

Minutes of the Meeting

F.No. I-11016/05/2016-HFA-IV/FTS-15394
Government of India
Ministry of Housing and Urban Poverty Alleviation
(HFA- IV Section)

Room No. 323-C
Nirman Bhawan, New Delhi,
Dated: 21. July, 2016.

To

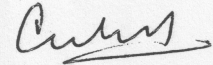
Secretary/Principal Secretary (Housing & UD)
All States/UTs (List Attached).

Subject: Minutes of the review meeting for CLSS with all States/UTs held on 17.06.2016 (Friday) at Jacaranda Hall, India Habitat Centre, Lodhi Road, New Delhi.

Sir,

I am directed to forward herewith a copy of the minutes of the above said meeting held on 17.06.2016 (Friday) at Jacaranda Hall, India Habitat Centre, Lodhi Road, New Delhi under the Chairmanship of Joint Secretary (Housing), Ministry of Housing and Urban Poverty Alleviation for information and necessary action.

Yours faithfully,



(Rahul Mahna)

Under Secretary (HFA-IV)

Telfax: 23061285

Encl: As above.

Copy to:

1. Dr. M.Ravi Kanth
(CMD-HUDCO),
HUDCO, HUDCO Bhawan,
India Habitat Centre,
Lodhi Road, New Delhi-110003.
2. Shri Sriram Kalyanaraman,
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3. Sh. H. T. Suresh,
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Copy for information to:-

1. PPS to Secretary (HUPA)
2. Sr. PPS to JS (Housing)
2. PS to JS & MD (HFA)
3. Director (HFA-I)
4. Dy. Sec. (HFA-III)
5. Team Leader, PMU

RECORD OF DISCUSSIONS

held with States / UTs to review the progress under the Credit Linked Subsidy Scheme (CLSS) of PMAY(Urban) Mission and Action Plan for the year 2016-17

**on 17 June, 2016 at 10 am
at Jacaranda Hall, India Habitat Center, Lodhi Road, New Delhi 110 003**

The Review Meeting was attended by State Government / SLNA officials dealing with PMAY (Urban) Mission, representatives of Central Nodal Agencies (CNAs) and Primary Lending Institutions (PLIs). The list of the participants is at **Annexure A**.

2. Joint Secretary (Housing), MoHUPA in his opening address gave an overview of Housing for All (Urban) Mission, the relevance of CLSS component within the Mission, the role of CNAs and PLIs and the progress achieved in the one year of the Mission as well as the other three verticals of PMAY (Urban) mission. JS (Housing) further mentioned that the primary purpose of the Review Meeting was to have the State/UT Governments fully involved in the CLSS component and to work out a strategy so that this could be achieved.
3. Joint Secretary & Mission Director (HFA) stressed on harnessing use of IEC components to make CLSS scheme a success and requested the States which were lagging in progress under PMAY (U) to analyse the reasons for the same.
4. CMD (HUDCO) and MD & CEO (NHB) also addressed the participants on the role of the CNAs in CLSS scheme given their overall presence in the housing finance sector.
5. At the outset, Joint Secretary (Housing) requested all representatives to discuss and present the status of CLSS in their respective States / UTs on the following aspects:
 - (i) Status of demand assessment survey.
 - (ii) Designation of a Nodal Officer in State Level Nodal Agency for CLSS purpose.
 - (iii) Inclusion and review of CLSS in State Level Bankers' Committee (SLBC) Agenda.
 - (iv) Targets to be achieved by States/ UTs on CLSS.
 - (v) Action Plan to achieve the identified target for CLSS.

Thereafter, the review of each of the State/UT present in the meeting was initiated and the following actions/ decisions were recorded.

6. Andhra Pradesh

The representative of Andhra Pradesh informed that the demand assessment is in progress in the State and so far, 4,989 potential beneficiaries have been identified and the final figures of potential beneficiaries will emerge by July, 2016. Initial indications of the demand assessment has revealed that more potential

beneficiaries have opted for the three verticals other than CLSS. The following points were highlighted:

- (i) A separate nodal officer for CLSS to be identified in SLNA.
- (ii) A workshop for CLSS at ULB level as requested by the State representative to be scheduled by the CNAs.

7. Karnataka

The representative of Karnataka apprised the following status of potential beneficiaries under CLSS in the current FY: Target: 15,000; Beneficiaries identified: 7,033; Applications received: 4,358; Applications forwarded: 3,314; Loan availed: 531 (including pending approvals). It was further informed that:

- (i) while Syndicate Bank is the Lead Bank in SLBC, circulars to all banks have been issued for propagating CLSS and the issue has also been included as an item for the Sub-Committee constituted under SLBC.
- (ii) the EWS category in the State was defined as those households with Rs. 87,000 annual income which does not match with PMAY (U) guidelines. Joint Secretary (Housing) clarified that the criteria as provided in PMAY (U) Guidelines will prevail for a potential beneficiary to avail assistance under the Scheme.

8. MD & CEO, NHB suggested to all representatives of PLIs that a software alert could be created in the banking system by which data could be tracked for potential CLSS beneficiaries. Joint Secretary (Housing) advised the State representative to undertake identification of more beneficiaries at ULB level and suggested a target of 1,000 additional beneficiaries by September, 2016. State Government was also requested to go into the reasons for only 531 loans being availed out of 3,314 applications forwarded to the PLIs and facilitate documentation wherever required and also keep a track of rejection of applications forwarded by the State.

9. Kerala

The representative of State Government of Kerala informed that HFAPoAs have been prepared for 7 cities. A workshop on CLSS was also conducted on 3 May 2016 with SLBC and NHB. A State level workshop was conducted on 10 June 2016 by NHB in which SLBC presented the state level strategy and released guidelines exclusively for CLSS in both English and Malayalam prepared jointly with the State Urban Mission. Information on CLSS has been issued to ULBs for awareness generation along with instructions to issue NOC under CLSS in Malayalam. District Level campaigns have been scheduled by SLBC at Kollam, Thrissur, Malappuram and Palakkad.

10. The representative of Canara Bank, SLBC Convenor, Kerala apprised the following actions undertaken for CLSS:
 - (i) PMAY is an already an agenda item in SLBC.
 - (ii) The State action plan for CLSS will be reviewed in the annual review meeting of Kerala SLBC on 27 June 2016.

- (iii) LDMs have been instructed to coordinate with the SLNA and conduct workshops for ULBs and Banks in every Statutory Town in the State.
 - (iv) Most of the banks have introduced separate product codes for CLSS loans. (eg: Canara Bank Code is 630).
 - (v) Common application form devised by IBA is being translated into Malayalam.
 - (vi) SLBC Kerala has an operational 24X7 toll free number for grievances under financial inclusion.
 - (vii) Canara Bank has included CLSS module in the staff training programme.
11. Regional Chief, HUDCO, Kerala informed that target groups like CPSUs, Police department, school teachers, government employees are being identified to disseminate awareness on CLSS. In this direction, a meeting was held with Hindustan Life Sciences and a one page information sheet has been prepared for display in offices of identified groups.
12. SLBC, Kerala expressed confidence of disbursing subsidy to approximately 3,000 beneficiaries under CLSS in 2016-17.

13. Punjab

The representative informed that the State Government has identified 335 acres of land in 25 cities / towns for development of affordable housing through CLSS. The State Government has provided the following incentives in CLSS:

- (i) Land will be provided free of cost.
 - (ii) Only construction cost will be recovered from the beneficiaries.
 - (iii) Land cost will be taken as the margin money for loan.
 - (iv) Entire development cost will be got financed.
 - (v) Construction will be taken up after verifying applications and sanction of loan by the banks.
14. Based on the above policy, Punjab Urban Development Authority (SLNA) has invited applications through advertisements in vernacular newspapers. The application forms were printed in local language and help desks were set up in ULBs. A total of 72,349 applications have been received for 17 Cities / Towns and verification of these applications is under way. Project reports will be prepared after the verification of beneficiaries and subsequently, other towns will be taken up in next phase. The State Government requested for identification of banks in each district to facilitate loan applications.

15. Himachal Pradesh

The representative of State Government informed that HFAPoAs have been prepared for 13 selected towns. As per this data, 634 potential beneficiaries under CLSS have been identified (169 for new construction and 213 for enhancement). The demand assessment is underway in the State and is targeted for completion by July, 2016. Two regional workshops on HFA Mission have been conducted in the State for elected representatives and officials of ULBs. A workshop was also organised for newly elected representatives and officials of ULBs at Directorate of

Urban Development Shimla. A workshop solely for CLSS is required in the State for which NHB was requested to do the needful. Himachal Pradesh agreed to targeting attaining 500 potential beneficiaries by end of September, 2016.

16. Jharkhand

The representative of State Government informed that demand assessment has been carried out for 41 ULBs and the potential demand for CLSS was 10,725. Based on the demand, targets have been fixed between CNAs and PLIs at respective ULB level by SLBC. A checklist has been developed to cross verify the beneficiaries at ULB level and the common application format has been translated in Hindi. A stakeholder workshop is being organized on 20 June 2016 to train the ULB officials and LDMs on filling up the common application format in which NHB will be participating. The review of CLSS at DLBC level is also being undertaken.

17. Rajasthan

The representative of State Government informed that demand assessment in 20 cities will be completed by June, 2016. It was informed that while 40,000 CLSS beneficiaries are being targeted under the State Mission, 3,500 potential beneficiaries will be targeted by end of September, 2016. It was apprised that State Government is provisioning for CLSS benefit for applicants under AHP projects in non-EWS category. For this, about 2000 applications have been received, which are awaiting tie-up with PLIs.

18. It was also stated that applicants are facing a problem as the allotment letters issued by ULBs are usually in the name of the male head of the family and therefore PLIs are requesting for inclusion of name of female head in the documents which may take time to process through ULBs. Joint Secretary (Housing) requested the representative to peruse the G.O. issued by State Government of Gujarat on a similar issue and requested them to examine if a similar process could be undertaken by Rajasthan to resolve the issue.

19. Tamil Nadu

The representative of State Government informed that the demand assessment survey has been initiated in 120 towns in the State and is expected to be completed by end of July 2016. The Registrar of Housing Societies and Commissioner of Municipal Administration, in the State Government have now been involved in the state level activities and it is expected that an increased focus will be provided to CLSS. A workshop is being organised with Registrar of Housing Societies and TNSCB in third week of June, 2016 which will be attended by HUDCO. MD&CEO, NHB instructed the concerned official of NHB, Chennai also to attend the workshop.

20. Telangana

The representative of State Government informed that the State has put in place an action plan to target beneficiaries under CLSS.

21. Maharashtra

The representative of the State Government informed that the demand assessment is expected to be completed by end of July 2016 and thereafter the number of potential beneficiaries under CLSS will be identified. CLSS has been included as an agenda in three quarterly meetings of SLBC. It was, however, pointed out that the SLBC has been identified as SLNA for CLSS in the State and therefore any foreseen area of conflict should be identified.

22. Commissioner, Nagpur Municipal Corporation and Chief Executive Officer, SRA, Nagpur made a presentation on conduction of demand survey and preparation of Pilot DPR in Nagpur under PMAY (U). For this exercise, 290 slums were identified wherein an online registration of applicants was undertaken. Mobile vehicles, facilitation desks and help desks were provided in all constituencies of the city. Of the total 72,103 applications received online on web portal, 23,323 applications were received under CLSS. Subsequently, 13,434 applications were received at zonal offices with supporting documents. SRA intends to communicate the details of these applications to the banks. SRA also intends to hold a joint event in July 2016 to bring together banks, HFCs, builders and ULB officials and potential beneficiaries for direct interactions and facilitation under CLSS. The Municipal Commissioner was hopeful of getting around 600 beneficiaries under CLSS in the current financial year.

23. Gujarat

The representative of the State Government informed that the demand assessment has been carried out in 54 cities in which approximately 59,000 beneficiaries have been identified under CLSS. State Government had involved NGOs like SEWA, Maitri, etc in the process for which IEC material for display on vehicles, pamphlets and usage of social media was undertaken. Awareness workshops are proposed to be held at sub-regional levels in the State. The State Government has issued GRA on inclusion of female name in ownership documents of property and it is expected that the number of beneficiaries under CLSS would increase.

24. Regional Chief, HUDCO informed that Labour and Industries Department, Ahmedabad Municipal Corporation, Central and State PSUs are being explored as potential organisations to approach for leveraging CLSS.

25. Madhya Pradesh

The representative of the State Government informed that the demand assessment has identified 1,08,474 potential beneficiaries under CLSS component which has been partially shared with SLBC and CNAs. It was further informed that 12 projects have been launched in recent past under Atal Awas Yojana for EWS and LIG segments and linkage with CLSS loans is being explored. SLNA is proposing to organise awareness camps for potential beneficiaries on 27 July 2016 in which PLIs are also being invited. A meeting is proposed to be held at Bhopal with CNAs and SLBC to sort out facilitation issues.

26. Bihar

The representative of State Government informed that nomination of a Nodal Officer for CLSS will be expedited. It was further informed that demand assessment for CLSS has not been initiated but CLSS as an agenda has been included in SLBC for the first time in its last meeting. Joint Secretary (Housing) requested State to target groups of beneficiaries in organisations such as Home Guards, Police Department etc and also organise workshops at ULB level.

27. Mizoram

The representative of State Government informed that demand assessment survey for select towns in the State will be completed by July 2016. It was also requested to organise a regional workshop in the State through NHB in the second week of July 2016.

28. Nagaland

The representative of the State Government informed that demand assessment in 23 towns has been carried in which 3,500 potential beneficiaries for CLSS have been identified. These beneficiaries are not being processed now due to lack of supporting documentation.

29. Manipur

The representative of State Government informed that demand assessment survey for 5 towns has been completed and a time period of two more months is required to complete the task. It was further informed that a Nodal Officer for CLSS has been identified for the State and the same shall be informed shortly to MoHUPA.

30. Assam

The representative of State Government informed that demand assessment has been initiated in 9 towns in which 3,354 potential beneficiaries have been identified for CLSS. The process for nomination of a Nodal Officer for CLSS has been initiated on file and will be informed shortly.

31. Meghalaya

Regional Chief, HUDCO informed that a meeting was held on 25 May, 2016 in the State for familiarisation with features of CLSS and further modalities for interaction are being undertaken.

32. Tripura

Regional Chief, HUDCO informed that no progress has been made in the State under CLSS.

33. Haryana

The representative of State Government informed that a tender for selection of consultant for conduction of demand assessment survey has been issued and the exercise is expected to be completed by September, 2016. It was informed that a Nodal Officer has been identified for CLSS and the same shall be communicated shortly to MoHUPA. It was further apprised that State is exploring the option of linking potential CLSS beneficiaries with AHP projects being undertaken by T&CP department.

34. West Bengal

The representative of State Government informed that the demand assessment survey has been carried out in 108 towns in which 53,433 potential beneficiaries have been identified for CLSS. This number is expected to rise to approximately 75,000 potential beneficiaries with coverage of 125 towns. The State is trying to involve SHGs identified under NULM in the State along with ULBs for sensitising individual beneficiaries under CLSS. It was also informed that CLSS as an agenda has been included in SLBC meetings and a meeting was also attended by Director, SUDA, WB.

35. Director, SUDA requested NHB to organise a CLSS workshop in the State in July 2016 and apprised that beneficiaries were facing a problem in inclusion of name of female head of household in property documents. JS (Housing) indicated that the guidelines of PMAY (Urban) need to be adhered to in this regard. The State Government was also requested to expedite the identification of a Nodal officer for CLSS. The State representative agreed to targeting 200 potential beneficiaries by September 2016.

36. Uttarakhand

The representative of State Government informed that the demand assessment has identified 5,371 potential beneficiaries under CLSS in the State. It was also informed that two regional workshops were held in October 2015 under HFA Mission in the State. It was suggested that a regional workshop along with CNAs and PLIs be held now in the State.

37. Odisha

The representative of the State Government informed that the demand assessment would be completed by July 2016. State has identified a Nodal Officer for CLSS which will be communicated to MoHUPA. It was suggested that a CLSS Workshop be organised in the State in which the representatives of District Urban Housing Societies of the State are also invited.

38. Issues raised by PLIs

Representatives of select PLIs like ICICI Bank, Telangana Grameen Bank, India Infoline Housing Finance Limited, Micro Housing Finance Corporation Limited

presented the initiatives taken by them for outreach of CLS Scheme. Following suggestions/features emanated from the PLIs:

- (i) The representative of ICICI Bank informed that a CLSS micro site within the overall bank website has been created and a running scroll on CLSS is also available. In addition, CLSS information is displayed on all LCDs located within 723 branches in the country. ICICI Bank has also developed a knowledge series for its employees. It was suggested that list of potential beneficiaries where partial due diligence has been carried out by States could be sent to MoHUPA for further transmission to CNAs / PLIs.
- (ii) The representative of Telangana Grameen Bank apprised that loan applications have been processed in 5 districts of the State. These are mostly walk-in customers who are later categorised as CLSS beneficiaries. The bank intends to proceed in a campaign mode for the Scheme with help of HUDCO and expects to target 300 cases by September 2016.
- (iii) Micro Housing Finance Corporation Ltd. reported processing of approximately 600 claims in Gujarat, 100 each in Maharashtra and Chhattisgarh and 200 in Rajasthan. An additional 5000 cases in the current FY is proposed to be targeted. Low processing fees and lack of inclusion of female head of household in home ownership documents were pointed out as constraints.
- (iv) GRUH Housing Finance requested the State Government of Gujarat to issue suitable clarification regarding treating CM Awas Yojana of Gujarat and PMAY (U) as two separate schemes of the State Government.
- (v) India Infoline Housing Finance Limited reported that it has developed a tablet based solution as technology plays a crucial role in outreach to customers. It reported that a post by the PLI on social media resulted in 5000 enquiries expressing interest. PLI requested for development of a common site for facilitation / sharing information with PLIs.

39. Summing up, Joint Secretary (Housing), MoHUPA urged all stakeholders to work in close coordination to ensure that potential beneficiaries are not put to any difficulty especially those from the vulnerable sections of society and flagged the the following issues:

- (i) Demand assessment in so far as CLSS is concerned, is an enabling process and processing of loans under CLSS through PLIs can go on in parallel.
- (ii) HFCs in addition to banks should also be invited for workshops conducted by CNAs in States.
- (iii) States/UTs must pro-actively engage with PLIs to facilitate CLSS.
- (iv) While, some SLBCs have included CLSS in the agenda, it is necessary that all are SLBCs include this item in the agenda.
- (v) CLSS should also be included in the agenda of District Level Committees.
- (vi) Inclusion of CLSS module in the staff training programme is an important initiative that needs to be made part of all PSB staff training programmes to scale up awareness of CLSS.
- (vii) The approach presented by the Nagpur, Municipal Commissioner should be replicated by all ULBs and for this PLIs should pro-actively with ULBs.
- (viii) ULBs and PLIs should enlist the help of NGOs to bring together potential beneficiaries which is provided for in the PMAY (Urban) scheme guidelines.

- (ix) Banks, especially the PSBs located in the North East, should pro-actively engage with State Governments/ULBs there for explaining the features of CLSS.
- 40.** Concluding the deliberations, Joint Secretary (Housing) stated that States/UTs must chalk out a clear action plan focussing on the following:
- (i) Designating a Nodal Officer in SLNA for responsible for co-ordination with Ministry, ULBs, CNAs, PLIs and other such stakeholders.
 - (ii) Including CLSS as an agenda item in SLSMC Meetings for monitoring the progress at level of Chief Secretary.
 - (iii) Facilitating the beneficiary who can apply for a housing loan through the ULB or the local agencies identified by the State / ULBs.
 - (iv) CLSS to be included in the institutional mechanism of SLBC and DLBC.
 - (v) Sharing the list of potential beneficiaries arising from demand assessment being conducted by the State Governments with the CNAs and PLIs.
 - (vi) State Government and PLIs to proactively target groups of beneficiaries like government employees, police department, industrial workers, cooperative societies, PSUs, etc.
 - (vii) Organising stakeholder workshops / meetings at sub - regional or ULB level.
 - (viii) Issue of advisory to all regional/zonal/ULB offices for necessary focus on CLSS along with periodic review.
 - (ix) Suitable awareness generation through events and activities.

Joint Secretary (Housing) thanked the State representatives as well as the representatives from all the PLIs as also CMD, HUDCO and MD and CEO, NHB.

**Review Meeting with States / UTs on Credit LSS on 17-Jun-2016
- List of Participants -**

Representatives of State /PLIs

Sl.	State	Name of the Participant	Designation	Department / Organisation
1	Andhra Pradesh	Sh. P Sriramulu	Superintending Engineer	AP State Hsg. Corp. Ltd. HO Hyderabad
2	Assam	Sh. Sailendra Kr. Das ACS	Director	Town & Country Planning, Assam & Nodal Officer SLNA
3	Bihar	Sh. Narendra Kumar Singh	Addl. Sec.-cum-Director	Dept. of Housing & Urban Dev. GoB
4	Gujarat	Sh. A K Patel	Project Specialist	Affordable Housing Mission (AHM) GoG
5	Gujarat	Sh. Bhavin Patel	PC & SDS	Affordable Housing Mission (AHM) GoG
6	Gujarat	Sh. B C Dhanak	Financial Advisor	Affordable Housing Mission (AHM) GoG
7	Haryana	Smt. Veena Hooda	Commissioner	Municipal Corporation Panipat
8	Haryana	Sh. V.S.Yadav	XEN	Haryana Housing Board
9	Karnataka	Sh. D Nagaraju	Chief Project Officer	Directorate of Municipal Adm. Bangalore
10	Karnataka	Dr. C M Noor Mansoor KAS	Commissioner	Hubli-Dharwad Municipal Corporation
11	Kerala	Sh. Binu Francis	Director	Urban Housing Mission, GoK
12	Madhya Pradesh	Sh. Hemant Rajput	Finance Specialist	St. Level Tech. Forum, Secretariat, Urban Dev. & Admn. MP
13	Madhya Pradesh	J.P.Baghel	EE	Municipal Corporation, Jabalpur
14	Maharashtra	Sh. Arkatkar	DGM	Member Secretary SLBC
15	Maharashtra	Sh. Shravan Hardikar	Municipal Commissioner	Nagpur
16	Maharashtra	Sh. Sunil Sadhwani	Dy. Chief Engr.	SLNA MHADA
17	Maharashtra	Sh. Ulhas Bahatkar	Engg. Expert	SLTC Mission Directorate
18	Nagaland	Smt. Kevilenuo Solo	Asst. Director	Municipal Affairs, GoN
19	Nagaland	Sh. P J Joseph	Executive Engineer	Kohima Municipal Council
20	Punjab	Sh. Manvesh Singh Sidhu, IAS	Chief Administrator	PUDA-cum-State Level Nodal Officer (HfA)
21	Punjab	Sh. Rajiv Moudgil	Chief Engineer	PUDA

Sl.	State	Name of the Participant	Designation	Department / Organisation
22	Punjab	Sh. Sunil Kansal	Superintending Engineer (HQ)	PUDA
23	Rajasthan	Sh. R K Agarwal	Project Director (Housing)	Rajasthan Urban Drinking Water Sewerage & Infra. Corp Ltd., (RUDSICO)
24	Rajasthan	Sh. J S Nagpal	General Manager	Rajasthan Urban Drinking Water Sewerage & Infra. Corp Ltd., (RUDSICO)
25	Uttarakhand	Dr. V Shanmugam, IAS	Director	State Urban Dev. Auth.(SUDA)
26	Uttarakhand	Sh. Gopal Singh Chauhan	Municipal Commissioner	Roorkee
27	Uttarakhand	Ms. NupurVerma	Addl. Municipal Commissioner	Haridwar
28	Uttarakhand	Sh. Suresh Adhikari	SLTC	Haldwani
29	Uttarakhand	Sh. Rajeev Pandey	Project Officer (SLNA)	
30	Jharkhand	Sh. Rajan KR	Team Leader-PMAY	Urban Development & Housing Department
31	Maharashtra	Sh. Nachiket Shelgit	Director	MHFC
32	UT of D&D	Sh. Vikram Singh	Additional Director	Municipal Administration
33	Gujarat	Sh. MK Bedi	DGM	Dena Bank
34	Kerala	Sh. G Nandalanaj	Sr. Manager	SLBC Kerala
35	Delhi	Sh. Vinay Yadav	Senior Manager	IIFL
36	Tamilnadu	Sh. KM Vellangini	R&S(Hsg.)	Co. of Hsg. Department
37	Delhi	Sh. Ajay Jaiswal	Head-Compliance	India Infoline HFC
38	Delhi	Manish Kumar	Sr. Mgr.	Govt. Banking Group, ICICI Bank
39	Himachal Pradesh	Ms. Chetna Khadul	Jt. Director, UDD	Urban Development Department
40	Himachal Pradesh	Sh. Vishal Pathak	Town Planner, UDD	Urban Development Department
41	Telangana	Sh. K Raghunathan Reddy	CM(Credit)	Credit
42	Tamilnadu	Sh. Sebastine	ADMA	Municipal Admn.
43	Tamilnadu	Sh. RS Krishnan	APO	Municipal Admn.
44	Mizoram	Sh. HVL Zarzoenga	Nodal Officer	Urban Development & Poverty Alleviation Department
45	Mizoram	Lalruatfeli	MIS Specialist	Urban Development & Poverty Alleviation Department

Sl.	State	Name of the Participant	Designation	Department / Organisation
46	Mizoram	Dr. Lalmuanjaivi	CB Specialist	Urban Development & Poverty Alleviation Department
47	Telangana	Sh. BRG Upadhayay	Chairman	Telangana Grameena Bank
48	Goa	Sh. Sudhir Mahajan	Secretary (UD)	Goa
49	West Bengal	Sh. MN Pradhan	Director, SUDA	Municipal Affairs Deptt.
50	West Bengal	Sh. Biswajit Das	TUD, SUDA	MA Deptt.
51	Haryana	Sh. Dinesh Sharma	A.M.D. (SUDA)	ULB Deptt.
52	Gujarat	Sh. Ashish Sutaria	Sr. Manager (Ops)	Gruh Finance
53	Gujarat	Sh. Suresh Singh	GM-Operations	Gruh Finance
54	Delhi	Sh. JC Juneja	AGM	Vijaya Bank
55	Mumbai	Sh. Deo Shankar Tripathi	CEO	Aadhar Housing Ltd.
56		Sh. Mohit Kumar	AGM	Home Loans
57		Sh. Monu Ratra	CEO	IIFL Home Loans
58	Odisha	Sh. Anindya Kumar Sarkar	Team Leader – OUHM	Odisha Urban Housing Mission – M&UD Deptt.
59	Tamil nadu	Sh. K Sivakumar	Municipal Commissioner	Municipal Admn.
60	Tamil nadu	Sh. N Mujibur Rahman	Municipal Commissioner	Municipal Admn.
61	Madhya Pradesh	Sh. Harbhajan Singh	Superintending Engineer	Municipal Corporation
62	Madhya Pradesh	Sh. Anand Singh	EE UAOD	Bhopal M.D.
63	Punjab	Sh. Viswajeet Khanna	Principal Secretary,	Housing & UD
64	Manipur	Sh. N Gitkumar Singh	Chief Town Planner	Town Planning Department
65	Manipur	Th. Harikumar Singh	Executive Officer	Jiribam Municipal Council
66		Sh. Ritesh Mohan	Business Head	TOI
67	West Bengal	Sh. Mausami Mukherjee	Assistant Engineer	Municipal Engineering Deptt.
68	Telangana	Sh. L Vandana Kumar	Addl. Director	MEPMA (MA&UD)

Ministry and CNAS

Sl.	Name of the Participant	Designation	Organisation
69	Sh. Rajiv R Mishra, IAS	Joint Secretary (H)	MoHUPA
70	Sh. Amrit Abhijat, IAS	JS & MD (HFA)	MoHUPA
71	Sh. S K Valiathan	DS, HFA - IV	MoHUPA

72	Sh. Rahul Manha	US, HFA - IV	MoHUPA
73	Ms. Nitika Krishan	LeadAffordable Housing & Urban Specialist	PMU, MoHUPA
74	Sh. Sriram Kalyanaraman	MD & CEO	NHB
75	Dr. Sanjeev Sharma	Executive Director	NHB
76	Sh. V Rajan	General Manager	NHB
77	Sh. Ashok Kumar	DGM	NHB
78	Sh. Vishal Goyal	DGM	NHB
79	Sh. Ashish Jain	Deputy Manager	NHB
80	Dr. M. Ravi Kanth	CMD	HUDCO
81	Dr. D. Subrahmanyam	Senior ED	HUDCO
82	Sh. HT Suresh	Regional Chief	HUDCO Regional Office - Bengaluru
83	Ch. Nageshwar Rao	Regional Chief	HUDCO Regional Office - Hyderabad
84	Sh. Ram Singh Gunawat	Regional Chief	HUDCO Regional Office-Jaipur
85	Sh. KM Chanda	Regional Chief	HUDCO Regional Office-Guwahati
86	Sh. BeenaPhilipose	Regional Chief	HUDCO Regional Office-Thiruvananthapuram
87	Sh. S Gurudutta	Regional Chief	HUDCO Regional Office-Ahmedabad
88	Sh. Shanuj Gupta	DGM	HUDCO
89	Sh. ManojDeodhar	DGM	HUDCO
90	Sh. LalitSingla	DGM	HUDCO
91	Sh. Charanjit Kumar	SM	HUDCO