

Review meeting on CLSS with CNAs on 18th May, 2017
by Secretary(HUPA), Ministry of Housing & Urban Poverty Alleviation

Officials Present:

1. Joint Secretary and Mission Director (HFA)
 2. Deputy Secretary (HFA-4)
 3. Sh. V. Rajan, GM, NHB
 4. Ms. Ritu Prakash, AGM, NHB
 5. Sh. H.T.Suresh, GM (RF), HUDCO
 6. Sh. Shanuj Gupta, JGM (RF), HUDCO
 7. Ms. Nitika Krishan, Lead (AH&US), PMU
- NHB informed that as on 18.05.2017, 32843 beneficiaries have been sanctioned interest subsidy under CLSS for EWS/LIG and an amount of Rs. 606.99 crore has been released as interest subsidy, while HUDCO, for the same period, has covered 815 beneficiaries and has released Rs. 12.23 crore as interest subsidy, respectively.
 - NHB informed that new data sheets for filing claims under CLSS for EWS/LIG and CLSS for MIG have been provided to PLIs.
 - NHB also informed that software for uploading claims under CLSS for EWS/LIG will be in place by 23 May, 2017 and for CLSS for MIG by 1 June 2017.
 - A media campaign on CLSS for MIG will be organised in the month of June 2017 so that maximum number of potential beneficiaries can be targeted.
 - CNAs were requested to scrutinise those PLIs who are yet to actively participate in CLSS for EWS/LIG and to inform their respective Boards to ascertain the reasons for non-participation.
 - NHB was requested to expedite the proposal for awarding high performing PLIs under CLSS for EWS/LIG. The following categories could be considered:
 - Top 3 performing PLIs
 - Top 3 performing States
 - PLI which has sanctioned and disbursed maximum number of housing loans under CLSS to EWS category households.
 - Best performing UT (without Legislature)
 - Special mention for best performing NE State

- The above proposal should be moved for consideration of the Ministry urgently as the awards may be announced on 25th June, 2017 and requisite administrative and financial approvals need to be obtained well in time.
- NHB was requested to analyse the available database of potential beneficiaries and report to the Ministry the numbers out of that which were converted into home loan accounts under CLSS for EWS/LIG.
- Both CNAs were requested to maintain the privacy of the data available with them as per recent directions of UIDAI.
- Feedback received from the team which organised the *Nukkad Nataks* on CLSS is to be shared with NHB/HUDCO.
- Both CNAs provided details/analyses of the calls received on the respective toll free numbers with the breakup indicated as follows: NHB: 4317 and HUDCO: 2584.
- NHB confirmed that it has shared online access details of its CLSS database with HUDCO for ensuring that there are no duplication of beneficiary loanees.
- Secretary (HUPA) urged CNAs to ensure that the demand for additional allocation (over and above BE available for CLSS for EWS/LIG in the current financial year), is projected to the Ministry well before September, 2017 to enable appropriate estimation of RE 2017-18.
- Similarly, additional funds as required under CLSS for MIG, should be projected to the Ministry well before RE finalization stage so that the matter can be taken up with MoF.
- HUDCO informed the following:
 - Bihar Grameen Bank has been requested to verify unique IDs and other details before re-submitting the claims.
 - The potential CLSS cases in Morigaon are being pursued with G/o Assam.
 - In Nagaland, prior approval is being taken from Government by banks to create mortgage on a property.
- NHB clarified that, in some NE States, in cases where land is being held by a community, a gift deed from the community is being provided to an individual on

which applicable stamp duty and registration charges are paid by individual. In case of an NPA on such an asset, banks take possession of the land and sell to another tribal from same community.

- The following amendments in the PMAY (U) Guidelines are to be processed on file:
 - Definition of carpet area as per the Real Estate Regulation and Development Act, 2016.
 - Inclusion of appropriate urban areas in PMAY (U) which are largely urban in character but which are not Statutory Towns.
 - Definition of beneficiary family under PMAY (U) could be synonymous with the definition as adopted under CLSS for MIG Scheme.

- NHB was requested to move an appropriate proposal before its Board for augmenting the manpower as required, to ensure the presence of a robust institutional mechanism to support PMAY (U) Mission up to 2022.