To,
The Chairman.
State Bank of India.
Corporate Centre,
Real Estate & Housing Business Unit.
9th Floor. Air India Building,
Nariman Point. Mumbai-400021.

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

Sir,

Please refer to the sanction letter No. N-11016/11/2019-HFA-IV-UO (EFS-9080504) Urban Affairs (copy enclosed). In this regard, it is informed that an amount Rs. 300,00,00,000/- (Rupees Three Hundred Crore only) has been credited to the State Bank of India, as mentioned in the sanction order as Central Assistance under Housing for All (Urban) Pradhan MantriAwasYojna. The amount was released through EAT module of PFMS in the account mentioned in the above order.

Thanking you

Yours Sincerely,

(Dr. Shailesh Kr. Agrawal)
Executive Director

Encl.: As above
Copy to:
1. The Chief Controller of Accounts, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi-110011
2. Sh. S. C. Jana, Dy. Secretary (HFA-III), Mission Director, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi-110011
3. The Under Secretary, HFA-V, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi-110011

[Handwritten Edits]

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

Executive Director,

Building Materials & Technology Promotion Council (BMTPC),

Core 5-A, 1st Floor, India Habitat Centre,

Lodhi Road, New Delhi-110003.

Sub: Release of advance subsidy of Rs.300,00,00,000/- (Rupees Three Hundred Crore only) from Extra Budgetary Resources (EBR) borrowed from National Small Savings Fund (NSSF) to State Bank of India (SBI) under Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG) component of Pradhan Mantri Awas Yojana – Housing for All (Urban) Mission.

Sir,

Pursuant to the constitution of National Urban Housing Fund (NUHF) in BMTPC for channelizing central assistance/subsidy under the PMAY(U), I am directed to convey the sanction of the competent authority and authorize BMTPC for release of advance subsidy of Rs.300,00,00,000/- (Rupees Three Hundred Crore only) from EBR fund borrowed from National Small Savings Fund (NSSF) to State Bank of India (SBI) 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 SBI under the scheme, based on the claims submitted by PLIs towards the loans disbursed as per the scheme.

2. The release of Rs.300,00,00,000/- (Rupees Three Hundred Crore only) is further subject to the following terms and conditions:-

I. BMTPC shall release the amount to SBI, Corporate Office, Mumbai 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 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.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 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 5/7/2019-NS(Pt.) dated 28.01.2020 and 04.02.2020 issued by Ministry of Finance in respect of EBR raised through NSSF.
3. The expenditure is to be booked in PFMS scheme code 3186-EBR for advance interest subsidy under CLSS MIG category for the financial year 2019-20 and will be transferred to SBI through e-payment as per the details as under:

<table>
<thead>
<tr>
<th>Name of the Account</th>
<th>CNA-CLSS-PMAY(U)-MIG FUND</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account No.</td>
<td>39108408748</td>
</tr>
<tr>
<td>Bank Name</td>
<td>State Bank of India</td>
</tr>
<tr>
<td>Bank Address</td>
<td>Madam Cama road Branch, State Bank Bhawan Annexe, Madam Cama Road, Nariman Point, Mumbai, Maharashtra-400021</td>
</tr>
<tr>
<td>IFSC Code</td>
<td>SBIN0008586</td>
</tr>
<tr>
<td>MICR Code</td>
<td>400002101</td>
</tr>
</tbody>
</table>

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# 37 dated 04.03.2020.

7. Details of this sanction have been registered at S.No 130 in the Sanction Register of the HFA Directorate (HFA-III Section) of the Ministry of HUA for the year 2019-20.

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. Principal Director of Audit, Economic and Services Ministries, AGCR Building, IP Estate, New Delhi.
5. DS (IFD), M/o HUA.
6. Budget Section, M/o HUA.
7. Pay & Accounts Office, M/o HUA.
8. Sanction folder.

Copy for information to:
1. PSO to Secretary (HUA)
2. PPS to JS & MD (HFA)
3. Director (HFA-IV), M/o HUA.
4. DS (HFA-III), M/o HUA.
5. Team Leader, PMU

(Sanjeev Kumar Sharma)
Under Secretary to the Government of India
Page 2 of 2
Dear Sir,

Credit Linked Subsidy Scheme (CLSS for MIG) under the Pradhan Mantri Awas Yojana Urban (PMAY-U) Release of Advance Subsidy of Rs. 600/- Crores

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

2. Accordingly, we request you to credit the advance subsidy of Rs. 600,00,00,000 (Rupees Six Hundred Crores only) under intimation to us. The details of account are as under:

Name of the Account – CNA-CLSS-PMAY(U)-MIG FUND A/C
Account Number – 39108408748
Bank Name- State Bank of India
Bank Address- State Bank of India, Madam Cama Road Branch, State Bank Bhavan, Annexe, Madame Cama Road, Nariman Point, Mumbai-400 021.
IFSC Code – SBIN0008586
MICR CODE- 400002101
Type of Account – Savings Bank

Yours faithfully,

(Rajesh Kumar Keshri)
Dy. General Manager (RE-CNA)
(022-22872832)
Enclo: Annexure-3

Date: 29.02.2020
# Annexure 3
(Para 5.1 of Guidelines)

## Format for Utilization Certificate for CNAs

### FORMAT FOR CLAIMING SUBSIDY UNDER CREDIT LINKED SUBSIDY SCHEME FOR MIG OF MINISTRY OF HOUSING AND URBAN AFFAIRS, GOVERNMENT OF INDIA

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

## Summary

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>Amount (in Rs. Cr.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Total cumulative subsidy received from MoHUA</td>
<td>600.00</td>
</tr>
<tr>
<td>2</td>
<td>Interest earned on the funds available with CNA</td>
<td>1.11</td>
</tr>
<tr>
<td>3</td>
<td>Subsidy amount released to PLIs so far</td>
<td>537.66</td>
</tr>
<tr>
<td>4</td>
<td>Balance subsidy including interest available with CNA</td>
<td>63.45</td>
</tr>
<tr>
<td>5</td>
<td>Subsidy sought from MoHUA</td>
<td>600.00</td>
</tr>
</tbody>
</table>

It is certified that

1) As certified by the PLIs the loans have been sanctioned and disbursed in accordance with the extant guidelines for CLSS for MIG of the Ministry of Housing & Urban Affairs, Government of India.

2) It is further declared that there has been no negligence on the part of the CNA 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 duplicate claim of the subsidy for any of the aforesaid loan accounts.

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Date: 29/02/2020

Place: Mumbai

For State Bank of India

[Signature]

DGM (RE-CNA)
SBI, REHBU, Corporate Centre
Mumbai

(Authorized Signatory)
(Rajesh Kumar Keshri)
DGM(RE-CNA)
SBI-REHBU-MUMBAI
| PSL NAME         | EWS_NEW |                      | EWS_OLD |                      | MIG-I |                      | MIG-II |                      | TOTAL |                      |  |  |  |
|------------------|---------|----------------------|---------|----------------------|-------|----------------------|--------|----------------------|-------|----------------------|  |  |  |
|                  | NO OF CLAIMS | LOAN AMT. DISBURSED | SUBSIDY AMT | PROCESSING FEE | TOTAL AMOUNT | NO OF CLAIMS | LOAN AMT. DISBURSED | SUBSIDY AMT | PROCESSING FEE | TOTAL AMOUNT | NO OF CLAIMS | LOAN AMT. DISBURSED | SUBSIDY AMT | PROCESSING FEE | TOTAL AMOUNT | NO OF CLAIMS | LOAN AMT. DISBURSED | SUBSIDY AMT | PROCESSING FEE | TOTAL AMOUNT |
| SBI LHO-Madras  | 3114    | 245.14               | 77.65    | 0.9%                | 78.80    | 88               | 9.59              | 1.75          | 0.01              | 1.76          | 3174       | 105.37              | 12.24          | 0.11              | 12.36    | 134             | 51.53              | 2.67          | 0.03            | 2.70          | 13867         | 543.24              | 94.11            | 1.10            | 95.4        |
| SBI LHO-Thirumalipuram | 5458 | 178.93 | 75.67 | 0.9% | 77.80 | 88 | 9.59 | 1.75 | 0.01 | 1.76 | 3174 | 105.37 | 12.24 | 0.11 | 12.36 | 134 | 51.53 | 2.67 | 0.03 | 2.70 | 13867 | 543.24 | 94.11 | 1.10 | 95.4 |
| SBI LHO-Calcutta | 7378 | 115.14 | 78.00 | 0.9% | 79.80 | 88 | 9.59 | 1.75 | 0.01 | 1.76 | 3174 | 105.37 | 12.24 | 0.11 | 12.36 | 134 | 51.53 | 2.67 | 0.03 | 2.70 | 13867 | 543.24 | 94.11 | 1.10 | 95.4 |

For State Bank of India

DGM (RE-CNA)
SBI, REHU
Corporate Centre
Mumbai

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## SBI as Central Nodal Agency

**Statewise Subsidy Released as on 29.02.2020**

### Table: EWS, New / EWS, Old / MG-I / MG-II

<table>
<thead>
<tr>
<th>State Name</th>
<th>EWS, New</th>
<th>EWS, Old</th>
<th>MG-I</th>
<th>MG-II</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andaman &amp; Nicobar</td>
<td>474</td>
<td>74.71</td>
<td>11.89</td>
<td>0.14</td>
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<tr>
<td>Andhra Pradesh</td>
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<td>241.81</td>
<td>37.65</td>
<td>0.47</td>
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<tr>
<td>Assam</td>
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<td>0.54</td>
<td>0.01</td>
<td>0.54</td>
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<td>Bihar</td>
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<td>14.03</td>
<td>0.18</td>
<td>14.20</td>
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<td>Chandigarh</td>
<td>3</td>
<td>0.53</td>
<td>0.08</td>
<td>0.00</td>
<td>0.08</td>
</tr>
<tr>
<td>Chhattisgarh</td>
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<td>26.05</td>
<td>5.71</td>
<td>0.99</td>
<td>6.60</td>
</tr>
<tr>
<td>Dadra and Nagar Haveli</td>
<td>8</td>
<td>0.82</td>
<td>0.20</td>
<td>0.00</td>
<td>0.20</td>
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<tr>
<td>Delhi</td>
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<td>29.12</td>
<td>5.10</td>
<td>0.07</td>
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<tr>
<td>Goa</td>
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<td>1.61</td>
<td>0.33</td>
<td>0.00</td>
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<td>0.06</td>
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<tr>
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<td>7.05</td>
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<td>Himachal Pradesh</td>
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<td>6.68</td>
<td>1.49</td>
<td>0.02</td>
<td>1.51</td>
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<tr>
<td>Jammu and Kashmir</td>
<td>33</td>
<td>1.95</td>
<td>0.62</td>
<td>0.01</td>
<td>0.63</td>
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<tr>
<td>Jharkhand</td>
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<td>59.24</td>
<td>9.71</td>
<td>0.12</td>
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<td>Karnataka</td>
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<td>91.75</td>
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<td>17.73</td>
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<td>116.94</td>
<td>24.31</td>
<td>0.33</td>
<td>24.67</td>
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<tr>
<td>Maharashatra</td>
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<td>107.84</td>
<td>1.35</td>
<td>109.19</td>
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<tr>
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<td>3.45</td>
<td>1.23</td>
<td>0.02</td>
<td>1.26</td>
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<tr>
<td>Mizoram</td>
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<td>Odisha</td>
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<tr>
<td>Punjab</td>
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<td>Tamil Nadu</td>
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<td>Tripura</td>
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<td>Uttar Pradesh</td>
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<td>25.28</td>
<td>0.31</td>
<td>25.59</td>
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<td>16.75</td>
<td>3.65</td>
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<td>1634</td>
<td>226.01</td>
<td>38.76</td>
<td>0.49</td>
<td>39.19</td>
</tr>
</tbody>
</table>

**Total**

- EWS, New
- EWS, Old
- MG-I
- MG-II
- Total

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For State Bank of India

DGM (RE-CNA)  
SBI, REHBU,  
Corporate Centre  
Mumbai

**7175 143.63 17.55 0.00 18.15**

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**8309 610.52 73.91 0.81 74.72**

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**1127 161.49 25.18 0.27 25.46**

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**14 1.51 0.33 0.00 0.33**

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**524 61.96 9.85 0.13 9.98**

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**7715 143.63 17.55 0.00 18.15**

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**3957 540.47 94.07 1.10 95.17**

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**127 29.45 2.86 0.03 2.89**

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**1918 247.90 39.92 0.49 40.41**

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**1023 177.50 22.24 0.24 22.48**

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**787 104.26 14.49 0.14 14.63**

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**83 8.47 1.37 0.02 1.39**

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**837 82.56 18.84 0.85 19.69**

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**994 148.07 21.65 0.26 21.91**

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**9131 168.30 204.96 2.26 227.22**

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**160 1.58 0.03 1.60**

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**877 104.26 14.49 0.14 14.63**

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**4041 790.08 86.93 0.90 87.84**

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**2768 731.02 63.41 0.60 64.01**

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**53 4.59 0.83 0.01 0.84**

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**3511 614.56 76.81 0.86 77.67**

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**7407 846.07 1034.52 11.30 1045.81**
Advance Subsidy released to SBI under CLSS for MIG

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Amount (In Crore)</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Year 2018-2019</td>
<td>600.00</td>
<td>Sanction issued on 19.12.2019</td>
</tr>
<tr>
<td>Total</td>
<td>600.00</td>
<td></td>
</tr>
</tbody>
</table>

Grand Total - 600.00 Crore