

Haryana:- Credit Linked Subsidy Scheme (CLSS)



**3rd ANNIVERSARY CELEBRATION PMAY-U on
27th-28th July, 2018 at Lucknow**



HARYANA STATISTICS

- Total District: 22
- Total Urban Local Bodies: 80 (10 Municipal Corporations, 18 Municipal Council and 52 Municipal Committees)
- Haryana-Population: 2.53 crore (Census-2011)

YEAR	1961	1971	1981	1991	2001	2011
Haryana Urban Population (in lakh)	-	18	28	40	61	88
Haryana Urban Population Decadal Growth (%)	-	-	59.0	43.0	50.8	44.6

- 17th most populous State in India- Census 2011.
- 20th largest State in the country in terms of area-44212 sq.km.
- Density -573 person /Sq.Km(Census 2011)

STATE FINANCIAL ASSISTANCE UNDER PMAY-U

Sr. No.	Components/Verticals		Central Assistance/ Share (60%)	State Assistance/ Share (40%)	Maximum Financial Assistance (CS+SS) per DU (Amt. in Rs.)
1	In-situ" Slum Redevelopment-Using land as a resource with private participation		1,00,000/-	66,667/-	1,66,667/-
2	Affordable Housing in Partnership		1,50,000/-	1,00,000/-	2,50,000/-
3	Subsidy for beneficiary-led individual house construction	New DUs	1,50,000/-	1,00,000/-	2,50,000/-
		Enhancement DUs	1,50,000/-	0.00	1,50,000/-
4.	Credit Linked Subsidy scheme		Central Sector Scheme (interest subsidy will directly be released by Govt. of India through Central Nodal Agencies (i.e HUDCO and NHB) to concerned Banks.		

Component wise allocation in PMAY-U

Demand survey at a glance:

- ❑ Total towns covered = 80 towns
- ❑ Total 3.61 lakh applications received.
 - ❑ Under AHP Vertical = 195183 (54.01%)
 - ❑ Under BLC Vertical = 87916 (24.33%)
 - ❑ Under CLSS Vertical = 22854 (06.32 %)
 - ❑ Under ISSR Vertical = 55412 (15.33%)

Slum survey exercise carried out separately

- ❑ Slum identified in towns = 19 towns
- ❑ No. of slums identified = 86 slums

Progress under Credit Linked subsidy Scheme (CLSS):

- ❑ 14688 validated applications of EWS category sent to State Level Bankers' Committee (SLBC).
- ❑ The SLBC allocated target to the different Banks.
- ❑ Hand-holding Camps in all the 80 towns organized to motivate the applicants to complete the documents to avail home-loan.
- ❑ Deputy Commissioners have been asked to review the progress regularly in the meetings of District Level Review Committee (DLRC)
- ❑ Banks sanctioned 103 cases and disbursed 12 cases only.
- ❑ Continuous follow up of SLBC with District Nodal Bankers.

Bottlenecks:

1. Stringent documentation requirement of banks.

- ❑ Banks were not considering / sanctioning the loan for want of following documents:
 - Clear Title deed of Plot/House.
 - Property ownership chain for last 13 years.
 - Approved house/building plan.
 - Income Proof/ITR of last 3 years.
 - Sufficient re-payment capacity
 - Non-entertaining loan-cases for extension of Pucca houses.

Bottlenecks:

2. Due diligence is done very conservatively by Bank branches fearing these turning into NPA's.
3. RBI/ MOF Guidelines need to be more specific regarding documentation/ scrutiny.
4. Reimbursement of subsidy to banks processing be streamlined.

Suggestions:

- The clause 5.10 of CLSS-PMAY guidelines envisages that for identification as an EWS or LIG beneficiary under the scheme, an individual loan applicant will submit self-certificate/affidavit as proof of income. As such, the banks should accept a self-certificate/ affidavit as proof of income instead of asking ITRs from EWS/LIG applicants under PMAY-U.
- In abadi-deh, no record of right is maintained and persons, who are living in their ancestral houses, do not have any proof of title. Hence, in Lal Dora/abadi-dehof urban area, the ownership/ possession of house/plot as verified by the Patwari and Executive Officer/ Secretary of MC based on assessment register/record, may be considered as a “title document”.

Suggestions:

- Banks do not consider loan applications for enhancement/ extension of the house on the plea that the applicant owns a pucca house whereas the CLSS guidelines (clause 3.3.) envisages that credit linked subsidy would be available for housing loans availed for new construction, addition of room(s), Kitchen, Toilet to existing dwelling units.
- In case of a plot of 50 Sq. yards, an amount of Rs. 70,000- 80,000/- would be required for registration, approval of house/building plan, estimate report, bank loan processing apart from 10% Margin Money.

Gallery of CLSS awareness camps



Gallery of PMAY Houses:



THANK YOU.....

