

CHALLENGES AND PROACTIVE MEASURES UNDER CLSS IN GUJARAT

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

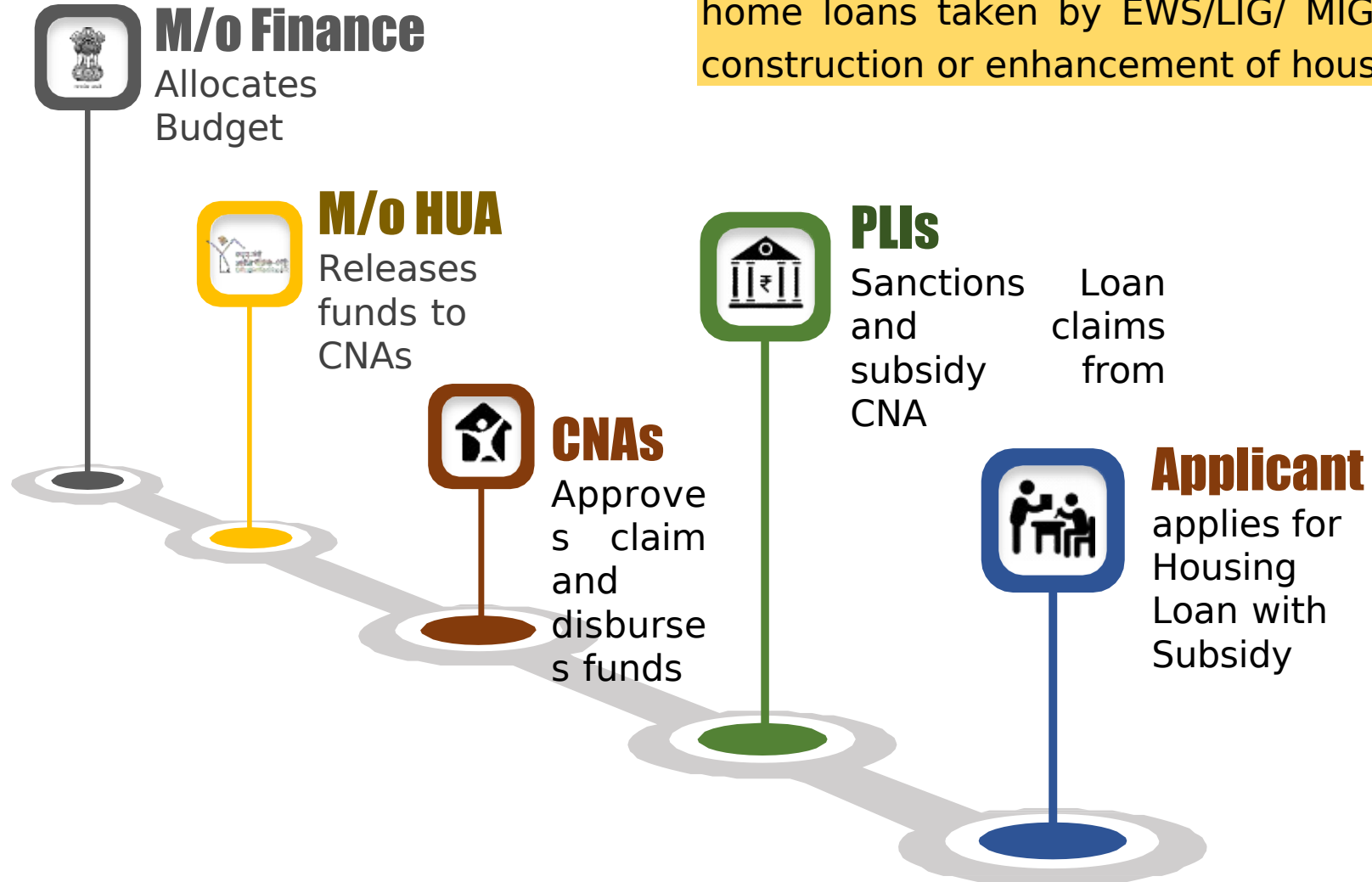
CLSS

Scheme

Credit Linked Subsidy

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

Workshops and IEC activities campaign



CLSS
review in
SLSMC



Review with
CLSS
Co-Ordinator



District-Level
Workshop

IEC
Activities in
the State of
Gujarat





प्रधानमंत्री आवास योजना (शहरी)
शहरी विकास અને શહેરી ગૃહ નિર્માણ વિભાગ

કેડીટ લીંકડ સબસીડી સ્કીમ (CLSS)

♦ ગુજરાત રાજ્યના શહેરી વિસ્તારોમાં પોતાના પ્રથમ આવાસની ખરીદી પર લીધેલ લોન ઉપર વ્યાજ સહાય

અન.	પ્રકાર	કોરુલિક આવક (રૂ.)	વ્યાજ સહાય	વ્યાજ સહાય માટે લોન સક્રમણી પાત્રતા (રૂ.)	મહત્તમ વ્યાજ સહાયની રકમ (રૂ.)
૧	EWS	૦૩ લાખ સુધી	૬.૫ %	૦૬ લાખ	૨,૬૦,૨૮૦
૨	LIG	૦૩ લાખથી વધુ અને ૦૬ લાખ સુધી	૬.૫ %	૦૬ લાખ	૨,૬૦,૨૮૦
૩	MIG-I	૦૬ લાખથી વધુ અને ૧૨ લાખ સુધી	૮.૦ %	૦૮ લાખ	૨,૩૫,૦૬૮
૪	MIG-II	૧૨ લાખથી વધુ અને ૧૮ લાખ સુધી	૩.૦ %	૧૨ લાખ	૨,૩૦,૧૫૬



♦ ભારત ભરમાં પાહું મકાન ન ઘરાવતા હોવા જોઈએ.
♦ અરજદારે PMAY ના કોઈપણ ઘટક હેઠળ લાભ લીધેલ ન હોવો જોઈએ.
♦ નોડલ એજન્સી : (૧) નેશનલ હાઉસિંગ બેંક (NHB)
(૨) આવાસ અને શહેરી વિકાસ નિગમ (HUDCO)
♦ યોજનાનો લાભ લેવા માટે નજીકની હોમ લોન મંજૂર કરનાર બેંક કે હાઉસિંગ ફાઇનાન્સ કંપનીનો સંપર્ક કરવો
♦ હોલ ફી સંપર્ક નં. NHB ૧૮૦૦-૧૧-૩૩૭૭, ૧૮૦૦-૧૧-૩૩૮૮, HUDCO ૧૮૦૦-૧૧-૬૧૬૩

Embracing Change

Angikaar

***Adapting PMAY(U) Homes**

- Cities Covered

• **173**

- ARPs on Field

• **677**

- Beneficiary Need Assessment

• **21,641**

- Citizen Coverage

• **1.99 Lakh**

ARP: Angikaar resource persons

***A Campaign for Change Management**



***Convergence with Missions and Ministries**

**Year 2019 - 2021
CLSS Beneficiaries
45,868**

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

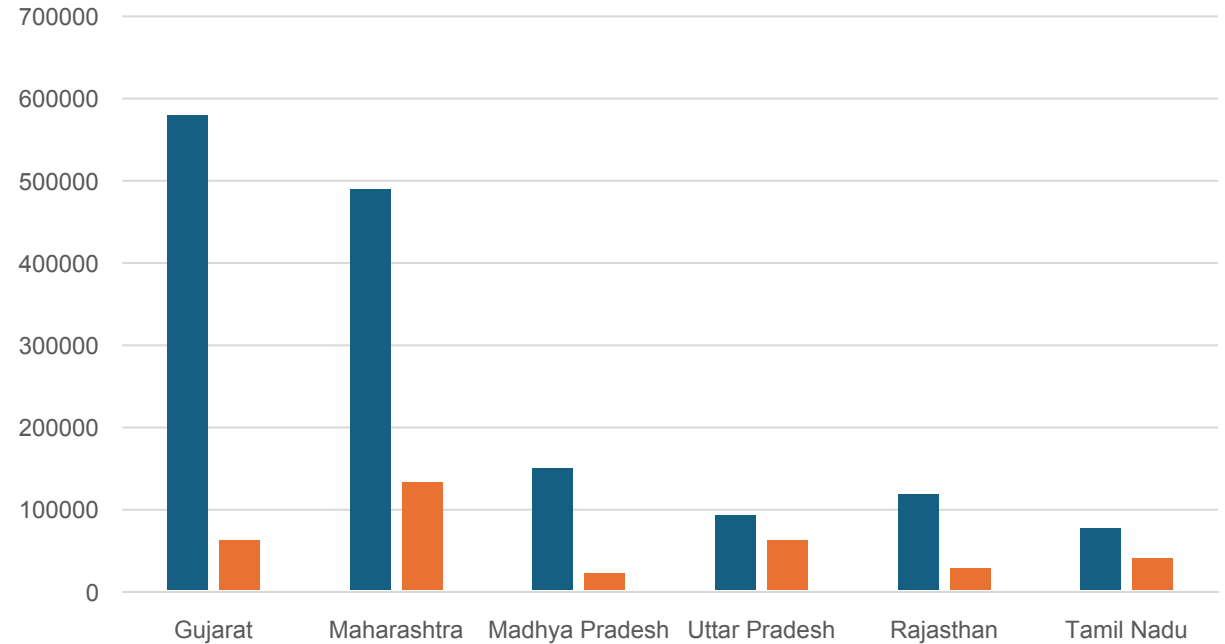
OUTCOME UNDER CLSS

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



■ EWS/LIG ■ 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