

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: 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 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 **₹64,00,00,000/- (Rupees Sixty Four 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/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 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.
- x. SBI 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.

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 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#224 dated 11-11-2022.**

Sub

7. Details of this sanction have been registered at S.No. 224 in the Sanction Register of the HFA Directorate (maintained in HFA-III Section) of the Ministry of HUA 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. 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. DC (MIS), HFA
6. Team Leader, PMU



(Sanjeev Kumar Sharma)

Under Secretary to the Government of India



भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

The Joint Secretary (HFA)
Ministry of Housing & Urban Affairs,
Government of India, Nirman Bhawan,
New Delhi-110 001.

REHBU/PMAY/2022-23/ 194

Date: 04.07.2022

Dear Sir,

Credit Linked Subsidy Scheme (CLSS)
Pradhan Mantri Awas Yojana - Urban (PMAY-U)
Provisional Utilization Certificate 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.70 Cr (Rs. Seventy Crores) for EWS category which may be utilized by 31.07.2022 .

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	3475	Rs.70.00

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)

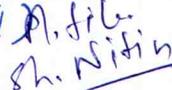
Encl:- Annexure 3 (For EWS)

Passed for payment of Rs.64,00,00,000/-
(Rupees Sixty Four crore only) 


DDG (HFA-2)
14/07/22

JS (HFA)
E- 2074917
Dt. 12/7/22


15.07.22

US (HFA-IV) 
Sh. Nitin



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

संजीव कुमार शर्मा
SANJIV KUMAR SHARMA
स्थायर संपदा एवं आवास व्यवसाय इकाई
कॉरपोरेट सेंटर
8 वी मंजिल, स्टेट बैंक भवन,
मादाम कामा रोड, नरीमन पॉइंट
मुंबई - 400 021
New Delhi-110011

स्थायर संपदा एवं आवास व्यवसाय इकाई
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मादाम कामा रोड, नरीमन पॉइंट
मुंबई - 400 021

Real Estate & Housing Business Unit
Corporate Centre
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	3700.00
2	Interest earned on the funds available with CNA	2.60
3	Subsidy amount released to PLIs so far (Please give state-wise and PLI-wise as per attached format)	3699.90
4	Balance subsidy including interest available with CNA	2.70
5	Subsidy sought from MoHUA	70.00

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 : 04.07.2022
Place : Mumbai

CLSS-PMAY(U) - PLI-WISE UTILISATION OF SUBSIDY AND PROCESSING FEE AS ON 24.06.2022

STATE BANK OF INDIA AS CENTRAL NODAL AGENCY

PLI NAME	EWS NEW					EWS OLD					TOTAL (EWS-NEW+EWS-OLD)				
	No.of Beneficiaries	Loan Disbursed	Subsidy Amount	Process. Fee	TOTAL AMOUNT	No.of Beneficiaries	Loan Disbursed	Subsidy Amount	Process Fee	TOTAL AMOUNT	No.of Beneficiaries	Loan Disbursed	Subsidy Amount	Process Fee	TOTAL AMOUNT
AHMEDABAD	22044	2950.35	562.78	6.64	569.43	827	83.86	17.20	0.08	17.29	22871	3034.21	579.99	6.73	586.71
AMARAVATI	7362	1339.10	186.89	2.22	189.11	469	67.60	9.72	0.05	9.77	7831	1406.70	196.61	2.27	198.88
BANGALORE	6511	936.91	162.43	1.96	164.38	298	32.48	5.98	0.03	6.01	6809	969.38	168.40	1.99	170.39
BHOPAL	18056	2233.44	455.85	5.44	461.29	662	71.37	14.97	0.07	15.04	18718	2304.80	470.82	5.51	476.33
BHUBANESWAR	1442	139.38	34.33	0.44	34.76	78	8.41	2.18	0.01	2.19	1520	147.79	36.51	0.44	36.96
CHANDIGARH	4100	550.51	102.23	1.24	103.47	273	30.20	5.78	0.03	5.81	4373	580.71	108.01	1.27	109.28
CHENNAI	8319	1339.74	209.21	2.50	211.71	519	71.08	10.62	0.05	10.67	8838	1410.82	219.82	2.55	222.38
GUWAHATI	1042	114.49	24.52	0.31	24.83	149	13.60	2.96	0.01	2.97	1191	128.09	27.47	0.33	27.80
HYDERABAD	5048	1024.07	130.61	1.52	132.13	266	45.77	5.65	0.03	5.68	5314	1069.84	136.26	1.54	137.80
JAIPUR	6640	833.16	174.68	2.00	176.68	137	17.65	2.93	0.01	2.94	6777	850.81	177.60	2.01	179.62
KOLKATA	12853	2074.25	320.36	3.88	324.24	599	76.63	12.26	0.06	12.32	13452	2150.88	332.62	3.94	336.56
LUCKNOW	2594	355.04	64.02	0.79	64.81	143	16.99	3.02	0.02	3.04	2737	372.03	67.04	0.80	67.84
MAHARASHTRA	25146	3798.80	635.15	7.57	642.71	1171	148.57	24.63	0.12	24.75	26317	3947.37	659.78	7.69	667.46
MUMBAI METRO	6611	1124.00	170.07	1.99	172.05	237	31.99	5.12	0.02	5.14	6848	1155.99	175.18	2.01	177.19
NEW DELHI	4589	714.24	115.94	1.38	117.33	236	25.69	4.79	0.02	4.81	4825	739.93	120.73	1.41	122.14
PATNA	4094	541.04	98.47	1.23	99.71	636	72.96	13.09	0.06	13.16	4730	614.00	111.57	1.30	112.87
THIRUVANANTHAPURA	2543	320.22	65.14	0.77	65.91	156	21.62	3.76	0.02	3.78	2699	341.85	68.90	0.78	69.69
Grand Total	138994	20388.73	3512.68	41.87	3554.54	6856	836.48	144.66	0.70	145.35	145850	21225.21	3657.33	42.57	3699.90

E.M.A

CLSS-PMAY(U) - STATE-WISE UTILISATION OF SUBSIDY AND PROCESSING FEE AS ON 24.06.2022

STATE BANK OF INDIA AS CENTRAL NODAL AGENCY

STATE NAME	EWS NEW					EWS OLD					TOTAL (EWS-NEW+EWS-OLD)				
	No.of Beneficiaries	Loan Disbursed	Subsidy Amount	Process. Fee	TOTAL AMOUNT	No.of Beneficiaries	Loan Disbursed	Subsidy Amount	Process. Fee	TOTAL AMOUNT	No.of Beneficiaries	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	7346	1335.79	186.49	2.22	188.70	470	67.84	9.74	0.05	9.79	7816	1403.63	196.23	2.26	198.49
Arunachal Pradesh	5	0.38	0.12	0.00	0.12	0	0.00	0.00	0.00	0.00	5	0.38	0.12	0.00	0.12
Assam	311	39.49	7.68	0.09	7.78	21	2.87	0.52	0.00	0.52	332	42.37	8.20	0.10	8.30
Bihar	2546	318.05	62.11	0.77	62.88	331	37.46	6.95	0.03	6.99	2877	355.51	69.07	0.80	69.87
Chandigarh	39	7.02	0.97	0.01	0.98	0	0.00	0.00	0.00	0.00	39	7.02	0.97	0.01	0.98
Chhattisgarh	4549	581.22	117.24	1.37	118.62	149	15.69	3.71	0.02	3.72	4698	596.91	120.95	1.39	122.34
Dadra and Nagar Haveli and D	214	28.15	5.34	0.06	5.41	3	0.29	0.06	0.00	0.07	217	28.44	5.41	0.06	5.47
Delhi	389	61.04	9.78	0.12	9.90	37	4.66	0.79	0.00	0.80	426	65.71	10.58	0.12	10.70
Goa	350	67.09	9.02	0.11	9.13	27	3.87	0.56	0.00	0.56	377	70.97	9.58	0.11	9.69
Gujarat	21827	2921.88	557.35	6.58	563.93	823	83.34	17.12	0.08	17.20	22650	3005.22	574.47	6.66	581.13
Haryana	1701	231.63	42.60	0.51	43.11	100	11.55	2.12	0.01	2.13	1801	243.18	44.72	0.52	45.24
Himachal Pradesh	326	49.25	8.32	0.10	8.42	47	6.23	1.00	0.00	1.00	373	55.48	9.32	0.10	9.42
Jammu and Kashmir	245	25.27	6.08	0.07	6.15	9	0.84	0.19	0.00	0.19	254	26.11	6.27	0.08	6.34
Jharkhand	1508	216.53	35.41	0.45	35.86	294	33.95	5.91	0.03	5.94	1802	250.48	41.31	0.48	41.80
Karnataka	6526	940.69	162.82	1.96	164.78	297	32.40	5.95	0.03	5.98	6823	973.09	168.77	1.99	170.77
Kerala	2529	318.45	64.78	0.76	65.55	156	21.62	3.76	0.02	3.78	2685	340.08	68.55	0.78	69.33
Madhya Pradesh	13507	1651.84	338.60	4.07	342.67	514	55.71	11.27	0.05	11.32	14021	1707.55	349.87	4.12	353.99
Maharashtra	31413	4856.77	796.36	9.45	805.81	1381	176.77	29.19	0.14	29.33	32794	5033.54	825.55	9.59	835.14
Manipur	6	1.03	0.16	0.00	0.16	0	0.00	0.00	0.00	0.00	6	1.03	0.16	0.00	0.16
Meghalaya	45	4.53	1.06	0.01	1.07	0	0.00	0.00	0.00	0.00	45	4.53	1.06	0.01	1.07
Mizoram	135	10.02	2.70	0.04	2.74	70	5.22	1.27	0.01	1.28	205	15.24	3.97	0.05	4.01
Nagaland	4	0.56	0.09	0.00	0.09	0	0.00	0.00	0.00	0.00	4	0.56	0.09	0.00	0.09
Odisha	1441	139.04	34.30	0.44	34.73	79	8.50	2.20	0.01	2.21	1520	147.54	36.50	0.44	36.95
Puducherry	256	32.10	6.23	0.08	6.30	7	0.57	0.13	0.00	0.13	263	32.67	6.36	0.08	6.44
Punjab	2320	309.78	57.60	0.70	58.30	136	14.37	2.87	0.01	2.88	2456	324.16	60.47	0.71	61.19
Rajasthan	6650	834.70	174.90	2.00	176.91	137	17.65	2.93	0.01	2.94	6787	852.35	177.83	2.02	179.85
Sikkim	4	0.39	0.09	0.00	0.09	0	0.00	0.00	0.00	0.00	4	0.39	0.09	0.00	0.09
Tamil Nadu	8081	1310.05	203.44	2.43	205.87	510	70.23	10.45	0.05	10.50	8591	1380.29	213.89	2.48	216.37
Telangana	5054	1024.98	130.74	1.52	132.26	266	45.77	5.65	0.03	5.68	5320	1070.75	136.40	1.54	137.94
Tripura	530	57.70	12.59	0.16	12.75	56	5.27	1.13	0.01	1.14	586	62.97	13.73	0.16	13.89
Uttar Pradesh	5218	809.10	130.88	1.57	132.45	229	27.49	4.69	0.02	4.72	5447	836.59	135.57	1.60	137.17
Uttarakhand	1050	127.97	26.08	0.32	26.40	97	8.13	2.00	0.01	2.01	1147	136.10	28.08	0.33	28.40
West Bengal	12861	2074.76	320.52	3.88	324.40	610	78.16	12.48	0.06	12.55	13471	2152.92	333.01	3.94	336.95
Grand Total	138994	20388.73	3512.68	41.87	3554.54	6856	836.48	144.66	0.70	145.35	145850	21225.21	3657.33	42.57	3699.90

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