Leapfrogging CLSS – DHFL

Lucknow- July 2018
TARGETED SEGMENTATION

- **Town codes**: NHB provided the comprehensive list of town codes applicable under PMAY.
- **Pin codes**: The town codes master list was bifurcated into applicable pin codes for the town.
- **Rural v/s Urban**: Pin codes were further divided into Rural / Urban as per plan approval.
- **System Flagging**: All the PMAY pin codes and town codes were updated in system with PMAY flag.
- **Schemes EWS / LIG / MIG**: The applicable product programs under EWS / LIG / MIG were segregated as per Carpet Area, Annual Income, Property Ownership etc.
- **Frontline**: Frontline Team were trained on the product and were provided with - Flyers - Checklists - Product Handouts to educate / inform the customer.
EXECUTION @ ground level

Griha Utsav

- Promote PMAY through Griha Utsav’s concentrated in approved towncodes of PMAY
- Organised in 51 locations
- Scaling up to 100 for the year

Approved Project Scheme

- Focus on projects approvals in pin codes mapped to PMAY
- Increased penetration of the approved projects in the Tier 2 and 3 cities

Data Validation to reduce leakage

Overall Process Flow

Sales
Front line team to source as per applicable product program

Credit
Credit Team to validate product details and sanction as per PMAY policy

Technical Validation
Technical Team visit’s the property and confirms:
- Carpet area as per defined guidelines
- Pin code/Town code in Approve locations
- Check for Urban Authority Approval

Disbursement
Complete documentation check prior to disbursement

Post - Disbursement
Ancestral Property Investigation:
- Residential Verification / CERSAI / Personal Discussion / CIBIL

NHB
Technical team to validate all the details before sending the application to NHB for releasing subsidy

Griha Utsav - Locations

Griha Utsav Organized
WAY FORWARD

• DHFL Jan Awas
  Offering to promote PMAY
• Set up corporate desks/loan desks in Govt organisations/LMI areas
• Increase number of Griha Utsav’s – concentration on approved Towncodes

• Existing micro branches, in Tier 2 and 3 locations, to be upgraded to branches in order to tap into PMAY potential
• Introduce new micro branches based on PMAY Town code coverage and potential
Thank You