### N-11016/7/2017-HFA IV SECTION-MHUPA (EFS-9022635) Government of India

# Ministry of Housing & Urban Affairs HFA-IV Section

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Nirman Bhawan, New Delhi Dated: 20<sup>th</sup> June, 2019

То

The Pay & Accounts Officer (Sectt.), Ministry of Housing and Urban Affairs, Nirman Bhawan, New Delhi.

Sub: Release of Rs.380,00,00,000/-(Rupees Three Hundred Eighty Crore only) 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,

I am directed to convey the sanction of the competent authority for release of Rs.380,00,00,000/-(Rupees Three Hundred Eighty Crore only) as advance of interest subsidy to National Housing Bank (NHB) being the Central Nodal Agency for implementation of 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 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.380,00,00,000/-(Rupees Three Hundred Eighty Crore only)** is further subject to the following terms and conditions:-
  - The release made by MoHUA 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.
  - II. The money will be utilised 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 for EWS/LIG.
- III. NHB will exercise requisite checks and due diligence in settlement of claims.
- IV. NHB will obtain required data and documents from the respective PLI and furnish a utilization certificate towards the release made as soon as possible.
- V. 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).
- VI. 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.
- VII. 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 MoHUA.
- VIII. NHB will submit progress reports including the details of expenditure to MoHUA regularly in the prescribed formats.

- IX. Where there is an element of cash transfer the same may be made through PFMS/DBT mode as applicable.
- 3. The expenditure is debitable in the account of the Central Government in the books under the following Head of Account under Demand No. 56 of M/o Housing and Urban Affairs for the year 2019-20:

Major Head:	2216	Housing
Sub-Major Head	02	Urban Housing
Minor Head	190	Assistance to Public Sector and Other Undertaking
Sub Head	18	Pradhan Mantri Awas Yojana (Urban)
Detailed Head 07		Credit Linked Subsidy Scheme-I (CLSS-I) for EWS/LIG
Object Head	33	Subsidy

4. The Drawing and Disbursing Officer of the Ministry of Housing and Urban Affairs will prepare the bill and release of Rs.380,00,00,000/-(Rupees Three Hundred Eighty Crore only) will be made 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			

- 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#285 dated 13.06.2019.**
- 7. Details of this sanction have been registered at S.No. <u>65</u> in the Sanction Register of the HFA Directorate (HFA-III Section) of the Ministry of HUA for the year 2019-20.

Yours faithfully,

(Vinod Gupta)

Under Secretary to the Government of India

Tel No.23062859

#### Copy to:-

- Section Officer, Admin II Section, Ministry of Housing and Urban Affairs with a request that e-payment of Rs.380,00,00,000/-(Rupees Three Hundred Eighty Crore only) may be made in favour of NHB.
- Additional Secretary, DFS, Ministry of Finance & MD & CEO, NHB, Core 5-A, 4th Floor, ii. India Habitat Centre, Lodhi Road, New Delhi-110003.
- CCA, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi. iii.
- Principal Director of Audit, Economic and Services Ministries, AGCR Building, IP Estate, iv. New Delhi.
- Controller General of Accounts, Department of Expenditure, Ministry of Finance, Lok ٧. Nayak Bhawan, New Delhi.
- Director (IFD), M/o HUA. vi.
- Budget Section, M/o HUA. vii.
- viii. Sanction folder.

#### Copy for information to:-

- į. PSO to Secretary (HUA)
- ii. PS to JS & MD (HFA)
- iii. Director (HFA-IV), M/o HUA.
- iv. DS (HFA-III), M/o HUA.
- Team Leader, PMU ٧.

(Vinod Gupta)

Under Secretary to the Government of India

#### By Speed Post

NHB (ND)/GS/EWS-LIG/A-5251/2019

June 07, 2019

Shri Amrit Abhijat, IAS, Joint Secretary (PMAY) to Government of India, Ministry of Housing & Urban Affairs, Nirman, Bhawan, New Delhi-110001 राष्ट्रीय आवास बैंक NATIONAL HOUSING BANK

Parsed for payment of Rs. 380,00,00,000/(Rupers three Hundred Eighty Cross

विनोद गुप्ता/VINOD GUPTA अवर संविव/Under Secretary आवासन और शहरी कार्य मंत्रालय Ministry of Housing And Urban Affairs भारत सरकार/Govt. of India निर्माण भवन, नई दिल्ली-110001 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 ₹1,000 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 ₹1,000,00,00,000 (One Thousand 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

Encl: Utilization Certificate

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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

भारतीय रिज़र्व बैंक के संपूर्ण स्वामित्व में कोर 5-ए, तीसरे से पांचवा तल, इंडिया हैबिटेट सैंटर, 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

"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	9,775.00
	c) Un-specified Category : ₹9,755.00 crore	
	d) Specified Category : ₹20.00 crore	
2.	Interest credited + Refunds received from the PLIs (pending	58.98
	adjustment)	
3.	Subsidy amount released to PLIs as on 31-05-2019( <i>State-wise details attached as Annexure I</i> )	9,817.91
	c) Un-specified Category : ₹9,797.91 crore	
	d) Specified Category : ₹20.00 crore	
4.	Balance Subsidy including interest available with NHB (1+2-3)	16.07
5.	Additional advance Subsidy now being sought from MoHUA	1,000.00

#### It is to certify 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) Duplicate claims received from the MoHUA are under scrutiny.

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(V. Rajan)

General Manager National Housing Bank

(Authorized Signatory)

Date: 07-06-2019 Place: New Delhi



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)
	和上於其一個。 第二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十	(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)
1	Andaman and Nicobar Islands	5	3	16,50,000	4,86,296	5,000	-	4,91,296
2	Andhra Pradesh	7,442	5,889	71951,16,394	13391,44,054	141,23,000	154,72,351	13377,94,703
3	Arunachal Pradesh	1	1	8,14,000	1,74,384	3,000	-	1,77,384
4	Assam	614	467	4302,45,667	947,97,449	9,46,000	22,96,355	934,47,094
5	Bihar	3,429	2,637	24543,02,422	5688,87,605	70,27,000	69,45,879	5689,68,726
6	Chandigarh	98	76	1053,07,469	166,97,552	1,73,000	1,64,668	167,05,884
7	Chhattisgarh	10,234	6,661	47267,41,964	12012,07,138	158,06,000	204,42,062	11965,71,076
8	Dadra and Nagar Haveli	1,395	1,265	12572,24,032	2969,92,680	33,06,000	10,78,860	2992,19,820
9	Daman and Diu	310	261	2189,02,200	585,62,145	7,09,000	4,89,025	587,82,120
10	Delhi	6,868	6,560	93541,19,852	15530,68,943	168,88,000	114,74,991	15584,81,952
11	Goa	285	234	3301,22,871	555,64,228	5,57,000	2,15,556	559,05,672
12	Gujarat	1,77,279	1,50,660	1621065,88,108	359839,52,711	3919,11,000	3332,12,158	360426,51,553
13	Haryana	8,003	5,940	60223,59,663	13347,39,956	147,46,000	222,24,238	13272,61,718
14	Himachal Pradesh	366	229	1997,41,515	452,56,528	5,25,000	6,79,264	451,02,264
15	Jammu and Kashmir	147	95	696,13,786	188,99,549	1,99,000	-	190,98,549
16	Jharkhand	2,248	1,881	18250,96,889	3870,45,610	53,10,000	51,44,179	3872,11,431
17	Karnataka	14,728	9,440	100309,11,387	20654,07,091	225,11,000	195,04,580	20684,13,511
18	Kerala	14,770	6,843	43447,67,960	13337,57,250	180,29,000	116,62,611	13401,23,639
19	Lakshadweep						THE STATE OF THE S	
20	Madhya Pradesh	47,352	29,599	247149,39,723	65197,06,160	774,80,000	1331,23,154	64640,63,006
21	Maharashtra	1,22,923	1,12,069	1522710,38,865	269135,10,314	2762,05,000	2905,05,845	268992,09,469
22	Manipur	273	159	864,50,000	265,07,945	2,69,000	-	267,76,945
23	Meghalaya	80	41	310,12,539	87,89,513	87,000	-	88,76,513
24	Mizoram	514	475	2906,48,224	838,60,433	12,17,000	-	850,77,433
25	Nagaland	10	7	58,40,000	13,68,967	15,000	-	13,83,967
26	Odisha	2,402	1,414	10814,92,159	2448,02,733	28,50,000	22,48,844	2454,03,889
27	Puducherry	260	179	1776,48,084	395,65,166	4,03,000	18,46,368	381,21,798
28	Punjab	8,192	5,722	58875,43,868	12986,12,258	151,79,000	174,01,608	12963,89,650
29	Rajasthan	27,769	19,689	167118,40,291	40069,90,036	514,70,000	903,20,333	39681,39,703
30	Sikkim	21	12	126,34,396	27,19,840	32,000	-	27,51,840
31	Tamil Nadu	21,582	15,044	155242,65,714	31587,69,607	357,70,000	415,57,134	31529,82,473
32	Telangana	7,381	6,428	86075,80,175	15328,31,237	171,91,000	208,33,833	15291,88,404
33	Tripura	313	261	2256,71,595	557,73,772	6,33,000	1,66,922	562,39,850
34	Uttar Pradesh	30,379	22,189	235905,13,252	49181,18,152	578,95,000	645,12,728	49115,00,424
35	Uttarakhand	6,262	3,677	30850,45,735	7680,59,219	81,41,000	86,93,544	7675,06,675
36	West Bengal	11,662	9,844	113526,56,403	23166,74,454	262,84,000	338,74,461	23090,83,993
		5,35,597	4,25,951	4743304,47,202	982513,00,975	10838,95,000	11560,91,551	981791,04,424

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-	% Share
			(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(in %)
1	A P Mahesh Coop Urban Bank Ltd	Co-operative bank	3	1	8,50,000	2,67,162	3,000	-	2,70,162	
2	Bharat Co-operative Bank (Mumbai) Ltd	Co-operative bank	46	46	658,09,000	106,00,911	1,20,000	-	107,20,911	1
3	Bombay Mercantile Co-operative Bank Ltd	Co-operative bank	16	16	194,20,300	36,40,459	48,000	-	36,88,459	1
4	Citizencredit Cooperative Bank Ltd	Co-operative bank	4	4	47,85,600	8,74,364	4,000	· ·	8,78,364	1
5	Jalgaon Janata Sahakari Bank Ltd	Co-operative bank	39	32	294,40,000	72,64,704	84,000	-	73,48,704	1
6	Lakhimpur Urban Cooperative Bank Ltd	Co-operative bank	9	3	19,15,000	7,55,163	9,000	8)	7,64,163	1
7	NKGSB Co-operative Bank Ltd	Co-operative bank	25	25	447,22,000	60,30,171	69,000	9	60,99,171	1
8	Prime Co-operative Bank Ltd.	Co-operative bank	60	27	159,73,000	41,58,560	39,000		41,97,560	1
9	Punjab & Maharastra Co-operative Bank Ltd.	Co-operative bank	149	132	1957,67,618	332,10,544	3,64,000	5,40,560	330,33,984	1
10	Rajkot NagarikSahakari Bank Limited	Co-operative bank	1211	499	3338,95,600	1000,98,110	9,96,000	3,85,344	1007,08,766	1
11	Sarvodaya Commercial Co-op Bank Ltd.	Co-operative bank	23	19	121,15,000	37,91,991	31,000	3	38,22,991	1
12	Shivalik Mercantile Coop Bank	Co-operative bank	2	2	25,00,000	4,33,240	2,000	:	4,35,240	1
13	Shri MahilaSewaSahakari Bank Ltd.	Co-operative bank	947	202	571,52,000	125,28,458	2,03,000	1,13,341	126,18,117	1
14	The Greater Bombay Coop Bank Ltd	Co-operative bank	110	110	1518,43,936	271,51,179	3,30,000	-	274,81,179	1
15	The Gujarat State Co-operative Bank Ltd	Co-operative bank	26	26	251,66,000	56,73,847	74,000		57,47,847	1
16	The Kalyan Janata Sahakari Bank Ltd.	Co-operative bank	28	28	368,29,052	61,79,947	82,000		62,61,947	1
17	The Nawanagar Co-operative Bank	Co-operative bank	33	33	283,65,000	70,02,368	83,000		70,85,368	1
18	The Saraswat Co-op Bank Ltd	Co-operative bank	545	545	7827,98,928	1308,06,362	15,13,000		1323,19,362	1
Sub-To	otal (A)		3,276	1,750	18093,48,034	3604,67,540	40,54,000	10,39,245	3634,82,295	0.37
19	Aadhar Housing Finance Ltd.	PLI_HFC	22,164	12,352	85818,68,183	28894,69,466	366,75,000	1652,90,817	27608,53,649	
20	Aavas Financiers Limited	PLI_HFC	2,212	2,181	16589,60,746	4023,29,984	47,48,000	61,16,583	4009,61,401	1
21	Aditya Birla Housing Finance Ltd.	PLI_HFC	274	269	4199,70,440	648,94,605	7,79,000	-	656,73,605	1
22	Anand Housing Finance Private Limited	PLI_HFC	16	16	189,28,000	32,71,043	48,000	-	33,19,043	1
23	Aptus Value Housing Finance India Ltd.	PLI_HFC	310	308	2019,20,754	557,98,809	6,82,000	4,17,795	560,63,014	1
24	Art Affordable Housing Finance (India) Ltd	PLI_HFC	2,592	2,129	20956,53,468	4864,56,636	63,13,000	18,75,166	4908,94,470	1
25	Aspire Home Finance Corporation Ltd.	PLI_HFC	4,528	4,099	39190,91,786	8510,14,808	42,55,000	314,32,960	8238,36,848	1
26	Bajaj Housing Finance Ltd	PLI_HFC	259	259	5086,62,839	663,18,626	7,77,000	-	670,95,626	1
27	Bee Secure Home Finance Private Limited	PLI_HFC	1	1	6,00,000	2,67,280	3,000	-	2,70,280	1
28	Can Fin Homes Ltd.	PLI_HFC	2,826	2,795	35345,45,614	7050,80,997	76,23,000	63,53,307	7063,50,690	1
29	Capital First Home Finance Ltd.	PLI_HFC	145	134	1827,98,323	361,66,172	3,91,000	27,93,162	337,64,010	1
30	Capri Global Housing Finance Private Limited	PLI_HFC	54	54	658,70,888	135,27,287	1,60,000		136,87,287	1
31	Cent Bank Home Finance Ltd.	PLI_HFC	123	97	1087,94,750	242,01,178	1,54,000	38,31,864	205,23,314	1
32	Centrum Housing Finance Limited	PLI_HFC	418	413	4686,35,768	1019,11,946	12,54,000	13,51,400	1018,14,546	1
33	Dewan Housing Finance Corporation Ltd.	PLI_HFC	34,938	34,773	456668,24,239	80368,22,712	762,20,000	381,27,680	80749,15,032	1
34	DHFL Vysya Housing Finance Ltd.	PLI_HFC	265	154	1155,67,859	283,95,689	1,56,000	2,40,993	283,10,696	1
35	DMI Housing Finance Pvt. Ltd.	PLI_HFC	73	67	557,58,075	163,30,653	1,87,000	-	165,17,653	1
36	Easy Home Finance Ltd	PLI_HFC	1	1	5,00,000	2,22,733	3,000		2,25,733	1
37	Edelweiss Housing Finance Ltd.	PLI_HFC	2,219	2,210	27851,72,641	5627,28,576	65,43,000	22,33,709	5670,37,867	
38	Equitas Housing Finance Pvt. Ltd.	PLI_HFC	339	178	916,73,691	208,41,078	1,78,000	46,703	209,72,375	
39	Essel Finance Home Loans Ltd	PLI_HFC	86	84	820,51,150	216,41,554	2,52,000	-	218,93,554	
40	Fast Track Housing Finance Pvt. Ltd.	PLI_HFC	52	48	440,22,128	104,25,441	1,32,000	-	105,57,441	
41	Fullerton Home Finance Company Ltd.	PLI_HFC	143	128	1458,17,820	316,00,811	3,66,000		319,66,811	1
42	GIC Housing Finance Ltd.	PLI_HFC	1,436	1,403	14014,36,595	3268,28,934	35,20,000	16,25,375	3287,23,559	
43	GRUH Finance Ltd.	PLI_HFC	48,998	33,860	270529,74,875	79815,96,577	832,65,000	252,83,804	80395,77,773	
44	Hinduja Housing Finance Limited	PLI HFC	16	9	65,45,202	18,22,667	19,000	-	18,41,667	1

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-	% Share
			(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(in %)
45	Home First Finance Company India Pvt. Ltd.	PLI HFC	16,712	16,275	133631,18,877	39089,19,365	432,33,000	346,46,921	39175,05,444	
46	Homeshree Housing Finance Limited	PLI_HFC	1	1	8,00,000	1,61,668	3,000		1,64,668	1
47	Housing and Urban development Corporation Ltd.	PLI HFC	97	62	489,72,424	129,68,528	1,48,000	-	131,16,528	1
48	Housing Development Finance Corporation Ltd.	PLI HFC	84,457	64,859	794788,88,684	151576,45,101	1566,50,000	633,40,158	152509,54,943	1
49	ICICI Home Finance Company Ltd.	PLI HFC	2,622	2,565	33098,04,153	5984,35,375	68,83,000	68,57,208	5984,61,167	1
50	IFL Housing Finance Limited	PLI HFC	8	8	118,00,000	16,72,127	24,000	-	16,96,127	1
51	India Bulls Housing Finance Ltd.	PLI HFC	26,700	25,498	370151,93,398	61491,26,592	703,76,000	1067,14,666	61127,87,926	.1
52	India Home Loan Ltd.	PLI HFC	1,907	1,537	11690,72,094	3652,70,415	45,74,000	101,80,107	3596,64,308	1
53	India Infoline Housing Finance Ltd.	PLI HFC	26,869	25.863	321023,55,304	61945,96,997	714,32,000	749,34,749	61910,94,248	1
54	India Shelter Finance Corporation Ltd.	PLI HFC	24	21	118,66,048	37,58,744	44,000	2,75,100	35,27,644	1
55	Indostar Home Finance Private Limited	PLI HFC	281	280	3065,82,079	706,13,382	8,43,000	2,70,280	711,86,102	1
56	Khush Housing Finance Pvt Ltd.	PLI HFC	995	829	7525,66,581	1963,62,959	21,04,000	28,57,208	1956,09,751	4
57	KIFS Housing Finance Private Limited	PLI HFC	649	530	3770,52,079	1134,72,159	16,05,000	12,58,457	1138,18,702	.1
58	L & T Housing Finance Ltd.	PLI_HFC	1,003	868	7220,14,689	1708,11,388	25,94,000	6,82,651	1727,22,737	1
59	LIC Housing Finance Ltd.	PLI HFC	31,309	24,303	202239,20,284	51109,81,481	663,02,000	490,63,657	51282,19,824	_
60	Magma Housing Finance	PLI HFC	23	21	196,36,000	48,63,820	49,000	3,83,621	45,29,199	-
61	Mahindra Rural Housing Finance Ltd.	PLI_HFC	501	328	2515,66,086	672,17,058	5,21,000	59,38,480	617,99,578	-
62	Mamata Housing Finance Company Pvt. Ltd.	PLI HFC	10	107,102	157,91,408	22,58,777	20,000	-	22,78,777	
	Manibhavnam Home Finance India Pvt Ltd.	PLI HFC	48		541,56,204	112,64,616	1,44,000		114,08,616	
63		PLI_HFC	22		237,00,000	41,82,122	36,000		42,18,122	-
	Manipal Housing Finance Syndicate Ltd.  Mannappuram Home Finance Ltd.	PLI_HFC	57	55	519,62,287	125,13,455	1,01,000	4,31,675	121,82,780	_
65 66	MAS Rural Housing and Mortgage Finance Ltd.	PLI HFC	396	351	2783,21,680	780,34,591	8,83,000	9,36,318	779,81,273	
	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	_
67	Virginia de la Companya de la Compan	PLI HFC	6,283	3,126	16319,40,786	5012,46,993	54,75,000	34,69,554	5032,52,439	_
68 69	Micro Housing Finance Corporation Ltd.  Muthoot Housing Finance Company Ltd.	PLI_HFC	283	247	1776,07,375	521,21,540	7,09,000	,	528,30,540	_
70	Muthoot Housing Finance Company Ltd.  MuthootHomefin(India) Ltd.	PLI_HFC	3,824	3,232	26930,65,534	7838.50.102	95,31,000	93,34,934	7840,46,168	_
0.00		PLI_HFC	18		152,20,000	36,53,222	48,000	33,3 1,33 1	37,01,222	_
71	National Trust Housing Finance Ltd.  New Habitat Housing Finance and Development Ltd.	PLI_HFC	92	88	1018,38,163	195,44,612	2,16,000	-	197,60,612	_
72		PLI HFC	1,042		2008,40,166	717,02,284	9,46,000	6,32,058	720,16,226	-
73	Nivara Home finance limited	PLI_HFC	171	171	814,50,000	214,61,407	1,71,000		216,32,407	-
74	North East Region Housing Finance Company Ltd.	PLI_HFC	1	1	6,20,000	1,59,710	1,000		1,60,710	-
75	Orange City Housing Finance Ltd.	PLI_HFC	192		458,50,000	158,79,647	1,88,000		160,67,647	-
76	Panthoibi Housing Finance Company Ltd.	PLI_HFC	6,989		110646,68,997	17650,28,296	201,31,000	60,93,147	17790,66,149	-
77	PNB Housing Finance Ltd.	PLI_HFC	12		6085000		27000	30,33,147	15,82,815	-
78	Prosper Housing Finance Limited	PLI_HFC	4,164	-	4781062405		11894000	84,96,024	10239,78,408	_
79	Reliance Home Finance Ltd.	PLI_HFC	235		215659528		571000	14,26,380	517,51,595	-
80	Religare Housing Development Finance Corporation Ltd.	PLI_HFC	934		972857240		2020000	58,40,795	2076,44,671	-
81	Repco Home Finance Ltd.	PLI_HFC	64	A 27 (2)			88000		87,36,049	-
82	Sahara Housing FinaCorporation Ltd.	PLI_HFC	230		20787752		112000	29,152	48,00,830	-
83	SEWA GrihRin Ltd.		981	582	459281117		1163000		1189,08,737	
84	Shriram Housing Finance Ltd.	PLI_HFC	6,856		3338284977		13353000	80,23,947	10159,44,553	
85	Shubham Housing Development Finance Company Pvt. Ltd.	PLI_HFC PLI_HFC	399		356147564		738000	2.14.132	679,37,735	_
86	Sundaram BNP Paribas Home Finance Ltd.		399				42000	-1-	56,48,678	_
87	Swagat Housing Finance Company Ltd.	PLI_HFC	1,455		155388491		1024000		227,40,014	_
88	SwarnaPragati Housing Microfiance Private Limited  Tata Capital Housing Finance Ltd.	PLI_HFC PLI_HFC	8,990				23402000		19323,14,842	_

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-	% Share
			(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(in %)
90	Ummeed Housing Finance Private Ltd	PLI HFC	286	285	234022226	56997565	848000	2,23,187	576,22,378	
91	Vastu Housing Finance Corporation Ltd.	PLI HFC	306	274	237601260	62494028	677000	38,28,038	593,42,990	
92	Viva Home Finance Ltd.	PLI_HFC	53	51	47663844	10481094	67000	2,49,955	102,98,139	
93	West End Housing Finance Ltd	PLI HFC	153	153	167343900	39847629	459000	47,093	402,59,536	
Sub-To		_	3,64,312	2,98,212	3258885,34,910	688785,52,089	7581,46,000	7245,90,211	689121,07,878	70.19
94	Andhra Pradesh GrameenaVikas Bank	PLI RRB	1,047	1,039	11679,14,072	2566,01,894	31,11,000		2597,12,894	
95 =	Andhra PragatiGrameena Bank	PLI RRB	138	109	1146,23,000	251,60,250	3,25,000	-	254,85,250	
96	Assam Gramin Vikash Bank	PLI RRB	18	18	141,52,000	25,67,732	20,000	-	25,87,732	]
97	Baroda Gujarat Gramin Bank	PLI RRB	209	209	2455,47,718	472,34,288	4,61,000	2	476,95,288	
98	Baroda Uttar Pradesh Gramin Bank	PLI_RRB	2	2	28,85,000	5,16,967	6,000		5,22,967	
99	Central Madhya Pradesh Gramin Bank	PLI_RRB	20	20	242,75,000	47,50,330	56,000	-	48,06,330	
100	Chaitanya Godavari Grameena Bank	PLI_RRB	14		95,05,000	22,84,743	17,000	× .	23,01,743	
101	Chhattisgarh RajyaGramin Bank	PLI_RRB	604	498	3708,86,424	978,21,915	8,24,000	21,03,101	965,42,814	
101	Dena Gujarat Gramin Bank	PLI RRB	63	63	633,05,000	146,03,192	1,71,000		147,74,192	1
103	Gramin Bank of Aryavart	PLI RRB	553	215	1224,27,710	374,92,072	4,95,000	-	379,87,072	1
103	Himachal Pradesh Gramin Bank	PLI RRB	2	2	25,00,000	4,40,374	6,000	-	4,46,374	1
105	Karnataka VikasGrameena Bank	PLI RRB	182	72	403,74,400	136,43,706	1,34,000	4,32,948	133,44,758	1
103	Kashi Gomti Samyut Gramin Bank	PLI RRB	892		1308,92,000	487,87,482	6,99,000	-	494,86,482	1
107	Kaveri Grameena Bank	PLI RRB	12		105,10,000	25,59,990	36,000	-	25,95,990	1
108	Kerala Gramin Bank	PLI RRB	4,688	1,800	9001,63,515	3338,21,060	49,80,000	27,59,954	3360,41,106	1
109	Madhya Bihar Gramin Bank	PLI_RRB	4		30,72,000	7,97,869	12,000	-	8,09,869	1
110	MADHYANCHAL GRAMIN BANK	PLI_RRB	125	41	236,43,900	70,02,195	1,11,000	-	71,13,195	1
111	Mizoram Rural Bank	PLI RRB	337		2190,90,000	648,89,384	9,94,000		658,83,384	1
112	Narmada JhabuaGramin Bank	PLI RRB	87		547,44,000	138,69,174	87,000	4,17,968	135,38,206	1
113	Pallavan Grama Bank	PLI_RRB	39	39	414,20,000	93,63,567	1,05,000	-	94,68,567	1
114	Pandyan Grama Bank	PLI RRB	15	15	101,95,000	36,97,371	45,000	41,847	37,00,524	1
115	Paschim Banga Gramin Bank	PLI RRB	4	2	9,00,000	3,12,684	6,000		3,18,684	1
116	Pragathi Krishna Gramin Bank	PLI_RRB	521	519	4963,18,000	1080,66,025	11,31,000	4,90,108	1087,06,917	1
117	Punjab Gramin Bank	PLI RRB	140	74	589,72,000	173,12,524	1,78,000		174,90,524	1
118	Saptagiri Grameena Bank	PLI RRB	15	7	59,30,900	13,96,759	17,000	-	14,13,759	]
119	Sarva Haryana Gramin Bank	PLI RRB	20		124,10,000	29,19,598	35,000	-	29,54,598	1
120	Saurashtra Gramin Bank	PLI RRB	307	254	2174,01,775	597,95,492	6,61,000	8,10,840	596,45,652	
121	Uttar Bihar Gramin Bank	PLI RRB	6	6	48,30,000	12,26,744	18,000	-	12,44,744	1
122		PLI RRB	11	11	110,48,746	22,39,758	33,000		22,72,758	1
	otal (C )	1000	10,075	5,706	43799,37,160	11811,75,139	147,74,000	70,56,766	11888,92,373	1.21
123		Private Sector Bank	34,282		386009,03,125		785,79,000	372,66,895	71712,87,656	
123	Bandhan Bank Ltd	Private Sector Bank	3				9,000	-	5,92,693	1
125		Private Sector Bank	851		8090,79,833	1884,43,631	21,41,000	6,45,260	1899,39,371	
126		Private Sector Bank	26,574		387407,37,304	62446,16,756	693,29,000	2611,97,961	60527,47,795	
127		Private Sector Bank	11		212,25,041	29,40,080	33,000	-	29,73,080	ė.
128		Private Sector Bank	504		1932,33,622	474,70,383	5,51,000	1,83,450	478,37,933	
129		Private Sector Bank	422				3,02,000	4,15,024	373,91,519	
130		Private Sector Bank	58				1,62,000		133,10,972	A
131	RBL Bank Limited	Private Sector Bank	63			150,49,801	1,89,000	-	152,38,801	
131		Private Sector Bank	124				2,51,000	4,46,374	195,32,705	

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-	
			(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(in %)
133	The Catholic Syrian Bank Ltd	Private Sector Bank	20	11	96,39,000	19,49,180	12,000	2,15,443	17,45,737	
134	The Federal Bank Ltd	Private Sector Bank	95	73	920,29,556	164,20,484	1,72,000	2,21,187	163,71,297	
135	YES BANK LIMITED	Private Sector Bank	3,410	2,751	30330,47,386	6796,04,916	80,74,000	32,64,349	6844,14,567	
1010.0	otal (D)		66,417	58,246	819101,04,166	143974,36,069	1598,04,000	3038,55,943	142533,84,126	14.52
136	<del></del>	Public Sector Bank	1,089	1,000	8052,24,526	1920,49,155	21,75,000	5,84,703	1936,39,452	3
137	Andhra Bank	Public Sector Bank	1,892	1,519	15985,39,000	3277,24,186	35,61,000	30,57,575	3282,27,611	
138	Bank of Baroda	Public Sector Bank	4,136	2,924	22957,69,070	6246,61,377	50,62,000	15,52,320	6281,71,057	
139		Public Sector Bank	2,353	2,226	20482,85,220	4884,21,349	42,10,000	41,11,672	4885, 19,677	(A)
140		Public Sector Bank	2,950	2,908	34397,47,449	6895,74,647	75,60,000	89,01,132	6882,33,515	
141	Canara Bank	Public Sector Bank	15,895	7,979	56472,86,568	16433,15,342	223,18,000	72,08,069	16584,25,273	
142		Public Sector Bank	5,511	2,779	26350,92,103	5986,95,384	50,06,000	98,56,782	5938,44,602	
143	Programme Committee Commit	Public Sector Bank	336	327	2306,61,409	625,01,026	8,31,000	12,56,033	620,75,993	8
144	25	Public Sector Bank	1,452	1,281	19928,11,458	3159,28,801	35,08,000	5,48,903	3188,87,898	i
145		Public Sector Bank	3,987	2,105	17126,07,588	4125,29,089	50,69,000	266,30,949	3909,67,140	i
146		Public Sector Bank	394	367	2348,59,076	606,17,708	8,06,000	2,67,317	611,56,391	
147		Public Sector Bank	4,001	2,223	19250,52,056	4786,09,440	56,76,000	42,28,807	4800,56,633	4
148	- 3.2	Public Sector Bank	38	26	265,30,588	53,88,738	36,000		54,24,738	
149		Public Sector Bank	2,354	1,049	7417,04,326	2172,29,969	25,58,000	5,12,729	2192,75,240	
150		Public Sector Bank	34,096	25,680	282176,08,428	57168,81,464	595,99,000	410,98,216	57353,82,248	į.
151		Public Sector Bank	6,113	3,235	26246,90,988	6589,10,616	77,91,000	10,28,707	6656,72,909	i.
152		Public Sector Bank	793	489	3414,98,919	957,11,726	10,38,000	18,33,080	949,16,646	į.
153		Public Sector Bank	494	489	4883,94,390	997,92,810	6,86,000	8,27,297	996,51,513	į
154		Public Sector Bank	2,418	2,365	24450,21,145	5289,09,745	64,02,000	44,43,820	5308,67,925	i .
-	Total (E )		90,302	60,971	594513,84,307	132174,52,572	1438,92,000	1179,48,111	132433,96,461	13.49
155		Small Finance Bank	4	4	32,80,000	8,93,689	12,000	- 4	9,05,689	,
156		Small Finance Bank	315	182	1008,38,095	231,69,622	5,46,000	19	237,15,622	1
157		Small Finance Bank	51	51	496,48,314	122,75,923	1,53,000	*	124,28,923	<i>§</i>
158		Small Finance Bank	829	820	7271,03,216	1778,36,635	24,87,000	16,01,275	1787,22,360	
159		Small Finance Bank	16	9	102,69,000	20,41,697	27,000		20,68,697	1
_	Total (F)		1,215	1,066	8911,38,625	2162,17,566	32,25,000	16,01,275	2178,41,291	0.22
212777	d Total (A)+ (B)+ (C) +( D)+ (E )+(F)		5,35,597	4,25,951	4743304,47,202	982513,00,975	10838,95,000	11560,91,551	981791,04,424	100.00

Adva	Advance Subsidy released under CLSS to NHB for EWS/LIG							
S. No.	Amount (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						
1	100.00	Sanction issued on 07.06.2016						
2	100.00	Sanction issued on 23.09.2016						
3	100.00	Sanction issued on 30.11.2016						
4	125.00	Sanction issued on 15.02.2017						
5	50.00	Sanction issued on 17.03.2017						
Total	475.00	Sanction issued on 17.03.2017						
Total	473.00							
	Financial \	ear 2017-2018						
1	200.00	Sanction issued on 26.04.2017						
2	200.00	Sanction issued on 16.06.2017						
3	200.00	Sanction issued on 21.09.2017						
4	200.00	Sanction issued on 23.10.2017						
5	600.00	Sanction issued on 22.03.2018						
6	400.00	Sanction issued on 30.03.2018						
Total	1800.00							
	Financial \	Year 2018-2019						
1	500.00	Sanction issued on 27.04.2018						
2	500.00	Sanction issued on 25.05.2018						
3	199.00	Sanction issued on 13.09.2018						
4	51.00	Sanction issued on 20.09.2018						
5	1100.00	Sanction issued on 12.11.2018						
6	1200.00	Sanction issued on 28.11.2018						
7	550.00	Sanction issued on 30.01.2019						
8	550.00	Sanction issued on 14.02.2019						
9	1500.00	Sanction issued on 15.03.2019						
10	1000.00	Sanction issued on 27.03.2019						
Total	7150.00							
	Financial `	Year 2019-2020						
1	200.00	Sanction issued on 17.05.2019						
Total	200.00							
•	<b>Grand Total</b>	9775						

### Subject: Request from NHB to release Rs.1000 crore for utilization under CLSS for EWS/LIG.

PUC (pp.421-428/c) 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 (pp.422/c) in the prescribed format (Annexure 3 of revised scheme guidelines of CLSS for EWS/LIG) and requested for further release of Rs.1000 crore for implementation of CLSS for EWS/LIG.
- 3. NHB has so far been released a total of Rs. 9775.00 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, Rs. 7150.00 crore in ten tranches in FY 2018-19 and Rs.200 crore in one tranche in FY 2019-20). Details of funds released have been captured in a statement placed here(pp.434/c).
- 4. From the UC, it is seen that interest earned on the funds and refunds from the PLIs (pending adjustments) as available with NHB as on 07.06.2019 is Rs.58.98 crore (as per previous UC from NHB, interest credited as on 31.03.2019 is Rs.30.13 crore which is credited quarterly). As per current UC, NHB has released Rs.9817.91 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 Rs.9817.91 crore is more than 70% of the total of advance subsidy released to NHB and the interest accrued (i.e. Rs. 9775.00 crore + Rs.30.13 crore) that is a necessary condition for subsequent release to CNAs under para 4.1 of scheme guidelines of CLSS for EWS/LIG (pp.414/c)
- 5. In the BE- 2019-20, funds of Rs. 600.00 crore has 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 2019-20. Ministry has already released Rs.200 crore to NHB vide sanction order dated 17.05.2019 (pp.417/c). Out of the remaining amount of Rs.400 crore, 380 crore may be released to NHB as Ministry has also received a request from HUDCO to release Rs.20 crore for utilization under CLSS for EWS/LIG. It may also be clarified that overall limit (ceiling of 1/3 <sup>rd</sup> of Budget Estimates for 2019-20) in respect of Vote on Account under PMAY (U) will be maintained which is applicable for the whole scheme i.e. sub head wise as clarified by CCA(Sectt) (pp.433/c). The current requirement of Rs.380.00 crore will be met through Budget Head 2216.02.190.18.07.33 (subsidy under Credit Linked Subsidy Scheme I [CLSS-I] for EWS/LIG). Availability of funds in this head may be seen here (pp.435/c).
- 6. If approved, the file may be sent to the IFD with the recommendation to release Rs.380.00 crore (Rupees Three Hundred Eighty Crore only) to NHB as advance subsidy for CLSS for EWS/LIG.

10/06/2019 12:30 PM

NITIN GUPTA (ASO)

Note # 279 US (HFA-IV) - on Trg.

10/06/2019 12:39 PM

Ashok Bawal (SECTION OFFICER)

It is proposed to release Rs.380 Crore to NHB for implementing CLSS component of PMAY(U). The overall limit of 1/3 of Vote on Account amount will be maintained for PMAY(U) Scheme as a whole but due to urgent requirement of funds for CLSS, the full allocation of funds are proposed to be utilized in respect of CLSS. In this regard the matter was considered in consultation with Budget Division and the details in this regard are available in correspondence side at pp.429-433/cor.

We may seek concurrence of IFD for release of Rs.380 lakh to NHB in the above case.

10/06/2019 1:21 PM

RISHI KUMAR (DIR (HFA-IV))

Note # 281

11/06/2019 4:35 PM

Amrit Abhijat (JOINT SECRETARY)

Note # 282

11/06/2019 4:54 PM

Jhanja Tripathy (JS &FA)

Note # 283

Integrated Finance Division

Ref. Note on pre-pages.

A proposal for release of Rs. 380.00 crore to NHB for implementation of CLSS-EWS/LIG under PMYA(U) has been received from HFA Division.

- 2. Earlier, the Prog. Division had sought concurrence of IFD for release of Rs.600.00 crore to NHB. However, IFD agreed to release Rs.200.00 crore which is one third of BE(Rs.600 crore for CLSS-EWS/LIG) i.e. the permissible expenditure from the interim budget of 2019-20 during the Vote on Account period. Now the Prog. Division has proposed to release further amount of Rs. 380.00 crore beyond 1/3rd limit for this component due to urgent requirement of funds. In this regard, they have consulted the Budget Division who has observed that overall limit (ceiling of 1/3 rd of Budget Estimates for 2019-20) in respect of Vote on Account under PMAY (U) is applicable for the whole scheme i.e. sub head wise.
- 3. From the information furnished in para 3 & 4 of the Note # 151, it is observed that so far Rs.9775.00 crore has been released to NHB under CLSS-EWS/LIG component, and NHB has released Rs.9817.91 crore as interest subsidy (including processing fee) to the PLIs for their claims under the scheme. Thus no money is left with NHB, and shortage of funds may have adverse affect on the implementation of the scheme. Therefore, release of additional funds within the BE provision may be considered for ceaseless running of the scheme.
- 4. In view of the position indicated in paras 2 and 3 above, IFD may concur in the proposal for release of Rs. 380.00 crore to NHB for implementation of CLSS-EWS/LIG subject to approval of Competent Authority.

13/06/2019 11:29 AM

S K SARKAR (CONSULTANT)

Note # 284

13/06/2019 12:46 PM

PARAMJIT SINGH WALIA (DS(FINANCE)) 13/06/2019 1:33 PM

Note # 286

Jhanja Tripathy (JS &FA)

13/06/2019 2:43 PM

PARAMJIT SINGH WALIA (DS(FINANCE))

Note # 287

13/06/2019 2:58 PM

S K SARKAR (CONSULTANT)

#### Note # 288

The proposal on this file is about release of Rs.380 Crore to National Housing Bank (NHB) for implementation of EWS/LIG segment of CLSS vertical of PMAY(U). Out of the budget provision of Rs.600 Crore, we have already released Rs.200 Crore i.e 1/3 of the allocation, which is the limit for Vote on Account.

However, due to urgent requirement of funds for CLSS, we have consulted Budget Division and they have agreed to the arrangements that we may release full amount under CLSS provided, the overall 1/3 limit of Vote on Account for PMAY(U) as a whole is kept.

IFD has also concurred in the proposal to release Rs.380 Crores to NHB. Rest of Rs.20 Crore is proposed to released to HUDCO for CLSS through a separate proposal.

We may seek kind approval of Secretary (HUA) to release Rs.380 crore in the above case to NHB for CLSS (EWS/LIG).

13/06/2019 5:53 PM

RISHI KUMAR (DIR (HFA-IV))

Note # 289

18/06/2019 1:18 PM

Amrit Abhijat (JOINT SECRETARY)

Note # 290

19/06/2019 11:34 AM

DURGA SHANKER MISHRA (SECRETARY)

Note # 291

19/06/2019 5:10 PM

Amrit Abhijat (JOINT SECRETARY)

Note # 292

Please issue sanction order.

19/06/2019 5:13 PM

RISHI KUMAR (DIR (HFA-IV))