

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

Government of India

Ministry of Housing & Urban Affairs

HFA-IV Section

Nirman Bhawan, New Delhi – 110011

Dated: 17-01-2022

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 competent authority for release of **₹ 9,90,00,00,000/- (Rupees Nine 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/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:-

- 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).

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- 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.
- 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.

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 |

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. Ravi Shankar, Sr. Manager, (M) 97307 51646 |

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.

W/S

6. This issues with the concurrence of the Finance Division vide their **Note#644 dated 30.12.2021.**

7. Details of this sanction have been registered at S.No. 325 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. 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, 3rd 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. Team Leader, PMU



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India

NHB (ND)/GS/EWS-LIG/8495 /2021
December 24, 2021



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

E-1921763/2021

Shri Kuldip Narayan, IAS,
Joint Secretary to Government of India,
Ministry of Housing & Urban Affairs,
Nirman Bhawan, New Delhi-110001

Dear Sir,

**Credit Linked Subsidy Scheme (CLSS for EWS/LIG) under the
Pradhan Mantri Awas Yojana (PMAY) - Release of Advance Subsidy of ₹3000 crore**

Please refer to the Para 15.1 of the Pradhan Mantri Awas Yojana (Urban) - Housing for All Mission Scheme Guidelines updated in January 2021.

2. It is requested to credit advance subsidy of ₹3500,00,00,000/- (Rupees Three Thousand Five Hundred Crore only) 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
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. Ravi Shankar, Sr. Manager, (M) 97307 51646

3. There are approx. 4.15 lakhs EWS/LIG claims currently uploaded on the portal. Fund tranche of Rs. 3500 crores will settle around 1.65 lakhs claims.

4. It is to be placed that the above requisition is more than the current claim processing capability considering the manpower/infrastructure limitation. Keeping in view the voluminous records, manpower from other offices is being diverted to attend to the processing of subsidy. With this arrangement, we will try to utilize the fund allotted to us in 31 days' time.

5. In view of the increase in demand and constraints faced by NHB, MoHUA has already been requested to kindly identify few more Public Sector Banks as CNAs under PMAY-CLSS to reduce the time taken at the end of NHB on account of unevenly large number of PLIs attached to it and expedite the releases to beneficiaries.

Yours faithfully,

(S.K Padhi)
General Manager

S.K. Padhi
29.12.21

29.12.21

DDG
27/12/2021

US (HFA-IV)

S. Bindu
28.12.2021

Panel for payment of Rs. 990.00 (Rupees Nine Hundred Ninety Crore only)
31/12/21

Encl: Utilization Certificate

Sanjeev Kumar Sharma
अवर सचिव / Under Secretary
आवास और शहरी कार्य मंत्रालय
Ministry of Housing & Urban Affairs
नई दिल्ली / New Delhi-110001

रा.आ.बैंक (नदि)/जीएस/ईडब्ल्यूएस-एलआईजी/8493/2021
24 दिसम्बर, 2021

श्री कुलदीप नारायण, आईएस,
संयुक्त सचिव, भारत सरकार,
आवासन एवं शहरी कार्य मंत्रालय,
निर्माण भवन, नई दिल्ली-110001

महोदय,

प्रधानमंत्री आवास योजना (पीएमएवाई) के अंतर्गत ऋण आधारित सब्सिडी योजना (ईडब्ल्यूएस/एलआईजी हेतु सीएलएसएस) - ₹3000 करोड़ की अग्रिम सब्सिडी जारी करना

कृपया जनवरी 2021 में प्रधानमंत्री आवास योजना (शहरी) – सबके लिये आवास मिशन योजना दिशानिर्देशों के पैरा 15.1 का संदर्भ लें।

2. यह अनुरोध किया जाता है कि हमें सूचित कर केनरा बैंक में अनुरक्षित निम्नलिखित बैंक खाते में ₹3500,00,00,000/- (तीन हजार पांच सौ करोड़ रुपये मात्र) की अग्रिम सब्सिडी जमा करें:

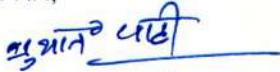
खाते का नाम - ईडब्ल्यूएस/एलआईजी हेतु रा.आ.बैंक - प्रधानमंत्री आवास योजना - ऋण आधारित सब्सिडी योजना
खाता सं. - 3525101001612
बैंक का नाम - केनरा बैंक
बैंक का पता - राष्ट्रीय अभिलेखागार भवन शाखा, जनपथ, नई दिल्ली -110001
आईएफएससी कोड - CNRB0003525
संपर्क संख्या - श्री रवि शंकर, वरिष्ठ प्रबंधक, (मोबाइल) 97307 51646

3. वर्तमान में पोर्टल पर लगभग 4.15 लाख ईडब्ल्यूएस/एलआईजी दावे अपलोड हैं। अगर आप हमें 3500 करोड़ रु. का निधि अंश उपलब्ध करायेंगे तो हम करीब 1.65 लाख दावों का निपटान कर देंगे।

4. उपरोक्तानुसार, उपर्युक्त मांग कर्मचारियों की संख्या/अवसंरचना सीमा को ध्यान में रखते हुए वर्तमान दावा प्रसंस्करण क्षमता से अधिक है। भारी मात्रा में रिकॉर्ड को ध्यान में रखते हुए, अन्य कार्यालयों से श्रमशक्ति को सब्सिडी के प्रसंस्करण में लगाने के लिये भेजा जा रहा है। इस व्यवस्था के साथ, हम 31 दिनों में हमें आबंटित निधि का उपयोग करने का प्रयास करेंगे।

5. मांग में वृद्धि एवं रा.आ.बैंक के सामने आने वाली बाधाओं को देखते हुए, आवासन एवं शहरी कार्य मंत्रालय से पहले ही अनुरोध किया गया है कि कृपया पीएमएवाई-सीएलएसएस के तहत कुछ और सार्वजनिक क्षेत्र के बैंकों को सीएनए के रूप में चिन्हित करें ताकि जिन पीएलआई के साथ हम कार्य कर रहे हैं, उनके अलावा और अधिक पीएलआई के साथ कार्य करने के लिये रा.आ.बैंक की और से लगने वाले समय को कम किया जा सके तथा लाभार्थियों को इसे शीघ्र जारी करें।

भवदीय,



(एस.के. पादी)

महाप्रबंधक

संलग्नक: उपयोगिता प्रमाणपत्र

उपयोगिता प्रमाणपत्र के लिये अंग्रेजी सार का संदर्भ लें।

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

| S. No. | Particulars | in ₹Cr. |
|--------|--|-----------|
| 1. | Total cumulative subsidy received from MoHUA c) Un-specified Category : ₹23,165.00 crore d) Specified Category : ₹20.00 crore | 23,185.00 |
| 2. | Interest credited 27-08-2021 onwards | 3.31 |
| 3. | Subsidy amount released to PLIs as on 24-12-2021* c) Un-specified Category : ₹23,142.40 crore d) Specified Category : ₹20.00 crore | 23,162.40 |
| 4. | Balance subsidy including interest available with NHB (1+2-3)* | 25.91 |
| 5. | Subsidy sought from MoHUA | 3500.00 |

*Provisional

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.

(Authorized Signatory)

(S.K. Padhi)

General Manager

National Housing Bank

Date: 24.12.2021

Place: New Delhi

| LC Projects | No. of DUs | No. of valid beneficiaries as per MIS | | | | Funds proposed to be released (Rs. in lakh) | | | |
|---|--------------|---------------------------------------|--------------|--------------|---------------|---|---------------|---------------|----------------|
| | | SC | ST | Other | Total | SC | ST | Other | Total |
| 167 (approved in 51 st CSMC) | 14327 | 10,033 | 1,474 | 2,594 | 14,101 | 6019.8 | 884.4 | 1556.4 | 8460.6 |
| 126 (approved in 52 nd CSMC) | 12447 | 9,384 | 1,548 | 1,369 | 12,301 | 5630.4 | 928.8 | 821.4 | 7380.6 |
| 96 (approved in 54 th CSMC) | 9834 | 7,289 | 1,123 | 1,342 | 9,754 | 4373.4 | 673.8 | 805.2 | 5852.4 |
| 92 (approved in 56 th CSMC) | 10974 | 7,407 | 1,257 | 901 | 9,565 | 4444.2 | 754.2 | 540.6 | 5739 |
| Total | 47582 | 34,113 | 5,402 | 6,206 | 45,721 | 20467.8 | 3241.2 | 3723.6 | 27432.6 |

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OT SC ST

| CSMC | Projects | OT | Beneficiary Sanctioned [A] | | | Already Released 1st Instalment [B] | | | Amount payable upto 2nd instalment [(A)-(B)] | | | (Rs. in lakh) | |
|------|------------|---------------|----------------------------|--------------|---------------|-------------------------------------|---------------|---------------|--|----------------|---------------|---------------|----------------|
| | | | SC | ST | Total | OT | SC | ST | Total | OT | SC | | ST |
| 15th | 12 | 2125 | 279 | 352 | 2756 | 718.2 | 515.4 | 672.6 | 1906.2 | 1831.8 | -180.6 | -250.2 | 1401 |
| 45th | 78 | 4524 | 849 | 990 | 6363 | 2649 | 496.8 | 527.4 | 3673.2 | 2779.8 | 522 | 660.6 | 3962.4 |
| 47th | 97 | 6469 | 727 | 861 | 8057 | 3837 | 426 | 511.8 | 4774.8 | 3925.8 | 446.4 | 521.4 | 4893.6 |
| 49th | 115 | 9808 | 855 | 852 | 11515 | 5902.2 | 514.8 | 515.4 | 6932.4 | 5867.4 | 511.2 | 507 | 6885.6 |
| 50th | 40 | 1875 | 263 | 273 | 2411 | 1071.6 | 149.4 | 95.4 | 1316.4 | 1178.4 | 166.2 | 232.2 | 1576.8 |
| | 342 | 24,801 | 2,973 | 3,328 | 31,102 | 14178 | 2102.4 | 2322.6 | 18603 | 15583.2 | 1465.2 | 1671 | 18719.4 |
| | | | | | | | | | 20467.8 | 3241.2 | 3723.6 | | |
| | | | | | | | | | 36051 | 4706.4 | 5394.6 | | |
| | | | | | | | | | 360.51 | 47.064 | 53.946 | | |

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