

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: 01 December 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 President of India for release of **₹490,00,00,000/- (Rupees Four 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/Low 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 CNAis 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 ₹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.
- x. NHB to ensure compliance as stated in NHB letter dated 27 October 2022 that there is electronic evidence/trail for the claims of CLSS subsidy towards homeloan 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. In pursuance to DEA ID Note No. 7/4/2020-BA (Pt.) dated 10-11-2022 conveying authorization for incurring excess expenditure of ₹5,500 crore under CLSS(EWS/LIG) component of 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. 60 of Ministry of Housing & Urban Affairs for the year 2022-23 and will be transferred to the following head of account after obtaining necessary supplementary demand in 1st SDG for FY 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 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

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#719 dated 11.11.2022.**

Signature

7. Details of this sanction have been registered at S.No.238 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. 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, LokNayak 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. 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

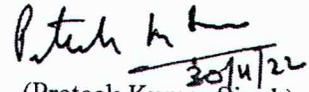
North Block,
New Delhi, 30th November, 2022

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 29th 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 9th 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

NHB(ND)/GSD/OUT 07425/2022

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

KA : Ms. Sireesha, Lead Housing Finance

Passed for payment of
₹490,00,00,000
Rupees four hundred ninety crore only.
S.L.C.
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

राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

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	29,685.00
2.	Interest accrued	0.00
3.	Subsidy amount released to PLIs as on 21-10-2022*	29,312.10
4.	Balance subsidy including interest available with NHB (1+2-3)*	372.90
5.	Subsidy sought from MoHUA	5,581.00

*Provisional

It is certified that -

- 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.
- 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.
- For duplicate claims, as advised by MoHUA, SLNAs will coordinate with the PLIs.

DDG (HFA)

Date: 27.10.2022
Place: New Delhi

E2164910
7-11-22

S.L.C.

S.K. Seal
(Sourav Seal)
Deputy General Manager

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

Passed for payment of Rs. 49,57,27,00,000/-
(Rupees four thousand nine hundred fifty seven crore twenty seven lakh only)

भारत सरकार के अंतर्गत सांविधिक निकाय
कोर 5-ए, तीसरे से पांचवां तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003
दूरभाष : 011-3918 7000 फैक्स : 011-2464 9030
वेबसाइट : www.nhb.org.in ईमेल : ho@nhb.org.in

Statutory Body under the Government of India
Core 5-A, 3rd to 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003
Phone : 011-3918 7000 Fax : 011-2464 9030
Website : www.nhb.org.in E-mail : ho@nhb.org.in

"बैंक हिन्दी में पत्राचार का स्वागत करता है"

जारी: नई दिल्ली

दिनांक: 27.10.2022

उप महाप्रबंधक

(सौरव सोल)

27/10/22

कंपनी उपर्युक्त विषय पर साथ में संलग्न अंग्रेजी पत्र की विषयवस्तु नोट करने का कष्ट करें।

(अस्थायी)

उपनिर्देश प्रशासक

नाम एवं पता अंग्रेजी पत्रानुसार,

एनएचबी (एनडी) /बीएसडी/ 07425/2022

NHB(ND)/GSD/7408/2022
October 27, 2022

Shri Sanjeev Kumar Sharma
Under Secretary (HFA-IV)
Ministry of Housing and Urban Affairs
Government of India
Nirman Bhawan, New Delhi - 110011.

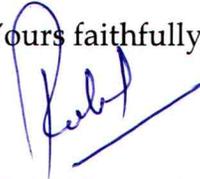
Sir,

Implementation of CLSS Vertical of PMAY-U for EWS/LIG

This has reference to your letter No. N-11016/1/2022-HFA IV UD (EFS-9122800) dated September 27, 2022 enclosing therewith the Minutes of the Review meeting held on 20-09-2022 to review the progress and implementation of CLSS vertical of PMAY- U. In this regard we inform as under:

1. The electronic evidence/trail for the claims of CLSS subsidy towards home loan sanctioned and disbursed by PLIs up to 31 March 2022 and have been uploaded by 30 June, 2022 is available in the database of CNA portal.
2. Based on the confirmation received from 185 PLIs, it may be informed that all applications towards CLSS subsidy for EWS/LIG category submitted by the applicants which were processed and uploaded on CNA portal by 30-06-2022 were received by PLIs for period till 31-03-2022.

Yours faithfully,



(Rahul Kumar)
Manager

एनएचबी (एनडी) /जीएसडी/ 7408 /2022

अक्टूबर 27, 2022

नाम एवं पता अंग्रेजी पत्रानुसार,

महोदय,

ईडब्ल्यूएस/एलआईजी के लिए पीएमई-यू के सीएसएस वर्टिकल का कार्यान्वयन

कृपया उपर्युक्त विषय पर साथ में संलग्न अंग्रेजी पत्र की विषयवस्तु नोट करने का कष्ट करें।

भवदीय,

राहुल

(राहुल कुमार)

प्रबंधक

101-7



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

NHB(ND)/GSD/OUT06466/2022

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

KA : Ms. Sireesha, Lead Housing Finance

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	29,685.00
2.	Interest accrued	0.00
3.	Subsidy amount released to PLIs as on 15-09-2022*	29,226.29
4.	Balance subsidy including interest available with NHB (1+2-3)*	458.71
5.	Subsidy sought from MoHUA	5,581.00

*Provisional

It is certified that -

- 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.
- 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.
- For duplicate claims, as advised by MoHUA, SLNAs will coordinate with the PLIs.

Dy/DG (HFA) E-214 1378
4/10/22

Sirav
(Sourav Seal)

Deputy General Manager

Date: 16.09.2022

Place: New Delhi

भारत सरकार के अंतर्गत सांविधिक निकाय

कोर 5-ए, तीसरे से पांचवां तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003

दूरभाष : 011-3918 7000 फ़ैक्स : 011-2464 9030

वेबसाइट : www.nhb.org.in ईमेल : ho@nhb.org.in

Statutory Body under the Government of India

Core 5-A, 3rd to 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003

Phone : 011-3918 7000 Fax : 011-2464 9030

Website : www.nhb.org.in E-mail : ho@nhb.org.in

“बैंक हिन्दी में पत्राचार का स्वागत करता है”

US (HFA-IV) online
S.O (HFA-IV)

एनएचबी/और/जीएस/ आउट06466 /2022

नाम एवं पता अंग्रेजी पत्रानुसार,

केए: सुश्री सिरीशा, लीड हाउसिंग फाइनेंस

उपयोग प्रमाणपत्र
अस्थायी

कृपया उपर्युक्त विषय पर साथ में संलग्न अंग्रेजी पत्र की विषयवस्तु नोट करने का कष्ट करें।

श्री/श्रीमती
(सौरव सील)
उप महाप्रबंधक

दिनांक: 16.09.2022

जगह: नई दिल्ली

September 16, 2022



Ms. Bindu Sreedathan
DDG (HFA)
Ministry of Housing and Urban Affairs
Government of India
Nirman Bhawan
New Delhi

Madam,

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

We would like to submit with reference to the captioned subject as under:

- a. As per Scheme Guidelines, "An advance subsidy will be released to each CNA at the start of the scheme. Subsequent amounts of credit linked subsidy will be released to the CNAs after 70% utilization of earlier amounts, on quarterly basis, and based on claims raised by CNAs..."

The Bank has released Rs. 2744 crore approx. out of the last tranche of Rs. 3000 crore received by NHB on March 28, 2022 from MoHUA resulting in tranche utilization of 91%. The remaining amount could not be disbursed due to non-compliance of Aadhar seeding norms fixed by MoHUA from time to time, by PLIs.

- b. Based on the claims uploaded by PLIs, there is requirement of funds of Rs. 10,832 crore (approx.) for releasing subsidy to 4.39 lakh units (approx.).
- c. As on date, 173 PLIs are complying with current Aadhar seeding norms ((i) More than 90% Aadhaar compliance done, and (ii) Number of pending cases for Aadhaar compliance does not exceed 1000). The fund requirement for releasing subsidy to these PLIs is of Rs. 5,738 crore (approx.) covering 2.32 lakh units (approx.). We propose to conduct de-dupe only for PLIs complying with Aadhar seeding norms. The details regarding subsidy amount, Aadhar compliance etc. are available at "Annexure A". Further, there is an amount of Rs. 157 crore (approx.) available with the Bank on account of settled refunds.
- d. In view of the above, we request you to kindly credit advance subsidy of ₹5,581 crore (Rupees Five Thousand Five Hundred Eighty One Crore only) to the following bank account maintained with Canara Bank under intimation to us:

SM

एनएचबी(एनडी)/जीएस/ईडब्ल्यूएस-एलआईजी/आउट 06468/2022

सितंबर 16, 2022

नाम एवं पता अंग्रेजी पत्रानुसार,

महोदय,

क्रेडिट लिंक्ड सब्सिडी योजना (ईडब्ल्यूएस/एलआईजी के लिए सीएलएसएस) के तहत
प्रधानमंत्री आवास योजना (पीएमएवाई) - अग्रिम सब्सिडी जारी करना

कृपया उपर्युक्त विषय पर साथ में संलग्न अंग्रेजी पत्र की विषयवस्तु नोट करने का कष्ट करें।

भवदीय,

सौरव सील
(सौरव सील)
उप महाप्रबंधक

Name of the Account- NHB-Pradhan Mantri Awas Yojana - Credit Linked Subsidy Scheme for EWS/LIG

Bank Name- Canara Bank

Account No- 3525101001612 **IFSC Code-** CNRB0003525

Bank Address- National Archives of India Building Branch, Janpath, New Delhi-110001

Contact Number - Sh. Ravi Shankar, Sr. Manager, (M) 97307 51646

- e. Utilization Certificate (provisional) is enclosed herewith at "Annexure B."
- f. On an average, 20 releases (release orders) per day will be endeavoured by NHB.

Yours faithfully,

SKSY

(Sourav Seal)

Deputy General Manager



Date : 18-11-2022

FORM CAM - 14
(Para 2.6.1)

BILL RETURN MEMO

Token No. **7638**

(To be returned in original with reply noted in the right hand column)

Pay and Accounts Office : [043884]PAO(Sectt.), Ministry of Urban Development, New Delhi
Bill No. CP00003970 Dated : 15-11-2022
No. of enclosures (in words):

To the : [243894]SO-Cash M/o UD

Your Bill No. CP00003970 for Rs.49572700000 is returned herewith for the reason(s) stated below with the request that you will kindly remedy the defect pointed out before resubmission and instruct your office to avoid similar errors or omissions in future.

Signature.....

Designation.....

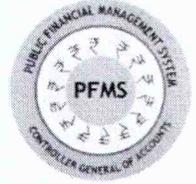
Reason of Returning:

1. As per the Sanction NHB has been mentioned as CNA please provide CNA Account details.

Please see the remarks of PAO.

HFA - IV

K. S. Bhatnagar
आह्वान एवं सावितरण अधिकारी
Drawing & Disbursing Officer
आवासन और शहरी कार्य मंत्रालय
Ministry of Housing & Urban Affairs
भारत सरकार / Govt. of India
निर्माण भवन, नई दिल्ली
Nirman Bhawan, New Delhi

**BILL**

Financial Year : 2022-2023

7638
15/11/22

PAO Code : 043884

PAO Description : PAO(Sectt.), Ministry of Urban Development, New Delhi

DDO Code : 243894

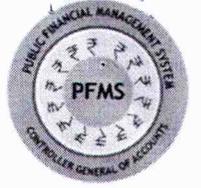
DDO Description : SO-Cash M/o UD

IFD No. : Note 719	IFD Date : 11-11-2022
Sanction No. : N-11016/7/2017-HFA IV SECTION (EFS- 9022635)	Sanction Date : 15-11-2022 Sanction Amount : 49572700000

Token No. :	Token Date :
Voucher No. :	Voucher Date :
Bill No. : CP00003970	Bill Date : 15-11-2022 Bill Amount : 49572700000

Accounting Classification**Expenditure**

S.NO.	Object Head Description	LOA No.(if any)	Grant No	Function Head	Object Head	Category	Amount
1	SUBSIDIES		060	2216025020101	33	5	49572700000

**E-Payment Details**

S.NO	Beneficiary Name/ Agency Name	Bank and Branch Name	IFSC Code	Account No.	Gross Amount	Deductions	Net Amount (Rs.)	NPB
1	NHB-Pradhan Mantri Awas Yojana - Credit Linked Subsidy Scheme for EWS/LIG NHBNCEF	CANARA BANKDEL HI SPL BR FOR GOVERNMENT BUSINESS	CNRB0003525	3525101001612	49572700000	0	49572700000	
Total :					49572700000	0	49572700000	



1. I Certify that the expenditure included in this bill could not, with due regard to the interest of the public service be avoided. I Certify that to the best of my knowledge and belief, the payments entered in this bill except items noted below, have been duly made to the parties entitled to receive them and relevant vouchers for sum above Rs. 500/- are attached to this bill; credit bills (above Rs.500/-) relating to the said exceptions which exceed the balance of the permanent advance are attached and relevant stamped receipts will be forwarded as soon as the amounts are paid on receipt of the amount drawn on this bill. I have, as far as possible, obtained vouchers for sums less than Rs. 500/- which are listed in GAR 28 and I am responsible that they have been so defaced or mutilated that they can not be used again. All work bills are annexed.

2. Certified that all the articles detailed in the vouchers attached to the bill and in those retained in my office have been accounted for in the Stock Register.

3. Certified that the purchases billed for have been received in good order, that their quantities are correct and their quality good and according to specification, that the rates paid are not in excess of the accepted and the market rates and that suitable notes of payment have been recorded against the indents and invoices concerned to prevent double payments.

4. Certified that-

(a) The expenditure on conveyance hire included in this bill was actually, incurred was unavoidable and is within the scheduled scale of charges for the conveyance used, and

(b) The Government servant concerned is not entitled to draw travelling allowance under the ordinary rules for the journey, and is not granted any compensatory leave and does not and will not receive any special remuneration for the performance of the duty which necessitated the journey.

* 5. Certified that the monetary or quantitative limits prescribed by the government in respect of items of contingencies included in the bill have not been exceeded.

* This Certificate is required when proper store accounts of materials and stores purchase are required to be maintained.

Accounting Head : 060 - 2216025020101 - 33 - 5

Appropriation for the current year : 0

Expenditure including this bill : 49572700000

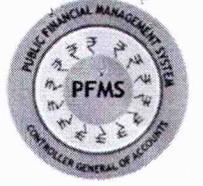
Amount of work bill annexed : 49572700000

Balance available : -49572700000

Dated.....

Signature and Designation of the Drawing officer

आवासन एवं सवितरण विभाग
आवासन और शहरी कार्य विभाग
Ministry of Housing & Urban Affairs
भारत सरकार / Govt. of India
निर्माण भवन, नई दिल्ली
Nirman Bhawan, New Delhi



Passed for payment of Rs.(in figures)/-(Rupees in words) : 49572700000/- (Four Thousand Nine Hundred Fifty-Seven Crores Twenty-Seven Lakhs Rupee(s) Only)

DDO Maker

Kamlesh Bhatnagar
अनुदान एवं संचालन अधिकारी
Drawing & Disbursing Officer
आवासन और शहरी मामलों के मंत्रालय
Ministry of Housing & Urban Affairs
भारत सरकार / Govt. of India
निर्माण भवन, नई दिल्ली
Nirman Bhawan, New Delhi

DDO Checker

Cheque Drawing D.D.O

For use in Pay and Account Office

Pay
Passed for payment of Rs.(in figures)/-(Rupees in words) : 49572700000/- (Four Thousand Nine Hundred Fifty-Seven Crores Twenty-Seven Lakhs Rupee(s) Only)

Objected to Rs.....

Reason of Objection.....

Shyly
Jr./Sr. Accountant
15/11/22

P
A.A.O
16/11/22

Pay and Accounts Officer

DCA/CA/CCA

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: 15 November 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 President of India for release of **₹4957,27,00,000/- (Rupees four thousand nine hundred fifty seven crore twenty seven lakh 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/Low 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).

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.

x. NHB to ensure compliance as stated in NHB letter dated 27 October 2022 that there is electronic evidence/trail for the claims of CLSS subsidy towards homeloan 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.

3. In pursuance to DEA ID Note No. 7/4/2020-BA (Pt.) dated 10-11-2022 conveying authorization for incurring excess expenditure of ₹ 5,500 crore under CLSS(EWS/LIG) component of 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. 60 of Ministry of Housing & Urban Affairs for the year 2022-23 and will be transferred to the following head of account after obtaining necessary supplementary demand in 1st SDG for FY 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 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

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.

5/2

6. This issues with the concurrence of the Finance Division vide their **Note#719 dated 11.11.2022.**

7. Details of this sanction have been registered at S.No. **222** 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. 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, LokNayak 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. DC (MIS), HFA
6. Team Leader, PMU



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India