

N-11016/10/2019-HFA IV-UD (EFS: 9080485)
Government of India
Ministry of Housing & Urban Affairs
HFA-IV Section

Nirman Bhawan, New Delhi – 110011

Dated: 06 September, 2021

To

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

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

Sir,

I am directed to convey the sanction of the competent authority for release of **Rs.199,00,00,000/- (Rupees One Hundred and Ninety Nine Crore only)** as advance of interest subsidy to **State Bank of India (SBI)**, Corporate Office, Mumbai 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 SBI 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.

Sub

- 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. Additional allocation through 2nd supplementary Demand for Grants 2021-22 for PMAY-U is yet to be received. Therefore, in pursuance to DEA O.M. No. 07/04/2020-BA dated 18.08.2021 conveying authorization for incurring excess expenditure of Rs. 7,000 crore over and above BE allocation for 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. 59 of Ministry of Housing & Urban Affairs for the year 2021-22 and will be transferred to the following head of account on regularization after receiving the 2nd SDG 2021-22:

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 the Ministry of Housing and Urban Affairs will prepare the bill and amount may be transferred to SBI through e-payment as per the details as under:-

Name of the Account	CNA-CLSS-PMAY(U)-EWS & LIG FUND A/c
Account No.	39108406977
Bank Name	State Bank of India
Bank Address	State Bank of India, Madam Cama Road Branch, State Bank Bhavan, Annexe, Madam Cama Road, Nariman Point, Mumbai, Maharashtra-400021.
IFSC Code	SBIN0008586
MICR Code	400002101

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# 141 dated 02-09-2021.**

S. K. S.

7. Details of this sanction have been registered at S.No. 137 in the Sanction Register of the HFA Directorate (maintained in HFA-III Section) of the Ministry of HUA 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. The Chairman, State Bank of India, Corporate Centre, Real Estate & Housing Business Unit, 9th Floor, Air India Building, Nariman Point, Mumbai-400021.
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 & MD (HFA)
3. 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



भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

Deputy Director General (HFA)
Ministry of Housing & Urban Affairs,
Government of India, Nirman Bhawan,
NBO Building, New Delhi-110 001.

DDG (HFA)
E-1834695
11/9/21

REHBU/PMAY/276

Date: 23.08.2021

Madam,

Credit Linked Subsidy Scheme (CLSS)
Under the Pradhan Mantri Awas Yojana – Urban (PMAY-U)
Release of Advance Subsidy for Rs.1500/- Cr. For EWS Category

We forward herewith Utilization Certificate (Annexure 3) format duly signed by authorised signatory for fund received by State Bank of India as Central Nodal Agency and indent for fresh fund of Rs.1500.00 Cr (Rs.One Thousand Five Hundred Crores) for EWS category which may be utilized by us by 31.01.2022.

2. As on date, we have following claims which are under process and further ready for release to beneficiaries home loan account, once we receive fund from MoHUA.

No. of Claims	Amount in Crs.
60000	Rs.1500.00

3. We have balance of Rs.0.43 Crs (excluding interest) in our account (No.39108406977).

4. The details of account are as under :-

Account No.	39108406977
Account Name	CNA-CLSS-PMAY (U)-EWS & LIG FUND A/C
Bank Name	State Bank of India
Branch Name	Madame Cama Road Branch
Branch Address	State Bank of India, Madame Cama Road Branch, Nariman Point, Mumbai – 400 021.
IFSC Code of Branch	SBIN0008586
MICR Code of Branch	400002101
Type of Account	Savings Bank

Yours faithfully,

(Rajesh Kumar Keshri)
Dy. General Manager (RE-CNA)

Encl:- Annexure 3 (For EWS)

US(MFA-IV)

bank.sbi

+91 22 2288 3244

+91 22 2274 2810

patocgm.re@sbi.co.in

yono
SBI

स्वास्थ्य संपदा आणि आवास व्यवसाय विकास
कॉरपोरेट केंद्र
8 वा मजला, स्टेट बँक भवन,
मादाम कामा रोड, नरीमन पॉईंट
मुंबई - 400 021

स्वास्थ्य संपदा एवं आवास व्यवसाय विकास
कॉरपोरेट केंद्र
8 वी मंजिल, स्टेट बँक भवन,
मादाम कामा रोड, नरीमन पॉईंट
मुंबई - 400 021

Real Estate & Housing Business Unit
Corporate Centre
8th Floor, State Bank Bhavan,
Madame Cama Road, Nariman Point
Mumbai - 400 021

मुकेश कुमार/MUKESH KUMAR
अनुभाग अधिकारी/Section Officer
आवासन और शहरी कार्य मंत्रालय
Ministry of Housing & Urban Affairs
भारत सरकार/Govt. of India
नवी दिल्ली/New Delhi

मुकेश कुमार/MUKESH KUMAR
अनुभाग अधिकारी/Section Officer
आवासन और शहरी कार्य मंत्रालय
Ministry of Housing & Urban Affairs
भारत सरकार/Govt. of India
नवी दिल्ली/New Delhi

Passed for payment
of Rs. 199.00 crore
(Rupees one hundred
ninety nine thousand
only)
Mukul

Passed for payment of Rs. 200.00 crore
(Rupees Two Hundred crore)
Mukul

Format for Utilization Certificate for CNAs

**FORMAT FOR CLAIMING SUBSIDY UNDER CREDIT LINKED SUBSIDY SCHEME
FOR EWS/LIG OF MINISTRY OF HOUSING AND URBAN AFFAIRS,
GOVERNMENT OF INDIA**

(To be furnished by Central Nodal Agencies (NHB/HUDCO/SBI) to MoHUA)

Summary

Sr. No.	Particulars	In Rs Cr.
1	Total Cumulative subsidy received from MoHUA	2300.00
2	Interest earned on the funds available with CNA (Rs.10.24 cr) + Administrative Fess (Rs.1.16 cr) + Refund (Rs.10.77cr)	22.17
3	Subsidy amount released to PLIs so far (Please give state-wise and PLI-wise as per attached format)	2311.51
4	Balance subsidy including interest available with CNA	10.66
5	Subsidy sought from MoHUA	1500.00

It is certified that :-

- As certified by the PLIs, the loans have been sanctioned and disbursed in the accordance with the extant guidelines of CLSS for EWS/LIG of the Ministry of Housing and Urban Affairs (MoHUA), Government of India.
- 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 subsidy amounts of PLIs of the above referred loan accounts and the same has been sanctioned as per guidelines.
- There are no duplicate claims of the subsidy for any of the aforesaid loan accounts.

Date :- 23.08.2021
Place : Mumbai



For State Bank of India


DGM (RE-CNA)
(Authorized Signatory)
SBI, REHBU
Corporate Centre
Dy. General Manager (RE-CNA)
Mumbai

CLSS-PMAY (U) - STATE-WISE SUBSIDY AND PROCESSING FEE DATA AS ON 30.07.2021

STATE BANK OF INDIA AS ENTRAL NODAL AGENCY

PLI NAME	EWS NEW					EWS OLD					TOTAL (EWS-NEW+EWS-OLD)				
	No.of Claims	Loan Disbursed	Subsidy Amount	Process. Fee	TOTAL AMOUNT	No.of Claims	Loan Disbursed	Subsidy Amount	Process. Fee	TOTAL AMOUNT	No.of Claims	Loan Disbursed	Subsidy Amount	Process. Fee	TOTAL AMOUNT
AHMEDABAD	14757	1954.60	368.19	4.41	372.60	577	61.70	11.56	0.06	11.62	15334	2016.31	379.75	4.47	384.22
AMARAVATI	5110	895.19	127.05	1.53	128.58	281	38.15	5.60	0.03	5.63	5391	933.34	132.65	1.56	134.21
BENGALURU	4579	683.96	109.41	1.36	110.77	253	27.61	4.95	0.03	4.97	4832	711.57	114.36	1.38	115.75
BHOPAL	7902	901.65	190.19	2.37	192.56	397	37.73	7.61	0.04	7.65	8299	939.38	197.80	2.41	200.21
BHUBANESWAR	1044	96.23	22.56	0.32	22.88	70	5.80	1.49	0.01	1.49	1114	102.03	24.05	0.32	24.37
CHANDIGARH	2874	363.85	69.30	0.86	70.16	226	25.78	4.69	0.02	4.71	3100	389.64	73.99	0.89	74.87
CHENNAI	5326	830.41	132.65	1.60	134.25	395	52.67	7.94	0.04	7.98	5721	883.08	140.59	1.64	142.23
GUWAHATI	804	74.67	17.06	0.24	17.30	143	11.28	2.56	0.01	2.57	947	85.94	19.62	0.26	19.87
HYDERABAD	3184	620.89	82.53	0.96	83.48	204	34.42	4.36	0.02	4.38	3388	655.32	86.88	0.98	87.86
JAIPUR	4853	612.59	120.42	1.46	121.87	120	15.85	2.50	0.01	2.51	4973	628.44	122.92	1.47	124.39
KOLKATA	7483	1192.08	184.23	2.24	186.48	438	58.22	8.89	0.04	8.93	7921	1250.30	193.12	2.29	195.41
LUCKNOW	1776	250.79	43.50	0.53	44.03	53	6.58	1.13	0.01	1.13	1829	257.38	44.62	0.54	45.16
MAHARASHTRA	15678	2297.13	386.91	4.67	391.59	955	118.93	19.30	0.10	19.39	16633	2416.06	406.21	4.77	410.98
MUMBAI METRO	4593	767.89	118.39	1.38	119.77	201	25.67	4.24	0.02	4.26	4794	793.56	122.63	1.40	124.03
NEW DELHI	3606	541.60	88.96	1.07	90.03	213	22.40	4.14	0.02	4.16	3819	564.00	93.09	1.09	94.19
PATNA	2898	390.94	69.69	0.87	70.56	565	65.96	11.45	0.06	11.51	3463	456.90	81.14	0.93	82.07
THIRUVANANTHAP	1906	235.64	48.17	0.57	48.75	138	18.02	2.94	0.01	2.95	2044	253.66	51.11	0.59	51.70
GRAND TOTAL	88373	12710.13	2179.22	26.45	2205.67	5229	626.78	105.32	0.52	105.85	93602	13336.91	2284.55	26.97	2311.52

For State Bank of India


 DGM (RE-CNA)
 SBI, REHBU,
 Corporate Centre
 Mumbai