



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/2020-21/05

24th Aug. 2020

To

The Chairman
State Bank of India
Corporate Centre, Real Estate & Housing Business Unit,
9th Floor, Air India Building,
Nariman Point, Mumbai-40021

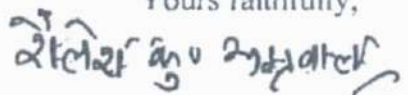
Subject: Release of Central Assistance under Housing for All (Urban) Pradhan Mantri Awas Yojna from National Urban Housing Fund (NUHF) reg.

Sir,

Please refer to the sanction letter no N-11016/10/2019-HFA-IV-UD(EFS-9080485) dated 24.08.2020 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. 150,00,00,000/- (Rupees One Hundred and Fifty Crore Only)** has been credited to the **State Bank of India** under 1992-scheme, 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:

- ↓ 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

① AO - HFA, ② Man-GA, ③ MIS - HFA


2/10/20

BNDas
9/10/20

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

Nirman Bhawan, New Delhi - 110011
Dated: 24 August, 2020

To

The 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.150,00,00,000/- to SBI under CLSS for EWS/LIG component of PMAY (U) from Extra Budgetary Resources.

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.150,00,00,000/- (Rupees One Hundred Fifty Crore only)** from EBR fund borrowed from Nation Small Saving Fund(NSSF) to State Bank of India (SBI) being the Central Nodal Agency for implementation of Credit Linked Subsidy Scheme (CLSS) for Economically Weaker Section/Low 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 SBI under the scheme, based on the claims submitted by PLIs towards the loans disbursed as per the scheme.

2. The release of **Rs.150,00,00,000/-** is further subject to the following terms and conditions: -

- I. BMTPC shall release the amount to SBI 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. SBI shall utilize the money at the earliest 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. SBI will exercise requisite checks and due diligence in settlement of claims.
- VI. SBI 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 SBI after 70% utilization of earlier released amounts, on quarterly basis, and based on claims raised by SBI 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 SBI for their administrative expenses for which SBI will furnish the details to M/o HUA.
- X. SBI 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 5/3/2020-NS dated 07.08.2020 issued by Ministry of Finance in respect of EBR raised through NSSF.

Contd..2

3. The expenditure of **Rs.150,00,00,000/-** is to be booked in PFMS scheme code 1992-EBR for advance interest subsidy under CLSS for EWS/LIG category for the financial year 2020-21 and will be transferred to SBI through e-payment as per the details as under:-

Name of the Account	CNA-CLSS-PMAY(U)-EWS & LIG FUND A/c
Account No.	39108406977
Bank Name	State Bank of India
Bank Address	State Bank of India, Madame Cama Road Branch, State Bank Bhawan, Annexe, Madame Cama Road, Nariman Point, Mumbai, Maharashtra-400021.
IFSC Code	SBIN0008586
MICR Code	400002101

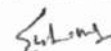
4. The utilization certificate has to be provided to BMTPC and this Ministry in the prescribed format and timeline as per the provisions of GFR.

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# 50 dated 21.08.2020.**

7. Details of this sanction have been registered at **Sl. No. 04.** of the Sanction Register maintained in HFA Division for the year 2020-21.

Yours faithfully,



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India


Tel: 011-23061285

Copy to:

1. The Chairman, State Bank of India, Corporate Centre, Real Estate & Housing Business Unit, 9th Floor, Air India Building, Nariman Point, Mumbai-400021.
2. CCA, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi.
3. O/o Principal Director of Audit, Infrastructure, A-Wing, 3rd Floor, IP Bhawan, New Delhi - 110002.
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. DDG (HFA), M/o HUA.
4. DS (HFA-III), M/o HUA.
5. Team Leader, PMU



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India



भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

Shri Rishi Kumar,
Director (HFA-IV),
Ministry of Housing & Urban Affairs,
Government of India, Room No: 220, Nirman Bhawan,
NBO Building, New Delhi-110 001.

REHBU/PMAY/305

Date: 03.08.2020

Dear Sir,

Credit Linked Subsidy Scheme (CLSS)
Under the Pradhan Mantri Awas Yojana - Urban (PMAY-U)
Release of Advance Subsidy for Rs.300/- Cr. For EWS/LIG Category

We forward herewith Utilization Certificate (Annexure 3) format duly signed by authorised signatory for fund received by State Bank of India as Central Nodal Agency and indent for fund of Rs.300.00 Cr for EWS/LIG category which may be utilized by us by 30.09.2020.

2. The details of account are as under :-

Account No.	39108406977
Account Name	CNA-CLSS-PMAY (U)-EWS & LIG FUND A/C
Bank Name	State Bank of India
Branch Name	Madame Cama Road Branch
Branch Address	State Bank of India, Madame Cama Road Branch, State Bank Bhavan Annex, Madame Cama Road, Nariman Point, MUMBAI - 400 021.
IFSC Code of Branch	SBIN0008586
MICR Code of Branch	400002101
Type of Account	Saving Bank

Yours faithfully,

(Rajesh Kumar Keshri)
Dy. General Manager (RE-CNA)

Passed for payment of Rs.150/- crore
(Rupee one hundred fifty crore)
only
24.08.20

Encl:- Annexure 3 (For EWS/LIG)

रंजीव कुमार शर्मा
RANJIV KUMAR SHARMA
अवर सचिव/Secretary
आवासन और शहरी कार्य मंत्रालय
Ministry of Housing & Urban Affairs
भारत सरकार/Govt. of India
नई दिल्ली/New Delhi-110011



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स्थायर संपदा आणि आवास व्यवसाय विभाग
कॉरपोरेट केंद्र

9वा मजला, एअर इंडिया बिल्डिंग

नरिमान पॉइंट

मुंबई - 400 021

स्थायर संपदा एवं आवास व्यवसाय इकाई
कॉरपोरेट केंद्र

9वी मजिल, एअर इंडिया बिल्डिंग

नरिमान पॉइंट

मुंबई - 400 021

Real Estate & Housing Business Unit

Corporate Centre

9th Floor, Air India Building

Nariman Point,

Mumbai - 400 021, India

Format for Utilization Certificate for CNAs

FORMAT FOR CLAIMING SUBSIDY UNDER CREDIT LINKED SUBSIDY SCHEME FOR EWS/LIG OF MINISTRY OF HOUSING AND URBAN AFFAIRS, GOVERNMENT OF INDIA

(To be furnished by Central Nodal Agencies (NHB/HUDCO/SBI) to MoHUA)

Summary

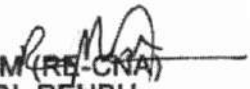
Sr. No.	Particulars	In Rs Cr.
1	Total Cumulative subsidy received from MoHUA	950.00
2	Interest earned on the funds available with CNA + Refund	10.20
3	Subsidy amount released to PLIs so far (Please give state-wise and PLI-wise as per attached format)	959.84
4	Balance subsidy including interest available with CNA	0.36
5	Subsidy sought from MoHUA	300.00

It is certified that :-

- As certified by the PLIs, the loans have been sanctioned and disbursed in the accordance with the extant guidelines of CLSS for EWS/LIG of the Ministry of Housing and Urban Affairs (MoHUA), Government of India.
- It is further declared that there has been no negligence on the part of CNA or any of its officers in verifying the claims and sanctioning the subsidy amounts of PLIs of the above referred loan accounts and the same has been sanctioned as per guidelines.
- There are no duplicate claims of the subsidy for any of the aforesaid loan accounts.

Date :- 03.08.2020
Place : Mumbai

For State Bank of India


DGM (RE-CNA)
(Authorized Signatory)
SBI REHBU
Corporate Centre
(Rajesh Kumar Reshi)
Mumbai
Dy. General Manager (RE-CNA)

Subject: Request from SBI to release advance subsidy of ₹300 crore for utilization under CLSS for EWS/LIG component of PMAY(U).

Reference PUC (pp.78-81/c)

Credit Linked Subsidy Scheme for EWS/LIG (CLSS for EWS/LIG) is one of the four verticals under PMAY (U) and is being implemented as a Central Sector Scheme for eligible Economically Weaker Sections (EWS) and Lower Income Groups (LIG) residing in urban areas in which interest subsidy of 6.5% is provided on home loans availed through Primary Lending Institutions (PLIs).

2. For implementation of CLSS component of PMAY (U) mission, Ministry had initially, identified two Central Nodal Agencies (CNAs) i.e. National Housing Bank (NHB) and Housing and Urban Development Corporation Ltd. (HUDCO) to channelize the subsidy to the Primary Lending Institutions (PLIs). These two CNAs have signed Memorandum of Understanding (MoU) with the PLIs for implementation of the scheme. Ministry has further included State Bank of India (SBI) as its third CNA for CLSS w.e.f. 06.08.2019. SBI Corporate Centre, Mumbai will act as a CNA for SBI Bank branches only.

3. Under the provisions of Para 5.4 of the PMAY(U) Guidelines, SBI has been nominated as Central Nodal Agency (CNA) after obtaining approval of Hon'ble MoS (I/C) for Housing and Urban Affairs. SBI will act as CNA for its own branches only. In this regard, MoUs have been signed between the SBI Corporate Office, Mumbai and its 17 Local Head Offices (LHOs).

4. SBI, vide letter dated 03.08.2020, has submitted Utilization Certificate in the prescribed format (Annexure 3 of revised scheme guidelines of CLSS for EWS/LIG) and requested for further release of Rs.300.00 crore for implementation of CLSS for EWS/LIG.

5. SBI has so far been released a total of Rs.950.00 crore under CLSS for EWS/LIG component of PMAY(U) mission. Year wise details of funds released may be seen at p.82/c.

6. From the UC, it is seen that interest earned on the funds as on 03.08.2020 is Rs.10.20 crore. As per UC, SBI has released Rs.959.84 crore as interest subsidy under CLSS for EWS/LIG scheme to the PLIs for their claims under the scheme. The utilized amount of Rs.959.84 crore is more than 70% of the total of advance subsidy released to SBI and the interest accrued (i.e. Rs.950.00 crore + Rs.10.20 crore) that is a necessary condition for subsequent release to CNAs under para 4.1 of scheme guidelines of CLSS for EWS/LIG (pp.67/c).

7. In the BE 2020-21, funds of Rs.900.00 crore had been allocated under Credit Linked Subsidy Scheme-I (CLSS-I) for EWS/LIG component of PMAY (U) Mission in the Demand No.57 of the Ministry of Housing & Urban Affairs for the year 2020-21. The funds in the budget head have been exhausted as Rs. 50.00 crore was released to SBI and Rs 850.00 crore was released to NHB for utilization under CLSS for EWS/LIG. Therefore, the current requirement will be met through Extra Budgetary Resources (EBR). As per availability of funds in EBR, it is proposed that Rs.150.00 crore may be released to SBI for utilization under CLSS for EWS/LIG.

8. If approved, the file may be sent to the IFD with the recommendation to release Rs.150.00 crore to SBI as advance subsidy for CLSS for EWS/LIG as per DFA/9115466

14/08/2020 2:18 PM

NITIN GUPTA
(ASO)

Note # 43

Ref: preceding notes.

Proposal on this file pertains to release of Rs.150 crore to State Bank of India (SBI) for implementation of CLSS for EWS/LIG under PMAY(U).

2. As per information received from SBI, more than 4250 (56 + 4235) cases of EWS/LIG are pending with them for which an amount of approximately Rs.100 Crore (4.77 + 100.6) is required. It has been further mentioned by SBI that they are expecting fresh claims also. In view of this, it is proposed that an amount of Rs.150 crore may be released to SBI as advance subsidy for CLSS for EWS/LIG as per availability of EBR funds.

3. Accordingly, file may be referred to IFD for seeking their concurrence to the release Rs.150 crore to SBI for CLSS for EWS/LIG as proposed in Para 8, Note 42.

Submitted please.

14/08/2020 7:15 PM

SANJEEV KUMAR SHARMA
(US (HFA-IV))

Note # 44

Proposal for release of Rs.150cr.to SBI from EBR for CLSS-EWS/LIG under PMAY(U) is submitted for concurrence of IFD please.

Page: 14

17/08/2020 10:28 AM

BINDU SREEDATHAN
(DDG)

Note # 45

17/08/2020 4:11 PM

Amrit Abhijat
(JOINT SECRETARY)

Note # 46

17/08/2020 5:43 PM

SHYAM SUNDER DUBEY
(JS &FA)

Note # 47

17/08/2020 6:22 PM

**G. SRINIVASAN
(DIRECTOR(IFD))**

Note # 48

Integrated Finance Division

Reference preceding notes.

The proposal relates to the release of Rs. 150 crore to SBI as advance subsidy for implementation of EWS/LIG segment of CLSS under PMAY(U) from EBR funds.

2. PD has stated that more than 4250 cases of EWS/LIG are pending with SBI for which an amount of approximately Rs.100 Crore is required. It has been also been informed that in addition, about 8600 cases are pending for processing in SBI and they are expecting fresh claims also. SBI has requested for an advance subsidy of Rs. 300 crores. PD has requested to release an amount of Rs.150 crore to SBI for EWS/LIG beneficiaries as per availability of EBR funds.

3. In this regard it is stated that an amount of Rs. 5000 crores has been sanctioned by MoF vide sanction letter dated 7.8.2020 as EBR for projected related work (pgs. 84-85/cor.).

4. From UC (pg. 79/cor.) it is observed that the total cumulative subsidy so far released by MoHUA to SBI is Rs.950 crore for EWS/LIG segment of CLSS of the scheme. The sum of interest earned on the funds on 31.03.2020 and the refund is Rs.10.20 crore. SBI has released Rs.956.75 crore as interest subsidy under CLSS for MIG scheme to the PLIs for their claims under the scheme. The utilized amount of Rs.959.84 crore is more than 70% of the total of advance subsidy released to SBI and the interest accrued & refund (i.e. Rs.950 crore + Rs.10.20 crore).

5. In view of the above, IFD may concur the proposal of PD for release of Rs. 150 crore to SBI for implementation of MIG segment of CLSS under PMAY(U) from EBR funds, subject to the approval of the competent authority, adherence to the guidelines and availability of fund.

6. We may also advise the PD to take appropriate action on the observations made by IFD in File relating to the release of funds of Rs. 2000 crores to NHB (Computer No. 9022635).

Page: 15

21/08/2020 6:32 PM

**DEEPAK KOCHHAR
(US(IFD-II))**

Note # 49

21/08/2020 6:35 PM

**G. SRINIVASAN
(DIRECTOR(IFD))**

Note # 50

21/08/2020 6:44 PM

SHYAM SUNDER DUBEY
(JS &FA)

Note # 51

21/08/2020 6:48 PM

G. SRINIVASAN
(DIRECTOR(IFD))

Note # 52

Page: 16

21/08/2020 7:02 PM

DEEPAK KOCHHAR
(US(IFD-II))

Note # 53

This proposal is regarding release of Rs.150 crore from EBR funds to SBI for implementing EWS/LIG segment of CLSS under PMAY(U).

2. As per information received from SBI, more than 4250 EWS/LIG cases are pending with them for which an amount of Rs.150 crore is proposed to be released.

3. IFD has accorded concurrence to the proposal of release of Rs.150 crores to SBI vide their Note# 50.

4. Accordingly, kind approval of Secretary (HUA) is solicited for release of Rs.150 crores to SBI for implementing EWS/LIG segment of CLSS.

21/08/2020 7:31 PM

BINDU SREEDATHAN
(DDG)

Note # 54

21/08/2020 7:59 PM

Amrit Abhijat
(JOINT SECRETARY)

Note # 55

24/08/2020 11:14 AM

DURGA SHANKER MISHRA
(SECRETARY)

Page: 17

Note # 56

24/08/2020 12:21 PM

Amrit Abhijat
(JOINT SECRETARY)

Note # 57

24/08/2020 12:22 PM

BINDU SREEDATHAN
(DDG)

No. I-11016/02/2017-HFA-4 (pt.) (EFS-9043620)
Government of India
Ministry of Housing & Urban Affairs
HFA-IV Division

Nirman Bhawan, New Delhi – 110011
Dated: 24 August, 2020

To
The 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.1000,00,00,000/- to NHB under CLSS for MIG component of PMAY (U) from Extra Budgetary Resources (EBR).

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.1000,00,00,000/- (Rupees One Thousand 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.1000,00,00,000/-** 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 at the earliest 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 letters F. No 5/3/2020-NS dated 07.08.2020 issued by Ministry of Finance in respect of EBR raised through NSSF.

Sulabh

Contd..2

3. The expenditure of Rs.1000,00,00,000/- is to be booked in PFMS scheme code 3186-EBR for advance interest subsidy under CLSS MIG category for the financial year 2020-21 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

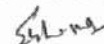
4. The utilization certificate has to be provided to BMTPC and this Ministry in the prescribed format and timeline as per the provisions of GFR.

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#304 dated 21.08.2020**.

7. Details of this sanction have been registered at S.No.02 in the Sanction Register of the HFA Directorate (HFA-III Section) of the Ministry of HUA for the year 2020-21.

Yours faithfully,



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India

Tel: 011-23061285

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. O/o Principal Director of Audit, Infrastructure, A-Wing, 3rd Floor, IP Bhawan, New Delhi - 110002.
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.
8. Pay & Accounts Office, M/o HUA.
9. Sanction folder.

Copy for information to:

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

By Hand

NHB (ND)/GS/MIG/OUT 04091/2020



July 27, 2020

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 ₹2,000 crore**

Please refer to the Para 5.1 of the operational guidelines January, 2017 of Pradhan Mantri Awas Yojana (PMAY)-Housing for All (Urban). In this regard, it is informed that NHB vide letter dated 18-03-2020, 21-04-2020 & 03-06-2020 had requested Ministry of Housing and Urban Affairs (MoHUA), Government of India, for release of an advance subsidy of ₹800 crore, ₹1,500 crore & ₹1,301 crore under MIG category, respectively. For the said requests, NHB has received ₹450 crore (₹199 crore on 29-05-2020, ₹144 crore on 23-06-2020 & ₹107 crore on 03-07-2020) from MoHUA, till date.

2. It is requested to credit an advance subsidy of ₹2000,00,00,000/- (Rupees Two Thousand Crore only) in two tranches of ₹1,000 crore (Rupees One Thousand Crore) each, 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

*Paid for payment of ₹ 1000 crore
(Rupee one thousand crore only)
Sanjeev Kumar Sharma
27/7/20*

संजीव कुमार शर्मा
SANJEEV KUMAR SHARMA
अवर सचिव/Under Secretary
आवासन और शहरी कार्य मंत्रालय
Ministry of Housing & Urban Affairs
भारत सरकार/Government of India
नई दिल्ली/New Delhi-110001

भारत सरकार के अंतर्गत सांविधिक निकाय
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 ई-मेल : ho@nhb.org.in

Statutory Body under the Government of India

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	6,430.00
2.	Interest credited till 30-06-2020	55.19
3.	Subsidy amount released to PLIs as on 15-07-2020	6,481.56
4.	Balance available with NHB (1+2-3)	3.63
5.	Additional advance subsidy now being sought from MoHUA	2,000.00

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 and 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: 27-07-2020

Place: New Delhi


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↓

State/UT wise cumulative PMAY-CLSS (MIG) implementation status as on 15-07-2020

SL. No.	State/ UT 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	13,785	11,431	21,636,311,737	2,358,426,721	23,112,000	26,046,680	2,358,426,721	23,112,000	26,046,680	2,358,426,721	
3	Arunachal Pradesh	33	32	55,242,378	6,761,964	64,000	-	6,761,964	64,000	-	6,825,964	
4	Assam	843	728	1,205,649,314	140,284,629	1,464,000	669,239	140,284,629	1,464,000	669,239	141,079,390	
5	Bihar	4,430	3,540	5,716,285,976	700,661,332	7,118,000	3,862,595	700,661,332	7,118,000	3,862,595	703,916,737	
6	Chandigarh	317	299	787,065,700	66,138,665	610,000	1,336,243	66,138,665	610,000	1,336,243	65,412,422	
7	Chhattisgarh	4,353	3,121	4,984,339,211	610,583,683	6,290,000	4,550,250	610,583,683	6,290,000	4,550,250	612,323,433	
8	Dadra and Nagar Haveli and Daman and Diu	334	302	456,793,052	59,419,301	608,000	393,832	59,419,301	608,000	393,832	59,633,469	
9	Delhi	10,491	9,657	22,916,176,262	2,046,466,357	19,462,000	16,048,845	2,046,466,357	19,462,000	16,048,845	2,049,879,512	
10	Goa	484	455	1,145,033,955	98,868,357	912,000	237,068	98,868,357	912,000	237,068	99,543,289	
11	Gujarat	37,582	34,041	69,296,236,589	7,263,462,160	68,468,000	41,236,738	7,263,462,160	68,468,000	41,236,738	7,290,693,422	
12	Haryana	13,305	10,339	20,185,792,977	2,074,296,477	20,936,000	25,047,251	2,074,296,477	20,936,000	25,047,251	2,070,185,226	
13	Himachal Pradesh	410	293	457,890,373	58,848,392	590,000	317,743	58,848,392	590,000	317,743	59,120,649	
14	Jammu and Kashmir	122	93	113,726,400	15,363,408	186,000	-	15,363,408	186,000	-	15,549,408	
15	Jharkhand	4,491	3,519	5,787,864,171	648,252,280	7,070,000	2,842,444	648,252,280	7,070,000	2,842,444	652,479,836	
16	Karnataka	32,411	29,094	76,982,984,438	6,214,300,298	58,574,000	43,874,195	6,214,300,298	58,574,000	43,874,195	6,229,000,103	
17	Kerala	3,579	2,622	4,765,421,056	526,847,209	5,280,000	3,865,511	526,847,209	5,280,000	3,865,511	528,261,698	
18	Ladakh	-	-	-	-	-	-	-	-	-	-	-
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	15,982	11,757	17,492,835,499	2,217,133,648	22,716,000	19,641,192	2,217,133,648	22,716,000	19,641,192	2,220,208,456	
21	Maharashtra	78,612	72,444	195,385,709,156	15,903,967,310	145,794,000	99,987,884	15,903,967,310	145,794,000	99,987,884	15,949,773,426	
22	Manipur	23	16	19,354,518	3,273,443	32,000	-	3,273,443	32,000	-	3,305,443	
23	Meghalaya	13	11	23,165,810	2,126,735	22,000	-	2,126,735	22,000	-	2,148,735	
24	Mizoram	102	92	88,999,296	14,529,168	184,000	-	14,529,168	184,000	-	14,713,168	
25	Nagaland	18	10	7,801,000	1,623,440	20,000	-	1,623,440	20,000	-	1,643,440	
26	Odisha	2,728	2,249	4,053,886,713	436,637,448	4,532,000	3,194,694	436,637,448	4,532,000	3,194,694	437,974,754	
27	Odisha	366	272	533,078,846	53,647,016	552,000	876,281	53,647,016	552,000	876,281	53,322,735	
28	Punjab	7,870	6,475	11,708,492,807	1,356,906,123	13,062,000	11,698,815	1,356,906,123	13,062,000	11,698,815	1,358,269,308	
29	Rajasthan	16,090	13,536	23,192,346,211	2,689,558,974	27,222,000	15,171,494	2,689,558,974	27,222,000	15,171,494	2,701,609,480	
30	Sikkim	8	7	10,315,386	1,287,764	14,000	-	1,287,764	14,000	-	1,301,764	
31	Tamil Nadu	25,634	20,418	44,437,979,065	4,137,772,058	41,136,000	29,197,596	4,137,772,058	41,136,000	29,197,596	4,149,710,462	
32	Telangana	26,272	23,583	53,486,837,390	5,015,893,213	47,510,000	38,033,077	5,015,893,213	47,510,000	38,033,077	5,025,370,136	
33	Tripura	396	315	463,195,607	61,180,000	632,000	196,916	61,180,000	632,000	196,916	61,615,084	
34	Uttar Pradesh	43,597	34,361	67,682,734,788	6,912,266,076	69,132,000	40,939,414	6,912,266,076	69,132,000	40,939,414	6,940,458,662	
35	Uttarakhand	3,499	2,530	4,175,467,798	497,619,498	5,102,000	4,811,839	497,619,498	5,102,000	4,811,839	497,909,659	
36	West Bengal	13,380	11,819	23,403,991,136	2,446,192,407	23,764,000	13,125,299	2,446,192,407	23,764,000	13,125,299	2,456,831,108	
		361,560	308,961	682,668,504,615	64,640,595,654	622,170,000	447,203,135	64,640,595,654	622,170,000	447,203,135	64,815,562,419	

PLI-WISE CUMULATIVE PMAY-CLSS (MIG) IMPLEMENTATION STATUS AS ON 15-07-2020

S.No.	Institution Name	Type of PLI	No of claims (New accounts + subsequent disbursements)	No. of New Loan Accounts (Net of Refund)	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	Housing and Urban development Corporation Ltd.	CNA	55	37	68,750,000	7,548,773	74,000	-	7,623,773
2	State Bank of India	CNA	44,143	40,184	89,888,634,653	8,555,706,068	80,778,000	46,337,331	8,590,146,757
Sub-Total (A)			44,198	40,221	89,957,384,653	8,563,255,861	80,852,000	46,337,331	8,597,770,530
3	Associate Co-operative Bank Ltd.	Co-operative bank	2	2	2,100,000	404,839	4,000	-	408,839
4	Bharat Co-operative Bank (Mumbai) Ltd	Co-operative bank	206	198	420,279,893	43,827,975	398,000	237,068	43,988,907
5	Bombay Mercantile Co-operative Bank Ltd	Co-operative bank	50	50	127,142,350	12,456,229	120,000	-	12,576,229
6	Citizencredit Cooperative Bank Ltd	Co-operative bank	13	13	37,336,441	2,979,473	26,000	-	3,005,473
7	Gujarat Ambuja Co-Op Bank Ltd.	Co-operative bank	2	2	2,550,000	429,984	4,000	-	433,984
8	Jalgaon Janata Sahakari Bank Ltd	Co-operative bank	22	17	36,349,000	3,761,505	36,000	133,403	3,664,102
9	Lakhimpur Urban Cooperative Bank Ltd	Co-operative bank	3	2	2,162,000	459,945	4,000	-	463,945
10	New India Co-operative Bank Ltd	Co-operative bank	8	8	16,207,000	1,669,563	16,000	-	1,685,563
11	NKGSB Co-operative Bank Ltd	Co-operative bank	20	20	54,316,000	4,109,147	40,000	-	4,149,147
12	Prime Co-operative Bank Ltd.	Co-operative bank	1	1	750,000	154,781	2,000	-	156,781
13	Punjab & Maharashtra Co-operative Bank Ltd.	Co-operative bank	76	75	177,225,253	16,767,286	152,000	237,068	16,892,218
14	Rajkot NagarikSahakari Bank Limited	Co-operative bank	253	228	288,450,000	49,280,499	460,000	443,324	49,297,175
15	Shwalik Mercantile Coop Bank	Co-operative bank	10	10	20,500,000	2,230,224	20,000	-	2,250,224
16	The Ahmedabad Mercantile Co-operative Bank Ltd.	Co-operative bank	41	41	79,607,000	9,200,628	82,000	-	9,282,628
17	The Greater Bombay Coop Bank Ltd	Co-operative bank	20	20	46,172,301	4,186,184	40,000	-	4,236,184
18	The Gujarat State Co-operative Bank Ltd	Co-operative bank	13	13	20,524,000	2,626,287	26,000	-	2,652,287
19	The Hasti Co-Op Bank Ltd.	Co-operative bank	11	9	12,560,000	1,554,190	18,000	-	1,572,190
20	The Kalyan Janata Sahakari Bank Ltd.	Co-operative bank	12	11	20,904,698	2,276,686	22,000	-	2,298,686
21	The Karnataka Co-operative Bank Ltd.	Co-operative bank	4	4	9,700,000	856,531	8,000	-	864,531
22	The Nawanagar Co-operative Bank	Co-operative bank	11	11	13,285,000	2,140,827	22,000	-	2,162,827
23	The Saraswat Co-op Bank Ltd	Co-operative bank	547	546	1,373,980,483	116,810,040	1,094,000	193,479	117,710,561
24	The Varadha Co-Operative Bank Ltd	Co-operative bank	13	13	19,356,000	2,287,596	26,000	-	2,313,596
Sub-Total (B)			1,348	1,304	2,781,457,419	280,480,428	2,620,000	1,244,342	281,656,087
25	Aadhar Housing Finance Ltd.	PLI_HFC	2,508	1,576	2,095,399,806	331,794,347	3,426,000	25,273,996	309,946,351
26	Aavas Financiers Limited	PLI_HFC	1,172	1,119	1,833,700,791	219,342,675	2,344,000	10,558,366	2,11,28,309
27	Adani Housing Finance Private Limited	PLI_HFC	31	30	50,499,903	6,626,829	62,000	105,841	6,582,988
28	Aditya Birla Housing Finance Ltd	PLI_HFC	1,116	1,010	2,363,927,515	217,435,262	2,082,000	7,121,889	212,395,373
29	Altum Credo Home Finance Pvt Ltd	PLI_HFC	13	12	13,550,000	2,166,534	26,000	145,609	2,046,925
30	Anand Housing Finance Private Limited	PLI_HFC	7	7	11,297,214	1,314,039	14,000	-	1,328,039
31	Aptus Value Housing Finance India Ltd.	PLI_HFC	56	56	70,319,359	9,801,869	112,000	-	9,913,869
32	Art Affordable Housing Finance (India) Ltd	PLI_HFC	570	423	672,622,802	80,206,603	852,000	634,324	80,424,279
33	Bald Housing Finance Private Limited	PLI_HFC	3	3	4,485,684	431,726	6,000	-	437,726
34	Bajaj Housing Finance Ltd	PLI_HFC	3,956	3,941	13,314,778,177	879,968,742	7,912,000	3,155,375	884,726,367
35	Can Fin Homes Ltd.	PLI_HFC	4,302	4,283	9,604,899,947	933,192,016	8,604,000	4,265,265	937,470,751
36	Capital First Home Finance Ltd.	PLI_HFC	30	29	70,232,094	6,631,815	58,000	-	6,689,815
37	Capri Global Housing Finance Private Limited	PLI_HFC	564	559	1,033,041,826	115,868,641	1,128,000	890,228	116,106,413
38	Cent Bank Home Finance Ltd.	PLI_HFC	88	83	186,789,080	17,825,747	176,000	938,080	17,063,667
39	Centrum Housing Finance Limited	PLI_HFC	126	125	262,823,216	25,859,731	252,000	193,479	25,918,252
40	Dewan Housing Finance Corporation Ltd.	PLI_HFC	18,201	17,904	45,367,363,611	3,828,673,671	36,402,000	6,433,541	3,800,741,130
41	DMI Housing Finance Pvt. Ltd	PLI_HFC	22	20	30,677,547	3,992,525	42,000	110,309	3,924,216
42	Easy Home Finance Ltd	PLI_HFC	19	19	34,594,850	3,783,705	38,000	-	3,821,705
43	Edelweiss Housing Finance Ltd.	PLI_HFC	215	212	457,345,242	45,666,875	430,000	581,603	45,515,272
44	Essel Finance Home Loans Ltd	PLI_HFC	20	17	28,058,230	3,784,642	34,000	-	3,818,642

PLI-WISE CUMULATIVE PMAY-CLASS (MIG) IMPLEMENTATION STATUS AS ON 15-07-2020

S.No.	Institution Name	Type of PLI	No of claims (New accounts + subsequent disbursements)	No. of New Loan Accounts (Net of Refund)	Loan Disbursement (Net)	Subsidy Released (Amount in ₹)	Processing Fee (Amount in ₹)	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 ₹)
45	Fast Track Housing Finance Pvt. Ltd.	PLI_HFC	11	11	18,015,525	2,088,615	22,000	-	2,110,615
46	Fullerton Home Finance Company Ltd.	PLI_HFC	86	74	172,341,137	16,358,970	150,000	222,737	16,286,233
47	GIC Housing Finance Ltd.	PLI_HFC	711	701	1,601,348,614	148,129,838	1,422,000	1,889,563	147,662,175
48	GRUH Finance Ltd.	PLI_HFC	5,774	3,632	4,383,831,522	727,097,427	7,344,000	8,202,412	726,239,015
49	HERO Housing Finance Limited	PLI_HFC	48	48	135,082,888	9,887,783	96,000	-	9,983,783
50	Hinduja Housing Finance Limited	PLI_HFC	2	1	1,200,000	234,669	2,000	-	236,669
51	Home First Finance Company India Ltd.	PLI_HFC	1,183	1,104	1,795,100,914	248,182,963	2,286,000	3,190,520	245,228,333
52	Homeshree Housing Finance Limited	PLI_HFC	1	1	1,600,000	235,068	2,000	-	237,068
53	Housing Development Finance Corporation Ltd.	PLI_HFC	90,421	77,740	178,519,495,817	16,403,961,603	155,772,000	32,034,501	16,527,699,102
54	ICICI Home Finance Company Ltd.	PLI_HFC	616	571	1,180,721,738	115,131,490	1,154,000	1,263,384	115,022,106
55	IFL Housing Finance Limited	PLI_HFC	42	35	67,530,000	6,847,931	78,000	787,664	6,138,267
56	IFL Home Finance Ltd.	PLI_HFC	5,218	5,060	11,028,323,959	1,049,863,285	10,164,000	4,198,933	1,055,828,352
57	IKF Home Finance Limited	PLI_HFC	5	5	8,730,000	974,580	10,000	-	984,580
58	India Bulls Housing Finance Ltd.	PLI_HFC	10,408	9,352	23,412,546,529	2,004,337,877	19,164,000	47,053,839	1,976,448,038
59	India Home Loan Ltd.	PLI_HFC	130	106	163,980,563	23,811,457	220,000	1,058,581	22,972,876
60	India Shelter Finance Corporation Ltd.	PLI_HFC	3	3	2,791,193	520,261	6,000	-	526,261
61	Indostar Home Finance Private Limited	PLI_HFC	66	64	105,028,047	13,120,078	130,000	237,068	13,013,010
62	Khush Housing Finance Pvt Ltd.	PLI_HFC	70	60	89,179,351	12,678,799	120,000	-	12,798,799
63	KIFS Housing Finance Private Limited	PLI_HFC	163	133	138,161,013	23,710,894	276,000	967,383	23,019,511
64	L & T Housing Finance Ltd.	PLI_HFC	586	535	1,517,245,808	114,994,850	1,078,000	933,536	115,139,114
65	LIC Housing Finance Ltd.	PLI_HFC	68,167	49,676	79,548,783,959	9,483,039,587	99,560,000	21,554,475	9,561,045,112
66	Magma Housing Finance	PLI_HFC	107	107	200,239,538	20,882,885	214,000	-	20,886,885
67	Mahindra Rural Housing Finance Ltd.	PLI_HFC	118	72	78,944,170	12,035,304	144,000	-	12,179,304
68	Mamata Housing Finance Company Pvt. Ltd.	PLI_HFC	13	13	39,248,993	2,863,940	26,000	-	2,889,940
69	Manbhavn Home Finance India Pvt Ltd	PLI_HFC	67	67	124,252,935	13,240,891	134,000	-	13,374,891
70	Manipal Housing Finance Syndicate Ltd.	PLI_HFC	6	5	9,200,000	1,117,948	10,000	-	1,127,949
71	Mannappuram Home Finance Ltd.	PLI_HFC	18	18	27,527,361	3,874,754	36,000	-	4,010,754
72	Motilal Oswal Home Finance Limited	PLI_HFC	261	220	335,027,557	52,721,463	512,000	8,037,426	45,196,037
73	Muthoot Housing Finance Company Ltd.	PLI_HFC	114	101	151,234,250	21,146,083	206,000	433,984	20,918,099
74	MuthootHomefin(India) Ltd.	PLI_HFC	116	99	150,219,391	21,381,032	208,000	1,135,364	20,453,668
75	New Habitat Housing Finance and Development Ltd.	PLI_HFC	14	13	25,613,408	2,613,860	26,000	-	2,639,860
76	Nivara Home finance limited	PLI_HFC	118	39	30,719,852	6,404,362	82,000	341,224	6,145,138
77	Orange City Housing Finance Ltd.	PLI_HFC	2	2	4,400,000	389,832	4,000	-	393,832
78	Panthobit Housing Finance Company Ltd.	PLI_HFC	8	3	2,800,000	633,391	6,000	-	639,391
79	Piramal Housing Finance Limited	PLI_HFC	854	838	2,468,125,795	191,969,363	1,708,000	3,669,635	190,007,728
80	PNB Housing Finance Ltd.	PLI_HFC	11,637	11,560	35,081,774,026	2,561,032,980	23,270,000	17,037,867	2,567,265,083
81	Reliance Home Finance Ltd.	PLI_HFC	658	647	1,406,811,418	140,672,613	1,306,000	1,292,236	140,686,377
82	Religare Housing Development Finance Corporation Ltd.	PLI_HFC	100	93	163,194,860	20,057,619	200,000	1,380,175	18,877,444
83	Repco Home Finance Ltd.	PLI_HFC	437	428	653,759,443	89,995,282	874,000	1,622,246	89,247,036
84	Roha Housing Finance Private Limited	PLI_HFC	126	120	164,469,864	25,252,560	246,000	639,035	24,859,525
85	Sahara Housing Finance Corporation Ltd.	PLI_HFC	12	12	18,467,000	2,043,185	24,000	-	2,067,185
86	Satin Housing Finance Limited	PLI_HFC	1	1	1,349,127	194,916	2,000	-	196,916
87	Shriram Housing Finance Ltd.	PLI_HFC	253	214	392,994,562	42,281,629	448,000	2,004,839	40,704,790
88	Shubham Housing Development Finance Company Pvt. Ltd.	PLI_HFC	724	640	850,114,895	131,651,193	1,300,000	1,759,035	131,192,158
89	SUNDARAM HOME FINANCE LTD.	PLI_HFC	624	474	990,177,702	94,862,548	952,000	429,072	95,105,475
90	Svatantra Micro Housing Finance Corporation Ltd.	PLI_HFC	120	119	172,835,764	23,890,041	240,000	153,601	23,876,440

PLI-WISE CUMULATIVE PMAY-CLSS (MIG) IMPLEMENTATION STATUS AS ON 15-07-2020

S.No.	Institution Name	Type of PLI	No of claims (New accounts + subsequent disbursements)	No. of New Loan Accounts (Net of Refund)	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 ₹)
91	Swagat Housing Finance Company Ltd.	PLI_HFC	7	7	12,091,467	1,503,270	14,000	-	1,517,270
92	Tata Capital Housing Finance Ltd.	PLI_HFC	1,053	1,046	2,986,054,638	229,063,332	2,104,000	1,358,559	229,808,773
93	Ummeed Housing Finance Private Ltd	PLI_HFC	23	23	29,081,500	3,829,226	46,000	-	3,875,226
94	Vastu Housing Finance Corporation Ltd.	PLI_HFC	26	26	43,489,143	5,416,566	52,000	-	5,468,566
95	Viva Home Finance Ltd.	PLI_HFC	5	5	9,208,901	1,115,865	10,000	-	1,125,865
96	West End Housing Finance Ltd	PLI_HFC	32	32	46,370,000	7,008,446	64,000	-	7,072,446
97	Wonder Home Finance Limited	PLI_HFC	29	16	27,323,869	2,957,269	32,000	-	2,989,269
Sub-Total (C)			235,391	197,400	428,292,546,030	40,871,219,238	397,506,000	283,197,999	40,985,527,239
98	Andhra Pradesh GrameenaVikas Bank	PLI_RRB	732	694	1,500,613,829	162,476,090	1,462,000	8,216,625	155,721,465
99	Andhra PragatiGrameena Bank	PLI_RRB	80	70	132,465,941	14,183,411	140,000	-	14,323,411
100	Baroda Gujarat Gramin Bank	PLI_RRB	149	149	304,271,841	31,194,089	298,000	-	31,492,089
101	Baroda Uttar Pradesh Gramin Bank	PLI_RRB	31	15	14,885,000	2,037,981	30,000	-	2,067,981
102	Central Madhya Pradesh Gramin Bank	PLI_RRB	7	7	13,000,000	1,100,319	14,000	-	1,114,319
103	Chaitanya Godavari Grameena Bank	PLI_RRB	13	13	23,225,000	2,804,951	26,000	-	2,830,951
104	Chhattisgarh RajyaGramin Bank	PLI_RRB	123	94	130,184,917	18,727,335	188,000	-	18,915,335
105	Dena Gujarat Gramin Bank	PLI_RRB	33	33	60,279,521	7,391,248	66,000	-	7,457,248
106	Gramin Bank of Aryavart.	PLI_RRB	30	16	17,345,100	2,711,033	32,000	-	2,743,033
107	Himachal Pradesh Gramin Bank	PLI_RRB	1	1	700,000	182,831	2,000	-	184,831
108	Karnataka VikasGrameena Bank	PLI_RRB	114	85	88,601,000	13,789,501	136,000	729,575	13,195,926
109	Kashi Gombi Samyut Gramin Bank	PLI_RRB	46	15	16,630,000	3,215,130	30,000	-	3,245,130
110	Kaveri Grameena Bank	PLI_RRB	1	1	2,600,000	235,068	2,000	-	237,068
111	Kerala Gramin Bank	PLI_RRB	28	11	7,850,000	1,705,921	22,000	-	1,727,921
112	MADHYANCHAL GRAMIN BANK	PLI_RRB	10	3	3,670,000	534,937	6,000	-	540,937
113	Maharashtra Gramin Bank	PLI_RRB	129	84	156,637,727	17,767,319	174,000	655,193	17,286,126
114	Mizoram Rural Bank	PLI_RRB	78	78	73,100,000	12,148,571	156,000	-	12,304,571
115	Narmada JhabuaGramin Bank	PLI_RRB	7	6	5,940,000	948,555	12,000	-	960,555
116	Pallavan Grama Bank	PLI_RRB	4	4	5,550,000	584,169	8,000	-	572,169
117	Pandyan Grama Bank	PLI_RRB	14	14	9,950,000	2,415,975	28,000	-	2,443,975
118	Paschim Banga Gramin Bank	PLI_RRB	5	5	10,180,000	1,136,891	10,000	-	1,146,891
119	Pragathi Krishna Gramin Bank	PLI_RRB	111	110	204,225,000	23,225,990	222,000	196,916	23,250,674
120	Punjab Gramin Bank	PLI_RRB	73	34	44,014,000	7,398,858	68,000	-	7,466,858
121	Saetagir Grameena Bank	PLI_RRB	1	1	1,900,000	196,408	2,000	-	198,408
122	Sarva Haryana Gramin Bank	PLI_RRB	54	47	101,773,455	10,295,631	96,000	474,136	9,919,495
123	Saurashtra Gramin Bank	PLI_RRB	136	116	161,360,005	24,111,228	232,000	-	24,343,228
124	Vidharba Konkani Gramin Bank	PLI_RRB	11	11	14,320,000	2,008,337	22,000	-	2,030,337
Sub-Total (D)			2,031	1,697	3,105,282,336	364,509,675	3,486,000	10,272,445	367,723,130
125	Axis Bank Ltd.	Private Sector Bank	12,968	11,978	30,446,076,797	2,637,444,685	24,016,000	5,846,521	2,654,612,164
126	DCB Bank Ltd.	Private Sector Bank	186	177	398,656,773	36,289,100	372,000	1,808,199	36,852,901
127	ICI Bank Ltd.	Private Sector Bank	25,452	23,425	62,498,375,921	5,019,024,409	47,054,000	21,479,197	5,044,599,212
128	IDFC Bank Ltd	Private Sector Bank	345	339	983,391,487	75,318,417	690,000	1,412,584	74,595,833
129	Indusind Bank Limited	Private Sector Bank	12	12	2,252,150	25,178,000	24,000	-	2,276,150
130	Karnataka Bank Ltd.	Private Sector Bank	307	217	477,459,760	48,013,664	434,000	59,626	48,388,038
131	Karuvvysya Bank Ltd.	Private Sector Bank	126	92	157,908,728	17,793,120	186,000	144,640	17,934,480
132	Kotak Mahindra Bank Ltd	Private Sector Bank	282	289	932,857,658	60,638,810	584,000	487,375	60,735,435
133	RBL Bank Limited	Private Sector Bank	57	57	60,837,620	11,987,032	114,000	-	12,101,032
134	Tamilnad Mercantile Bank Ltd.	Private Sector Bank	262	144	210,828,734	28,192,034	292,000	474,136	28,099,898

PLI-WISE CUMULATIVE PMAY-CLASS (MIG) IMPLEMENTATION STATUS AS ON 15-07-2020

S.No.	Institution Name	Type of PLI	No of claims (New accounts + subsequent disbursements)	No. of New Loan Accounts (Net of Refund)	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 ₹)
135	The Catholic Syrian Bank Ltd	Private Sector Bank	23	17	34,671,000	3,424,092	34,000	-	3,458,092
136	The Federal Bank Ltd	Private Sector Bank	235	201	582,070,115	43,084,482	408,000	459,224	43,001,258
137	YES BANK LIMITED	Private Sector Bank	264	245	536,063,870	56,145,685	500,000	1,145,149	55,500,546
Sub-Total (E)			40,569	37,193	97,344,376,763	8,041,587,690	74,706,000	34,328,661	8,081,965,039
138	Alhabad Bank	Public Sector Bank	3,321	3,127	6,445,982,160	658,705,753	6,290,000	3,851,385	661,134,368
139	Anchra Bank	Public Sector Bank	2,503	2,197	4,640,606,594	465,286,160	4,430,000	4,606,900	465,115,260
140	Bank of Baroda	Public Sector Bank	1,673	1,494	3,351,511,688	326,673,244	3,024,000	3,715,364	325,981,880
141	Bank of India	Public Sector Bank	1,371	1,312	2,685,843,671	278,425,604	2,654,000	3,354,272	277,725,332
142	Bank of Maharashtra	Public Sector Bank	1,747	1,714	3,643,341,996	366,257,651	3,494,000	6,959,043	362,792,608
143	Canara Bank	Public Sector Bank	5,852	4,281	6,873,364,248	846,181,243	8,594,000	2,556,297	852,218,946
144	Corporation Bank	Public Sector Bank	766	489	1,039,414,469	105,036,523	1,028,000	4,907,361	101,159,162
145	Dena Bank	Public Sector Bank	323	315	545,473,439	67,637,788	632,000	237,068	68,032,720
146	IDBI Bank Ltd.	Public Sector Bank	3,109	2,820	7,196,542,884	612,548,948	5,652,000	1,350,182	616,848,764
147	Indian Bank	Public Sector Bank	4,485	2,772	4,896,458,462	562,661,947	5,760,000	20,438,741	547,983,206
148	Indian Overseas Bank	Public Sector Bank	739	724	1,247,487,219	139,469,322	1,456,000	925,911	139,999,411
149	Oriental Bank of Commerce	Public Sector Bank	5,392	4,151	7,890,681,794	877,677,232	8,394,000	10,011,934	876,059,298
150	Punjab & Sind Bank	Public Sector Bank	178	127	242,511,429	25,915,059	254,000	-	26,069,059
151	Punjab National Bank	Public Sector Bank	1,265	780	1,405,294,435	164,267,972	1,568,000	942,516	164,893,456
152	Syndicate Bank	Public Sector Bank	549	422	768,390,807	86,207,736	848,000	474,136	86,581,600
153	UCO Bank	Public Sector Bank	1,102	932	1,581,726,627	198,422,773	1,886,000	2,428,903	197,879,870
154	Union Bank of India	Public Sector Bank	1,058	1,058	2,344,117,043	228,997,075	2,122,000	701,380	230,417,695
155	United Bank of India	Public Sector Bank	2,087	2,002	3,669,182,021	424,309,567	4,034,000	2,468,010	425,875,557
Sub-Total (F)			37,523	30,717	60,467,931,086	6,434,581,595	62,126,000	69,939,403	6,426,768,192
156	AU Small Finance Bank Limited	Small Finance Bank	58	58	95,238,906	12,036,794	116,000	-	12,154,794
157	Capital Small Finance Bank Ltd	Small Finance Bank	17	16	21,274,000	3,084,798	32,000	-	3,096,796
158	Equitas Small Finance Bank Ltd	Small Finance Bank	214	151	240,085,917	26,194,259	306,000	562,517	25,937,742
159	JANA Small Finance Bank	Small Finance Bank	10	10	20,714,071	2,208,928	20,000	-	2,228,928
160	Suryoday Small Finance Bank Ltd	Small Finance Bank	25	19	29,845,875	5,239,369	48,000	1,145,188	4,142,181
161	Ujjivan Small Finance Bank	Small Finance Bank	174	173	298,857,559	35,749,798	348,000	175,259	35,922,539
162	Utkarsh Small Finance Bank Ltd	Small Finance Bank	2	2	5,500,000	466,224	4,000	-	469,224
Sub-Total (G)			500	429	709,526,328	84,961,166	874,000	1,682,864	83,952,202
Grand Total (A)+(B)+(C)+(D)+(E)+(F)+(G)			361,560	308,961	682,658,504,615	64,640,595,554	622,170,000	447,203,135	64,815,562,419

Subject: Request from NHB to release advance subsidy of Rs.2000.00 crore for utilization under CLSS for MIG component of PMAY (U).

Reference PUC (pp.218-223/c)

Credit Linked Subsidy Scheme for MIG (CLSS-II for MIG) is one of the four verticals under PMAY and is being implemented as a Central Sector Scheme for eligible Middle Income Groups (MIG) residing in urban areas in which interest subsidy (4% for MIG-I and 3% for MIG-II) is provided on home loans availed through Primary Lending Institutions (PLIs).

2. For implementation of CLSS component of PMAY (U) mission, Ministry had initially, identified two Central Nodal Agencies (CNAs) i.e. National Housing Bank (NHB) and Housing and Urban Development Corporation Ltd. (HUDCO) to channelize the subsidy to the Primary Lending Institutions (PLIs). These two CNAs have signed Memorandum of Understanding (MoU) with the PLIs for implementation of the scheme. Ministry has recently included State Bank of India as its third CNA for CLSS w.e.f. 06.08.2019. SBI Corporate Centre, Mumbai will act as a CNA for SBI Bank branches only.

3. NHB, vide letter dated 27.06.2020, has submitted Utilization Certificate (p.219/c) in the prescribed format (Annexure 3 of revised scheme guidelines of CLSS for MIG) and requested for further release of Rs.2000.00 crore for implementation of CLSS for MIG.

4. NHB has so far been released a total of Rs.6430.00 crore under CLSS for MIG component of PMAY(U) mission. Year wise details of funds released may be seen here (p.226/c).

5. From the UC, it is seen that interest earned on the funds as on 27.06.2019 is Rs.55.19 crore. As per UC, NHB has released Rs.6481.56 crore as interest subsidy under CLSS for MIG scheme to the PLIs for their claims under the scheme. The utilized amount of Rs.6481.56 crore is more than 70% of the total of advance subsidy released to NHB and the interest accrued (i.e. Rs.6430.00 crore + Rs.55.19 crore), that is a necessary condition for subsequent release to CNAs under para 5.1 of scheme guidelines of CLSS for MIG (pp.116/c).

6. In the BE- 2020-21, funds of Rs.500.00 crore had been allocated under Credit Linked Subsidy Scheme-II (CLSS-II) for MIG component of PMAY (U) Mission in the Demand No. 57 of the Ministry of Housing & Urban Affairs for the year 2020-21. The funds in the budget head have been exhausted as Rs.450.00 crore was released to NHB and Rs.50.00 was released to SBI for utilization under CLSS for MIG. Therefore, the current requirement will also be met through Extra Budgetary Resources (EBR). As per availability of funds in EBR, it is proposed that Rs.1000.00 crore may be released to NHB for utilization under CLSS for MIG.

7. If approved, the file may be sent to the IFD for its concurrence to release **Rs.1000.00 crore (Rupees One Thousand Crore only)** to NHB as advance subsidy to be utilized under CLSS for MIG as per DFA/9115494

14/08/2020 2:59 PM

NITIN GUPTA
(ASO)

Note # 297

Ref: preceding notes.

Proposal on this file pertains to release of Rs.1,000 crore to National Housing Bank (NHB) for implementation of CLSS for MIG under PMAY(U). Out of the budgetary provision of Rs.500 Crore for FY 2020-21, an amount of Rs.50 Crore has been released to State Bank of India and Rs.450 Crore have been released to NHB for CLSS for MIG.

2. NHB has so far been released a total of Rs.6430 crore under CLSS for MIG (p.227/c). As per UC, as on 30.06.2020 interest earned on the funds is Rs.55.19 crore. From the UC, it may be seen that utilised amount is more than the 70% of total advance subsidy released to NHB, which is a necessary condition for subsequent released to CNAs as per Para5.1 (p116/c) of guidelines.

2. As per information received from NHB, about 0.80 lakh cases of MIG are pending with them for which an amount of approximately Rs.2,000 Crore is required. NHB has requested that the funds may be released in two tranches. Therefore, it is proposed that at present an amount of Rs.1,000 crore may be released to NHB for MIG beneficiaries as per availability of EBR funds.

3. Accordingly, file may be referred to IFD for seeking their concurrence to the release Rs.1,000 crore, under CLSS for MIG, to NHB as proposed in Para 7, Note 296.

Submitted please.

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14/08/2020 4:54 PM

SANJEEV KUMAR SHARMA
(US (HFA-IV))

Note # 298

Proposal for release of Rs.1000 crores from EBR to NHB under CLSS-MIG of PMAY(U) is submitted for concurrence of IFD please.

14/08/2020 5:44 PM

BINDU SREEDATHAN

Note # 299

14/08/2020 7:10 PM

Amrit Abhijat
(JOINT SECRETARY)

Note # 300

17/08/2020 11:10 AM

SHYAM SUNDER DUBEY
(JS &FA)

Note # 301

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17/08/2020 3:13 PM

G. SRINIVASAN
(DIRECTOR(IFD))

Note # 302

Integrated Finance Division

Reference preceding notes.

The proposal relates to the release of Rs. 1000 crore to NHB for implementation of MIG segment of CLSS under PMAY(U) from EBR funds.

2. PD has stated that about 0.80 lakh cases of EWS/LIG are pending with NHB for which an amount of approximately Rs.2000 Crore is required. NHB have requested to release the fund in two trenches. PD has proposed to release an amount of Rs 1,000 crore to NHB for MIG beneficiaries as per availability of EBR funds. An amount of Rs. 5000 crores has been sanctioned by MoF vide its sanction letter dated 07.08.2020 as EBR for projected related work (pgs. 230-231/cor.).

3. From UC (pg.219/cor.) it is observed that the total cumulative subsidy so far released by MoHUA to NHB is 6430 crore for MIG segment of CLSS of the scheme. The interest earned on the funds on 31.03.2020 is Rs. 55.19 crore. NHB has released Rs. 6481.56 crore as interest subsidy under CLSS for MIG scheme to the PLIs for their claims under the scheme. The utilized amount of Rs. 6481.56 crore is more than 70% of the total of advance subsidy released to NHB and the interest accrued.

4. In view of the above, IFD may concur the proposal release of Rs. 1000 crore to NHB for implementation of MIG segment of CLSS under PMAY(U) from EBR funds, subject to the approval of the competent authority and availability of fund with the advice to make efforts for timely disbursement of interest subsidies to the beneficiaries within the shortest possible time.

5. We may also advise the PD to take appropriate action on the observations made by JS&FA in File relating to the release of funds of Rs. 2000 crores to NHB (Computer No. 9022635).

21/08/2020 6:32 PM

DEEPAK KOCHHAR
(US(IFD-II))

Note # 303

21/08/2020 6:35 PM

G. SRINIVASAN
(DIRECTOR(IFD))

Note # 304

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21/08/2020 6:44 PM

SHYAM SUNDER DUBEY
(JS &FA)

Note # 305

21/08/2020 6:48 PM

G. SRINIVASAN
(DIRECTOR(IFD))

Note # 306

21/08/2020 7:02 PM

DEEPAK KOCHHAR
(US(IFD-II))

Note # 307

This proposal is regarding release of Rs.1000 crore from EBR funds to NHB for implementing MIG segment of CLSS under PMAY(U).

2. As per information received from NHB about 0.80 lakh cases of MIG are pending with them for which an amount of approximately Rs.2,000 crore is required by them in two tranches. It is proposed to release Rs.1000 crore to NHB at present.

3. IFD has accorded concurrence to the proposal of release of Rs.1000 crores to NHB vide their Note# 304 with certain observations as recorded in e-File No. 9022635 .

4. Accordingly, kind approval of Secretary (HUA) is solicited for release of Rs.1000 crores to NHB for implementing MIG segment of CLSS.

21/08/2020 7:18 PM

BINDU SREEDATHAN

(DDG)

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Note # 308

21/08/2020 7:59 PM

Amrit Abhijat

(JOINT SECRETARY)

Note # 309

24/08/2020 11:14 AM

DURGA SHANKER MISHRA

(SECRETARY)

Note # 310

24/08/2020 12:17 PM

Amrit Abhijat

(JOINT SECRETARY)

Note # 311

24/08/2020 12:21 PM

BINDU SREEDATHAN

(DDG)