

1073717/2018/O/o US (HFA-IV)

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: 10th May, 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 10.04.2018 at 1530 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-I)
- (iv) PS to Director (HFA-V)
- (v) PS to DS (HFA-IV)
- (vi) Shri Manikandan K.P., Lead Housing Finance Expert, PMU.

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

1. A meeting was convened on 10th April, 2018 at 1530 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 CNAs made the following requests for immediate advance subsidy under CLSS for EWS/LIG and MIG to meet the pending loan applications:

- | | | | |
|------|-------|---|--|
| (i) | NHB | : | Rs. 500 crore – Proposal under submission with the MoHUA |
| | | : | Rs. 300 crore - Proposal under submission with the MoHUA |
| (ii) | HUDCO | : | Rs. 65 crore - To be submitted by CNA by 20.04.2018 |

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

2.2 Review of Progress of CLSS: The following progress under CLSS (as on 31.03.2018) 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	110,781	2384.32	26,747	558.56
HUDCO	3,085	57.00	278	5.38
<i>Total</i>	<i>113,866</i>	<i>2441.32</i>	<i>27,025</i>	<i>563.94</i>

The data of PLI-wise Target Vs. Achievement for FY 2017-18 is being compiled at the CNA and will be presented in the next review meeting in 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.

(Action: NHB and HUDCO)

2.4 Action Plan for FY 2018-19: CNAs made the representation that a Strategic Action Plan would be presented in the next Review meeting scheduled in May, 2018.

(Action: NHB and HUDCO)

2.5 During the review meetings many states have been raising the issue of the challenges in terms of awareness of the CLSS vertical among the bankers and potential beneficiaries. NHB pointed out that in Maharashtra the SLNA has taken the initiative of bringing together all the stakeholders - Beneficiaries, PLIs, Developers - to facilitate the transactions. JS & MD (HFA) directed that other states may also be made to replicate the same strategy.

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

- 2.6 JS & MD (HFA) directed that in the absence of empirical data on the methodology of the communication campaign done earlier and the effectiveness of the same, the IEC team in the Mission Directorate to work closely with the CNAs, study a sample of existing beneficiaries about their awareness & source of information and prepare an Annual IEC Strategy for the CLSS vertical for the year 2018-19 and present it for approval.
(Action: NHB, HUDCO, HFA-4 & HFA-5, Mission Directorate)
- 2.6.1 The IEC team was also directed to include the success stories of beneficiaries of CLSS in the short films that are to be made in such a way that it can be used for communication in various forms of media
(Action: NHB, HUDCO, HFA-4 & HFA-5, Mission Directorate)
- 2.6.2 JS & MD (HFA) directed the MIS team to analyse the Demand Survey Data , the data on CLSS applicants and the data on CLSS beneficiaries and present the analysis that can inform the strategy for the coming year.
(Action: HFA-1 & HFA-4, Mission Directorate)
- 2.7 JS & MD (HFA) directed the CNAs to prepare an Annual Capacity Building Plan and submit it for approval in the April CSMC meeting. It was also discussed and decided that the plan would also include a National Workshop with Participation of the CLSS Head/ Retail Asset Heads to be scheduled in the month of May in New Delhi or Mumbai. All the workshops should have a sizeable presence of Bankers and would decide on a concerted strategy in improving the performance of the CLSS vertical
(Action: NHB, HUDCO, HFA-4 & HFA-5, Mission Directorate)
- 2.8 Affordable Housing has been accorded infrastructure status and the same was announced by the finance minister in his budget speech last year. The directions on actionable items as a result of this announcement is yet to be released. It was decided that Ministry would to write a letter to Secretary (DFS) in this regard.
(Action: HFA-4, Mission Directorate)
- 2.9 The points on suggestions of various stakeholders including CREDAI like pre-approval of CLSS beneficiaries, identification of beneficiaries in advance to derive advance benefit of GST, removal of carpet area limits for MIG were discussed. JS & MD (HFA) instructed an in-depth study on each of these points are required so that decisions can be taken on them
(Action: NHB and HUDCO, HFA-4, Mission Directorate)
- 2.10 The issue of mandatory Aadhaar requirement for MIG beneficiaries for the states of Assam, Meghalaya and Jammu & Kashmir was taken up. JS & MD (HFA) directed that the current position of Aadhaar coverage in these states be studied and presented to enable taking a decision.
(Action: HFA-4, Mission Directorate)

1073717/2018/O/o US (HFA-IV)

- 2.11 The requirement of PLIs to take NOCs from the States/UTs in order to avoid duplication of beneficiaries was taken up for discussion. NHB was requested to suggest a process and/or a technical solution by which this can be solved.

(Action: NHB, 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. NHB was requested 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& HFA-5, Mission Directorate)

List of Participants

Sl.	Name and Designation	Organisation
	Ministry	
1.	Sh. Amrit Abhijat, JS & MD (HFA)	MoHUA
2.	Sh. Akhil Saxena, Deputy Secretary (HFA-4)	
3.	Sh. Rahul Mahna, Under Secretary (HFA-4)	
	Central Nodal Agencies	
4.	Sh. H.T. Suresh, Executive Director (Projects)	HUDCO
5.	Sh. Shanuj Gupta, JGM (RF)	NHB
6.	Sh. V.Rajan, General Manager	
7.	Sh. Ashish Jain, Manager	
	Project Management Unit, M/o HUA	
8.	Sh. Manikandan KP, Lead (Housing Finance Expert)	PMU, HFA (U) MoHUA
9.	Ms. Dipti Singh, MIS Expert	
10.	Ms. Ashwati Menon, PSP	
11.	Ms. Neha Sharma, Capacity Building Expert	
12.	Sh. Raj Aryan, IEC Expert	