



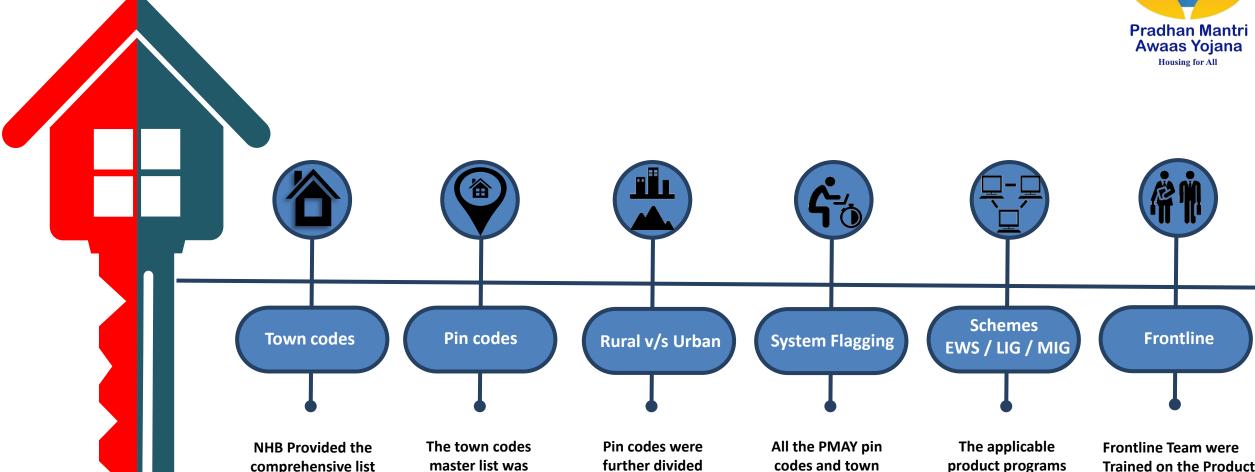
## **Leapfrogging CLSS – DHFL**

**Lucknow- July 2018** 



### **TARGETED SEGMENTATION**





comprehensive list of Town codes applicable under **PMAY** 

bifurcated into applicable pin codes for the town into Rural / Urban as per plan approval

codes were updated in system with PMAY flag

under EWS / LIG / MIG were segregated as per Carpet Area, Annual Income, **Property Ownership** etc

**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**



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

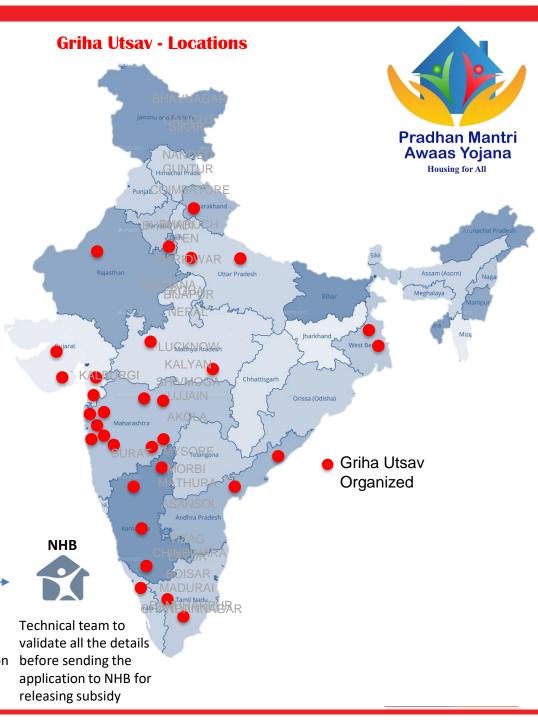


Complete documentation check prior to disbursement

#### Post -Disbursement



**Ancestral Property** Investigation: **Residential Verification** / CERSAI / Personal Discussion / CIBIL





## **WAY FORWARD**

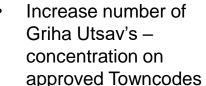




- **DHFL Jan Awas** Offering to promote **PMAY**
- Set up corporate desks/ loan desks in Govt organisations/ LMI areas
- Increase number of Griha Utsav's concentration on approved Towncodes









- 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**