

No. N-11027/19/2015-HFA.1 (FTS-12985)

Government of India
Ministry of Housing & Urban Poverty Alleviation
HFA-1 Division

G-Wing, Nirman Bhawan, New Delhi
Dated the 10th September, 2015

To,

The Chairman & Managing Director,
Housing and Urban Development Corporation Ltd.,
HUDCO Bhawan, Core-7-A, India Habitat Centre,
Lodhi Road, New Delhi - 110 003

The Managing Director & CEO,
National Housing Bank,
Core 5-A, India Habitat Centre,
Lodhi Road, New Delhi-110003.

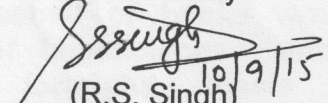
Subject: Amendments in the Guidelines of Pradhan Mantri Awas Yojana (PMAY)- HFA (Urban) Mission-regarding.

Sir,

I am directed to say that some amendments have been carried out in the Mission Guidelines. A table of the Amendments is annexed herewith for reference and record.

2. The amendments relating to CLSS may please be further communicated to Primary Lending Institutions (PLIs).
3. This issues with the approval of the competent authority.

Yours faithfully


(R.S. Singh)
Director (HFA-1)

Telefax: 011-23062279

Copy to:

- i. DS (HFA-2&3)
- ii. DS (HFA-4&5)
- iii. PS to JS & MD (HFA)
- iv. DC (MIS) - **With a request to upload the amendments on the Ministry's website.**

**AMENDMENTS APPROVED IN PRADHAN MANTRI AWAS YOJANA (PMAY) –
HOUSING FOR ALL (URBAN) MISSION GUIDELINES**

Para No.	ORIGINAL VERSION AS PER GUIDELINES	TO BE AMENDED AS
5.3	Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this component of the mission should be upto 30 square metres and 60 square metres for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his / her discretion, can build a house of larger area but interest subvention would be limited to first Rs.6 lakh only.	Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed <u>or enhanced</u> under this component of the mission should be upto 30 square metres and 60 square metres for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his / her discretion, can build a house of larger area but interest subvention would be limited to first Rs.6 lakh only.
5.12.	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 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	At the end of the paragraph, following sentence is proposed to be inserted: Till 31.12.2015, however, or until States/UTs sign MoA under the Mission, whichever is later, instead of taking NOC from States / UTs, CNAs on behalf of banks 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 double benefit under the Mission.

	NOC within 15 days of receipt of such request.	
7.	The fourth component of the mission is assistance to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own to cover the beneficiaries who are not able to take advantage of other components of the mission. Such families may avail of central assistance of Rs. 1.5 lakh for construction of new houses under the mission. Such beneficiaries should be part of HFAPoA.	The fourth component of the mission is assistance to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own to cover the beneficiaries who are not able to take advantage of other components of the mission. Such families may avail of central assistance of Rs. 1.50 lakhs for construction of new houses or for enhancement of existing houses under the mission. Carpet Area of such house either newly constructed or enhanced should be upto 30 sq.mt.
7.1	Beneficiary desirous of availing this assistance shall approach the ULBs with adequate documentation regarding availability of land owned by them. Such beneficiaries may be residing either in slums or outside the slums. Beneficiaries in slums which are not being redeveloped can be covered under this component if beneficiaries have a Kutcha house.	Beneficiaries desirous of availing this assistance shall approach the ULBs with adequate documentation regarding availability of land owned by them. Such beneficiaries may be residing either in slums or outside the slums. Beneficiaries in slums which are not being redeveloped can be covered under this component if beneficiaries have a Kutcha or Semi-Pucca house.
8.10	Based on HFAPoA and availability of resources, each city will prepare Detailed Project Report (DPRs) under each component of the Mission. All DPRs should be approved by State Level Sanctioning and Monitoring Committee.	Based on HFAPoA and availability of resources, each city will prepare Detailed Project Report (DPRs) under each component of the Mission except CLSS . All DPRs should be approved by State Level Sanctioning and Monitoring Committee.

<p>Para E 6 (Part of MoU on page 23)</p>	<p>The Lender/Second Party will provide utilization/end use certificate to the First Party on a quarterly basis and also the certificate in relation to the physical progress of the construction leading up to the completion of the housing unit. The lender/Second Party shall submit a consolidated utilization certificate on completion of the housing unit within one year period from the start of construction. In case of default in not providing utilization/end-use certificate the lender/Second Party shall refund the amount of subsidy to the First Party. Further, any unutilized amount of subsidy shall be immediately returned by Second Party to First Party.</p>	<p>The Lender/Second Party will provide utilization/end use certificate to the First Party on a quarterly basis and also the certificate in relation to the physical progress of the construction leading up to the completion of the housing unit. The lender/Second Party shall submit a consolidated utilization certificate on completion of the housing unit within one year period from the completion of construction or a maximum of 36 months from the date of the disbursement of the 1st instalment of the loan amount. In case of default in not providing utilization/end-use certificate the lender/Second Party shall refund the amount of subsidy to the First Party. Further, any unutilized amount of subsidy shall be immediately returned by Second Party to First Party.</p>
<p>Para E 8 of MoU on page 24</p>	<p>In the event of default in repayment of the loan by the borrower/beneficiary to the Second Party and the loan becoming Non-performing assets (NPA), the lender/second party will proceed for recovery of the dues through such measures as considered appropriate, including foreclosure of the property. In all such cases, the amount of the recoveries will be first charged to the subsidy amount (balance period of the loan) and will be paid by the lender/second party to the nodal agency for onward payments/adjustment as decided by the MoHUPA, Government of India from time to time.</p>	<p>In the event of default in repayment of the loan by the borrower/beneficiary to the Second Party and the loan becoming Non-performing assets (NPA), the lender/second party will proceed for recovery of the dues through such measures as considered appropriate, including foreclosure of the property. In all such cases, the amount of the recoveries will be charged to the subsidy amount on a proportionate basis (in proportion to the loan outstanding and subsidy disbursed).</p>

Additional information / fields (highlighted in bold letters) is proposed to be included in the format at Annexure-2 of the HFA guidelines which pertains to data to be collected from the PLIs by the CNAs.

Annexure 2
(Para 5.6 of the Guidelines)

**MASTER DATA TO BE COLLECTED FROM THE PLIS FOR MIS/MONITORING by
the CNA**

- 1) Name of PLI with IFSC code*:
- 2) PLI code*:
- 3) Category of PLI (Bank/HFC/others) *:
- 4) Name of borrower*
- 5) PAN Card No:
- 6) Address of borrower:
(Use Location code based on Census 2011 codes for 4041 Statutory towns)
- 7) Mobile No. of borrower:
- 8) Category (whether SC/ST/OBC/Minority/Person with Disability/Gen/***Manual Scavengers/ Women (with overriding preference to widows)***) / Others*:
- 9) Category of Household*: EWS / LIG**
- 10) Annual Household Income of Borrower*: INR _____**
- 11) Sex: Male/Female/Transgender*:
- 12) Unique Identification (Aadhaar/Voter's card/PAN card/Any other unique identification Number or a certificate of house ownership from Revenue Authority of Beneficiary's native district etc*):
- 13) Property type* (01-Flat; 02-Single Storey house; 03-Repair/extension)
- 14) Carpet area of house (in sq.mtrs) * [put $\sqrt{}$]
 - Upto 30 sqmtrs
 - Upto 60 sqmtrs
- 15) Type of House* : New / Existing / Re-purchased**
- 16) Complete postal address of property with PIN code*:
(Use Location code based on Census 2011 codes for 4041 Statutory towns)

17) Ownership mode (only in case of enhancement). Whether

- Self owned
- Inherited

18) a) **Loan amount***

b) Loan Account No.*

19) Purpose of loan * (For purchase/Construction/Extension):

20) Tenure of loan*:

21) Housing loan interest*:

22) Moratorium period if any*:

23) Repayment start date*

24) NPV of the subsidy

25) Date of credit of subsidy* :**DD MM YYYY format**

26) Amounts of subsidy credited

(as subsidy is to be credited in instalments in proportion to the loan disbursed)

27) Source of the application (Whether direct/ULB/NGO/Developers) *:

***Mandatory fields**

Some typographical error in some para of the HFA guidelines, are also proposed to be amended as given below:

Refer Page 8- Flow chart	Decision on Loan(EWS-Carpet Area 30sqm/LIG/EWS-carpet area 60 sqm)(ref para5.3,5.8)	Decision on Loan(EWS-Carpet Area 30sqm/LIG/ EWS(to be deleted) -carpet area 60 sqm)(ref para5.3,5.8)
Refer Para – 11 of Page No.15	Availability of urban land is the biggest constraint in providing housing to all including weaker sections. Therefore, to ease administrative and regulatory bottlenecks, a set of Mandatory Conditions has been included in the Mission to facilitate growth of housing sector including affordable housing. For participating in the mission and to avail of financial assistance from Central Government, States/UTs should agree to fulfil following Mandatory Conditions:-	Availability of urban land is the biggest constraint in providing housing to all including weaker sections. Therefore, to ease administrative and regulatory bottlenecks, a set of Mandatory Conditions has been included in the Mission to facilitate growth of housing sector including affordable housing. For participating in the mission and to avail of financial assistance from Central Government, States/UTs should agree to fulfill following Mandatory Conditions:-