

No. I-11016/02/2017-HFA-4 (pt.) (EFS-9043620)

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

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Nirman Bhawan, New Delhi

Dated: 28<sup>th</sup> August, 2019

To

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

**Sub: Release of Rs.66,67,00,000/- (Rupees Sixty Six Crore Sixty Seven Lakh only) to National Housing Bank (NHB) under Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG) 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.66,67,00,000/- (Rupees Sixty Six Crore Sixty Seven Lakh only)** as advance of interest subsidy to National Housing Bank (NHB) being the Central Nodal Agency for implementation of Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG) 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.66,67,00,000/- (Rupees Sixty Six Crore Sixty Seven Lakh 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. 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 for MIG.
- 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. 2,000/- per sanctioned application in lieu of processing fee for housing loan for the borrower under the scheme.
- 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 M/o HUA.
- VIII. NHB will submit progress reports including the details of expenditure to M/o HUA regularly in the prescribed formats.
- IX. Where there is an element of cash transfer the same may be made through PFMS/DBT mode as applicable.



3. The expenditure is debitable 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  | 08   | Credit Linked Subsidy Scheme-II (CLSS-II) for MIG |
| Object Head    | 33   | Subsidy   |

4. The Drawing and Disbursing Officer of the Ministry of Housing and Urban Affairs will prepare the bill and **Rs.66,67,00,000/- (Rupees Sixty Six Crore Sixty Seven Lakh only)** will be transferred to NHB through e-payment as per the details as under:-

|                     |                                    |
|---------------------|------------------------------------|
| Name of the Account | NHB-PMAY-CLSS (PMAY-CLSS for MIG)  |
| Account No.         | 10004164766                        |
| 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#178 dated 22.08.2019.

7. Details of this sanction have been registered at S.No. 110 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

**Copy to:**

- i. Section Officer, Admin II Section, Ministry of Housing and Urban Affairs with a request that e-payment of **Rs.66,67,00,000/- (Rupees Sixty Six Crore Sixty Seven Lakh only)** may be made in favour of NHB.
- ii. MD, NHB, Core 5-A, 4th Floor, India Habitat Centre, Lodhi 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. Deputy Secy.(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



राष्ट्रीय  
आवास बैंक  
NATIONAL  
HOUSING BANK

**By Speed Post**

NHB (ND)/GS/MIG/A-6776/2019

July 09, 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 MIG) under the  
Pradhan Mantri Awas Yojana (PMAY) - Release of Advance Subsidy of ₹500 crore**

Please refer to the Para 5.1 of the operational guidelines January, 2017 of Pradhan Mantri Awas Yojana (PMAY)-Housing for All (Urban).

2. We request you to credit the advance subsidy of ₹500,00,00,000/- (Rupees Five Hundred Crore only) to the following account under intimation to us:

**Name of the Account-** NHB-PMAY-CLSS (PMAY-CLSS for MIG)

**Account No-** 10004164766

**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

*Doc (HFA-IV)*  
*11/7/19*  
*WS (HFA-IV) - on Training*  
*HFA - IV Delhi*

*1344815 (R)*  
*Passed for payment of Rs. 66,67,00,000/-*  
*(Rupees sixty six crore sixty seven lakh only)*

*Rahul Mahna*  
*28/8/2019*  
(राहुल माहना/RAHUL MAHNA)  
अवर सचिव/Under Secretary  
आवासन और शहरी कार्य मंत्रालय  
Ministry of Housing And Urban Affairs  
भारत सरकार/Govt. of India  
निर्माण भवन, नई दिल्ली  
Nirman Bhawan, New Delhi

कोर 5-ए, तीसरे से पांचवां तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003  
दूरभाष : 011-3918 7000 फैक्स : 011-2464 9030  
वेबसाइट : www.nhb.org.in ईमेल : ho@nhb.org.in

Core 5-A, 3rd to 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003  
Phone : 011-3918 7000 Fax : 011-2464 9030  
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 FOR MIG) OF THE MINISTRY OF HOUSING & URBAN AFFAIRS, GOVERNMENT OF INDIA.

### Summary

| S. No. | Particulars  | in ₹Cr.  |
|--------|--|----------|
| 1.     | Total cumulative subsidy received from MoHUA   | 4,113.33 |
| 2.     | Interest credited (as on 30-06-2019)   | 30.73    |
| 3.     | Subsidy amount released to PLIs as on 03-07-2019( <i>State-wise details attached as Annexure I</i> ) | 4,025.29 |
| 4.     | Balance Subsidy including interest available with NHB (1+2-3)  | 118.77   |
| 5.     | Additional advance subsidy now being sought from MoHUA   | 500.00   |

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 MIG 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 guidelines.
- 3) There is no duplication claim of the subsidy for any of the aforesaid loan accounts.

(Authorized Signatory)



(V. Rajan)

General Manager  
National Housing Bank

**Date:** 09-07-2019

**Place:** New Delhi

## PMAY-CLSS (MIG) IMPLEMENTATION STATUS AS ON 03-07-2019

| 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 | -  | -                                     | -                       | -                    | -                  | -  | -   |
| 2       | Andhra Pradesh              | 9,341  | 7,500                                 | 141733,58,848           | 15569,81,958         | 151,44,000         | 139,73,736                                     | 15581,52,222  |
| 3       | Arunachal Pradesh           | 1  | 1                                     | 21,50,000               | 2,35,068             | 2,000              | -  | 2,37,068  |
| 4       | Assam                       | 334  | 270                                   | 5073,81,444             | 537,46,435           | 5,42,000           | 1,09,245                                       | 541,79,190  |
| 5       | Bihar                       | 2,672  | 2,019                                 | 35306,39,105            | 4160,64,840          | 40,64,000          | 24,85,251                                      | 4176,43,589   |
| 6       | Chandigarh                  | 160  | 149                                   | 4114,49,202             | 323,74,681           | 3,04,000           | 6,91,310                                       | 319,87,371  |
| 7       | Chhattisgarh                | 2,714  | 1,829                                 | 28247,44,145            | 3559,10,069          | 36,84,000          | 21,87,368                                      | 3574,06,701   |
| 8       | Dadra and Nagar Haveli      | 152  | 139                                   | 2234,61,324             | 272,70,911           | 2,78,000           | -  | 275,48,911  |
| 9       | Daman and Diu               | 41   | 37                                    | 523,73,386              | 66,83,338            | 74,000             | -  | 67,57,338   |
| 10      | Delhi                       | 7,860  | 7,137                                 | 172444,60,433           | 15231,44,457         | 143,76,000         | 113,50,750                                     | 15261,69,707  |
| 11      | Goa                         | 337  | 315                                   | 7888,07,028             | 683,11,092           | 6,30,000           | -  | 689,41,092  |
| 12      | Gujarat                     | 24,560   | 22,127                                | 450688,23,283           | 46919,84,783         | 444,24,000         | 181,33,036                                     | 47182,75,747  |
| 13      | Haryana                     | 8,217  | 6,310                                 | 121654,66,206           | 12386,11,136         | 127,40,000         | 124,40,267                                     | 12389,10,869  |
| 14      | Himachal Pradesh            | 231  | 163                                   | 2538,21,233             | 322,76,291           | 3,28,000           | 1,96,876                                       | 324,07,415  |
| 15      | Jammu and Kashmir           | 67   | 51                                    | 549,46,643              | 75,82,495            | 1,02,000           | -  | 76,84,495   |
| 16      | Jharkhand                   | 2,657  | 1,911                                 | 33020,79,230            | 3723,92,197          | 38,42,000          | 15,98,503                                      | 3746,35,694   |
| 17      | Karnataka                   | 21,066   | 18,790                                | 488015,10,696           | 40121,14,938         | 377,60,000         | 214,92,927                                     | 40283,82,011  |
| 18      | Kerala                      | 2,321  | 1,673                                 | 31573,89,634            | 3406,27,525          | 33,64,000          | 18,52,862                                      | 3421,38,663   |
| 19      | Lakshadweep                 | -  | -                                     | -                       | -                    | -                  | -  | -   |
| 20      | Madhya Pradesh              | 9,624  | 6,390                                 | 100980,73,579           | 12811,00,828         | 128,88,000         | 99,27,322                                      | 12840,61,506  |
| 21      | Maharashtra                 | 49,158   | 44,956                                | 1228376,85,138          | 98741,69,539         | 903,98,000         | 539,78,541                                     | 99105,88,998  |
| 22      | Manipur                     | 18   | 11                                    | 130,60,144              | 22,85,785            | 22,000             | -  | 23,07,785   |
| 23      | Meghalaya                   | 5  | 3                                     | 88,27,049               | 6,87,723             | 6,000              | -  | 6,93,723  |
| 24      | Mizoram                     | 14   | 8                                     | 94,35,000               | 14,88,111            | 16,000             | -  | 15,04,111   |
| 25      | Nagaland                    | 18   | 10                                    | 78,01,000               | 16,23,440            | 20,000             | -  | 16,43,440   |
| 26      | Odisha                      | 1,621  | 1,295                                 | 24055,69,311            | 2553,65,100          | 26,06,000          | 15,22,476                                      | 2564,48,624   |
| 27      | Puducherry                  | 263  | 185                                   | 3765,96,783             | 377,24,445           | 3,78,000           | 8,76,281                                       | 372,26,164  |
| 28      | Punjab                      | 4,387  | 3,565                                 | 66093,21,256            | 7438,52,999          | 72,00,000          | 73,73,864                                      | 7436,79,135   |
| 29      | Rajasthan                   | 9,394  | 7,683                                 | 133510,55,019           | 15194,52,998         | 154,36,000         | 70,58,222                                      | 15278,30,776  |
| 30      | Sikkim                      | 2  | 1                                     | 10,50,000               | 2,34,603             | 2,000              | -  | 2,36,603  |
| 31      | Tamil Nadu                  | 16,207   | 12,472                                | 275428,09,347           | 25584,05,804         | 251,16,000         | 158,32,588                                     | 25676,89,216  |
| 32      | Telangana                   | 16,773   | 14,596                                | 331278,36,426           | 31078,48,639         | 293,68,000         | 191,65,214                                     | 31180,51,425  |
| 33      | Tripura                     | 193  | 145                                   | 2251,69,527             | 285,11,543           | 2,92,000           | 1,96,916                                       | 286,06,627  |
| 34      | Uttar Pradesh               | 27,799   | 20,311                                | 406821,53,748           | 41827,25,387         | 408,70,000         | 244,86,588                                     | 41991,08,799  |
| 35      | Uttarakhand                 | 2,311  | 1,520                                 | 25559,96,011            | 3074,53,054          | 30,66,000          | 33,76,552                                      | 3071,42,502   |
| 36      | West Bengal                 | 8,263  | 7,086                                 | 142067,53,179           | 14679,61,887         | 142,42,000         | 76,00,927                                      | 14746,02,960  |
|         |                             | <b>2,28,781</b>  | <b>1,90,658</b>                       | <b>4266220,54,357</b>   | <b>401072,04,099</b> | <b>3835,84,000</b> | <b>2379,07,622</b>                             | <b>402528,80,477</b>  |