

N-11016/1/2025-HFA-IV-MoHUA (EFS - 9193531)

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

Sankalp Bhawan, New Delhi – 110011
Dated: 31st December 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 **₹77,00,00,000/- (Rupees Seventy Seven 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.

Cont'd...

3. The amount of **₹77,00,00,000/- (Rupees seventy seven crore only)** is debitale 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#74-76 dated 31-12-2025**.

7. Details of this sanction have been registered at S.No. 247 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



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

By hand/email
HO/GSD/DAK/2025/01722
December 08, 2025

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

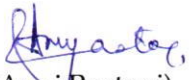
PMAY (U) 2.0-Interest Subsidy Scheme (ISS)
Submission of Utilisation Certificate and claim for advance subsidy for EWS/LIG

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 ₹135 crore for EWS/LIG has been received from the MoHUA. Out of ₹135 crore received, applications amounting to ₹131.95 crore have been sanctioned and further claims of about ₹29.40 crore are under process as on 08.12.2025.
3. Considering the above and the expected claims in next three months, we submit a claim for ₹150 crores for EWS/LIG. The Utilisation Certificate (UC) for the amount sanctioned, as per the format prescribed in Annexure-11 of the guidelines is enclosed as **Annexure-A**.


In view of the above, kindly acknowledge the receipt of UC and consider the request for releasing the advance subsidy of ₹150 crores for EWS/LIG.

Yours faithfully,


(Anuj Rastogi)
General Manager


Encl.: as above

अभिषेक

 10/12/2025

Use HFA-4

Pass for payment of
₹77,000,000/- (Seventy
Seven Crore only)
31/12/2025


Ajit Kumar Bhadani
अनुभाग अधिकारी / Section Officer
आवासन और शहरी कार्य मंत्रालय
Ministry of Housing & Urban Affairs
गोवा सरकार / Govt. of India
निरमल भवन, नई दिल्ली-110001
Nirman Bhawan, New Delhi-110001
19/12/2025
Sh. Nirman

DDH
HS (HFA-4)
C-3080666
18/12

भारत सरकार के अंतर्गत सांविधान 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 E-mail : 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"

दस्ती पत्र/ईमेल द्वारा
एचओ/जीएसडी/डीएके/2025/01722
08 दिसम्बर, 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)
ईडब्ल्यूएस/एलआईजी के लिए उपयोगिता प्रमाण पत्र प्रस्तुत करना और अग्रिम सब्सिडी का दावा
करना**

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

1. 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।"
2. इस संबंध में, हम प्रस्तुत करते हैं कि अभी तक आवासन और शहरी कार्य मंत्रालय से ईडब्ल्यूएस/एलआईजी के लिए ₹135 करोड़ की अग्रिम सब्सिडी प्राप्त हुई है। प्राप्त ₹135 करोड़ में से, ₹131.95 करोड़ की राशि के आवेदन स्वीकृत किए गए हैं और 08.12.2025 तक लगभग ₹29.40 करोड़ के आगे के दावे प्रक्रियाधीन हैं।
3. उपरोक्त और अगले तीन महीनों में अपेक्षित दावों को ध्यान में रखते हुए, हम ईडब्ल्यूएस/एलआईजी के लिए ₹150 करोड़ का दावा प्रस्तुत करते हैं। दिशानिर्देशों के अनुलग्नक- 11 में निर्धारित प्रारूप के अनुसार, स्वीकृत राशि का उपयोगिता प्रमाण पत्र (यूसी) **अनुलग्नक-ए** के रूप में संलग्न है।

उपरोक्त के मद्देनजर, कृपया उपयोगिता प्रमाण पत्र की प्राप्ति की सूचना देने का कष्ट करें तथा ईडब्ल्यूएस/एलआईजी के लिए ₹150 करोड़ की अग्रिम सब्सिडी जारी करने के अनुरोध पर विचार करने का कष्ट करें।

भवदीय,


(अनुज रस्तोगी)

महाप्रबंधक

संलग्न: उपरोक्तानुसार

Annexure-A

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 for EWS/LIG
[Furnished by CNA to MoHUA]

Summary as on 08.12.2025

S. No.	Particulars	Amount (₹ in crore)
1.	Total cumulative funds allocated	135.00
2.	Total cumulative funds released* (sanctioned)	131.95
3.	Total cumulative refunds	0.00
4.	Funds left with CNA [1-(2-3)]	3.05
5.	Net Total funds released* [2-3]	131.95
6.	Additional fund sought from MoHUA	150.00

* 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.

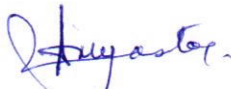
It is certified that:

- 1) The loans have been sanctioned and disbursed in accordance with the extant guidelines for ISS for EWS/LIG of the Ministry of Housing & Urban Affairs Government of India, as per the MoU executed 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.

Date: 08.12.2025

Place: New Delhi




Anuj Rastogi
General Manager
National Housing Bank
