No. I-11016/10/2017/HFA-4 (E-9030045) Government of India Ministry of Housing & Urban Affairs (HFA-4 Section)

Nirman Bhawan, New Delhi-110108

Dated: 23rd March, 2018

OFFICE MEMORANDUM

Sub: Minutes of review meeting on Credit Linked Subsidy Scheme under Pradhan Mantri Awas Yojana-Housing for All (Urban) Mission - reg.

The undersigned is directed to enclose herewith Minutes of CLSS review meeting held under the chairmanship of Joint Secretary & MD (HFA), Ministry of Housing and Urban Affairs on 07.03.2018 at 1100 hours in Nirman Bhawan, New Delhi, for information and necessary action.

(Rahul Mahna)

Cultur

Under Secretary to the Govt. of India

Telefax: 23061285

Encl: As above.

To

- 1. Dr. M. Ravi Kanth, CMD, HUDCO, HUDCO Bhawan, Core-7A, India Habitat Centre, Lodi Road, New Delhi-110003.
- 2. Shri Sriram Kalyanaraman, MD & CEO, NHB, Core 5-A, 4th Floor, India Habitat Centre, Lodi Road, New Delhi-110003.

Copy to:

- (i) PPS to Secretary (HUA)
- (ii) PS to JS (HFA)
- (iii) PS to Director (HFA-I)
- (iv) PS to DS (HFA-IV)
- (v) Ms. Nitika Krishan, Lead Affordable Housing & Urban Specialist, PMU.

REVIEW MEETING ON CLSS UNDER PMAY (U) on 7th March, 2018

- 1. A meeting was convened on 7th March, 2018 at 1100 hours by Joint Secretary and Mission Director (HFA). Ministry of Housing and Urban Affairs in his chamber at Nirman Bhawan. New Delhi to review the progress of CLSS component of PMAY (U) Mission. The list of participants is enclosed at Annexure I.
- 2. The following items were discussed.
- 2.1 The following progress under CLSS (as on 28.02.2018) was informed by the Central Nodal Agencies (CNAs):

	CLSS for EWS/LIG		CLSS for MIG	
CNAs	No. of beneficiaries	Interest subsidy released to PLIs (in Rs. Crore)	No. of beneficiaries	Interest subsidy released to PLIs (in Rs. Crore)
NHB	70,600	1427.14	15,593	324.01
HUDCO	2,761	51.25	200	3.8
Total	73.361	1,478.39	15.793	327.81

- 2.2 CNAs indicated the following requests for immediate advance subsidy under CLSS for EWS/LIG to meet the pending loan applications:
- (i) CLSS for EWS/LIG

NHB

Rs. 1,000 crore (in pipeline)

HUDCO

Rs. 50 crore

(ii) CLSS for MIG

NHB

Rs. 30 crore

HUDCO

Nil

CNAs were advised to send formal documentary requests for the amounts alongwith relevant UCs.

(Action: HFA-4, Mission Directorate)

2.3 CNAs were requested to share the data on linkage of CLSS beneficiaries with details of Aadhaar.

(Action: NHB and HUDCO)

2.4 NHB shared an update report received from various PLIs on beneficiaries who have received multiple benefits under PMAY (U) and the subsequent action taken on it. As work on this is currently in progress, NHB was requested to provide an action taken report after following up on all cases.

(Action: NHB)

2.5 CNAs were requested to further develop appropriate mechanisms to check deduplication of beneficiaries with SLNAs and with MIS database of MoHUA.

(Action: HFA-1, HFA-4, NHB and HUDCO)

2.6 NHB enquired on feasibility of sharing data of CLSS beneficiaries with Credit Bureau Companies like CIBIL, TransUnion etc. NHB was requested to submit a formal proposal in this regard.

(Action: NHB)

2.7 NHB discussed the award categories under Annual Awards for CLSS proposed to be held in June 2018. NHB was requested to submit a formal proposal in this regard for approval by Ministry.

(Action: NHB)

2.8 NHB is to provide a detailed geographical spread under CLSS so that an assessment of off-take under Tier II/III towns can be undertaken.

(Action: NHB)

List of Participants

SI.	Name and Designation	Organisation
	Ministry	
1.	Sh. Amrit Abhijat, JS & MD (HFA)	MoHUA
2.	Sh. Rahul Mahna, Under Secretary (HFA-4)	MoHUA
	Central Nodal Agencies	
3.	Dr. P. Jayapal, Executive Director	HUDCO
4.	Sh. H.T. Suresh, Executive Director	HUDCO
5.	Sh. V.Rajan, General Manager	NHB
6.	Sh. Ashish Jain, Manager	NHB
	Project Management Unit, M/o HUA	
7.	Ms. Nitika Krishan, Lead (Affordable Housing and Urban Specialist)	PMU. HFA (U). MoHUA