

**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: 06-02-2023

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 President of India for release of **₹490,00,00,000/- (Rupees four hundred ninety 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/Low 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:-

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 ₹3,000/- per sanctioned application in lieu of processing fee for housing loan for the borrower under the scheme. A sum of ₹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.

*Sul*

Contd..2

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. NHB to ensure compliance as stated in NHB letter dated 27 October 2022 and 12 January 2023 that there is electronic evidence/trail for the claims of CLSS subsidy towards homeloan 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.

xi. CNA to ensure compliance of the conditions enumerated in O.M. No.3/(32)/PFMS/2022 dated 30-11-2022 (copy enclosed) from Department of Expenditure, Ministry of Finance.

3. The amount is debitible from the account of the Central Government in the books under following Head of Account under Demand No. 60 of Ministry of Housing & Urban Affairs for the year 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 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

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.

*Sube*

6. This issues with the concurrence of the Finance Division vide their **Note#766 dated 17-01-2023.**

7. Details of this sanction have been registered at S.No. 353 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. 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 (HFA)
3. PS to DDG (HFA-II)
4. US (HFA-III)
5. DC (MIS), HFA
6. Team Leader, PMU



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India

HO/GSD/DAK/2023/00199

January 13, 2023

Ms. Bindu Sreedathan  
DDG (HFA)  
Ministry of Housing and Urban Affairs  
Government of India  
Nirman Bhawan, New Delhi

Madam,

**Credit Linked Subsidy Scheme (CLSS for EWS/LIG) under the Pradhan Mantri Awas Yojana (PMAY) - Release of Advance Subsidy**

We would like to submit with reference to the captioned subject as under

- As per scheme guidelines "An advance subsidy will be released to each CNA at the start of the scheme. Subsequent amounts of credit linked subsidy will be released to the CNAs after 70% utilization of earlier amounts, on quarterly basis, and based on claims raised by CNAs..."
- The bank has fully utilised Rs. 4957.27 crore received from MoHUA for release of subsidy under PMAY-CLSS for EWS/LIG, since December 01, 2022.
- There are 30,853 units amounting to Rs. 621.66 crore which are pending for sanction and disbursement post de-dupe. Further, 2,00,650 units amounting to Rs. 4,921.15 crore are pending for de-dupe. Total subsidy pending is Rs. 5,542.81 crore, out of which subsidy amounting to Rs. 3,096.62 crore covering 1,31,356 units is immediately ready for release. It is intimated that funds will be released to PLIs on weekly basis based on expenditure during the week and other compliances by PLIs.
- In view of above, we request you to kindly credit advance subsidy of Rs. 5,542.81 crore (Rupees Five Thousand Five Hundred Forty-Two Crore and Eighty-One Lakh) in weekly tranches to the following bank account maintained with Canara Bank under intimation to us:

**Name of the Account-** NHB- Pradhan Mantri Awas Yojana - Credit Linked Subsidy Scheme for EWS/LIG

**Bank Name-** Canara Bank

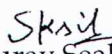
**Account No-** 3525101001612, **IFSC Code-** CNRB0003525

**Bank Address-** National Achieves of India Building Branch, Janpath, New Delhi-110001

**Contact Number-** Sh. Ravi Shankar, Sr. Manager, (M) 97307 51646

Copy of Utilization Certificate dated January 13, 2023 is enclosed.

Yours faithfully,

  
(Sourav Seal)  
Deputy General Manager

Encl. As stated above

भारत सरकार के अंतर्गत सांविधिक निकाय  
कोर 5-ए, तीसरे से पांचवां तल, इण्डिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003  
दूरभाष : 011-3918 7000 फैक्स : 011-2464 9030  
वेबसाईट : www.nhb.org.in ईमेल : ho@nhb.org.in

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

"बैंक हिन्दी में पत्राचार का स्वागत करता है"

E-2220131/2023



राष्ट्रीय  
आवास बैंक  
NATIONAL  
HOUSING BANK

Original UC has already  
been submitted.

Passed for Payment of  
Rs. 490,00,00,000/-  
(Rupees four hundred ninety crore only)

Mukesh Kumar

मुकेश कुमार / MUKESH KUMAR  
Section Officer  
मंत्रालय  
भारत सरकार, नई दिल्ली / New Delhi

Bindu  
18-01-23  
S/O (HFA-IV)  
S/O (HFA-IV)

एचओ/जीएसडी/डाक/2023/00199

13 जनवरी, 2023

सुश्री बिंदू श्रीनाथन

डीडीजी (एचएफए)

आवासन एवं शहरी कार्य मंत्रालय

भारत सरकार

निर्माण भवन, नई दिल्ली

महोदया,

**प्रधानमंत्री आवास योजना (पीएमएवाई) के तहत ऋण आधारित सब्सिडी योजना (ईडब्ल्यूएस/एलआईजी के लिए सीएलएसएस) - अग्रिम सब्सिडी जारी करना**

हम नीचे दिए गए शीर्षकित विषय के संदर्भ में प्रस्तुत करना चाहते हैं

- क. योजना के दिशा-निर्देशों के अनुसार "योजना के प्रारंभ में प्रत्येक सीएनए को एक अग्रिम सब्सिडी जारी की जाएगी। ऋण आधारित सब्सिडी की बाद की राशि सीएनए को पिछली राशि के 70% उपयोग के बाद, तिमाही आधार पर और सीएनए द्वारा किए गए दावों के आधार पर जारी की जाएगी..."
- ख. बैंक ने 01 दिसंबर, 2022 से ईडब्ल्यूएस/एलआईजी के लिए पीएमएवाई-सीएलएसएस के तहत सब्सिडी जारी करने के लिए आवासन एवं शहरी कार्य मंत्रालय से प्राप्त 4957.27 करोड़ रुपये का पूरी तरह से उपयोग किया है।
- ग. 621.66 करोड़ रुपये की 30,853 इकाइयां हैं जो डी-डुप के बाद संस्वीकृति और संवितरण हेतु लंबित हैं। इसके अतिरिक्त, 4,921.15 करोड़ रुपये की 2,00,650 इकाइयां डी-डुप के लिए लंबित हैं। कुल 5,542.81 करोड़ रुपये की सब्सिडी लंबित है, जिसमें से 1,31,356 इकाइयों को कवर करने वाली 3,096.62 करोड़ रुपये की सब्सिडी तुरंत जारी करने के लिए तैयार है। यह सूचित किया जाता है कि सप्ताह के दौरान व्यय और प्राथमिक ऋणदाता संस्थानों द्वारा अन्य अनुपालनों के आधार पर प्राथमिक ऋणदाता संस्थानों को साप्ताहिक आधार पर निधि जारी की जाएगी।
- घ. उपरोक्त को देखते हुए, हमारा आपसे अनुरोध है कि कृपया हमें सूचित करते हुए केनरा बैंक में अनुरक्षित निम्नलिखित बैंक खाते में साप्ताहिक किशतों में 5,542.81 करोड़ रुपये (पांच हजार पांच सौ बयालीस करोड़ इक्यासी लाख रुपये मात्र) की अग्रिम सब्सिडी जमा करें।

**खाते का नाम – रा.आ.बैंक- प्रधानमंत्री आवास योजना - ईडब्ल्यूएस/एलआईजी के लिए ऋण आधारित सब्सिडी योजना**

**बैंक का नाम- केनरा बैंक**

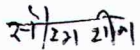
**खाता सं.- 3525101001612, आईएफएससी कोड- CNRB0003525**

**बैंक का पता –राष्ट्रीय अभिलेखागार भवन शाखा, जनपथ, नई दिल्ली -110001**

**संपर्क संख्या – श्री रवि शंकर, वरिष्ठ प्रबंधक, (मो) 97307 51646**

दिनांक 13 जनवरी 2023 के उपयोगिता प्रमाण पत्र की प्रति संलग्न है।

भवदीय,



(सौरव सील)

उप महाप्रबंधक

संलग्न: यथोपरि

NHB(ND)/GSD/DAK/2023/00203

The Deputy Director General (HFA)  
Ministry of Housing and Urban Affairs  
Government of India  
Nirman Bhawan, New Delhi

## 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 of Utilization Certificate as on 12/01/2023

S.No.	Particulars	Amount in ₹Cr.
1.	Total cumulative subsidy received from MoHUA	34,642.27
2.	Interest accrued	Nil
3.	Subsidy amount released to PLIs as on 12-01-2023 <i>i.e Total subsidy released - refund received</i>	34,641.71
4.	Balance subsidy available with NHB (1+2-3) (i.e reconciled refund)	0.56
5.	Unreconciled refunds as on 12-01-2023	48.09
6.	Additional subsidy sought from MoHUA	5542.81

Subsidy released by MoHUA ₹490 crore each on 01-12-2022, 06-12-2022, 12-12-2022, 29-12-2022 & 06-01-2023 and ₹2507.27 crore on 21-12-2022.

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 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. For duplicate claims, as advised by MoHUA, SLNAs will coordinate with the PLIs.
4. The Bank's endeavor is to release ₹500 crore per week upon availability of fund from MoHUA.

Sksid  
(Sourav Seal)

Deputy General Manager

Date: 13.01.2023

Place: New Delhi

भारत सरकार के अंतर्गत सांविधिक निकाय  
कोर 5-ए, तीसरे से पांचवां तल इंडिया हैबिटाट सेंटर, लोधी रोड, नई दिल्ली-110003  
दूरभाष : 011-3918 7000 फैक्स : 011-2464 9030  
वेबसाईट : www.nhb.org.in ई मेल : ho@nhb.org.in

Statutory Body under the Government of India  
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Phone : 011-3918 7000 Fax : 011-2464 9030  
Website : www.nhb.org.in E-mail : ho@nhb.org.in

"बैंक हिन्दी में पत्राचार का स्वागत करता है"

रा.आ.बैंक(नदि)/जीएसडी/डाक/2023/00203

उप महानिदेशक (एचएफए)  
आवासन एवं शहरी कार्य मंत्रालय  
भारत सरकार  
निर्माण भवन, नई दिल्ली

### उपयोगिता प्रमाणपत्र

आवासन एवं शहरी कार्य मंत्रालय (एमओएचयूए), भारत सरकार की ऋण आधारित सब्सिडी योजना (सीएलएसएस)-  
ईडब्ल्यूएस/एलआईजी के तहत सब्सिडी का दावा करने हेतु

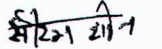
#### 12/01/2023 को उपयोगिता प्रमाण पत्र का सारांश

क्र.स.	विवरण	राशि ₹ करोड़ में
1.	आवासन एवं शहरी कार्य मंत्रालय से प्राप्त कुल संचयी सब्सिडी	34,642.27
2.	उपचित ब्याज	Nil
3.	यथा 12-01-2023 को पीएलआई को जारी की गई सब्सिडी राशि यानी कुल सब्सिडी जारी - रिफंड प्राप्त हुआ	34,641.71
4.	रा.आ.बैंक के पास उपलब्ध शेष सब्सिडी (1+2-3) (अर्थात समाशोधित धनवापसी)	0.56
5.	12-01-2023 को असमायोजित रिफंड	48.09
6.	एमओएचयूए से मांगी गई अतिरिक्त सब्सिडी	5542.81

एमओएचयूए द्वारा दिनांक 01-12-2022, 06-12-2022, 12-12-2022, 29-12-2022 और 06-01-2023 को प्रत्येक को ₹490 करोड़ और दिनांक 21-12-2022 को ₹2507.27 करोड़ की सब्सिडी जारी की गई।

प्रमाणित किया जाता है -

- जैसा कि पीएलआई द्वारा प्रमाणित है, आवासन एवं शहरी कार्य मंत्रालय, भारत सरकार के ईडब्ल्यूएस/एलआईजी के लिए सीएलएसएस के मौजूदा दिशानिर्देशों के अनुसार ऋण संस्वीकृत और संवितरित किए गए हैं।
- आगे यह भी घोषित किया जाता है कि सीएनए या उसके किसी भी अधिकारी की ओर से उपरोक्त संदर्भित ऋण खातों के पीएलआई को दावों को सत्यापित करने और राशि स्वीकृत करने में कोई लापरवाही नहीं हुई है और उक्त दिशानिर्देशों के अनुसार संस्वीकृत किया गया है।
- डुब्लिकेट दावों के लिए, जैसा कि आवासन एवं शहरी कार्य मंत्रालय द्वारा सूचित किया गया है कि, एसएमएलएनए पीएलआई के साथ समन्वय करेंगे।
- बैंक का प्रयास आवासन एवं शहरी कार्य मंत्रालय से निधि की उपलब्धता पर प्रति सप्ताह ₹500 करोड़ जारी करना है।



(सौरव सील)

उप महाप्रबंधक

दिनांक: 13.01.2023

स्थान: नई दिल्ली

HO/GSD/DAK/2023/00201  
January 12, 2023

Shri Sanjeev Kumar Sharma  
Under Secretary (HFA-IV)  
Ministry of Housing and Urban Affairs  
Government of India  
Nirman Bhawan, New Delhi - 110011.


Sir,

**Implementation of CLSS Vertical of PMAY-U for EWS/LIG**

Please refer to email dated January 11, 2023, wherein it was asked to provide the updated status with regard to Point 2 of the NHB letter dated 27<sup>th</sup> October, 2022. In this regard, we inform as under:

Based on confirmation received from 232 PLIs, it may be informed that all applications towards CLSS subsidy for EWS/LIG category submitted by the applicants which were processed and uploaded on CNA portal by 30-06-2022 were received by PLIs for the period till 31-03-2022.

Yours faithfully,



(Niladri Bose)  
Regional Manager



स्पीड पोस्ट द्वारा

एच ओ /जीएसडी/डाक /2023/00201

जनवरी 12, 2023

नाम एवं पता अंग्रेजी पत्रानुसार,

महोदय,

इंडब्ल्यूएस/एलआईजी के लिए पीएमएवाई-यू के क्लास वर्टिकल का कार्यान्वयन

कृपया उपर्युक्त विषय पर साथ में संलग्न अंग्रेजी पत्र की विषयवस्तु नोट करने का कष्ट करें।

भवदीय,

नीलाद्रि बोस

(नीलाद्रि बोस)

क्षेत्रीय प्रबंधक

F. No. 3/ (32)/PFMS/2022  
Government of India  
Ministry of Finance  
Department of Expenditure


North Block,  
New Delhi, 30<sup>th</sup> November, 2022

**OFFICE MEMORANDUM**

Subject: Procedure for release of funds under the Centrally Sponsored Schemes – relaxation sought by Ministry of Housing and Urban Affairs regarding Credit Linked Subsidy Scheme (CLSS) vertical (EWS/LIG) of PMAY – Urban.

The undersigned is directed to refer to the Secretary, MoHUA, DO letter No. G-28011/17/2017-HFA IV dated November 18, 2022 on the above mentioned subject. The matter was discussed with the officers of MoHUA on 29<sup>th</sup> November, 2022.

2. The matter has been examined further in this Department and the request of MoHUA to grant exemption to CLSS from the provisions of DoE's guidelines dated 9<sup>th</sup> March, 2022 is agreed to till 31/3/2023 subject to the following conditions –
  - i. The three Central Nodal Agencies (CNAs) of the scheme will be onboarded on PFMS.
  - ii. Funds will be credited to the end beneficiaries within a period of 7 days of release of funds by MoHUA to the CNA.
  - iii. Interest accrued by the CLSS funds in the respective CNA accounts will be deposited back to the Consolidated Fund of India (CFI).
  - iv. MoHUA will regularly track the date of credit of funds to end beneficiaries through CLSS AWAS Portal (CLAP).
  - v. In case of any delay in crediting funds to end beneficiaries beyond 7 days of receipt of funds by a Central Nodal Agency, a penal interest on the number of days of delay shall be levied on the CNA. The rate of penal interest will be the effective rate on market borrowing/State Development Loans (SDL) during the period of delay. MoHUA will ensure that the penal interest is deposited in the CFI.
3. This issue with the approval of the Competent Authority.

  
(Prateek Kumar Singh)  
Director  
Tel. No. 23094961

To  
Sh. Manoj Joshi  
Secretary  
Ministry of Housing and Urban Affairs  
Nirman Bhawan  
New Delhi

Copy: Addl. CGA (PFMS), O/o CGA, INA, New Delhi