

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

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

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Nirman Bhawan, New Delhi – 110011

Dated: 23 March, 2021

To

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

**Sub: Release of advance of interest subsidy to National Housing Bank (NHB) under CLSS for EWS/LIG component of PMAY (U).**

Sir,

I am directed to convey the sanction of the competent authority for release of **Rs.1400,00,00,000/- (Rupees One Thousand Four Hundred 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/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 NHB under the scheme, based on the claims submitted by PLIs towards the loans disbursed as per the scheme.

2. The release of funds to CNA is further subject to the following terms and conditions:-
- 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.
  - 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.
  - CNA will exercise requisite checks and due diligence in settlement of claims.
  - CNA will obtain required data and documents from the respective PLI and furnish a utilization certificate towards the release made as soon as possible.
  - The subsequent amounts of interest subsidy will be released to CNA after 70% utilization of earlier released amounts, on quarterly basis, and based on claims raised by CNA in the prescribed format (Annexure 3 of the scheme guidelines).
  - 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.
  - 0.1 % of total fund disbursement to the PLIs will be paid to CNA for their administrative expenses for which CNA will furnish the details to MoHUA.
  - CNA will submit progress reports including the details of expenditure to MoHUA regularly in the prescribed formats.

*Handwritten signature*



- i) Where there is an element of cash transfer the same may be made through PFMS/DBT mode as applicable.

3. Additional allocation through 2<sup>nd</sup> supplementary Demand for Grants 2020-21 for PMAY-U is yet to be received. Therefore, in pursuance to the DEA OM No. 7/41/2019-BA(Pt.I) dated 18.03.2021 conveying authorization for incurring excess expenditure of Rs. 4,000.00 crore over and above BE allocation for PMAY (U) by invoking Appendix-10 under Rule 61 and 69 of GFR 2017, the expenditure involved will be debited from head 2216.02.502.01.01.33 (EWS/LIG) under demand No. 57 of M/o HUA for the year 2020-21 and will be transferred to the following head of account on regularization after receiving the 2<sup>nd</sup> SDG 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 MoHUA will prepare the bill and the amount may be transferred to NHB through e-payment as per the details as under:-

Name of the Account	NHB-Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme for EWS/LIG
Account No.	3525101001612
Bank Name	Canara Bank
Bank Address	National Archives of India Building Branch, Janpath, New Delhi – 110001.
IFSC Code	CNRB0003525
Contact Number	Sh. Rujis M. Mathai, Sr. Manager, (M) 8860007449

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#525 dated 22.03.2021**.

7. Details of this sanction have been registered at S.No. **522** in the Sanction Register of the HFA Directorate (HFA-III Section) of MoHUA for the year 2020-21.

Yours faithfully,



(Sanjeev Kumar Sharma)  
Under Secretary to the Government of India  
Tel:011-23061285

**Copy to:**

1. Section Officer, Admin II Section, MoHUA.
2. MD, NHB, Core 5-A, 4th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003.
3. CCA, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi.
4. Principal Director of Audit, Infrastructure, A-Wing, 3<sup>rd</sup> Floor, IP Bhawan, New Delhi – 110002.
5. Controller General of Accounts, Department of Expenditure, Ministry of Finance, Lok Nayak Bhawan, New Delhi.
6. Director (IFD), M/o HUA.
7. Budget Section, M/o HUA.
8. Sanction folder.

**Copy for information to:-**

1. PSO to Secretary (HUA)
2. PPS to JS & MD (HFA)
3. DDG (HFA-II), M/o HUA.
4. Director (HFA-III), M/o HUA.
5. Team Leader, PMU



(Sanjeev Kumar Sharma)  
Under Secretary to the Government of India



E-1736923)2021



राष्ट्रीय  
आवास बैंक  
NATIONAL  
HOUSING BANK

By Hand/ E-mail

NHB (ND)/GS/PMAY-CLSS/EWS-LIG &MIG/OUT 01573/2021

March 17, 2021

Ms. Bindu Sreedathan  
DDG to Government of India  
HFA IV Section, Ministry of Housing and Urban Affairs  
Nirman Bhawan  
New Delhi-110001.

Madam,

**Pradhan Mantri Awas Yojana (PMAY) - Credit Linked Subsidy Scheme (EWS/LIG & MIG) Projections of Fund Request for March, 2021 and April to June, 2021**

Please refer to MoHUA's e-mail dated 15-03-2021 on the captioned subject. In this regard, it is submitted that National Housing Bank (NHB) has requested for funds amounting to ₹900 crore under EWS/LIG category vide letter No. NHB/(ND)/GS/ EWS/LIG/OUT00460/2021 dated 02-02-2021 and ₹915 crore under MIG vide letter No. NHB/(ND)/GS/ MIG/OUT 00757/2021 dated 22-02-2021. Out of which, NHB has received ₹405 crore under EWS/LIG till date from MoHUA. Accordingly, it is requested to release balance of ₹495 crore under EWS/LIG category and ₹915 crore under MIG category at the earliest. Further, for the first quarter (April to June 2021) of FY 2021-22 the projected fund of ₹3,000 crore (₹1,500 crore under EWS/LIG & ₹1,500 crore under MIG) may be made through month-wise release of ₹500 crore under EWS/LIG & ₹500 crore under MIG. Fund request under MIG category has been arrived at on the basis of accepted records on NHB's PMAY-CLSS portal till 15-03-2021 and the residual claims uploaded after 16-03-2021 shall be requested separately.

2. NHB shall endeavour to utilise the above funds (₹1,995 crore under EWS/LIG & ₹2,415 crore under MIG) by June 30, 2021, which depends on receipt of fund, PLI's compliances, and processing capacity of NHB.

Yours faithfully,

*V. Rajan*

(V. Rajan)

General Manager

Passed for payment of  
Rs. 1400.00 crore (Rupees  
One thousand four hundred  
Crore only)

Mukesh Kumar  
मुकेश कुमार/MUKESH KUMAR  
अनुभाग अधिकारी/Section Officer  
आवासन और शहरी कार्य मंत्रालय  
Ministry of Housing & Urban Affairs  
नई दिल्ली/New Delhi

Statutory Body under the Government of India

Core 5-A, 3rd to 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003

Phone : 011-3918 7000 Fax : 011-2464 9030

Website : www.nhb.org.in E-mail : ho@nhb.org.in

भारत सरकार के अंतर्गत सांविधिक निकाय  
कोर 5-ए, तीसरे से पांचवां तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003

दूरभाष : 011-3918 7000 फैक्स : 011-2464 9030

वेबसाइट : www.nhb.org.in ई मेल : ho@nhb.org.in

"बैंक हिन्दी में पत्राचार का स्वागत करता है"

Bindu  
22.3.2021  
US(HFA-IV)

22.3.21  
SO(HFA-IV)

Mukesh  
22/3/2021  
Sh. A. B. ASD

## Utilization Certificate

**FOR CLAIMING SUBSIDY UNDER CREDIT LINKED SUBSIDY SCHEME (CLSS)-EWS/LIG OF THE MINISTRY OF HOUSING & URBAN AFFAIRS (MoHUA), GOVERNMENT OF INDIA.**

### Summary

S. No.	Particulars	in ₹Cr.
1.	Total cumulative subsidy received from MoHUA a) Un-specified Category : ₹18,490.00 crore b) Specified Category : ₹20.00 crore	18,510.00
2.	Interest credited till 31-01-2021 - ₹79.61 crore* + Refund received from the PLIs till 12-03-2021, pending settlement - ₹63.76 crore	143.37
3.	Subsidy amount released to PLIs as on 12-03-2021** a) Un-specified Category : ₹18,305.05 crore b) Specified Category : ₹20.00 crore	18,325.05
4.	Balance subsidy including interest available with NHB (1+2-3)	328.32
5.	Subsidy sought from MoHUA***	1,995.00

\* ₹79.61 crore has been kept separately;

\*\*Provisional

\*\*\*NHB endeavours to release by June, 2021

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 and 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) For duplicate claims, as advised by MoHUA, SLNAs will coordinate with the PLIs.

(Authorized Signatory)



(V. Rajan)

General Manager  
National Housing Bank

Date: 18-03-2021

Place: New Delhi



## State/UT wise cumulative PMAY-CLSS EWS/LIG &amp; MIG implementation status as on 12-03-2021

SL. No.	State/ UT Name	EWS/LIG			MIG			Total		
		No. of Loan Accounts (Net of Refunds)	Loan Disbursement (Net)	Total Disbursement (Subsidy Released + Processing Fee- Subsidy Refund)	No. of Loan Accounts (Net of Refunds)	Loan Disbursement (Net)	Total Disbursement (Subsidy Released + Processing Fee- Subsidy Refund)	No. of Loan Accounts (Net of Refunds)	Loan Disbursement (Net)	Total Disbursement (Subsidy Released + Processing Fee- Subsidy Refund)
		(in units)	(Amount in ₹ crore)	(Amount in ₹ crore)	(in units)	(Amount in ₹ crore)	(Amount in ₹ crore)	(in units)	(Amount in ₹ crore)	(Amount in ₹ crore)
1	Andaman and Nicobar Islands	3	0.17	0.05	1	0.01	0.00	4	0.18	0.05
2	Andhra Pradesh	11,703	1,466.31	269.79	15,825	3,059.30	327.14	27,528	4,525.62	596.93
3	Arunachal Pradesh	8	1.31	0.18	42	8.50	0.91	50	9.81	1.09
4	Assam	797	74.76	16.67	1,114	187.91	22.11	1,911	262.67	38.78
5	Bihar	5,038	483.40	112.56	4,626	779.73	94.18	9,664	1,263.13	206.74
6	Chandigarh	195	27.23	4.54	394	102.39	8.57	589	129.62	13.11
7	Chhattisgarh	11,483	907.65	227.21	4,804	764.79	94.41	16,287	1,672.43	321.61
8	Dadra and Nagar Haveli and Daman and Diu	3,202	297.70	75.27	427	64.80	8.53	3,629	362.51	83.81
9	Delhi	10,296	1,466.34	248.40	11,517	2,775.58	246.06	21,813	4,241.93	494.47
10	Goa	447	69.19	11.07	631	159.52	13.79	1,078	228.71	24.85
11	Gujarat	2,56,009	27,868.02	6,231.23	47,803	9,814.90	1,024.98	3,03,812	37,682.92	7,256.21
12	Haryana	11,556	1,210.52	263.87	14,295	2,762.94	286.63	25,851	3,973.46	550.50
13	Himachal Pradesh	462	42.73	9.74	429	67.81	8.73	891	110.54	18.48
14	Jammu and Kashmir	148	11.15	3.03	118	16.08	2.07	266	27.24	5.10
15	Jharkhand	3,205	346.01	71.89	4,471	765.82	85.67	7,676	1,111.83	157.56
16	Karnataka	17,457	1,874.35	384.19	37,831	9,832.63	804.31	55,288	11,706.97	1,188.50
17	Kerala	12,485	850.59	256.53	3,381	614.01	69.16	15,866	1,464.60	325.68
18	Ladakh	-	-	-	-	-	-	-	-	-
19	Lakshadweep	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	58,190	4,965.42	1,312.99	15,822	2,440.65	313.46	74,012	7,406.07	1,626.45
21	Maharashtra	2,01,655	27,570.46	4,926.67	97,267	25,987.72	2,139.76	2,98,922	53,558.18	7,066.43
22	Manipur	174	9.60	3.00	25	2.70	0.45	199	12.31	3.45
23	Meghalaya	44	3.58	0.97	11	2.32	0.21	55	5.89	1.18
24	Mizoram	723	46.32	13.46	98	9.34	1.55	821	55.66	15.01
25	Nagaland	12	0.81	0.21	10	0.78	0.16	22	1.59	0.38
26	Odisha	2,308	193.86	43.88	3,239	580.27	63.52	5,547	774.13	107.40
27	Puducherry	337	32.60	7.11	368	70.30	7.14	705	102.90	14.25
28	Punjab	12,924	1,331.98	297.41	9,031	1,598.84	189.32	21,955	2,930.82	486.73
29	Rajasthan	44,660	3,906.15	952.59	19,969	3,389.78	399.30	64,629	7,295.93	1,351.89
30	Sikkim	31	2.86	0.69	26	3.99	0.50	57	6.86	1.19
31	Tamil Nadu	29,123	3,086.33	634.57	27,659	5,886.36	560.52	56,782	8,972.68	1,195.10
32	Telangana	14,165	1,982.51	344.52	33,388	7,673.91	718.85	47,553	9,656.42	1,063.38
33	Tripura	531	46.70	11.86	536	78.30	10.49	1,067	125.00	22.35
34	Uttar Pradesh	42,125	4,627.56	973.40	47,101	9,352.39	968.61	89,226	13,979.95	1,942.01
35	Uttarakhand	6,209	587.01	137.34	3,614	604.73	72.48	9,823	1,191.75	209.82
36	West Bengal	19,921	2,393.72	478.15	15,120	3,047.24	315.87	35,041	5,440.96	794.02
		<b>7,77,626</b>	<b>87,784.90</b>	<b>18,325.05</b>	<b>4,20,993</b>	<b>92,506.36</b>	<b>8,859.45</b>	<b>11,98,619</b>	<b>1,80,291.26</b>	<b>27,184.50</b>

\* Provisional