

Ref: BMT/C-F/EBR-PMAY/2017-18/28  
04<sup>th</sup> February, 2019

To

Sh. H. T. Suresh  
ED (RH)  
Housing & Urban Development Corporation Ltd.  
Core 7A, HUDCO Bhawan,  
Lodhi Road, New Delhi -110003

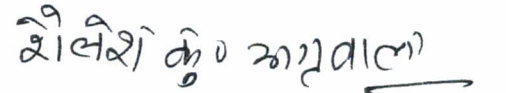
**Subject: Release of Central Assistance under Housing for All (Urban) Pradhan Mantri Awas Yojna from National Urban Housing Fund (NUHF) – reg.**

Sir,

Please refer to the sanction letter no. I-12012/1/2015-HFA-IV (pt)/E-9039509 dated 30.01.2019 on the subject mentioned above received from Ministry of Housing & Urban Affairs (copy enclosed). In this regard, it is informed that an amount of **Rs. 80.00 Crore (Rupees Eighty Crore Only)** has been credited to the **HUDCO**, 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

① AO-HFA, ② Man-Cell, ③ MIS-HFA

  
7/2/19

  
7/2/19

हम हिन्दी में किये गये पत्राचार का स्वागत करते हैं।

No. I-12012/1/2015-HFA-IV(pt.)/E-9039509  
Government of India  
Ministry of Housing & Urban Affairs  
HFA-IV Section  
\*\*\*\*\*

Nirman Bhawan, New Delhi  
Dated: 30<sup>th</sup> January, 2019

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. 80.00 Crore (Rupees Eighty Crore only) from Extra Budgetary Resources (EBR) borrowed from Housing and Urban Development Corporation Ltd. (HUDCO) to Housing and Urban Development Corporation Ltd. (HUDCO) 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 **Rs. 80.00 Crore (Rupees Eighty Crore only)** from EBR fund borrowed from HUDCO as advance interest subsidy to HUDCO 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 HUDCO under the scheme, based on the claims submitted by PLIs towards the loans disbursed as per the scheme.

2. The release of **Rs. 80.00 Crore (Rupees Eighty Crore only)** is further subject to the following terms and conditions:-

- I. BMTPC shall release the amount to HUDCO 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. HUDCO 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. HUDCO will exercise requisite checks and due diligence in settlement of claims.
- VI. HUDCO 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 HUDCO after 70% utilization of earlier released amounts, on quarterly basis, and based on claims raised by HUDCO 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 HUDCO for their administrative expenses for which HUDCO will furnish the details to M/o HUA.
- X. HUDCO 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 HUDCO through e-payment as per the details as under:-

Name of the Account	HUDCO LTD. CREDIT LINKED SUBSIDY SCHEME
Account No.	37119361358
Name of Bank	State Bank of India
Branch	India Habitat Centre, Lodhi Road
Bank Address	Extn. Counter, India Habitat Centre, Lodhi Road, New Delhi-110003 (Main Branch – SCOPE Complex, Lodhi Road, New Delhi - 110003)
IFSC Code	SBIN0020511
MICR Code	110002658
Branch Code	20511


4. The utilization certificate has to be provided to BMTPC and this Ministry in the prescribed format and timeline as per the provisions of GFR.

5. As per rule 236(1) of GFR, 2017, the relevant accounts of the Grantee institution (s) / Organisation(s) shall be open to inspection by the sanctioning authority and audit, both by the Comptroller and Auditor General of India under the provision of CAG (DPC) Act 1971 and internal audit by the Principal Accounts Office of the Ministry or Department, whenever the Institution or Organisation is called upon to do so.

6. This issues with the concurrence of the Finance Division vide their **Note#60 dated 24.01.2019.**

7. Details of this sanction have been registered at **Sl. No.28** 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. CMD, HUDCO, HUDCO Bhawan, Core-7A, India Habitat Centre, Lodhi Road, New Delhi - 110003.
2. CCA, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi.
3. Principal Director of Audit, Economic and Services Ministries, AGCR Building, IP Estate, New Delhi.
4. Controller General of Accounts, Department of Expenditure, Ministry of Finance, Lok Nayak Bhawan, New Delhi.
5. Director (IFD), M/o HUA.
6. Budget Section, M/o HUA.
7. Sanction folder.

Copy for information to:-

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



(Rahul Mahna)

Under Secretary to the Government of India

हाउसिंग एण्ड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड, (भारत सरकार का उपक्रम), कोर 7ए, हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली - 110 003  
 दूरभाष : 24648160 फ़ैक्स : 011-24625308 Visit us at : www.hudco.org सीआईएन : U74899DL1970GOI005276  
 Housing & Urban Development Corporation Ltd., (A Govt. of India Enterprise), Core-7A, HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi-110003  
 Tel.: 24648160 Fax : 011-24625308 Visit us at : www.hudco.org CIN : U74899DL1970GOI005276

आई.एस.ओ. 9001 : 2008 प्रमाणित कम्पनी

AN ISO 9001 : 2008 CERTIFIED COMPANY

No.HUDCO/RFW/CLSS/204/2018/

14 Dec 2018

श्री अखिल सक्सेना,  
 उप सचिव (HFA-IV)  
 आवासन और शहरी कार्य मंत्रालय,  
 निर्माण भवन, नई दिल्ली

Div. (HFA-IV) - on leave  
 17/12/18

US (HFA-4)  
 17/12/2018  
 Sh.N.G.

**Sub : Request for Release of Rs.80.00 Crore for FY 2018-19 under Credit Linked Subsidy Scheme (CLSS)**

Dear Sir,

Ministry had released an amount of Rs.135.00 Crore to HUDCO for CLSS releases towards EWS and LIG in the FY 2015-16 and 2017-18. HUDCO, as a Central Nodal Agency, has disbursed Rs.120.09 Crores till 10-Dec-2018 (including releases from the interest accrued fund released by Ministry for EWS/LIG Category) and will be requiring an additional subsidy of Rs.80 crores for further disbursement during the current Financial Year under EWS/LIG category.

Ministry is requested to release Rs.80.00 Crore for the CLSS subsidy towards EWS/LIG category to meet the current financial year (2018-19) fund requirement. It is submitted that HUDCO had already received Utilization (from PLIs) of more than 70% funds released to HUDCO's PLIs in the EWS/LIG category. Also the Utilization in the required format is also enclosed herewith. The amount may kindly be transferred through RTGS in our account as per details given below:

A/c Name	-	HUDCO LTD. CREDIT LINKED SUBSIDY SCHEME
A/c No.	-	37119361358
IFSC Code	-	SBIN0020511
Name of Bank	-	State Bank of India
Branch	-	India Habitat Centre, Lodhi Road,
Address	-	Extn. Counter, India Habitat Centre, Lodhi Road, New Delhi - 110003 (Main Branch - SCOPE Complex, Lodhi Road, New Delhi)
MICR Code	-	110002658
Branch Code	-	20511

With Regards

H T Suresh

Executive Director (RH)

भारत सरकार के उपायुक्त सचिव  
 उपसचिव, आवासन और शहरी कार्य  
 मंत्रालय  
 Ministry of Housing and Urban Affairs  
 भारत सरकार / Govt. of India  
 निर्माण भवन, नई दिल्ली / Naman Bhawan, New Delhi

Passed for payment of Rs. 80/- crore  
 (Rupees Eighty Crores Only)  
 9039509

17/12/2018

So (HFA-4)  
 17/12/2018  
 Sh.N.G.



**FORMAT FOR CLAIMING SUBSIDY UNDER CREDIT LINKED SUBSIDY SCHEME (CLSS) OF THE  
MINISTRY OF HOUSING AND URBAN AFFAIRS, GOVERNMENT OF INDIA**

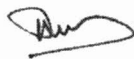
**SUMMARY**

<b>S.No.</b>	<b>Particulars</b>	<b>In Rs. Cr.</b>
1.	Total cumulative subsidy received from MoHUA	135.00
2.	Interest earned on the funds available with CNA	06.88
3.	Subsidy amount released to PLIs so far	120.72
4.	Balance subsidy including interest available with CNA	21.16
5.	Subsidy sought from MoHUA	80.00

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 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 CNA or any of its officers in verifying the claims and sanctioning the amount to PLIs of the above referred loans accounts and the same has been sanctioned as per guidelines.
- 3) There is no duplicate claim of the subsidy for any of the aforesaid accounts.

(Authorized Signatory)



H T Suresh  
Executive Director (RH)

Date: 14-Dec-2018

Place: New Delhi



**हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड**  
**प्रधान मंत्री आवास योजना - क्रेडिट लिंकड सविंडी स्कीम**

**State-Wise CLASS Subsidy Details - EWS/LIG**

(Rs. in Lakhs)

Sl.No.	State Name	Upto 31-03-2016				2016-17				2017-18				2018-19				Grand Total (as on 10-12-2018)			
		No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Net Subsidy (W/o Proc. Fee)	Subsidy	Loan Amount Disbursed	
1	Andhra Pradesh	0	0	0	1	1.63	4.52	37	69.14	323.75	99	193.74	1097.48	137	263.14	264.51	1425.75				
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	3	4.69	17.5	3	4.66	4.69	17.5				
3	Assam	0	0	0	2	2.13	7.75	12	20.78	84.35	0	0	0	14	22.77	22.91	92.1				
4	Bihar	0	0	0	0	0	0	27	45.3	166.76	18	32.32	118.7	45	77.17	77.62	285.46				
5	Chandigarh	0	0	0	0	0	0	0	0	0	5	12.45	88.1	5	12.4	12.45	88.1				
6	Chhattisgarh	0	0	0	12	10.19	30.24	29	38.9	125.09	42	78.69	262.02	83	126.95	127.78	417.35				
7	Dadra and Nagar Haveli	0	0	0	6	13.06	68.05	17	41.92	172.26	5	12.36	51.21	28	67.06	67.34	291.52				
8	Daman and Diu	0	0	0	0	0	0	0	0	0	3	7.08	27.55	3	7.05	7.08	27.55				
9	Delhi	0	0	0	8	12.88	56.3	41	100.68	570.41	16	42.67	253.77	65	155.58	156.23	880.48				
10	Goa	0	0	0	0	0	0	4	10.73	59.29	0	0	0	4	10.69	10.73	59.29				
11	Gujarat	3	4.79	16.92	147	264.47	1116.04	502	1151.4	4709.8	980	2216.69	8559.14	1632	3621.06	3637.38	14401.9				
12	Haryana	0	0	0	0	0	0	3	5.44	37	4	8.92	26.95	7	14.29	14.36	63.95				
13	Himachal Pradesh	0	0	0	0	0	0	1	2.51	15.45	0	0	0	1	2.5	2.51	15.45				
14	Jammu and Kashmir	0	0	0	17	24.91	78.14	87	89.88	275.99	91	196.01	579.63	195	308.85	310.8	933.76				
15	Jharkhand	0	0	0	0	0	0	2	4.03	23	2	5.36	43.54	4	9.35	9.39	66.54				
16	Karnataka	3	3.78	13.75	76	115.81	389.09	117	234.67	915.91	114	195.46	838.84	310	546.62	549.72	2157.59				
17	Kerala	0	0	0	96	164.34	607.09	283	523.75	1801.96	158	329.83	1012.8	537	1012.55	1017.92	3421.85				
18	Madhya Pradesh	0	0	0	9	14.42	59.74	86	162.74	602.01	116	241.11	992.35	211	416.16	418.27	1654.1				
19	Maharashtra	0	0	0	21	36.43	159.83	461	1009.8	5027.83	635	1401.95	6946.12	1117	2436.96	2448.13	12133.8				
20	Meghalaya	0	0	0	22	34.48	143.9	12	23.25	87.48	15	21.3	66.4	49	78.54	79.03	297.78				
21	Mizoram	0	0	0	23	20.43	96	0	0	0	3	3.64	18	26	23.81	24.07	114				
22	Nagaland	0	0	0	1	1.61	10	2	3.76	10.4	0	0	0	3	5.34	5.37	20.4				
23	Odisha	0	0	0	0	0	0	3	5.41	20.89	4	9.02	22.21	7	14.36	14.43	43.1				
24	Puducherry	0	0	0	0	0	0	2	4.89	23.5	8	16.64	62.5	10	21.43	21.53	86				
25	Punjab	1	0.08	0.5	4	6.65	18.78	12	22.67	77.27	16	34.92	122.7	33	63.99	64.32	219.25				
26	Rajasthan	2	2.03	6.5	152	142.78	447.11	257	297.17	887.93	308	407.32	1368.45	719	842.11	849.3	2709.99				
27	Tamil Nadu	4	8.72	29.24	7	13.2	54.42	21	38.79	226.4	87	171.2	982.93	119	230.72	231.91	1292.99				
28	Telangana	12	23.97	99.7	49	99.13	486.11	71	150.41	562.82	112	244.41	1419.69	244	515.48	517.92	2568.32				
29	Tripura	0	0	0	7	10.88	37.8	14	25.19	94.4	6	11.62	34.16	27	47.42	47.69	166.36				
30	Uttar Pradesh	0	0	0	62	121.36	456.98	167	344.71	1379.8	139	326.29	1461.08	368	788.68	792.36	3297.86				
31	Uttarakhand	0	0	0	8	7.75	28.9	42	76.2	310.02	53	109.37	418.53	103	192.29	193.32	757.45				
32	West Bengal	0	0	0	5	5.98	18.78	15	32.53	140.94	16	33.31	128.18	36	71.46	71.82	287.9				
	<b>Total</b>	<b>25</b>	<b>43.37</b>	<b>166.61</b>	<b>735</b>	<b>1124.52</b>	<b>4375.57</b>	<b>2327</b>	<b>4537</b>	<b>18732.7</b>	<b>3058</b>	<b>6368.37</b>	<b>27020.5</b>	<b>6145</b>	<b>12011</b>	<b>12073</b>	<b>50295</b>				



**हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड**  
**प्रधान मंत्री आवास योजना - क्रेडिट लिंकड सब्सिडी स्कीम**

**PLI-Wise CLSS Subsidy Details - EWS/LIG**

Sl.No.	PLI Name	Upto 31-03-2016				2016-17				2017-18				2018-19				Grand Total (as on 10-12-2018)						
		No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Net Subsidy (W/o Proc. Fee)	Subsidy	Loan Amount Disbursed	
<b>COOPERATIVE BANK</b>																								
1	Cosmos Co-operative Urban Bank Ltd.	0	0	0	0	0	0	0	40	80.22	312.27	65	145.03	770.21	105	224.2	225.25	1082.5						
2	Kalapur Commercial Co-operative Bank Ltd.	2	3.62	11.92	50	94.02	369.61	152	344.81	1384.9	152	379.23	1618.87	356	818.12	821.68	3385.3							
3	Mahanagar Co-operative Bank Ltd.	0	0	0	0	0	0	2	4.51	15	7.24	3	7.24	48.35	5	11.7	11.75	63.35						
4	Mehsana Urban Co-operative Bank Ltd.	0	0	0	5	10.84	44	52	113.33	535.5	342	783.57	2484.75	399	903.75	907.74	3064.3							
5	Mizoram Co-operative Apex Bank Ltd.	0	0	0	23	20.43	96	0	0	0	3	3.64	18	26	23.81	24.07	114							
6	Nutan Nagarik Sahakari Bank Ltd.	0	0	0	0	0	0	6	10.83	44.44	11	27.09	126.79	17	37.75	37.92	171.23							
7	The Surat People's Co-operative Bank	1	1.17	5	0	0	0	2	3.54	16.9	2	2.95	8	5	7.61	7.66	29.9							
8	Chhattisgarh Rajya Sahakari Bank Maryadit	0	0	0	5	3.12	8.5	8	3.27	9.44	10	23	64.75	23	29.16	29.39	82.69							
9	J&K State Co-operative Bank	0	0	0	0	0	0	0	0	0	2	4.42	12	2	4.4	4.42	12							
10	Meghalaya Co-Operative Apex Bank Ltd.	0	0	0	11	16.93	59.06	4	8.36	38.47	3	6.06	22.48	18	31.17	31.35	120.01							
11	Karad Urban Co-Operative Bank Ltd.	0	0	0	2	1.4	5.6	15	32.96	200.15	4	8.39	42.4	21	42.54	42.75	248.15							
12	Kerala State Co-operative Bank Ltd.	0	0	0	9	16	51.55	36	64.83	218.2	19	40.68	144.3	64	120.87	121.51	414.05							
13	Shree Panchganga Nagari Sahakari Bank Ltd.	0	0	0	2	4.15	11.5	3	5.3	21	3	4.88	30	8	14.25	14.33	62.5							
14	Uttarakhand State Cooperative Bank Ltd	0	0	0	6	6.82	26.4	13	22.29	92.6	24	47.49	149	43	76.17	76.6	268							
15	Janata Sahakari Bank Ltd.	0	0	0	0	0	0	17	37.54	234.3	8	15.14	89	25	52.43	52.68	323.3							
16	The Arunachal Pradesh State Cooperative Apex Bank Ltd.	0	0	0	0	0	0	0	0	0	3	4.69	17.5	3	4.66	4.69	17.5							
17	Shri Mahalaxmi Co-Op Bank Ltd.	0	0	0	0	0	0	2	2.9	13	1	2.21	17	3	5.08	5.11	30							
18	Janaseva Sahakari Bank Ltd.	0	0	0	0	0	0	6	13.25	72.8	6	13.6	82.29	12	26.73	26.85	155.09							
19	Dombivli Nagari Sahakari Bank Ltd.	0	0	0	0	0	0	8	16.61	94.43	16	39.08	107.51	24	55.45	55.69	201.94							
20	Assam Cooperative Apex Bank	0	0	0	0	0	0	6	11.17	51.25	0	0	0	6	11.11	11.17	51.25							
21	Sangli Urban Co-Operative Bank Ltd.	0	0	0	0	0	0	6	12.17	72.45	1	2.21	6	7	14.31	14.38	78.45							
22	The Kurmanchal Nagar Sahakari Bank Ltd.	0	0	0	0	0	0	0	0	0	1	2.17	6	1	2.16	2.17	6							
23	Adarsh Cooperative Bank Ltd.	0	0	0	0	0	0	0	0	0	2	5.36	13.5	2	5.34	5.36	13.5							



Sl.No.	PLI Name	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Net Subsidy (W/o Proc. Fee)	Subsidy	Loan Amount Disbursed
24	SVC Cooperative Bank Ltd.	0	0	0	0	0	0	14	32.17	184.22	11	26.11	123.78	25	58.03	58.28	308
25	TJSB Sahakari Bank Ltd.	0	0	0	0	9.57	34.3	11	26.35	164.64	15	35.77	35.92	15	35.77	35.92	198.94
26	Kallappanna Awade Ichalkaranji Janta Sahakari Bank Ltd.	0	0	0	0	103.3	310.25	40	85.68	221.96	96	188.02	188.98	96	188.02	188.98	532.21
27	Malviya Urban Cooperative Bank Ltd.	0	0	0	0	6.64	38.8	1	2.21	10	4	8.81	8.85	4	8.81	8.85	48.8
28	Visakhapatnam Co-operative Bank Ltd.	0	0	0	0	0	0	14	16.81	88.65	14	16.67	16.81	14	16.67	16.81	88.65
29	The Jalgaon Peoples Co-Operative Bank Ltd.	0	0	0	0	8.78	60.8	24	50.15	294.46	28	58.65	58.93	28	58.65	58.93	355.26
30	Rajarambapu Sahakari Bank Ltd.	0	0	0	0	0	0	4	7.2	37.69	4	7.16	7.2	4	7.16	7.2	37.69
31	Abhyudaya Co-Operative Bank Ltd.	0	0	0	0	86.64	497.56	87	188.62	1136.12	126	274	275.26	126	274	275.26	1633.7
32	The Maharashtra State Co-operative Bank Ltd.	0	0	0	0	0	0	2	4.62	32	2	4.6	4.62	2	4.6	4.62	32
33	Almora Urban Co-Operative Bank Ltd.	0	0	0	0	0	0	4	9.75	28.75	4	9.71	9.75	4	9.71	9.75	28.75
34	Pragati Mahila Nagrik Sahkari Bank Maryadit	0	0	0	0	0	0	3	7.53	30.55	3	7.5	7.53	3	7.5	7.53	30.55
35	Triपुरa State Cooperative Bank Ltd.	0	0	0	0	0	0	4	6.56	22.66	4	6.52	6.56	4	6.52	6.56	22.66
36	Bassein Catholic Co-Operative Bank Ltd.	0	0	0	0	0	0	16	34.51	185.96	16	34.35	34.51	16	34.35	34.51	185.96
37	Manvi Pattana Southarda Sahakari Bank Niyamita	0	0	0	0	0	0	2	2.23	9	2	2.21	2.23	2	2.21	2.23	9
38	The Kanaka Mahalaxmi Cooperative Bank Ltd.	0	0	0	0	0	0	8	14.71	91.7	8	14.63	14.71	8	14.63	14.71	91.7
	Sub-Total	3	4.79	16.92	113	173.71	672.22	498	1035	4553.03	912	2051.17	8356.62	1526	3249.4	3264.7	13599
NBFC																	
39	Choliamandalam Investment & Finance Company Ltd.	0	0	0	0	0	0	44	110.13	504.69	360	873.43	4788.75	404	979.52	983.56	5293.4
	Sub-Total	0	0	0	0	0	0	44	110.13	504.69	360	873.43	4788.75	404	979.52	983.56	5293.4
RURAL BANK																	
40	Telangana Grameena Bank	12	23.97	99.7	46	93.53	458.39	28	69.35	283.23	34	85.86	363.3	120	271.51	272.71	1204.6
41	Baroda Rajasthan Kshetriya Gramin Bank	0	0	0	0	0	0	5	10.2	48.34	5	7.09	17.63	10	17.19	17.29	65.97
42	Bangiya Gramin Vikas Bank	0	0	0	0	2.16	6	3	6.29	17	2	2.65	12	6	11.04	11.1	35
43	Bihar Gramin Bank	0	0	0	0	0	0	20	36.81	141.76	10	20.49	87.6	30	57	57.3	229.36
44	J & K Grameen Bank	0	0	0	0	5.05	17	1	2.15	6	0	0	0	4	7.16	7.2	23
45	Mephalaya Rural Bank	0	0	0	0	17.54	84.84	8	14.89	49.01	12	15.24	43.92	31	47.36	47.67	177.77
46	Rajasthan Marudhara Gramin Bank	0	0	0	0	101.78	319.2	233	255.66	716.96	254	292.78	841.2	618	644.04	650.22	1877.4
47	Satlu Gramin Bank	0	0	0	0	0	0	0	0	0	5	10.67	37.8	5	10.62	10.67	37.8

Sl.No.	PLI Name	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Subsidy	Loan Amount Disbursed	No. of House-holds	Net Subsidy (W/o Proc. Fee)	Subsidy	Loan Amount Disbursed	
48	Uttarakhand Gramin Bank	0	0	0	2	0.93	2.5	21	39.84	154.38	10	26.49	122.08	33	66.93	67.26	278.96	
49	Uttarabanga Kshetriya Gramin Bank	0	0	0	0	0	0	0	0	0	2	4	11	2	3.98	4	11	
50	Sarva UP Gramina Bank	0	0	0	58	115.3	430.98	102	221.06	843.13	63	160.54	691.5	223	494.67	496.9	1965.6	
51	Purvanchal Bank	0	0	0	2	3.6	10	7	15.36	88.8	13	28.35	115.5	22	47.09	47.31	214.3	
52	Allahabad UP Gramin Bank	0	0	0	0	0	0	2	4.36	12	5	7.19	21.05	7	11.48	11.55	33.05	
53	Puduvai Bharathiar Grama Bank	0	0	0	0	0	0	1	2.68	10	4	9.92	40.5	5	12.55	12.6	50.5	
	Sub-Total	12	23.97	99.7	254	339.89	1328.91	431	678.65	2370.61	419	671.27	2405.08	1116	1702.62	1713.8	6204.3	
PRIVATE SECTOR BANK																		
54	City Union Bank	0	0	0	0	0	0	55	103.16	607.2	47	86.97	478.15	102	189.11	190.13	1085.4	
55	Dhanlaxmi Bank Limited	0	0	0	2	2.53	8.5	10	17.17	58.9	14	24.04	87.5	26	43.48	43.74	154.9	
56	J&K Bank Ltd.	0	0	0	14	19.86	61.14	86	87.73	269.99	90	193.07	571.63	190	298.76	300.66	902.76	
57	Lakshmi Vilas Bank	1	2.18	9.74	0	0	0	0	0	0	2	4.36	22	3	6.51	6.54	31.74	
58	Nainital Bank Limited	0	0	0	0	0	0	1	2.18	14	3	7.12	55	4	9.26	9.3	69	
59	South Indian Bank Limited	0	0	0	46	81.99	355.78	108	218.68	886	43	100.92	323.41	197	399.62	401.59	1565.2	
	Sub-Total	1	2.18	9.74	62	104.38	425.42	260	428.92	1836.09	199	416.48	1537.69	522	946.74	951.96	3808.9	
PUBLIC SECTOR BANK																		
60	Central Bank of India	0	0	0	14	21.05	72.85	35	60.88	206.51	282	485.58	1736.1	331	564.2	567.51	2015.5	
61	Vijaya Bank	9	12.43	40.25	292	485.47	1876.17	1052	2216.2	9229.75	877	1856.71	8138.06	2230	4548.5	4570.8	19284	
	Sub-Total	9	12.43	40.25	306	506.52	1949.02	1087	2277.1	9436.26	1159	2342.29	9874.16	2561	5112.7	5138.3	21300	
SMALL FINANCE BANK																		
62	ESAF Small Finance Bank Ltd.	0	0	0	0	0	0	7	6.87	32	9	13.72	58.25	16	20.43	20.59	90.25	
	Sub-Total	0	0	0	0	0	0	7	6.87	32	9	13.72	58.25	16	20.43	20.59	90.25	
	Total	25	43.37	166.61	735	1124.5	4375.57	2327	4536.6	18732.68	3058	6368.36	27020.55	6145	12011.4	12073	50295	

Advance Subsidy released to HUDCO under CLSS for EWS/LIG		
S. No.	Amount (In Crore)	Remarks
<b>Financial Year 2015-2016</b>		
1	50.00	Sanction issued on 30.09.2015
<b>Total</b>	<b>50.00</b>	
<b>Financial Year 2017-2018</b>		
2	35.00	Sanction issued on 28.03.2018
<b>Total</b>	<b>35.00</b>	
<b>Financial Year 2018-2019</b>		
3	50.00	Sanction issued on 10.09.2018
<b>Total</b>	<b>50.00</b>	
<b>Grand Total - 135.00 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.