

Ref: BMT/C-F/EBR-PMAY/2019-20/33
20thDec.2019

To

The MD & CEO
National Housing Bank
Core-5A, 4th Floor,
India Habitat Centre,
Lodi Road, New Delhi – 110003

Subject: Release of Central Assistance under Housing for All (Urban) Pradhan Mantri Awas Yojna from National Urban Housing Fund (NUHF) – reg.

Sir,

Please refer to the sanction letter no **N-11016/7/2017-HFA IV SECTION (EFS-9022635)** dated 19.12.2019 on the subject mentioned above received from Ministry of Housing & Urban Affairs (copy enclosed). In this regard, it is informed that an amount of **Rs. 600,00,00,000/- (Rupees Six Hundred Crore Only)** has been credited to the **National Housing Bank**, as mentioned in the sanction order as Central Assistance under Housing for All (Urban) Pradhan Mantri Awas Yojna. The amount was released through EAT module of PFMS in the account mentioned in the above order.

Thanking you,

Yours faithfully,

शैलेश कृ. अग्रवाल
(Dr. Shailesh Kr. Agrawal)
Executive Director

Encl.: As above

Copy to:

1. The Chief Controller of Accounts, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi-110011
2. Sh. S. C. Jana, Dy. Secretary (HFA-III), Mission Director, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi-110011
3. The Under Secretary, HFA-IV Section, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi-110011

AO - HFA (11) Man Coll (11) MS - HFA

BMDag
4/2/20

हम हिन्दी में किये गये पत्राचार का स्वागत करते हैं।

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

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

Nirman Bhawan, New Delhi

Dated: 19 December, 2019

To

Executive Director,
Building Materials & Technology Promotion Council (BMTPC),
Core 5-A, 1st Floor, India Habitat Centre,
Lodhi Road, New Delhi-110003

Sub: Release of Rs. 600.00 crore (Rupees Six Hundred Crore only) from Extra Budgetary Resources (EBR) borrowed from National Small Savings Fund(NSSF) 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,

Pursuant to the constitution of National Urban Housing Fund (NUHF) in BMTPC for channelizing central assistance/subsidy under the PMAY(U), I am directed to convey the sanction of the competent authority and authorize BMTPC for release of **Rs. 600.00 crore (Rupees Six Hundred Crore only)** from EBR fund borrowed from Nation Small Saving Fund(NSSF) to National Housing Bank (NHB) being the Central Nodal Agency for implementation of Credit Linked Subsidy Scheme (CLSS) 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. 600.00 crore (Rupees Six Hundred Crore only)** is further subject to the following terms and conditions:-

- I. BMTPC shall release the amount to NHB within two working days through EAT module of PFMS route.
- II. BMTPC shall maintain proper record of the release in the NUHF set up in a prudent manner as per financial rules.
- III. The release made by BMTPC 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.
- IV. NHB shall utilize the money 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.
- V. NHB will exercise requisite checks and due diligence in settlement of claims.
- VI. NHB will obtain required data and documents from the respective PLI and furnish a utilization certificate towards the release made as soon as possible.
- VII. 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).
- VIII. 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.
- IX. 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 M/o HUA.
- X. NHB will submit progress reports including the details of expenditure to M/o HUA regularly in the prescribed formats.
- XI. BMTPC shall adhere to the conditions stipulated in the letter F. No 5/7/2019-NS(Pt.) dated 19.09.2019 issued by Ministry of Finance in respect of EBR raised through NSSF.

[Handwritten signature]

Contd...

3. The expenditure is to be booked in PFMS scheme code 1992-EBR for advance interest subsidy under CLSS for EWS/LIG category for the financial year 2019-20 and will be transferred 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

4. The utilization certificate has to be provided to BMTPC and this Ministry in the prescribed format and timeline as per the provisions of GFR.

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 # 327 dated 14.12.2019**.

7. Details of this sanction have been registered at **Sl. No.33** of the Sanction Register maintained in HFA Division for the year 2019-20.

Yours faithfully,



(Sanjeev Kumar Sharma)
Under Secretary to the Government of India
Tel No.23061285

Copy to:

1. MD, NHB, Core 5-A, 4th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003.
2. CCA, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi.
3. Principal Director of Audit, Economic and Services Ministries, AGCR Building, IP Estate, New Delhi.
4. Controller General of Accounts, Department of Expenditure, Ministry of Finance, Lok Nayak Bhawan, New Delhi.
5. DS (IFD), M/o HUA.
6. Budget Section, M/o HUA.
7. Pay & Accounts Office, M/o HUA.
8. Sanction folder.

Copy for information to:

1. PSO to Secretary (HUA)
2. PPS to JS & MD (HFA)
3. Director (HFA-IV), M/o HUA.
4. DS (HFA-III), M/o HUA.
5. Team Leader, PMU



(Sanjeev Kumar Sharma)
Under Secretary to the Government of India

By Hand

NHB (ND)/GS/EWS-LIG/A-13224/2019

December 10, 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 ₹1,200 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 an advance subsidy of ₹12,00,00,00,000 (Twelve 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 First 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

*Rs. 600/-
for Rs. 1200 crore
(Twelve hundred crore only)*

*Mukh
19/12/19*

(Rupees six hundred crore only)

MUKESH KUMAR
जुनियर अधिकारी/Section Officer
आवासन और शहरी कार्य मंत्रालय
Ministry of Housing & Urban Affairs
भारत सरकार/Govt. of India
नई दिल्ली/New Delhi

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 : ₹12,535.00 crore b) Specified Category : ₹20.00 crore	12,555.00
2.	Interest credited (as on 30-09-2019)	36.40
3.	Subsidy amount released to PLIs as on 09-12-2019 (<i>State-wise details attached as Annexure I</i>) a) Un-specified Category : ₹12,162.76 crore b) Specified Category : ₹20.00 crore	12,182.76
4.	Balance Subsidy including interest available with NHB (1+2-3)	408.64
5.	Additional advance Subsidy now being sought from MoHUA	1,200.00

It is to certify that-

- 1) As certified by the PLIs, the loans have been sanctioned and disbursed in accordance with the extant guidelines for CLSS for EWS/LIG of the Ministry of Housing & Urban Affairs, Government of India.
- 2) It is further declared that there has been no negligence on the part of the NHB or any of its officers in verifying the claims and sanctioning the amounts to PLIs of the above referred loan accounts and the same has been sanctioned as per the guidelines.
- 3) Duplicate claims received from the MoHUA are under scrutiny.

(Authorized Signatory)



(V. Rajan)
General Manager
National Housing Bank

Date: 10-12-2019

Place: New Delhi

STATE-WISE CUMULATIVE PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 09-12-2019

SL. No.	State Name	No of claims (New accounts + subsequent disbursements) (in units)	No. of Loan Accounts (Net of Refunds) (in units)	Loan Disbursement (Net) (Amount in ₹)	Subsidy Released (Amount in ₹)	Processing Fee (Amount in ₹)	Subsidy Refund(Amount + Processing Fee) (Amount in ₹)	Total Disbursement (Subsidy Released + Processing Fee- Subsidy Refund) (Amount in ₹)
1	Andaman and Nicobar Islands	5	3	16,50,000	4,86,296	5,000	-	4,91,296
2	Andhra Pradesh	9,973	7,826	96376,40,063	18014,76,792	192,44,000	280,89,680	17926,31,112
3	Arunachal Pradesh	3	2	14,64,000	3,22,134	6,000	-	3,28,134
4	Assam	703	529	4901,67,767	1087,89,869	11,24,000	22,96,355	1076,17,514
5	Bihar	5,015	3,289	31746,09,383	7425,57,572	88,39,000	106,03,259	7407,93,313
6	Chandigarh	124	100	1454,41,532	227,77,764	2,42,000	4,34,948	225,84,816
7	Chhattisgarh	13,335	8,134	59421,18,768	15331,76,268	199,15,000	353,97,516	15176,93,752
8	Dadra and Nagar Haveli	1,670	1,524	15124,22,873	3591,84,114	40,56,000	13,02,047	3619,38,067
9	Daman and Diu	617	531	3877,69,924	1176,29,119	14,98,000	6,64,221	1184,62,898
10	Delhi	8,423	7,947	113014,38,006	19005,72,170	207,87,000	175,37,850	19038,21,320
11	Goa	369	306	4489,48,750	743,65,056	7,49,000	6,53,234	744,60,822
12	Gujarat	2,14,996	1,81,620	1945866,23,887	437332,80,031	4807,10,000	5830,23,418	436509,66,613
13	Haryana	9,727	7,064	71686,78,925	16115,16,783	180,37,000	466,36,054	15829,17,729
14	Himachal Pradesh	487	302	2782,95,928	626,64,348	7,27,000	16,76,952	617,14,386
15	Jammu and Kashmir	165	104	774,87,786	208,01,994	2,22,000	-	210,23,994
16	Jharkhand	3,463	2,348	25034,19,860	5261,09,905	66,87,000	71,92,399	5256,04,506
17	Karnataka	17,278	10,966	118180,13,762	24290,37,030	267,11,000	382,52,366	24174,99,664
18	Kerala	19,037	8,599	56813,12,658	17432,25,444	229,93,000	178,41,918	17483,76,526
19	Lakshadweep	-	-	-	-	-	-	-
20	Madhya Pradesh	63,596	37,677	317538,90,737	85018,68,524	1010,55,000	1949,88,461	84079,35,063
21	Maharashtra	1,52,613	1,36,613	1843094,35,289	330637,06,634	3427,47,000	4796,81,626	329267,72,008
22	Manipur	274	160	868,50,000	266,86,131	2,72,000	11,708	269,46,423
23	Meghalaya	81	42	317,62,539	90,56,793	90,000	-	91,46,793
24	Mizoram	765	710	4562,44,224	1303,20,088	19,18,000	-	1322,38,088
25	Nagaland	18	11	76,30,000	19,13,144	27,000	-	19,40,144
26	Odisha	2,783	1,607	12578,16,921	2877,97,527	33,63,000	45,11,117	2866,49,410
27	Puducherry	361	231	2201,75,606	496,55,780	5,30,000	21,40,596	480,45,184
28	Punjab	10,883	7,453	76046,74,165	16994,78,280	197,22,000	300,37,384	16691,62,896
29	Rajasthan	38,252	26,704	224462,21,678	55182,24,186	720,04,000	1500,04,023	54402,24,163
30	Sikkim	23	14	134,84,396	30,64,473	38,000	-	31,02,473
31	Tamil Nadu	28,914	18,940	198276,00,743	40889,94,071	464,06,000	637,13,213	40716,86,858
32	Telangana	9,805	8,288	112552,63,064	20030,84,548	222,42,000	322,70,038	19930,56,510
33	Tripura	414	333	2830,02,146	716,11,841	8,27,000	4,80,267	719,56,574
34	Uttar Pradesh	40,482	27,356	294164,93,272	62532,39,032	725,32,000	1024,00,414	62233,70,618
35	Uttarakhand	7,727	4,282	37692,11,175	9273,24,526	95,88,000	121,17,777	9247,94,749
36	West Bengal	14,836	12,319	144249,89,509	29346,35,819	335,57,000	465,65,986	29216,26,833
		14,836	5,23,934	5823222,49,336	1223786,34,086	13694,70,000	19106,24,837	1218275,79,249