

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: 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 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.5,00,00,00,000/- (Rupees Five Hundred 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.

- 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 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.

WLL

6. This issues with the concurrence of the Finance Division vide their **Note#167 dated 29-12-2021.**

7. Details of this sanction have been registered at S.No. 327 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

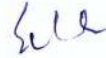
Tel: 011-23061285

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 AS (H&V)
3. PS to DDG (HFA-II), M/o HUA.
4. US (HFA-III), M/o HUA.
5. Team Leader, PMU



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India

Shri.Sanjeev Kumar Sharma
Under Secretary (HFA-IV)
Ministry of Housing & Urban Affairs,
Government of India, Nirman Bhawan,
New Delhi-110 001.

REHBU/PMAY/ 618

Date: 24.12.2021

Dear Sir,

Credit Linked Subsidy Scheme (CLSS)
Pradhan Mantri Awas Yojana – Urban (PMAY-U)
Release of Advance Subsidy for Rs.500/- 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.500.00 Cr (Rs. Five Hundred Crores) for EWS category which may be utilized by 31.01.2021.

2. As on date, we have following claims which are under process including additional claims expected by next month, for release to beneficiaries home loan account, once we receive fund from MoHUA.

Description	No. of Claims	Amount in Crs.
Claims under process	16000	Rs.400.00
Claims expected by 31.01.2021	4000	Rs.100.00
Total	20000	RS.500.00

3. 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)

file
30/12/21
Sh Nishu
Panel for payment of
Rs. 500.00 crore (Rupees
Five Hundred Crore Only)
Mukesh



bank.sbi
+91 22 2288 3244
+91 22 2274 2810
patocgm.re@sbi.co.in

स्थायर संपदा आणि आवास व्यवसाय विभाग
कॉरपोरेट केन्द्र
8 वा मजला, स्टेट बैंक भवन,
मादाम कामा रोड, नरीमन पॉईंट,
मुंबई - 400 021

स्थायर संपदा एवं आवास व्यवसाय विभाग
कॉरपोरेट केन्द्र
8 वी मंजिल, स्टेट बैंक भवन,
मादाम कामा रोड, नरीमन पॉईंट,
मुंबई - 400 021

मुकेश कुमार/MUKESH KUMAR
अनुसंधान अधिकारी/Section Officer
आवासन और शहरी कार्य विभाग
8th Floor, State Bank Bhavan,
Madame Cama Road, Nariman Point
Mumbai - 400 021

Annexure 3
(Para 4.1 of Guidelines)

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	2500.00
2	Interest earned on the funds available with CNA (Rs.10.74 cr)	10.74
3	Subsidy amount released to PLIs so far (Please give state-wise and PLI-wise as per attached format)	2495.41
4	Balance subsidy including interest available with CNA	15.33
5	Subsidy sought from MoHUA	500.00

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.

For State Bank of India



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

Date :- 27.12.2021

Place : Mumbai



CLSS-PMAY (U) - STATE-WISE SUBSIDY AND PROCESSING FEE DATA AS ON 27.12.2021

STATE BANK OF INDIA AS CENTRAL 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
Andaman and Nicobar Islands	8	1.47	0.21	0.00	0.22	0	0.00	0.00	0.00	0.00	8	1.47	0.21	0.00	0.22
Andhra Pradesh	5409	955.50	134.85	1.63	136.48	288	39.09	5.84	0.03	5.87	5697	994.59	140.69	1.65	142.34
Arunachal Pradesh	36	3.72	0.89	0.01	0.90	0	0.00	0.00	0.00	0.00	36	3.72	0.89	0.01	0.90
Assam	389	47.15	9.11	0.12	9.22	61	6.39	1.10	0.01	1.10	450	53.54	10.20	0.12	10.33
Bihar	1555	198.87	38.30	0.47	38.77	233	27.35	5.02	0.02	5.05	1788	226.22	43.33	0.49	43.82
Chandigarh	167	22.20	4.36	0.05	4.41	12	0.90	0.22	0.00	0.22	179	23.10	4.58	0.05	4.63
Chhattisgarh	2012	226.25	47.34	0.61	47.95	93	8.58	1.85	0.01	1.86	2105	234.83	49.19	0.62	49.81
Dadra and Nagar Haveli	159	22.04	3.91	0.05	3.96	8	0.80	0.15	0.00	0.15	167	22.84	4.06	0.05	4.11
Delhi	534	70.24	11.67	0.14	11.81	39	5.29	0.91	0.00	0.91	573	75.52	12.58	0.14	12.72
Goa	946	141.79	23.69	0.29	23.98	102	7.68	1.28	0.01	1.29	1048	149.47	24.97	0.29	25.27
Gujarat	14925	2000.08	377.64	4.50	382.14	524	59.14	11.27	0.06	11.32	15449	2059.20	388.91	4.56	393.46
Haryana	1171	148.48	28.17	0.35	28.52	79	9.72	1.64	0.01	1.65	1250	158.20	29.81	0.36	30.17
Himachal Pradesh	274	37.10	6.98	0.08	7.06	32	3.93	0.67	0.00	0.67	306	41.03	7.65	0.09	7.74
Jammu and Kashmir	267	27.95	6.09	0.08	6.17	16	2.05	0.38	0.00	0.38	283	30.00	6.47	0.08	6.55
Jharkhand	1176	168.27	27.59	0.35	27.94	278	31.34	5.39	0.03	5.41	1454	199.62	32.98	0.38	33.36
Karnataka	5308	783.96	128.87	1.59	130.47	308	33.08	5.82	0.03	5.84	5616	817.04	134.69	1.62	136.31
Kerala	1893	233.86	47.99	0.57	48.56	141	19.13	3.42	0.02	3.44	2034	252.99	51.41	0.59	52.00
Madhya Pradesh	10287	1328.04	251.83	3.09	254.92	649	69.37	12.02	0.06	12.08	10936	1397.45	263.85	3.15	267.00
Maharashtra	16960	2579.15	424.34	5.05	429.39	787	104.38	17.18	0.08	17.27	17747	2683.51	441.52	5.14	446.66
Manipur	55	3.04	0.82	0.02	0.83	0	0.00	0.00	0.00	0.00	55	3.04	0.82	0.02	0.83
Meghalaya	118	9.96	2.43	0.04	2.46	81	6.31	1.50	0.01	1.51	199	16.27	3.93	0.04	3.98
Mizoram	35	2.21	0.60	0.01	0.62	1	0.05	0.02	0.00	0.02	36	2.26	0.62	0.01	0.63
Nagaland	1	0.09	0.02	0.00	0.02	0	0.00	0.00	0.00	0.00	1	0.09	0.02	0.00	0.02
Odisha	1062	98.77	23.27	0.32	23.59	38	4.57	1.27	0.01	1.28	1100	103.34	24.54	0.33	24.86
Puducherry	387	45.68	9.03	0.12	9.14	51	3.73	0.73	0.00	0.73	438	49.42	9.76	0.12	9.88
Punjab	1819	234.03	44.20	0.55	44.75	110	11.61	2.23	0.01	2.24	1929	245.64	46.44	0.56	47.00
Rajasthan	4668	563.60	116.11	1.40	117.52	78	12.58	2.01	0.01	2.02	4746	576.17	118.12	1.41	119.53
Sikkim	1	0.17	0.03	0.00	0.03	25	0.00	0.00	0.00	0.00	26	0.17	0.03	0.00	0.03
Tamil Nadu	6358	1020.76	159.19	1.91	161.10	470	62.74	9.23	0.05	9.28	6828	1083.50	168.42	1.95	170.38
Telangana	3796	760.18	98.59	1.14	99.73	205	41.48	5.21	0.02	5.24	4001	801.67	103.80	1.16	104.97
Tripura	397	31.24	8.36	0.12	8.47	53	4.02	0.90	0.01	0.91	450	35.26	9.26	0.12	9.38
Uttar Pradesh	3649	553.86	90.34	1.10	91.45	132	14.78	2.39	0.01	2.40	3781	568.64	92.73	1.12	93.84
Uttarakhand	742	85.85	18.15	0.23	18.38	101	5.81	1.52	0.01	1.53	843	91.66	19.67	0.23	19.91
West Bengal	8513	1384.44	210.41	2.56	212.97	443	63.43	9.76	0.05	9.81	8956	1447.87	220.17	2.61	222.78
Grand Total	95077	13789.98	2355.41	28.54	2383.95	5438	659.34	110.91	0.55	111.47	100515	14449.32	2466.32	29.09	2495.41

(Signature)



CLSS-PMAY (U) - STATE-WISE SUBSIDY AND PROCESSING FEE DATA AS ON 27.12.2021

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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	15683	2088.08	394.09	4.70	398.79	596	63.32	11.97	0.06	12.03	16279	2151.40	406.06	4.76	410.82
AMARAVATI	5414	957.69	134.99	1.63	136.62	287	38.85	5.82	0.03	5.84	5701	996.55	140.81	1.66	142.46
BANGALORE	4980	737.43	119.44	1.48	120.92	266	29.67	5.28	0.03	5.30	5246	767.10	124.72	1.51	126.22
BHOPAL	7839	895.57	189.15	2.36	191.51	387	37.35	7.56	0.04	7.60	8226	932.93	196.72	2.40	199.11
BHUBANESWAR	1105	102.65	24.17	0.34	24.51	66	5.57	1.49	0.01	1.49	1171	108.22	25.66	0.34	26.00
CHANDIGARH	3123	400.69	75.87	0.94	76.81	236	26.65	4.99	0.02	5.01	3359	427.34	80.85	0.97	81.82
CHENNAI	6523	1038.87	163.05	1.96	165.01	461	63.59	9.40	0.05	9.45	6984	1102.45	172.45	2.00	174.45
GUWAHATI	831	77.30	17.70	0.25	17.95	143	11.28	2.56	0.01	2.57	974	88.58	20.26	0.26	20.52
HYDERABAD	3469	685.53	90.06	1.04	91.10	233	39.37	5.00	0.02	5.02	3702	724.90	95.05	1.07	96.12
JAIPUR	5188	658.88	129.10	1.56	130.66	129	17.41	2.70	0.01	2.71	5317	676.28	131.80	1.57	133.37
KOLKATA	8454	1357.43	208.58	2.54	211.12	460	60.45	9.33	0.05	9.38	8914	1417.88	217.92	2.59	220.50
LUCKNOW	1864	263.95	45.87	0.56	46.44	59	7.54	1.25	0.01	1.25	1923	271.49	47.12	0.57	47.69
MAHARASHTRA	16886	2477.29	419.50	5.06	424.56	996	125.20	20.46	0.10	20.56	17882	2602.49	439.96	5.16	445.12
MUMBAI METRO	4878	817.27	125.79	1.46	127.25	199	25.93	4.25	0.02	4.27	5077	843.21	130.04	1.48	131.53
NEW DELHI	3719	562.41	92.13	1.12	93.25	211	22.25	4.12	0.02	4.14	3930	584.67	96.25	1.14	97.39
PATNA	3071	413.78	73.99	0.93	74.92	564	66.02	11.57	0.06	11.63	3635	479.80	85.56	0.98	86.55
THIRUVANANTHAPURAM	2050	255.15	51.92	0.62	52.53	145	18.89	3.18	0.02	3.19	2195	274.03	55.09	0.63	55.72
Grand Total	95077	13789.98	2355.40	28.54	2383.94	5438	659.34	110.91	0.55	111.47	100515	14449.32	2466.32	29.09	2495.41

REHBU
 Corporate Centre, Mumbai