

N-11016/7/2017-HFA IV SECTION (EFS-9022635)

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

\*\*\*

Nirman Bhawan, New Delhi – 110011

Dated: 20 May, 2020

To

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

**Sub: Release of Rs.651,00,00,000/- (Rupees Six Hundred Fifty One Crore only) to National Housing Bank (NHB) under Credit Linked Subsidy Scheme for Economically Weaker Section/Low Income Group (CLSS for EWS/LIG) 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.651,00,00,000/- (Rupees Six Hundred Fifty One Crore only)** as advance of interest subsidy to National Housing Bank (NHB) being the Central Nodal Agency for implementation of Credit Linked Subsidy Scheme 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 NHB under the scheme, based on the claims submitted by PLIs towards the loans disbursed as per the scheme.

2. The release of **Rs.651,00,00,000/- (Rupees Six Hundred Fifty One Crore 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. The money will be utilised 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 EWS/LIG.
- 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).

*Sharma*

Cond.. 2

- VI. 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.
- 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 MoHUA.
- VIII. NHB will submit progress reports including the details of expenditure to MoHUA 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. 57 of M/o Housing and Urban Affairs for the year 2020-21:

|                |      |   |
|----------------|------|---|
| 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  | 07   | Credit Linked Subsidy Scheme-I (CLSS-I) for EWS/LIG |
| Object Head    | 33   | Subsidy   |

4. The Drawing and Disbursing Officer of the Ministry of Housing and Urban Affairs will prepare the bill and release of **Rs.651,00,00,000/- (Rupees Six Hundred Fifty One Crore only)** will be made 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 First 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.

*Selva*

Contd...3

6. This issues with the concurrence of the Finance Division vide their **Note# 409 dated 20.05.2020.**

7. Details of this sanction have been registered at S.No. **54**... in the Sanction Register of the HFA Directorate (maintained in 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:-

- i. Section Officer, Admin II Section, Ministry of Housing and Urban Affairs with a request that e-payment of **Rs.651,00,00,000/- (Rupees Six Hundred Fifty One Crore 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. Director (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. DS (HFA-III), M/o HUA.
- iv. Team Leader, PMU



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India

By Hand/ E-mail

NHB (ND)/GS/EWS-LIG/Fund Request/2020

May 11, 2020



Shri Amrit Abhijat, IAS,  
Joint Secretary (PMAY) to Government of India,  
Ministry of Housing and Urban Affairs,  
Nirman Bhawan,  
New Delhi-110001

Dear Sir,

**Credit Linked Subsidy Scheme (CLSS for EWS & LIG) under the Pradhan Mantri Awas Yojana (PMAY) – Request for Advance Subsidy of ₹2,800 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). In this regard, it is informed that NHB vide letter No. NHB/(ND)/GS/ EWS-LIG/Fund Request/2020 dated 21-04-2020 had requested for release of advance subsidy of ₹3000 crore under PMAY-CLSS for EWS/LIG and against the said request, received ₹199 crore on 30-04-2020 from GoI, Ministry of Housing and Urban Affairs (MoHUA).

2. Accordingly, we request MoHUA to credit an advance subsidy of ₹2,800,00,00,000/- (Two Thousand Eight Hundred Crore only) to the following account under intimation to NHB:

**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

1530938 (R)

Yours faithfully,

*V. Rajan*

(V. Rajan)  
General Manager

**Encl:** Utilization Certificate

*Parted for payment of  
Rs. 651.00 crore only.  
(Rs. 651.00 crore only)  
one crore only*

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

*JECHFA-4*

## 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<br>a) Un-specified Category : ₹14,534.00 crore<br>b) Specified Category : ₹20.00 crore     | 14,554.00 |
| 2.     | Interest credited till 31-03-2020   | 67.30     |
| 3.     | Subsidy amount released to PLIs as on 10-05-2020<br>a) Un-specified Category : ₹14,528.61 crore<br>b) Specified Category : ₹20.00 crore | 14,548.61 |
| 4.     | Balance Subsidy including interest available with NHB (1+2-3)   | 72.69     |
| 5.     | Additional advance Subsidy now being sought from MoHUA  | 2,800.00  |

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 and consultation with MoHUA

(Authorized Signatory)



(V. Rajan)

General Manager  
National Housing Bank

Date: 11-05-2020

Place: New Delhi

# STATE-WISE CUMULATIVE PMAY-CLSS (EWS/LIG) IMPLEMENTATION STATUS AS ON 10-05-2020

| 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 | 5  | 3                                     | 1,650,000               | 486,296.00                | 5,000                | -  | 491,296  |
| 2       | Andhra Pradesh              | 11,357   | 9,124                                 | 11,339,900,449          | 2,102,887,252.00          | 22,992,000           | 29,158,767                                     | 2,096,720,485  |
| 3       | Arunachal Pradesh           | 3  | 2                                     | 1,464,000               | 322,134.00                | 6,000                | -  | 328,134  |
| 4       | Assam                       | 798  | 624                                   | 574,482,051             | 127,514,922.00            | 1,407,000            | 2,296,355                                      | 126,625,567  |
| 5       | Bihar                       | 5,726  | 3,919                                 | 3,644,101,567           | 866,585,017.00            | 10,721,000           | 10,621,846                                     | 866,684,171  |
| 6       | Chandigarh                  | 174  | 146                                   | 208,497,663             | 33,945,528.00             | 380,000              | 434,948  | 33,890,580   |
| 7       | Chhattisgarh                | 15,131   | 9,414                                 | 7,166,775,531           | 1,819,471,486.00          | 23,684,000           | 37,495,050                                     | 1,805,660,436  |
| 8       | Dadra and Nagar Haveli      | 2,063  | 1,906                                 | 1,889,098,657           | 449,263,867.00            | 5,208,000            | 1,842,607                                      | 452,629,260  |
| 9       | Daman and Diu               | 762  | 674                                   | 495,238,980             | 147,352,732.00            | 1,923,000            | 664,221  | 148,611,511  |
| 10      | Delhi                       | 9,524  | 9,042                                 | 12,837,673,653          | 2,167,209,264.00          | 24,034,000           | 17,974,781                                     | 2,173,268,483  |
| 11      | Goa                         | 402  | 338                                   | 504,649,833             | 82,713,834.00             | 845,000              | 653,234  | 82,905,600   |
| 12      | Gujarat                     | 241,892  | 207,171                               | 223,664,761,054         | 50,019,341,536.00         | 556,808,000          | 614,345,987                                    | 49,961,803,549   |
| 13      | Haryana                     | 11,882   | 8,969                                 | 9,152,414,244           | 2,038,500,798.00          | 23,655,000           | 46,931,719                                     | 2,015,224,079  |
| 14      | Himachal Pradesh            | 563  | 365                                   | 324,870,151             | 75,122,806.00             | 914,000              | 1,676,962                                      | 74,359,844   |
| 15      | Jammu and Kashmir           | 186  | 114                                   | 84,800,156              | 23,365,447.00             | 252,000              | -  | 23,617,447   |
| 16      | Jharkhand                   | 4,010  | 2,835                                 | 2,894,952,695           | 609,969,567.00            | 8,140,000            | 7,198,261                                      | 610,911,306  |
| 17      | Karnataka                   | 19,698   | 12,906                                | 14,043,224,925          | 2,849,826,719.00          | 32,465,000           | 40,923,602                                     | 2,841,368,117  |
| 18      | Kerala                      | 21,415   | 10,248                                | 6,902,839,487           | 2,077,840,533.00          | 27,857,000           | 18,483,373                                     | 2,087,214,160  |
| 19      | Ladakh                      | -  | -                                     | -                       | -                         | -                    | -  | -  |
| 20      | Lakshadweep                 | -  | -                                     | -                       | -                         | -                    | -  | -  |
| 21      | Madhya Pradesh              | 75,395   | 46,650                                | 39,248,155,394          | 10,447,235,951.00         | 127,839,000          | 215,988,474                                    | 10,359,086,477   |
| 22      | Maharashtra                 | 180,862  | 163,309                               | 222,601,051,451         | 39,739,185,964.00         | 422,198,000          | 552,502,384                                    | 39,608,881,580   |
| 23      | Manipur                     | 274  | 160                                   | 86,850,000              | 26,686,131.00             | 272,000              | 11,708   | 26,946,423   |
| 24      | Meghalaya                   | 81   | 42                                    | 31,762,539              | 9,056,793.00              | 90,000               | -  | 9,146,793  |
| 25      | Mizoram                     | 771  | 713                                   | 458,101,224             | 130,883,720.00            | 1,927,000            | -  | 132,810,720  |
| 26      | Nagaland                    | 18   | 11                                    | 7,630,000               | 1,913,144.00              | 27,000               | -  | 1,940,144  |
| 27      | Odisha                      | 3,148  | 1,910                                 | 1,515,612,281           | 349,267,725.00            | 4,279,000            | 5,232,863                                      | 348,313,862  |
| 28      | Puducherry                  | 405  | 270                                   | 261,825,700             | 57,986,963.00             | 639,000              | 2,140,596                                      | 56,485,367   |
| 29      | Punjab                      | 14,185   | 10,110                                | 10,377,536,013          | 2,307,664,343.00          | 27,496,000           | 31,322,225                                     | 2,303,838,118  |
| 30      | Rajasthan                   | 47,027   | 34,062                                | 28,865,071,703          | 7,105,408,299.00          | 93,999,000           | 156,744,008                                    | 7,042,663,291  |
| 31      | Sikkim                      | 36   | 26                                    | 22,896,596              | 5,737,929.00              | 74,000               | -  | 5,811,929  |
| 32      | Tamil Nadu                  | 33,501   | 22,875                                | 24,230,056,619          | 4,939,025,442.00          | 58,055,000           | 64,938,827                                     | 4,932,141,615  |
| 33      | Telangana                   | 12,012   | 10,365                                | 14,174,247,747          | 2,506,287,325.00          | 28,386,000           | 39,738,893                                     | 2,494,934,432  |
| 34      | Tripura                     | 477  | 394                                   | 334,746,278             | 84,492,320.00             | 1,010,000            | 480,761  | 85,021,559   |
| 35      | Uttar Pradesh               | 49,043   | 34,322                                | 36,763,143,034          | 7,789,341,112.00          | 93,330,000           | 109,162,452                                    | 7,773,508,660  |
| 36      | Uttarakhand                 | 8,881  | 5,281                                 | 4,782,857,734           | 1,145,252,012.00          | 12,508,000           | 12,356,834                                     | 1,145,403,178  |
| 37      | West Bengal                 | 18,421   | 15,821                                | 18,677,215,185          | 3,760,846,236.00          | 44,003,000           | 48,040,119                                     | 3,756,809,117  |
|         |                             | <b>790,128</b>   | <b>624,121</b>                        | <b>698,170,154,594</b>  | <b>145,897,991,147.00</b> | <b>1,657,428,000</b> | <b>2,069,361,857</b>                           | <b>145,486,057,290</b>   |

**Note # 399**

The proposal on this file is about release of Rs.651 crore to National Housing Bank (NHB) for implementation of EWS/LIG segment of CLSS under PMAY(U). Out of the budgetary provision of Rs.900 Crore, an amount of Rs.50 Crore has so far been released to State Bank of India and Rs.199 Crore have been released to NHB in the month of April, 2020. Thus the balance amount of Rs.651 Crore is now proposed to be released to NHB during the dates between 21st to 25th of May, 2020.

The above note #394 explains the position about submission of U.Cs submitted by NHB and other details.

As per information gathered from NHB, about 1.30 lakh cases of EWS/LIG are pending with them for which an amount of approximately Rs.2900 Crore is required. As per the demand raised by NHB, they have requested for an amount of Rs.2800 crore for EWS/LIG.

Therefore, it is proposed that we may release to NHB an amount of Rs.651 Crore available with us from budgetary allocation during the dates between 21st to 25th May, 2020.

We may seek concurrence of IFD in the above case to release Rs.651 crore to NHB.

**15/05/2020 4:11 PM****RISHI KUMAR  
(DIR (HFA-IV))****Note # 400****18/05/2020 1:12 PM****Amrit Abhijat  
(JOINT SECRETARY)****Note # 401****18/05/2020 1:48 PM****SHYAM SUNDER DUBEY  
(JS &FA)****Page: 127****Note # 402****INTEGRATED FINANCE DIVISION**

Preceding notes refer.

The proposal is for release of Rs.651.00 crore to NHB as advance subsidy for EWS/LIG component of Credit Linked Subsidy Scheme of PMAY(U).

3. NHB is one of the Central Nodal Agencies (CNA) designated for channelizing interest subsidy to the PLIs under CLSS. Interest subsidy @ 6.5% is provided to the urban EWS/LIG who availed of home loans through Lending Institutions (PLIs). The total cumulative subsidy so far released by MoHUA to NHB is Rs. 14,554.00 crore for EWS/LIG component of the scheme. From the UCs furnished, it is seen that interest earned on the funds as on 31.03.2020 is Rs.67.30 crore. As per UC, NHB has released Rs.14,548.61 crore as interest

subsidy under CLSS for EWS/LIG scheme to the PLIs for their claims under the scheme. The utilized amount of Rs.14,548.61 crore is more than 70% of the total of advance subsidy released to NHB and the interest accrued (i.e. Rs.14,554.00 crore + Rs.67.30 crore).

4. NHB has informed that about 1.30 lakh cases of EWS/LIG beneficiaries are pending with them for which an amount of Rs. 2900 crores is required.

5. While processing previous release, IFD concurrence for overall release of Rs. 850 crores was given subject to the condition that in April, 2020 only Rs. 200 crores may be released and the remaining amount may be released in subsequent months as per MOF OM dated 08.04.2020. The Programme Division released only Rs. 199 crores therefrom in April, 2020 and now proposes to release remaining Rs. 651 crores to NHB during this month.

6. As the proposal is in line with the concurrence already given (Note 384-285), it may be concurred to subject to availability of funds, adherence to the Mission and MoF Guidelines and approval of the competent authority.

18/05/2020 4:31 PM

PARAMJIT SINGH WALIA  
(DS(FINANCE))

**Note # 403**

Has PD furnished reasons for earning of interest by NHB? What is the lead time in onward release of funds once funds reach them from Ministry?

19/05/2020 11:03 AM

SHYAM SUNDER DUBEY  
(JS &FA)

**Note # 404**

May provide the details.

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19/05/2020 11:07 AM

PARAMJIT SINGH WALIA  
(DS(FINANCE))

**Note # 405**

Reference note of JS & FA at Note#403.

The NHB was asked to provide the relevant information. As regards earning of interest they have stated that as per CLSS guidelines, advance subsidy is to be released at the start of the Scheme. Subsequent amount for CLSS are to be released to CNAs after 70% utilization of earlier released amount. This provision of the Scheme is being followed.

NHB has further stated that they have opened two dedicated bank accounts for maintaining funds received under CLSS, one each for EWS/LIG and MIG. The subsidy released to PLIs in respect of their uploaded claims depends on their compliance including submission of Utilization Certificates, Receipts of Refunds etc. Therefore, interest is accrued on the balance amount available. Such interest accrued was about Rs.67.30 Crore in respect of EWS/LIG segment and Rs.54.74 crore for MIG. These interest amounts are being credited and ploughed back into the respective bank account and forms part of the corpus for further release of subsidy.

As regards the lead time in onward release of funds once funds reach them from the Ministry, NHB, they have submitted a statement which is placed at p [p.512-513](#)



A copy of the reply sent by NHB can be seen at [pp 509-513](#).

At present, about 1.30 lakh cases of EWS/LIG are pending with them for which an amount of approximately Rs.2800 crore is required. While NHB has raised a demand of Rs.2800 crore at present, it is proposed that the balance amount of Rs.651 crore available in budgetary allocation may be released. It has been discussed with NHB and they will be able to release these funds to PLI by the end of May, 2020.

In view of the above, IFD may concur-in the release of Rs.651 crore to NHB in the above case.

**20/05/2020 10:45 AM**

**RISHI KUMAR  
(DIR (HFA-IV))**

**Note # 406**

**20/05/2020 12:57 PM**

**Amrit Abhijat  
(JOINT SECRETARY)**

**Note # 407**

**Page: 129**

**20/05/2020 1:30 PM**

**SHYAM SUNDER DUBEY  
(JS &FA)**

**Note # 408**

Preceding notes refer.

The proposal is for release of Rs.651.00 crore to NHB as advance subsidy for EWS/LIG component of Credit Linked Subsidy Scheme of PMAY(U). Last time when the matter came to IFD, it raised the matter of interest earned by the CNA (i.e. NHB) and what is the lead time in onward release of funds to the beneficiaries.

NHB has submitted their reply. It is contended by them though the next instalment of funds are released after 70% of the funds previously released funds are utilised, the experience shows much more utilisation figure. But it is not 100%, and as such for some left over funds they earn interest. However, the interest so earned is ploughed back in to the scheme. At present there are about 1.30 lakh cases of EWS/LIG are pending with them for which an amount of approximately Rs.2800 crore is required. While NHB raised a demand of Rs.2800 crore, PD is seeking release of Rs.651 crore available in budgetary allocation during this month.

In light of the position explained above, the instant proposal may be concurred to subject to approval of competent authority, subject to availability of funds, adherence to the Mission and MoF Guidelines. Subsequently, PD may review the present position to minimise the lead time in disbursement of allotted amount by CNA and submit a proposal to IFD. Other CNAs (HUDCO and SBI) may also be consulted in the matter.

20/05/2020 2:10 PM

PARAMJIT SINGH WALIA  
(DS(FINANCE))

**Note # 409**

20/05/2020 2:35 PM

SHYAM SUNDER DUBEY  
(JS &FA)

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**Note # 410**

20/05/2020 2:36 PM

PARAMJIT SINGH WALIA  
(DS(FINANCE))

**Note # 411**

The matter under consideration on this file is about release of Rs.651 crore from the budgetary allocation to NHB for implementing EWS/LIG segment of CLSS under PMAY(U). Out of the budgetary allocation of Rs.900 crore for EWS/LIG, we have already released Rs.199 Crore to NHB and Rs.50 crore to SBI as CNAs. Now we are left with Rs.651 crore, which are proposed to be released to NHB.

NHB has about 1.30 lakh EWS/LIG cases pending with them for which they may require about Rs.2800 Crore. Therefore, it is proposed to release Rs.651 crore to NHB in the present case.

IFD has concurred in the proposal to release Rs.651 crore.

We may seek approval of Secretary (HUA) for release of Rs.651 crores to NHB for implementing EWS/LIG segment of CLSS.

20/05/2020 3:00 PM

RISHI KUMAR  
(DIR (HFA-IV))

**Note # 412**

20/05/2020 3:30 PM

Amrit Abhijat  
(JOINT SECRETARY)

**Note # 413**

Page: 131

20/05/2020 5:42 PM

DURGA SHANKER MISHRA  
(SECRETARY)

**Note # 414**

**20/05/2020 5:43 PM**

**Amrit Abhijat  
(JOINT SECRETARY)**

**Note # 415**

**20/05/2020 6:16 PM**

**RISHI KUMAR  
(DIR (HFA-IV))**