

AGREEMENT

This Agreement is made at Raipur (Chhattisgarh) on this _____ Day of July, 2018 between **State Urban Development Second Party (SUDA)**, Department of Urban Administration and Development, Government of Chhattisgarh having its office at 4th Floor, D Block, Indrawati Bhawan, Naya Raipur 492002 Chhattisgarh acting through its Chief Executive Officer (hereinafter referred to as **“the First Party”** which expression shall unless repugnant to the context or meaning thereof include successors and assigns) on the One part;

AND

NEXIA ADVISORS PRIVATE LIMITED, a company incorporated under the Companies Act, 1956, having Corporate Identification Number U63090MH2002PTC138425, having its Registered Office at A - 219, Kanakia Zillion, Near Kurla Depot Junction Of SCLR & LBS Road, BKC Annex, Kurla (W) as Lead Consortium Partner hereinafter referred to as **“NEXIA” acting through Mr. Deepak Batra S/o Mr. S.k. Batra resident of H.No.A/6, VIP state, Kachna Pramila Griha Niraman Society, Shanker Nagar, Khamardih, Raipur, Chhattishgarh-492001 as Director of the Company as “the Second Party”**(who are to execute this assignment which expression shall unless repugnant to the context or meaning thereof include successors and assigns) on the other parts;

WHEREAS Ministry of Housing and Urban Poverty Alleviation (MoHUPA) had introduced in June 2015, an interest subsidy scheme called Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana (URBAN) - Housing for All, for purchase/construction/extension/improvement of house to cater Economical Weaker Section (EWS)/Lower Income Group (LIG), given the projected growth of urbanization & the consequent housing demands in India and; WHEREAS the scheme seeks to address the housing requirement of urban poor including slum dwellers and will be implemented through four verticals, giving option to beneficiaries & ULBs. The four verticals of the PMAY-HFA (Urban) as per guidelines are:

1. Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource
2. Promotion of Affordable Housing for weaker section through credit linked subsidy
3. Affordable Housing in Partnership with Public & Private sectors
4. Subsidy for beneficiary-led individual house construction

WHEREAS State Urban Development Second Party has envisaged to implement the ambitious scheme of Pradhan Mantri Awas Yojana (Urban) (CLSS Vertical) in the State of Chhattisgarh and wishes to encourage replacement of traditional delivery system of public services by new and improved system of governance that works better, cost less and is capable of serving the citizen's need with ease and;

WHEREAS SUDA in order to implement the "Promotion of Affordable Housing for weaker section through Credit Linked Subsidy Scheme for EWS & LIG of the Pradhan Mantri Awas Yojana – Housing for All (Urban)" has felt the need to hire a consultant. The consultant would be required for:

- Telephonic people survey inter alia for consolidation of CLSS beneficiaries.
- Organizing loan camps for all the Shortlisted Beneficiaries, Concerned ULB's Officers, Private Builders, Housing Board Officials and Banking agencies.
- Awareness of the CLSS scheme
- To arrange housing loans for finalized beneficiaries

WHEREAS SUDA had invited bids for hiring the consultant to conduct telephonic people survey, organize loan camps for willing potential beneficiaries in EWS Category and arrange loan for eligible beneficiaries from Scheduled Commercial Banks, Housing Finance Companies and Non-Banking Financial Companies and implementing CLSS scheme for EWS beneficiaries in the state of Chhattisgarh.

1. Scope of Work

The Second Party shall perform as per scope of work defined below:

- 1.1 Inception Report:- The first task will be to submit an inception report comprising of all the 168 ULB's. Inception report would include the following:-
 - 1.1.1 Time frame of conducting camp in ULBs.
 - 1.1.2 Methodology to be adopted.
 - 1.1.3 ULB wise Available stock of houses from private builders
 - 1.1.4 ULB wise Available housing board stock
 - 1.1.5 ULB wise List of potential beneficiaries.
 - 1.1.6 ULB wise Number of camps to be organized in the 36 cities. (as per Annexure)
- 1.2 To develop an MIS for uploading attendance sheet, photo graph of camp organized, photo graph of each beneficiary in background of camp, Aadhar card, income tax returns of last 3 years / self-affidavit in non-judicial stamp paper declaring annual income, self-affidavit in non-judicial stamp paper stating he/his family doesn't own pucca house in any part of country, self-affidavit form declaring requirement of CLSS loan.
- 1.3 Update beneficiary information on DBT Portal and Loan disbursement portal.
- 1.4 To conduct a telephonic survey for consolidation/short listing of beneficiaries opting and eligible for CLSS scheme for EWS category. A tentative ULB wise list of CLSS beneficiaries will be provided by SUDA to the Second Party.
 - 1.4.1 NIDAN toll free number 1100 will be utilized for inbound call received from probable beneficiaries and data will be passed on to the Second Party.
 - 1.4.2 For outbound calls the Second Party will have to manage by himself and the cost of same will be born by the Second Party.
- 1.5 The Second Party will compile a list of potential beneficiaries and arrive at a ULB wise consolidate number and list of interested applicants for availing the benefit under CLSS scheme.
- 1.6 To survey, analyse and keep a record of available ready and under construction housing stock in the list of 168 cities provided in annexure 1.
- 1.7 To organize a loan camp in specified 36 cities.. The Second Party will inform 10 days before organizing the loan camp and co-ordinate with the concerned ULB's officers, Elected Ward Counsellor, Private Builders, Housing Board, Scheduled Commercial Banks, National Housing Bank, HUDCO, HFC's, NBFCs, MFC's.
- 1.8 The camp should be conducted only after the Second Party has ascertained that there is enough EWS housing stock to carter the beneficiaries invited in camp or the beneficiaries is owning the land and wants to construct house on his land. More over no camp is to organized before a prior approval from competent SUDA authority.
- 1.9 The loan camps are to be only organized for the 36 cities mentioned in ANNEXURE 2, i.e. SUDA will only pay for loan camps organized in this 36 ULB's and not for other cities. But the Second Party is free to organize loan camps at other cities at his own cost.
- 1.10 Publicity of the camp will be done by ULB during the 10 days before the camp organizing. (Publicity expenses will be borne by ULB but expenses to conduct the camp will be borne by the Second Party.)
- 1.11 Second Party will take attendance on the attendance sheets and collect the required eligibility documents for loan, signed declaration form and contact number from the eligible potential beneficiary in the camp. The Second Party will collect the documents and signed

application regarding loan after the camp in the consent format and the same will be uploaded in MIS portal.

- 1.12 Potential beneficiary will have a choice to select the particular house of their need. The potential beneficiaries already having their plot and are needing loan to construct house on their plot, will also get loan in the camp.
- 1.13 All expenses to conduct the loan camp to be borne by Second Party, for conducting loan camp Rs. 200/- per eligible beneficiary will be reimbursed only after conduct certificate from ULBs Commissioner/CMO with the certified list of eligible beneficiaries provided.
- 1.14 The selected Second Party shall be responsible for final disbursement of loan to beneficiaries from the approved loan providing companies.

The First Party will provide the following assistance to Second Party for implementation CLSS scheme:

- 1.15 The ULB wise indicative list of potential beneficiaries for CLSS scheme for EWS.
- 1.16 Publicity using hoardings, banners, radio etc of the scheme, camps only if available and Toll free number dedicated to implementation CLSS scheme.
- 1.17 First Party shall reimburse Rs 200 per potential beneficiary as per provided list attending the loan camp organized by Second Party. The Second Party can conduct a follow-up camp in an area, provided the repeated beneficiaries will be not be invoiced to SUDA.
- 1.18 The camps will be organized in ULB office premise/any other place of choice of Second Party. However the camp should not be organized in any private builder's premises. All expenses incurred to organise the loan camp will be borne by Second Party.

Note: The Second Party shall be solely responsible to procure any material or obtain any import or other license or permit required for the fulfillment of the work order or permit required under any law for distribution or acquisition of any commodity or any other form of assistance in the procurement of the material aforesaid.

2. Period of Contract

The agreement is for period of 2 years. The date of issue of work order shall be considered as the date of appointment for all purposes. And agreement shall be renewed further on the basis of satisfactory performance of agency.

3. Delivery of Services

• Delivery Timeline

4. The consultant shall be responsible for arranging housing loans for EWS category of beneficiaries ONLY with following conditions:-
 - The project needs to be finished within 2 year from the date of issue of work order. The project timeline can be further extended as per discretion of competent authority.
 - The Second Party need to get minimum 1500 beneficiaries sanction done per quarter.
 - The Second Party will approach/organize camps covering minimum 3000 beneficiaries per quarter and will provide details of same to first party.
 - The inception report should be submitted within 45 days of issue of work order.

5. Security Deposit

- The consultant, after signing of this agreement shall furnish Performance Security in form of Bank Guarantee/FDR in favor of Chief Executive Officer State Urban Development Agency CG Atal Nagar amounting to Rs 10.00 Lakhs with validity for 30 months from date of agreement.
- The EMD submitted at the time of submission of the bid shall be returned after furnishing the performance guarantee by the consultant.

6. Remuneration Structure and Payment Terms

- a) The Consultant shall be paid a sum of Rs. 200 per beneficiary as a fee for the number of potential beneficiaries attending the camps organized by the consultant subject to certification from ULB.
- b) The consultant shall be paid a sum of Rs. 4900/- (GST as per applicable) per loan sanction as a fees/charges against the services provided. Professional fees for the service is exclusive of GST which would be paid in addition to (a) and (b) above at applicable rates, subject to exemptions if available ;
- c) The payment will be monthly payment. All invoice need to submit on the last working day of designated quarter. The processing of invoice(s) will be completed by 5th of next month and payment will be released in Indian Rupees after deduction of due TDS or other applicable taxes, in shape of Cheque/DD/online transfer by 10th of next month. If reports found as per scope of work.
- d) The payment against organizing camps will be made once every month after submission/upload of certified documents from ULB officer related to camp.

The 50% of the payment against the loan sanction charge invoice submitted by Second Party, will be released on sanction of loan and 50% after submission of proof of 1st installment regarding loan disbursement. **(submission of Disbursement & sanctioned letter from financial institution)** and uploading of all necessary document in MIS portal by the Second Party.

- e) Second party shall not receive any incentive/DSA/Commission from the approved finance organization nor did he shall charge any amount from beneficiary. In violation of this agreement shall stands to be void and cancelled with immediate effects.

a. **Penalty Clause**

- i. The Second Party need to approach/organize camps covering a minimum of 1500 beneficiary per quarter after submission of inception report and if the beneficiaries approached is less than 1500 beneficiaries, then the penalty will be 10% of invoice amount of camp organized.
- ii. The Second Party will be responsible to get the loan sanctioned of minimum 1500 beneficiary per quarter and if the loan sanctioned is of less than 1500 beneficiaries, then the penalty will be 10% of invoice amount of sanctioned loan.

f) **Laws Governing the Contract**

- This contract shall be governed by the laws of India for the time being in force.
- Irrespective of the place of delivery, the place of performance or place of payment under the contract, the contract shall be deemed to have been made at the place from which the acceptance of tender has been issued.

- Jurisdiction of Courts – The courts of the Raipur shall alone have jurisdiction to decide any dispute arising out of or in respect of the contract.

7. Responsibility of the consultant for executing the contract

The consultant shall perform the contract in all respects in accordance with the terms and conditions thereof. The service and every constituent part thereof shall remain in every respect at the risk of the consultant until their actual delivery to the beneficiaries at the stipulated place or destination or, where so provided in the work order.

8. Subletting and assignment

The consultant shall not, without the previous consent in writing of the CEO, SUDA, sub-let, transfer or assign the contract or any part thereof interest therein or benefit or advantage thereof in any manner whatsoever. Provided, nevertheless that any such consent shall not relieve the consultant from any obligation, duty or responsibility under the contract.

9. Consequence of breach

If the consultant commits breach of any of the conditions of this tender, , “without prejudice to any recourse available under any other law, it shall be lawful for the CEO, SUDA to cancel the contract and reassign the contract at the risk and cost of the consultant by forfeiting the Security Deposit.

10. Indemnity

The consultant shall, subject to the provisions of the Agreement, indemnify the SUDA, for an amount not exceeding the value of the Agreement, for any direct loss or damage that is caused due to any negligence in services except in the case of force majeure.

11. Corrupt Practices

- The consultant shall not offer or give or agree to give to any person in the employment of SUDA or working under the orders of SUDA any gift or consideration of any kind as an inducement or reward for doing or for bearing to do or for having done or forborne to do any act in relation to the obtaining or execution of the contract or any other contract with the purchaser or SUDA or for showing or forbearing to show favor or disfavor to any person in relation to the contract or any other contract with the purchaser or Government. Any breach of the aforesaid condition by the Consultant, or any one employed, by him or acting on his behalf under chapter IX of the Indian Penal Code, 1860 or the Prevention of Corruption Act 1947 or any other Act enacted for the prevention of corruption by Public Servants shall entitle the CEO, SUDA to cancel the contract and to recover from the consultant the amount of any loss arising from such cancellation through the bid security.
- Any dispute or difference in respect of either the interpretation effect or application of the above conditions or of the amount recoverable there under by SUDA from the Consultant, shall be decided by the sole arbitrator, CEO, SUDA whose decision thereon shall be final and binding on the consultant.

12. Insolvency and Breach of Contract

SUDA may at any time, by notice in writing, summarily terminate the contract without compensation to the consultant in any of the following events, that is to say:–

- If the consultant shall at any time, be adjudged insolvent or shall have a receiving order or order for administration of its estate made against or shall take any proceeding for composition under any Insolvency Act for the time being in force or make any conveyance or assignment of its estate made against or shall take any proceeding for composition under any Insolvency Act for the time being in force or make any conveyance or assignment of its effects or enter into any arrangement or composition with its Creditors or suspend payment or;
- If the consultant commits any material breach of the contract owing to its negligence specifically provided for in this agreement.
- If the consultant or his employee(s) are found to demand any amount from any beneficiary directly or through an agent.

13. Settlement of dispute

- Amicable settlement
- The Parties shall use their best efforts to settle amicably all disputes arising out of or in connection with this Agreement or the interpretation thereof.
- Any dispute between the Parties as to matters arising pursuant to this Agreement, which cannot be settled amicably within thirty (30) days after receipt by one Party of the other Party's request for such amicable settlement, may be submitted to Chief Executive Officer State Urban Development Agency CG by either Party for settlement. For all purposes, the Civil Court, Raipur, shall have jurisdiction only in exclusion to any other jurisdiction specified under any other Act. The place of Settlement of dispute shall be at Atal Nagar only.

14. Arbitration

- In the event of any question, dispute or difference arising under these conditions or any special conditions of contract, or in connection with this contract (except as to any matters the decision of which is specially provided for by these or the special conditions) the same shall be referred to the sole arbitration of Secretary, UADD or his nominee. There will be no objection that the arbitrator is a Government Servant/ Employee of undertaking that he had to deal with the matters to which the contract related or that in the course of his duties as a Government servant/Employee of Undertaking he had express views on all or any of the matters in dispute or difference. The award of the arbitrator shall be final and binding on the parties to this contract.
- In the event of the Arbitrator dying, neglecting or refusing to act or resigning or being unable to act for any reason, or his award being set aside by the court for any reason, it shall be lawful for the Authority to appoint another arbitrator in place of the outgoing arbitrator in the manner aforesaid.
- It is further a term of this contract that no person other than the person appointed by the Authority as aforesaid should act as arbitrator and that, if for

any reason that is not possible, the matter is not to be referred to Arbitration at all.

- The arbitrator may from time to time with the consent of all the parties to the contract enlarge the time for making the award.
- Upon every and any such reference, the assessment of the costs incidental to the reference and award respectively shall be in the discretion of the arbitrator.
- Subject as aforesaid, the Arbitration & Reconciliation Act, 1996 and the rules there under and any statutory modification thereof for the time being in force shall be deemed to apply to the Arbitration proceedings under this clause.
- The venue of arbitration shall be the place from which formal Acceptance of Tender is issued or such other place as the Authority at his discretion may determine.

15. Quality Assurance / Quality Control

The assessment of the quality indicators as per clause 4 of agreement on an ongoing basis during the course of the entire survey is essential. It is important to document critical issues in a systematic manner in terms of both qualitative reports and quantitative indicators (namely, response rates, missing data proportions, test reliability through random checks etc) which would give essential information about the quality of a survey.

16. Data Entry, Data Compilation, Verification and Validation

Survey data has to be collected in the prescribed formats by authority and the data entry has to be done in the standardized MIS system, data compilation, collation and analysis processes will take place simultaneously as per all the information generated in the demand surveys. In this way, standard routine checks can be easily conducted. Any errors found can then be dealt with while the survey is in progress in the field. Data entry should be carried out as per MIS format suggested by SUDA. After data entry of the survey and compilation of the information it should be presented before the community, for ratification to ensure that no households are left out in the survey process and the data collected is accurate.

17. Property Data

All documents and other information provided by Authority or submitted by an Applicant to Authority/Concerned ULB shall remain or become the property of Authority/Concerned ULB. All information collected, analyzed, processed or in whatever manner provided by the consultant to Urban Development, in relation to the Consultancy shall be the property of Authority/Concerned ULB.

18. Force majeure Clause

"If at any time during continuance of this contract, the performance in whole or in part by either party of any obligation under this contract shall be prevented or delayed by reason of any war, hostility, acts of public enemy, civil commotion, sabotage, fires, floods, explosions, epidemics, quarantine restriction, strikes, lockouts or act of God (hereinafter referred to "events") provided, notice of the happening of any such event is given by either party to the other within 21 days from the date of occurrence thereof, neither party shall by reason of

such event, be entitled to terminate this contract nor shall either party have any claim for damages against the other in respect of such non-performance or delay in performance, and deliveries under the contract shall be resumed as soon as practicable after such event has come to an end or ceased to exist, and the decision of the CEO, SUDA as to whether the deliveries have been so resumed or not, shall be final and conclusive.

19. Monitoring & Review

SUDA will do a Quarterly monitoring of the camps being organized by consultant, at it's own cost.

20. Conduct

The Consultant agrees to observe the following in respect of their conduct.

- They shall, at all times, maintain absolute integrity of and devotion to duty and shall do nothing which is unbecoming of a responsible officer of SUDA.
- The Consultant shall take all possible steps to ensure integrity of, and devotion to duty by, all personnel deputed by them for the above assignment.
- The Consultant shall act in best judgment while performance duties under this agreement.
- The Consultant shall not associate with the management or operations of any media consultant or publication.
- If any doubt arises as to the provision of this article, SUDA shall decide the same.
- The Consultant shall not promise a DU to any prospective beneficiary, and shall not comment in public or in private on the PMAY scheme.

IN WITNESSES WHEREOF the parties here to have set their respective hands the day and year first hereinabove written and executed this agreement in duplicate.

For, State Urban Development Consultant
(CEO)

For, Nexia Advisors Pvt. Ltd
(Director)

IN THE PRESENCE OF	
1. SIGNATURE_____	1. SIGNATURE_____
2. NAME_____	2. NAME_____
3. ADDRESS_____	3. ADDRESS_____
_____	_____

Chief Executive Officer

Authorized Signatory

Annexure 1: (List of cities identified under CLSS)

Name of the ULB	Name of the ULB	Name of the ULB
Nagar Nigam Raipur	Nagar Panchayat Parpondi	Nagar Panchayat Kota
Nagar Nigam Birgaon	Nagar Palika Parishad Balod	Nagar Panchayat Bodri
Nagar Palika Parishad Tilda Newra	Nagar Palika Parishad Dalli-Rajhara	Nagar Panchayat Bilha
Nagar Palika Parishad Gobranawapara	Nagar Panchayat Doundi	Nagar Panchayat Gaurella
Nagar Palika Parishad Arang	Nagar Panchayat DaundiLohara	Nagar Panchayat Pendra
Nagar Panchayat Abhanpur	Nagar Panchayat Chikhalakasa	Nagar Panchayat Malhar
Nagar Panchayat Kharora	Nagar Panchayat Gurur	Nagar Panchayat Sirgitti
Nagar Panchayat Mana-Camp	Nagar Panchayat Gunderdehi	Nagar Panchayat Sakari
Nagar Panchayat Kura	Nagar Panchayat Arjunda	Nagar Palika Parishad Mungeli
Nagar Palika Parishad Baloda Bazar	Nagar Nigam Rajnandgaon	Nagar Panchayat Lormi
Nagar Palika Parishad Bhatapara	Nagar Palika Parishad Dongargarh	Nagar Panchayat Pathariya
Nagar Panchayat Bilaigarh	Nagar Palika Parishad Khairagarh	Nagar Panchayat Sargaon
Nagar Panchayat Kasdol	Nagar Panchayat Gandai	Nagar Nigam Korba
Nagar Panchayat Palari	Nagar Panchayat Chhuikhadan	Nagar Palika Parishad Dipika
Nagar Panchayat Simga	Nagar Panchayat AmbagarhChowki	Nagar Palika Parishad Katghora
Nagar Panchayat Tundra	Nagar Panchayat Dongargaon	Nagar Panchayat Pali
Nagar Panchayat Lawan	Nagar Panchayat Chhuriya	Nagar Panchayat Chhurikala
Nagar Panchayat Bhatgaon	Nagar Palika Parishad Kawardha	Nagar Palika Parishad JanjgirNaila
Nagar Palika Parishad Gariyaband	Nagar Panchayat Pandariya	Nagar Palika Parishad Chanpa
Nagar Panchayat Rajim	Nagar Panchayat Bodla	Nagar Palika Parishad Sakti
Nagar Panchayat Fingeshwar	Nagar Panchayat Pandatarai	Nagar Palika Parishad Akaltara
Nagar Panchayat Chhura	Nagar Panchayat Sahaspur-Lohara	Nagar Panchayat NayaBaradwar
Nagar Nigam Dhamtari	Nagar Panchayat Pipariya	Nagar Panchayat Baloda
Nagar Panchayat Kurud	Nagar Nigam Jagdalpur	Nagar Panchayat Kharod
Nagar Panchayat Magarlod	Nagar Panchayat Bastar	Nagar Panchayat Shivrinarayan
Nagar Panchayat Nagari	Nagar Palika Parishad Kondagaon	Nagar Panchayat Adbhar
Nagar Panchayat Bhakhara	Nagar Panchayat Keskhal	Nagar Panchayat Jaijipur
Nagar Panchayat Amadi	Nagar Panchayat Farasgaon	Nagar Panchayat Dabhra
Nagar Palika Parishad Saraipali	Nagar Palika Parishad Kanker	Nagar Panchayat Chandrapur
Nagar Palika Parishad Mahasamund	Nagar Panchayat Bhanupratappur	Nagar Panchayat Saragaon
Nagar Palika Parishad Bagbahara	Nagar Panchayat Charama	Nagar Panchayat Nawagarh

Name of the ULB	Name of the ULB	Name of the ULB
Nagar Panchayat Pithora	Nagar Panchayat Pakhanjur	Nagar Panchayat Rahaud
Nagar Panchayat Basna	Nagar Panchayat Antagarh	Nagar Nigam Raigarh
Nagar Panchayat Tumgaon	Nagar Panchayat Narharpur	Nagar Palika Parishad Kharsia
Nagar Nigam Durg	Nagar Palika Parishad Kirandul	Nagar Panchayat Dharamjaigarh
Nagar Nigam Bhilai	Nagar Palika Parishad Badebacheli	Nagar Panchayat Sarangarh
Nagar Palika Parishad BhilaiCharoda	Nagar Palika Parishad Dantewada	Nagar Panchayat Gharghoda
Nagar Palika Parishad Jamul	Nagar Panchayat Geedam	Nagar Panchayat Lailunga
Nagar Palika Parishad Kumahari	Nagar Panchayat Barsur	Nagar Panchayat Sariya
Nagar Panchayat Ahiwara	Nagar Palika Parishad Narayanpur	Nagar Panchayat Baramkela
Nagar Panchayat Dhamdha	Nagar Palika Parishad Sukma	Nagar Panchayat Kirodimalnagar
Nagar Panchayat Patan	Nagar Panchayat Dornapal	Nagar Panchayat Pusaur
Nagar Panchayat Utai	Nagar Panchayat Konta	Nagar Palika Parishad Jaspurnagar
Nagar Palika Parishad Bemetara	Nagar Palika Parishad Bijapur	Nagar Panchayat Pathalgaon
Nagar Panchayat Nawagarh	Nagar Panchayat Bhairamgarh	Nagar Panchayat Kotba
Nagar Panchayat Berla	Nagar Panchayat Bhopalpattanam	Nagar Panchayat Bagicha
Nagar Panchayat Saja	Nagar Nigam Bilaspur	Nagar Panchayat Kunkuri
Nagar Panchayat Khamhariya	Nagar Palika Parishad Ratanpur	Nagar Palika Parishad koria
Nagar Panchayat Devkar	Nagar Palika Parishad Tifra	Nagar Panchayat Sitapur
Nagar Panchayat Maro	Nagar Palika Parishad Takhatpur	Nagar Panchayat Lakhanpur
Nagar Palika Parishad Surajpur	Nagar Palika Parishad Balrampur	Nagar Palika Parishad Manendragarh
Nagar Palika Parishad Pratappur	Nagar Panchayat Ramanujganj	Nagar Palika Parishad Baikunthpur
Nagar Panchayat Bishrampur	Nagar Panchayat Wadrafnagar	Nagar Palika Parishad ShivpurCharcha
Nagar Panchayat Bhatgaon	Nagar Panchayat Rajpur	Nagar Panchayat Jhagrakhand
Nagar Panchayat Jarhi	Nagar Panchayat Kusami	Nagar Panchayat Khongapani
Nagar Panchayat Pramnagar	Nagar Nigam Chirmiri	Nagar Panchayat Nai-Ledri

Annexure 2

List of 36 cities where camp is to be organized		
Sr. No.	Name of Cluster	Name of City
1	Raipur	Raipur (Including Naya Raipur)
		Birgaon
		Mana Camp
2	Bhilai	Bhilai
		Bhilai-Charoda
		Durg
		Ahiwara
3	Rajnandgaon	Rajnandgaon
		Balod
		Kawardha
4	Bilaspur	Bilaspur
		Champa
		Janjgir-Naila
		Pendra
		Mungeli
5	Raigarh	Korba
		Raigarh
6	Ambikapur	Ambikapur
		Chirimiri
		Manedragarh
		Baikunthpur
		Jashpur Nagar
7	Dhamtari	Dhamtari
		Bhatapara
		Bagbahara
		Balodabazar
		Gobranawapara
		Mahasamund
8	Jagdalpur	Kondagaon
		Kanker
		Narayanpur
		Jagdalpur
		BadiBachel
		Bijapur
		Dantewada
		Sukma

**Annexure 3: List of Primary Lending Institutions (PLIs) who have signed MoUs with
Central Nodal Agencies (CNAs)**

The details of the PLIs are as below: of Chhattisgarh

Sl.	PLI	Associated CNA
Housing Finance Companies (HFCs)		All HFCs are associated with NHB
1	Dewan Housing Finance Corporation Ltd.	
2	Sundaram BNP Paribas Home Finance Ltd.	
3	HUDCO	
4	Sahara Housing Finance Corporation Ltd.	
5	India Bulls Housing Finance Ltd.	
6	Magma Housing Finance	
7	PNB Housing Finance Ltd.	
8	Mahindra Rural Housing Finance Ltd.	
9	LIC Housing Finance Ltd.	
10	Muthoot Housing Finance Company Ltd.	
11	Capital First Housing Finance Ltd.	
12	Mannappuram Home Finance Pvt. Ltd.	
13	GRUH Finance Ltd.	
14	Tata Capital Housing Finance Ltd.	
15	Fast Track Housing Finance Pvt. Ltd.	
16	HDFC Ltd.	
17	Religare Housing Development Finance Corporation Ltd.	
18	Vastu Housing Finance Corporation Ltd.	
19	Fullerton Home Finance Company Ltd.	
20	Reliance Home Finance Ltd.	
Public Sector Bank		
1	Punjab & Sind Bank	NHB
2	State Bank of Bikaner & Jaipur	NHB
3	Corporation Bank	NHB
4	Bhartiya Mahila Bank	NHB
5	Punjab National Bank	NHB
6	Allahabad Bank	NHB
7	UCO Bank	NHB
8	United Bank of India	NHB
9	Indian Overseas Bank	NHB
10	Bank of Baroda	NHB

11	IDBI Bank Ltd.	NHB
12	Dena Bank	NHB
13	Andhra Bank	NHB
14	Bank of India	NHB
15	Bank of Maharashtra	NHB
16	State Bank of Hyderabad	NHB
17	Vijaya Bank	HUDCO
18	Central Bank of India	HUDCO
19	Indian Bank	NHB
20	State Bank of Travancore	NHB
21	State Bank of Mysore	NHB
22	Canara Bank	NHB
23	Union Bank of India	NHB
24	Syndicate Bank	NHB
25	Oriental Bank of Commerce	NHB
26	State Bank of India	NHB
27	State Bank of Patiala	NHB
<u>Private Sector Banks</u>		
1	Axis Bank Ltd.	NHB
2	J & K Bank	HUDCO
3	City Union Bank	HUDCO
4	Karnataka Bank Ltd.	NHB
5	ICICI Bank Ltd.	NHB
6	Dhanlaxmi Bank Ltd.	HUDCO
7	The Federal Bank Ltd.	NHB
8	Yes Bank	NHB
<u>Regional Rural Banks</u>		
1	Chhattisgarh RajyaGramin Bank	NHB
<u>Co-operative Banks</u>		
1	Cosmos Co-operative Urban Bank Ltd.	HUDCO

Annexure 4: Original RFP Document