

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: 7th August, 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 Secretary, Ministry of Housing and Urban Affairs on 10.07.2018 at 1130 hours in Nirman Bhawan, New Delhi, for information and necessary action.



(Rahul Mahna)

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-IV)
- (iv) Shri Manikandan K.P., Lead Housing Finance Expert, PMU.

REVIEW MEETING ON CLSS UNDER PMAY (U)
on 10th July, 2018

1. A meeting was convened on 10th July, 2018 at 1130 hours by Secretary, Ministry of Housing and Urban Affairs in the Room No. 123-C 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 Review of Progress of CLSS: The following progress under CLSS (as on 09.07.2018) was presented at the meeting :

No. of Beneficiaries	2015-16	2016-17	2017-18	2018-19 till date	Total Till Date
CLSS – EWS/LIG	5,835	22,607	85,424	47,103	160,969
CLSS - MIG			27,025	15,843	42,868
Total	5,835	22,607	112,449	62,946	203,837

(Rs. In Crore)

Subsidy Released	2015-16	2016-17	2017-18	2018-19 till date	Total Till Date
CLSS – EWS/LIG	99	424	1,918	1,090	3,531
CLSS - MIG			564	335	899
Total	99	424	2,482	1,425	4,430

2.2 Secretary gave an emphasis on covering Four Lakh fifty thousand beneficiaries for the year 2018-19. NHB will target a minimum of 4 Lakh Beneficiaries and HUDCO to target 50,000 beneficiaries. NHB presented a proposal to cover 3 lakh beneficiaries under CLSS EWS/LIG and 1 lakh beneficiaries under CLSS for MIG.

(Action: NHB and HUDCO)

2.3 A discussion was done on the topics that needs to be raised at the ensuing Monitoring Committee Meeting. The following points were discussed to be covered in the Monitoring Committee meeting:

- (i) Target Setting and Monitoring for Banks
 - a. State-Wise/ Bank-wise Target setting
 - b. SLBC Level Review & monitoring
 - c. State Level Bank-wise Coordinator
- (ii) Common PMAY – CLSS Addendum to loan application
- (iii) DFS & MoHUA : Joint Meeting with Banks
- (iv) CLSS Beneficiary Grievances
- (v) Bank Lending – Housing Loans - to EWS Customers/ Beneficiaries
- (vi) Priority Sector Lending : Sub Category for Affordable Housing
- (vii) Affordable Housing Fund at National Housing Bank
- (viii) Infrastructure Status for Affordable Housing

(Action: HFA-4, Mission Directorate)

- 2.4 Secretary directed that NHB takes up a study on the implementation of the CLSS vertical that would cover among other aspects the impact of the scheme, the levels of awareness of the scheme, the social and demographic profile of the beneficiaries, etc. The detailed ToR elaborating the scope of work of the study that would include visits to beneficiary houses will be put up for approval of Secretary by 10.08.2018.

The expenses for the study will be met by the Ministry from the Capacity Building Budget of the Mission.

(Action: NHB and HFA-4, Mission Directorate)

- 2.5 Secretary also directed that a study on the Employment Generation Potential of the PMAY (U) needs to be done to find the scale of employment generated through the implementation of the mission.

(Action: HFA-4, Mission Directorate)

- 2.6 Secretary instructed that the implementation of Aadhaar seeding for all beneficiaries may be taken up immediately and processed at the earliest.

(Action: HFA-4, Mission Directorate)

- 2.7 The following two clarification points were discussed at length during the meeting:

- i. Claims made by beneficiaries under EWS/LIG and MIG who have taken their original housing loans after 17.06.2015 and 01.01.2017 respectively and subsequently done a balance transfer of their loan to other PLIs before lodging their claim.
- ii. In case of resale transaction, a buyer who purchases house first time but previous owner has availed the interest subvention on the property. Should the buyer be considered eligible for scheme benefit provided other criteria are met?

Secretary directed the CNAs – NHB & HUDCO and HFA-4 Section to work together, consult stakeholders and come up with a suitable methodology and documentation to process such claims clearly elaborating the implementability and systems. This needs to be put up for approval by 14.08.2018.

(Action: NHB, HUDCO & HFA-4, Mission Directorate)

- 2.8 In order to efficiently manage the grievance redressal process and to mitigate the communication by the aggrieved beneficiaries in multiple offices, NHB was directed to study the existing grievance redressal process and devise a comprehensive & robust mechanism to process grievances covering aspects of complaint number, standard time frames for resolution, escalation matrix etc.

(Action: NHB & HFA-4, Mission Directorate)

Annexure I

List of Participants

Sl.	Name and Designation	Organisation
	Ministry	
1.	Sh. Durga Shankar Mishra, Secretary	MoHUA
2.	Sh. Amrit Abhijat, JS & MD (HFA)	
3.	Sh. Akhil Saxena, Deputy Secretary (HFA-4)	
4.	Sh. Rahul Mahna, Under Secretary (HFA-4)	
	Central Nodal Agencies	
5.	Dr. M. Ravikanth, Chairman & Managing Director	HUDCO
6.	Sh. H.T. Suresh, Executive Director (Projects)	
7.	Sh. Sriram Kalyanaraman, Managing Director & CEO	NHB
8.	Sh. V.Rajan, General Manager	
9.	Sh. Anuj Rastogi, Deputy General Manager	
10.	Sh. Ashish Jain, Manager	
	Project Management Unit, M/o HUA	
11.	Sh. Manikandan KP, Lead (Housing Finance Expert)	PMU, HFA (U) MoHUA