Credit Linked Subsidy Scheme
Housing for All – Urban: Holistic View

1, 3 & 4 implemented through State & UTs

Subsidy for beneficiary-led individual house construction
- For individuals of EWS category requiring individual house
- State to prepare a separate project for such beneficiaries
- No isolated/ splintered beneficiary to be covered

Affordable Housing in Partnership
- With private sector or public sector
- Central Assistance per EWS house in affordable projects

"In situ" Slum Redevelopment
- Using land as a resource
- With private participation
- Extra FSI/TDR to make projects financially viable

Affordable Housing through Credit Linked Subsidy

Central Sector Scheme
- Implemented by GoI, MoHUA through Central Nodal Agencies
- Interest subvention subsidy for EWS and LIG for new house or incremental housing.
- Interest subvention subsidy for MIG for acquisition or construction houses.
- All 4041 statutory towns as per Census 2011 and towns notified subsequently are covered.
  (Presently, 17,778 towns codes are applied)
PMAY-CLSS Overview: Enhancement Features

- Ministry of Housing and Urban Affairs
- Government of India
- Process 1
  - G2G
  - G2C
  - B2C
- Additional CNA
- Banks
- HFCs
- G2B
- B2B
- Beneficiary Tracker
- No Batch Processing

Effective use of online platform to bring in efficiency in the system
Process 2

PMAY-CLSS Claim Processing

https://housingforall.nhbonline.org.in/CLSS/
PROCESS 2 – NHB’s PMAY-CLSS Portal

List of PMAY-CLSS potential beneficiary is available in the download menu
PROCESS 2 – NHB as CNA …

1. **PLI uploading eligible claims** on NHB’s PMAY CLSS 24x7 online portal along with Applicant ID generated in Process 1 (CLAP) using Web API or XL sheet after login.

2. Without Applicant ID, claim will not be accepted under Process 2.

3. NHB processing the claim on record basis, based on uploaded date. To handle the initial backlog (large volume data), the validation process has been delayed.

4. Initial scrutiny of claims by NHB through **Manage by Rules (MBR)**. Claims are categorized as Accepted, Queried and Rejected.

5. Accepted records shall be forwarded to **CLAP for de-dupe**.

6. Queried and Rejected claims will appear in PLI page for necessary action at their end.

7. Sample check by NHB on Accepted claims under **Manage By Exception (MBE)**.
SCREENSHOTS OF PROCESS 2 - MBR

PLI Dashboard

MBR Pass-through Category
SCREENSHOTS OF PROCESS 2 – MBR & MBE

MBR Queried & De-dupe Passed Case

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MBR Passed Case

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SCREENSHOTS OF PROCESS 2 – SCRUTINY & CAF

Scrutiny Passed Case

Claim Application Form Generation
### Claim Release Form Generation

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### Beneficiary ID Created

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**National Housing Bank**
8. Combining PLI-wise successful Individual claims periodically for **submission of Claim Application Form (CAF)** by its Authorised Signatories.

9. **Compliance checks** shall be undertaken by NHB (Utilization, Refund, Inspection, End-use, etc.) in respect of the PLI.

10. NHB refers the PLI claims to **CLAP for de-dupe**.

11. **CLAP generates** Beneficiary ID for the Individual eligible claim.

12. **Claim Release Form (CRF)** shall be generated by the system for the PLI.

13. **Subsidy sanction by NHB** to PLI, based on CRF.

14. **Subsidy release by NHB** to PLI through digital transaction.
CLAIM GENERATION, UPLOAD & ACCEPTANCE

National Housing Bank
CLAIM GENERATION, UPLOAD & ACCEPTANCE
SCREENSHOTS OF CLAIM RELEASE PROCESS
QUERIED CASES - AN ANALYSIS

Major Reasons

- E3134 Name of Co-Borrower should not be blank
- E7012 Difference in Property Address Town and Statutory Town
- E7030 Disbursed amount less than sanctioned amount
- E7024 No progress in construction status from previous claim
- E7025 Both Borrower & Co-borrowers is male
- E2104 Interest subsidy less than NPV amount
- E7023 Income to Instalment ratio greater than 80%
- E7013 If Borrower name matches with Co-borrower name
- E7014 If Borrower name matches with borrower’ father name
- E7029 Borrower/Co-Borrower Age above 70 years
REJECTED CASES – AN ANALYSIS

Major Reasons

- E1104 Loan Account already exists
- E1103 First Installment does not exist
- E7058 Record ID already exists
- E2109 Mismatch in Cumulative Disbursement
- E5152 NPV cannot be Zero
- E7004 Duplicate Mobile Number
- E1207 Subsequent disbursement to match with earlier data
- E2107 Disbursement information not in sequence
Thank You