

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 : 31st January, 2018.

OFFICE MEMORANDUM

Subject: 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 17.01.2018 at 1500 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.

o/c

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) — *31/07/2018*
- (ii) PS to JS(HFA) *31/1/18*
- (iii) PS to Dir(HFA-I)/ PS to Dir(HFA-V)/PS to DS(HFA-III)/PS to DS(HFA-IV)
- (iv) Ms. Nitika Krishan, Lead Affordable Housing & Urban Specialist, PMU.

Rani
31-1-2018

Sandeep
31/1/18

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31/1/18

REVIEW MEETING ON CLSS UNDER PMAY (U)
on 17th January, 2018

1. A meeting was convened on 17th January, 2018 at 1500 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 15.01.2018) 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. Crore) | No. of beneficiaries | Interest subsidy released to PLIs (in Rs. Crore) |
| NHB | 70,632 | 1427.78 | 11,213 | 232.24 |
| HUDCO | 2,463 | 45.52 | 147 | 2.68 |
| Total | 73,095 | 1,473.3 | 11,360 | 234.92 |

2.2 CNAs made the following requests for immediate advance subsidy under CLSS for EWS/LIG to meet the pending loan applications:

- (i) NHB : Rs. 600 crore
(ii) HUDCO : Rs. 50 crore

(Action: HFA-4, Mission Directorate)

2.3 CNAs made the following request for budget allocation in FY 2018-19:

- (i) CLSS for EWS/LIG : Rs. 2,000 crore to meet a target of 1,00,000 beneficiaries
(ii) CLSS for MIG : Rs. 1,000 crore to meet a target of 50,000 beneficiaries

(Action: HFA-4, Mission Directorate)

2.4 CNAs were advised to undertake a Year - on - Year Analysis for PLIs and States to compare and analyse performance.

(Action: NHB and HUDCO)

2.5 JS & MD (HFA) requested NHB to analyse the trend data on individual housing loan for HFCs and PSBs in different loan value categories to analyse the NPAs under respective categories. CNAs are to further compare this data with NPAs, if any, under CLSS through select PLIs, especially in sub Rs.2 lakh category.

(Action: NHB and HUDCO)

2.6 It was decided that as last year, annual awards under CLSS will be organised on the occasion of launch anniversary of PMAY (U) on 25.06.2018. The cut off date for analysing the performance of PLIs and States will be 31.03.2018. A detailed proposal in this regard is to be submitted by NHB.

(Action: NHB)

- (i) JS & MD (HFA) directed that an official communication is to be sent to UD Departments of States/UTs through o/o JS & MD (HFA) for information on area, authorities, coverage and names of towns etc. for inclusion in PMAY (U) to implement the recent amendment in Guidelines on coverage of areas. The respective Director/DS will follow up the receipt of information by end of January, 2018 and report in Weekly Review Meeting under JS & MD (HFA).

(Action: HFA-4, Mission Directorate)

2.7 NHB raised the issue of requiring a clarification with regard to the effective dates for the amendment dated 12.01.2018 issued under PMAY (U). After detailed deliberation, a view emerged that there was a need to clearly specify the effective dates for different amendments under PMAY (U) to obviate operational difficulties arising at the end of PLIs. The following effective dates were indicated:

- (i) Coverage areas for all verticals of the Mission : 25.06.2015 (date of launch of PMAY (U) Mission)
- (ii) Coverage area for CLSS for MIG : 01.01.2017 (date of launch of CLSS for MIG)
- (iii) Amendment in definition of beneficiary family for all verticals of the Mission : 01.01.2017 (date when the definition of beneficiary family was revised)

Appropriate approval on file would be processed for the above.

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

2.8 JS & MD (HFA) advised the CNAs that details of duplicate beneficiaries under PMAY (U) have been communicated to States of Andhra Pradesh, Gujarat, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Mizoram, Punjab, Rajasthan, Tamil Nadu, Uttarakhand, West Bengal. NHB is to work out a strategy in consultation with PMAY (U)- MIS for corrective measures in respect of CLSS vis-à-vis the other three Mission verticals on the following indicative issues:

- (i) If assistance has been availed on same dwelling unit under different verticals of the Mission,
- (ii) The date of loan disbursement pre dates the date of availing assistance,
- (iii) Multiple assistance availed by same family members,
- (iv) Any other issue.

CNAs are then to advise the follow up action undertaken with States to Mission Directorate.

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

2.9 A plan for awareness workshops by CNAs may be prepared for the balance period of the Financial Year and a separate plan for the next Financial Year.

(Action: NHB and HUDCO)

List of Participants

| Sl. | Name and Designation | Organisation |
|-----|---|------------------------|
| | Ministry | |
| 1. | Sh. Amrit Abhijat, JS & MD (HFA) | MoHUA |
| 2. | Sh. S.K. Valiathan, DS-4 | MoHUA |
| 3. | Sh. Rahul Mahna, Under Secretary (HFA-4) | MoHUA |
| | | |
| | Central Nodal Agencies | |
| 4. | Dr. P. Jayapal, Executive Director | HUDCO |
| 5. | Sh. H.T. Suresh, Executive Director | HUDCO |
| 6. | Dr. A.K. Tripathi, Executive Director | NHB |
| 7. | Sh. V.Rajan, General Manager | NHB |
| 8. | Sh. Ashish Jain, Manager | NHB |
| | | |
| | Project Management Unit, M/o HUA | |
| 9. | Ms. Nitika Krishan, Lead (Affordable Housing and Urban Specialist) | PMU, HFA (U), MoHUA |