

राज्य स्तरीय बैंकर्स समिति - गुजरात State Level Bankers' Committee - Gujarat



Pradhan Mantri Awas Yojna (PMAY)



MESSAGE

This booklet has been designed to disseminate information on Credit Link Subsidy Scheme under the Pradhan Mantri Awas Yojana (Urban). It will be a platform to share, enlighten and create awareness among potential beneficiaries who would come forth to participate in the Mission. The developers and builders who would like to associate themselves in the mission as private partners would also be able to obtain information through this booklet. This Mission of Pradhan Mantri Awas Yojana has 4 major components which intends to provide Houses for all eligible urban poor Households by 2022.

“Credit-Linked Subsidy Scheme” aims at the Promotion of Affordable Housing for weaker section through Direct Interest Subsidy on prescribed loan amount availed by the beneficiary in any Private or State Government Scheme under 60sqm carpet area. This component will act as the vital catalyst for housing provision in Urban Areas as limitations like availability of land in public sector shall be overcome by thriving private real estate market. This is surely a win win proposition for all the stakeholders, namely, government, beneficiary and private sector.

I wish great success to the workshop.

Ashwani Kumar, I.A.S
Secretary (Housing & NG) &
Commissioner (GHB)

MESSAGE

“Housing for All” has been declared as an important objective to be achieved by Government of India. Credit Linked Subsidy Scheme (CLSS) which is one of the four verticals under Pradhan Mantri Awas Yojana (PMAY) is one of the important schemes for achieving the objective and has proved to be a boon for the weaker sections of the society aspiring for a house. It provides upfront subsidy of maximum of Rs 2,20,000/- for a loan amount of Rs 6.00 Lakhs and helps in reducing the burden of Equated Monthly Instalments (EMIs) for such sections.

It is being implemented through Primary Lending Institutions (PLIs) viz. Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks and Co-operative Banks. The National Housing Bank (NHB) is a Central Nodal Agency (CNA) appointed by the Government of India, Ministry of Housing and Urban Poverty Alleviation (MHUPA) to implement the CLSS vertical of PMAY. The scheme is effective from 17-06-2015 to 31-03-2022. As on 30-06-2016, 145 PLIs, comprising of 68 Housing Finance Companies, 25 Public Sector Banks, 9 Private Sector Banks, 29 Regional Rural Banks and 14 Co-operative Banks, have signed MoUs with NHB as CNA.

I am very happy to announce that Gujarat has taken a big lead in the implementation of the scheme and NHB has provided subsidy through the PLIs to 2706 house-hold beneficiaries amounting to Rs. 46.32 crores.

NHB is also providing hand holding support for the various PLIs in understanding the scheme and the lodging of the claims. During the financial year 2015-16 (July-June), NHB has organized 12 regional workshops for sensitizing the PLIs for successful implementation of the scheme. The objective of the workshops is to interact with the State Level Nodal Agencies (SLNAs) and the PLI officials to get their queries clarified for the successful implementation of the scheme. The regional workshops were held in Guwahati, Chennai, Mumbai, Bangalore, Raipur, Bhopal, Hyderabad, Lucknow, Patna, Srinagar, Thiruvananthapuram & Ranchi. The entire system of lodging the claims and receiving the subsidy has been made on-line by NHB. It has

developed an interim software solution for the same which has reduced the time needed for the processing of claims and disbursement of subsidy.

I am thankful to the State Government of Gujarat and Dena Bank for bringing up a concise booklet on the “Pradhan Mantri Awas Yojana - Credit-Linked Subsidy Scheme”. I am also thankful to all the Primary Lending Institutions viz. Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks and Co-operative Banks of the state of Gujarat for their relentless effort for implementation of the scheme.

Let's all join together in making the dream of 'Housing for All' come true.

Sriram Kalyanaraman

Managing Director & Chief Executive Officer

National Housing Bank

MESSAGE

Housing is the basic need of the people. To provide “Affordable Housing” to such segment of people, who do not have sufficient income to purchase a house of their own, Government has from time-to-time come up with many schemes, which give support to such segments of the society to get a house of their own. Banks have always partnered with Government / various agencies in implementation of many schemes, and this partnership will continue for “Pradhan Mantri Awas Yojana - Credit-Linked Subsidy Scheme” as well.

Banks have always remained on forefront in extending finance for Housing schemes and the “Pradhan Mantri Awas Yojana - Credit-Linked Subsidy Scheme” has provided one more financing avenue to the Banks, under which the Banks would extend not only the “secured finance” and bring the new customers in their fold, but would also meet their social responsibility. This booklet will really be helpful for all Stakeholders in quickly disseminating the information about this scheme to their field functionaries.

I appreciate the efforts of State Government, NHB and other Stakeholders, who have contributed in bringing out this booklet. I wish that this booklet will give a roadmap to all stakeholders to move ahead for implementation of this scheme and play their part in making the mission “Housing for All by 2022” a big success !!!


Vikramaditya Singh Khichi


Convenor, State Level Bankers’ Committee (Gujarat)

Index





-  About PMAY / Housing For All (HFA) 2022
-  About CLSS
-  Role of Primary Lending Institutions
-  Performance & Initiative by Govt. of Gujarat
-  Performance under CLSS
-  Primary Lending Institutions with CNA
-  Article by Shri K. Jagan Mohan Rao, NHB
-  List of Statutory Towns in Gujarat
-  Success Stories

About PMAY / HFA 2022


 The Honorable President of India, in his address to the Joint Session of Parliament on 9th June, 2014 had announced “By the time the Nation completes 75 years of its independence, every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access”.

 Honorable Prime Minister envisioned Housing for All by 2022 when the Nation completes 75 years of its independence. In order to achieve this objective, Central Government has launched a comprehensive mission “Housing for All by 2022”


Four Verticals of Pradhan Mantri Awas Yojna (PMAY)


-  Slum rehabilitation of Slum Dwellers with participation of private developers using land as resource
-  Promotion of Affordable housing for weaker section through Credit Linked Subsidy Scheme (CLSS)
-  Affordable housing in Partnership with Public and Private sectors
-  Subsidy for beneficiary led individual house construction


About Credit Linked Subsidy Scheme (CLSS)

 CLSS will be provided on home loans taken by applicant (EWS/LIG) for acquisition or construction of house and incremental housing.

- EWS households are defined as households having an annual income upto Rs. 3 lakhs
- LIG households are defined as households having an annual income upto Rs. 6 lakhs

 Beneficiaries of EWS/LIG seeking housing loans from Banks, HFCs would be eligible for an interest subsidy at the rate of 6.5% for a max. tenure of 15 years. The NPV will be calculated at the discount rate of 9%.

 CLSS will be available only for loan amount upto Rs. 6 lakhs and beyond Rs. 6 lakhs at nonsubsidized rate.

 Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and EMI.

CLSS - Credit Linked Subsidy Scheme Main Participants

-  **Urban Local Bodies of all statutory towns**
Municipalities, Urban Development Bodies,
Municipal Corporation

-  **Prime Lending Institutions (PLI)**
Commercial Banks, Housing Finance Companies,
Scheduled Co-op Banks, Gramin Banks

-  **Central Nodal Agencies (CNA)**
NHB & HUDCO

-  **State Level Nodal Agency (SLNA)**
Urban Housing Mission

Definitions



Beneficiary

- EWS/LIG Family not owning a pucca house in name of any member of the family any where in India.
- Permanent Resident in any Statutory Town.



Family

- Husband, wife & unmarried children



Economically Weaker Section (EWS)

- Annual Family Income up to Rs. 3,00,000



Low Income Group (LIG)

- Annual Family Income-Rs. 3,00,001 to Rs. 6,00,000



Statutory Towns (ST) : An area declared as a town under statute based on census 2011. All places like

- Municipalities
- Municipal Corporations
- Cantonment Boards
- Notified town area committee etc.



In Gujarat 173 statutory towns are under CLSS scheme.



Carpet Area : Area enclosed within the walls. This area does not include the thickness of the inner walls

- upto 30 sq.m. for EWS category
- upto 60 sq.m. for LIG category

Note: CLSS Beneficiary can build / acquire house of larger carpet area if needed



Owner of House

- Person in whose name the title of land/undivided share of land rests
- Existing plot/house- Any adult member of family can be owner.
- House to be purchased - Female head of household or male head of house hold jointly with his wife are to be owners. If

there is no adult female in the family, any adult male of the household can be owner



Income Proof

- A self-certificate/affidavit
- It must state the annual family income
- Income of each earning member and source of income to be stated separately
- HFCs/Banks may ask for supporting proof to justify the repayment capacity.



Purposes for which CLSS is available

On a housing loan availed by the beneficiary from a PLI for any one of the following three purposes

- Building a pucca house
- Buying a pucca house or flat
- Converting a Kutcha/ Semi pucca house into a pucca house
- Incremental Housing



Procedure where application is directly received by Bank/HFC

- Application shall be accepted in the format prescribed by bank/HFC
- Earning member whose earnings are reckoned for deciding the loan amount shall be first applicant
- Owner/s of land in the family have to join as co-applicant (Proposed owner for purchase of house/flat)



Documents to accompany Loan application

- KYC documents & photo of all major members of family
- Bank account details
- Title deeds of land / house
- Revenue Records
- Approved plan & construction permission



KYC

- Under PMAY, Aadhaar is the Officially Valid Document (OVD) for KYC

- Aadhaar of all adult members (Husband, wife & adult sons/daughters)
- If jointly owned property, then Aadhaar of all title holders
- Latest photo of all the above persons



Property documents required

- Original title deeds
- Latest Land Tax Receipt
- Possession letter
- Approved Layout plan
- If there is an existing building on the property, building tax receipt of the building
- Approved plan & building permission for new construction



Other required documents

- Affidavit signed by all adult members stating that the Family is not owning a pucca house in name of any of the members anywhere in India.
- Estimates for house prepared by an architect/engineer
- For house/flat purchase, Photo ID & Address proof of present house owner/s
- Proof for the declared income, if required by the bank/HFC

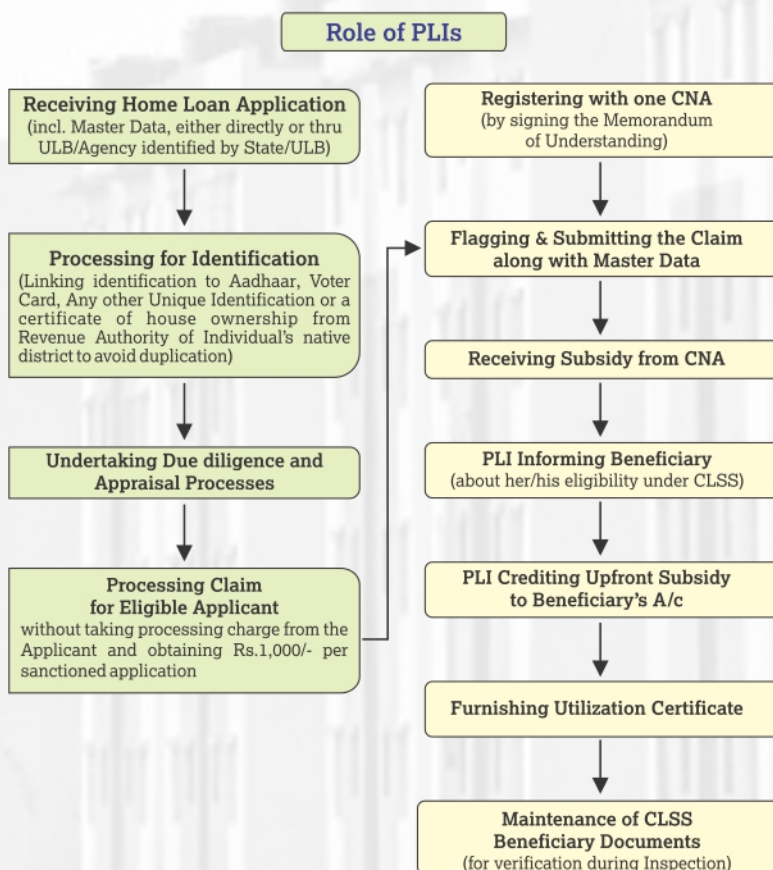


Procedure for availing interest subsidy

- Interest subsidy is calculated @ 6.5% on loan amount (upto max of loan of 6 Lakhs) for the sanctioned tenure or 15 years whichever is less.
- Net Present Value of interest subsidy is calculated @ discounted rate of 9%. (Max Rs. 2.2 Lakhs)
- PLI which sanctions the loan shall submit online claim to its Central Nodal Agency through its Head office.
- CNA will approve claims & release eligible subsidy to PLI for each disbursement
- On receipt of subsidy, the PLI will credit it to loan account of beneficiary as upfront component
- Thereby the effective loan amount & EMI will reduce
- PLI has to communicate to the beneficiary about receipt of subsidy and resultant reduction in EMI

Role of the Primary Lending Institution

- Signing MOU with CNA (NHB) □ Furnishing Details of Nodal Officer, PLI, Advance Claim to NHB
- Following the best practices of lending – Due diligence, Credit & Risk Assessment, Appraisals and Sanction Processes
- Segregating and Flagging the eligible beneficiaries, as per the scheme guidelines, including the amendments
- On-line submission of Master data of eligible beneficiaries for subsidy claims to NHB
- Printing, Signing and Sending the Claim Form to NHB, with Authorized Official's Signature of PLI
- Crediting the entire subsidy received from NHB to the beneficiaries
- Furnishing the Utilization/End-use Certificate
- Making refund of unutilized amount to NHB



Performance & Initiative by Govt. of Gujarat

State Government initiatives in Mukhya Mantri GRUH Yojna to achieve HFA mission

State Government made changes in Mukhya Mantri Gruh Yojana

1. Affordable Housing in partnership.

- For EWS-I and EWS-II categories - Rs.1.5 Lakhs subsidy per DU.
- State Government's prominent initiative by creating new EWS-II category having carpet area of 40.00 Sq.mt and EWS-I category will have carpet area of 30.00 Sq.mt
- By declaring EWS-I and EWS-II category, approximately 2 lakh families will be benefited.
- Annual Income of beneficiaries has been enhanced from Rs. One Lakh to Rs. Three lakh to get alternate suitable selection of house.
- Selling price of EWS-II category having carpet area of 40.00 Sq.mt has been drastically reduced from Rs. 7.5 Lakh to Rs. 5.5 Lakh. Two lakhs urban families will be benefited.

2. In-Situ slum Redevelopment by PPP

- For slum rehabilitation projects State Government subsidy of Rs 1.00 lakh per slum house hold against assistance of Rs. 1.00 Lakh from Central Government.
- To setup a state level premium fund where assistance of Rs. 1.00 Lakh per slum household from Central Government as well as state Government will be deposited. This fund can be utilized in case of negative premium.
- In case of negative bidding assistance up to Rs. 3.00 Lakh will be provided.
- Private developer will have alternative choice in form of TDR and cash.
- All slums situated on public land as well as on private land of urban areas of the state will be covered under this scheme.
- Covering slums located on private land under this scheme will help cities to be slum free.

3. Addition of Beneficiary-led individual house construction or enhancement component in State Slum Rehabilitation Policy:

- State government assistance of Rs. 2.0 Lakhs per house in addition to the existing Central government assistance of Rs. 1.5 Lakhs per house.
- In case of enhancement by renovation of EWS houses, State Government may contribute 50 percent of the remaining cost which remains after deducting

Rs. 1.5 lakhs assistance from Central Government or Rs. 1.5 lakhs whichever is lower.

4. Slum Rehabilitation Policy for untenable slums:

- Provision of State assistance in case the Slum Rehabilitation project is not viable for PPP or if the Slum is situated in untenable land, where relocation is required.
- In case of untenable slums (which are to be relocated on Green field government land), a state assistance of maximum up to Rs. 4.0 lakhs for EWS category housing will be provided in addition to the Central government assistance of Rs. 1.5 Lakhs per house.
- Assistance to various Slum situated on untenable land in Municipal Corporation and Nagarpalika.

Redevelopment of Public Housing scheme on PPP basis:

- Redevelopment of Public housing scheme older than 20 years or in dilapidated condition, or/and where the FSI is not fully unlisted.
- Creation of Additional Affordable Housing Stock for optimize use of provided additional FSI.
- Public housing scheme older than 20 years or in dilapidated condition, or/and where the FSI is not fully unlisted shall be eligible under the scheme.
- Optimize land use for creation of Additional Affordable Housing Stock.
- Redevelopment of Public housing scheme to Improve neighbourhood at no or minimal cost to the State Government.
- In phase one of the scheme, public housing situated on plots with area of 5000 Sq.mt or more / as per application from Gujarat Housing Board (GHB) / Urban Local Bodies (ULB) / Urban Authorities etc., shall be considered.

**English Version of Vernacular G.R. No. GHB-112016-792-Th
dated 25th April, 2016:**

Extending Benefits of Credit
Linked Subsidy Scheme to the
beneficiaries of Mukhya Mantri
Gruh Yojana

Government of Gujarat
Urban Development and Urban Housing Department
Resolution No. GHB-112016-792-TH
Sachivalaya, Gandhinagar.

Dt. 25 -04-2016

**Read: A note received from Gujarat Housing Board Vide file
No. HAKAI-1117 dt. 10-3-2016 under Single Window File
System.**

Preamble:

Central Government has announced "Housing for All Mission" under Prime Minister Awas Yojana, in June, 2015 with an objective of providing affordable housing to all homeless people by 2022. The scheme comprises of assistance under Four Components. Credit Linked Subsidy Scheme is one of these components. Under this scheme, a benefit of 6.5% interest subvention ranging between Rs. 1,50,000 to Rs. 2,20,000 calculated on principal amount of Rs. 6.00 lakhs, is directly credited to the Bank Accounts of beneficiaries and EMI is recalculated after giving benefit of Credit Linked Subsidy. The Pre-condition to avail the benefit of this scheme is that the beneficiary of the scheme should not have availed assistance under any of other three components of PMAY. State Government is committed for women empowerment by giving rights to women and to have assets in their name and to ensure their co-ownership in immovable property. This thought was under active consideration of Government.

Gujarat Housing Board is giving benefits of State Government subsidy of Rs. 1.00 lakh to Lower Income Group (L.I.G.) beneficiaries. In that case the benefit of Credit Linked Subsidy under Pradhan Mantri Awas Yojana can be given to them. But it is mandatory that the house should be in the joint name of husband and wife or in the name of wife for availing the benefits of CLSS scheme.

As the allotment of houses is made after conducting draw and in many cases the applicant is male, the beneficiaries are not covered under the Credit Linked Subsidy Scheme or they are not given benefit under the scheme. So in such cases the family can be given benefit of Credit Linked Subsidy Scheme, if the name of wife is added as co-applicant. The matter of giving benefit to the female beneficiaries of Mukhya Mantri Awas Yojana implemented by Gujarat Housing Board and urban local bodies or where there is female co-applicant was under active consideration of the Government. After careful consideration the following resolution is issued.

RESOLUTION:

The matter of extending the benefit of Credit Linked Subsidy Scheme (CLSS) to the beneficiaries of Mukhya Mantri Awas Yojana being implemented by Gujarat Housing Board and Urban Local Bodies was under active consideration of State Government. After careful consideration the State Government is pleased to decide that the Credit Linked Subsidy Scheme shall be made applicable for the Houses constructed for Economically Weaker (EWS) category and Lower Income Group (L.I.G.) category by Gujarat Housing Board and Urban Local Authorities. The procedure to be followed will be as under:

1. In cases of Male beneficiaries the names of their wife as joint holder can be entered after getting “notarized affidavit” conveying the request to enter the name of wife as co-applicant. The deed document in the joint names should be prepared and the relevant changes in the relevant record/documents should be made.

2. In cases where the wife is not alive or the beneficiary is not married, the name of mother of the beneficiary can be entered as co-applicant.
3. As the benefit of Credit Linked Subsidy Scheme is given, the Amount of EMI (amount of Instalment) will be recalculated.
4. The benefit of Credit Linked Subsidy Scheme (CLSS) can be given to the beneficiaries who have not received any benefit under other three components of the Prime Minister Awas Yojana- Housing For All (Urban), 2015.
5. The benefit under the scheme will be given in accordance with the guidelines issued in respect of Pradhan Mantri Awas Yojana- Housing for All-2015.
6. The Nodal Agency for “Credit Linked Subsidy Scheme” (CLSS) will be National Housing Bank (NHB) and HUDCO.
7. The benefit under the scheme will be made available in respect of loan availed from Notified Primary Lending Institute (PLI)

By order and in the name of Governor of Gujarat.

S. G. Bhatt

Deputy Secretary

Urban Development and Urban Housing Department

Performance under CLSS

Sl No	Name of State / UT	No of claims (New accounts + subsequent disbursements) (in nos.)	No. of New Loan Accounts (Net of Refund) (in nos.)	Disbursement (in ₹ Crore)	Subsidy Released (in ₹ Crore)
1	Andaman and Nicobar Islands	-	-	-	-
2	Andhra Pradesh	96	67	61061986	12287149
3	Arunachal Pradesh	-	-	-	-
4	Assam	2	2	1523629	431369
5	Bihar	22	15	16392269	2923210
6	Chandigarh	5	3	3710000	607536
7	Chhattisgarh	269	208	102968396	24093238
8	Dadra and Nagar Haveli	3	2	2569236	589909
9	Daman and Diu	1	-	1115000	217745
10	Delhi	109	70	83268941	11024796
11	Goa	3	3	5111400	649621
12	Gujarat	4352	2706	2503351657	525157438
13	Haryana	154	96	131997826	23924712
14	Himachal Pradesh	18	11	7778337	1512690
15	Jammu and Kashmir	-	-	-	-
16	Jharkhand	17	13	12260600	2186713
17	Karnataka	447	235	174200677	41195902
18	Kerala	74	55	46672251	9890367
19	Lakshadweep	-	-	-	-
20	Madhya Pradesh	664	431	273798729	66420017
21	Maharashtra	1989	1547	2250677871	365646517
22	Manipur	7	5	1850000	540170
23	Meghalaya	-	-	-	-
24	Mizoram	-	-	-	-
25	Nagaland	-	-	-	-
26	Odisha	14	8	3412677	1022575
27	Puducherry	4	3	2681681	692290
28	Punjab	77	53	45730055	10326489
29	Rajasthan	545	386	177828914	38765932
30	Sikkim	2	1	500000	181298
31	Tamil Nadu	666	510	430915997	89043981
32	Telangana	261	146	183742924	32043181
33	Tripura	5	4	3425627	781132
34	Uttar Pradesh	532	337	253820271	57056533
35	Uttarakhand	35	21	11270785	3269415
36	West Bengal	183	124	156216162	28863385
	Total	10556	7062	6,949,853,898.00	1,351,345,310.00

Primary Lending Institutions with CNA

Participating Public Sector Commercial Banks & RRBs

PLI	CNA	PLI	CNA
Allahabad Bank	NHB	Punjab National Bank	NHB
Andhra Bank	NHB	State Bank of Bikaner & Jaipur	NHB
Bank of Baroda	NHB	State Bank of Hyderabad	NHB
Bank of India	NHB	State Bank of India	NHB
Bank of Maharashtra	NHB	State Bank of Mysore	NHB
Bhartiya Mahila Bank Ltd.	NHB	State Bank of Patiala	NHB
Canara Bank	NHB	State Bank of Travancore	NHB
Central Bank of India	HUDCO	Syndicate Bank	NHB
Corporation Bank	NHB	UCO Bank	NHB
Dena Bank	NHB	Union Bank of India	NHB
IDBI Bank Ltd.	NHB	United Bank of India	NHB
Indian Bank	NHB	Vijaya Bank	HUDCO
Indian Overseas Bank	NHB	Baroda Gujarat Gramin Bank	NHB
Oriental Bank of Commerce	NHB	Dena Gujarat Gramin Bank	NHB
Punjab & Sind Bank	NHB	Saurashtra Gramin Bank	NHB

Participating Private Sector Commercial Banks

PLI	CNA	PLI	CNA
Axis Bank Ltd.	NHB	Karnataka Bank Ltd.	NHB
Catholic Syrian Bank	NHB	Karur Vysya Bank Ltd.	NHB
City Union Bank	HUDCO	Lakshmi Vilas Bank	HUDCO
DCB Bank Ltd.	NHB	South Indian Bank Ltd.	HUDCO
Dhanlaxmi Bank Ltd.	HUDCO	Tamilnad Mercantile Bank Ltd.	NHB
ICICI Bank Ltd.	NHB	The Federal Bank Ltd.	NHB
J&K Bank	HUDCO	Yes Bank	NHB

Participating Major Co-operative Banks

PLI	CNA	PLI	CNA
Kalapur Commercial Co-operative Bank Ltd.	HUDCO	Sarvodaya Commercial Co-Operative Bank Ltd.	NHB
Mehsana Urban Co-Operative Bank Ltd.	HUDCO	Shri Mahila Sewa Sahakari Bank Ltd.	NHB
Nutan Nagrik Sahakari Bank Ltd.	HUDCO	The Ahmedabad Mercantile Co-operative Bank Ltd.	NHB
Prime Co-operative Bank Ltd.	NHB	The Gujarat State Co-operative Bank Ltd.	NHB
Rajkot Nagarik Sahakari Bank Ltd.	NHB	The Surat People's Co-operative Bank Ltd.	HUDCO
Sardar Bhiladwala Pardi People's Co-Operative Bank Ltd.	HUDCO		

Participating Major HFCs (Housing Finance)

PLI	CNA	PLI	CNA
Aadhar Housing Finance Ltd.	NHB	India Bulls Housing Finance Ltd.	NHB
AU Housing Finance Ltd.	NHB	India Home Loan Ltd.	NHB
Can Fin Homes Ltd.	NHB	India Infoline Housing Finance Ltd.	NHB
Cent Bank Home Finance Ltd.	NHB	LIC Housing Finance Ltd.	NHB
Dewan Housing Finance Corporation Ltd.	NHB	Mahindra Rural Housing Finance Ltd.	NHB
Equitas Housing Finance Pvt. Ltd.	NHB	MAS Rural Housing and Mortgage Finance Ltd.	NHB
GRUH Finance Ltd.	NHB	Micro Housing Finance Corporation Ltd.	NHB
Home First Finance Company India Pvt. Ltd.	NHB	Shriram Housing Finance Ltd.	NHB
Housing Development Finance Corporation Ltd.	NHB		

ऋण सहबद्ध सब्सिडी योजना (सीएलएसएस)

प्रस्तुति : श्री के.जगन मोहन राव, क्षेत्रीय प्रबंधक

भारत के महामहिम राष्ट्रपति महोदय ने 9 जून, 2014 को संयुक्त सत्र के अपने संबोधन में घोषणा की कि जब देश अपने स्वतंत्रता के 75 वर्ष पूर्ण करेगा, हर परिवार के पास पानी का कनेक्शन के साथ पक्का आवास, शौचालय सुविधा, 24 घंटे बिजली और पहुंच होगा।

माननीय प्रधानमंत्री महोदय ने 2022 तक सबके लिए आवास की परिकल्पना की जब देश अपनी स्वतंत्रता के 75 वर्ष पूरा करेगा। इस उद्देश्य को पाने के लिए, केंद्र सरकार ने 2022 तक सबके लिए आवास नामक व्यापक मिशन पेश किया।

इस प्रकार सरकार के उपरोक्त उद्देश्य और सक्षम प्राधिकारी के अनुमोदन का अनुपालन करते हुए सबके लिए आवास मिशन पेश किया गया।

क्षेत्र: शहरी क्षेत्र हेतु सबके लिए आवास मिशन 2015-2022 के दौरान कार्यान्वित होगा और यह मिशन 2022 तक सभी पात्र परिवारों/लाभार्थियों को आवास उपलब्ध कराने हेतु राज्यों और केंद्र शासित प्रदेशों के माध्यम से क्रियान्वयन एजेंसियों को केंद्रीय सहायता प्रदान करेगा। यह मिशन चार सूत्रीय कार्यक्रम के माध्यम से झुग्गी बस्ती निवासियों सहित शहरी गरीबों के आवास जरूरत को पूरा करने का प्रयास करता है। इनमें से एक है -

● ऋण सहबद्ध सब्सिडी के माध्यम से कमजोर वर्ग हेतु किरायायती आवास का संवर्धन।

ऋण सहबद्ध सब्सिडी योजना केंद्रीय सेक्टर योजना के रूप में लागू किया जाएगा। शहरी गरीबों की आवास जरूरत हेतु संस्थागत ऋण प्रवाह को विस्तारित करने के क्रम में यह मिशन मांग पक्ष हस्तक्षेप के रूप में ऋण सहबद्ध सब्सिडी घटक लागू करेगा।

ऋण-सहबद्ध सब्सिडी योजना की मुख्य बातें :

- 1) बैंको, आवास वित्त कंपनियों और अन्य एसी ही संस्थानों से आवास ऋण चाहने वाले आर्थिक रूप से कमजोर वर्ग (ईडब्ल्यूएस) और निम्न आय वर्ग (एलआईजी) के लाभार्थी 15 वर्ष की अवधि या ऋण की अवधि के दौरान, जो कम हो, हेतु 6.5% की दर पर ब्याज सब्सिडी हेतु पात्र होंगे। असल चुकोती शुरू होने से पहले लाभार्थी का दिया गया अधिस्थगन कुल मिलाकर 15 वर्षों का होगा। ब्याज सब्सिडी का निवल वर्तमान मूल्य 9% के छूट दर पर गणना की जाएगी।
- 2) ऋण सहबद्ध सब्सिडी केवल 6 लाख रु. तक ऋण राशि के लिए उपलब्ध होगा और 6 लाख के ऊपर अतिरिक्त ऋण, यदि कोई हो गैर सब्सिडी दर पर होगी। ब्याज सब्सिडी ऋणदाता संस्थानों के माध्यम से लाभार्थियों के ऋण खाता में अग्रिम जमा होगा जिसके फलस्वरूप प्रभावी आवास ऋण और समीकृत मासिक किस्त (ईएमआई) घटेगा।
- 3) एक लाभार्थी परिवार में पति, पत्नी, अविवाहित बेटे और/या अविवाहित बेटियां शामिल होंगे।
- 4) ऐसा लाभार्थी परिवार जिसने भारत के किसी भी हिस्ते में या तो अपने या फिर अपने परिवार के किसी भी सदस्य के नाम पक्का घर नहीं खरीदा हो, इस मिशन के तहत केंद्रीय सहायता प्राप्त करने के पात्र होंगे।
- 5) राज्य/केंद्र शासित प्रदेश अपने विवेक पर अंतिम तारीख तय कर सकते हैं जिस पर लाभार्थी इस योजना के तहत लाभ लेने के लिए पात्र होने हेतु उस शहरी क्षेत्र का निवासी हो।
- 6) जनगणना 2011 के अनुसार सभी 4041 सांविधिक शहर इस योजना के अंतर्गत आते हैं।
- 7) यह योजना दिनांक 17.06.2015 से प्रभावी है और 31.03.2022 तक लागू रहेगी। तदनुसार, इस अवधि को और के दौरान संस्वीकृत और संवितरित ऋण सीएलएसएस के अंतर्गत लाभ के पात्र होंगे, परंतु इस योजना के सभी मानदंडों का अनुपालन करता हो।
- 8) इस योजना के तहत वरीयता, ईडब्ल्यूएस/एलआईजी से आने वाले लाभार्थी, हाथ से मैला ढोले वाले महिला (विधवाओं को वरियता), अनुसूचित जाति/अनुसूचित जनजाति/अन्य पिछड़ा वर्ग, अल्पसंख्यकों, विकलांग और किन्नर वर्ग से संबंधित लोगों को दी जाएगी।
- 9) ऋण सहबद्ध सब्सिडी नए निर्माण और वृद्धिगत आवास के रूप में मौजूदा आवासों में अतिरिक्त कमरे, रसोईघर, शौचालय आदि हेतु प्राप्त आवास ऋणों हेतु उपलब्ध होगा। मौजूदा आवास में मरम्मत कार्य उन आवास में प्रारंभ

किया जा सकता है जो कच्चा, आधा पक्का हो और जिसे काफी नवीकरण की जरूरत हो। नए निर्माण में शामिल हैं (क) बिल्डर से नव निर्मित आवास की खरीद (ख) भू-विकासक से नव निर्मित आवास की खरीद या (ग) विक्रेता से नव निर्मित आवास की पुनर्विक्रय।

- 10) ईडब्ल्यूएस : वार्षिक पारिवारिक आय 3 लाख रु. तक और आवास आकार 30 वर्गमीटर तक।
- 11) एलआईजी : वार्षिक पारिवारिक आय 3 से 6 लाख रु. तक और आवास आकार 60 वर्गमीटर तक राज्यों/केंद्र शासित प्रदेशों के पास मंत्रालय के साथ परामर्श में राज्य स्तर पर आवास के आकार और अन्य सुविधाओं के निर्धारण के रूप में लचीलापन होगा लेकिन केंद्र से बिना किसी विस्तारित वित्तीय सहायता के लाभार्थी, अपने विवेक पर, बड़े आकार के आवास का निर्माण कर सकते हैं लेकिन ब्याज राहत पहले 6 लाख के लिए ही सीमित होगी।
- 12) इस मिशन के तहत केंद्रीय सहायता प्राप्त निर्मित/अधिग्रहित आवास परिवार की महिला मुखिया या परिवार के पुरुष मुखिया के साथ उनकी पत्नी के संयुक्त नाम होना चाहिए और केवल तब तक घर में कोई महिला सदस्य नहीं हों तो आवास परिवार के महिला मुखिया के नाम होना चाहिए।
- 13) इस योजना के तहत ईडब्ल्यूएस या एलआईजी लाभार्थी के रूप में पहचान हेतु वैयक्तिक ऋण आवेदक को आय के प्रमाण के रूप में स्व-प्रमाणपत्र/शपथपत्र जमा करना होगा।
- 14) प्राथमिक ऋणदाता संस्थान द्वारा सब्सिडी को उधारकर्ता के मूल ऋण राशि से इसे काटकर अग्रिम उधारकर्ता के खाते में डाला जाएगा। उधारकर्ता शेष मूल ऋण राशि पर उधार दर के अनुसार ईएमआई का भुगतान करेगा।
- 15) इस योजना के तहत उधारकर्ता के आवास ऋण हेतु प्रोसेसिंग शुल्क के स्थान पर, प्राथमिक ऋणदाता संस्थानों को स्वीकृत आवेदन 1000 रु. की एकमुश्त राशि दी जाएगी। प्राथमिक ऋणदाता संस्थान लाभार्थी से कोई प्रोसेसिंग प्रभार नहीं लेंगे। वर्तमान में, सरसाई द्वारा उगाही किए गए प्रभार संबंधित उधारकर्ता/लाभार्थी से वसूला जा रहा है और सीएलएसएस इससे मुक्त है। हालांकि, प्राथमिक ऋणदाता संस्थान अपनी ओर से उचित निर्णय ले सकते हैं।
- 16) लाभार्थी आवास ऋण हेतु सीधे अथवा राज्यदशहरी स्थानीय निकायों (यूएलबी) द्वारा आवेदन को सुविधाजनक बनाने वाले चिह्नित शहरी स्थानीय निकायों अथवा स्थानीय एजेंसियों के माध्यम से आवेदन कर सकता है। शहरी स्थानीय निकायों या गैर सरकारी संगठनों के नामित कर्मचारियों को प्रोत्साहन हेतु राज्य सरकारों के माध्यम से भुगतान योग्य योजना निधियों में से प्रति स्वीकृत आवेदन 250 रु. दिया जाएगा।
- 17) सीएलएसएस को कुछ निजी खिलाड़ियों द्वारा प्रदत्त निजी मॉटगेज समर्थित गारंटी निधि के साथ संयोजित किया जा सकता है।
- 18) यदि कोई उधारकर्ता इस योजना के तहत आवास ऋण लेता है और ब्याज राहत प्राप्त करता है लेकिन बाद में शेष अंतरण हेतु अन्य प्राथमिक ऋणदाता संस्थान में चला जाता है तो ऐसा लाभार्थी पात्र नहीं होगा या ब्याज राहत के लिए दोबारा दावा नहीं कर पाएगा।

इस सब्सिडी को ऋणदाता संस्थानों को दिशा दिखाने और इस घटक की प्रगति के निगरानी हेतु राष्ट्रीय आवास बैंक को केंद्रीय नोडल एजेंसी के रूप में चिह्नित किया गया है।

प्राथमिक ऋणदाता संस्थान एक सीएनए के साथ समझौता ज्ञापन हस्ताक्षर कर पंजीकरण करवा सकते हैं। सीएनए इस योजना के उपयुक्त क्रियान्वयन और निगरानी को सुनिश्चित करने और इस उद्देश्य हेतु उपयुक्त प्रणालियों रखने हेतु जिम्मेदार होंगे। सीएनए नियमित मासिक और तिमाही रिपोर्ट के माध्यम से आवास एवं शहरी गरीबी उन्मूलन मंत्रालय को आवधिक निगरानी जानकारी उपलब्ध कराएंगे।

इस मिशन के तहत, लाभार्थी केवल एक घटक के अंतर्गत लाभ ले सकते हैं। हालांकि अन्य तीन घटक शहरी स्थानीय निकायों/प्राधिकरणों आदि के माध्यम से राज्य सरकार द्वारा लागू किया जाएगा और यह घटक प्राथमिक ऋणदाता संस्थानों के द्वारा लागू किया जाएगा, ताकि लाभार्थी एक से अधिक घटक पर लाभ नहीं ले, प्राथमिक ऋणदाता संस्थानों को ऋण सहबद्ध सब्सिडी के तहत लाभ दिए जा रहे लाभार्थियों की सूची हेतु राज्यधकेन्द्र शासित सरकारों या राज्य/केंद्र शासित सरकारों के नामित एजेंसी से हर तिमाही अनापत्ति प्रमाणपत्र लेना होगा। इस प्रक्रिया को सक्रिय करने हेतु, लाभार्थी अपने आधार मतदाता पहचान पत्र/कोई अन्य अनोखे पहचान संख्या से जुड़ा होना चाहिए या लाभार्थी के निवास जिला और राज्यधकेन्द्र शासित सरकार के राजस्व प्राधिकरण से मकान स्वामित्व का प्रमाणपत्र या इसके नामित एजेंसी से ऐसे अनुरोध की प्राप्ति के 15 दिनों के भीतर एनओसी प्रस्तुत की जानी चाहिए।

List of Statutory Town in Gujarat (Eligible under CLSS)

District Name	Town Name	Population as per 2011	District Name	Town Name	Population as per 2011
Kachchh	Rapar	28407	Surendranagar	Dhrangadhra	75133
Kachchh	Bhachau	39532	Surendranagar	Patdi	17725
Kachchh	Anjar	87183	Surendranagar	Surendranagar Dudhrej	177851
Kachchh	Bhuj	143286	Surendranagar	Wadhwan	75755
Kachchh	Mandvi	51376	Surendranagar	Thangadh	42351
Kachchh	Gandhidham	247992	Surendranagar	Chotila	21364
Banaskantha	Tharad	27954	Surendranagar	Limbd	42769
Banaskantha	Dhanera	29578	Rajkot	Maliya	15964
Banaskantha	Palanpur	122344	Rajkot	Morvi	194947
Banaskantha	Deesa	111160	Rajkot	Wankaner	43881
Banaskantha	Bhabhar	21894	Rajkot	Rajkot	1286678
Banaskantha	Thara	18060	Rajkot	Lodhika (INA)	671
Patan	Radhanpur	39558	Rajkot	Jasdan	48483
Patan	Sidhpur	56402	Rajkot	Gondal	112197
Patan	Patan	125497	Rajkot	Bhayavadar	19404
Patan	Harij	20253	Rajkot	Upleta	58775
Patan	Chanasma	15932	Rajkot	Dhoraji	84545
Mahesana	Kheralu	21843	Rajkot	Jetpur Navagadh	118302
Mahesana	Unjha	57108	Jamnagar	Okha	62052
Mahesana	Visnagar	63073	Jamnagar	Dwarka	38873
Mahesana	Vadnagar	22790	Jamnagar	Salaya	33246
Mahesana	Vijapur	25558	Jamnagar	Khambhalia	41734
Mahesana	Mahesana	184991	Jamnagar	Sikka	28814
Mahesana	Kadi	73228	Jamnagar	GSFC (Motikhavdi Sikka) (INA)	467
Sabarkantha	Khedbrahma	25001	Jamnagar	Reliance Complex (INA)	12796
Sabarkantha	Vadali	20646	Jamnagar	Jamnagar	479920
Sabarkantha	Idar	31176	Jamnagar	Dhrol	25883
Sabarkantha	Himatnagar	81137	Jamnagar	Kalavad	28316
Sabarkantha	Prantij	23596	Jamnagar	Raval	19777
Sabarkantha	Talod	18298	Jamnagar	Bhanvad	22142
Sabarkantha	Modasa	67648	Jamnagar	Jamjodhpur	25892
Sabarkantha	Bayad	17886	Junagadh	Porbandar	151770
Gandhinagar	Chhatral INA (INA)	2660	Porbandar	Chhaya	47699
Gandhinagar	Kalol	113153	Porbandar	Ranavav	46018
Gandhinagar	Kalol INA (INA)	535	Porbandar	Kutiya	16581
Gandhinagar	Mansa	30347	Junagadh	Bantwa	15291
Gandhinagar	Pethapur	23497	Junagadh	Manavadar	30850
Gandhinagar	Gandhinagar	206167	Junagadh	Vanthali	14554
Gandhinagar	Dehgam	42632	Junagadh	Junagadh	319462
Ahmedabad	Viramgam	55821	Junagadh	Visavadar	19515
Ahmedabad	Sanand	41530	Junagadh	Keshod	76193
Ahmedabad	Ahmedabad		Junagadh	Mangrol	63794
Ahmedabad	Cantonment (CB)	7588	Junagadh	Chorvad	22720
Ahmedabad	Ahmedabad	5577940	Junagadh	Talala	21060
Ahmedabad	Bareja	19690	Junagadh	Veraval	154636
Ahmedabad	Dholka	79531	Junagadh	Sutrapada	26132
Ahmedabad	Bavla	36206	Junagadh	Kodinar	41492
Ahmedabad	Barwala	17951	Junagadh	Una	58528
Ahmedabad	Dhandhuka	32475	Junagadh		
Surendranagar	Halvad	32024			

Pradhan Mantri Awas Yojna (PMAY)

District Name	Town Name	Population as per 2011	District Name	Town Name	Population as per 2011
Amreli	Babra	25270	Dahod	Jhalod	28720
Amreli	Lathi	21173	Dahod	Dahod	94578
Amreli	Damnagar	16614	Dahod	Devgadbaria	21030
Amreli	Amreli	105573	Vadodara	Savli	18467
Amreli	Bagasara	34521	Vadodara	Nandesari (INA)	3679
Amreli	Chalala	16721	Vadodara	Petro-Chemical Complex (INA)	1951
Amreli	Savarkundla	78354	Vadodara	GSFC Complex (INA)	2242
Amreli	Jafrabad	27167	Vadodara	Vadodara	1670806
Amreli	Rajula	38489	Vadodara	Por-Ramangamdi (INA)	311
Bhavnagar	Botad	130327	Vadodara	Vaghodia (INA)	248
Bhavnagar	Vallabhipur	15852	Vadodara	Chhota Udaipur	25787
Bhavnagar	Gadhada	29872	Vadodara	Dabhoi	51240
Bhavnagar	Bhavnagar	593368	Vadodara	Padra	43366
Bhavnagar	Sihor	54547	Vadodara	Karjan	30405
Bhavnagar	Gariadhar	33949	Narmada	Rajpipla	34845
Bhavnagar	Palitana	64497	Bharuch	Jambusar	43344
Bhavnagar	Talaja	27822	Bharuch	Amod	15237
Bhavnagar	Alang-Sosiya (INA)	18480	Bharuch	Bharuch (INA)	3332
Bhavnagar	Mahuva	82772	Bharuch	Bharuch	169007
Anand	Sojitra	16713	Bharuch	Anklesvar	73928
Anand	Umreth	33762	Bharuch	Anklesvar (INA)	24789
Anand	Boriavi	19865	Bharuch	Panoli (INA)	836
Anand	Ode	23250	Bharuch	Valia - Jhagadia (GNFC Scooter Project Area) (INA)	1084
Anand	Anand	198282	Bharuch	Valia (Naldhari) (INA)	5
Anand	Vallabh Vidyanagar	23783	The Dangs	Saputara (NA)	2968
Anand	Karamsad	35285	Navsari	Navsari	160941
Anand	Vithal Udyognagar (INA)	5035	Navsari	Vijalpor	81245
Anand	Petlad	55330	Navsari	Gandevi	16827
Anand	Khambhat	83715	Navsari	Bilimora	53187
Anand	Borsad	63377	Valsad	Valsad	114636
Anand	Vasna Borsad (INA)	166	Valsad	Valsad (INA)	1162
Anand	Anklav	21003	Valsad	Dharampur	24178
Kheda	Kapadvanj	49308	Valsad	Pardi	28495
Kheda	Balasinor	39330	Valsad	Vapi	163630
Kheda	Kathlal	22071	Valsad	Vapi (INA)	34162
Kheda	Mehmedabad	35368	Valsad	Sarigam (INA)	925
Kheda	Kheda	25575	Valsad	Umbergaon	27859
Kheda	Nadiad	218095	Valsad	Umbergaon (INA)	6976
Kheda	Chaklasi	39581	Surat	Tarsadi	29305
Kheda	Kanjari	17881	Surat	Mandvi	18214
Kheda	Mahudha	17722	Surat	Surat	4467797
Kheda	Thasra	15806	Surat	Hajira (INA)	5562
Kheda	Dakor	24396	Surat	Magdalla (INA)	18
Panchmahal	Santrampur	19465	Surat	Sachin (INA)	2680
Panchmahal	Lunawada	36954	Surat	Kansad	28327
Panchmahal	Shehera	19175	Surat	Bardoli	60821
Panchmahal	Godhra	143644	Surat	Songadh	26515
Panchmahal	Kalol	28777	Tapi	Vyara	39789
Panchmahal	Kalol (INA)	448	Tapi		
Panchmahal	Halol	59605			

Success Stories

Vinodiniben Thakar - Himmatnagar



Vinodiniben Thakar, handicap and her family were living on rent. Vinodiniben is contractual employee in Aaganwadi and is receiving salary of Rs. 3,500 per month. Her son works for private company in Ahmedabad and is drawing salary of Rs.10,000 per month. Her husband is Heart patient and driving Auto-rickshaw to support the family.

With the help of GRUH, they bought a 1BHK flat at Himmatnagar. They received an amount of Rs. 214563 as a subsidy under the CLSS scheme of Pradhan Mantri Awas Yojana with reduction in EMI from Rs. 7321 to Rs. 5016, due to credit of subsidy.

Ketan Patel - Ahmedabad



Ketanbhai Patel and his wife were living on rent with mother and father. Ketanbhai is working in a shop and is drawing salary of Rs.13500 per month and his wife is doing small time packing work.

His father is driving auto-rickshaw to support the family.

With the help of GRUH, they bought a 1BHK flat at Samor Residency Vatva, Ahmedabad. They received an amount of Rs.216243 as a subsidy under the CLSS scheme of Pradhan Mantri Awas Yojana with reduction in EMI from Rs. 7485 to Rs. 5344, due to credit of subsidy.

Vishnubhai Panchal - Ahmedabad



Vishnubhai Panchal and family were living on rent. His wife is working as worker in small factory at Naroda, Ahmedabad. The factory was not ready to provide any certificate/ proof of

income. Vishnubhai Panchal is driving Auto Rickshaw to earn livelihood for family.

With the help of GRUH, they finally bought a 1RK flat at Gokul Galaxy, Kathwada, Ahmedabad. They received an amount of Rs. 172778 as a subsidy under the CLSS scheme of Pradhan Mantri Awas Yojana with reduction in EMI from Rs. 5638 to Rs. 3570, due to credit of subsidy.

Mukesh Patel - Kadi



Mukeshbhai Patel and his family were living on rent. Mukeshbhai is handicapped and has a stationery shop at Kadi and is paying rent of Rs. 2500 per month. Mukeshbhai is also

providing services of photo-copying and is earning approx. Rs. 18,000 to Rs. 20,000 per month.

With the help of GRUH, they bought a 1BHK dwelling unit at Kadi. They received an amount of Rs. 210289 as a subsidy under the CLSS scheme of Pradhan Mantri Awas Yojana. The family considers buying the house as their biggest achievement with reduction in EMI from Rs. 6462 to Rs. 4120, due to credit of subsidy.

Mr. Shriram Tiwari & Mrs. Laxmi Tiwari



Mrs. Laxmi Sriram Tiwari & Mr. Shriram Santoshkumar Tiwari are originally from Jonput, Uttar Pradesh and currently settled at Naroda, Ahmedabad. Mr. Shriram owns a Rickshaw and transports

goods for living. His family consists of his wife who is a homemaker & 2 children who are studying. Monthly Income of Family is around Rs. 20,000/-

Mr. Tiwari came to know about subsidy through MAS Rural Housing & Mortgage Finance Limited. They had recently purchased a home of Rs. 12.6 lakhs and because of the subsidy received under Pradhan Mantri Awas Yojana, they received a total benefit of Rs. 2,06,517/-. Their EMI is reduced from Rs. 10,257 to Rs. 7,696/- resulting in monthly savings of Rs. 2,561/-. Mr. & Mrs. Tiwari will utilize the benefit/savings for education of their children.

Mr. Kamleshbhai Daraji & Mrs. Renukaben Daraji



Mrs. Renukaben Daraji & Mr. Kamleshbhai Daraji are originally from Dungarpur, Rajasthan and currently settled at Vastral, Ahmedabad. They own a small Tailor Shop and both of them do

tailoring work for their living. They have a 5 year old daughter. Monthly Income of Family is Rs. 35 to 40 thousand.

Mr. Darji came to know about subsidy through his neighbour. They had recently taken a loan of Rs. 10.50 lakhs and because of the subsidy received under Pradhan Mantri Awas Yojana, they received a total benefit of Rs. 2,16,056/-. Their EMI is reduced from Rs. 12,941 to Rs. 10,205/- resulting in monthly savings of Rs. 2,736/-. Mr. & Mrs. Darji will utilize the savings for developing their business.

Champaben Keshavlal Maruda



Champaben Keshavlal Maruda and her family were living in a slum for over 10 years. Champaben is supposed to receive a pension of Rs. 7500, which she was entitled to get after the demise of her husband who worked in the railways. Her son

Vijay, works for Ahmedabad Municipal Corporation as a sweeper on contract and also drives a rickshaw after regular working hours to support the family.

With the help of MHFC, they finally bought a 1BHK flat in Umang Vatva, an affordable housing project. They received an amount of Rs. 2,15,923 as a subsidy under the CLSS scheme of Pradhan Mantri Awas Yojana.

Rekhaben Rakesh Rajput



Rekhaben Rakesh Rajput's story is a typical case in which MHFC played a prominent role in enhancing a customer's life by making dream of buying a home ownership, a reality. Rekhaben stitches clothes at home while

her husband: Mr. Rakesh Rajput, a rickshaw driver, works for 15 hours a day. Along with their 3 children, they lived on rent for 19 years before MHFC helped them with a home loan to purchase a flat.

With the help of MHFC provides the couple learned that they could not only get a loan from MHFC but also a subsidy on the loan through the Pradhan Mantri Awas Yojana. She has got a subsidy of Rs. 1,83,341. Today, the couple is a proud owner of a 1 RK flat in Umang Vatva.

राज्य स्तरीय बैंकर्स समिति - गुजरात
State Level Bankers' Committee - Gujarat

संयोजक / Convenor



Dena hai to Bharosa hai.