

No. N-11016/7/2017-HFA IV SECTION-MHUPA (EFS-9022635)

Government of India
Ministry of Housing & Urban Affairs
HFA-IV Section

Nirman Bhawan, New Delhi

Dated: 17th May, 2019

To

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

Sub: Release of Rs.200,00,00,000/-(Rupees Two Hundred 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.200,00,00,000/-(Rupees Two Hundred 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.200,00,00,000/-(Rupees Two Hundred Crore only)** is further subject to the following terms and conditions:-

- I. 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.

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- IX. Where there is an element of cash transfer the same may be made through PFMS/DBT mode as applicable.
- X. NHB shall comply with Model Code of Conduct for General Election 2019 while releasing funds to implementing agencies (PLIs/Banks).

3. The expenditure is adjustable 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.200,00,00,000/-(Rupees Two Hundred 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#267 dated 06.05.2019.**

7. Details of this sanction have been registered at S.No. 50 in the Sanction Register of the HFA Directorate (HFA-III Section) of the Ministry of HUA for the year 2019-20.

Yours faithfully,



(Rahul Mahna)

Under Secretary to the Government of India

Tel No.23061285

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Copy to:-

- i. Section Officer, Admin II Section, Ministry of Housing and Urban Affairs with a request that e-payment of **Rs.200,00,00,000/- (Rupees Two Hundred Crore only)** may be made in favour of NHB.
- ii. Additional Secretary, DFS, Ministry of Finance & MD & CEO, NHB, Core 5-A, 4th Floor, India Habitat Centre, Lodi Road, New Delhi-110003.
- iii. CCA, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi.
- iv. Principal Director of Audit, Economic and Services Ministries, AGCR Building, IP Estate, New Delhi.
- v. Controller General of Accounts, Department of Expenditure, Ministry of Finance, Lok Nayak Bhawan, New Delhi.
- vi. Director (IFD), M/o HUA.
- vii. Budget Section, M/o HUA.
- viii. Sanction folder.

Copy for information to:-

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



(Rahul Mahna)

Under Secretary to the Government of India

By Speed Post

NHB (ND)/GS/EWS-LIG/A-3826/2019

April 16, 2019

Shri Amrit Abhijat, IAS,
Joint Secretary (PMAY) to Government of India,
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 ₹600 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 ₹600,00,00,000 (Six 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

(V. Rajan)

General Manager

Encl: Utilization Certificate

Passed for payment of Rs. 200,00,00,000/-

(Rupees Two Hundred Crore Only)

Bawal
17/05/2019

अशोक बावल, Jt. HOK BAWAL
अनुसंधान अधिकारी/Section Officer
आवासन और शहरी कार्य मंत्रालय
Ministry of Housing And Urban Affairs
भारत सरकार/Govt. of India
निर्माण भवन, नई दिल्ली/Nirman Bhawan, New Delhi

SECRETARY
16/4/2019

ABL
16/04/19
Shri A. G.

SECRETARY

कोर 5-ए, तीसरे से पांचवां तल, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली-110003
दूरभाष नं. पी. बी. एक्स. : 011-3918 7000 फ़ैक्स : 011-2464 6988
वेबसाईट : www.nhb.org.in ई-मेल : ho@nhb.org.in

Core 5-A, 3rd to 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003
Phone : PBX : 011-3918 7000 Fax : 011-2464 6988
Website : www.nhb.org.in E-mail : ho@nhb.org.in

“बैंक हिन्दी में पत्राचार का स्वागत करता है”

Utilization Certificate

FOR CLAIMING SUBSIDY UNDER CREDIT LINKED SUBSIDY SCHEME (CLSS)-EWS/LIG OF THE MINISTRY OF HOUSING & URBAN AFFAIRS, GOVERNMENT OF INDIA.

Summary

S. No.	Particulars	in ₹Cr.
1.	Total cumulative subsidy received from MoHUA a) Un-specified Category : ₹9,555.00 crore b) Specified Category : ₹20.00 crore	9,575.00
2.	Interest earned on the funds available with NHB as on 31-03-2019	30.13
3.	Subsidy amount released to PLIs as on 15-04-2019(<i>State-wise details attached as Annexure I</i>) a) Un-specified Category : ₹9,338.95 crore b) Specified Category : ₹20.00 crore	9,358.95
4.	Balance Subsidy including interest available with NHB (1+2-3)	246.18
5.	Additional advance Subsidy now being sought from MoHUA	600.00

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) Few duplicate claims received from the MoHUA are under scrutiny.

(Authorized Signatory)



(V. Rajan)

General Manager
National Housing Bank

Date: 16-04-2019

Place: New Delhi



PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 15-04-2019

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	5	3	16,50,000	4,86,296	5,000	-	4,91,296
2	Andhra Pradesh	6,956	5,472	67053,55,221	12353,13,606	128,47,000	128,92,649	12352,67,957
3	Arunachal Pradesh	1	1	8,14,000	1,74,384	3,000	-	1,77,384
4	Assam	602	462	4242,17,842	931,98,298	9,25,000	20,51,931	920,71,367
5	Bihar	3,211	2,553	23891,31,130	5474,22,013	67,24,000	35,70,290	5505,75,723
6	Chandigarh	98	76	1053,07,469	166,97,552	1,73,000	1,64,668	167,05,884
7	Chhattisgarh	9,792	6,333	44895,30,716	11437,79,611	149,02,000	196,11,253	11390,70,358
8	Dadra and Nagar Haveli	1,277	1,154	11489,21,135	2706,84,943	29,77,000	10,78,860	2725,83,083
9	Daman and Diu	274	231	1935,35,993	515,94,222	6,19,000	4,89,025	517,24,197
10	Delhi	6,794	6,486	92587,24,483	15350,94,652	166,72,000	114,74,991	15402,91,661
11	Goa	275	224	3135,97,871	530,53,505	5,27,000	2,15,556	533,64,949
12	Gujarat	1,69,531	1,44,585	1556072,01,332	345308,65,944	3747,43,000	3166,25,849	345889,83,095
13	Haryana	7,642	5,672	57565,51,101	12714,97,762	139,26,000	210,05,453	12644,18,309
14	Himachal Pradesh	353	217	1903,03,834	428,85,768	4,88,000	5,82,975	427,90,793
15	Jammu and Kashmir	133	90	670,03,786	182,05,172	1,84,000	-	183,89,172
16	Jharkhand	2,123	1,811	17495,95,862	3690,23,039	50,67,000	27,78,586	3713,11,453
17	Karnataka	12,806	8,480	92029,90,537	18507,73,635	196,40,000	161,71,383	18542,42,252
18	Kerala	12,847	6,149	39504,57,552	11928,44,756	159,35,000	104,51,591	11983,28,165
19	Lakshadweep	-	-	-	-	-	-	-
20	Madhya Pradesh	45,615	28,403	236572,60,908	62430,03,957	741,41,000	1267,15,336	61904,29,621
21	Maharashtra	1,17,404	1,06,970	1449882,25,954	256447,92,094	2615,97,000	2769,67,898	256294,21,196
22	Manipur	273	159	864,50,000	265,07,945	2,69,000	-	267,76,945
23	Meghalaya	71	39	298,36,539	83,59,704	81,000	-	84,40,704
24	Mizoram	494	467	2870,60,000	828,81,559	11,93,000	-	840,74,559
25	Nagaland	10	7	58,40,000	13,68,967	15,000	-	13,83,967
26	Odisha	2,327	1,366	10340,13,347	2344,55,771	27,07,000	21,86,114	2349,76,657
27	Puducherry	246	173	1739,33,084	382,12,260	3,82,000	17,98,821	367,95,439
28	Punjab	7,690	5,386	56013,60,028	12267,75,870	141,49,000	159,69,199	12249,55,671
29	Rajasthan	26,500	18,836	158739,62,924	38134,31,454	489,49,000	878,79,953	37745,00,501
30	Sikkim	15	10	114,34,396	22,80,431	26,000	-	23,06,431
31	Tamil Nadu	20,558	14,228	147023,78,077	29834,41,711	332,37,000	351,45,848	29815,32,863
32	Telangana	6,400	5,522	75742,41,395	13064,17,129	144,48,000	186,29,566	13022,35,563
33	Tripura	311	260	2254,71,595	557,20,426	6,30,000	1,66,922	561,83,504
34	Uttar Pradesh	29,247	21,501	228687,02,820	47545,13,321	557,98,000	604,10,322	47499,00,999
35	Uttarakhand	6,116	3,587	30035,20,219	7466,07,395	78,59,000	77,60,628	7467,05,767
36	West Bengal	11,258	9,578	110755,21,005	22525,77,882	254,63,000	299,24,753	22481,16,129
		5,09,255	4,06,491	4527541,02,155	936449,43,034	10273,01,000	10827,20,420	935895,23,614

PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 15-04-2019

S.No.	Institution Name	Type of PLI	No of claims (New accounts + subsequent disbursements)	No. of New Loan Accounts (Net of Refund)	Loan Disbursement (Net)	Subsidy Released	Processing Fee	Subsidy Refund(Refund Amount + Processing Fee)	Total Disbursement (Subsidy Released + Processing Fee-Subsidy Refund)	% Share
			(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(in %)
1	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	
3	Citizencredit Cooperative Bank Ltd	Co-operative bank	4	4	47,85,600	8,74,364	4,000	-	8,78,364	
4	Jalgaon Janata Sahakari Bank Ltd	Co-operative bank	39	32	294,40,000	72,64,704	84,000	-	73,48,704	
5	Lakhimpur Urban Cooperative Bank Ltd	Co-operative bank	4	1	5,00,000	2,21,558	3,000	-	2,24,558	
6	NKGSB Co-operative Bank Ltd	Co-operative bank	11	11	206,07,000	26,51,511	27,000	-	26,78,511	
7	Prime Co-operative Bank Ltd.	Co-operative bank	60	27	159,73,000	41,58,560	39,000	-	41,97,560	
8	Punjab & Maharashtra Co-operative Bank Ltd.	Co-operative bank	149	132	1957,67,618	332,10,544	3,64,000	5,40,560	330,33,984	
9	Rajkot NagankSahakari Bank Limited	Co-operative bank	1211	499	3338,95,600	1000,98,110	9,96,000	3,85,344	1007,08,766	
10	Sarvodaya Commercial Co-op Bank Ltd.	Co-operative bank	23	19	121,15,000	37,91,991	31,000	-	38,22,991	
11	Shivalik Mercantile Coop Bank	Co-operative bank	1	1	15,00,000	2,18,309	1,000	-	2,19,309	
12	Shri MahilaSewaSahakari Bank Ltd.	Co-operative bank	947	202	571,52,000	125,28,458	2,03,000	1,13,341	126,18,117	
13	The Greater Bombay Coop Bank Ltd	Co-operative bank	25	25	318,04,077	58,46,043	75,000	-	59,21,043	
14	The Gujarat State Co-operative Bank Ltd	Co-operative bank	2	2	9,72,000	2,97,385	2,000	-	2,99,385	
15	The Kalyan Janata Sahakari Bank Ltd.	Co-operative bank	9	9	97,73,452	19,56,572	25,000	-	19,81,572	
16	The Nawanagar Co-operative Bank	Co-operative bank	33	33	283,65,000	70,02,368	83,000	-	70,85,368	
17	The Saraswat Co-op Bank Ltd	Co-operative bank	326	326	4568,74,229	776,63,871	8,56,000	-	785,19,871	
Sub-Total (A)			2,893	1,370	12661,83,576	2686,52,421	29,16,000	10,39,245	2705,29,176	0.29
18	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	
19	Aavas Financiers Limited	PLI_HFC	2,212	2,181	16589,60,746	4023,29,984	47,48,000	61,16,583	4009,61,401	
20	Aditya Birla Housing Finance Ltd.	PLI_HFC	274	269	4199,70,440	648,94,605	7,79,000	-	656,73,605	
21	Anand Housing Finance Private Limited	PLI_HFC	16	16	189,28,000	32,71,043	48,000	-	33,19,043	
22	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	
23	Art Affordable Housing Finance (India) Ltd	PLI_HFC	2,592	2,132	20986,06,907	4864,56,636	63,13,000	11,11,419	4916,58,217	
24	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	
25	Bajaj Housing Finance Ltd	PLI_HFC	259	259	5086,62,839	663,18,626	7,77,000	-	670,95,626	
26	Bee Secure Home Finance Private Limited	PLI_HFC	1	1	6,00,000	2,67,280	3,000	-	2,70,280	
27	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	
28	Capital First Home Finance Ltd.	PLI_HFC	145	134	1827,98,323	361,66,172	3,91,000	27,93,162	337,64,010	
29	Capri Global Housing Finance Private Limited	PLI_HFC	54	54	658,70,888	135,27,287	1,60,000	-	136,87,287	
30	Cent Bank Home Finance Ltd.	PLI_HFC	123	97	1087,94,750	242,01,178	1,54,000	38,31,864	205,23,314	
31	Centrum Housing Finance Limited	PLI_HFC	418	413	4686,35,768	1019,11,946	12,54,000	13,51,400	1018,14,546	
32	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	
33	DHFL Vysya Housing Finance Ltd.	PLI_HFC	265	154	1155,67,859	283,95,689	1,56,000	2,40,993	283,10,696	
34	DMI Housing Finance Pvt. Ltd.	PLI_HFC	73	67	557,58,075	163,30,653	1,87,000	-	165,17,653	
35	Easy Home Finance Ltd	PLI_HFC	1	1	5,00,000	2,22,733	3,000	-	2,25,733	
36	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	
37	Equitas Housing Finance Pvt. Ltd.	PLI_HFC	339	178	916,73,691	208,41,078	1,78,000	46,703	209,72,375	
38	Fast Track Housing Finance Pvt. Ltd.	PLI_HFC	52	48	440,22,128	104,25,441	1,32,000	-	105,57,441	
39	Fullerton Home Finance Company Ltd.	PLI_HFC	143	128	1458,17,820	316,00,811	3,66,000	-	319,86,811	
40	GIC Housing Finance Ltd.	PLI_HFC	1,436	1,403	14014,36,595	3268,28,934	35,20,000	13,79,664	3289,69,270	
41	GRUH Finance Ltd.	PLI_HFC	47,945	33,374	266800,51,782	78812,76,954	827,52,000	192,64,433	79447,64,521	
42	Hinduja Housing Finance Limited	PLI_HFC	16	9	65,45,202	18,22,667	19,000	-	18,41,667	
43	Home First Finance Company India Pvt. Ltd.	PLI_HFC	16,666	16,255	133433,77,139	39027,67,600	432,03,000	323,44,606	39136,25,994	
44	Homesree Housing Finance Limited	PLI_HFC	1	1	8,00,000	1,61,668	3,000	-	1,64,668	
45	Housing and Urban development Corporation Ltd.	PLI_HFC	59	39	315,25,424	78,64,328	79,000	-	79,43,328	
46	Housing Development Finance Corporation Ltd.	PLI_HFC	75,163	56,899	690983,28,898	131845,95,256	1326,68,000	555,60,132	132617,03,124	
47	ICICI Home Finance Company Ltd.	PLI_HFC	1,147	1,106	14460,62,113	2493,16,512	24,58,000	25,57,005	2492,17,507	
48	IFL Housing Finance Limited	PLI_HFC	8	8	118,00,000	16,72,127	24,000	-	16,96,127	
49	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	
50	India Home Loan Ltd.	PLI_HFC	1,907	1,542	11736,12,094	3652,70,415	45,74,000	88,03,730	3610,40,685	
51	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	
52	India Shelter Finance Corporation Ltd.	PLI_HFC	24	21	118,66,048	37,58,744	44,000	2,75,100	35,27,644	
53	Indostar Home Finance Private Limited	PLI_HFC	281	280	3065,82,079	706,13,382	8,43,000	2,70,280	711,86,102	
54	Khush Housing Finance Pvt Ltd.	PLI_HFC	995	830	7540,66,581	1963,62,959	21,04,000	25,86,928	1958,80,031	
55	KIFS Housing Finance Private Limited	PLI_HFC	649	533	3791,28,084	1134,72,159	16,05,000	4,73,740	1146,03,419	
56	L & T Housing Finance Ltd.	PLI_HFC	1,000	867	7202,77,525	1701,61,529	25,91,000	2,13,731	1725,38,798	
57	LIC Housing Finance Ltd.	PLI_HFC	31,309	24,370	202833,68,853	51109,81,481	663,02,000	350,48,970	51422,34,511	

PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 15-04-2019

S.No.	Institution Name	Type of PLI	No of claims (New accounts + subsequent disbursements)	No. of New Loan Accounts (Net of Refund)	Loan Disbursement (Net)	Subsidy Released	Processing Fee	Subsidy Refund(Refund Amount + Processing Fee)	Total Disbursement (Subsidy Released + Processing Fee-Subsidy Refund)	% Share
			(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(in %)
58	Magma Housing Finance	PLI_HFC	23	21	196,36,000	48,63,820	49,000	3,83,621	45,29,199	
59	Mahindra Rural Housing Finance Ltd.	PLI_HFC	501	328	2515,66,086	672,17,058	5,21,000	59,38,480	617,99,578	
60	Mamata Housing Finance Company Pvt. Ltd.	PLI_HFC	10	10	157,91,408	22,58,777	20,000	-	22,78,777	
61	Manibhavnam Home Finance India Pvt Ltd	PLI_HFC	48	48	541,56,204	112,64,616	1,44,000	-	114,08,616	
62	Manipal Housing Finance Syndicate Ltd.	PLI_HFC	22	18	237,00,000	41,82,122	36,000	-	42,18,122	
63	Mannappuram Home Finance Ltd.	PLI_HFC	57	55	519,62,287	125,13,455	1,01,000	4,31,675	121,82,780	
64	MAS Rural Housing and Mortgage Finance Ltd.	PLI_HFC	396	352	2794,04,439	780,34,591	8,83,000	6,66,038	782,51,553	
65	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	
66	Micro Housing Finance Corporation Ltd.	PLI_HFC	6,111	3,003	15606,69,576	4786,94,403	53,49,000	30,38,004	4810,05,399	
67	Muthoot Housing Finance Company Ltd.	PLI_HFC	283	247	1776,07,375	521,21,540	7,09,000	-	528,30,540	
68	MuthootHomefin(India) Ltd.	PLI_HFC	3,824	3,232	26930,65,534	7838,50,102	95,31,000	93,34,934	7840,46,168	
69	National Trust Housing Finance Ltd.	PLI_HFC	18	18	152,20,000	36,53,222	48,000	-	37,01,222	
70	New Habitat Housing Finance and Development Ltd.	PLI_HFC	87	83	959,83,537	184,70,273	2,11,000	-	186,81,273	
71	Nivara Home finance limited	PLI_HFC	1,042	377	2008,40,166	717,02,284	9,46,000	2,23,187	724,25,097	
72	North East Region Housing Finance Company Ltd.	PLI_HFC	171	171	814,50,000	214,61,407	1,71,000	-	216,32,407	
73	Orange City Housing Finance Ltd.	PLI_HFC	1	1	6,20,000	1,59,710	1,000	-	1,60,710	
74	Panthoibi Housing Finance Company Ltd.	PLI_HFC	192	78	458,50,000	158,79,647	1,88,000	-	160,67,647	
75	PNB Housing Finance Ltd.	PLI_HFC	6,989	6,963	110646,68,997	17650,28,296	201,31,000	60,93,147	17790,66,149	
76	Prosper Housing Finance Limited	PLI_HFC	12	9	60,85,000	15,55,815	27,000	-	15,82,815	
77	Reliance Home Finance Ltd.	PLI_HFC	4,068	4,039	4659593723	1000243523	11798000	69,27,462	10051,14,061	
78	Religare Housing Development Finance Corporation Ltd.	PLI_HFC	235	228	215659528	52606975	571000	14,26,380	517,51,595	
79	Repco Home Finance Ltd.	PLI_HFC	934	905	972857240	211465466	2020000	58,40,795	2076,44,671	
80	Sahara Housing FinaCorporation Ltd.	PLI_HFC	64	40	40235000	8648049	88000	-	87,36,049	
81	SEWA GrihRin Ltd.	PLI_HFC	230	110	20787752	4717982	112000	29,152	48,00,830	
82	Shriram Housing Finance Ltd.	PLI_HFC	953	576	458448367	119840000	1150000	29,70,210	1180,19,790	
83	Shubham Housing Development Finance Company Pvt. Ltd.	PLI_HFC	6,856	5,104	3338284977	1010615500	13353000	80,23,947	10159,44,553	
84	Sundaram BNP Paribas Home Finance Ltd.	PLI_HFC	399	291	356147564	67413867	738000	2,14,132	679,37,735	
85	Swagat Housing Finance Company Ltd.	PLI_HFC	26	26	23245723	5606678	42000	-	56,48,678	
86	SwarnaPragati Housing Microfinance Private Limited	PLI_HFC	1,455	725	155388491	22089320	1024000	3,73,306	227,40,014	
87	Tata Capital Housing Finance Ltd.	PLI_HFC	7,338	6,560	7583567487	1525710776	18446000	244,49,005	15197,07,771	
88	Ummeed Housing Finance Private Ltd	PLI_HFC	286	285	234022226	56997565	848000	2,23,187	576,22,378	
89	Vastu Housing Finance Corporation Ltd.	PLI_HFC	214	193	160396404	41056095	401000	13,03,677	401,53,418	
90	Viva Home Finance Ltd.	PLI_HFC	52	50	46517297	10294516	64000	2,49,955	101,08,561	
91	West End Housing Finance Ltd	PLI_HFC	153	153	167343900	39847629	459000	47,093	402,59,536	
Sub-Total (B)			3,49,811	2,85,864	3103161,35,599	658563,05,547	7229,37,000	6750,92,861	659041,49,886	70.42
92	Andhra Pradesh GrameenaVikas Bank	PLI_RRB	60	56	512,28,000	120,52,400	1,62,000	-	122,14,400	
93	Andhra PragatiGrameena Bank	PLI_RRB	138	109	1146,23,000	251,60,250	3,25,000	-	254,85,250	
94	Assam Gramin Vikash Bank	PLI_RRB	18	18	141,52,000	25,67,732	20,000	-	25,87,732	
95	Baroda Gujarat Gramin Bank	PLI_RRB	209	209	2455,47,718	472,34,288	4,61,000	-	476,95,288	
96	Baroda Uttar Pradesh Gramin Bank	PLI_RRB	2	2	28,85,000	5,16,967	6,000	-	5,22,967	
97	Central Madhya Pradesh Gramin Bank	PLI_RRB	20	20	242,75,000	47,50,330	56,000	-	48,06,330	
98	Chaitanya Godavari Grameena Bank	PLI_RRB	14	11	95,05,000	22,84,743	17,000	-	23,01,743	
99	Chhattisgarh RajyaGramin Bank	PLI_RRB	604	498	3708,86,424	978,21,915	8,24,000	21,03,101	965,42,814	
100	Dena Gujarat Gramin Bank	PLI_RRB	63	63	633,05,000	146,03,192	1,71,000	-	147,74,192	
101	Gramin Bank of Aryavart	PLI_RRB	553	215	1224,27,710	374,92,072	4,95,000	-	379,87,072	
102	Himachal Pradesh Gramin Bank	PLI_RRB	2	2	25,00,000	4,40,374	6,000	-	4,46,374	
103	Karnataka VikasGrameena Bank	PLI_RRB	130	53	292,10,400	98,82,066	1,14,000	1,62,668	98,33,398	
104	Kashi Gomti Samyut Gramin Bank	PLI_RRB	892	233	1308,92,000	487,87,482	6,99,000	-	494,86,482	
105	Kaveri Grameena Bank	PLI_RRB	12	12	105,10,000	25,59,990	36,000	-	25,95,990	
106	Kerala Gramin Bank	PLI_RRB	4,688	1,800	9001,63,515	3338,21,060	49,80,000	27,59,954	3360,41,106	
107	Madhya Bihar Gramin Bank	PLI_RRB	4	4	30,72,000	7,97,869	12,000	-	8,09,869	
108	MADHYANCHAL GRAMIN BANK	PLI_RRB	68	23	132,82,900	34,01,636	57,000	-	34,58,636	
109	Mizoram Rural Bank	PLI_RRB	337	334	2190,90,000	648,89,384	9,94,000	-	658,83,384	
110	Narmada JhabuaGramin Bank	PLI_RRB	87	84	547,44,000	138,69,174	87,000	4,17,968	135,38,206	
111	Pallavan Grama Bank	PLI_RRB	39	39	414,20,000	93,63,567	1,05,000	-	94,68,567	
112	Pandyan Grama Bank	PLI_RRB	15	15	101,95,000	36,97,371	45,000	-	37,42,371	
113	Paschim Banga Gramin Bank	PLI_RRB	4	2	9,00,000	3,12,684	6,000	-	3,18,684	
114	Pragathi Krishna Gramin Bank	PLI_RRB	521	519	4963,18,000	1080,66,025	11,31,000	4,90,108	1087,06,917	

PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 15-04-2019

S.No.	Institution Name	Type of PLI	No of claims (New accounts + subsequent disbursements)	No. of New Loan Accounts (Net of Refund)	Loan Disbursement (Net)	Subsidy Released	Processing Fee	Subsidy Refund(Refund Amount + Processing Fee)	Total Disbursement (Subsidy Released + Processing Fee-Subsidy Refund)	% Share
			(in units)	(in units)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(Amount in ₹)	(in %)
115	Punjab Gramin Bank	PLI_RRB	140	74	589,72,000	173,12,524	1,78,000	-	174,90,524	
116	Saptagiri Grameena Bank	PLI_RRB	15	7	59,30,900	13,96,759	17,000	-	14,13,759	
117	Sarva Haryana Gramin Bank	PLI_RRB	20	13	124,10,000	29,19,598	35,000	-	29,54,598	
118	Saurashtra Gramin Bank	PLI_RRB	251	200	1714,57,775	469,73,595	4,99,000	8,10,840	466,61,755	
119	Uttar Bihar Gramin Bank	PLI_RRB	6	6	48,30,000	12,26,744	18,000	-	12,44,744	
Sub-Total (C)			8,912	4,621	31847,33,342	9142,01,791	115,56,000	67,44,639	9190,13,152	0.98
120	Axis Bank Ltd.	Private Sector Bank	34,282	29,729	386009,03,125	71299,75,551	785,79,000	372,66,895	71712,87,656	
121	Bandhan Bank Ltd	Private Sector Bank	3	3	25,50,000	5,83,693	9,000	-	5,92,693	
122	DCB Bank Ltd.	Private Sector Bank	851	850	8107,89,833	1884,43,631	21,41,000	4,39,389	1901,45,242	
123	ICICI Bank Ltd.	Private Sector Bank	26,574	24,206	387407,37,304	62446,16,756	693,29,000	2611,97,961	60527,47,795	
124	IDFC Bank Ltd	Private Sector Bank	11	11	212,25,041	29,40,080	33,000	-	29,73,080	
125	Karnataka Bank Ltd.	Private Sector Bank	403	147	1257,89,108	314,29,625	3,53,000	1,83,450	315,99,175	
126	KarurVysya Bank Ltd.	Private Sector Bank	422	192	1695,62,164	375,04,543	3,02,000	4,15,024	373,91,519	
127	Kotak Mahindra Bank Ltd	Private Sector Bank	58	58	1008,08,385	131,48,972	1,62,000	-	133,10,972	
128	RBL Bank Limited	Private Sector Bank	63	63	650,89,000	150,49,801	1,89,000	-	152,38,801	
129	Tamilnad Mercantile Bank Ltd.	Private Sector Bank	123	88	731,49,750	195,08,643	2,50,000	-	197,58,643	
130	The Catholic Syrian Bank Ltd	Private Sector Bank	20	11	96,39,000	19,49,180	12,000	2,15,443	17,45,737	
131	The Federal Bank Ltd	Private Sector Bank	95	73	920,29,556	164,20,484	1,72,000	2,21,187	163,71,297	
132	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	
Sub-Total (D)			66,315	58,182	818453,19,652	143811,75,875	1596,05,000	3032,03,698	142375,77,177	15.21
133	Allahabad Bank	Public Sector Bank	943	887	6924,28,232	1689,92,941	20,60,000	3,39,819	1707,13,122	
134	Andhra Bank	Public Sector Bank	1,892	1,519	15985,39,000	3277,24,186	35,61,000	30,57,575	3282,27,611	
135	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	
136	Bank of India	Public Sector Bank	2,353	2,226	20482,85,220	4884,21,349	42,10,000	41,11,672	4885,19,677	
137	Bank of Maharashtra	Public Sector Bank	2,950	2,908	34397,47,449	6895,74,647	75,60,000	89,01,132	6882,33,515	
138	Canara Bank	Public Sector Bank	5,881	2,451	15159,60,402	4634,60,751	56,38,000	10,07,269	4680,91,482	
139	Corporation Bank	Public Sector Bank	5,511	2,779	26350,92,103	5986,95,384	50,06,000	98,56,782	5938,44,602	
140	Dena Bank	Public Sector Bank	304	301	2113,17,697	566,16,373	7,99,000	4,38,805	569,76,568	
141	IDBI Bank Ltd.	Public Sector Bank	1,452	1,281	19928,11,458	3159,28,801	35,08,000	5,48,903	3188,87,898	
142	Indian Bank	Public Sector Bank	3,987	2,185	17721,93,375	4125,29,089	50,69,000	120,73,279	4055,24,810	
143	Indian Overseas Bank	Public Sector Bank	394	367	2348,59,076	606,17,708	8,06,000	2,67,317	611,56,391	
144	Oriental Bank of Commerce	Public Sector Bank	4,000	2,222	19236,52,056	4783,42,160	56,73,000	42,28,807	4797,86,353	
145	Punjab & Sind Bank	Public Sector Bank	38	26	265,30,588	53,88,738	36,000	-	54,24,738	
146	Punjab National Bank	Public Sector Bank	2,354	1,050	7423,11,765	2172,29,969	25,58,000	2,97,472	2194,90,497	
147	State Bank of India	Public Sector Bank	34,096	25,680	282176,08,428	57168,81,464	595,99,000	410,98,216	57353,82,248	
148	Syndicate Bank	Public Sector Bank	6,113	3,235	26246,90,988	6589,10,616	77,91,000	10,28,707	6656,72,909	
149	UCO Bank	Public Sector Bank	793	489	3414,98,919	957,11,726	10,38,000	18,33,080	949,16,646	
150	Union Bank of India	Public Sector Bank	494	489	4883,94,390	997,92,810	6,86,000	8,27,297	996,51,513	
151	United Bank of India	Public Sector Bank	2,418	2,365	24450,21,145	5289,09,745	64,02,000	44,43,820	5308,67,925	
Sub-Total (E)			80,109	55,384	552467,11,361	120083,89,834	1270,62,000	959,12,272	120395,39,562	12.86
152	Capital Small Finance Bank Ltd	Small Finance Bank	4	4	32,80,000	8,93,689	12,000	-	9,05,689	
153	Equitas Small Finance Bank Ltd	Small Finance Bank	315	182	1008,38,095	231,69,622	5,46,000	-	237,15,622	
154	Suryoday Small Finance Bank Ltd	Small Finance Bank	51	51	496,48,314	122,75,923	1,53,000	-	124,28,923	
155	Ujjivan Small Finance Bank	Small Finance Bank	829	824	7309,83,216	1778,36,635	24,87,000	7,27,705	1795,95,930	
156	Utkarsh Small Finance Bank Ltd	Small Finance Bank	16	9	102,69,000	20,41,697	27,000	-	20,68,697	
Sub-Total (F)			1,215	1,070	8950,18,625	2162,17,566	32,25,000	7,27,705	2187,14,861	0.23
Grand Total (A)+ (B)+ (C) +(D)+ (E)+(F)			5,09,255	4,06,491	4527541,02,155	936449,43,034	10273,01,000	10827,20,420	935895,23,614	100.00

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		
5	100.00	Sanction issued on 07.06.2016
6	100.00	Sanction issued on 23.09.2016
7	100.00	Sanction issued on 30.11.2016
8	125.00	Sanction issued on 15.02.2017
9	50.00	Sanction issued on 17.03.2017
Total	475.00	
Financial Year 2017-2018		
10	200.00	Sanction issued on 26.04.2017
11	200.00	Sanction issued on 16.06.2017
12	200.00	Sanction issued on 21.09.2017
13	200.00	Sanction issued on 23.10.2017
14	600.00	Sanction issued on 22.03.2018
15	400.00	Sanction issued on 30.03.2018
Total	1800.00	
Financial Year 2018-2019		
16	500.00	Sanction issued on 27.04.2018
17	500.00	Sanction issued on 25.05.2018
18	199.00	Sanction issued on 13.09.2018
19	51.00	Sanction issued on 20.09.2018
20	1100.00	Sanction issued on 12.11.2018
21	1200.00	Sanction issued on 28.11.2018
22	550.00	Sanction issued on 30.01.2019
23	550.00	Sanction issued on 14.02.2019
24	1500.00	Sanction issued on 15.03.2019
25	1000.00	Sanction issued on 27.03.2019
Total	7150.00	
Grand Total		9575



- 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.