

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: 13<sup>th</sup> June, 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 11.05.2018 at 1600 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, 4<sup>th</sup> Floor, India Habitat Centre, Lodi Road, New Delhi-110003.

Copy to:

- (i) Shri Sourav Seal, DGM, NHB and CEO, CRGFTLIH, Core-5A, India Habitat Centre, Lodhi Road, New Delhi-110003
- (ii) PPS to Secretary (HUA)
- (iii) PS to JS (HFA)
- (iv) PS to DS (HFA-IV)
- (v) Shri Manikandan K.P., Lead Housing Finance Expert, PMU.

JS (HFA-4)

**REVIEW MEETING ON CLSS UNDER PMAY (U)**  
**on 11<sup>th</sup> May, 2018**

---

1. A meeting was convened on **11<sup>th</sup> May, 2018** at **1600 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 07.05.2018) was informed by the Central Nodal Agencies (CNAs):

CNAs	CLSS for EWS/LIG		CLSS for MIG	
	No. of Beneficiaries	Interest Subsidy released to PLIs (in Rs. Crores)	No. of Beneficiaries	Interest Subsidy released to PLIs (in Rs. Crores)
NHB	113,090	2,436.71	28,315	591.18
HUDCO	4,728	91.12	499	9.71
Total	117,818	2,527.83	28,814	600.89

2.2 The data of PLI-wise Target Vs. Achievement for FY 2017-18 is being compiled at the CNA and will be submitted to the Ministry by 18th May,2018

*(Action: NHB and HUDCO)*

2.3 CNAs were requested to be prepared with a List of Awardees for good performance in CLSS among PLIs to be presented with awards at the mission launch anniversary event on 25.06.2018. Secretary directed that one PLI may be awarded for the performance in MIG and three PLIs for EWS/LIG.

*(Action: NHB and HUDCO)*

2.4 A minimum target of Four Lakh beneficiaries was fixed for the year 2018-19 @ Two Lakh Beneficiaries each under CLSS for EWS/LIG and CLSS for MIG schemes. NHB will target a minimum of 3.5 Lakh Beneficiaries and HUDCO to target 50,000 beneficiaries. Action Plan for FY 2018-19: CNAs made the submission that a Strategic Action Plan would be presented by 21<sup>st</sup> May, 2018 that would include monthly PLI-wise target for Major PLIs as well.

*(Action: NHB and HUDCO)*

2.5 Secretary directed that the CLSS Monitoring Committee Meeting be convened at the earliest to review the performance for the year 2017-18 and fix targets for the banks for the year 2018-19. The CNAs were asked to give the indicative targets for the Banks along with other PLIs.

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

2.6 Secretary directed the CNAs to present a comprehensive IEC plan a sustained campaign throughout the year. This is essential to sustain the momentum already built throughout the year.

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

2.7 Secretary also directed that periodic workshops at Regional/ State Level may be conducted to solve challenges and issues coming up on an ongoing basis. The workshops would focus on the strategic implementation of the CLSS component with participation of all the Stakeholders including the Branch Managers of the PLIs. An annual indicative workshop calendar may be presented by 21<sup>st</sup> May, 2018

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

2.8 In order to bring focus on the targets fixed for the PLIs and to address challenges faced by the PLIs in implementation of the scheme it was decided that the Ministry and NHB would convene a meeting of PLIs MD/CEOs and the Nodal Officer for CLSS scheme in New Delhi in the Month of May and Mumbai in the Month of June.

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

2.9 Secretary directed NHB to study the process being followed by some PLIs like ICICI bank to screen all home loan applicants for eligibility under CLSS vertical. A process of collecting a unified CLSS application form that includes all eligibility & verification criteria alongwith home loan applications by all PLIs may be devised. A similar process can be forwarded by the Ministry for the IBA to implement in the banks.

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

2.10 Secretary directed that the Credit Risk Guarantee Fund Trust (CRGFT) be reviewed thoroughly and be aligned with the PMAY – Urban Mission.

*(Action: CEO, CRGFT, HFA-4 & Mission Directorate)*

2.11 Secretary instructed pursuing Aadhaar seeding of all beneficiaries at the earliest so that the issue of duplication of data and the need for obtaining NOC from States/UTs does not arise

*(Action: HFA-4, Mission Directorate)*

2.12 Despite having Multiple Toll Free Numbers where calls are being handled there is a general tendency of frequent escalations at Ministry level by way of calls at other numbers and emails. A need hence arises to review the existing process. Secretary directed NHB to share the process/ Standard Operating Procedure (SoP) followed by it for the grievance redressal mechanism at the PLI-level and at the CNA level specifically for CLSS beneficiaries. This needs to be understood and a suitable process to be developed at the Ministry level so that duplication of efforts are avoided and there is a coordinated effort to address the genuine grievances of the general public.

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

Annexure I

List of Participants

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