000	-	1,36,640	
13	The Gujarat State Co-operative Bank Ltd	Co-operative bank	2	2	9,72,000	2,97,385	2,000	-	2,99,385	
14	The Kalyan Jantia Sahakar Bank Ltd	Co-operative bank	9	9	67,73,452	19,56,572	25,000	-	19,81,572	
15	The Naranagar Co-operative Bank	Co-operative bank	24	24	197,00,000	51,06,149	66,000	-	51,62,149	
16	The Sarasvali Co-op Bank Ltd	Co-operative bank	136	136	1841,35,863	312,53,204	2,86,000	-	315,39,204	
Sub-Total (A)			1,853	838	6864,60,280	1885,67,102	16,24,000	10,39,246	1891,61,857	0.36
17	Andhra Housing Finance Ltd	PLI HFC	1,853	838	6864,60,280	1885,67,102	16,24,000	10,39,246	1891,61,857	0.36
18	Avaya Finances Limited	PLI HFC	2,625	1,573	10397,27,823	3,105,20,026	31,04,000	144,14,622	2862,09,414	
19	Avaya Finances Limited	PLI HFC	895	874	5915,88,517	1505,60,566	17,87,000	46,98,928	1476,48,418	
20	Anand Housing Finance Private Limited	PLI HFC	35	34	528,45,112	78,96,272	74,000	-	79,32,272	
21	Aptus Value Housing Finance India Ltd	PLI HFC	221	220	1376,79,820	391,22,833	4,15,000	2,16,531	4,12,765	
22	Art Affordable Housing Finance (India) Ltd	PLI HFC	1,066	798	6664,73,080	1578,23,862	21,76,000	-	303,21,302	
23	Aspire Home Finance Corporation Ltd.	PLI HFC	4,068	3,662	35380,76,702	7605,77,660	37,95,000	271,23,836	1589,99,962	
24	Bee Secure Home Finance Private Limited	PLI HFC	1	1	6,00,000	2,67,280	3,000	-	732,48,754	
25	Can Fin Homes Ltd	PLI HFC	1,049	1,041	13286,00,995	2564,85,980	25,73,000	20,55,499	2560,03,181	
26	Capital First Home Finance Ltd	PLI HFC	98	89	1180,98,255	241,31,185	2,80,000	23,67,834	220,13,381	
27	Capital Global Housing Finance Private Limited	PLI HFC	53	53	651,45,000	133,12,543	1,59,000	-	134,71,543	
28	Cent Bank Home Finance Ltd	PLI HFC	101	84	925,96,750	192,63,921	94,000	20,97,910	172,80,011	
29	Centium Housing Finance Limited	PLI HFC	44	42	484,74,582	106,48,304	1,32,000	5,40,560	102,39,744	
30	Devnam Housing Finance Corporation Ltd	PLI HFC	11,841	11,785	153278,88,489	28510,41,466	339,89,000	165,95,213	28684,35,253	
31	DHFL Vyasa Housing Finance Ltd	PLI HFC	265	154	1155,67,668	283,95,889	1,56,000	2,40,993	283,10,696	
32	DMH Housing Finance Pvt. Ltd	PLI HFC	73	67	557,58,075	183,30,853	1,87,000	-	165,17,653	
33	Edwinweis Housing Finance Ltd	PLI HFC	380	377	4208,04,521	929,89,989	10,56,000	6,59,122	893,85,967	
34	Equitas Housing Finance Pvt. Ltd	PLI HFC	339	178	916,73,691	208,41,078	1,78,000	46,703	209,72,375	
35	Fasti Track Housing Finance Pvt. Ltd	PLI HFC	29	27	238,28,828	55,40,986	69,000	-	56,09,696	
36	Fullerton Home Finance Company Ltd.	PLI HFC	14	9	91,95,117	18,55,749	9,000	-	18,64,749	
37	GIC Housing Finance Ltd	PLI HFC	1,072	1,089	8795,73,772	2447,91,138	27,70,000	6,80,050	2468,81,088	
38	GRUH Finance Ltd	PLI HFC	31,688	23,122	181983,63,477	52814,19,382	518,40,000	74,73,662	53257,96,020	
39	Hindia Housing Finance Limited	PLI HFC	10	5	31,82,852	9,42,811	7,000	117,10,780	9,49,611	
40	Home First Finance Company India Pvt. Ltd.	PLI HFC	9,408	9,408	77,48,82,730	22010,24,863	224,04,000	-	22117,18,003	
41	HomeFirst Housing Finance Limited	PLI HFC	1	1	8,00,000	1,61,898	3,000	-	1,64,668	
42	Housing and Urban development Corporation Ltd.	PLI HFC	59	39	316,25,424	78,64,328	840,06,000	55,66,132	79,43,328	
43	Housing Development Finance Corporation Ltd.	PLI HFC	48,144	37,699	448193,07,793	86001,54,122	790,000	96285,99,990	149,48,023	
44	ICIICI Home Finance Company Ltd	PLI HFC	715	690	8803,45,299	1494,93,028	12,10,000	23,57,005	149,48,023	
45	India Buis Housing Finance Ltd	PLI HFC	14,846	14,318	2055801,02,584	34376,89,725	379,18,000	9,60,06,073	33,99,01,702	
46	India Home Loan Ltd	PLI HFC	564	480	4033,80,394	1136,82,838	10,18,304	1,0,18,304	29,118,63,623	
47	India Indrive Housing Finance Ltd	PLI HFC	12,778	12,632	189438,14,356	29416,57,423	321,07,000	618,80,800	29,118,63,623	
48	India Shelter Finance Corporation Ltd.	PLI HFC	19	18	77,91,048	26,85,774	29,000	2,75,100	23,39,674	
49	Indostar Home Finance Private Limited	PLI HFC	59	59	672,71,927	148,80,423	1,77,000	-	1,51,57,423	
50	Khush Housing Finance Pvt Ltd	PLI HFC	667	661	5394,06,107	1347,74,506	13,71,000	4,33,287	1367,12,219	
51	KIFS Housing Finance Private Limited	PLI HFC	18	15	108,24,000	31,09,134	45,000	-	31,54,134	

PMAY-CLASS (EWS/LIG) IMPLEMENTATION STATUS AS ON 15-11-2018

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/Retund Amount + Processing Fee (Amount in ₹)	Total Disbursement (Subsidy Released + Processing Fee-Subsidy Refund) (Amount in ₹)	% Share (in %)
52	L & T Housing Finance Ltd	P.L.HFC	486	486	3068.63.666	821.88.178	14.42.000	109.51.703	1432.99.763	836.30.178
53	LIC Housing Finance Ltd	P.L.HFC	11,719	6,851	40495.12.073	14311.74.466	140.99.000	1,60.434	14,49.342	44.49.342
54	Magma Housing Finance	P.L.HFC	21	20	196.41.000	45.64.776	45.000	1,60.434	4,49.342	44.49.342
55	Mahindra Rural Housing Finance Ltd	P.L.HFC	315	218	1702.04.100	450.38.707	2.50.000	46,12.631	406.76.076	7.87.643
56	Meharia Housing Finance Company Pvt. Ltd	P.L.HFC	4	4	46.34.144	7.63.643	4.000	-	63.56.318	63.56.318
57	Metropolis Home Finance India Pvt.Ltd	P.L.HFC	27	27	327.32.000	62.75.318	36.47.562	-	36.77.562	36.77.562
58	Marjol Housing Finance Syndicate Ltd	P.L.HFC	20	16	211.25.000	-	1,00.000	-	-	-
59	Memopolam Home Finance Ltd	P.L.HFC	56	54	609.62.772	122.98.899	1,00.000	4.31.675	119.67.224	119.67.224
60	MAS Rural Housing and Mortgage Finance Ltd	P.L.HFC	96	71	426.43.562	126.02.018	91.000	8.73.000	126.63.018	126.63.018
61	Meritor Home Loans India Ltd	P.L.HFC	1,094	435	1874.09.825	379.50.852	2,26.000	14.38.472	374.85.380	374.85.380
62	Micro Housing Finance Corporation Ltd	P.L.HFC	5,170	2,078	9431.20.637	2988.35.632	25.26.000	8.69.271	2984.92.361	2984.92.361
63	Mulhoth(HemalIndia) Ltd	P.L.HFC	156	140	895.89.500	279.23.173	3.88.000	-	283.11.173	283.11.173
64	National Trust Housing Finance Ltd	P.L.HFC	763	741	6176.61.703	1755.08.653	21.98.000	41,26.224	1735.20.429	1735.20.429
65	New Habitat Housing Finance and Development Ltd	P.L.HFC	18	18	152.23.000	56.53.222	48.000	-	37.07.222	37.07.222
66	New Habitat Home finance limited	P.L.HFC	50	49	577.61.340	110.10.066	1.47.000	-	111.57.066	111.57.066
67	Nwara Home Finance Limited	P.L.HFC	805	309	1643.19.760	887.95.809	7.48.000	2.23.187	963.18.622	963.18.622
68	North East Region Housing Finance Company Ltd	P.L.HFC	171	171	814.60.000	214.61.407	1,71.000	-	216.32.407	216.32.407
69	Parthoobi Housing Finance Company Ltd	P.L.HFC	143	57	339.60.000	114.24.764	1,25.000	-	115.49.764	115.49.764
70	PNB Housing Finance Ltd	P.L.HFC	1,082	1,073	10673.03.983	2691.27.817	27.73.000	18.36.359	2600.64.469	2600.64.469
71	Reliance Home Finance Ltd	P.L.HFC	1,404	1,389	14067.99.887	3338.92.866	38.68.000	34.97.666	3342.63.200	3342.63.200
72	Religare Housing Development Finance Corporation Ltd.	P.L.HFC	67	64	541.79.615	124.52.052	67.000	5.53.459	119.66.593	119.66.593
73	Relpos Home Finance Ltd	P.L.HFC	690	661	6663.15.699	1503.48.393	12.88.000	58.40.795	1467.96.588	1467.96.588
74	Sahara Housing Finacorporation Ltd	P.L.HFC	59	36	342.90.000	74.26.412	76.000	-	75.02.412	75.02.412
75	SEWA GMRIn Ltd	P.L.HFC	230	110	20787.52	4717.982	112000	29.132	48.00.830	48.00.830
76	Shriram Housing Finance Ltd	P.L.HFC	615	363	288343266	70716360	608000	14.92.047	667.32.313	667.32.313
77	Shriam Housing Development Finance Company Pvt. Ltd	P.L.HFC	2,397	2,108	1008661542	364183150	4305000	36.64.114	3548.24.036	3548.24.036
78	Sundaram BNP Paribas Home Finance Ltd	P.L.HFC	239	174	202459518	39824250	403000	2,14.132	400.13.118	400.13.118
79	SwagatHousing Finance Company Ltd	P.L.HFC	15	15	10643000	2843403	15000	-	28.98.403	28.98.403
80	Swarnajagat Housing Microfinance Private Limited	P.L.HFC	1,455	75	155398491	22066320	1024000	3,71.306	227.40.014	227.40.014
81	Tala Capital Housing Finance Ltd	P.L.HFC	7,338	6,622	7691638279	1526710776	18446000	93,03.662	15346.95.114	15346.95.114
82	Uniread Housing Finance Private Ltd	P.L.HFC	286	265	234022226	65997565	848000	2,73.187	576.22.378	576.22.378
83	Vasuli Housing Finance Corporation Ltd	P.L.HFC	214	193	160396404	41056095	401000	1,1.29.688	403.27.407	403.27.407
84	Viva Home Finance Ltd	P.L.HFC	51	49	45696142	10074717	63000	2.49.955	98.97.782	98.97.782
85	West End Housing Finance Ltd	P.L.HFC	153	153	187349300	39647628	459000	47.093	432.59.536	432.59.536
	Sub-Total (B)		1,82,627	1,48,937	1539092.28.776	330667.53.353	3435.04.000	3599.23.116	330523.34.237	74.98
86	Andhra Pradesh Gramenyaikas Bank	P.L.RRB	60	56	512.28.000	120.52.400	1,62.000	-	122.14.400	122.14.400
87	Andhra PragatiGrameena Bank	P.L.RRB	5	5	56.00.000	11.98.176	13.000	-	11.98.176	11.98.176
88	Assam Gramin Vikash Bank	P.L.RRB	18	18	141.52.000	25.67.732	20.000	-	25.67.732	25.67.732
89	Central Madhya Pradesh Gramin Bank	P.L.RRB	7	7	91.15.000	17.24.237	17.000	-	17.41.737	17.41.737
90	Chhattisgarh Godavari Grameena Bank	P.L.RRB	3	3	34.55.000	6.74.045	9.000	-	6.83.045	6.83.045
91	Chhattisgarh RajyaGramin Bank	P.L.RRB	50	49	224.29.800	83.27.123	64.000	1.36.489	82.04.634	82.04.634
92	Dena Gujarat Gramin Bank	P.L.RRB	28	28	327.66.000	66.38.976	68.000	-	67.08.976	67.08.976
93	Grameen Bank of Ayazpur	P.L.RRB	430	175	967.06.410	301.08.105	3.75.000	-	304.83.105	304.83.105
94	Karnataka ViasGrameena Bank	P.L.RRB	78	34	174.34.400	55.00.459	54.000	25.42.950	55.54.459	55.54.459
95	Kerala Gramin Bank	P.L.RRB	2,937	1,216	5757.74.515	2078.35.965	32.25.000	-	2085.17.005	2085.17.005
96	MADHYANCHAL GRAMIN BANK	P.L.RRB	21	7	27.92.000	7.95.909	9.000	-	8.04.909	8.04.909
97	Madem Rural Bank	P.L.RRB	214	211	1326.90.000	404.22.417	8.25.000	-	410.47.417	410.47.417
98	Narmada JhabuaGramin Bank	P.L.RRB	87	84	547.44.000	138.69.174	87.000	4.17.968	135.38.206	135.38.206
99	Paliyan Grama Bank	P.L.RRB	21	21	203.40.000	49.20.600	51.000	-	49.71.600	49.71.600
100	Parayan Grama Bank	P.L.RRB	15	15	101.95.000	36.87.371	45.000	-	37.42.371	37.42.371
101	Prayathi Krishna Gramin Bank	P.L.RRB	361	360	3344.39.000	729.06.014	7.01.000	2.19.828	733.87.866	733.87.866
102	Punjab Gramin Bank	P.L.RRB	140	74	588.72.000	173.12.524	1,78.000	-	174.90.524	174.90.524

PMAY-CLASS (EWS/LIG) IMPLEMENTATION STATUS AS ON 15-11-2018

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 Returned/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 %)
103	Sahajayi Gramena Bank	PLI,RRB	3	1	7,30,000	1,74,089	3,000	-	1,77,089	
104	Sarva Haryana Gramin Bank	PLI,RRB	13	8	66,30,000	17,40,936	24,000	-	17,64,936	
105	Saurashtra Gramin Bank	PLI,RRB	223	188	1696,10,960	447,15,140	4,87,000	8,10,840	443,91,300	
Sub-Total (C)			4,714	2,660	16108,33,086	4771,66,991	82,17,000	41,78,086	4792,07,908	1.09
106	Axis Bank Ltd	Private Sector Bank	20,284	17,911	229352,43,487	42195,66,864	443,60,000	156,73,447	42482,72,447	
107	Baridhan Bank Ltd	Private Sector Bank	1	1	10,00,000	2,20,187	3,000	-	2,23,187	
108	DCB Bank Ltd	Private Sector Bank	151	151	1089,98,000	276,15,101	1,73,000	-	2,77,89,101	
109	ICIICI Bank Ltd	Private Sector Bank	13,151	11,808	18759,56,220	31139,87,903	322,41,000	2598,05,852	28664,18,051	
110	IDFC Bank Ltd	Private Sector Bank	2	2	37,00,000	5,34,560	6,000	-	5,40,560	
111	Karnataka Bank Ltd	Private Sector Bank	281	95	730,07,100	191,34,841	2,00,000	1,32,328	192,02,513	
112	Karuvvyaya Bank Ltd	Private Sector Bank	374	162	1355,36,064	306,70,404	2,09,000	1,44,744	306,34,660	
113	Kotak Mahindra Bank Ltd	Private Sector Bank	23	23	403,74,466	62,84,160	65,000	-	53,49,160	
114	Tamilnad Mercantile Bank Ltd	Private Sector Bank	35	23	202,80,000	51,27,138	55,000	-	51,82,138	
115	The Catholic Syrian Bank Ltd	Private Sector Bank	15	9	83,79,006	14,89,528	9,000	-	14,98,528	
116	YES BANK LIMITED	Private Sector Bank	664	534	5137,17,985	1239,47,907	13,87,000	2,61,816	1250,73,091	
Sub-Total (D)			34,981	30,719	42694,14,184	7447,87,623	787,08,000	2760,25,187	7561,83,436	16.67
117	Affinity Bank	Public Sector Bank	943	897	6924,28,232	1699,92,941	20,60,000	3,39,819	1707,13,122	
118	Andhra Bank	Public Sector Bank	600	542	5763,31,876	996,16,581	5,82,000	9,75,819	1001,96,591	
119	Bank of Baroda	Public Sector Bank	1,609	1,033	7250,55,903	2081,49,172	12,18,000	2,093,91,353	2093,91,353	
120	Bank of India	Public Sector Bank	674	658	4724,03,056	1385,61,712	7,14,000	-	1372,75,712	
121	Bank of Maharashtra	Public Sector Bank	462	462	5599,14,143	953,41,808	4,82,000	-	958,03,808	
122	Canara Bank	Public Sector Bank	3,180	1,229	7989,01,586	2312,76,329	19,82,000	10,07,269	2302,51,060	
123	Corporation Bank	Public Sector Bank	524	299	2494,40,989	616,01,916	6,04,000	34,96,848	587,08,966	
124	Dena Bank	Public Sector Bank	304	301	2113,17,697	566,76,373	7,88,000	4,38,805	569,78,568	
125	IDBI Bank Ltd	Public Sector Bank	134	123	1623,46,378	259,31,804	1,71,000	-	261,02,604	
126	Indian Bank	Public Sector Bank	1,876	846	7381,76,773	1972,70,120	8,51,000	2,57,976	1518,63,144	
127	Indian Overseas Bank	Public Sector Bank	394	367	2348,59,076	606,17,708	8,06,000	2,67,317	611,56,391	
128	Oriental Bank of Commerce	Public Sector Bank	577	321	2323,82,388	539,24,874	3,22,000	2,16,119	540,30,755	
129	Punjab & Sind Bank	Public Sector Bank	19	16	195,81,588	31,00,858	26,000	-	31,26,858	
130	Punjab National Bank	Public Sector Bank	572	220	1485,10,019	404,08,392	2,84,000	2,97,472	403,94,910	
131	State Bank of India	Public Sector Bank	9,451	6,304	54825,38,734	12050,94,274	94,42,000	27,30,188	12118,06,086	
132	Syndicate Bank	Public Sector Bank	2,941	967	7990,31,223	1739,10,075	9,69,000	-	1748,79,075	
133	UCO Bank	Public Sector Bank	417	275	1468,82,084	443,35,121	5,61,000	-	448,96,121	
134	Union Bank of India	Public Sector Bank	198	191	1825,12,052	402,87,466	3,88,000	8,27,297	398,48,169	
135	United Bank of India	Public Sector Bank	692	560	5716,98,129	1210,80,412	11,90,000	22,19,224	1200,57,188	
Sub-Total (E)			25,075	15,610	128943,02,946	28841,17,636	234,37,000	130,74,153	28944,80,483	6.73
136	Capital Small Finance Bank Ltd	Small Finance Bank	1	1	6,00,000	2,22,733	3,000	-	2,28,733	
137	Equitas Small Finance Bank Ltd	Small Finance Bank	116	92	320,07,147	73,88,015	2,76,000	2,56,017	78,65,015	
138	Ujjivan Small Finance Bank	Small Finance Bank	218	216	1596,51,215	371,79,278	6,54,000	3,75,77,281	375,77,281	
139	Ukesh Small Finance Bank Ltd	Small Finance Bank	6	5	94,07,800	10,10,055	15,000	-	10,25,055	
Sub-Total (F)			341	314	1975,66,162	458,01,081	9,48,000	2,56,017	464,93,064	0.11
Grand Total (A)+(B)+(C)+(D)+(E)+(F)			2,48,891	1,96,978	2118926,29,412	442819,08,786	4544,38,000	6544,92,803	440818,50,983	100.00

PMAY-CLASS (EWS/LIG) IMPLEMENTATION STATUS AS ON 15-11-2018

State wise

Sl. No.	State Name	No of claims (New accounts + subsequent disbursements) (in units)	No. of Loans (Net of Refunds) (in units)	Loan Disbursement (Net) (Amount in ₹)	Subsidy Released (Amount in ₹)	Processing Fee (Amount in ₹)	Subsidy Refund/Refund Amount + Processing Fee (Amount in ₹)	Total Disbursement (Subsidy Released + Processing Fee- Subsidy Refund) (Amount in ₹)
1	Andaman and Nicobar Islands	4	2	14,00,000	4,33,685	2,000	49,10,584	4,35,685
2	Andhra Pradesh	2,262	1,715	20463,24,890	3862,90,687	37,48,000	49,10,584	3841,28,103
3	Arunachal Pradesh	-	-	-	-	-	-	-
4	Assam	372	256	2267,01,535	508,20,886	4,07,000	11,61,277	500,66,609
5	Bihar	889	544	4488,49,285	1031,90,549	8,90,000	10,51,363	1030,29,186
6	Chandigarh	49	38	515,99,527	81,49,829	79,000	1,64,668	80,64,261
7	Chhattisgarh	4,924	3,078	18912,93,897	4944,04,568	60,93,000	67,38,431	4937,59,137
8	Dadra and Nagar Haveli	772	683	6435,26,921	1574,50,407	16,63,000	8,08,580	1583,04,827
9	Daman and Diu	164	136	148,85,933	305,61,593	3,62,000	4,89,026	304,34,568
10	Delhi	2,861	2,603	36194,02,794	6017,52,665	63,40,000	73,41,813	6007,50,852
11	Goa	129	99	1243,44,142	226,22,939	2,00,000	2,15,556	226,07,383
12	Gujarat	91,144	75,940	788097,94,379	176522,08,955	1813,36,000	2316,41,053	176019,03,902
13	Haryana	3,320	2,447	22719,09,137	5293,22,003	56,29,000	134,51,387	5214,99,613
14	Himachal Pradesh	126	91	694,10,020	163,36,391	1,73,000	-	165,09,391
15	Jammu and Kashmir	47	41	292,14,012	72,14,917	73,000	-	72,87,917
16	Jharkhand	473	307	2323,74,243	572,82,022	6,30,000	11,39,749	567,72,273
17	Karnataka	5,893	3,786	40146,02,176	8011,39,003	76,65,000	51,50,136	8036,53,867
18	Kerala	5,776	2,743	17240,73,091	5091,82,382	62,49,000	58,57,409	5096,73,973
19	Lakshadweep	-	-	-	-	-	-	-
20	Madhya Pradesh	20,245	12,820	102968,61,305	27198,10,951	289,20,000	309,91,430	27177,39,521
21	Maharashtra	60,403	55,031	723303,30,670	130122,44,748	1268,25,000	2099,35,723	129291,34,026
22	Manipur	224	138	745,50,000	220,53,052	2,06,000	-	222,59,052
23	Meghalaya	11	11	108,45,000	21,88,663	13,000	-	22,01,663
24	Mizoram	331	328	1875,90,000	550,91,244	7,80,000	-	556,71,244
25	Nagaland	6	3	34,40,000	6,54,089	3,000	-	6,57,089
26	Odisha	1,367	727	4304,54,354	1062,25,115	10,73,000	9,74,495	1063,23,620
27	Puducherry	110	81	800,49,993	186,48,729	1,64,000	17,98,821	170,13,908
28	Punjab	2,912	2,154	21882,65,960	4715,02,905	50,20,000	42,27,252	4722,95,653
29	Rajasthan	11,036	7,956	63340,32,719	14861,05,361	186,07,000	451,01,919	14596,10,442
30	Sikkim	5	2	15,15,361	3,99,026	2,000	-	4,01,026
31	Tamil Nadu	10,885	7,170	69777,35,110	14280,16,205	142,84,000	195,91,133	14237,09,072
32	Telangana	2,750	2,252	28285,35,366	5221,84,541	53,87,000	107,92,211	5167,79,330
33	Tripura	103	85	645,97,270	155,81,261	1,31,000	1,66,922	155,45,339
34	Uttar Pradesh	11,669	8,365	86600,72,380	18204,96,339	198,73,000	294,72,072	18108,97,267
35	Uttarakhand	3,665	2,075	17519,25,377	4250,61,250	39,78,000	55,11,664	4236,27,586
36	West Bengal	4,044	3,271	33630,32,585	7472,78,730	76,33,000	158,08,130	7391,03,600
		2,48,991	1,96,978	2118925,39,412	442819,05,786	4544,38,000	6544,92,803	440818,50,983



- 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		
Sl.no.	(Rs. 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
Total	2350.00	
Grand Total - 4775.00 Crore		

Note # 164

PUC may kindly be seen.

Credit Linked Subsidy Scheme for EWS/LIG (CLSS-I for EWS/LIG) is one of the four verticals under PMAY and is being implemented as a Central Sector Scheme for eligible Economically Weaker Sections (EWS) and Lower Income Groups (LIG) residing in urban areas in which interest subsidy of 6.5% is provided on home loans availed through Primary Lending Institutions (PLIs). Two Central Nodal Agencies (CNAs) i.e. National Housing Bank (NHB), and Housing and Urban Development Corporation Ltd. (HUDCO) have been appointed to channelize subsidy to the PLIs and for monitoring the progress of this component.

2. NHB has submitted Utilization Certificate in the prescribed format (Annexure 3 of revised scheme guidelines of CLSS for EWS/LIG) and requested for further release of Rs. 1200.00 crore for implementation of CLSS for EWS/LIG.

3. NHB has so far been released a total of Rs. 4775.00 crore under CLSS for EWS/LIG component of PMAY(U) mission (Rs. 150.00 crore in four tranches in FY 2015-16, Rs. 475.00 crore in five tranches in FY 2016-17, Rs. 1800.00 crore in six tranches in FY 2017-18 and Rs. 2350.00 crore in five tranches in FY 2018-19). Details of funds released have been captured in a statement placed at F/A.

4. From the UC, it is seen that interest earned on the funds available with NHB as on 30.19.2018 is Rs. 16.91 crore. As per the UC, NHB has released Rs. 4408.18 crore as interest subsidy (including processing fee) under CLSS for EWS/LIG scheme to the PLIs for their claims under the scheme. The utilized amount of 4408.18 crore is more than 70% of the total of advance subsidy released to NHB and the interest accrued (i.e. Rs. 4775.00 crore + Rs. 16.91 crore) that is a necessary condition for subsequent release to CNAs under para 4.1 of scheme guidelines of CLSS for EWS/LIG (F/X).

5. In the BE- 2018-19, funds of Rs. 1300.00 crore had been allocated under Credit Linked Subsidy Scheme-I (CLSS-I) for EWS/LIG component of PMAY (U) Mission in the Demand No. 56 of the Ministry of Housing & Urban Affairs for the year 2018-19. The ministry has already released Rs. 1250.00 crore to NHB for CLSS for EWS/LIG component of PMAY (U) for making direct release to the Primary Lending Institutions. The remaining Rs. 50.00 crore has been release to HUDCO. In order to provide additional funds for the scheme, funds to the tune of Rs. 16500.00 crore have been taken under EBR to be utilized till 31st December, 2018 which will be made available in several tranches. First tranche of Rs. 3000 crore had been drawn and released. The proposal to draw the second tranche of Rs. 2050.00 crore under EBR from HUDCO is under way. It is proposed to release the current requirement of Rs. 1200.00 crore under CLSS for EWS/LIG to NHB from the EBR funds.

6. If approved, the file may be sent to the IFD with the recommendation to release Rs. 1200.00 crore to NHB out of next tranche of Rs. 2050.00 cr being raised under EBR from HUDCO for its concurrence along with Sanction Order which is placed at **DFA/9049020** for approval/vetting please.

22/11/2018 4:22 PM

NITIN GUPTA
(ASO)

Note # 165

US (HFA-IV) - on tour.

22/11/2018 4:37 PM

Ashok Bawal

(SECTION OFFICER)

Note # 166

As proposed in Note # 164, Rs. 1200.00 crore to be released to NHB for CLSS- EWS/LIG out of next tranche of Rs. 2050.00 cr being raised under EBR from HUDCO through BMTPC (as decided in the meeting chaired by Secretary, MHUA on 19.11.2018) as and when the funds are made available. Concurrence of IFD is sought.

22/11/2018 5:01 PM

**CHANDRAMANI SHARMA
(DIRECTOR)**

Note # 167

28/11/2018 9:49 AM

**Amrit Abhijat
(JOINT SECRETARY)**



Note # 168

28/11/2018 10:10 AM

**Jhanja Tripathy
(JS &FA)**

Note # 169

28/11/2018 10:46 AM

**SHAILENDRA VIKRAM SINGH
(DIRECTOR(IFD))**

Note # 170

Reference Notes # 164 & 167.

1. The proposal is for release of Rs.1200.00 crore to NHB as advance towards interest subsidy on home loans under Credit Linked Subsidy Scheme for EWS/LIG of PMAY.

2. NHB has so far been released a total of Rs. 4775.00 crore under CLSS- EWS/LIG component of PMAY(U) [Rs. 150.00 crore in four tranches in FY 2015-16, Rs. 475.00 crore in five tranches in FY 2016-17, Rs. 1800.00 crore in six tranches in FY 2017-18 and Rs. 2350.00 crore in five tranches in FY 2018-19]. NHB has submitted Utilization Certificate for the previous funds released and requested for additional release of Rs. 1200.00 crore for implementation of CLSS-EWS/LIG. From the UC submitted by NHB, it is noted that the agency has utilised Rs.4408.18 crore(92.31%) against total amount of Rs.4775.00 crore released, and left with balance of Rs.383.73 crore including accrued interest of Rs.16.91 crore.

4. As BE for 2018-19 for PMAY is already exhausted, the funds requested by NHB is proposed to be met through Extra Budgetary Resources being raised to meet the additional requirements under PMAY(U). In this regard, it may be mentioned that Department of Economic Affairs has issued LOA on 09.10.2018 for raising EBR of Rs.25,000 crore by HUDCO during 2018-19 for PMAY. The EBR upto Rs. 16,500 crore as approved, shall be raised till December, 2018. It is indicated that the first tranche of of EBR of Rs. 3000.00 crore has already been drawn and released. The proposal to draw the second tranche of Rs. 2050.00 crore is under way. The PD has proposed to release Rs. 1200.crore to NHB for CLSS-EWS/LIG from the 2nd tranche of EBR of Rs. 2050.00 crore. Another proposal for release of Rs. 840.00 crore to NHB for CLSS-MIG has been submitted separately.

- 5. IFD may concur to release Rs.1200.00 crore to NHB for CLSS-EWS/LIG scheme subject to approval of competent authority and that sanction is issued only after funding arrangement is confirmed.

28/11/2018 12:08 PM

**S K SARKAR
(CONSULTANT)**

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28/11/2018 12:18 PM

**SHAIENDRA VIKRAM SINGH
(DIRECTOR(IFD))**

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28/11/2018 1:41 PM

**Jhanja Tripathy
(JS &FA)**