

To

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

Sub: Release of advance subsidy of Rs. 30,00,00,000/- (Rupees Thirty Crore only) to National Housing Bank (NHB) under Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG) component of Pradhan Mantri Awas Yojana – Housing for All (Urban) Mission-reg.

Sir,

I am directed to convey the sanction of the competent authority for release of Rs. 30,00,00,000/- (Rupees Thirty 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 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. 30,00,00,000/- (Rupees Thirty Crore only) is further subject to the following terms and conditions:-

- (i) The release made by M/o HUA 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 utilized only for the purpose for which it has been sanctioned and the interest accrued from the advance released will be credited in the same account of CLSS for MIG.
- (iii) NHB will exercise requisite checks and due diligence in settlement of claims.
- (iv) NHB will obtain required data and documents from the respective PLI and furnish a utilization certificate towards the release made as soon as possible.
- (v) The subsequent amounts of interest Subsidy will be released to NHB after 70% utilization of earlier released amounts, on quarterly basis, and based on claims raised by NHB in the prescribed format (Annexure 3 of the scheme guidelines).
- (vi) PLIs will be given a lump sum amount of Rs. 2,000/- per sanctioned application in lieu of processing fee for housing loan for the borrower under the scheme.
- (vii) 0.1 % of total fund disbursement to the PLIs will be paid to NHB for their administrative expenses for which NHB will furnish the details to M/o HUA.
- (viii) NHB will submit progress reports including the details of expenditure to M/o HUA regularly in the prescribed formats.



Contd...

3. The expenditure is adjustable in the account of the Central Government in the books under the following Head of Account under Demand No. 56 of M/o Housing and Urban Poverty Alleviation for the year 2017-18:

Major Head:	2216	Housing
Sub-Major Head	02	Urban Housing
Minor Head	190	Assistance to Public Sector and Other Undertaking
Sub Head	18	Pradhan Mantri Awas Yojana (Urban)
Detailed Head	08	Credit Linked Subsidy Scheme-II (CLSS-II) for MIG
Object Head	33	Subsidy

4. The Drawing and Disbursing Officer of the Ministry of Housing and Urban Affairs will prepare the bill and release of Rs. 30,00,00,000/- (Rupees Thirty Crore only) will be transferred to NHB through e-payment as per the details as under:-


Name of the Account	NHB-PMAY-CLSS (PMAY-CLSS for MIG)
Account No	10004164766
Bank Name	IDFC Bank Ltd.
Bank Address	Barakhamba Road, New Delhi-110001
IFSC Code	IDFB0020101
MICR Code	110751001
Contact Number	Ms. Kulpreet Behl,(M) 09313437732

5. Requisite Utilisation Certificate in respect of earlier releases has been received.

6. This issues with the concurrence of the Finance Division vide their **E-File No. 9023420 dated 20/03/2018.**

7. Details of this sanction have been registered at **SI No. 209** of the Sanction Register maintained in HFA Division for the year 2017-18.

Yours faithfully,



(Rahul Mahna)

Under Secretary to the Government of India
Tel No.23061285

Copy to:-

1. Section Officer, Admin II Section, Ministry of Housing and Urban Affairs with a request that e-payment of Rs. 30,00,00,000/- (Rupees Thirty Crore only) may be made in favour of NHB.
2. MD & CEO, NHB, Core 5-A, 4th Floor, India Habitat Centre, Lodi Road, New Delhi-110003.
3. Principal Director of Audit, Economic and Services Ministries, AGCR Building, IP Estate, New Delhi.
4. Director (IFD), M/o HUA.
5. Budget Section, M/o HUA.
6. Sanction folder.

Copy for information to:-

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



(Rahul Mahna)

Under Secretary to the Government of India



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

By Hand

NHB (ND)/MRCPD & BPPD/ 3050/2017
March 14, 2018

Shri Amrit Abhijat, IAS,
JS & Mission Director (HFA),
Ministry of Housing & Urban Poverty Alleviation,
Nirman, Bhawan,
New Delhi-110001

Dear Sir,

**Credit Linked Subsidy Scheme (CLSS for MIG) under the
Pradhan Mantri Awas Yojana (PMAY)**

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

2. We request you to credit the subsidy of ₹30,00,00,000/- (Rupees Thirty Crore only) to the following account under intimation to us:

Name of the Account- NHB-PMAY-CLSS (PMAY-CLSS for MIG)
Account No- 10004164766
Bank Name- IDFC Bank Ltd
Bank Address- Barakhamba Road, New Delhi-110001
IFSC Code- IDFB0020101
MICR Code- 110751001
Contact Number - Ms. Kulpreet Behl, (M) 09313437732

Yours faithfully,

(V Rajan)
General Manager

Passed for payment of ₹30,00,00,000/-
(Rupees Thirty Crore only).

Culprit
23/3/2018

(राहुल माहना/RAHUL MAHNA)
अवर सचिव/Under Secretary
आवासन और शहरी कार्य मंत्रालय
Ministry of Housing and Urban Affairs
भारत सरकार/GOVT. of India
निर्माण भवन, नई दिल्ली
Nirman Bhawan, New Delhi

भारतीय रिज़र्व बैंक के संपूर्ण स्वामित्व में
कोर 5-ए, चतुर्थ तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003
दूरभाष नं. पी. बी. एक्स-011-2464 9031-35 फ़ैक्स : 011-2464 6988, 2464 9041
वेबसाइट : www.nhb.org.in ई-मेल : ho@nhb.org.in तार निवास बैंक

Wholly owned by Reserve Bank of India
Core 5-A, 4th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003
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Website : www.nhb.org.in E-mail : ho@nhb.org.in Gram : NIWAS Bank

“बैंक हिन्दी में पत्राचार का स्वागत करता है”

Format for Utilization Certificate for CNAs

FORMAT 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	550.00
2	Interest earned on the funds available with NHB as on 31-12-2017	8.89
3	Subsidy amount released to PLIs as on 14-03-2018* <i>(State-wise details as per attached format)</i>	399.67
4	Balance Subsidy including interest available with NHB (1+2-3)	159.22
5	Additional advance subsidy now being sought from MoHUA	30.00

*Approximately, 72.67% of ₹550 crore received under unspecified category, which is general

It is certify that

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

(Authorized Signatory)



(V. Rajan)

General Manger
National Housing Bank

Date: 14-03-2018

Place: New Delhi

PMAY-CLASS (MIG) IMPLEMENTATION STATUS AS ON 14-03-2018

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(Retund Amount + Processing Fee)	Total Disbursement (Subsidy Released + Processing Fee- Subsidy Refund)
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-
2	Andhra Pradesh	688	595	10481.37,339	1210.46,685	12,00,000	9,60,345	1212.86,340
3	Arunachal Pradesh	1	1	21,50,000	2,35,068	2,000	-	2,37,068
4	Assam	10	10	180,72,744	20,20,049	20,000	-	20,40,049
5	Bihar	100	88	1614.53,272	170,38,658	1,76,000	-	172,14,658
6	Chandigarh	24	23	481,34,304	44,16,843	46,000	-	44,62,843
7	Chhattisgarh	148	132	2002,78,904	255,37,449	2,64,000	-	258,01,449
8	Dadra and Nagar Haveli	23	21	327,36,054	40,48,406	42,000	-	40,90,406
9	Daman and Diu	3	3	53,17,048	6,24,900	6,000	-	6,30,900
10	Delhi	827	799	17679,56,001	1660,84,722	16,06,000	8,71,959	1668,18,763
11	Goa	41	40	963,52,823	84,25,389	80,000	-	85,05,389
12	Gujarat	2,841	2,650	48821,87,610	5493,78,529	53,26,000	27,67,087	5519,37,442
13	Haryana	672	642	9858,38,814	1135,32,666	12,86,000	2,37,068	1145,81,598
14	Himachal Pradesh	32	27	269,91,372	45,60,608	54,000	12,045	46,02,563
15	Jammu and Kashmir	1	1	12,00,000	51,293	2,000	-	53,293
16	Jharkhand	70	63	1060,53,115	111,12,882	1,28,000	2,37,068	110,03,814
17	Karnataka	1,903	1,798	43791,81,961	3719,78,411	36,02,000	6,94,339	3748,86,072
18	Kerala	96	84	1531,44,201	163,84,785	1,68,000	-	165,52,785
19	Lakshadweep	-	-	-	-	-	-	-
20	Madhya Pradesh	657	528	7813,34,736	1016,61,362	10,56,000	-	1027,17,362
21	Maharashtra	6,194	5,947	155183,80,000	12884,84,665	119,30,000	43,81,276	12960,33,389
22	Manipur	-	-	-	-	-	-	-
23	Meghalaya	-	-	-	-	-	-	-
24	Mizoram	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	-	-	-
26	Odisha	102	86	1436,26,174	164,00,436	1,72,000	-	165,72,436
27	Puducherry	16	10	175,63,000	19,32,656	20,000	-	19,52,656
28	Punjab	297	277	4732,39,951	554,83,681	5,56,000	2,37,068	558,02,613
29	Rajasthan	613	569	9239,95,453	1104,94,293	11,40,000	2,37,068	1113,97,225
30	Sikkim	2	1	10,50,000	2,34,603	2,000	-	2,36,603
31	Tamil Nadu	1,345	1,201	26293,89,806	2448,55,355	24,26,000	24,02,425	2448,78,930
32	Telangana	959	935	21741,42,469	1925,79,043	18,70,000	-	1944,49,043
33	Tripura	1	1	26,50,000	2,35,068	2,000	-	2,37,068
34	Uttar Pradesh	1,831	1,707	33860,48,715	3429,80,394	34,30,000	14,88,895	3449,21,499
35	Uttarakhand	146	120	1942,86,045	225,38,267	2,42,000	4,19,434	223,60,833
36	West Bengal	975	883	16146,68,827	1791,95,540	17,70,000	5,52,093	1804,13,447
		20,618	19,242	417755,60,738	39735,52,706	386,24,000	154,98,170	39966,78,536

* excluding 3 RTGS amounting to ₹0.45 crore