

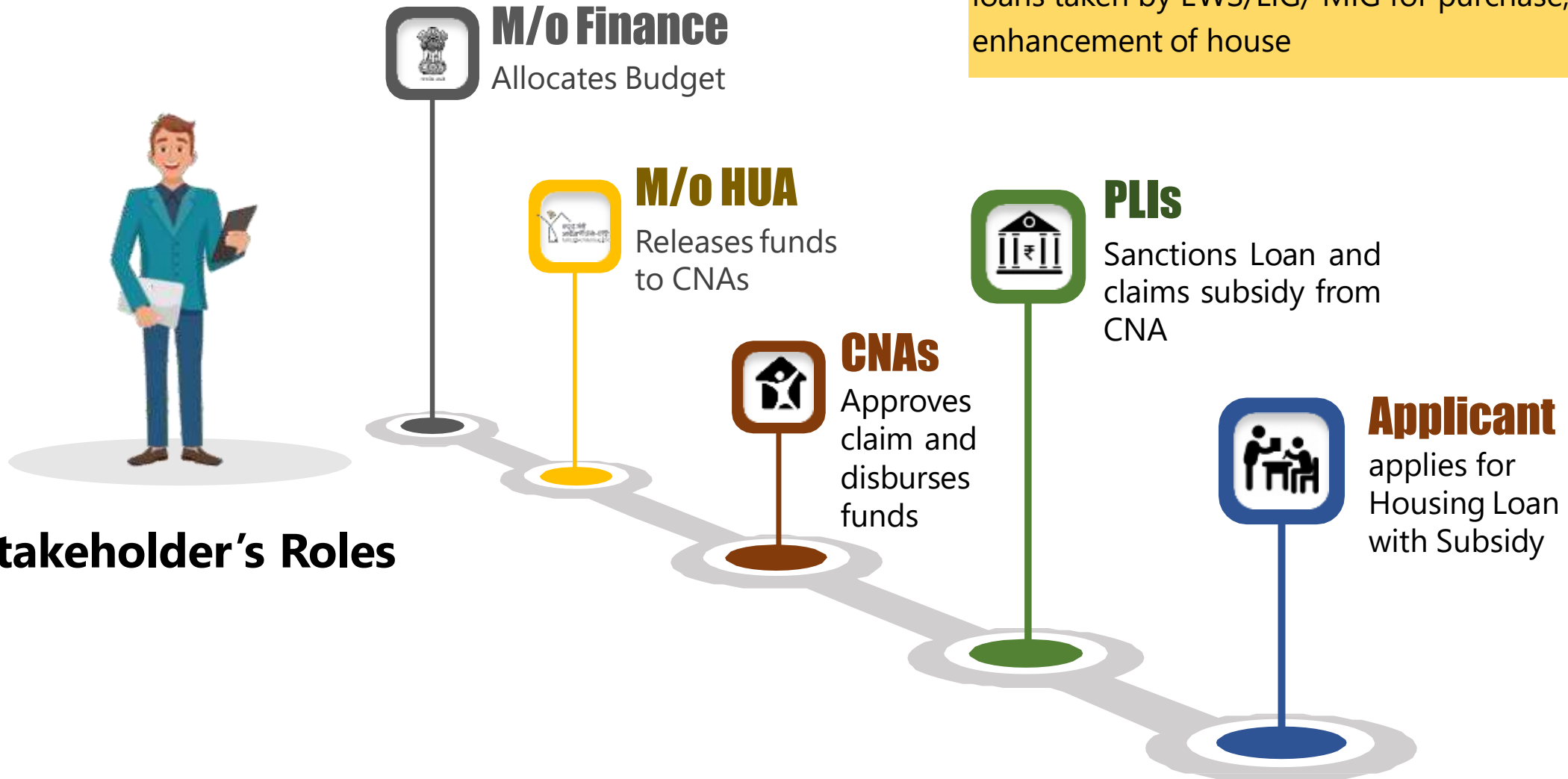
CHALLENGES AND PROACTIVE MEASURES UNDER CLSS IN GUJARAT

Presented by:
Affordable Housing Mission
Urban Development and Urban Housing Department
Govt. of Gujarat

CLSS Credit Linked Subsidy Scheme

A Central Sector Scheme for Interest subvention on home loans taken by EWS/LIG/ MIG for purchase, construction or enhancement of house

Stakeholder's Roles



Policy Initiatives

- 1 State has own policy of Affordable Housing “Mukhya Mantri Gruh Yojana” to promote the Affordable Housing in the urban areas.
- 2 For create affordable housing stock, provision to provide more FSI and exemption of municipal charges made in the policy.
- 3 State has developed RAH Zone in the development plan so housing stock can be increased in planning areas
- 4 Create a norms for Relaxation in the chargeable FSI in RAH Zone for constructing Affordable Housing
- 5 In a result Affordable Housing stock of more than 1.25 lakh houses created per year and around 70,000 houses converted in CLSS.

Challenges under CLSS

Challenges	Proactive Measures
Less awareness among the end users	Workshop carried out with the stakeholders at State/Regional and local level. Effective micro level as well as macro level IEC Activities carried out in the initial stage of implementation.
Less claims sanctioned in nationalised bank compared to the private banks/finance institutions	Frame State level CLSS committee chaired by ACS, Finance Department to provide the target and review the progress. One of the review agenda of CLSS in SLBC meeting All CNA is a member of SLSMC and Review the progress of CLSS in each and every SLSMC chaired by Hon'ble CS.
No sufficient manpower at CNA level	Duty allotted to CLTC staff as CLSS Coordinator who help to resolving the issue of stakeholders and communicate with Banks
Lack of Grievance redressal system	Grievance cell created at State level and Proper guidance provided to the applicant and communicate with CAN/Ministry to resolve the complaint for provided subsidy



IEC Activities in the State of Gujarat

5

Embracing Change

Angikaar

*Adapting PMAY(U) Homes

*A Campaign for Change Management

*Convergence with Missions and Ministries

- Cities Covered
• **173**
- ARPs on Field
• **677**
- Beneficiary Need Assessment
• **21,641**
- Citizen Coverage
• **1.99 Lakh**

ARP: Angikaar resource persons



Year 2019 - 2021
CLSS Beneficiaries
45,868

PLI was tie up with ARPs for conducting Financial Literacy outreach camps at smaller towns

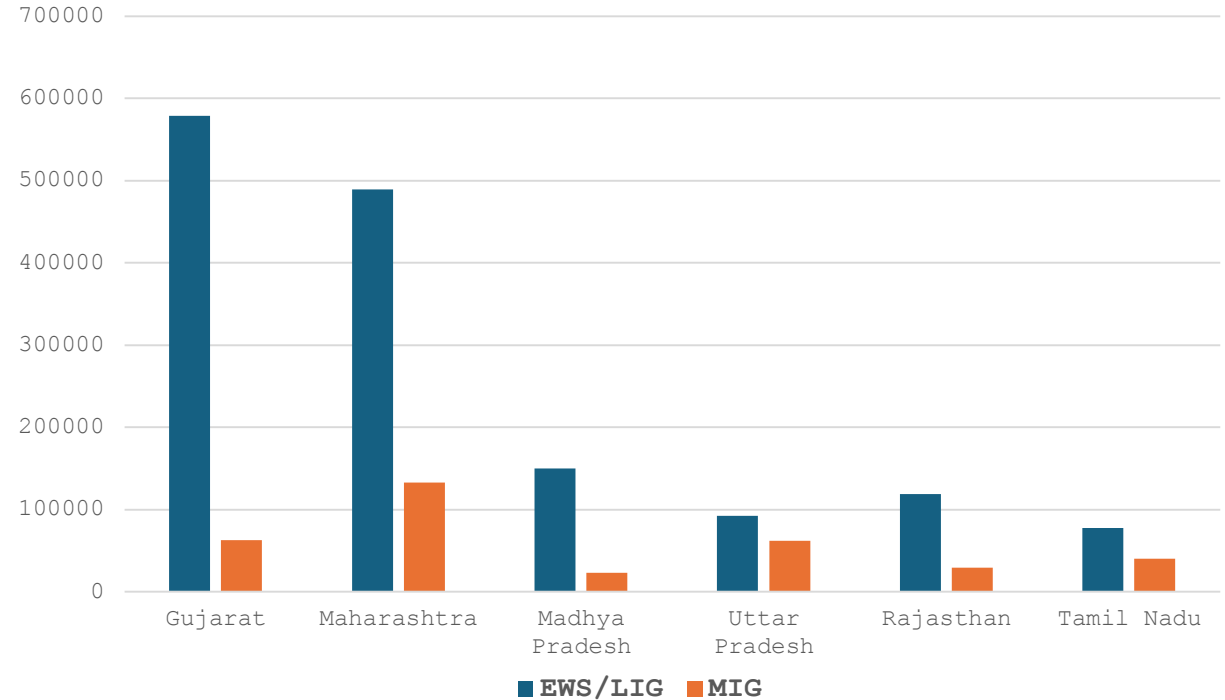
OUTCOME UNDER CLSS

6.41 Lakh

CLSS beneficiaries

Category	Subsidy (Rs Cr)	Beneficiaries
EWS/LIG	14,233	5.79 Lakh
MIG	1,335	0.62 Lakh
Total	15,568	6.41 Lakh

Comparison of EWS Vs MIG



State	EWS/LIG	MIG	Total
Gujarat	579011	62499	641510
Maharashtra	489389	133191	622580
Madhya Pradesh	150220	22839	173059
Uttar Pradesh	92423	62353	154776
Rajasthan	118996	29032	148028
Tamil Nadu	77450	40663	118113



Thanks