

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: 26-03-2022

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 competent authority for release of **₹470,00,00,000/- (Rupees four hundred seventy crore 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/Lower 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: -
- 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.
 - Where there is an element of cash transfer the same may be made through PFMS/DBT mode as applicable.

3. The expenditure involved will be debited under Demand No. 59 of Ministry of Housing & Urban Affairs for the year 2021-22 and will be booked in the following head of account:

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

S. S. S.

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 SUBSISY 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# 305 dated 14-03-2022.**

7. Details of this sanction have been registered at S.No. 460 in the Sanction Register of the HFA Directorate (HFA-III Section) of MoHUA for the year 2021-22.

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. Team Leader, PMU



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India

No.HUDCO/RFW/CLSS/204/2021/

02-Mar-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.500.00 Crore for FY 2021-22 under Credit Linked Subsidy Scheme (CLSS) – EWS/LIG category

Sir,

Ministry had released an amount of Rs.1305 Crore to HUDCO for CLSS releases 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.1304.11 Crores till 02-Mar-2022 (including releases from the refund received for EWS/LIG Category) and will be requiring additional funds for further disbursement during the current Financial Year, under EWS/LIG category.

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

No. of Claims	Amount in Crores
10656	Rs.252.05

Further, all PLIs/Banks will upload approximate claim of Rs.250 Crore till end of Mar'22. Accordingly, Ministry is requested to provide Rs.500.00 Crore for the CLSS subsidy towards EWS/LIG category to meet the current financial year (2021-22) 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)

Payment for payment of
Rupees four hundred seventy
crore (₹ 470,00,00,000)
26/3/22
SLS

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

SLS
21.3.22
Sh. Nishu
US(HFA-IV)

30/3/22
21/03/22
DDG (HFA-2)

SBindu
21/03/22

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



हाउसिंग एंड अर्बन डेवलपमेंट कार्पोरेशन लिमिटेड

प्रधान मंत्री आवास योजना - क्रेडिट लिंक्ड सब्सिडी स्कीम PLI-Wise CLSS Subsidy Details - EWS/LIG (Cumulative)

(Rs. In Lakhs)

Sl.No.	State Name	GRAND TOTAL (As on 02-Mar-2022)			
		No. of House-holds	Loan Amount Disbursed	Subsidy (W/o Proc. Fee)	Subsidy (With Proc. Fee)
1	Abhyudaya Co-Operative Bank Ltd.	1230	18,714.23	2,964.82	2,999.64
2	Adarsh Cooperative Bank Ltd.	3	21.10	8.01	8.10
3	Almora Urban Co-Operative Bank Ltd.	51	436.65	123.76	125.03
4	Apna Sahakari Bank Ltd.	108	1,583.87	244.24	247.20
5	Assam Cooperative Apex Bank	7	90.25	13.78	13.89
6	Bassein Catholic Co-Operative Bank Ltd.	328	4,511.48	740.92	749.74
7	Bharati Sahakari Bank Ltd.	106	1,557.30	236.59	239.55
8	Bihar Gramin Bank	30	229.36	57.00	57.30
9	Chhattisgarh Rajya Sahakari Bank Maryadit	127	1,123.31	292.07	295.62
10	Cosmos Co-operative Urban Bank Ltd.	1047	15,664.56	2,495.21	2,524.94
11	Dombivli Nagari Sahakari Bank Ltd.	407	5,556.93	937.36	948.83
12	Janakalyan Sahakari Bank Ltd.	42	775.17	100.08	101.30
13	Janaseva Sahakari Bank Ltd.	92	1,359.62	205.87	208.15
14	Janata Sahakari Bank Ltd.	318	4,337.25	707.18	715.90
15	JK State Cooperative Bank	18	105.00	38.39	38.93
16	Kallappanna Awade Ichalkaranji Janta Sahakari Bank	331	2,551.79	749.17	758.30
17	Kalapur Commercial Co-operative Bank Ltd.	1342	15,820.91	3,299.72	3,336.44
18	Karad Urban Co-Operative Bank Ltd.	143	1,436.13	267.30	271.40
19	Kerala State Co-operative Bank Ltd.	197	1,570.99	412.07	417.44
20	Mahanagar Co-operative Bank Ltd.	193	3,523.90	401.94	407.23
21	Malviya Urban Cooperative Bank Ltd.	10	106.25	22.11	22.41
22	Manvi Pattana Southarda Sahakari Bank Niyamita	1	3.50	0.61	0.64
23	Meghalaya Co-Operative Apex Bank Ltd.	17	118.14	30.57	30.82
24	Mehsana Urban Co-operative Bank Ltd.	1722	14,092.11	4,085.72	4,136.84
25	Mizoram Co-operative Apex Bank Ltd.	116	735.50	148.02	151.04
26	Nagarik Sahakari Bank Maryadit	2	12.32	3.71	3.77
27	Nagpur Nagarik Sahakari Bank Ltd.	9	52.00	12.76	13.01
28	Nutan Nagarik Sahakari Bank Ltd.	76	929.13	184.35	186.49
29	Pragati Mahila Nagrik Sahkari Bank Maryadit	6	43.55	11.49	11.65
30	Pravara Sahakari Bank Ltd.	5	92.00	9.84	9.99
31	Puduvai Bharathiar Grama Bank	17	208.15	42.92	43.43
32	Purvanchal Bank	48	460.20	107.01	108.37
33	Rajarambapu Sahakari Bank Ltd.	21	249.03	45.42	45.99
34	Sangli Urban Co-Operative Bank Ltd.	86	970.60	186.16	188.70
35	Sardar Bhiladwala Pardi Peoples Co-operative Bank	124	1,299.52	287.44	291.00
36	Sarva UP Gramina Bank	362	3,321.02	814.51	825.17
37	Satluj Gramin Bank	5	37.80	10.62	10.77
38	Shree Panchganga Nagari Sahakari Bank Ltd.	34	352.00	70.44	71.42
39	Shri Mahalaxmi Co-Op Bank Ltd.	22	293.99	48.90	49.56
40	Smriti Nagrik Sahakari Bank Maryadit	14	141.50	29.23	29.65
41	SVC Cooperative Bank Ltd.	315	4,689.74	783.80	792.61
42	Telangana State Cooperative Apex Bank Ltd.	5	100.23	12.71	12.86
43	Thane Bharat Sahakari Bank Ltd.	43	602.13	105.84	107.13
44	The Arunachal Pradesh State Cooperative Apex Bank	3	17.50	4.66	4.71
45	The Central Co-operative Bank Ltd.	31	195.17	60.14	60.75
46	The Haryana State Cooperative Apex Bank Ltd.	8	81.20	19.41	19.65
47	The Jalgaon Peoples Co-Operative Bank Ltd.	209	2,182.04	445.66	451.71

48	The Kanaka Mahalakshmi Cooperative Bank Ltd.	9	67.35	12.94	13.19
49	The Karnataka State Cooperative Apex Bank Ltd.	4	90.00	9.64	9.76
50	The Kurmanchal Nagar Sahkari Bank Ltd.	6	53.00	11.72	11.88
51	The Maharashtra State Co-operative Bank Ltd.	192	2,894.76	466.42	472.14
52	The Nasik Merchants Co-operative Bank Ltd.	59	667.21	146.28	148.01
53	The Pandharpur Urban Cooperative Bank Ltd.	31	405.00	63.26	64.09
54	The Rajasthan State Cooperative Bank Ltd.	5	49.82	9.41	9.56
55	The Surat Peoples Co-operative Bank	6	42.70	9.82	9.96
56	The Zoroastrian Cooperative Bank Ltd.	88	1,057.35	217.84	220.36
57	TJSB Sahakari Bank Ltd.	133	1,703.53	299.03	302.62
58	Tripura State Cooperative Bank Ltd.	2	11.33	3.26	3.30
59	Uttar Pradesh Cooperative Bank Ltd.	6	65.98	12.52	12.70
60	Uttarakhand State Cooperative Bank Ltd	135	1,266.55	254.09	257.34
61	Visakhapatnam Co-operative Bank Ltd.	141	1,420.20	223.26	227.49
62	Cholamandalam Investment & Finance Company Lt	4278	44,763.57	10,378.06	10,505.86
63	Allahabad UP Gramin Bank	26	149.27	45.08	45.80
64	Bangiya Gramin Vikas Bank	33	244.04	66.94	67.89
65	Baroda Rajasthan Kshetriya Gramin Bank	319	2,603.83	694.39	703.79
66	J & K Grameen Bank	64	418.93	120.43	122.23
67	Jharkhand Rajya Gramin Bank	13	190.20	30.91	31.30
68	Meghalaya Rural Bank	46	251.17	72.40	73.44
69	Prathama UP Gramin Bank	163	1,728.67	395.82	400.67
70	Rajasthan Marudhara Gramin Bank	1924	9,166.57	3,340.45	3,395.20
71	Telangana Grameena Bank	384	4,367.93	920.54	930.89
72	Uttarakhand Gramin Bank	295	2,899.45	717.96	726.08
73	Uttarbanga Kshetriya Gramin Bank	29	364.25	64.91	65.68
74	City Union Bank	247	3,119.55	464.41	471.28
75	Dhanlaxmi Bank Limited	169	1,818.27	374.56	379.61
76	J&K Bank Ltd.	1840	12,270.63	3,809.51	3,863.31
77	Lakshmi Vilas Bank	3	31.74	6.51	6.54
78	Nainital Bank Limited	276	3,561.06	656.48	664.74
79	South Indian Bank Limited	704	6,693.77	1,630.59	1,650.48
80	Bank of Baroda	16048	2,10,301.35	38,990.86	39,459.74
81	Central Bank of India	11846	1,39,684.28	28,727.22	29,047.99
82	Vijaya Bank	6405	59,554.11	13,595.35	13,764.52
83	ESAF Small Finance Bank Ltd.	74	593.87	125.23	127.45
	GRAND TOTAL	55434	6,26,927.40	1,28,847.59	1,30,411.92



हाउसिंग एंड अर्बन डेवलपमेंट कार्पोरेशन लिमिटेड

प्रधान मंत्री आवास योजना - क्रेडिट लिंकड सब्सिडी स्कीम

StateWise CLSS Subsidy Details - EWS/LIG (Cumulative)

(Rs. In Lakhs)

Sl.No.	State Name	GRAND TOTAL (As on 02-Mar-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	1016	12,017.22	2,105.34	2,134.95
3	Arunachal Pradesh	3	17.50	4.66	4.71
4	Assam	21	190.71	32.97	33.32
5	Bihar	408	4,239.35	896.54	907.90
6	Chandigarh	24	437.79	49.39	50.09
7	Chhattisgarh	837	8,199.86	1,813.18	1,836.39
8	Dadra and Nagar Haveli and Dam	178	1,995.53	433.22	438.12
9	Delhi	302	4,346.22	733.61	742.04
10	Goa	114	1,940.79	290.46	293.78
11	Gujarat	21584	2,51,618.32	52,861.68	53,470.71
12	Haryana	260	3,002.61	609.88	617.34
13	Himachal Pradesh	43	419.54	99.28	100.47
14	Jammu and Kashmir	1661	9,998.04	3,361.98	3,410.43
15	Jharkhand	131	1,805.93	306.55	310.36
16	Karnataka	1629	16,109.26	3,364.16	3,407.26
17	Kerala	1756	13,117.51	3,759.78	3,808.46
18	LADAKH	39	222.04	71.27	72.42
19	Madhya Pradesh	2992	32,917.15	7,005.87	7,091.35
20	Maharashtra	11425	1,54,189.10	27,200.30	27,520.52
21	Meghalaya	63	369.31	102.97	104.26
22	Mizoram	116	735.50	148.02	151.04
23	Nagaland	5	32.40	9.74	9.87
24	Odisha	66	552.58	123.08	125.00
25	Puducherry	32	341.65	75.06	76.00
26	Punjab	528	5,410.05	1,201.17	1,216.08
27	Rajasthan	4054	31,605.70	8,315.12	8,432.22
28	Sikkim	1	4.50	2.00	2.03
29	Tamil Nadu	1195	13,717.77	2,574.04	2,608.30
30	Telangana	1071	13,299.31	2,404.36	2,434.02
31	Tripura	90	638.66	182.38	184.55
32	Uttar Pradesh	2111	23,613.53	4,809.93	4,870.92
33	Uttarakhand	669	6,404.82	1,487.66	1,505.48
34	West Bengal	1009	13,412.14	2,409.74	2,439.30
	GRAND TOTAL	55434	6,26,927.40	1,28,847.59	1,30,411.92

**CREDIT LINKED SUBSIDY SCHEME (CLSS) OF
THE MINISTRY OF HOUSING AND URBAN AFFAIRS, GOVERNMENT OF INDIA
UTILISATION CERTIFICATE (EWS/LIG)
(As on 02-Mar-2022)**

SUMMARY

S.No.	Particulars	Rs. In Crores
1.	Total cumulative subsidy received from MoHUA	1305.00
2.	Interest earned on the funds available with CNA #	0.15
3.	Net Subsidy amount released to PLIs so far (including from Refund) *	1304.11
4.	Balance subsidy including interest available with CNA	1.04
5.	Subsidy sought from Ministry	500.00

* 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: 02-Mar-2022

Place: New Delhi