Annexure -III

No.8/133/2014-IF.II
Government of India
Ministry of Finance
Department of Financial Services

"Jeevan Deep Building", Parliament Street, New Delhi. Dated, the 01st June, 2016

To

The Chairman, All State Level Banker's Committee,

Subject: Inclusion of Credit Linked Subsidy Scheme (CLSS) in the agenda of meetings of State Level Bankers Committee.

Sir / Madam.

The Credit Linked Subsidy Scheme (CLSS) for Housing for All (Urban) Mission of Pradhan Mantri Awas Yojana (PMAY), was launched by the Hon'ble Prime Minister. The "Housing for All" Mission for urban area has become effective from June 17, 2015 and will be implemented up to March 31, 2022.

- 2. In this connection it has been decided that a review of progress under CLSS should be included in the agenda of meetings of SLBCs.
- 4. You are therefore requested to do the needful in this regard.

Yours' faithfully,

(Rajiv Sharma)

Under Secretary to the Government of India

Tel: 23748775

Email: rajiv.sharma70@n.c.in

No 8/133/2014-F.II Government of India Ministry of Finance Department of Financial Services

"Jeevan Deep Building" Parliament Street, New Delhi Dated, the 30° September, 2016

To

The Chairman, All SLBCs Convenor Banks (as per list enclosed).

Subject: Progress under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Awas Yojana (PMAY) reg.

Sir / Madam.

In continuation of this Department's letter of even number dated 21 08 2015 (copy enclosed), it is to share with you that the progess of the Credit Linked Subsidy Scheme (CLSS) is being reviewed at the highest level by both Department of Financial Services (DFS) and Ministry of Housing and Urban Poverty Alleviation (Mo/HUPA).

2. The implementation status of PMAY-CLSS of PSBs have been reviewed in this Department and it has been noticed that banks need to upscale their efforts to ensure higher performance in CLSS. The progess of implementation of PMAY-CLSS is slow in your state. You may like to get the matter examined.

Yours faithfully

(Ateesh Singh)
Director IF-II
23748642

Encl: As above.

No.8/133/2014-IF II
Government of India
Ministry of Finance
Department of Financial Services

"Jeevan Deep Building". Parliament Street, New Delhi Dated, the 21st August, 2015

To

- The Chairman & MD All PSBs.
- The Chairman & MD, All Private Banks

Subject: Flow of credit to Housing for Urban Poor - addressing the key bottlenecks as well as channelizing Pension/Insurance Funds to Housing Sector- Forwarding of minutes - reg.

Sir / Madam

Please refer to the Pradhan Mantri Awas Yojana (PMAY), recently launched by the Honble Prime Minister and the Housing for All (Urban) Scheme Guidelines, 2015 of the Ministry of Housing and Urban Poverty Alleviation. Government of India. The "Housing for All" Mission for urban area has become effective from June 17, 2015 and will be implemented up to March 31, 2022.

- Promotion of Affordable Housing for weaker sections through Credit. Linked Subsidy is one of the verticals of the Mission, which focuses on expanding institutional credit flow to the housing needs of urban poor through Prime Lending Institutions (PLIs) Credit Linked Subsidy will be provided on home loans to be availed of by eligible urban poor (EWS / LIG) for acquisition expansion and construction of houses. The beneficiaries seeking housing bens from banks would be eligible for an interest subsidy at the rate of 6.5% for tenure of 15 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%. The Credit Linked Subsidy will be available for a loan amount upto Rs. 6 lakes only and will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and thus Equated Monthly Instalments (EMIs).
- The subsidy will be channelized through designated Central Nodal Agencies (CNAs) and the National Housing Bank (NHB) has been identified as one of the CNAs. Among the first steps is to register with a CNA by signing a Memorandum of Understanding (MoU) NHB has already sent a letter dated July 9, 2015 inviting you to execute a MoU and also nominate a Nodal Officer at an early date. [NHB (ND)/MRCPD/BPPD/6778/2015 (copy enclosed)]
- It is therefore imperative for banks to respond positively to the loan applicants under CLSS who are mostly from the EWS / LIG segments

Yours' faithfully

(Ateesh Singh)

List of SLBC Convenors Banks

			Rank A
		Alba	Address of the Convenor Bank
	Jame of States/UTs	Name of the	a is 1 d Hyderabai-500
	Vame of States	Convenor Bank	SLBC of A.P. Andhra Bank, Saifabad, Hyderabai- 500 1
		Andhra Bank	SLDC of Final Bank
100	Andhra Pradesh	Turcus	004 Convenor SLBC, State Bank of India, Lead Bank Convenor SLBC, State Bank of India, Lead Bank
		State Bank of India	Convenor SLBC, State Bank of India, Convenor SLBC, State Bank of I
	Andaman & Nicobar	State Balk of 4	action 1st Floor, Dor Court
			744101 Sank of India North East
	Islands		744101 Convenor, SLBC, State Bank of India North East Convenor, SLBC, State Bank of India North East
	1.4	State Bank of India	Convenor, SLBC, State Bank of Guwahati-781006 Circle, Local Head Office, Dispur, Guwahati-781006 Circle, Local Head Office, Dispur, Guwahati-781006
	Arunachal Pradesh		Circle, Local Head Office, Dispur, Guwahata Convenor, SLBC, State Bank of India North East Convenor, SLBC, State Dispur, Guwahati-781006
		State Bank of India	Convenor, State Office Dispur, Guwahati-781000
	Assam	State parcy of	Convenor, SLBC, State Bank of India LH.O. SLBC Circle, Local Head Office, Dispur, Guwahati-781006 Circle, Local Head Office, Dispur, Guwahati-781006 Convenor SLBC, State Bank of India LH.O. SLBC
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		State Bank of India	Donartment, 5th Floor, West Gallare
5.	Bihar		200 201
			800 001. al Convenor, State Level Bankers' Committee (Punjao). al Convenor, State Level Bankers' Floor, Sector-
		Damiah Nation	al Convenor, State Bank PNB House, 3rd Floor, Sector
7	Chandigarh	1 Luisjan	Puniab National Date
6		Bank	17B, Chandigarh-160 017 17B, Chandigarh-160 017 1a Convenor, SLBC, State Bank of India, Administrative
		1 1	Convenor, SLBC, State Data
		State Bank of Indi	Office, Byron Bazar, Raipur Office, Byron Bazar, Raipur SLBC Convenor, Dena Bank, Dena Laxmi Bhavar, 4th SLBC Convenor, Dena Bank, Dena Laxmi Bhavar, 4th
7.	Chhattisgarh	and the second	
		ar Dena Bank	SLBC Convenor, Dena Bank, Dena Laxing Floor, 188-A Ashram Road, Near City Gold,
-	Dadra & Nag	ar Della Dure	Floor, 188-A Asidan
8.	Haveli		Ahmedabad-380009 Ahmedabad-380009 SLBC Convenor, Dena Bank, Pragati Shopping Centre, Daman-396210
	Tiaven		Dana Bank, Linau
		Dena Bank	SLBC Convenor, Delta Bankar, 396210 Kavi Khabardar Marg, Daman-396210 Kavi Khabardar Marg, Committee, Oriental
9	Daman & Diu		Kavi Klavarda Jovel Bankers' Committee, Otterita
		Oriental Bank	Kavi Khabardar Marg, Daman-396216 Of Convenor, State Level Bankers' Committee, Oriental Bank of Commerce, 15, H-Block, Connaught Place
10.	Delhi	Offerial	Bank of Commerce, 23,
10.		Commerce	New Delhi-110001 Con Convenor, State
		100	The Chate Level Bankers' Committee, Con Italia I acal Head
		State Bank of In	dia State Level Bankers Communes, Unit, Local Head
11	Goa	State Bank of In	dia State Level Bankers' Commutee, Court Local Head Bank Of India, Rural Business Unit, Local Head Bank Of India, Rural Business Unit, Local Head
11.	Goa	State Bank of In	Bank Of India, Kurai Bushers Kurla Complex Office, 2nd Floor, "Synergy", Bandra Kurla Complex
11.	Goa	State Bank of In	Bank Of India, Kurai Bushees Office, 2nd Floor, "Synergy", Bandra Kurla Complex Mumbai-400 051
11.	Goa		Bank Of India, Kurai Bushees Office, 2nd Floor, "Synergy", Bandra Kurla Complex Mumbai-400 051
		State Bank of In	Bank Of India, Kurai Bushes Office, 2nd Floor, "Synergy", Bandra Kurla Complex Mumbai-400 051
11.	Goa		Bank Of India, Rural Bushler Surla Complex Office, 2nd Floor, "Synergy", Bandra Kurla Complex Mumbai-400 051 SLBC Convenor, Dena Bank, Dena Laxmi Bhayan, 41 Floor, 188-A Ashram Road, Near City Gold
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12.	Gujarat	Dena Bank Punjab Nat	Bank Of India, Rural Bushes Office, 2nd Floor, "Synergy", Bandra Kurla Complex Mumbai-400 051 SLBC Convenor, Dena Bank, Dena Laxmi Bhayan, 47 Floor, 188-A Ashram Road, Near City Gold Ahmedabad-380009 tional SLBC Convenor, Punjab National Bank, PNB House 3rd Floor, Sector 17-B, Chandigarh-160 017
		Dena Bank Punjab Nat	Bank Of India, Rural Bushes Office, 2nd Floor, "Synergy", Bandra Kurla Complex Mumbai-400 051 SLBC Convenor, Dena Bank, Dena Laxmi Bhayan, 47 Floor, 188-A Ashram Road, Near City Gold Ahmedabad-380009 tional SLBC Convenor, Punjab National Bank, PNB House 13rd Floor, Sector 17-B, Chandigarh-160 017
12	Gujarat	Dena Bank Punjab Nat Bank	Bank Of India, Rural Bublish State Complex Office, 2nd Floor, "Synergy", Bandra Kurla Complex Mumbai-400 051 SLBC Convenor, Dena Bank, Dena Laxmi Bhayan, 41 Floor, 188-A Ashram Road, Near City Gold Ahmedabad-380009 tional SLBC Convenor, Punjab National Bank, PNB House 13rd Floor, Sector 17-B, Chandigarh-160 017 UCO Bank, Convenor, State Level Banker Uco Bank, Umaschal Pradesh, Himland Hot
12.	Gujarat	Dena Bank Punjab Nat Bank	Bank Of India, Rural Bushes Office, 2nd Floor, "Synergy", Bandra Kurla Complex Mumbai-400 051 SLBC Convenor, Dena Bank, Dena Laxmi Bhayan, 4nd Floor, 188-A Ashram Road, Near City Gold Ahmedabad-380009 tional SLBC Convenor, Punjab National Bank, PNB House 3nd Floor, Sector 17-B, Chandigarh-160 017 UCO Bank, Convenor, State Level Banker UCO Bank, Convenor, State Level Banker Committee, Himachal Pradesh, Himland Hot
12	Gujarat	Dena Bank Punjab Nat Bank	Bank Of India, Rural Bushes Office, 2nd Floor, "Synergy", Bandra Kurla Complex Mumbai-400 051 SLBC Convenor, Dena Bank, Dena Laxmi Bhayan, 41 Floor, 188-A Ashram Road, Near City Gold Ahmedabad-380009 tional SLBC Convenor, Punjab National Bank, PNB House 3rd Floor, Sector 17-B, Chandigarh-160 017 UCO Bank, Convenor, State Level Banker Committee, Himachal Pradesh, Himland Hot
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12. 13.	Gujarat Haryana Himachal Prade	Dena Bank Punjab Nat Bank	Bank Of India, Rufai Bublian Grifice, 2nd Floor, "Synergy", Bandra Kurla Complex Office, 2nd Floor, "Synergy", Bandra Kurla Complex Mumbai-400 051 SLBC Convenor, Dena Bank, Dena Laxmi Bhayan, 4nd Floor, 188-A. Ashram Road, Near Circ Gold Ahmedabad-380009 tional SLBC Convenor, Punjab National Bank, PNB House 1874 Floor, Sector 17-B, Chandigarh-160 017 UCO Bank, Convenor, State Level Banker Committee, Himachal Pradesh, Himland Hot Annexe, Circular Road, Shimla-171001 SLBC Convenor, Bank of India, 4th Floor, Pradha Tower, Main Road, Ranchi-834 001
12	Gujarat Haryana Himachal Prade	Dena Bank Punjab Nat Bank UCO Bank Bank of India	Bank Of India, Rufai Bublian Grifice, 2nd Floor, "Synergy", Bandra Kurla Complex Office, 2nd Floor, "Synergy", Bandra Kurla Complex Mumbai-400 051 SLBC Convenor, Dena Bank, Dena Laxmi Bhayan, 4nd Floor, 188-A. Ashram Road, Near Circ Gold Ahmedabad-380009 tional SLBC Convenor, Punjab National Bank, PNB House 1874 Floor, Sector 17-B, Chandigarh-160 017 UCO Bank, Convenor, State Level Banker Committee, Himachal Pradesh, Himland Hot Annexe, Circular Road, Shimla-171001 SLBC Convenor, Bank of India, 4th Floor, Pradha Tower, Main Road, Ranchi-834 001
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