

PAO(Sectt.)/HUA/Admin/Advice/2023-24/701-03

GOVERNMENT OF INDIA

PAO(sectt),M/o Housing & Urban Affairs

507-C(Wing),Nirman Bhawan,New Delhi

Telephone No: 23062664 Fax No: 23062664

To,
The General Manager,
Reserve Bank of India,
Central Accounts Section,
Additional Office Building,
East High Court Road,
NAGPUR - 440 001

Code No:	707
Advice No:	222
Advice Date:	28/09/2024

Sir,

Please debit our account with Rs.9,57,39,250/- (Nine Crore Fifty Seven Lakh Thirty Nine Thousand Two Hundred Fifty Only.) by contra credit to the following accounts of the Governments with the amounts mentioned against each:

Month and Year of Accounts: **September,2024**

The Amount to be Settled: **September,2024**

Sl.No.	Name of the State	State Code	Scheme Code	Amount	Sanction No. and Date
1	TAMIL NADU	108	1989-STATE AND UT GRANTS UNDER PMAY (URBAN)	9,57,39,250	N-11012/38/2022-HFA-II-UD (CN 9130086) dated 27/09/2024
GRAND TOTAL:				9,57,39,250	


Signature of the authorized official


(Girish Duseja)

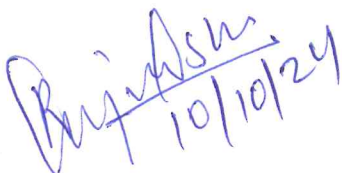
Sr. Accounts Officer

1. O/o the Accountant General (A&E) I, Tamil Nadu, No 361, Anna Salai, Teynampet, Chennai -600018.
2. Sh. Mohammed Ayub, US,(HFA- II) Nirman Bhawan, New Delhi.

① SO-HFA

② Man-Cell 
14/10/24

③ MIS-MFA


10/10/24

N-11012/38/2022-HFA-II-UD (CN 9130086)
Government of India
Ministry of Housing and Urban Affairs
(HFA-II)

Nirman Bhawan, New Delhi.
Dated: 27 September, 2024

To

Pay and Accounts Officer (Sectt.),
Ministry of Housing and Urban Affairs,
Nirman Bhawan,
New Delhi -11

Sub: Release of Rs.9,57,39,250/- as part amount of 2nd installment of Central Assistance (under SC component) to the State Govt. of Tamil Nadu for AHP projects approved by CSMC in its 30th, 42nd, 43rd, 46th, 50th and 60th meetings under Pradhan Mantri Awas Yojana - Urban (PMAY-U) - Mission for the financial year 2024-25 under SLS TN240-TN AHP-Affordable Housing in Partnership Scheme.

Sir,

The undersigned is directed to convey the Sanction of the Competent Authority to the release of **Rs.9,57,39,250/- (Rupees Nine Crore, Fifty Seven Lakh, Thirty Nine Thousand and Two Hundred Fifty only)** to State Govt. of Tamil Nadu as part amount of 2nd installment of Central Assistance (**Scheduled Caste Component**) for various AHP projects approved in **30th, 42nd, 43rd, 46th, 50th and 60th meetings** of the Central Sanctioning and Monitoring Committee (CSMC) for Creation of Capital Assets under Pradhan Mantri Awas Yojana – Urban (PMAY-U) for FY 2024-25. CSMC-wise details of the projects / releases are as under:

Sl. No.	CSMC No.	CSMC Date	No. of projects for which release has been considered	Part amount of 2 nd installment of Central Assistance to be released under SC component (₹ in lakh)
1	30	07/02/2018	1	-120.80750
2	42	30/01/2019	3	241.80000
3	43	25/02/2019	1	513.00000
4	46	29/08/2019	2	141.00000
5	50	27/12/2019	2	107.40000
6	60	30/03/2022	1	75.00000
Total			10	957.39250

Project-wise details are at Annexures.

2. Based on the decision and recommendations of CSMC under Pradhan Mantri Awas Yojana (PMAY) (Urban) in **30th, 42nd, 43rd, 46th, 50th and 60th meetings** and compliances achieved by State Govt. in respect of aforesaid projects, the amount of central grant is being released subject to the following conditions:

- Necessary sanctions/ approvals/ compliances required under the statutory or other regulatory regime as applicable would be obtained by the authority (ies) concerned with the project (s).

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- ii. The State Government and implementing agencies shall put in place a monitoring system to ensure that the project (s) achieve scheduled milestone and envisaged outcomes including implementation of reforms and other conditionalities required under the scheme.
- iii. The State Govt./implementing agencies shall utilize the grant in accordance with the approved guidelines for the implementation of the Scheme of PMAY-U.
- iv. PMAY-U, being a Centrally Sponsored Scheme (CSS), the State Government should strictly follow the revised procedure of fund flow as per instructions issued by Department of Expenditure, Ministry of Finance, Government of India vide O.M. No. 1(13)PFMS/FCD/2020 dated 23rd March 2021 and OM No.1(13)PFMS/2020 dated 16.02.2023. These instructions have been made effective from 1st July, 2021 which inter-alia provides that
 - a. **The State Govt. shall transfer the central share as well as commensurate State share to the Single Nodal Account (SNA) within 30 days of receipt of Central share failing which penal interest at the rate of 7% per annum will be charged on the number of days of delay beyond 30 days in transfer of Central share to the SNA account.**
 - b. **Central Assistance along with state share are to be kept by the Nodal Agency in the Single Nodal Account (SNA) opened in a Scheduled Commercial Bank for the purpose and the same is mapped in PFMS. The nodal agency will allocate drawing limits to implementing agencies (IAs) having zero balance subsidiary accounts duly mapped in PFMS and linked to SNA account for drawal of funds on real time basis from the Single Nodal Account.**
 - c. **The nodal agency shall ensure that the interest earned from the funds released, should be mandatorily remitted to respective consolidated funds on pro rata basis in terms of rule 230(8) of GFR 2017.**
 - d. **SNAs and IAs will mandatorily use the DBT/EAT module of PFMS or integrate their systems with the PFMS to ensure that information on PFMS is updated by each IA at least once every day.**
 - e. **SNA will keep all the funds received in the Single Nodal Account only and shall not divert the same to Fixed Deposits/Flexi-Account/Multi-Option Deposit Account/Corporate Liquid Term Deposit (CLTD) Account etc.**
 - f. **Further releases under the scheme will be made only after transfer of entire Central Assistance released till date along with corresponding State share, if any, in the SNA account and utilization of 75% of earlier releases along with corresponding State share.**
- v. The State should ensure that data entry in PMAY(U) - MIS portal is completed at the earliest. The Central Assistance is being released on the basis of beneficiaries entered in PMAY-U-MIS. Remaining part of 2nd installment/Subsequent installment will be released based on valid beneficiaries entered in PMAY(U) - MIS.
- vi. The State Government shall furnish the Utilization Certificates of the Grant released in the prescribed format as per GFR-2017 and as provided in the scheme guidelines. The

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funds shall be utilized for the purpose and within the selected categorized beneficiaries for which these are sanctioned otherwise these will have to be refunded along with interest as per provisions in GFR-2017.

- vii. The State Government shall submit an authenticated certificate from the bank showing complete details of disbursement of funds to each beneficiary before release of subsequent installment.
- viii. The State Government shall ensure the geo-tagging of all houses approved under AHP component of PMAY-U and subsequent release by the State Government to the beneficiaries should be made in 3-4 installments depending on the progress/stage of construction of the house.
- ix. State Government shall ensure that the specifications of the houses conform to NBC/IS Standards and that requisite infrastructure will be provided by the State Government/ULB.
- x. State Government shall submit the Action Taken Report (ATR) on the observations/recommendations of Third Party Quality Monitoring Agency (TPQMA) for quality monitoring purpose before release of subsequent installment.
- xi. State Government should ensure that there is no violation of Model Code of Conduct while releasing funds to implementing Agencies/ULBs/Beneficiaries.

3. Release of the Grant may kindly be made to the State Government immediately. The funds may thereafter be released to the implementing agencies without any delay failing which the amounts would be recovered from the State Government with interest for the period of default.

4. The amount is debitible from the account of the Central Government in the books under the following Head of Account under Demand No. 60 of M/o Housing and Urban Affairs for the year 2024-25:

Major Head:	3601	Grants-in-aid to State Governments
Sub-Major Head	06	Centrally Sponsored Scheme
Minor Head	789	Scheduled Castes Component
Sub Head	17	Urban Housing – Other Grants
Detailed Head	01	Pradhan Mantri Awas Yojana (Urban)
Object Head	17.01.35	Grants for Creation of Capital Assets

5. The amount will be credited to the State Government's account in RBI as per procedure laid down by Ministry of Finance, Department of Expenditure vide O.M. No. F-II (45/76/SC) dated 22.02.1977.

6. 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 Organization is called upon to do so.

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7. Requisite Utilization Certificates for release of 2nd installment of Central Assistance have been received from the State and are enclosed herewith.
8. This issues with the concurrence of the Finance Division vide their Notes#233-235(E: 9130086) dated 26.09.2024.
9. This sanction has been registered at S.No. **142** in the Sanction Register of HFA Directorate (HFA.II Section) of the Ministry of HUA for the year 2024-25.

Yours Faithfully,



(Mohammed Ayub)

Under Secretary to the Government of India
Tele No. 011-23062913

Copy to:-

1. The Principal Secretary, Housing and Urban Development Dept. / Chairman, Tamil Nadu Urban Habitat Development Board, Government of Tamil Nadu, Fort St. George, Chennai - 600009.
2. Managing Director, Tamil Nadu Urban Habitat Development Board, Government of Tamil Nadu, 5, Kamarajar Salai, Chepauk, Chennai - 600005.
3. Accountant General (A&E), Tamil Nadu.
4. CCA, MoHUA
5. Director, IFD, MoHUA
6. Deputy Secretary (Budget), MoHUA
7. NITI Aayog, SP Divn. / DR Divn. New Delhi
8. O/o CGA, Mahalekha Niyantarak Bhavan, New Delhi
9. Director (HFA-3), MoHUA
10. PMU (MIS), HFA Directorate
11. AO (HFA), MoHUA
12. Dy. Chief (MIS/DRMC), HFA Directorate for placing this sanction at appropriate place on the Website of the Ministry
13. Sanction folder.
14. File Copy



(Mohammed Ayub)

Under Secretary to the Government of India

Annexure for release of 2nd Installment in AHP projects of Tamil Nadu

S.No	City	Project Name	CSMC Date	Central Share (Rs. In Lakh)	Beneficiary as per DPR			Eligible beneficiary count for Sanction			Work Orders			Already Released 1st Installment (Rs. in lakhs)			To be released as 2nd Installment (Rs. in Lakh)			
					Other than SC/ST	SC	ST	Total	Other than SC/ST	SC	ST	Total	Other than SC/ST	SC	ST	Total	Other than SC/ST	SC	ST	Instalment No
1	Chennai	Construction of 1200 Tenements at Kargil Nagar ward 7 in Chennai (7B33803339001213) (Not Available)	07/02/2018	1800.00	1200	0	0	1200	1200	0	0	1200	597.63350	120.80750	1.55890	2	1	-120.80750		
2	Chennai	Construction of 188 nos of EWS Tenements with Infrastructure for Vembuli amman Kovil street in Chennai District (7B33803339629700) (Not Available)	29/08/2019	282.00	172	16	0	188	115	16	0	131	103.20000	9.60000	0.00000	2	1	9.60000		
3	Chennai	Construction of 210 nos of EWS Tenements with Infrastructure for Subedar Garden in Chennai Corporation (7B33803339002246) (Not Available)	30/01/2019	315.00	42	168	0	210	42	168	0	210	25.20000	100.80000	0.00000	2	1	100.80000		
4	Chennai	Construction of 216 EWS Tenements at Vaniapuram (7B33803339629605) (Not Available)	30/01/2019	324.00	138	78	0	216	138	78	0	216	82.80000	46.80000	0.00000	2	1	46.80000		
5	Chennai	Construction of 240 nos of EWS Tenements with Infrastructure for M.S.Nagar in Chennai District (7B33803339629283) (Not Available)	29/08/2019	360.00	20	220	0	240	20	219	0	239	12.00000	132.00000	0.00000	2	1	131.40000		
6	Chennai	Construction of 252 nos of EWS Tenements with Infrastructure for Nattan Thotam in Chennai Corporation (7B33803339629075) (Not Available)	30/01/2019	378.00	70	182	0	252	69	157	0	226	42.00000	109.20000	0.00000	2	1	94.20000		
7	Chennai	Construction of 384 tenements with Infrastructure for Thomas road (7B33803339002641) (Not Available)	27/12/2019	576.00	220	154	10	384	207	154	5	366	132.00000	92.40000	6.00000	2	1	92.40000		
8	Chennai	Construction of 90 Tenements with Infrastructure for Subedar Garden Ph-II (7B33803339002639) (Not Available)	27/12/2019	135.00	62	25	3	90	18	25	3	46	37.20000	15.00000	1.80000	2	1	15.00000		
9	Chennai	Construction of 920 nos of EWS Tenements with Infrastructure for Pakkam B in Thiruvallur District (7B33803339002218) (Not Available)	25/02/2019	1380.00	47	855	18	920	47	855	18	920	28.20000	513.00000	10.80000	2	1	513.00000		
10	Karur	Construction of 125 Nos of tenements at Kolanthakoundanur scheme (7B33803607629818) (Not Available)	30/03/2022	187.50	0	125	0	125	0	125	0	125	0.00000	75.00000	0.00000	2	1	75.00000		
Total				5737.50	1,971	1,823	31	3,825	1,856	1,797	26	3,679	1,971	1,823	31	3,825	1060.23350	1214.60750	20.15890	957.39250

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Form GFR 19-A
[See Rule 212 (1)]
Form of Utilization Certificate

Certified that out of Rs.16596.77702 lakh Grant-in-aid sanctioned during the year 2023 - 2024 in favour of Tamil Nadu Urban Habitat Development Board under this Ministry Department letter no. given in the table below and Rs. Nil on account of unspent balance of the previous year, a sum of Rs.16596.77702 lakh has been utilised for the purpose of Construction of 134905 tenements with Infrastructures at various cities for which it was sanctioned and that the balance of Rs.Nil lakh. Remaining unutilised at the end of the year has been surrendered to Government (vide No dated / will be adjusted towards the Grants-in-aid payable during the next year.

Sl. No.	Letter No & Date	Rs in Lakh Amount
1	F.No. N-11012/3/2022-HFA - II - UD (CN 9123600) dated:01.11.2022	243.71000
2	F.No. N-11012/3/2022-HFA - II - UD (CN 9123600) dated:01.11.2022	996.00000
3	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 25.01.2023	1099.80000
4	F.No. N-11012/39/2022-HFA - II - UD (CN 9130163) dated: 06.03.2023	9.00000
5	F.No. N-11012/39/2022-HFA - II - UD (CN 9130163) dated: 06.03.2023	198.00000
6	F.No. N-11012/39/2022-HFA - II - UD (CN 9130163) dated: 08.02.2024	486.60000
7	F.No. N-11012/39/2022-HFA - II - UD (CN 9130163) dated: 08.02.2024	1338.60000
8	F.No. N-11012/39/2022-HFA - II - UD (CN 9130163) dated: 08.02.2024	18.60000
9	F.No. N-11012/2/2024-HFA - II- MoHUA (CN 9170204) dated: 08.02.24	17.34962
10	F.No. N-11012/2/2024-HFA - II- MoHUA (CN 9170204) dated: 08.02.24	324.98110
11	F.No. N-11012/2/2024-HFA - II- MoHUA (CN 9170204) dated: 08.02.24	1649.55000
12	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 07.02.2024	76.20000
13	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 07.02.2024	680.40000
14	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 07.02.2024	4012.20000
15	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 22.03.2024	4932.28360
16	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 22.03.2024	57.80270
17	F.No. N-11012/2/2024-HFA - II- MoHUA (CN 9170204) dated: 22.3.24	302.40000
18	F.No. N-11012/2/2024-HFA - II- MoHUA (CN 9170204) dated: 22.3.24	153.30000
Total		16596.77702

2. Certified that I have satisfied myself that the conditions on which the grants-in-aid was sanctioned have been duly fulfilled / are being fulfilled and that I have exercised the following checks to see that the money was actually utilised for the purpose for which it was sanctioned.

3. Physical progress of the projects, where Government of India grants have been utilised, is enclosed.

Kinds of Checks exercised

1. Site inspection and monitoring the work by the field officers.
2. Verify the test report of materials.
3. TPQMA Report

Name: V. Shanmugasundaram,
Designation: Chief Engineer - I,
TamilNadu Urban Habitat Development Board,
(Implementing Agency)

TAMIL NADU URBAN HABITAT DEVELOPMENT BOARD
Kamarajar Salai, Chennai-600 005.

Name: Dr. S. Prabakar,
Designation: Managing Director
TamilNadu Urban Habitat Development Board
State Level Nodal Agency

Managing Director

Principal Secretary to Government, Tamil Nadu Urban Habitat Development Board
Housing & Urban Development Dept.5, Kamarajar Salai, Chennai-600 005.
Fort St. George,
Chennai - 600 009.

Form GFR 19-A
[See Rule 212 (1)]
Form of Utilization Certificate

Certified that out of Rs.16015.6579 lakh Grant-in-aid sanctioned during the year 2022 - 2023 in favour of Tamil Nadu Urban Habitat Development Board under this Ministry Department letter no. given in the table below and Rs. NIL on account of unspent balance of the previous year, a sum of Rs.16015.6579 lakh has been utilised for the purpose of Construction of 30648 tenements with Infrastructures at various cities for which it was sanctioned and that the balance of Rs.Nil lakh. Remaining unutilised at the end of the year has been surrendered to Government (vide No dated / will be adjusted towards the Grants-in-aid payable during the next year.

Rs in Lakh

Sl. No.	Letter No & Date	Amount
1	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 28.10.2022	95.7985
2	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 28.10.2022	1101.1694
3	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 25.01.2023	662.2761
4	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 25.01.2023	1752.0000
5	F.No. N-11012/3/2022-HFA - II - UD (CN 9123600) dated: 25.01.2023	4107.6000
6	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 20.12.2022	1528.7832
7	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 20.12.2022	31.6205
8	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 25.01.2023	2591.5962
9	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 09.03.2023	938.9075
10	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 09.03.2023	62.195600
11	F.No. N-11012/38/2022-HFA - II - UD (CN 9130086) dated: 09.03.2023	3143.7109
Total		16015.65790

2. Certified that I have satisfied myself that the conditions on which the grants-in-aid was sanctioned have been duly fulfilled / are being fulfilled and that I have exercised the following checks to see that the money was actually utilised for the purpose for which it was sanctioned.

3. Physical progress of the projects, where Government of India grants have been utilised, is enclosed.

Kinds of Checks exercised

1. Site inspection and monitoring the work by the field officers.
2. Verify the test report of materials.
3. TPQMA Report

Name: V.Shanmugasundaram,
Designation: Chief Engineer North,
TamilNadu Urban Habitat Development Board,
(Implementing Agency)

Name: Dr.S.Prabhakar,
Designation: Managing Director
TamilNadu Urban Habitat Development Board
State Level Nodal Agency

CHIEF ENGINEER
TAMIL NADU URBAN HABITAT DEVELOPMENT BOARD
5, Kamarajar Salai, Chennai-600 005.

Secretary to Government,
Housing & Urban Development Dept.,
Fort St. George,
Chennai - 600 009.

Managing Director
Tamil Nadu Urban Habitat Development Board
5, Kamarajar Salai, Chennai-600 005.

Annexure - 8
(Para 14.60 of guidelines)

Form GFR 19-A
[See Rule 212 (1)]
Form of Utilization Certificate

Certified that out of Rs.2511.60 lakh Grant-in-aid sanctioned during the year 2021-22 in favour of Tamil Nadu Urban Habitat Development Board under this Ministry Department letter no. given in the table below and Rs. NIL on account of unspent balance of the previous year, a sum of Rs.2511.60 lakh has been utilised for the purpose of Construction of 3994 tenements with Infrastructures at various cities for which it was sanctioned and that the balance of Rs.Nil lakh. Remaining unutilised at the end of the year has been surrendered to Government (vide No, dated / will be adjusted towards the Grants-in-aid payable during the next year.

Sl. No.	Letter No & Date	Rs in Lakh
		Amount
1	F.No. N-11011/101/2019-HFA - III-UD (CN 9079277) dated: 25.06.2021.	1392.00
4	F.No. N-11011/101/2019-HFA - III-UD (CN 9079277) dated:21.12.2021	1087.20
5	F.No. N-11012/2/2022-HFA - II-UD (CN 9123287) dated:16.02.2022	32.40
	Total	2511.60

2. Certified that I have satisfied myself that the conditions on which the grants-in-aid was sanctioned have been duly fulfilled / are being fulfilled and that I have exercised the following checks to see that the money was actually utilised for the purpose for which it was sanctioned.

3. Physical progress of the projects, where Government of India grants have been utilised, is enclosed.

Kinds of Checks exercised

1. Site inspection and monitoring the work by the field officers.
2. Verify the test report of materials.
3. TPQMA Report

R. Sethupathy
Name: R.Sethupathy,
Designation: Chief Engineer,
TamilNadu Urban Habitat Development
Board,
(Implementing Agency)

M. Govinda Rao
Name: M.Govinda Rao,
Designation: Managing Director
TamilNadu Urban Habitat Development Board
State Level Nodal Agency

Hitesh Mahawani
Principal Secretary to Government,
Housing & Urban Development Dept.,
Fort St. George,
Chennai - 600 009.

[Signature]
05/5/22

Annexure - 8
(Para 14.60 of guidelines)

Form GFR 19-A
[See Rule 212 (1)]
Form of Utilization Certificate

Certified that out of Rs.1392 lakh Grant-in-aid sanctioned during the year 2021-22 in favour of Tamil Nadu Urban Habitat Development Board under this Ministry Department letter no. given in the table below and Rs. NIL on account of unspent balance of the previous year, a sum of Rs.1392 lakh has been utilised for the purpose of Construction of 3994 tenements with Infrastructures at various cities for which it was sanctioned and that the balance of Rs.NIL lakh. Remaining unutilised at the end of the year has been surrendered to Government (vide No, dated / will be adjusted towards the Grants-in-aid payable during the next year.

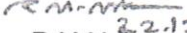
Sl. No.	Letter No & Date	Rs in Lakh
		Amount
1	F.No. N-11011/101/2019-HFA - III-UD (CN 9079277) dated: 25.06.2021.	860.40
2	F.No. N-11011/101/2019-HFA - III-UD (CN 9079277) dated: 25.06.2021.	511.80
3	F.No. N-11011/101/2019-HFA - III-UD (CN 9079277) dated: 25.06.2021.	19.80
	Total	1392.00


2. Certified that I have satisfied myself that the conditions on which the grants-in-aid was sanctioned have been duly fulfilled / are being fulfilled and that I have exercised the following checks to see that the money was actually utilised for the purpose for which it was sanctioned.


3. Physical progress of the projects, where Government of India grants have been utilised, is enclosed.

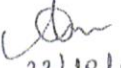
Kinds of Checks exercised

1. Site inspection and monitoring the work by the field officers.
2. Verify the test report of materials.
3. TPQMA Report


Name: R.M.Mohan,
22.12.2021
Designation: Chief Engineer (i/c),
TamilNadu Urban Habitat Development
Board, (Implementing Agency)


Name: M.Goviinda Rao,
Designation: Managing Director
TamilNadu Urban Habitat Development
Board
State Level Nodal Agency


Principal Secretary to Government,
Housing & Urban Development Dept.,
Fort St. George,
Chennai - 600 009.


22/12/21