

I-12012/1/2015-HFA-IV (pt.) (EFS - 9039509)

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

Nirman Bhawan, New Delhi - 110011

Dated: 15 November 2022

To

The Pay & Accounts Officer (Sectt.),
Ministry of Housing and Urban Affairs,
Nirman Bhawan, New Delhi - 110011.

Sub: Release of advance of interest subsidy to HUDCO under CLSS for EWS/LIG component of PMAY (U).

Sir,

I am directed to convey the sanction of the President of India for release of **₹478,73,00,000/- (Rupees Four Hundred Seventy Eight Crore Seventy Three Lakh only)** as advance of interest subsidy to Housing and Urban Development Corporation Ltd. (HUDCO) being the Central Nodal Agency (CNA) for implementation of 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) {PMAY (U)} for making direct release to the Primary Lending Institutions (PLIs) which have signed MoUs with HUDCO under the scheme, based on the claims submitted by PLIs towards the loans disbursed as per the scheme.

2. The release of funds to the CNA 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. CNA will exercise requisite checks and due diligence in settlement of claims.
- iv. CNA 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 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).
- 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 CNA for their administrative expenses for which CNA will furnish the details to MoHUA.

- viii. CNA 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.
- x. HUDCO to ensure compliance that there is electronic evidence/trail for the claims of CLSS subsidy towards home loan sanctioned and disbursed by PLIs upto 31 March, 2022 which are being processed by CNAs on the basis of claims uploaded by PLIs on CNAs portal up to 30 June 2022 and also that there is documentary evidence that the application for CLSS subsidy by the beneficiaries were received by 31 March, 2022 by the PLI.

3. In pursuance to DEA ID Note No. 7/4/2020-BA (Pt.) dated 10-11-2022 conveying authorization for incurring excess expenditure of ₹5,500 crore under CLSS(EWS/LIG) component of 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 (Subsidy) under Demand No. 60 of Ministry of Housing & Urban Affairs for the year 2022-23 and will be transferred to the following head of account after obtaining necessary supplementary demand in 1st SDG for FY 2022-23:

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 HUDCO through e-payment as per the details as under:-

Name of the Account	HUDCO Ltd. CREDIT LINKED SUBSIDY SCHEME
Account No.	37119361358
Bank Name	State Bank of India
Bank Address	India Habitat Centre, Lodhi Road, New Delhi – 110003.
IFSC Code	SBIN0061720
MICR Code	110002658

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#335 dated 12-11-2022.**

Signature

7. Details of this sanction have been registered at S.No. 223 in the Sanction Register of the HFA Directorate (HFA-III Section) of MoHUA for the year 2022-23.

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. ED, HUDCO, HUDCO Bhawan, Core-7A, India Habitat Centre, Lodhi Road, New Delhi - 110003.
3. CCA, Ministry of Housing & Urban Affairs, Nirman Bhawan, New Delhi.
4. Principal Director of Audit, Economic and Services Ministries, AGCR Building, IP Estate, New Delhi.
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. PS to DDG (HFA-II), M/o HUA.
4. Director (HFA-III), M/o HUA.
5. DC (MIS), HFA
6. Team Leader, PMU



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India



No.HUDCO/RFW/CLSS/204/2022/

1-2100815/2022



05-Aug-2022

Shri Kuldip Narayan, IAS
संयुक्त सचिव (एच एफ ए)
आवासन और शहरी कार्य मंत्रालय,
निर्माण भवन, नई दिल्ली

Sub : Request for Release of Rs.486 Crore for FY 2022-23 under Credit Linked Subsidy Scheme (CLSS) – EWS/LIG category

Sir,

Ministry had cumulatively released an amount of Rs.1775 Crore to HUDCO for CLSS subsidy towards EWS/LIG category in the FY 2015-16, 2017-18, 2018-19, 2019-20, 2020-21 and 2021-22. HUDCO, as a Central Nodal Agency, has disbursed a net subsidy of Rs.1772.58 Crores till 05-Aug-2022 (including releases from the refund received for EWS/LIG Category) and will be requiring additional funds for disbursement during FY 2022-23.

As on date, following claims uploaded till 30-Jun2022 are pending for release to various PLIs/Banks:-

No. of Claims	Amount in Crores
20319	Rs.486.00

Ministry is requested to provide Rs.486.00 Crore for the CLSS subsidy towards EWS/LIG category to meet the current financial year (2022-23) fund requirement. The amount may kindly be transferred through RTGS in our account as per details given below:

A/c Name - HUDCO LTD. CREDIT LINKED SUBSIDY SCHEME
A/c No. - 37119361358
IFSC Code - SBIN0061720
Name of Bank - State Bank of India
Branch - India Habitat Centre, Lodhi Road,
Address - India Habitat Centre, Lodhi Road,
New Delhi – 110003
MICR Code - 110002658

धन्यवाद सहित,

एच टी सुरेश/HT Suresh
कार्यकारी निदेशक परियोजना (हाउसिंग)/EDP(H)

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

16/08/22
DDG (HFA-2)

Sh. Nishu
16.08.22
US(HFA-10)

Passed for payment of Rs. 4,78,73,00,000.00
(Rupees Four Hundred Seventy Eight Crore
Seventy Three Lakh only)

हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड (भारत सरकार का उपक्रम) कोर 7 ए, हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली-110003
दूरभाष : 011-24649610-23 फैक्स: (011) 24625308, आई एस ओ 9001:2015 प्रमाणित कम्पनी
वेबसाइट : www.hudco.org सी आई एन : L74899DL1970GOI005276, GST : 07AAACH0632A1ZF

Housing and Urban Development Corporation Ltd., (A Govt. of India Enterprise) Core - 7'A', HUDCO Bhawan, India Habitat Centre
Lodhi Road, New Delhi - 110 003, Tel:011-24649610-23, Fax:011-24625308, AN ISO 9001:2015 Certified Company
website : www.hudco.org CIN : L74899DL1970GOI005276 GST : 07AAACH0632A1ZF

Profitability with Social Justice

**CREDIT LINKED SUBSIDY SCHEME (CLSS) OF
THE MINISTRY OF HOUSING AND URBAN AFFAIRS, GOVERNMENT OF INDIA
UTILISATION CERTIFICATE (EWS/LIG)
(As on 05-Aug-2022)**

SUMMARY

S.No.	Particulars	Rs. In Crores
1.	Total cumulative subsidy received from MoHUA	1775.00
2.	Interest earned on the funds available with CNA #	0.56
3.	Net Subsidy amount released to PLIs so far (including from Refund) *	1772.58
4.	Balance subsidy including interest available with CNA	2.98
5.	Subsidy sought from Ministry	486

* Few refunds and other entries are under reconciliation

HUDCO has already paid Interest amount of Rs.9.01 Crore to Ministry

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 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 CNA or any of its officers in verifying the claims and sanctioning the amount 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 accounts.

(Authorized Signatory)



एच टी सुरेश/HT Suresh
कार्यकारी निदेशक परियोजना (हाउसिंग)/EDP(H)

Date: 05-Aug-2022

Place: New Delhi



हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड

प्रधान मंत्री आवास योजना - क्रेडिट लिंक्ड सब्सिडी स्कीम

StateWise CLSS Subsidy Details - EWS/LIG (Cumulative)

(Rs. In Lakhs)

Sl.No.	State Name	GRAND TOTAL (As on 05-Aug-2022)			
		No. of House-holds	Loan Amount Disbursed	Subsidy (W/o Proc. Fee)	Subsidy (With Proc. Fee)
1	Andaman and Nicobar Islands	1	5.00	2.23	2.26
2	Andhra Pradesh	1391	16,109.86	2,867.60	2,908.42
3	Arunachal Pradesh	3	17.50	4.66	4.71
4	Assam	21	190.71	32.97	33.32
5	Bihar	466	5,068.97	1,034.44	1,047.52
6	Chandigarh	26	476.36	54.74	55.50
7	Chhattisgarh	1145	12,114.81	2,574.41	2,606.67
8	Dadra and Nagar Haveli and D	354	4,104.02	867.76	877.90
9	Delhi	417	6,314.22	1,016.99	1,028.77
10	Goa	140	2,456.38	355.30	359.36
11	Gujarat	29979	3,62,943.31	73,881.10	74,734.91
12	Haryana	376	4,402.13	885.95	896.88
13	Himachal Pradesh	63	733.90	148.92	150.67
14	Jammu and Kashmir	1984	12,111.41	4,028.77	4,086.75
15	Jharkhand	160	2,247.32	373.35	378.03
16	Karnataka	1870	19,688.77	3,936.44	3,986.90
17	Kerala	1937	14,667.76	4,229.10	4,283.57
18	LADAKH	39	224.94	71.92	73.07
19	Madhya Pradesh	3709	42,258.74	8,730.75	8,837.17
20	Maharashtra	15190	2,07,787.63	36,354.16	36,785.92
21	Meghalaya	63	369.31	102.97	104.26
22	Mizoram	326	2,318.00	436.14	445.46
23	Nagaland	5	32.40	9.74	9.87
24	Odisha	230	1,939.04	437.34	444.19
25	Puducherry	59	651.86	137.41	139.16
26	Punjab	657	7,096.20	1,527.45	1,546.23
27	Rajasthan	5550	48,012.97	12,055.00	12,216.81
28	Sikkim	2	17.98	4.68	4.74
29	Tamil Nadu	1737	20,047.88	3,740.16	3,790.32
30	Telangana	1397	17,456.83	3,178.58	3,217.99
31	Tripura	91	657.73	189.97	192.32
32	Uttar Pradesh	2661	30,556.07	6,144.24	6,221.67
33	Uttarakhand	907	9,085.61	2,004.32	2,029.06
34	West Bengal	1538	21,298.07	3,712.31	3,757.63
	TOTAL	74494	8,73,463.71	1,75,131.86	1,77,258.00