



LOCAL SELF GOVERNMENT DEPARTMENT  
GOVERNMENT OF KERALA

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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-Appointment of facilitator- reg.

Ref : Letter No.D.O.G 16014/16/2015 HFA-V (FTS-14533) from Ministry of  
Urban Housing and Poverty Alleviation dated 6/1/2016

As you are aware the preliminary work in respect of preparing Housing for All Plan of action has been completed or nearing completion in all ULBs/which are selected in the first phase. PMAY aims to fulfill the dream of home for homeless under four verticals. The second vertical of PMAY viz, Credit Linked Subsidy Scheme (CLSS), is a loan based scheme, which provides 6.5 % interest subvention for the loan availed for construction of house or for purchase of house or making an existing kacha house into a pucca one, as provided in the Mission guideline for the selected beneficiaries.

While conducting the survey, ULBs have prepared list of beneficiaries who are willing to construct home by availing bank loan. It is the responsibility of the

ULBs to ensure that these beneficiaries are not availing any kind of benefits from other verticals of PMAY. All verticals except CLSS are being implemented directly through ULBs. Therefore all the beneficiaries coming under CLSS have to submit NOC to the banks to ensure that they are not coming under other verticals. Banks (PLIs) will give loans under CLSS to the applicants who have submitted such NOCs. Since all components are implemented directly by the ULB, ULBs are directed to issue NOC, to the applicant that, the applicant is eligible under CLSS and the applicant has not availed any benefit under PMAY. ULBs are also directed to appoint a higher level officer for issuing NOCs after verifying the beneficiary list. While issuing the NOC, the same may be recorded in the list with dates so as to avoid duplication.

4 The beneficiaries under CLSS may be very poor and illiterate. They do not have adequate knowledge about the procedure or documents for availing bank Loan. Therefore it will be fair to appoint a facilitator for giving necessary guidance, support and handhold in this regard. In these circumstances ULBs are hereby permitted to appoint facilitator to support the beneficiaries subject to the following conditions.

1. Appoint one facilitator for 100 beneficiaries (Slight variations permitted)
2. Facilitators have to collect list of beneficiary from ULB and appraise beneficiaries so as to make awareness to proceed with application. It is the responsibility of the facilitator to guide, help and support the beneficiaries in availing the loan.
3. Facilitators may be appointed on ward basis with preference to natives.
4. Facilitators is eligible for Rs.250/- per loan sanctioned as honorarium through the concerned PLIs(Banks)

### Qualification of facilitator

- a) Should be a resident of the ULB
  - b) Minimum Educational Qualification - +2 Passed
  - c) Sound knowledge in English language and computer operation
  - d) Preference should be given to the PMAY surveyors
  - e) Preference should be given to members of Kudumbashree
5. Selection of facilitators shall be done by a committee comprising of Chairman of ULB, Secretary of the ULB and representative of DLBC
6. ULB shall issue proceedings, appointing facilitator and the ULB shall arrange proper trainings to these facilitators through City Level Technical Cell.

All the ULBs are directed to follow the above instructions.

Sd/-

Executive Director, Kudumbashree/  
Member Secretary  
Urban Housing Mission

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

  
**BINU FRANCIS**  
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