

Ref: BMT/C-F/EBR-PMAY/2017-18/1  
12<sup>th</sup> November, 2018

To

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

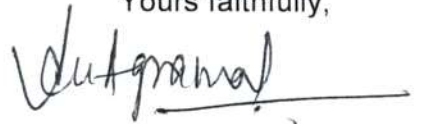
**Subject: Release of Central Assistance under Housing for All (Urban) Pradhan Mantri Awas Yojna from National Urban Housing Fund (NUHF) – reg.**

Sir,

Please refer to the sanction letter no. N-11016/7/2017-HFA-IV Section/EFS-9022635 dated 12.11.2018 on the subject mentioned above received from Ministry of Housing & Urban Affairs (copy enclosed). In this regard, it is informed that an amount of **Rs. 1100.00 (Rupees Eleven 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

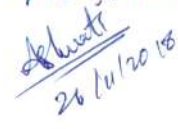
Encl.: As above

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

  
26/11/18

① AO-HFA, ② Mon Cell, ③ MIS-HFA  
  
26/11/18

  
26/11/2018

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

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

To

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

**Sub: Release of Rs. 1100.00 Crore (Rupees One Thousand One 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.**

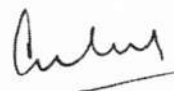
Sir,

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.1100.00 Crore (Rupees One Thousand One 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.1100.00 Crore (Rupees One Thousand One 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# 155 dated 15.10.2018.**

6. Details of this sanction have been registered at **Sl. No.01** 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, 4<sup>th</sup> Floor, India Habitat Centre, Lodi Road, New Delhi-110003.
2. CCA, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi.
3. Principal Director of Audit, Economic and Services Ministries, AGCR Building, IP Estate, New Delhi.
4. Controller General of Accounts, Department of Expenditure, Ministry of Finance, Lok Nayak Bhawan, New Delhi.
5. Director (IFD), M/o HUA.
6. Director (HFA-IV), M/o HUA.
7. DS (HFA-III), M/o HUA.
8. Budget Section, M/o HUA.
9. Sanction folder.

Copy for information to:-

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



(Rahul Mahna)

Under Secretary to the Government of India



राष्ट्रीय  
आवास बैंक  
NATIONAL  
HOUSING BANK

Duplicate

NHB (ND)/MRCPD & BPPD/EWS-LIG/A-1325/2018  
October 08, 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 ₹1,100 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 ₹1,100,00,00,000 (Rupees Eleven 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. 1100.00 Crore  
(Rupees one thousand & one hundred crore only)

  
12/11/2018

**Encl:** utilization certificate

B BAWAL  
Joint Secretary (Housing Officer)  
Ministry of Housing & Urban Affairs  
New Delhi-110001  
India

भारतीय रिज़र्व बैंक के संपूर्ण स्वामित्व में  
कोर 5-ए, तीसरे से पांचवा तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003  
दूरभाष नं. पी. बी. एक्स-011-3918 7000 फैक्स : 011-2464 6988  
वेबसाईट : www.nhb.org.in ई-मेल : ho@nhb.org.in

Wholly owned by Reserve Bank of India

Core 5-A, 3rd to 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003

Phone : PBX 011-3918 7000 Fax : 011-2464 6988

Website : www.nhb.org.in E-mail : ho@nhb.org.in

“बैंक हिन्दी में पत्राचार का स्वागत करता है”

Duplicate

## 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 c) Un-specified Category : ₹3,655 crore d) Specified Category : ₹20 crore	3,675.00
2.	Interest earned on the funds available with NHB as on 3-09-2018	16.91
3.	Subsidy amount released to PLIs as on 30-09-2018( <i>State-wise details attached as Annexure I</i> ) c) Un-specified Category : ₹3,653.56 crore d) Specified Category : ₹14.30 crore	3,667.86
4.	Balance Subsidy including interest available with NHB (1+2-3)	24.05
5.	Additional advance Subsidy now being sought from MoHUA	1,100.00

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: 08-10-2018

Place: New Delhi

**PMAY-CLASS (EWS/LIG) IMPLEMENTATION STATUS AS ON 30-09-2018**

Sl. No.	State Name	No of claims (New accounts + subsequent disbursements)	No. of Loan Accounts (Net of Refunds)	Loan Disbursement (Net)	Subsidy Released	Processing Fee	Subsidy Refund/Refund Amount + Processing Fee)	Total Disbursement (Subsidy Released + Processing Fee- Subsidy Refund)
		(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-
2	Andhra Pradesh	1,630	1,367	17559,05,998	3066,09,652	29,89,000	46,40,304	3049,58,348
3	Arunachal Pradesh	-	-	-	-	-	-	-
4	Assam	334	238	2134,37,535	472,81,503	3,75,000	11,61,277	464,95,226
5	Bihar	533	401	3513,43,145	747,77,999	5,67,000	10,51,363	742,93,636
6	Chandigarh	43	36	499,99,527	77,89,518	73,000	1,64,668	76,97,850
7	Chhattisgarh	4,182	2,629	16087,20,045	4144,40,816	50,10,000	67,38,431	4127,12,385
8	Dadra and Nagar Haveli	694	612	5751,53,081	1404,14,067	14,54,000	8,08,580	1410,59,487
9	Daman and Diu	143	119	1008,12,987	270,56,045	3,11,000	4,89,025	268,78,020
10	Delhi	2,548	2,344	33157,48,911	5425,13,935	57,61,000	69,63,432	5413,11,503
11	Goa	91	77	1038,87,805	172,49,862	1,40,000	2,15,556	171,74,306
12	Gujarat	75,027	63,121	651586,88,672	145384,63,864	1462,00,000	2262,20,427	144564,43,437
13	Haryana	2,803	2,152	20302,80,555	4690,13,723	48,58,000	130,68,725	4608,02,998
14	Himachal Pradesh	108	83	622,46,405	144,58,329	1,51,000	-	146,09,329
15	Jammu and Kashmir	42	38	271,89,012	66,03,306	64,000	-	66,67,306
16	Jharkhand	240	200	1711,03,382	385,25,636	3,37,000	1,1,39,749	357,22,887
17	Karnataka	4,924	3,111	32969,15,963	6562,66,414	64,51,000	48,79,856	6578,37,558
18	Kerala	5,036	2,417	14901,40,360	4446,74,298	55,57,000	58,57,409	4443,73,889
19	Lakshadweep	-	-	-	-	-	-	-
20	Madhya Pradesh	16,967	10,939	88211,46,248	22963,45,794	239,44,000	307,75,480	22895,14,314
21	Maharashtra	51,164	46,790	622311,77,104	110290,12,103	1052,02,000	2013,04,831	109329,09,272
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	-	558,71,244
25	Nagaland	6	3	34,40,000	6,54,089	3,000	-	6,57,089
26	Odisha	1,199	651	3709,46,080	915,60,226	9,47,000	9,74,495	915,32,731
27	Puducherry	101	74	753,61,526	170,90,980	1,47,000	17,98,821	154,39,159
28	Punjab	2,520	1,909	19662,29,835	4189,39,683	44,75,000	42,27,252	4191,87,431
29	Rajasthan	9,271	6,807	54113,97,157	12581,64,582	154,73,000	448,92,538	12287,45,044
30	Sikkim	5	2	15,15,361	3,99,025	2,000	-	4,01,025
31	Tamil Nadu	8,099	5,762	57106,73,649	11210,66,468	110,66,000	191,02,383	11130,30,085
32	Telangana	2,023	1,708	23288,33,385	4009,07,396	40,75,000	107,92,211	3941,90,165
33	Tripura	93	82	632,87,270	151,67,544	1,28,000	1,66,922	151,28,622
34	Uttar Pradesh	8,905	6,971	74405,92,749	15119,14,615	162,15,000	291,23,785	14990,05,830
35	Uttarakhand	3,181	1,860	16005,37,431	3812,58,771	34,02,000	52,96,108	3793,64,663
36	West Bengal	3,144	2,555	27342,99,883	5793,13,815	57,05,000	148,96,198	5701,22,617
		<b>2,05,622</b>	<b>1,65,535</b>	<b>1793439,96,061</b>	<b>369432,67,017</b>	<b>3720,81,000</b>	<b>6367,49,826</b>	<b>366786,98,191</b>

# PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 30-09-2018

S.No.	Institution Name	Type of PLI	No of claims (New accounts + subsequent disbursements)	No. of New Loan Accounts (Net of Refund)	Loan Disbursement (Net)	Subsidy Released	Processing Fee	Subsidy Refund/Refund Amount + Processing Fee	Total Disbursement (Subsidy Released + Processing Fee-Subsidy Refund)	% Share (in %)
			(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(in %)
1	Bharat Co-operative Bank (Mumbai) Ltd	Co-operative bank	9	9	124,85,000	20,81,347	23,000	-	21,04,347	
2	Citizen Credit Cooperative Bank Ltd	Co-operative bank	2	2	22,50,000	4,38,871	2,000	-	4,40,871	
3	Jalpaoti Janata Sahakari Bank Ltd	Co-operative bank	6	6	42,00,000	14,17,816	14,000	-	14,31,816	
4	Prime Co-operative Bank Ltd.	Co-operative bank	60	27	159,73,000	41,58,560	39,000	-	41,97,560	
5	Punjab & Maharashtra Co-operative Bank Ltd	Co-operative bank	96	79	1112,86,845	196,89,139	2,11,000	5,40,560	193,59,579	
6	Rajkot Nagrik Sahakari Bank Limited	Co-operative bank	864	368	2458,74,700	741,70,376	7,35,000	3,85,344	745,20,032	
7	Sarvodaya Commercial Co-op Bank Ltd.	Co-operative bank	23	19	121,15,000	37,91,991	31,000	-	38,22,991	
8	Shivalik Mercantile Coop Bank	Co-operative bank	1	1	15,00,000	2,18,309	1,000	-	2,19,309	
9	Shri MahilaSewaSahakari Bank Ltd.	Co-operative bank	543	122	331,92,000	69,18,285	1,23,000	1,13,341	69,27,944	
10	The Greater Bombay Coop Bank Ltd	Co-operative bank	1	1	3,00,000	1,33,640	3,000	-	1,36,640	
11	The Gujarat State Co-operative Bank Ltd	Co-operative bank	2	2	9,72,000	2,97,385	2,000	-	2,99,385	
12	The Nawanganar Co-operative Bank	Co-operative bank	24	24	197,00,000	51,06,149	56,000	-	51,62,149	
13	The Saraswat Co-op Bank Ltd	Co-operative bank	112	112	1512,18,463	262,95,523	2,62,000	-	265,57,523	
<b>Sub-Total (A)</b>			<b>1,743</b>	<b>772</b>	<b>6110,77,008</b>	<b>1447,17,391</b>	<b>15,02,000</b>	<b>10,39,245</b>	<b>1451,80,146</b>	<b>0.40</b>
14	Aadhar Housing Finance Ltd.	PLI_HFC	2625	1573	10397,27,933	3105,20,036	31,04,000	144,14,622	2992,09,414	
15	Aarva Financiers Limited	PLI_HFC	895	874	5615,88,517	1505,60,356	17,87,000	46,98,938	1476,48,418	
16	Aditya Birra Housing Finance Ltd	PLI_HFC	35	34	528,45,112	78,56,272	74,000	-	79,32,272	
17	Anand Housing Finance Private Limited	PLI_HFC	2	2	19,62,000	4,06,765	6,000	-	4,12,765	
18	Aplus Value Housing Finance India Ltd.	PLI_HFC	217	216	1358,79,820	385,65,828	4,11,000	2,16,531	387,60,297	
19	Art Affordable Housing Finance (India) Ltd	PLI_HFC	157	134	1261,10,220	287,32,508	3,04,000	-	290,36,508	
20	Aspire Home Finance Corporation Ltd	PLI_HFC	4,068	3,662	35360,76,702	7605,77,590	37,95,000	271,23,836	7372,48,754	
21	Bee Secure Home Finance Private Limited	PLI_HFC	1	1	6,00,000	2,67,260	3,000	-	2,70,260	
22	Can Fin Homes Ltd	PLI_HFC	1,059	1,051	13286,00,995	2584,85,680	25,73,000	20,55,499	2590,03,181	
23	Capital First Home Finance Ltd	PLI_HFC	98	89	1180,98,255	241,31,185	2,50,000	23,67,834	220,13,351	
24	Capri Global Housing Finance Private Limited	PLI_HFC	53	53	651,45,000	133,12,543	1,59,000	-	134,71,543	
25	Cent Bank Home Finance Ltd	PLI_HFC	101	84	925,98,750	192,63,921	94,000	20,97,910	172,60,011	
26	Centrum Housing Finance Limited	PLI_HFC	44	42	484,74,582	106,48,304	1,32,000	5,40,560	102,39,744	
27	Dewan Housing Finance Corporation Ltd.	PLI_HFC	11,841	11,765	153278,98,489	28510,41,466	339,89,000	165,95,213	28684,35,253	
28	DHFL Vyasa Housing Finance Ltd	PLI_HFC	265	154	1155,67,859	283,95,689	1,56,000	2,40,993	283,10,696	
29	DMI Housing Finance Pvt. Ltd	PLI_HFC	5	5	54,34,788	10,44,930	5,000	-	10,49,930	
30	Edelweiss Housing Finance Ltd	PLI_HFC	380	377	4208,04,521	928,89,089	10,56,000	6,59,122	933,85,967	
31	Equitas Housing Finance Pvt. Ltd	PLI_HFC	339	178	916,73,691	208,41,078	1,78,000	46,703	200,72,375	
32	Fast Track Housing Finance Pvt. Ltd	PLI_HFC	28	26	227,79,628	53,25,577	68,000	-	53,93,577	
33	Fullerton Home Finance Company Ltd.	PLI_HFC	14	9	91,56,117	18,55,749	9,000	-	18,64,749	
34	GIC Housing Finance Ltd	PLI_HFC	1,072	1,069	9795,73,772	2447,91,138	27,70,000	6,80,050	2468,81,098	
35	GRUH Finance Ltd	PLI_HFC	26,191	19,487	152188,26,411	44072,31,201	423,25,000	74,73,662	44420,82,539	
36	Hinduja Housing Finance Limited	PLI_HFC	4	2	11,42,852	3,47,036	4,000	-	3,51,036	
37	Home First Finance Company India Pvt. Ltd	PLI_HFC	6,311	6,131	50047,94,390	13911,00,361	126,71,000	117,10,780	13920,60,581	
38	Homeshree Housing Finance Limited	PLI_HFC	1	1	8,00,000	1,61,668	3,000	-	1,64,668	
39	Housing and Urban development Corporation Ltd.	PLI_HFC	59	39	315,25,424	78,64,328	79,000	-	79,43,328	
40	Housing Development Finance Corporation Ltd	PLI_HFC	43,845	33,521	397110,20,920	76008,24,789	723,28,000	555,60,132	76175,92,637	
41	ICICI Home Finance Company Ltd	PLI_HFC	703	680	8638,28,249	1472,53,800	12,00,000	25,57,005	1458,96,795	
42	India Bulls Housing Finance Ltd	PLI_HFC	14,267	13,826	197432,82,598	33155,58,926	373,51,000	794,68,466	32734,39,460	
43	India Home Loan Ltd	PLI_HFC	345	280	2133,16,114	621,58,303	6,98,000	10,18,304	618,37,999	
44	India Infoline Housing Finance Ltd	PLI_HFC	12,779	12,632	158438,14,356	29416,57,423	321,07,000	618,80,800	29118,83,623	
45	India Shelter Finance Corporation Ltd	PLI_HFC	19	16	77,91,048	25,85,774	26,000	2,75,100	23,39,674	
46	Incostar Home Finance Private Limited	PLI_HFC	59	59	675,71,977	149,80,423	1,77,000	-	151,57,423	
47	Knush Housing Finance Pvt. Ltd	PLI_HFC	548	487	4477,75,570	1092,89,838	10,59,000	4,33,287	1099,95,661	
48	KFS Housing Finance Private Limited	PLI_HFC	18	15	108,24,000	31,09,134	45,000	-	31,54,134	
49	L & T Housing Finance Ltd	PLI_HFC	130	130	759,38,144	205,53,442	3,74,000	-	209,27,442	
50	LIC Housing Finance Ltd	PLI_HFC	3,549	2,651	15948,70,606	4750,84,344	27,13,000	109,53,703	4678,43,641	



# PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 30-09-2018

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/Refund Amount + Processing Fee	(Amount in ₹)	Total Disbursement (Subsidy Released + Processing Fee-Subsidy Refund)	(Amount in ₹)	% Share	(in %)
51	Magma Housing Finance	PLI_HFC	14	13	120,01,000	28,80,440	24,000	1,60,434	27,44,008									
52	Mahindra Rural Housing Finance Ltd	PLI_HFC	315	218	1702,04,100	450,38,707	2,50,000	46,12,631	405,76,076									
53	Mamata Housing Finance Company Pvt. Ltd	PLI_HFC	4	4	46,34,144	7,83,643	4,000	-	7,87,643									
54	Manbhawan Home Finance India Pvt Ltd	PLI_HFC	27	27	327,32,000	62,75,318	81,000	-	63,56,318									
55	Manipal Housing Finance Syndicate Ltd	PLI_HFC	20	16	211,25,000	36,47,562	30,000	-	36,77,562									
56	Mangalore Home Finance Ltd	PLI_HFC	56	54	509,82,772	122,98,899	1,00,000	4,31,675	119,67,224									
57	MAS Rural Housing and Mortgage Finance Ltd	PLI_HFC	96	71	426,43,562	126,02,019	91,000	-	126,93,019									
58	Mentor Home Loans India Ltd	PLI_HFC	1,094	435	1874,09,825	379,50,852	9,73,000	14,38,472	374,85,380									
59	Micro Housing Finance Corporation Ltd	PLI_HFC	4,100	1,770	7202,85,799	2181,37,320	22,18,000	7,60,416	2195,94,904									
60	Mulroc Housing Finance Company Ltd	PLI_HFC	156	140	895,89,500	279,23,173	3,88,000	-	283,11,173									
61	MuthooHomeLoans(India) Ltd	PLI_HFC	212	181	1570,05,282	476,83,744	4,86,000	41,26,224	440,45,520									
62	National Trust Housing Finance Ltd	PLI_HFC	18	18	152,20,000	36,53,222	48,000	-	37,01,222									
63	New Habitat Housing Finance and Development Ltd	PLI_HFC	50	49	577,81,330	110,10,066	1,47,000	-	111,57,066									
64	Nivara Home Finance limited	PLI_HFC	805	309	1643,19,750	587,95,809	7,46,000	2,23,187	593,18,622									
65	North East Region Housing Finance Company Ltd	PLI_HFC	171	171	814,50,000	214,61,407	1,71,000	-	216,32,407									
66	Panjab Housing Finance Company Ltd	PLI_HFC	143	57	339,50,000	114,24,754	1,25,000	-	115,49,754									
67	PNB Housing Finance Ltd	PLI_HFC	1,082	1,073	10673,03,993	2591,27,817	27,73,000	16,36,359	2600,64,458									
68	Reliance Home Finance Ltd	PLI_HFC	1,404	1,389	14967,99,897	3338,92,866	38,68,000	34,97,666	3342,63,200									
69	Religare Housing Development Finance Corporation Ltd	PLI_HFC	47	44	314,10,815	83,97,018	47,000	5,53,459	78,90,559									
70	Recco Home Finance Ltd	PLI_HFC	489	460	4309,72,999	1026,12,017	7,93,000	58,40,795	975,64,222									
71	Sahara Housing Finance Corporation Ltd	PLI_HFC	52	31	280,25,000	62,86,642	61,000	-	63,47,642									
72	SEWA GrehRin Ltd.	PLI_HFC	230	110	20787752	4717982	112,000	29,152	48,00,830									
73	Shriram Housing Finance Ltd	PLI_HFC	615	363	288343286	70718380	506,000	14,92,047	697,32,313									
74	Shubham Housing Development Finance Company Pvt. Ltd	PLI_HFC	2,397	2,108	1008661542	354183150	4305,000	36,64,114	3549,24,036									
75	Sundaram BNP Paribas Home Finance Ltd	PLI_HFC	239	174	202459518	39824250	403,000	2,14,132	400,13,118									
76	Swagat Housing Finance Company Ltd	PLI_HFC	15	15	10854000	2843403	15,000	-	28,68,403									
77	SvarnaPragati Housing Microfinance Private Limited	PLI_HFC	725	725	155388491	22069320	102,40,000	3,73,306	227,40,014									
78	Tata Capital Housing Finance Ltd	PLI_HFC	6,258	5,542	6295297725	1264689168	15206,000	93,03,662	12705,90,506									
79	Ummeed Housing Finance Private Ltd	PLI_HFC	103	102	82814343	20129898	299,000	2,23,187	202,05,712									
80	Vastu Housing Finance Corporation Ltd	PLI_HFC	214	193	160396404	41056095	401,000	11,29,688	403,27,407									
81	Viva Home Finance Ltd	PLI_HFC	51	49	45695142	10074717	63,000	2,49,955	98,87,762									
82	West End Housing Finance Ltd	PLI_HFC	95	95	102316500	24628292	285,000	47,093	248,66,199									
<b>Sub-Total (B)</b>			<b>1,54,154</b>	<b>1,27,381</b>	<b>1381666,69,661</b>	<b>284571,90,685</b>	<b>2901,31,000</b>	<b>3432,76,704</b>	<b>284040,44,981</b>	<b>77.44</b>								
83	Andhra Pradesh Gramaena Vikas Bank	PLI_RRB	60	56	512,28,000	120,52,400	1,62,000	-	122,14,400									
84	Andhra Pragati Gramaena Bank	PLI_RRB	5	5	55,00,000	11,86,176	13,000	-	11,99,176									
85	Assam Gramin Vikash Bank	PLI_RRB	18	18	141,52,000	25,67,732	20,000	-	25,87,732									
86	Central Madhya Pradesh Gramin Bank	PLI_RRB	4	4	41,65,000	9,22,387	8,000	-	9,30,387									
87	Chhattisgarh RayaGramin Bank	PLI_RRB	50	49	224,29,800	83,27,123	64,000	1,86,489	82,04,634									
88	Dena Gujarat Gramin Bank	PLI_RRB	28	28	327,85,000	66,38,976	68,000	-	67,06,976									
89	Gramin Bank of Anayavat	PLI_RRB	430	175	967,06,410	301,08,105	3,75,000	-	304,83,105									
90	Karnataka Vikas Gramaena Bank	PLI_RRB	78	34	174,34,400	55,00,459	54,000	-	55,54,459									
91	Kerala Gramin Bank	PLI_RRB	2,855	1,189	5616,09,515	2031,94,772	31,98,000	25,42,960	2038,49,812									
92	MADHYANCHAL GRAMIN BANK	PLI_RRB	21	7	27,92,000	7,95,909	9,000	-	8,04,909									
93	Mizoram Rural Bank	PLI_RRB	214	211	1325,90,000	404,22,417	6,25,000	-	410,47,417									
94	Narmada Jhabua Gramin Bank	PLI_RRB	87	84	547,44,000	138,69,174	87,000	4,17,968	135,38,206									
95	Pallavan Grama Bank	PLI_RRB	10	10	112,90,000	22,07,263	18,000	-	22,25,263									
96	Pandyan Grama Bank	PLI_RRB	15	15	101,95,000	36,97,371	45,000	-	37,42,371									
97	Pragathi Krishna Gramin Bank	PLI_RRB	339	338	3161,49,000	688,66,852	6,79,000	2,19,828	693,26,024									
98	Punjab Gramin Bank	PLI_RRB	140	74	589,72,000	173,12,524	1,78,000	-	174,90,524									
99	Saptagiri Gramaena Bank	PLI_RRB	3	1	7,30,000	1,74,089	3,000	-	1,77,089									
100	Sarva Haryana Gramin Bank	PLI_RRB	13	8	66,30,000	17,40,995	24,000	-	17,64,995									

# PMAY-CLASS (EWS/LIG) IMPLEMENTATION STATUS AS ON 30-09-2018

S.No.	Institution Name	Type of PLI	No of claims (New accounts + subsequent disbursements)	No. of New Loan Accounts (Net of Refund)	Loan Disbursement (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 ₹)	% Share (in %)
101	Saurashtra Gramin Bank	PLI RRB	223	188	1608,10,960	447,15,140	4,87,000	8,10,840	443,91,300	
<b>Sub-Total (C)</b>			<b>4,693</b>	<b>2,494</b>	<b>15609,23,006</b>	<b>4642,99,814</b>	<b>61,17,000</b>	<b>41,78,686</b>	<b>4662,38,728</b>	<b>1.27</b>
102	Axis Bank Ltd	Private Sector Bank	10,203	8,872	105998,12,996	20334,07,481	195,83,000	156,73,447	20373,17,034	
103	Bandhan Bank Ltd	Private Sector Bank	1	1	10,00,000	2,20,187	3,000	2,23,187	277,86,101	
104	DCB Bank Ltd	Private Sector Bank	151	151	1069,58,000	276,15,101	1,73,000	-	28664,19,051	
105	ICICI Bank Ltd	Private Sector Bank	13,151	11,808	187569,56,220	3,1139,87,903	322,41,000	2,598,09,852	5,40,560	
106	IDFC Bank Ltd	Private Sector Bank	2	2	37,00,000	5,34,560	6,000	-	134,67,431	
107	Karnataka Bank Ltd.	Private Sector Bank	226	69	501,08,100	134,77,759	1,22,000	1,32,328	306,34,660	
108	Karuvyaya Bank Ltd	Private Sector Bank	374	162	1365,36,064	305,70,404	2,09,000	1,44,744	38,96,983	
109	Kolath Mahindra Bank Ltd	Private Sector Bank	17	17	297,58,126	38,51,983	47,000	-	51,82,138	
110	Tamilnad Mercantile Bank Ltd	Private Sector Bank	35	23	202,80,000	51,27,138	55,000	-	14,98,528	
111	The Catholic Syrian Bank Ltd	Private Sector Bank	15	9	83,78,000	14,89,528	9,000	-	1259,73,091	
112	YES BANK LIMITED	Private Sector Bank	654	534	5137,17,855	1239,47,907	13,87,000	2,61,816	51320,42,764	<b>13.99</b>
<b>Sub-Total (D)</b>			<b>24,839</b>	<b>21,648</b>	<b>302252,06,361</b>	<b>53542,29,961</b>	<b>538,35,000</b>	<b>2760,22,187</b>	<b>1511,72,381</b>	
113	Allahabad Bank	Public Sector Bank	795	280	6178,30,540	1495,68,200	19,44,000	3,39,819	468,32,617	
114	Andhra Bank	Public Sector Bank	282	280	2406,48,593	485,12,617	3,20,000	9,75,819	2083,91,353	
115	Bank of Baroda	Public Sector Bank	1,609	1,033	7260,55,903	2081,49,172	12,18,000	2,57,975	138,89,801	
116	Bank of India	Public Sector Bank	674	688	4724,03,056	1,365,61,712	7,14,000	19,82,000	2322,51,080	
117	Bank of Maharashtra	Public Sector Bank	482	482	5669,14,143	953,41,808	4,62,000	-	118,47,304	
118	Canara Bank	Public Sector Bank	3,180	1,229	7869,01,596	2312,76,329	19,82,000	34,96,848	291,39,301	
119	Corporation Bank	Public Sector Bank	524	298	2494,40,969	616,01,816	6,04,000	4,38,805	251,02,804	
120	Dena Bank	Public Sector Bank	63	61	528,57,192	122,07,109	79,000	2,57,975	448,96,121	
121	IDBI Bank Ltd	Public Sector Bank	134	123	1623,46,378	259,31,604	1,71,000	50,261	448,96,121	
122	Indian Bank	Public Sector Bank	183	73	575,09,938	140,66,777	78,000	50,261	291,39,301	
123	Indian Overseas Bank	Public Sector Bank	200	187	1127,78,603	288,02,562	3,87,000	50,261	448,96,121	
124	Oriental Bank of Commerce	Public Sector Bank	577	321	2323,82,388	539,24,874	3,22,000	2,16,119	448,96,121	
125	Punjab & Sind Bank	Public Sector Bank	13	11	86,72,000	2,184,031	11,000	2,97,472	403,94,910	
126	Punjab National Bank	Public Sector Bank	572	220	1485,10,019	404,08,362	2,84,000	27,30,188	12118,06,086	
127	State Bank of India	Public Sector Bank	9,461	6,304	54825,38,734	12050,94,274	94,42,000	3,70,188	130,83,633	
128	Syndicate Bank	Public Sector Bank	254	91	404,56,500	129,90,633	93,000	-	398,48,169	
129	UCO Bank	Public Sector Bank	417	191	1468,82,084	443,35,121	5,61,000	8,27,297	609,28,893	
130	Union Bank of India	Public Sector Bank	198	191	1823,12,052	402,87,466	3,88,000	13,39,715	24845,88,087	<b>6.77</b>
131	United Bank of India	Public Sector Bank	356	328	3259,13,076	677,60,608	4,86,000	2,56,017	76,65,015	
<b>Sub-Total (E)</b>			<b>19,952</b>	<b>12,926</b>	<b>106925,53,794</b>	<b>24770,28,096</b>	<b>195,48,000</b>	<b>119,77,588</b>	<b>2,25,733</b>	
132	Capita Small Finance Bank Ltd	Small Finance Bank	1	1	5,00,000	2,22,733	3,000	-	76,65,015	
133	Equitas Small Finance Bank Ltd	Small Finance Bank	116	92	320,07,147	73,89,015	2,76,000	-	375,77,281	
134	Ujivan Small Finance Bank	Small Finance Bank	218	216	1696,51,215	371,79,278	6,54,000	2,56,017	1,025,055	
135	Ujjwani Small Finance Bank Ltd	Small Finance Bank	6	5	54,07,800	10,10,055	15,000	2,56,017	454,93,084	<b>0.13</b>
<b>Sub-Total (F)</b>			<b>341</b>	<b>314</b>	<b>1975,66,162</b>	<b>458,01,081</b>	<b>8,48,000</b>	<b>2,56,017</b>	<b>3667,93,591</b>	
<b>Grand Total (A)+(B)+(C)+(D)+(E)+(F)</b>			<b>2,06,622</b>	<b>1,66,536</b>	<b>1793439,96,061</b>	<b>369432,67,017</b>	<b>3720,81,000</b>	<b>6367,49,826</b>	<b>3667,93,591</b>	<b>100.00</b>

Advance Subsidy released under CLSS to NHB for EWS/LIG			
Sl.no.	(Rs. In Crore)	Financial Year	Remarks
<b>Financial Year 2015-2016</b>			
1	75.00	2015-16	Sanction issued on 30/9/2015
2	46.98	2015-16	Sanction issued on 10.02.2016
3	20.00	2015-16	Sanction issued on 08.03.2016
4	8.02	2015-16	Sanction issued on 31.03.2016
<b>Total</b>			
		<b>150.00</b>	
<b>Financial Year 2016-2017</b>			
5	100.00	2016-17	Sanction issued on 07.06.2016
6	100.00	2016-17	Sanction issued on 23.09.2016
7	100.00	2016-17	Sanction issued on 30.11.2016
8	125.00	2016-17	Sanction issued on 15.02.2017
9	50.00	2016-17	Sanction issued on 17.03.2017
<b>Total</b>			
		<b>475.00</b>	
<b>Financial Year 2017-2018</b>			
10	200.00	2017-18	Sanction issued on 26.04.2017
11	200.00	2017-18	Sanction issued on 16.06.2017
12	200.00	2017-18	Sanction issued on 21.09.2017
13	200.00	2017-18	Sanction issued on 23.10.2017
14	600.00	2017-18	Sanction issued on 22.03.2018
15	400.00	2017-18	Sanction issued on 30.03.2018
<b>Total</b>			
		<b>1800.00</b>	
<b>Financial Year 2018-2019</b>			
16	500.00	2018-19	Sanction issued on 27.04.2018
17	500.00	2018-19	Sanction issued on 25.05.2018
18	199.00	2018-19	Sanction issued on 13.09.2018
19	51.00	2018-19	Sanction issued on 20.09.2018
<b>Total</b>			
		<b>1250.00</b>	
<b>Grand Total - 3675.00 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.