

I-11016/10/2017/HFA-4 (EFS – 9030045)
Government of India
Ministry of Housing & Urban Affairs
(HFA-4 Section)

Nirman Bhawan, New Delhi – 110011

Dated: 14th June 2019

OFFICE MEMORANDUM

Sub: Minutes of the review meeting on Credit Linked Subsidy Scheme under Pradhan Mantri Awas Yojana - (Urban) Mission – reg.

The undersigned is directed to enclose herewith Minutes of CLSS review meeting held under the Chairmanship of Secretary, Ministry of Housing & Urban Affairs on 6th June 2019 at 1200 hours in Room No. 123-C at Nirman Bhawan, New Delhi, for information and necessary action.

2. This issues with the approval of the competent authority.

Encl: As above.



(Rishi Kumar)

Director (HFA-4)

Tel:23062272

To

1. Ms. Dakshita Das, Addl. Secretary (DFS) and MD & CEO, NHB, Room No. 36, 3rd Floor, Jeevan Deep Building, Sansad Marg, New Delh-110001.
2. Dr. M. Ravi Kanth, CMD, HUDCO, HUDCO Bhawan, Core-7A, India Habitat Centre, Lodi Road, New Delh-110003.

Copy to:-

1. PSO to Secretary (HUA)
2. PPS to JS (HFA)
3. Sh. R.S. Singh, Director (HFA-1), MoHUA
- ✓ 4. Dy. Chief (MIS), for placing this on the website of the Ministry.
5. Sh. Manikandan K.P., Lead Housing Finance Expert, PMU
6. Sh. Kanha Godha (Lead Planner)

MINUTES OF MEETING ON ISSUES RELATED TO CLSS COMPONENT OF PMAY (U)
on 06th June 2019

1. A meeting was convened on **06th June 2019** at **12 hours** by Secretary, Ministry of Housing and Urban Affairs in the Room No. 123-C at Nirman Bhawan, New Delhi to review the Issues related to Credit Linked Subsidy Schemes (CLSS), component of PMAY (U) Mission. The list of participants is enclosed at **Annex - 1**.

2. The following items were discussed:

2.1 Additional Central Nodal Agency (CNA) for CLSS

A. SBI had submitted a letter to this Ministry requesting that they may be nominated as CNA. The request was discussed in the Meeting and it was suggested that the matter may be considered to nominate SBI Headquarter as CNA for their branches and SBI branches can act as its PLIs. Further, deliberations may be held with SBI in this regard.

(Action: HFA-4 Mission Directorate)

2.2 Bank of Baroda as PLI for HUDCO

A. The matter regarding making Bank of Baroda as PLI of HUDCO, after the merger of Vijaya Bank and Dena Bank with Bank of Baroda, was discussed and it was decided that the matter may be considered further.

(Action: HFA- 4 Mission Directorate)

2.3 Bunching of CLSS subsidy cases

A. The matter regarding bunching of cases for release of CLSS subsidy was considered and it was recommended that the suspicious cases should be segregated and other eligible cases should **not** be kept on hold and subsidy may be released in such eligible cases. After introduction of new proposed MIS system, the need for such bunching may not at all be required.

(Action: NHB & HUDCO)

2.4 Proposed CLSS MIS system and related issues

A. It was decided that a separate real time web based MIS system may be designed and developed for CLSS vertical to be used by all CNAs and their PLIs. Process flow chart as annexed has been approved by Secretary (MoHUA) to be implemented latest by Sep, 2019.

(Action: HFA-1 Mission Directorate, CNA's)

B. Aadhaar seeding and de-duplication of both borrower and co-borrower with other verticals of PMAY (U) would be done on submission of CLSS subsidy application in CLSS MIS system for approved housing loans. MoHUA will arrange linking of CLSS MIS system with UIDAI server through NIC for beneficiary Aadhaar authentication.

(Action: HFA-1 Mission Directorate, CNA's)

- C. After Aadhaar authentication and de-duplication with PMAY (U) MIS system, PLI will submit the subsidy application in the proposed CLSS MIS system which will generate a unique number to the borrower to track his application in CLSS MIS system through CLSS tracker. This CLSS tracker will help in substantial reduction of grievances. Standard nomenclature of unique number should be adopted to identify the borrower.

(Action: HFA-1 Mission Directorate, CNA's)

- D. The proposed CLSS MIS system may be developed by NHB through the vendor who have developed their existing system to ensure continuity. The financial support for developing the system, if required, can be provided by MoHUA.

(Action: HFA-1 Mission Directorate & NHB)

- E. It was also decided to form a committee including members from the Ministry, NHB, HUDCO, SBI and NIC to discuss, monitor and oversee the development and implementation of CLSS MIS system.

(Action: HFA-4 Mission Directorate)

- F. It was also decided that historical data of Aadhaar mismatch cases will be rectified on priority basis. Ministry has also informed that the list of Aadhaar mismatch and provision to rectify these cases are available under NHB and HUDCO login under PMAY (U) MIS system. User Manual has also been shared by the Ministry.

(Action: NHB & HUDCO)

2.5 Balance Transfer Cases

- A. The matter was considered and it was felt that before taking a view on this subject, more information/feedback needs to be gathered.

(Action: HFA-4 Mission Directorate)

2.6 Target projection for 2019-20

- A. Secretary (MoHUA) suggested that sustained campaign should be undertaken and processing of cases should be fast so that during 2019-20, the target of release of CLSS subsidy to 10 lakhs beneficiaries can be achieved. In this regard, NHB should cover about 7 lakhs beneficiaries, HUDCO should cover 50,000 and SBI should achieve 2.5 lakh beneficiaries.

(Action: HFA-4 Mission Directorate, CNA's)

2.7 Grievance redressal system

- A. It was suggested that the present Grievance Redressal system should be strengthened at NHB level with the deployment of more manpower

(Action: NHB)

Annex -1
List of Participants

Sl.	Name and Designation	Organization
	Ministry of Housing and Urban Affairs	
1.	Sh. Durga Shanker Mishra, Secretary	MoHUA
2.	Sh. Amrit Abhijat, JS & MD (HFA)	
3.	Sh. R.S Singh, Director (HFA -I)	
4.	Sh. Rishi Kumar, Director (HFA-4)	
5	Sh. Aakash Mathur, Development Officer, BMTPC	
	Central Nodal Agencies	
6.	Sh. Nagraj, Director (Corporate Planning)	HUDCO
7.	Sh. Shanuj Gupta, Joint General Manager	
8.	Sh. Manoj Deodhar, Joint General Manager(Finance)	
9	Sh. V.Rajan, General Manager	NHB
10	Sh. Anuj Rastogi, Deputy General Manager	
	Project Management Unit, M/o HUA	
11.	Ms. Pooja Gupta Lead (MIS Expert)	PMU, HFA (U), MoHUA
12.	Sh. Kanha Godha (Lead Planner)	

ANNEXURE-A PROPOSED ARCHITECTURE

CLSS Beneficiary



Submit details of Borrower and Co-borrower to PLI to check eligibility

- Aadhaar Details
- Name as per Aadhaar

PLI Login in CNA System



On Fly Demographic verification of Aadhaar details of Borrower and Co-Borrower with UIDAI

CLSS Beneficiary



SUBMIT CORRECT AADHAAR DETAILS TO PLI



Share Aadhaar Details with PMAY(U) MIS – on Fly for De-Duplication check of Beneficiary with other three Mission Component



Share Beneficiary Data, Houses Type, Subsidy Amount details to PMAY (U) MIS on real time basis.

CLSS Beneficiaries



Process Loan application for CLSS Subsidy and provide application number to Beneficiary for tracking his status

CLSS LOAN TRACKER APPLICATION

Integration with PMAY(U) Beneficiary Mobile Application in order to track status of Loan application

