



URBAN HOUSING MISSION
LOCAL SELF GOVERNMENT DEPARTMENT
GOVERNMENT OF KERALA
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2560/N/2016/KSHO

08.06.2016

From

The Executive Director, Kudumbashree/
Member Secretary
Urban Housing Mission

To

1. Mayors of Corporation /Chairman of Municipality
2. Secretaries(Corporations/Municipalities)

Sir,

Sub:UHM-PMAY-Implementation of Credit Linked Subsidy Scheme (CLSS)- reg.

Ref: 1. Letter.No .2560/N/2016/KSHO dated 12.04.2016

2. Letter No.2560/N/2016/KSHO dated 11.05.2016

Instruction has been given to 14 ULBs which were selected for PMAY in the first phase, in respect of implementation of CLSS vide ref.(1) and (2).Since there may be some delay in scaling up PMAY in all statutory towns, the Mission intends to implement the IInd vertical viz,CLSS in all cities, which provides 6.5 % interest subvention for the loan availed for construction of house or making an existing kacha house into a pucca one, as provided in the Mission guideline.

In this connection, the following directions are issued to all ULBs for strict compliance in respect of implementation of CLSS which is implemented by the Central Nodal Agency through Primary Lending Institutions.

1. Appointment of Facilitator-All the ULBs are directed to appoint facilitators to enable the beneficiary under CLSS to avail financial assistance from Banks .The appointment of facilitators shall be in compliance with directions contained in letter under Ref (1)
2. The ULBs are directed to issue NOC to the beneficiaries as provided in the letter Ref.(2) .The ULBs are also directed to comply the following instructions , in issuing NOC
 - a. The ULB shall ensure that the beneficiary, to whom NOC is issued, shall not come under any other verticals of PMAY.
 - b. If the ULBs have completed the demand survey, the ULB shall issue NOC to the beneficiaries whose names are reflected in the beneficiary list of CLSS. If the beneficiary's name is included in any other verticals of PMAY and the beneficiary desires, benefit under CLSS, then the ULB shall issue NOC for availing assistance under CLSS, after deleting his name from other verticals and on including his name in the list of beneficiaries for CLSS.
 - c. If the demand survey is not completed, then the ULB can issue NOC, to an eligible beneficiary on his specific demand. If so the ULB shall prepare separate register for entering the name of such beneficiary and the name of such beneficiary shall be included in the list of beneficiaries for CLSS, when the demand survey is completed. Further the ULB shall also ensure that the name of such beneficiary is not reflected in any other verticals of PMAY
 - d. If a beneficiary desires NOC for CLSS, whose the name is not reflected anywhere in the list of beneficiaries prepared under PMAY , the ULB can

issue NOC, if he is otherwise eligible as per mission guideline, then his name has to be included in the beneficiary list of CLSS

- e. NOC shall be issued on the specific request of either the beneficiary or the Bank concerned
- f. The ULB shall make necessary arrangements to sensitize and the beneficiaries so as to avail benefits under CLSS, through the facilitator

Sd/-

Executive Director, Kudumbashree/
Member Secretary
Urban Housing Mission

(This is a translated version of instructions issued in vernacular)


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