

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: 29 December 2022

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.

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.

*Sub*

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 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. 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 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.

6. This issues with the concurrence of the Finance Division vide their **Note#719 dated 11.11.2022.**

*Subhad*

7. Details of this sanction have been registered at S.No. 277 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, LokNayak 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

original submitted.  
Passed for payment of  
₹ 490,00,00,000/-  
(Rupees four hundred ninety crore only).

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

राष्ट्रीय  
आवास बैंक  
NATIONAL  
HOUSING BANK

NHB(ND)/GSD/OUT 07425/2022

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

Passed for payment of  
₹ 490,00,00,000/-  
Rupees four hundred  
ninety crore only.

KA Ms. Suresha, Lead Housing Officer  
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

## Utilization Certificate

(Provisional)

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

### Summary

Particulars	in ₹Cr.
Total cumulative subsidy received from MoHUA	29,685.00
Interest accrued	0.00
Subsidy amount released to PLIs as on 21-10-2022*	29,312.10
Balance subsidy including interest available with NHB (1+2-3)	372.90
5. Subsidy sought from MoHUA	5,581.00

\*Provisional

It is certified that -

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

Sanjeev (HFA)

Date: 27.10.2022  
Place: New Delhi

E2164910  
7-11-22

Sourav Seal

SKJ  
(Sourav Seal)  
Deputy General Manager,

SKJ  
14/11/22  
US(MFA-IV)

Passed for payment of Rs. 49,57,27,00,000/-  
(Rupees four thousand nine hundred fifty seven crore twenty seven lakh only)

भारत सरकार के अंतर्गत साविधिक निकाय  
कार 5-ए, तीसरे से पाचवा तल इंडिया हबिटाट 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  
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”

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

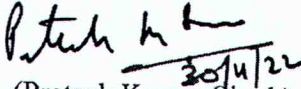
**OFFICE MEMORANDUM**

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

NHB(ND)/GSD/DAK 00169/2022

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

KA : Ms. Sreeshu, Lead Housing Finance

## Utilization Certificate

(Provisional)

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 23/12/2022

S.No.	Particulars	Amount in ₹Cr.
1.	Total cumulative subsidy received from MoHUA	33,662.27
2.	Interest accrued	0
3.	Subsidy amount released to PLIs as on 23-12-2022*	33,657.34
4.	Balance subsidy including interest available with NHB (1+2-3)	4.93
5.	Subsidy sought from MoHUA**	1,603.73

\*Provisional

\*\*Subsidy released by MoHUA ₹490 crore each on 01-12-2022, 06-12-2022 & 12-12-2022 and ₹2507.27 crore on 21-12-2022. Hence, subsidy to be sought from MoHUA = ₹5581 crore - ₹3977.27 crore = ₹1603.73 crore.

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.

S. M. S.  
(Sourav Seal)

Deputy General Manager

Date: 26.12.2022

Place: New Delhi

एनएचबी (एनडी) /जीएसडी/ 00169 /2022

नाम एवं पता अंग्रेजी पत्रानुसार.

उपयोगिता प्रमाणपत्र  
(अस्थायी)

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

सौरव सील  
(सौरव सील)  
उप महाप्रबंधक

दिनांक: 26.12.2022

जगह: नई दिल्ली