

Time Bound

I-12012/1/2015-HFA-IV (pt.) (EFS - 9039509)

Government of India  
Ministry of Housing & Urban Affairs  
HFA-IV Section

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Nirman Bhawan, New Delhi - 110011

Dated: 16 March 2023

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 President of India for release of **₹43,68,00,000/- (Rupees Forty Three Crore Sixty Eight Lakh 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/Low 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:-

- 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 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.
- 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. HUDCO to ensure compliance that there is electronic evidence/trail for the claims of CLSS subsidy towards home loan 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 HUDCO through e-payment as per the details as under:-

Name of the Account	HUDCO Ltd. CREDIT LINKED SUBSIDY 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

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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# 357 dated 16-03-2023.**

7. Details of this sanction have been registered at S.No. 407 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. 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. DC (MIS), HFA
6. Team Leader, PMU



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India

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

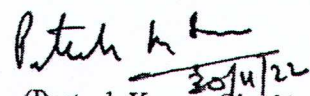
North Block,  
New Delhi, 30<sup>th</sup> November, 2022

**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





No.HUDCO/RFW/CLSS/204/2022/

Shri Kuldip Narayan, IAS  
संयुक्त सचिव (एच एफ ए)  
आवासन और शहरी कार्य मंत्रालय,  
निर्माण भवन, नई दिल्ली

Paid for payment of  
₹ 43,68,00,000/-  
(Rupees forty three crore  
sixty eight lakh only).  
Sub

09-Mar-2023  
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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

**Sub: Request for Release of Rs.43.68 Crore for FY 2022-23 under Credit Linked Subsidy Scheme (CLSS) – EWS/LIG category - revised**

Sir,

Ministry had cumulatively released an amount of Rs.2253.73 Crore to HUDCO for CLSS subsidy towards EWS/LIG category in the FY 2015-16, 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 and 2022-23. HUDCO, as a Central Nodal Agency, has disbursed a net subsidy of Rs.2253.73 Crores (100%) till 15-Dec-2022 (including releases from the refund received for EWS/LIG Category). HUDCO requires additional funds for disbursement during FY 2022-23.

On the basis of MoHUA letter dated 01-03-2023, HUDCO revisited all the cases which were uploaded before 30-06-2023. It was seen that in several instances CLSS claims which initially went into MBR query/ rejection mode and PLIs took some time to address/ resolve the queries and in certain instances such cases were finally cleared by the PLIs only after 30-Jun-22 even though they were initially uploaded before closing date. Accordingly, these cases were revisited and cleared for further processing. Accordingly, the revised fund requirement for already processed / recently processed cases is as under:

No. of Claims	Amount in Crores
2204	Rs.50.75
Less Refund	Rs.7.07
Net Requirement	Rs.43.68

Further, as directed by Ministry, the latest compliance status is also attached herewith. Ministry is requested to release the above stated additional net demand of Rs.43.68 Crore for the CLSS subsidy towards EWS/LIG category to meet the current financial year (2022-23) 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)

DDG (HFA-2)  
16/03/2023  
USMFA-10  
8 Binder  
16/3/23

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

**Profitability with Social Justice**

**CREDIT LINKED SUBSIDY SCHEME (CLSS) OF  
THE MINISTRY OF HOUSING AND URBAN AFFAIRS, GOVERNMENT OF INDIA  
UTILISATION CERTIFICATE (EWS/LIG)  
(As on 10-Mar-2023)**

**SUMMARY**

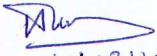
S.No.	Particulars	Rs. In Crores
1.	Total cumulative subsidy received from MoHUA	2253.73
2.	Interest earned on the funds available with CNA	0.05
3.	Net Subsidy amount released to PLIs so far (including from Refund)	2254.71 @
4.	Balance subsidy including interest available with CNA	0.00

@ - Releases of Rs.98 lakhs have been made from refunds received from PLI who are in the process of the same on portal.

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)

  
1010312023

एच टी सुरेश/HT Suresh  
कार्यकारी निदेशक परियोजना (हाउसिंग)/EDP(H)

Date: 10-Mar-2023

Place: New Delhi