



निर्माण सामग्री एवं प्रौद्योगिकी संवर्द्धन परिषद्  
आवासन और शहरी कार्य मंत्रालय, भारत सरकार  
Building Materials & Technology Promotion Council  
Ministry of Housing & Urban Affairs, Government of India

Ref: BMT/C-F/EBR-PMAY/2019-20/13  
24<sup>th</sup>Sep.2019

To

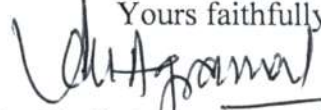
The MD & CEO  
National Housing Bank  
Core-5A, 4<sup>th</sup> Floor,  
India Habitat Centre,  
Lodi Road, New Delhi – 110003

**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 I-11016/02/2017-HFA-4(pt.)(EFS-9043620) dated 24.09.2019 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. 1100,00,00,000/- (Rupees One Thousand & One 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,  
  
(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-V Section, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi-110011

  
22/10/19

① AO-HFA, ② Man-Cell, ③ MIS-HFA  
BMDag  
25/10/19

हम हिन्दी में किये गये पत्राचार का स्वागत करते हैं।

कोर 5ए, प्रथम तल, भारत पर्यावास केन्द्र, लोदी रोड, नई दिल्ली – 110003; दूरभाष: 91-11-24636705; फ़ैक्स: 91-11-24642849  
Core 5A, 1<sup>st</sup> Floor, India Habitat Centre, Lodi Road, New Delhi - 110 003; Tel: 91-11-24636705; Fax: 91-11-2464 2849

E-mail: info@bmtpc.org; bmtpc.ihc@gmail.com

Website: www.bmtpc.org

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

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

\*\*\*\*\*

Nirman Bhawan, New Delhi – 110011

Dated: 14<sup>th</sup> September, 2019

To

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

**Sub: Release of advance subsidy of Rs.1100,00,00,000/- (Rupees One Thousand One 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 Middle Income Group (CLSS for MIG) component of Pradhan Mantri Awas Yojana – Housing for All (Urban) Mission.**

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 advance subsidy of **Rs.1100,00,00,000/- (Rupees One Thousand One Hundred Crore only)** from EBR fund borrowed from National Small Savings Fund (NSSF) to National Housing Bank (NHB) being the Central Nodal Agency for implementation of Credit Linked Subsidy Scheme (CLSS) 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.1100,00,00,000/- (Rupees One Thousand One 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. 2,000/- per sanctioned application in lieu of processing fee for housing loan for the borrower under the scheme.
- 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.

3. The expenditure is to be booked in PFMS scheme code 3186-EBR for advance interest subsidy under CLSS MIG 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 MIG)
Account No.	10004164766
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

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# 200 dated 24.09.2019**.

7. Details of this sanction have been registered at S.No. 13 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:**

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



(Rahul Mahna)

Under Secretary to the Government of India

0-1336729

By Hand

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



राष्ट्रीय  
आवास बैंक  
NATIONAL  
HOUSING BANK

September 20, 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 ₹1,100 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. It is requested to credit the advance subsidy of ₹1,100,00,00,000/- (Rupees One Thousand One 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 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)

General Manager

Encl: Utilization Certificate

*Passed for payment of Rs. 1100,00,00,000/-  
(Rupees eleven hundred crore only)*

*20/9/2019*  
**श्री अमित अभिजात कुमार**  
जुनियर सॉफ्टवेयर/Section Officer  
असुराण और शहरी कार्य विभाग  
Ministry of Housing & Urban Affairs  
पारा 5, लोधी रोड/ Govt. of India  
नई दिल्ली/New Delhi

*Animesh*

## 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	4180.00
2.	Interest credited (as on 30-06-2019) + Refunds received from the PLIs (pending adjustment)	38.17
3.	Subsidy amount released to PLIs as on 19-09-2019( <i>State-wise details attached as Annexure I</i> )	4199.63
4.	Balance Subsidy including interest available with NHB (1+2-3)	18.54
5.	Advance subsidy now being sought from MoHUA	1100.00

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) Duplicate claims received from the MoHUA are under scrutiny.

(Authorized Signatory)



(V. Rajan)

General Manager  
National Housing Bank

Animesh

Date: 20-09-2019

Place: New Delhi

# PMAY-CLSS (MIG) IMPLEMENTATION STATUS AS ON 19-09-2019

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	-	-	-	-	-	-	-
2	Andhra Pradesh	9,907	8,004	15,20,66,97,245	1,66,33,66,525	1,62,08,000	2,03,37,806	1,65,92,36,719
3	Arunachal Pradesh	1	1	21,50,000	2,35,068	2,000	-	2,37,068
4	Assam	365	293	54,36,42,534	5,86,14,067	5,90,000	3,41,401	5,88,62,666
5	Bihar	2,761	2,079	3,63,38,08,004	42,82,41,512	41,88,000	29,19,235	42,95,10,277
6	Chandigarh	167	155	43,23,80,202	3,37,88,473	3,18,000	9,02,259	3,32,04,214
7	Chhattisgarh	2,802	1,889	2,93,50,27,855	36,93,76,140	38,08,000	26,17,915	37,05,66,225
8	Diadra and Nagar Havelli	164	150	24,33,65,274	3,00,51,575	3,02,000	1,96,916	3,01,56,659
9	Daman and Diu	42	38	5,42,18,386	69,18,406	76,000	-	69,94,406
10	Delhi	8,004	7,271	17,56,28,02,333	1,55,26,45,198	1,46,62,000	1,32,05,882	1,55,41,01,316
11	Goa	347	325	81,95,95,552	7,04,63,748	6,50,000	-	7,11,13,748
12	Gujarat	25,416	22,913	46,61,41,55,620	4,86,67,16,269	4,60,62,000	2,52,63,986	4,88,75,14,283
13	Haryana	8,506	6,535	12,72,05,21,460	1,29,01,97,184	1,32,24,000	1,53,80,096	1,28,80,41,088
14	Himachal Pradesh	268	191	30,44,11,519	3,82,40,038	3,84,000	1,96,876	3,84,27,162
15	Jammu and Kashmir	69	53	5,78,21,643	79,62,106	1,06,000	-	80,68,106
16	Jharkhand	2,815	2,055	3,59,19,77,949	40,34,87,520	41,36,000	23,78,190	40,52,45,330
17	Karnataka	22,094	19,647	51,31,49,15,936	4,20,14,00,916	3,95,32,000	2,70,68,278	4,21,38,64,638
18	Kerala	2,465	1,752	3,27,83,28,252	35,80,76,026	35,34,000	31,50,901	35,84,59,125
19	Lakshadweep	-	-	-	-	-	-	-
20	Madhya Pradesh	9,944	6,628	10,49,02,23,099	1,32,87,82,899	1,33,94,000	1,27,45,579	1,32,94,31,320
21	Maharashtra	51,273	46,816	1,27,74,08,53,023	10,28,81,04,383	9,42,40,000	6,70,60,058	10,31,52,84,325
22	Manipur	18	11	1,30,60,144	22,85,785	22,000	-	23,07,785
23	Meghalaya	9	7	1,46,27,049	13,35,900	14,000	-	13,49,900
24	Mizoram	17	10	1,06,35,000	16,18,010	20,000	-	16,38,010
25	Nagaland	18	10	78,01,000	16,23,440	20,000	-	16,43,440
26	Odisha	1,695	1,358	2,53,34,44,133	26,87,04,906	27,42,000	24,73,343	26,89,73,563
27	Puducherry	272	191	38,77,72,609	3,85,64,580	3,90,000	8,76,281	3,80,78,299
28	Punjab	4,602	3,692	6,82,75,57,876	77,03,00,415	74,58,000	78,07,263	76,99,51,152
29	Rajasthan	9,961	8,169	14,20,36,23,361	1,62,21,69,215	1,64,38,000	98,72,106	1,62,87,35,109
30	Sikkim	7	6	98,15,786	12,27,640	12,000	-	12,39,640
31	Tamil Nadu	16,878	12,991	28,85,81,59,339	2,66,92,13,202	2,61,86,000	1,89,97,719	2,67,64,01,483
32	Telangana	17,805	15,523	35,46,82,54,998	3,31,51,77,628	3,13,12,000	2,92,64,531	3,31,72,25,097
33	Tripura	206	158	24,52,42,446	3,12,27,785	3,18,000	1,96,916	3,13,48,869
34	Uttar Pradesh	28,469	20,882	41,96,71,23,403	4,30,91,58,721	4,20,56,000	2,89,78,854	4,32,22,35,867
35	Uttarakhand	2,347	1,535	2,58,21,38,024	31,06,30,151	30,96,000	33,76,552	31,03,49,599
36	West Bengal	8,762	7,529	15,04,59,59,303	1,56,11,07,637	1,51,48,000	97,31,560	1,56,65,24,077
		<b>2,38,476</b>	<b>1,98,867</b>	<b>4,45,72,21,10,287</b>	<b>41,90,10,13,088</b>	<b>40,06,48,000</b>	<b>30,63,40,603</b>	<b>41,99,63,20,565</b>