

N-11016/1/2025-HFA-IV-MoHUA (EFS - 9193531)
Government of India
Ministry of Housing & Urban Affairs
HFA-IV Section

Sankalp Bhawan, K. G. Marg, New Delhi – 110011
Dated: 10-09-2025

To

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

Sub: Release of advance of subsidy to National Housing Bank (NHB) under Interest Subsidy Scheme vertical of PMAY-U 2.0.

Sir,

I am directed to convey the sanction of the President of India for release of **₹100,00,00,000/- (Rupees one hundred crore only)** as advance subsidy to National Housing Bank (NHB) being the Central Nodal Agency for implementation of **Interest Subsidy Scheme vertical of PMAY-U 2.0** 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 for the FY 2025-26.

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. Otherwise, these will have to be refunded along with interest as per provisions under GFR-2017
 - (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 75% utilization of earlier released amounts, on quarterly basis, and based on claims raised by CNA in the prescribed format (Annexure 11 and its enclosure as per scheme guidelines).
 - (vi) Subsidy will be credited by the PLI to the borrower's account by deducting it from the principal loan amount of the borrower within 7 days from the date of fund release by CNA to PLI and updating on Unified Web-Portal.
 - (vii) PLIs will be given a lump sum amount of ₹4,000/- per sanctioned application in lieu of processing fee for housing loan for the borrower under the scheme. In order to incentivize the designated staff of ULBs or NGOs a sum of ₹500 per sanctioned application would be paid out of ISS funds payable through State/UT Governments.
 - (viii) 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.
 - (ix) CNA will submit progress reports including the details of expenditure to MoHUA regularly in the prescribed formats.
 - (x) Where there is an element of cash transfer the same may be made through PFMS/DBT mode as applicable.

Contd. 2



3. The amount of **₹100,00,00,000/- (Rupees one hundred crore only)** is debit 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 2025-26:

Major Head:	2216	Housing
Sub-Major Head	02	Urban Housing
Minor Head	190	Assistance to Public Sector and Other Undertaking
Sub Head	20	Pradhan Mantri Awas Yojana (Urban) 2.0
Detailed Head	01	Interest Subsidy Scheme-I (ISS-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:

Account Name	NHB PMAY (U) 2.0 INTEREST SUBSIDY SCHEME EWS LIG MIG
Account No.	110217768737
Bank Name	Canara Bank
Bank Address	Govt Business Branch, National Archives of India, 11 Janpath 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#36 dated 01-09-2025**.

7. Details of this sanction have been registered at S.No. 131 in the Sanction Register of the HFA Directorate (HFA-III Section) of MoHUA for the year 2025-26.

Yours faithfully,



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India

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. O/o CGA, Mahalekha Niyantrak Bhavan, New Delhi
6. Director (IFD), M/o HUA.
7. O/o DDG (HFA-III)
8. US (HFA-III)
9. Dy. Chief (MIS/DRMC), HFA Directorate to place this sanction at appropriate place on the Website of the Ministry
10. PMU (MIS), HFA Directorate
11. AO (HFA), MoHUA
12. Budget Section, M/o HUA.
13. Sanction folder/File copy.



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India

By hand/email
HO/GSD/DAK/2025/01683
August 26, 2025

The Deputy Director General (HFA)
Ministry of Housing and Urban Affairs (MoHUA)
Government of India
Nirman Bhawan, New Delhi - 110001


PMAY (U) 2.0-Interest Subsidy Scheme (ISS)
Submission of Utilisation Certificate and claim for advance subsidy

With reference to captioned subject, we would like to submit as under:

1. As per Para 10.1 of Scheme Guidelines issued on 17.09.2024 for PMAY-U 2.0-ISS, "The subsequent amount of interest subsidy will be released to the CNAs after 75% utilization of earlier amounts, on quarterly basis and based on the claim raised by CNAs"
2. In this regard, we submit that till date an advance subsidy of ₹50 crore has been received by NHB vide MoHUA's sanction orders dated 28.03.2025 amounting to ₹35 crore for EWS/LIG and ₹15 crore for MIG.
3. Out of ₹50 crore received, subsidy of ₹37.25 crores, inclusive of processing fees, has been sanctioned by NHB as a CNA and the corresponding expenditure limit has been assigned to the PLIs on PFMS, out of which amount of ₹ 33.63 crores has been utilized by the PLIs. The Utilization Certificate (UC) for the amount sanctioned, as per the format prescribed in Annexure-11 of the guidelines is enclosed as **Annexure-A**.
4. We would also like to mention that as on 31.07.2025, out of ₹35 crore received for EWS/LIG, NHB has sanctioned subsidy of ₹32.54 crore and further claims of about ₹39 crore are under process. Considering the above and the expected claims we submit a claim for ₹100 crore for EWS/LIG.

In view of the above, kindly acknowledge the receipt of UC and consider the request for releasing the advance subsidy of ₹100 crores for EWS/LIG.

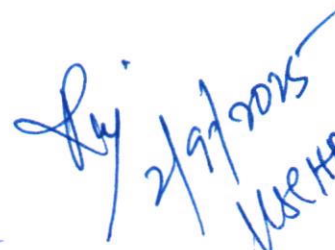
Yours faithfully,


(Anuj Rastogi)
General Manager

Encl.: as above

DDG(HFA)
e-2988954

Passed for payment
of ₹100,00,00,000/-
(Rs. one hundred crore)
only
संजीव कुमार शर्मा
SANJEEV KUMAR SHARMA
अवर सचिव/Under Secretary
आवास और शहरी कार्य मंत्रालय
Ministry of Housing & Urban Affairs
Government of India
New Delhi-110001


2/9/2025
USE HFA
3/9/25
So (HFA-107)
An. Nishin

एचओ/जीएसडी/डीएके/2025/01683

26 अगस्त, 2025

उप महानिदेशक (एचएफए)

आवासन और शहरी कार्य मंत्रालय

भारत सरकार

निर्माण भवन, नई दिल्ली - 110001

प्रधानमंत्री आवास योजना (शहरी) 2.0-ब्याज सब्सिडी योजना (आईएसएस)

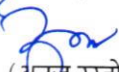
उपयोगिता प्रमाण पत्र प्रस्तुत करना और अग्रिम सब्सिडी का दावा करना

उपर्युक्त विषय के संदर्भ में, हम निम्नानुसार प्रस्तुत करना चाहेंगे:

5. पीएमएवाई-यू 2.0-आईएसएस के लिए 17.09.2024 को जारी योजना दिशानिर्देशों के पैरा 10.1 के अनुसार, "ब्याज सब्सिडी की अगली राशि केंद्रीय नोडल एजेंसी को पिछली राशि के 75% उपयोग के बाद, तिमाही आधार पर और केंद्रीय नोडल एजेंसी द्वारा किए गए दावे के आधार पर जारी की जाएगी।"
6. इस संबंध में, हम प्रस्तुत करते हैं कि अभी तक आवासन और शहरी कार्य मंत्रालय के दिनांक 28.03.2025 के स्वीकृति आदेशों के माध्यम से राष्ट्रीय आवास बैंक को ₹50 करोड़ की अग्रिम सब्सिडी प्राप्त हुई है, जो ईडब्ल्यूएस/एलआईजी के लिए ₹35 करोड़ और एमआईजी के लिए ₹15 करोड़ है।
7. प्राप्त ₹50 करोड़ में से, प्रसंस्करण शुल्क सहित ₹37.25 करोड़ की सब्सिडी, राष्ट्रीय आवास बैंक द्वारा केंद्रीय नोडल एजेंसी के रूप में स्वीकृत की गई है और पीएमएएस पर प्राथमिक ऋणदाता संस्थानों को संबंधित व्यय सीमा निर्धारित की गई है, जिसमें से ₹33.63 करोड़ की राशि प्राथमिक ऋणदाता संस्थानों को द्वारा उपयोग की जा चुकी है। दिशानिर्देशों के अनुलग्नक- 11 में निर्धारित प्रारूप के अनुसार, स्वीकृत राशि का उपयोगिता प्रमाण पत्र (यूसी) अनुलग्नक-ए के रूप में संलग्न है।
8. हम यह भी उल्लेख करना चाहेंगे कि 31.07.2025 तक ईडब्ल्यूएस/एलआईजी के लिए प्राप्त ₹35 करोड़ में से राष्ट्रीय आवास बैंक ने ₹32.54 करोड़ की सब्सिडी स्वीकृत कर दी है तथा ₹39 करोड़ के दावे प्रक्रियाधीन हैं। उपरोक्त और अपेक्षित दावों को ध्यान में रखते हुए, हम ईडब्ल्यूएस/एलआईजी के लिए 100 करोड़ रुपये का दावा प्रस्तुत करते हैं।

उपरोक्त के मद्देनजर, कृपया यू.सी. की प्राप्ति की सूचना देने का कष्ट करें तथा ईडब्ल्यूएस/एलआईजी के लिए 100 करोड़ रुपये की अग्रिम सब्सिडी जारी करने के अनुरोध पर विचार करने का कष्ट करें।

भवदीय,


(अनुमोदित रस्तोगी)

महाप्रबंधक

संलग्न: उपरोक्तानुसार

31.

31.

The Deputy Director General (HFA)
Ministry of Housing and Urban Affairs
Government of India
Nirman Bhawan, New Delhi - 110001

Central Nodal Agency -UC for PMAY (U) 2.0 -ISS
[Furnished by CNA to MoHUA]

Summary as on 31.07.2025

₹ in crore

S. No.	Particulars	EWS/LIG	MIG	Total
1.	Total cumulative funds allocated	35.00	15.00	50.00
2.	Total cumulative funds released* (sanctioned)	32.54	4.71	37.25
3.	Total cumulative refunds	0.00	0.00	0.00
4.	Funds left with CNA [1-(2-3)]	2.46	10.29	12.75
5.	Net Total funds released* [2-3]	32.54	4.71	37.25
6.	Additional fund sought from MoHUA	100.00	0.00	100.00

* The amount represents subsidy sanctioned by NHB on Unified Web Portal. The corresponding expenditure limit for withdrawal has been allocated to the PLIs.

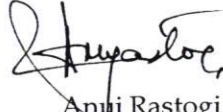
#State/UT wise and PLI-wise details have been attached as Annexure-A1 and A2 respectively.

It is certified by CNA that:

- 1) The loans have been sanctioned and disbursed in accordance with the extant guidelines for ISS for EWS/LIG/MIG of the Ministry of Housing & Urban Affairs Government of India, as certified by the PLIs.
- 2) 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) There is no duplicate claim of the subsidy for any of the aforesaid loan accounts.

Date: 26.08.2025

Place: New Delhi


Anuj Rastogi
General Manager
National Housing Bank

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