

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

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Nirman Bhawan, New Delhi – 110011

Dated:30 April, 2020

To

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

**Sub: Release of Rs.50,00,00,000/- (Rupees Fifty Crore only) to State Bank of India (SBI) 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.50,00,00,000/- (Rupees Fifty Crore only)** as advance of interest subsidy to State Bank of India (SBI), Corporate Office, Mumbai being the Central Nodal Agency for implementation of Credit Linked Subsidy Scheme for Economically Weaker Section/Lower 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.50,00,00,000/- (Rupees Fifty 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. SBI will exercise requisite checks and due diligence in settlement of claims.
- IV. SBI 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 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).

*ScLover*

Contd. 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 SBI for their administrative expenses for which SBI will furnish the details to MoHUA.
- VIII. SBI 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 debitible 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.50,00,00,000/- (Rupees Fifty Crore only)** will be made 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, Madam Cama Road Branch, State Bank Bhavan, Annexe, Madam Cama Road, Nariman Point, Mumbai, Maharashtra-400021.
IFSC Code	SBIN0008586
MICR Code	400002101

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.

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6. This issues with the concurrence of the Finance Division vide their **Note# 31 dated 29.04.2020.**

7. Details of this sanction have been registered at S.No. 03 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.50,00,00,000/- (Rupees Fifty Crore only)** may be made in favour of SBI.
- ii. The Chairman, State Bank of India, Corporate Centre, Real Estate & Housing Business Unit, 9<sup>th</sup> Floor, Air India Building, Nariman Point, Mumbai-400021.
- 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. Director (HFA-IV), M/o HUA.
- iv. DS (HFA-III), M/o HUA.
- v. Team Leader, PMU



(Sanjeev Kumar Sharma)

Under Secretary to the Government 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/19 A

Date: 23.04.2020

Dear Sir,

**Credit Linked Subsidy Scheme (CLSS)**  
**under the Pradhan Mantri Awas Yojana- Urban (PMAY-U)**  
**Release of Advance Subsidy for Rs. 200/- Crores**

With reference to your e-mail dated 20.04.2020, we request you to credit advance subsidy of Rs. 200,00,00,000 (Rupees Two Hundred Crores only) under intimation to us. The category-wise bifurcation of fund requirement is mentioned below:

Sl. No.	Category	Subsidy Received	Subsidy Utilised	%	Balance as on 23.04.2020 (including Interest earned plus refunds less processing fee and adm. Expenses debited)	Fresh indent
1	EWS	900.00	722.99	80%	177.78	50.00
2	MIG	900.00	845.79	94%	65.22	150.00
	<b>Total</b>	<b>1800.00</b>	<b>1568.78</b>	<b>87%</b>	<b>243.00</b>	<b>200.00</b>

2. The details of account are as under:

a) EWS- Account No. - 39108406977 (CNA-CLSS-PMAY(U)-EWS & LIG FUND A/c)

b) MIG- Account No. - 39108408748 (CNA-CLSS-PMAY(U)-MIG FUND A/c)

Bank Name- State Bank of India

Bank Address- State Bank of India, Madame Cama Road Branch, State Bank Bhavan,  
 Annexe, Madame Cama Road, Nariman Point, Mumbai-400 021.

IFSC Code – SBIN0008586

MICR CODE- 400002101

Type of Accounts – Savings Bank

Yours faithfully,

(Rajesh Kumar Keshri)  
 Dy. General Manager (RE-CNA)  
 (022-22872832)

Annexures-3

*Passed for payment of  
 Rs. 50 crore only (Rupees  
 fifty crore only) for EWS/LIG  
 category of CLSS.  
 30.4.20*

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



bank.sbi

+91 22 2287 3602

+91 22 2287 3132

+91 22 2287 3787

agm.homeloans@sbi.co.in

स्थावर संपदा आणि आवास व्यवसाय विभाग

कॉरपोरेट केन्द्र

9वा मजला, एअर इंडिया बिल्डिंग

नरिमन पॉइंट

मुंबई - 400 021

स्थावर संपदा एवं आवास व्यवसाय इकाई

कॉरपोरेट केन्द्र

9वी मंजिल, एअर इंडिया बिल्डिंग

नरिमन पॉइंट

मुंबई - 400 021

Real Estate & Housing Business Unit

Corporate Centre

9th Floor, Air India Building

Nariman Point,

Mumbai - 400 021, India

*Original letter is being collected and will be submitted.  
 S.H.H.*

## Annexure 3

(Para 4.1 of the Guidelines)

## Format for Utilization Certificate for CNAs

**FORMAT FOR CLAIMING SUBSIDY UNDER CREDIT LINKED SUBSIDY SCHEME FOR  
EWS/LIG OF MINISTRY OF HOUSING & URBAN POVERTY ALLEVIATION  
GOVERNMENT OF INDIA**

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

**Summary**

S.No.	Particulars	In Rs. Cr.
1	Total cumulative subsidy received from MoHUPA	900.00
2	Interest earned on the funds available with CNA	5.88
3	Subsidy amount released to PLIs so far (Please give State-wise and bank-wise details as per attached Format)	722.99
4	Balance subsidy including interest available with CNA	177.78
5	Subsidy sought from MoHUPA	50.00

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 EWS/LIG of the Ministry of Housing & Urban Poverty Alleviation 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 loans 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.

For State Bank of India

(Authorized Signatory)

(Rajesh Kumar Keshri)

DGM (FE-CNA)

SBI, REUR, MUMBAI

Corporate Centre  
Mumbai

Date: 24/04/2020

Place: Mumbai

STATE WISE AND CATEGORY WISE CLASS-PAY (U) SUBSIDY SANCTIONED AND RELEASED AS ON 22.04.2020

STATE BANK OF INDIA AS CENTRAL NODAL AGENCY

STATE NAME	EWS-NEW				EWS-OLD				MIG-I				MIG-II				TOTAL CLAIMS (EWS-NEW+EWS-OLD+MIG-I+MIG-II)								
	No of Claims	Loan Disbursed	Subsidy Amount	Process Fee	TOTAL AMOUNT	No of Claims	Loan Disbursed	Subsidy Amount	Process Fee	TOTAL AMOUNT	No of Claims	Loan Disbursed	Subsidy Amount	Process Fee	TOTAL AMOUNT	No of Claims	Loan Disbursed	Subsidy Amount	Process Fee	TOTAL AMOUNT					
Andhra Pradesh	2330	314.80	58.83	0.23	59.56	75	7.86	1.42	0.01	1.43	2969	344.55	61.94	0.59	62.53	402	68.66	8.04	0.08	8.16	3476	392.54	130.22	1.41	131.66
Assam	26	2.09	0.56	0.01	0.57	4	0.19	0.07	0.00	0.07	94	11.66	1.83	0.02	1.85	32	1.81	0.21	0.01	0.22	134	13.55	3.16	0.03	3.20
Bihar	766	89.21	18.42	0.23	18.70	114	12.49	2.33	0.01	2.36	639	96.07	13.12	0.13	13.25	64	12.11	1.30	0.01	1.31	1583	209.70	35.24	0.28	35.62
Chhattisgarh	28	4.07	0.64	0.01	0.65	0	0.00	0.00	0.00	0.00	80	17.63	1.77	0.02	1.78	31	9.43	0.96	0.01	0.97	137	31.08	3.06	0.03	3.09
Delhi	449	26.87	8.86	0.13	9.02	32	1.82	0.53	0.00	0.54	764	44.06	5.14	0.05	5.19	35	6.79	0.68	0.01	0.69	780	79.55	15.24	0.20	15.44
Goa	47	3.71	1.17	0.01	1.18	2	0.19	0.04	0.00	0.04	7	1.81	0.16	0.00	0.16	2	0.51	0.04	0.00	0.04	58	4.92	1.41	0.02	1.43
Gujarat	5	0.29	0.13	0.00	0.13	0	0.00	0.00	0.00	0.00	6	1.18	0.12	0.00	0.12	0	0.00	0.00	0.00	0.00	11	1.47	0.24	0.00	0.25
Haryana	287	40.38	7.07	0.09	7.16	131	1.76	0.28	0.00	0.28	453	99.44	9.66	0.09	9.75	107	34.69	2.13	0.02	2.15	860	176.47	19.15	0.20	19.35
Himachal Pradesh	78	7.16	1.93	0.02	1.96	8	0.78	0.16	0.00	0.16	182	25.22	3.44	0.33	3.57	276	52.08	3.91	0.06	3.33	283	37.42	6.40	0.06	6.46
Himachal Pradesh (Urban and Kashmir)	368	41.89	8.30	0.11	8.41	22	2.72	0.46	0.00	0.46	783	186.1	15.15	0.15	15.30	252	80.09	5.07	0.05	5.12	1425	261.94	28.98	0.32	29.29
Jammu and Kashmir	64	7.01	1.32	0.02	1.33	5	0.91	0.11	0.00	0.21	56	11.82	1.24	0.01	1.25	8	1.98	0.21	0.00	0.20	133	21.22	3.03	0.03	3.07
Karnataka	470	65.57	11.30	0.14	11.44	85	8.85	1.67	0.01	1.68	37	3.81	0.63	0.01	0.63	17	0.78	0.29	0.00	0.30	114	6.59	2.12	0.03	2.15
Kerala	2122	128.16	49.80	0.64	50.52	93	7.66	1.80	0.01	1.81	464	119.42	13.46	0.13	13.59	104	20.61	1.64	0.02	1.66	1333	212.46	28.38	0.30	28.68
Madhya Pradesh	625	67.71	15.52	0.19	15.75	201	2.15	0.41	0.00	0.41	378	65.18	8.03	0.26	8.09	2205	456.52	45.71	0.44	46.15	1323	212.46	28.38	0.30	28.68
Madhya Pradesh (Urban and D.C.)	1623	120.29	36.26	0.49	36.84	110	7.20	1.69	0.01	1.70	893	147.22	17.94	0.27	18.11	94	14.66	1.06	0.02	1.08	1097	154.57	25.86	0.28	26.16
Madhya Pradesh (Rural)	592	71.01	13.24	1.85	13.69	231	26.00	4.47	0.02	4.49	5579	107.76	11.27	0.12	11.38	1476	327.92	29.87	0.29	30.17	2783	208.19	283.65	3.08	286.73
Madhya Pradesh (Urban and D.C.)	15	0.96	0.23	0.00	0.23	0	0.00	0.00	0.00	0.00	6	0.82	0.11	0.00	0.12	0	0.00	0.00	0.00	0.00	21	1.40	0.34	0.01	1.67
Madhya Pradesh (Rural)	16	0.72	0.25	0.00	0.25	69	5.13	1.24	0.01	1.25	8	1.21	0.14	0.00	0.15	2	0.13	0.02	0.00	0.02	95	7.18	1.65	0.01	1.67
Madhya Pradesh (Urban and D.C.)	142	22.01	6.10	0.10	6.21	17	0.76	0.34	0.00	0.34	878	82.84	15.55	0.16	15.71	140	27.33	2.20	0.03	2.23	1377	122.96	24.69	0.30	24.99
Madhya Pradesh (Rural)	45	3.92	0.93	0.01	0.95	0	0.00	0.00	0.00	0.00	70	8.89	1.13	0.01	1.14	5	0.14	0.07	0.00	0.07	120	12.95	2.13	0.03	2.16
Madhya Pradesh (Urban and D.C.)	275	30.22	6.07	0.08	6.15	38	0.75	0.39	0.00	0.39	521	78.82	10.84	0.10	10.94	131	27.21	2.29	0.03	2.31	945	137.49	20.09	0.21	20.30
Madhya Pradesh (Rural)	1731	169.45	38.95	0.52	39.47	331	4.29	0.69	0.00	0.69	1231	180.33	24.77	0.25	25.02	182	31.28	3.66	0.04	3.69	1177	385.36	115.62	0.81	116.87
Madhya Pradesh (Urban and D.C.)	1484	139.50	35.60	0.45	36.05	90	1.28	0.01	0.01	1.29	1161	604.94	65.28	0.63	66.43	606	51.94	12.66	0.12	12.58	3362	868.38	115.62	1.21	116.87
Madhya Pradesh (Rural)	761	123.98	19.63	0.23	19.86	38	4.66	0.82	0.00	0.82	48	5.48	0.82	0.01	0.83	609	105.82	13.03	0.12	13.15	4001	887.18	96.17	0.91	97.08
Madhya Pradesh (Urban and D.C.)	83	5.78	1.64	0.02	1.66	101	0.66	0.16	0.00	0.16	48	5.48	0.82	0.01	0.83	14	1.72	0.25	0.00	0.25	155	13.45	2.82	0.04	2.91
Madhya Pradesh (Rural)	1345	135.80	31.04	0.40	31.44	26	3.34	0.51	0.00	0.51	2912	552.93	61.84	0.58	62.42	725	158.10	14.95	0.14	15.10	5008	910.19	110.97	1.33	111.50
Madhya Pradesh (Urban and D.C.)	286	25.81	6.29	0.09	6.82	101	11.32	1.83	0.01	1.84	391	56.15	8.17	0.08	8.24	359	12.07	1.20	0.01	1.21	789	97.27	17.09	0.18	17.27
Madhya Pradesh (Rural)	2139	301.02	51.15	0.64	51.79	52	11.32	1.83	0.01	1.84	391	56.15	8.17	0.08	8.24	359	12.07	1.20	0.01	1.21	789	97.27	17.09	0.18	17.27
Madhya Pradesh (Urban and D.C.)	29261	3255.95	695.10	8.78	703.88	1459	159.89	27.89	0.15	28.05	32522	5668.76	679.78	6.49	686.26	8124	1629.71	168.01	1.62	167.63	71366	10874.31	1568.78	17.03	1585.81

AMT IN CR.

For State Bank of India

**SMB**  
**DGM (RE-CNA)**  
**SBI, REHBU,**  
**Corporate Centre**  
**Mumbai**  
 22.04.2020

PL-WISE AND CATEGORY-WISE SUBSIDY RELEASED AS ON 22.04.2020  
STATE BANK OF INDIA AS CENTRAL NODAL AGENCY

PL NAME	NO OF CLAIMS	EWS NEW			TOTAL CLAIMS	NO OF CLAIMS	EWS OLD			TOTAL CLAIMS	MIG-I			TOTAL CLAIMS	MIG-II			TOTAL CLAIMS	TOTAL (EWS-NEW+EWS-OLD+MIG-I+MIG-II)					
		LOAN DISBURSE	SUBSIDY AMOUNT	PROCESS ING FEE			LOAN DISBURSE	SUBSIDY AMOUNT	PROCESS ING FEE		LOAN DISBURSE	SUBSIDY AMOUNT	PROCESS ING FEE		LOAN DISBURSE	SUBSIDY AMOUNT	PROCESS ING FEE		LOAN DISBURSE	SUBSIDY AMOUNT	PROCESS ING FEE	LOAN DISBURSE	SUBSIDY AMOUNT	PROCESS ING FEE
AHMEDABAD	4501	567.75	108.17	1.84	110.51	1333	181.55	86.77	0.44	37.02	1677	329.10	51.80	0.16	36.14	279	68.05	0.06	5.21	7993	1104.65	187.40	2.16	189.56
AMARAVATI	2006	313.53	48.67	0.40	49.07	503	79.70	11.87	0.14	12.01	2911	650.19	61.96	0.29	62.58	401	108.22	0.08	8.14	5881	1152.14	130.19	1.41	131.80
BENGALURU	1009	125.97	23.80	0.40	24.09	1210	150.82	27.86	0.26	28.21	3777	827.85	79.91	0.16	80.67	2196	609.16	0.46	45.95	8192	1213.80	127.06	1.86	129.92
BHOPAL	1444	146.14	30.72	0.43	31.15	769	76.98	16.69	0.21	16.90	1160	196.69	23.13	0.23	23.96	185	41.13	0.24	1.81	3554	460.95	74.32	0.90	75.22
BHUBANESHWAR	107	22.25	5.36	0.09	5.55	49	3.98	1.03	0.01	1.05	882	133.59	15.61	0.17	15.77	145	31.06	0.09	2.89	1389	191.51	14.80	0.40	25.10
CHANDIGARH	636	72.43	14.21	0.19	14.40	38	5.02	0.85	0.01	0.86	995	196.67	20.70	0.20	20.90	711	6.10	0.42	4.86	1899	335.23	40.39	0.44	41.02
CHENNAI	1446	203.43	34.43	0.49	34.86	167	75.50	3.71	0.01	3.76	3238	679.96	67.03	0.65	67.68	615	166.85	0.12	12.74	5466	1075.74	177.81	1.24	118.05
DELHI	1637	236.61	39.96	0.49	40.45	170	19.55	3.65	0.03	3.69	1497	232.53	23.30	0.33	24.19	951	277.04	0.19	19.72	1746	1746.77	136.44	1.41	138.05
GUWAHATI	130	9.30	2.87	0.04	2.91	94	6.92	1.69	0.01	1.70	157	22.67	2.93	0.03	2.96	55	9.74	0.01	1.02	436	48.64	8.10	0.09	8.19
HYDRABAD	692	125.44	17.85	0.21	18.05	107	18.77	2.61	0.01	2.64	2792	767.45	62.67	0.56	63.23	610	208.91	0.12	13.18	4201	1120.58	96.19	0.91	97.10
JAMSHEDPUR	1702	169.14	38.21	0.51	38.74	59	7.43	1.28	0.01	1.28	1222	202.68	24.69	0.25	24.93	183	43.13	0.04	3.72	3171	624.99	67.82	0.80	68.72
KOLKATA	2101	299.45	50.21	0.69	50.94	125	15.90	2.27	0.02	2.48	1966	407.48	40.54	0.49	40.95	169	98.81	0.07	7.21	4561	819.04	100.17	1.12	101.48
LUCKNOW	332	41.37	7.78	0.10	7.88	44	5.31	1.02	0.01	1.03	751	143.32	15.31	0.15	15.46	151	38.87	0.03	3.01	1278	1864.19	225.14	2.47	227.61
MADHARASHTR	4069	565.95	96.61	1.22	98.03	596	71.11	13.79	0.15	13.14	4370	923.05	91.57	0.87	92.45	1170	131.56	0.23	23.79	10025	1864.19	225.14	2.47	227.61
MUMBAI METRO	923	150.08	23.28	0.28	23.56	223	32.86	5.26	0.04	5.31	1385	248.08	29.54	0.28	29.82	313	114.17	0.26	6.53	2844	625.79	64.42	0.69	65.22
PATNA	1191	157.77	28.60	0.45	29.05	760	30.95	5.36	0.04	5.60	1318	249.10	26.88	0.26	27.14	776	37.68	0.24	3.42	2845	475.69	64.42	0.69	65.22
THIRUVANANTHAPURAM	616	67.88	15.31	0.18	15.50	33	4.29	0.75	0.01	0.76	359	75.40	7.96	0.07	8.03	94	25.99	0.02	1.98	1102	174.67	15.99	0.28	28.27
<b>Grand Total</b>	<b>24780</b>	<b>3254.61</b>	<b>588.21</b>	<b>7.38</b>	<b>594.09</b>	<b>5980</b>	<b>796.23</b>	<b>136.29</b>	<b>1.54</b>	<b>137.83</b>	<b>32522</b>	<b>6849.43</b>	<b>679.78</b>	<b>6.49</b>	<b>686.26</b>	<b>8124</b>	<b>2260.65</b>	<b>166.01</b>	<b>167.63</b>	<b>21366</b>	<b>12107.93</b>	<b>1568.78</b>	<b>17.02</b>	<b>1585.81</b>

For State Bank of India

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

22.04.2020

## **Note # 29**

### **Integrated Finance Division**

**Ref: Notes # 24-25.**

The proposal is for release of Rs.50.00 crore to SBI as advance subsidy for EWS/LIG component of Credit Linked Subsidy Scheme of PMAY(U).

2.i SBI is one of the Central Nodal Agencies designated for channelizing interest subsidy to the PLIs under CLSS. The total cumulative subsidy so far released by MoHUA to SBI is Rs. 900.00 crore for EWS/LIG component of the scheme. The details of funds released are indicated in the statement at pp.64/ cor.

2.ii The Utilization Certificate [pg.60/cor] submitted by SBI shows that the CNA has disbursed Rs.722.99 crores interest subsidy to PLIs out of Rs. 900.00 crore received from MoHUA. They have now a balance of Rs.177.78 in hand including Rs.5.88 crore as earned interest on the advance received from MoHUA. The CNA has provided the State/UT wise number of beneficiaries and amount of subsidy released till 31.03.2020. The scheme guidelines provides that additional funds can be released to CNA on achieving 70% utilisation of the previous amount released.

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2.iii The Prog. Division has proposed to release a further amount of Rs.50.00 crore to NHB as advance subsidy for EWS/LIG component of the scheme. The PD has indicated that the amount will be released from the provision of Rs.900.00 crore provided in the BE 2020-21 for EWS/LIG component of PMAY(U).

2.iv. DEA, vide Circular No. F 12(13)-B(W&M)/2020 dated 8.04.2020 has advised that in view of the situation arising out of COVID-19 and the consequent lock down, the cash position of the Government will be at stress. DEA has advised all Ministries/Deptts to regulate the Government expenditure on quarterly/monthly basis in view of the stressed cash position. The ceiling of expenditure in the 1st quarter in respect of Demand No. 57 of MoHUA has been fixed at 15% of the BE-2020. In another file release of Rs. 150.00 crore to NHB for EWS/LIG scheme has been processed. The total release for EWS/LIG scheme, including Rs. 150 crore processed for NHB and Rs. 50.00 crore proposed for SBI, will be Rs.200.00 crore which is 22.22% of the budgetary provision of Rs.900 crore for EWS/LIG.

3. In view of the circumstances indicated in the foregoing paras, IFD may concur to release Rs. 50.00 crore to SBI for EWS/LIG of CLSS subject to compliance of Scheme Guidelines, and approval of Competent Authority.

29/04/2020 5:10 PM

**S K SARKAR  
(CONSULTANT)**



**Note # 30**

29/04/2020 5:14 PM

**PARAMJIT SINGH WALIA  
(DS(FINANCE))**

**Note # 31**

29/04/2020 5:24 PM

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

**Note # 32**

29/04/2020 5:40 PM

**PARAMJIT SINGH WALIA  
(DS(FINANCE))**

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**Note # 33**

The proposal under consideration on this file is about release of Rs.50 Crore to State Bank of India, which is a CNA for implementing CLSS component of PMAY(U). SBI has utilized more than 70% of the funds released to them previously for EWS/LIG. Now they have raised a demand of Rs.50 Crore for EWS/LIG segment of CLSS.

IFD has concurred in the release of Rs.50 Crore in this case.

We may seek approval of Secretary (HUA) for release of Rs.50 Crore in this case.

29/04/2020 5:58 PM

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

**Note # 34**

29/04/2020 6:06 PM

**Amrit Abhijat  
(JOINT SECRETARY)**

**Note # 35**

29/04/2020 6:45 PM

**DURGA SHANKER MISHRA  
(SECRETARY)**

**Note # 36**

**29/04/2020 6:48 PM**

**Amrit Abhijat  
(JOINT SECRETARY)**

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**Note # 37**

**29/04/2020 6:58 PM**

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