Pradhan Mantri Awas Yojana (Urban)
Ministry of Housing & Urban Affairs, Government of India

> "घर यानि वो जगह जहाँ जीवन जीने लायक सारी सुविधाएं उपलब्ध हों, जिसमें परिवार की खुशियां हों, जिसमें परिवार के हर व्यक्ति के सपने जुड़े हों, प्रधानमंत्री आवास योजना के मूल में यही भाव है।"

User Manual
CLSS Awas Portal (CLAP)

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Abbreviations

1	**AHP**	Affordable Housing in Partnership
2	**API**	Application Programming Interface
3	**ASHA-India**	Accelerator Affordable Sustainable Housing Accelerators- India
4	**BLC**	Beneficiary-Led Individual House Construction or Enhancement
5	**CAF**	Claim Application Form
6	**CLAP**	CLSS Awas Portal
7	**CLSS**	Credit Linked Subsidy Scheme
8	**CNA**	Central Nodal Agencies
9	**CRF**	Claim Release Form
10	**CSF**	Claim Scrutiny Form
11	**EMI**	Equated Monthly Instalment
12	**EWS**	Economically Weaker Section
13	**FAR**	Floor Area Ratio
14	**FAQs**	Frequently Asked Questions
15	**FSI**	Floor Space Index
16	**GHTC India**	Global Housing Technology Challenge- India
17	**HFA**	Housing for All
18	**HFCs**	Housing Finance Companies
19	**HUDCO**	Housing and Urban Development Corporation
20	**IEC**	Information Education & Communication
21	**IFD**	Integrated Finance Division
22	**ISSR**	In-Situ Slum Redevelopment
23	**LIG**	Low Income Group
24	**MD**	Mission Directorate
25	**MIG**	Middle Income Group
26	**MoHRD**	Ministry of Human Resource Development
27	**MoHUA**	Ministry of Housing and Urban Affairs
28	**NBC**	National Building Code
29	**NHB**	National Housing Bank
30	**NIC**	National Informatics Centre
31	**NOC**	No Objection Certificate
32	**NPV**	Net Present Value
33	**NRSC**	National Remote Sensing Centre
34	**PLI**	Primary Lending Institution
35	**PMAY-U**	Pradhan Mantri Awas Yojana – Urban
36	**SBI**	State Bank of India
37	**SLNA**	State Level Nodal Agencies
38	**SPA**	School of Planning and Architecture
39	**TSM**	Technology Sub-Mission
40	**UIDAI**	Unique Identification Authority of India
41	**ULB**	Urban Local Body
42	**UT**	Union Territory
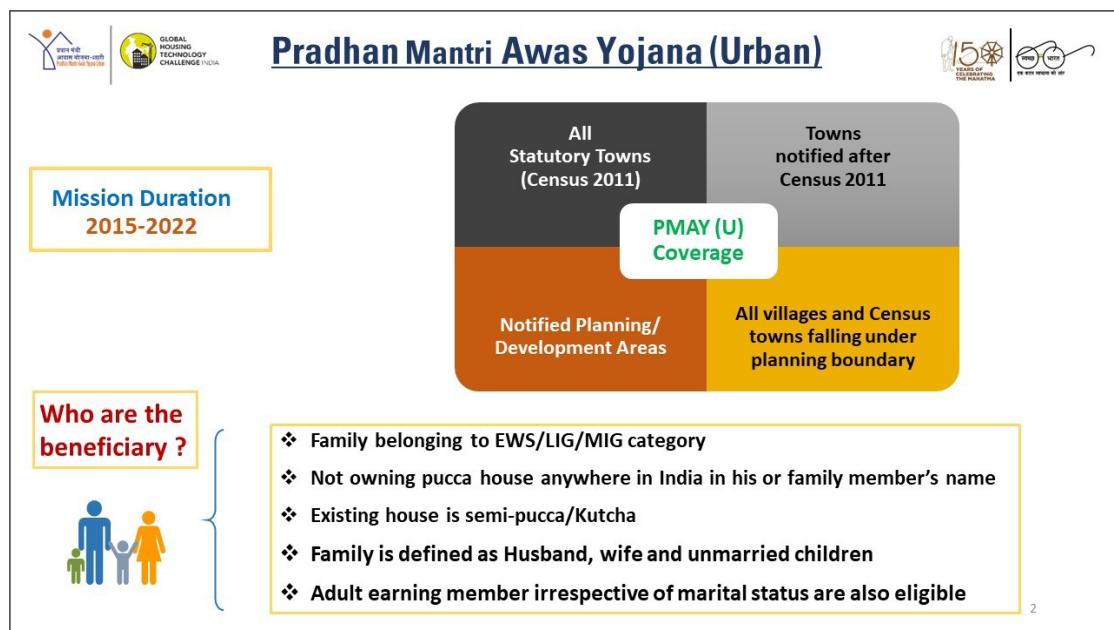
Pradhan Mantri Awas Yojana (Urban)-PMAY (U)

Pradhan Mantri Awas Yojana (Urban) Mission launched **on 25th June 2015** which intends to provide housing for all in urban areas by year 2022. The Mission provides Central Assistance to the implementing agencies through States/Union Territories (UTs) and Central Nodal Agencies (CNAs) for providing houses to all eligible families/ beneficiaries against the validated demand for houses for about 1.12 cr. As per PMAY(U) guidelines, the size of a house for Economically Weaker Section (EWS) could be upto 30 sq. mt. carpet area, however States/UTs have the flexibility to enhance the size of houses in consultation and approval of the Ministry.

In continuation to this Government's efforts towards empowerment of women from EWS and LIG unlike earlier schemes, PMAY (U) has made a mandatory provision for the female head of the family to be the owner or co-owner of the house under this Mission.

Pradhan Mantri Awas Yojana (Urban)

Mission Duration 2015-2022

PMAY (U) Coverage

- All Statutory Towns (Census 2011)
- Towns notified after Census 2011
- Notified Planning/ Development Areas
- All villages and Census towns falling under planning boundary

Who are the beneficiary ?

- ❖ Family belonging to EWS/LIG/MIG category
- ❖ Not owning pucca house anywhere in India in his or family member's name
- ❖ Existing house is semi-pucca/Kutcha
- ❖ Family is defined as Husband, wife and unmarried children
- ❖ Adult earning member irrespective of marital status are also eligible

Verticals of PMAY (Urban)

A basket of options is adopted to ensure inclusion of a greater number of people depending on their income, finance and availability of land through following four options.

"In-situ" Slum Redevelopment (ISSR): In-situ Slum redevelopment, a Central Assistance of Rs.1 lakh per house is admissible for all houses built for eligible slum dwellers. The ISSR vertical uses 'Land as a Resource' with participation of private developers. This slum rehabilitation grant can be utilised by States/ UTs for any of the slum redevelopment projects. After redevelopment, de-notification of slums by State/ UT Government is recommended under the guidelines.

Credit Linked Subsidy Scheme (CLSS) : Interest Subsidy up to Rs.2.67 lakh per house is admissible for beneficiaries of Economically Weaker Section (EWS) [annual household income upto Rs.3 lakh]/ Low Income Group (LIG) [annual household income exceeding Rs.3 lakh and upto Rs.6 lakh], Middle Income Group I (MIG-I) [annual household income exceeding Rs.6 lakh and upto Rs.12 lakh] and Middle Income Group II (MIG-II) [annual household income exceeding Rs.12 lakh and upto Rs.18 lakh] seeking housing loans from Banks, Housing Finance Companies (HFCs) and other such institutions for acquiring/ constructing houses. The interest subsidies of 6.5%, 4% and 3% on loan amounts up to Rs.6 lakh, Rs.9 lakh and Rs.12 lakh are admissible for house with carpet area of up to 60 m^2, 160 m^2 and 200 m^2 for EWS/LIG, MIG I and MIG II respectively. The scheme for MIG category was initially valid up to 31st March, 2019 which has been now extended up to 31st March, 2020. The benefit for EWS/LIG beneficiaries under CLSS works out to as high as Rs.6 lakh over a loan period of 20 years.

Affordable Housing in Partnership (AHP) : Central Assistance of Rs.1.5 lakh per EWS house is provided by Government of India in projects where at least 35% of the houses in the project are for EWS category

and a single project has at least 250 houses.

Beneficiary-led Individual house Construction / Enhancements (BLC) : Under this vertical, Central Assistance of Rs.1.5 lakh per house is available to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own.

If the beneficiary has a pucca house with carpet area of up to 21 sq. mt. area or a semi-pucca house, lacking in one of the facilities- i.e. room, kitchen, toilet, bath or a combination of these, may be taken up under BLC-Enhancement subject to ULB/State ensuring structural safety of the house and adherence to following conditions:

• The total carpet area after enhancement must not be less than 21 m^2 and must not be more than 30 m^2.

• Enhancement shall mean addition of minimum carpet area of 9 m^2 to the existing house with pucca construction of at least one habitable room or room with kitchen and/or bathroom and/or toilet conforming to NBC norms.

PMAY (U) - Eligibility Criteria
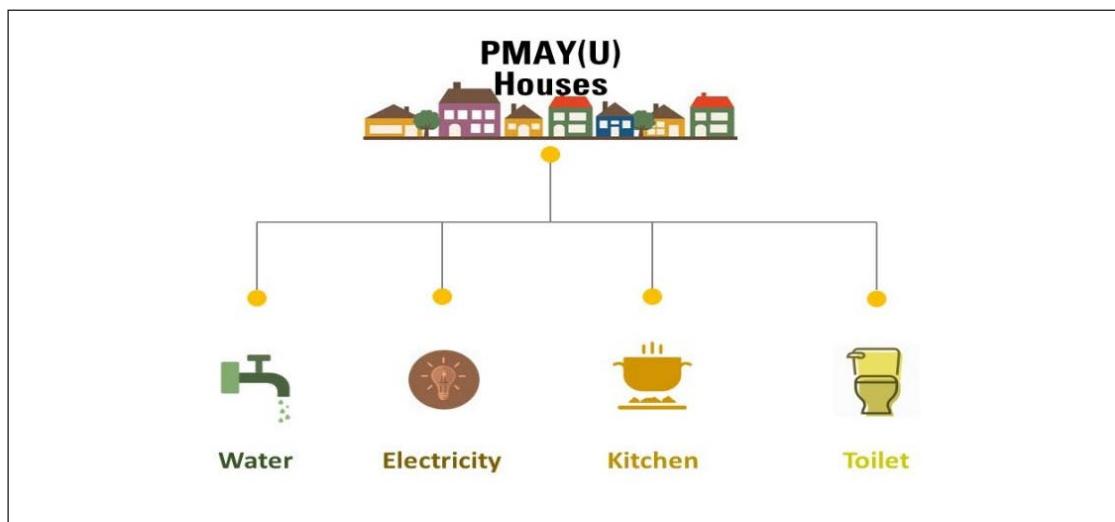
A citizen can become beneficiary under PMAY(U) if he/she belongs to **EWS, LIG or MIG** category as per the details below:

Category	Annual Household Income (Rs in Lakh)	Carpet Area of House (Sq. m)	Eligible for Vertical
EWS (Economically Weaker Section)	upto 3	30 Sqm	AHP, BLC, CLSS & ISSR
LIG (Lower Income Group)	3 – 6	60 Sqm	CLSS
MIG-I (Middle Income Group-I)	6 - 12	160 Sqm	CLSS
MIG-II (Middle Income Group-II)	12 - 18	200 Sqm	CLSS

Ownership of PMAY (Urban) House

For ownership, it is provisioned that house is to be allotted in the name of adult female member or in joint name and all houses to have toilet facility, drinking water and power supply. Preference is given to persons with disabilities, ST/ SC/ OBCs, minorities and transgenders.

Initiatives in PMAY (Urban)

Within an ambit of PMAY (U), a Technology Sub-Mission (TSM) under the Mission has been set up to facilitate adoption of modern, innovative and green technologies and building material for faster and quality construction of houses. Technology Sub-Mission also facilitates preparation and adoption of layout designs and building plans suitable for various geo-climatic zones. It will also assist States/Cities in deploying disaster resistant and environment friendly technologies.

MoHUA launched a **Global Housing Technology Challenge- India (GHTC-India)** https://ghtc-india.gov.in/ to get the best globally available construction technologies through a challenge process and to en-

able paradigm shift in the housing construction sector. Hon'ble Prime Minister of India inaugurated the Construction Technology India- 2019, an Expo-cum-Conference which was organized on 2-3 March 2019 in New Delhi. 60 Exhibitors with 54 proven technologies from 25 countries showcased their technologies in the Expo. Prime Minister declared the year 2019-20 as the 'Construction Technology Year'. During the Expo, Hon'ble Prime Minister released the 3rd edition of Vulnerability Atlas of India. E-courses on disaster preparedness, mitigation and have been launched in association with SPA, Delhi to handhold, create awareness and educate stake holders.

6 Light House Projects in different regions (Gujarat, Jharkhand, Madhya Pradesh, Tamil Nadu, Tripura & Uttar Pradesh) will be constructed using different innovative technologies identified through GHTC-India. These projects will serve as live laboratories for different aspects of transfer of technologies to field application, such as planning, design, production of components, construction practices, testing etc.

72 Potential Future technologies (domestic) have been identified through the challenge which will be shortlisted for providing support Under Accelerator Affordable Sustainable Housing Accelerators - India (ASHA-India).

Under **ASHA-India** initiative, incubation and acceleration support will be provided to potential future technologies that are not yet market ready (pre-prototype applicants) or to the technologies that are market ready (post prototype applicants) respectively. The ASHA-India Centres will also help in developing design guidelines, construction manuals and other necessary guidelines, relevant for effective use of such technologies in the region. ASHA-India Centres will be set up at five host institutions namely:

1. Indian Institute of Technology, Bombay
2. Indian Institute of Technology, Kharagpur
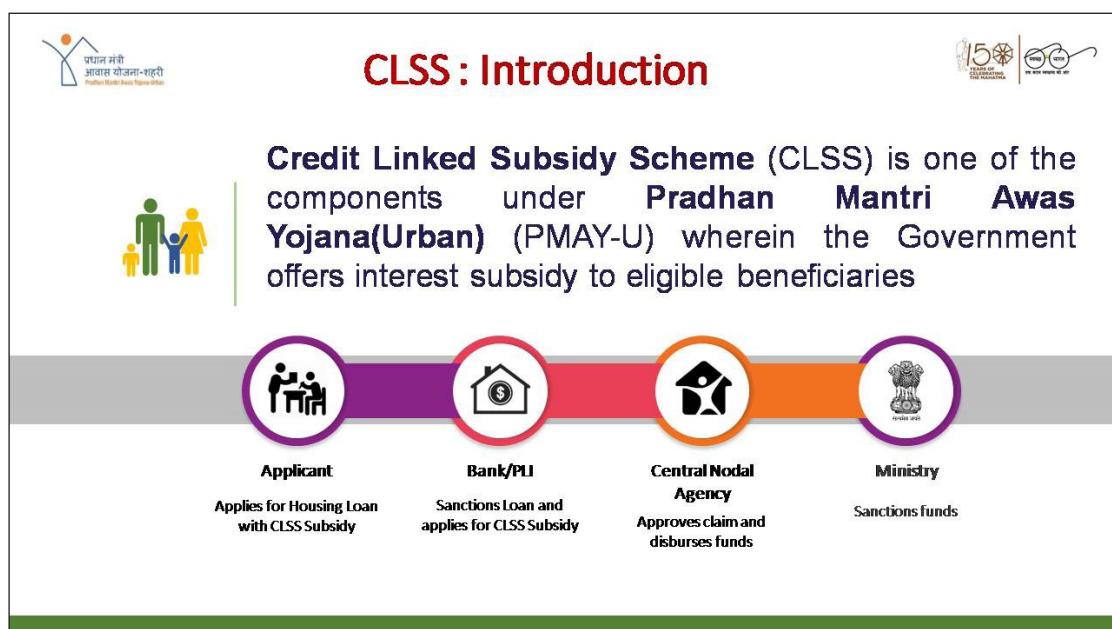
3. Indian Institute of Technology, Madras

4. Indian Institute of Technology, Roorkee

5. Council of Scientific and Industrial Research- North East Institute of Science and Technology (CSIR-NEIST), Jorhat, Assam in collaboration with CSIR-CBRI, Roorkee

New, Affordable, Validated, Research Innovation Technologies for Indian Housing (NAVARITIH), a Certificate Course on Alternate Technologies is also to be launched by MoHUA in collaboration with School of Planning and Architecture (SPA), Delhi and Building Material and Technology Promotion Council (BMTPC).

CLSS Vertical of the Mission

In order to expand institutional credit flow to the housing needs of urban poor, the Mission, is implementing credit linked subsidy scheme as a demand side intervention.

CLSS : Introduction

Credit Linked Subsidy Scheme (CLSS) is one of the components under Pradhan Mantri Awas Yojana(Urban) (PMAY-U) wherein the Government offers interest subsidy to eligible beneficiaries

| Applicant | Bank/PLI | Central Nodal Agency | Ministry |
| Applies for Housing Loan with CLSS Subsidy | Sanctions Loan and applies for CLSS Subsidy | Approves claim and disburses funds | Sanctions funds |

CLSS for EWS/LIG and MIG segment

CLSS Scheme Details :

Particulars	EWS	LIG	MIG I	MIG II
Scheme Duration	17.06.2015 to 31.03.2022		01.01.2017 to 31.03.2020	
Household Income (Rs.)	Upto 3,00,000/-	3,00,001/- to 6,00,000/-	6,00,001/- to 12,00,000/-	12,00,001/- to 18,00,000/-
Dwelling Unit Carpet Area (Up to) in sq. m	30#	60#	160	200
Interest Subsidy (% p.a.)	6.5%		4.0%	3.0%
Maximum Loan Tenure	15 Years (17.06.2015 to 31.12.2016)		Not Applicable	
	20 Years (01.01.2017 Onwards)			
Eligible Housing Loan Amount for Interest Subsidy (Rs)*	6,00,000/-		9,00,000/-	12,00,000/-
Discounted Rate for Net Present Value (NPV) calculation	9%			
Upfront Amount for Subsidy (Rs.) for a 20 Year Loan	2,67,280/-		2,35,068/-	2,30,156/-
Savings in Monthly EMI (Rs.) Approx. @ Loan Interest of 10%	2,500/-		2,250/-	2,200/-
Total Savings (Rs.) Approx.	6,00,000/-		5,40,000/-	5,28,000/-

Interest subsidy is credited upfront to the loan accounts of beneficiaries through Primary Lending Institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI). Net Present Value (NPV) of the interest subsidy is calculated at a discount rate of 9%.

> # The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only.
>
> * Loans beyond this limit will not get interest subvention.

Credit Linked Subsidy Scheme for EWS/LIG

Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions are eligible for an interest subsidy at the rate of 6.5% for tenure of 20 years or during tenure of loan whichever is lower.

The credit linked subsidy is available only for loan amounts upto Rs.6 lakh and additional loans beyond Rs.6 lakh, if any, will be at non-subsidized rate. Credit linked subsidy is available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this vertical of the Mission should be upto 30 m^2 and 60 m^2 for EWS and LIG respectively to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs.6 lakh only.

Credit Linked Subsidy Scheme for MIG

The CLSS for MIG covers two income segments in the MIG viz. Rs.6,00,001 to Rs.12,00,000 (MIG-I) and Rs.12,00,001 to Rs.18,00,000 (MIG-II) per annum. In MIG-I, interest subsidy of 4% has been provided for loan amounts upto Rs.9 lakh while in MIG-II, interest subsidy of 3% has been provided for loan amounts upto Rs.12 lakh. The interest subsidy is calculated at 9% NPV over a maximum loan tenure of 20 years or the actual tenure, whichever is lower. Housing loans above Rs.9 lakh and Rs.12 lakh will be at a non-subsidized rates. CLSS for MIG will support acquisition/ construction of house (including re-purchase) of 160 m^2 for MIG-I and 200 m^2 carpet area for MIG-II as per income eligibility.

CLSS
Credit Linked Subsidy Scheme

- A Central Sector Scheme
- Interest subvention on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction or enhancement of house
- For the first time, Middle Income Group (MIG) has been included for a housing scheme in the country.
- Validity of scheme till 31st March 2020

Particulars	EWS	LIG	MIG I	MIG II
Household Income (Rs.)	Upto 3 Lakh	3-6 Lakh	6-12 lakh	12-18 Lakh
Carpet Area in sqm	30	60	160	200
Interest Subsidy (% p.a.)	6.5%		4.0%	3.0%
Maximum Loan Tenure	20 Years			
Eligible Loan Amount (Rs)	6,00,000/-		9,00,000/-	12,00,000/-
Discounted NPV Rate	9%			
Upfront amount for Subsidy (Rs.) for a 20 Year Loan	2,67,280/-		2,35,068/-	2,30,156/-
Approx. monthly savings @ Loan Interest of 10%	2,500/-		2,250/-	2,200/-

Central Nodal Agencies and their Roles
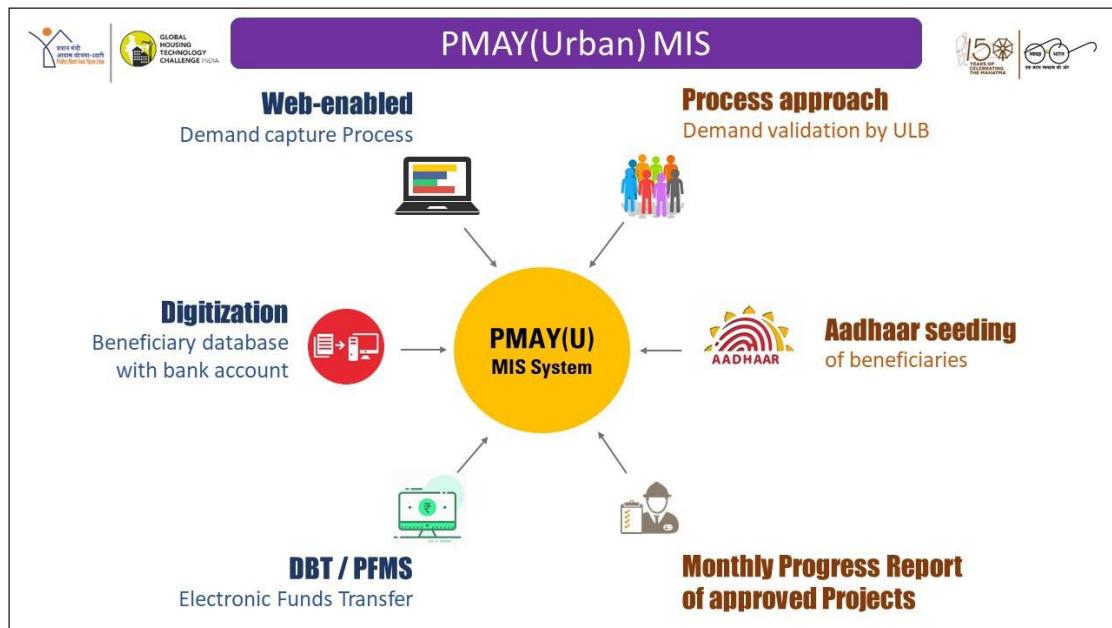
MoHUA, has identified Housing and Urban Development Corporation (HUDCO), National Housing Bank (NHB) and State Bank of India (SBI) as Central Nodal Agencies (CNAs) to channelize the loan amount subsidy to the Primary Lending Institutions (PLIs) and for monitoring the progress of CLSS vertical. MoHUA may notify other institutions as CNA in future.

PMAY (Urban) MIS System

A comprehensive robust PMAY (U) MIS system is in place that helps all stakeholders to seamlessly manage information pertaining to physical and financial progress. The MIS allows submitting online demand survey with tracking facility and helps in maintenance of various records through digitisation such as Survey, Project information, Beneficiary details, funds utilisation etc. The MIS is equipped with Geotagging features and integrated with BHUVAN Portal of National Remote Sensing Centre (NRSC) and BHARAT MAP of National Informatics Centre (NIC)

for monitoring the progress of construction of houses under the BLC, ISSR/ AHP respectively. The MIS is utilising services from UIDAI servers for 'on the fly' demographic authentication of Aadhaar of beneficiaries. The MIS has also been integrated with PMAY (U) Mobile App, UMANG Mobile App, NITI Aayog Dashboard and DBT Bharat Portal for sharing of Mission critical information with different stakeholders.

CLSS Awas Portal (CLAP)

CLSS Awas Portal (CLAP) has been designed, developed and implemented by the Ministry of Housing and Urban Affairs, Government of India, in collaboration with National Informatics Center (NIC) and Central Nodal Agencies (CNAs) to provide a **transparent and robust real time web-based monitoring system for CLSS beneficiaries.**
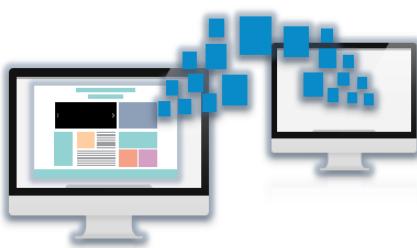
The potential beneficiary can also track his/her application status through a **CLSS tracker** which is developed as a CLSS feature of CLAP.
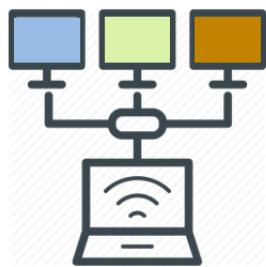
CLAP software works in tandem on a **real time basis with the UIDAI, CNAs, PLIs and PMAY(U) MIS system for Aadhaar validation and de-duplication** with other verticals of PMAY (U).

Dashboard and reports have also been introduced in CLAP software to monitor the progress of CLSS vertical for various stakeholders.

Real Time Integration amongst all Stakeholders

- Decreases Effort for banks
- Faster Processing of Subsidies

Uniform System for all Central Nodal Agencies

- Increased Standardization of Processes
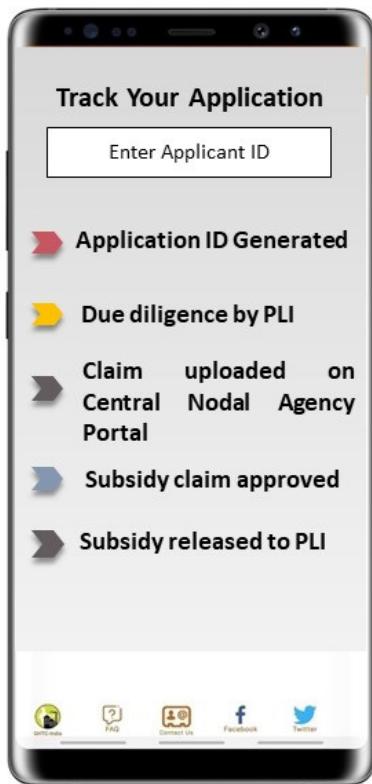
SMS Alerts at every stage starting from generation of Application ID up to credit of subsidy amount into his/her home loan account will be sent **to each borrower and co-borrower**.

Features of CLAP Portal

1. Transparent mechanism.

2. Aadhaar demographic verification of borrower, co-borrower and spouse at the time of receiving application at PLI.

3. De-duplication of borrower, co-borrower and spouse with the beneficiaries of other three verticals of PMAY (U).

4. Generation of unique number i.e. Application ID for each application.

5. Alerts through SMS to borrower and co-borrower regarding CLSS subsidy.

6. Individuals will not have to go to banks to check the status of their application for CLSS subsidy.

7. Individual processing of records avoiding clubbing and delay in payments.

8. Tracking of status through CLSS Tracking.

9. Generation of Beneficiary ID to borrower.

10. Real time integration with UIDAI, PMAY (U) MIS, Central Nodal Agency and PLIs servers.

11. Online subsidy calculator.

12. FAQs on CLSS and CLAP, eligibility and process to apply, etc.

13. Integration with CPGRAMS and other grievance redressal portals.

Old Process vs. New Process (CLAP)

The table below displays the major enhancements incorporated in CLAP application with comparison to old process in existing CLSS application.

SN	Old Process	New Process	Remarks
1	Aadhaar validation done post release of subsidy.	Aadhaar validation is scheduled before subsidy claim upload.	Effective implementation of provisions of GOI, MoHUA Notification dated 26th December 2018. The Mission has strengthened filtering system through Unique Identifier.
2	PMAY (U) de-duplication done post release of subsidy.	PMAY (U) de-duplication is scheduled at three stages, before release of subsidy.	Strengthened the process of de-duplication
3	No ID generated.	Application ID is scheduled to be generated before the claim upload.	Introduction of new process enables Applicant Beneficiary to obtain the status of the claim.
4	No Beneficiary Tracking System.	Beneficiary Tracking System (through Application ID) with the help of SMS communication and confirmation is scheduled.	Improved transparency to stakeholders and reduction in grievances.
5	Restriction of Single Upload per claim per scheme at a time due to batch processing.	Multiple uploads have been scheduled with individual processing of records, subject to fortnight window for receipt of Utilization Certificates.	Strengthened processes through individual record processing avoids clubbing and delay.
6	Excel based upload of data	API/ Excel based upload of data	Introduction of new API upload enables PLIs to connect through system for more uploads.
7	On-line validation takes time for claim uploads.	Off-line validation receives the data first, then processes and displays the output on PLI's page.	Process reengineering overcomes the network limitations and timeout errors.
8	Manage by Rules applied to all claims in a batch without segregation.	Manage by Rules have been applied to individual records with segregation (Accepted, Queried and Rejected).	Strengthened processes through individual record processing avoids clubbing and delay.
9	No reference for PMAY (U) de-duplication after claim upload	Reference made to CLAP for Applicant ID verification and PMAY (U) de-duplication.	Reduction in duplication, frauds, etc.

SN	Old Process	New Process	Remarks
10	Manage by Exception applied through Manual Intervention due to batch processing	System segregation through random sampling has been introduced for fresh records with fixed sample size of maximum 25 records per day per scheme. Uploaded certain groups of records, which were earlier Queried or Rejected need to be selected manually. Facility for additional sample MBE check by one more officer to do independent validation.	Strengthened processes and reduction in subjectivity.
11	Claim Application Form (CAF) generated through system was signed by Authorized Signatory and sent to NHB either by post or email.	CAF upload in pdf after signature of the Authorized Signatory, is facilitated.	Strengthened processes to avoid delay or follow-up.
12	Confirmation and Compliance Verification after comparing with CNA's record (UC, Refund, Inspection, etc.).	Confirmation and Compliance Verification after comparing with CNA's record (UC, Refund, Inspection, etc.).	No change.
13	Manual generation of Claim Scrutiny Form (CSF).	Generation of CSF is through system.	Process improvement.
14	Manual confirmation of balance fund availability.	Selection of eligible claims is based on fund availability, which is fed into the system manually.	Process improvement.
15	No reference for PMAY (U) de-duplication, before release of subsidy.	Reference made to CLAP for PMAY (U) de-duplication.	Reduction in duplication, frauds, etc.
16	Beneficiary ID generated by GOI, MoHUA, post release of subsidy.	Beneficiary ID is generated by GOI, MoHUA, prior to subsidy release.	Process improvement and reduction in duplication, frauds, etc.
17	No Claim Release Form (CRF) generated through system.	CRF generated by the system in pdf and updated on the portal page of the PLI.	Strengthened processes to avoid delay or follow-up.
18	Manual generation of Claim Sanction Form (CSF).	Generation of CSF is through system.	Process improvement.

SN	Old Process	New Process	Remarks
19	Manual generation of RTGS Form for subsidy credit to PLI.	Generation of RTGS Form is through system for subsidy credit to PLI.	Process improvement.
20	Email communication of subsidy to PLI.	Subsidy communication to PLI is through updating the portal page of the PLI.	Process improvement.
21	Utilization Certificate (UC) based on batches and generated manually.	UC is generated through system for identified records.	Process improvement.
22	Refund Form generated through system based on download, feed and verification.	Refund Form is generated through system based on selection and feed.	Process improvement.
23	Data feed to PMAY (U) through manual monthly upload, after release.	Data feed to PMAY (U) through API on daily basis.	Process improvement.

CLAP: Roles and responsibilities

SN	Stakeholder	Role Matrix
1.	**Ministry of Housing and Urban Affairs**	• Register all Central Nodal Agencies and PLIs in CLAP Portal • Whitelist of IP addresses of Central Nodal Agency servers with CLAP server • Receive CLSS loan subsidy applications from PLIs to verify Aadhaar from UIDAI server and de-duplication of borrower and co-borrower with beneficiaries of other three verticals of PMAY(U). • Generation of Application ID Generation of Beneficiary_ID • CLSS Tracker - enable borrower and co-borrower to check status of their application (with respect to all new and existing beneficiaries after entering Application ID) • Integration with CLSS tracker with PMAY (U) mobile application. • Integration of CLAP server with all Central Nodal Agency servers to receive status of each claim process. • Propagation of PMAY(U) mobile application among PMAY(U) beneficiaries to upload their house photos, selfies and success stories. • Display all relevant information, presentations etc. related to CLSS on CLAP website i.e. https://pmayuclap.gov.in. • Alerts through SMS to borrower and co-borrower regarding CLSS subsidy. • Upload CLSS beneficiaries' photos and video gallery on CLAP website and other social media sites.

SN	Stakeholder	Role Matrix
2.	**Central Nodal Agencies (CNA's)** • National Housing Bank (NHB) • Housing and Urban Development Corporation (HUDCO) • State Bank of India(SBI) **For CLSS vertical**	• Register their PLIs with Central Nodal Agency Server • Integration with CLAP Server • Receive subsidy claims data from PLIs along with Application ID generated through CLAP Server • Approve claim and disburse funds to PLIs • Raise queries to PLI's • Spread awareness among PLIs to sensitize PMAY(U) beneficiaries to upload their house photos, selfies and success stories through PMAY(U) mobile application.
3.	**Primary Lending Institutions (PLIs) of Central Nodal Agencies**	• Get PLI servers whitelisted with CLAP server. • Receive home loan application from borrower and co-borrower • Sanction loan and apply for CLSS Subsidy • Check eligibility of borrower and co-borrower in CLAP server by entering their details either through APIs or through manual entry in web form. • If eligible then take Application ID from CLAP server • Upload claims on Central Nodal Agency Server along with Application ID • Reply to all queries as raised by CNA • Upload signed Claim Release Form (CRF) generated by the CNA system for the PLI. • Upload Utilization Certificate on CNA's Server • Communicate to the PMAY-CLSS Beneficiary through SMS / email about the receipt of subsidy and EMI reduction (along with revised calculation). • Spread awareness among PMAY(U) beneficiaries to upload their house photos, selfies and success stories through PMAY(U) mobile application.
4.	**States and UTs**	• Generate reports from the CLAP Portal for monitoring the progress of providing benefits of CLSS vertical to the residents of their States/UTs. • Spread awareness to PMAY(U) beneficiaries to upload their house photos, selfies and success stories through PMAY(U) mobile application. • Spread awareness to their beneficiaries to track their application status through CLSS tracker.
5.	**CLSS Beneficiaries**	• Visit CLAP website • Track their application status through CLSS tracker • Upload their house photos, selfies and success stories through PMAY(U) mobile application. • Lodge their grievance, if any, in CPGRAMS

SN	Stakeholder	Role Matrix
6.	**Citizens**	• Visit CLAP website • View success stories of PMAY(U) beneficiaries • Check their eligibility for CLSS vertical • Check their subsidy through in-built subsidy calculator on CLAP website • View latest news, updates and progress of PMAY(U)
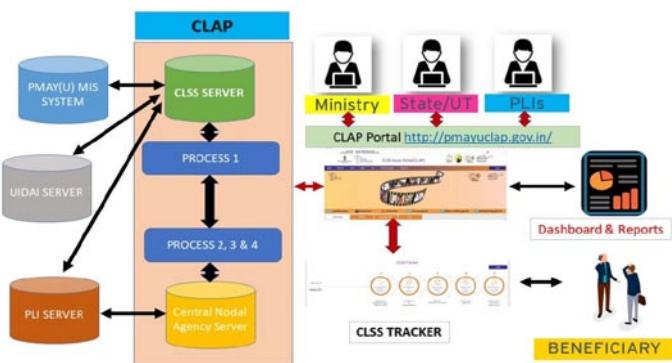
System Architecture of CLAP

CLSS Awas Portal (CLAP) server has been integrated with 6 servers as mentioned below, this includes Process 1 to Process 4, i.e. CLAP website, CLSS tracker, (mention the other processes as well) etc:

1. UIDAI Server
2. PMAY(U) MIS Server
3. PLIs Server
4. NHB Server
5. HUDCO Server
6. SBI Server

User/stakeholders can access CLAP Portal with the URL https://pmayuclap.gov.in. The MoHUA has given user-id and passwords to all concerned stakeholders Like Central Nodal Agencies (CNAs), Primary Lending Institutions (PLIs), States/UTs in order to generate reports and perform tasks per their role matrix as mentioned above in para **CLAP: Roles and Responsibilities.**
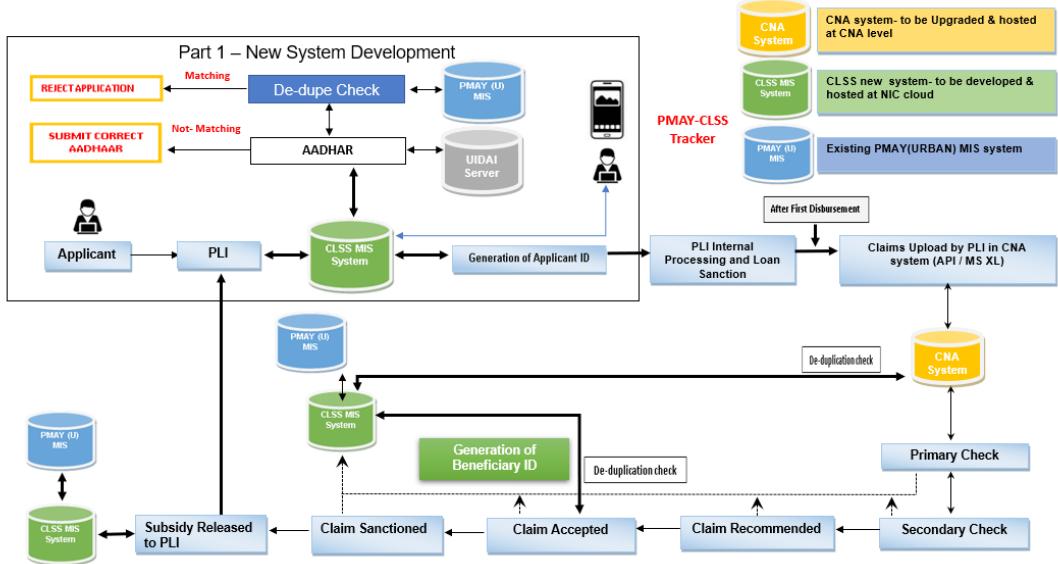
CLSS Tracker has been designed, developed and implemented on home page of CLAP Portal for borrower and co-borrower to track their application status. Existing beneficiaries of CLSS vertical can also view their status. This

CLSS tracker will be able to display details of all disbursement (if there is a case of multiple disbursements).

Process Flow Chart of CLAP

CLAP application comprises of four Processes starting from eligibility/ verification of borrower, co-borrower and spouse to crediting of CLSS subsidy amount in home loan account of borrower. Detailed processes matrix along with concerned stakeholders and their server are as below:

S.No.	Process	Stakeholder	Server
1.	Process 1	• **Ministry of Housing and Urban Affairs** • **Central Nodal Agencies** • **PLIs** • **Borrower/Co-borrower**	CLAP Server PLI Server CNA Server UIDAI Server PMAY(U) Server
2.	Process 2	• **Central Nodal Agencies** • **PLIs**	PLI Server CNA Server CLAP Server
3.	Process 3	• **PLIs** • **Borrower/ Co-borrower** • **CLSS Beneficiaries**	PLI Server
4.	Process 4	• **Central Nodal Agencies** • **PLIs**	PLI Server CNA Server

CLAP SMS Text to Borrower and Co-borrower

Individual will not have to go to banks to the check the status of their application for CLSS subsidy

CLAP software will send status of application of CLSS interest subsidy to both borrower and co-borrower on their mobile number as registered in CLAP portal by PLIs. There are 5 application stages, where CLAP application with send SMS alerts. SMS stages and text are mentioned below :

SMS No.	SMS Text
SMS 1 - After generation of Application ID	Dear Mr.* 12345 12345 12345, Your Application ID 12345678 generated for PMAY(U)-CLSS. Please retain Application ID for status tracking on https://pmayuclap.gov.in.
SMS 2 - After lodging of claim by PLI to CNA's portal	Dear Mr.* 12345 12345 12345, PLI submitted your claim with Application ID 12345678 to <CNA> on 00/00/00. Please visit https://pmayuclap.gov.in for status tracking. <CNA> – NHB/HUDCO/SBI
SMS 3 - After generation of Beneficiary ID	Dear Mr.* 12345 12345 12345, Your PMAY(U)-CLSS Beneficiary ID is 12345678. <CNA> will release subsidy to PLI for onward crediting to your Home Loan Account. <CNA> – NHB/HUDCO/SBI
SMS 4 - for uploading photo, selfie and video of success story from CLSS Beneficiaries	Dear Mr.* 12345 12345 12345, Please upload your home photo/selfie/video using PMAY(U) app at https://pmayuclap.gov.in to Govt. of India for Beneficiary ID 12345678.
SMS 5 - After subsidy refund by PLI to CAN	Dear Mr.* 12345 12345 12345, PLI refunded subsidy to <CNA> for Beneficiary ID 12345678 due to 123456789123456789. For details visit at https://pmayuclap.gov.in.
SMS 6 - at the time of generation of OTP	Dear Mr.* 12345 12345 12345, <123456> is OTP to track PMAY(U)-CLSS subsidy application status. Valid for 5 mins. For details visit https://pmayuclap.gov.in.

CLSS Tracker

CLSS tracker has been designed, developed and implemented for its CLSS borrower /co-borrower to track their application status for CLSS interest subsidy. *Individuals will not have to run to banks to check the status of their application for CLSS subsidy.* There are 5 stages which have been incorporated in CLSS tracker as mentioned below.

1. **Application ID generated**

2. **Due diligence by PLI**

3. **Claim uploaded on Central Nodal Agency Portal**

4. **Subsidy claim approved**

5. **Subsidy released to PLI**

Application ID is the unique id [**C<followed by 11-digit sequential number>**] which is required to track application status on CLSS tracker. Application ID is the ID which will be generated through CLAP software only after following activities: -

1. Successful verification of Aadhaar details of borrower, co-borrower and spouse from UIDAI.

2. De-duplication with the beneficiaries of other three verticals of PMAY(U) Mission i.e. from BLC, AHP and ISSR which have been digitized in PMAY(U) MIS along with their Aadhaar seeding.

Borrower and co-borrower will receive Application ID through SMS alert from CLAP Portal on their mobile number as registered in CLAP portal by PLI. If any borrower/ co-borrower forget their Application ID then they can contact their PLI and can get Application ID.

How PLI will get Application ID from CLAP software:

- If PLI enters Process 1 data in CLAP software through API via their whitelisted server, then CLAP application will generate an Application ID in 24 hours. In this case PLI will take Application ID after calling get-status API from their server.

- If PLI enters Process 1 data in CLAP software through manual entry in web form through authorized user name and password, then CLAP application will generate an Application ID in 24 hours.

CLSS tracker will also display details of all disbursements (in case of multiple disbursements) like date of disbursement and subsidy amount. If CNA raises any query to PLI for clarification, then CLSS Tracker will also display the same information which will help borrower/co-borrower to know the pendency of their application stakeholder-wise.

How to track Application in CLSS tracker:

1. Borrower/ co-borrower will visit CLAP Portal i.e. https://pmayuclap.gov.in/.

2. At Home Page, there is CLSS tracker, where borrower/ co-borrower will enter Application ID as received through SMS from CLAP.

3. On entering of valid Application ID, system will send an OTP code on mobile numbers of borrower and co-borrower as registered in CLAP Portal during Process 1 through PLIs.

4. On entering valid OTP code, system will display stages of beneficiary's application. System will display all passed stages with green color and in process stage with blue color.

5. If borrower/co-borrower are existing CLSS beneficiaries who have received subsidy amount in multiple disbursements, then CLSS tracker will display details of all past disbursements i.e. dates of disbursement and subsidy amounts.

Integration of CLSS tracker in PMAY(U) mobile application:

MoHUA has launched PMAY (U) mobile application on 14th Feb 2019 which allows beneficiaries of PMAY(U): (1)to capture and upload 02 high resolution photographs of completed houses along with their families; (2) to capture and upload 02 selfies of beneficiary, (3) to upload 1 video clip (30-60 seconds) where beneficiaries can share their stories of owning a house under PMAY (U).
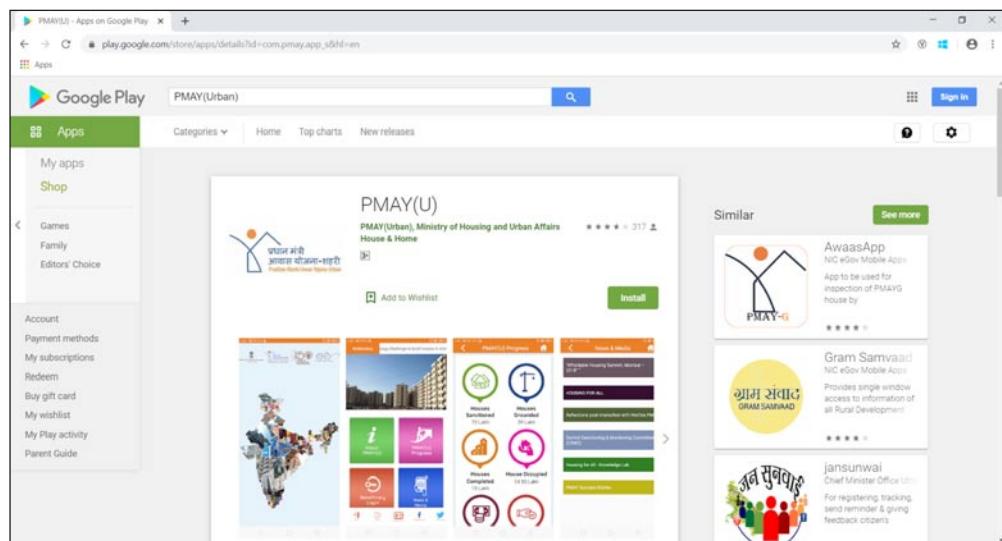
These stories would be emotional recount of experiences such as increased self-esteem, sense of pride and dignity, improved social status, safety and security for the family, protected environment for the girl child and children's education among others. The mobile application is available on Google Play Store and App Store.

Google Play Store Link for PMAY (U) Mobile Application
https://play.google.com/store/apps/details?id=com.pmay.app_s&hl=en

App Store
https://itunes.apple.com/in/app/pmay-urban/id1454478722?mt=8

The PMAY(U) Mobile Application is integrated with PMAY(U) MIS, to validate beneficiaries' details in PMAY(U) MIS through registered mobile number of beneficiaries. If beneficiary enters the mobile number, the mobile application after validating the mobile number entered by user will receive SMS based on cases: (1) If Mobile number exists in same State, then user will receive OTP. (2) If Mobile number doesn't exist, then user will receive SMS "To Kindly contact concerned ULB to update your mobile number in PMAY(U) MIS."
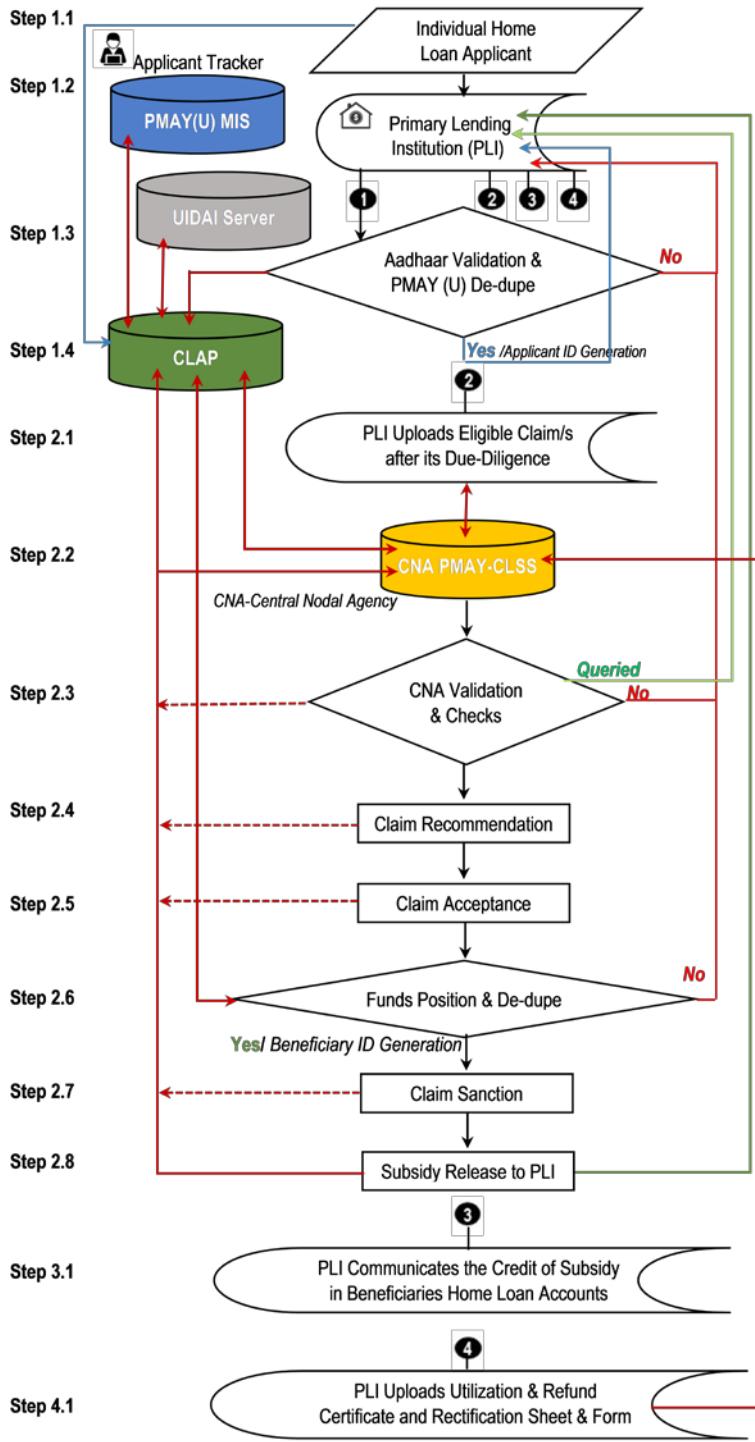
The application allows beneficiaries of all verticals of PMAY (U) i.e. Beneficiary Led Individual House Construction/Enhancement (BLC), Affordable Housing in Partnership (AHP), In-situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS) to capture and upload photos and videos of completed houses along with testimonies. The photos, selfies and video bank of beneficiaries' testimonies will be scrutinized at State and Central level through Content Management System (CMS).

CLSS Tracker in PMAY(U) Mobile application has also been integrated for borrower/co-borrower to track their application status of CLSS subsidy after entering valid Application ID generated through CLAP portal and an OTP code.

CLSS Tracker in UMANG mobile application. The Ministry has also planned to integrate CLSS tracker in UMANG mobile application. UMANG (Unified Mobile Application for New-age Governance) is envisaged to make e-governance 'mobile first'. It is developed by Ministry of Electronics and Information Technology (MeitY) and National e-Governance Division (NeGD). It brings together all Government Departments and their services on a single platform to provide better and easier services to citizens.

STEPS IN THE PMAY-CLSS FLOW CHART

Step 1.1 — Individual Home Loan Applicant

Step 1.2 — Applicant Tracker / PMAY(U) MIS / Primary Lending Institution (PLI)

Step 1.3 — UIDAI Server / Aadhaar Validation & PMAY (U) De-dupe — No

Step 1.4 — CLAP / Yes /Applicant ID Generation

Step 2.1 — PLI Uploads Eligible Claim/s after its Due-Diligence

Step 2.2 — CNA PMAY-CLSS / CNA-Central Nodal Agency

Step 2.3 — CNA Validation & Checks — Queried / No

Step 2.4 — Claim Recommendation

Step 2.5 — Claim Acceptance

Step 2.6 — Funds Position & De-dupe — No / Yes/ Beneficiary ID Generation

Step 2.7 — Claim Sanction

Step 2.8 — Subsidy Release to PLI

Step 3.1 — PLI Communicates the Credit of Subsidy in Beneficiaries Home Loan Accounts

Step 4.1 — PLI Uploads Utilization & Refund Certificate and Rectification Sheet & Form

Process 1
- ✓ Receipt of Home Loan Application by PLI
- ✓ PLI Uploading Home Loan Application (HLA) Data to GOI (CLAP)
- ✓ GOI Validating & De-duping HLA Data
- ✓ GOI Generating and Communicating 'Applicant ID' to Applicant and PLI
- ✓ Applicant can track the progress through Applicant ID

Process 2
- ✓ PLI Uploads PMAY-CLSS Eligible Claims Data (API/XL) on CNA's Portal (CNA PMAY-CLSS)
- ✓ CNA Undertakes Data Consistency Check
- ✓ CNA Validates Application ID and De-dupe with GOI (CLAP)
- ✓ CNA Claims Scrutiny
- ✓ CNA Recommends Eligible Claims
- ✓ CNA Accepts the Claims, based on PLI Compliances (Utilization & Refunds Confirmation, CNA's Observations, etc.)
- ✓ CNA Refers the Claims to GOI for De-dupe Check
- ✓ 'Beneficiary ID' Generation by CLAP
- ✓ CNA Sanctions Claims
- ✓ CNA Releases Subsidy to PLI

CNA follows 'First-in First-out' Method for Subsidy Release, subject to PLI's Compliances and Funds Availability from GOI

Process 3
- ✓ PLI Communicates to Beneficiary about Subsidy Credit to the Home Loan Account

Process 4
- ✓ PLI Scheme-wise Settlement to CNA on Earlier Subsidy Receipts within a Fortnight.

Process 1: PLI TO CLAP

This is first process of CLAP software where PLI will enter details of borrower, co-borrower and spouse details to check their eligibility before lodging his claim for CLSS subsidy interest on Central Nodal Agency portal. In order to achieve the objective, The Ministry has given two options to PLIs to enter data in CLAP portal, i.e.

a. **Web Form** - Manual data entry of each case in CLAP portal through authorized username and password given to each PLI.

b. **API Interface** - Sharing details from whitelisted PLI server to CLAP server in API mode.

Detailed Steps in Process 1

1. Login for PLIs/ whitelisting of PLIs server.

2. Data from PLIs to CLAP server either through API or web form

3. Aadhaar demographic verification of borrower, co-borrower and their spouse from UIDAI

4. De-duplication of borrower, co-borrower and spouse from PMAY(U) MIS System

5. Generation of Application ID

6. Sending of error code to PLI in following cases :

   a. In case in invalid town code

   b. Error code and error description in case of UIDAI send failure response during Aadhaar demographic verification of borrower/co-borrower and spouse.

   c. Beneficiary Code and Mission Component name, i.e. (BLC or AHP, or ISSR), in case de-duplication fails i.e. borrower, co-

borrower or spouse are already beneficiaries of PMAY(U) in any other vertical.

7. Integration with Process 2 of CNA

8. Generation of Beneficiary_ID.

PLIs connecting to CLAP through web-form

Process 2: PLI to CNA

1. PLI shall furnish Public IP Address, URL and Port details to MoHUA and CNA.

2. PLI will upload the eligible claims on CNA's PMAY-CLSS 24x7 on-line portal along with Application ID generated in Process 1 either through Web API or Excel Sheet.

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

4. CNA shall process the claim on record basis, based on uploaded date.

5. Initial scrutiny of claims shall be done through Manage by Rules (MBR).

6. Filtered claims shall be forwarded to CLAP for de-duplication.

7. Queried and rejected claims will appear on PLI page.

8. Sample check shall be done on accepted claims under Manage by Exception (MBE).

9. Successful Individual claims uploaded by the PLI shall be combined periodically for submitting Claim Application Form (CAF) by its Authorised Signatories.

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

11. CNA refers the PLI claims to CLAP for de-duplication.

12. CLAP generates Beneficiary_ID for the individual eligible claim.

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

14. Subsidy sanctioned by the CNA to PLI, based on CRF.

15. Subsidy released by the CNA to PLI through digital transaction.

Screens - Process 2 *(Actual screen display may undergo change)*

1)Common → Scheme Selection

After Login, Select Scheme mentioned in Dropdown List as per requirement for proceeding in application.

योजना का चयन करें/Select Scheme	EWS_NEW ▼
	सेट/Set
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2) Common → Home - After login, dashboard presents claims submitted by Institutions and pending for acceptance status.

स्कीम ईपि/Scheme Type	संस्थान कोड/Institution Code	नाम/Name	अपलोड दावा सं./Upload Claim No	दावा करने की तिथि/Claim Date	पहली बार संवितरण/First Time Disbursements	आगामी संवितरण/Subsequent Disbursements	संवितरित ऋण/Loan Disbursed	दावा की गयी ब्याज सब्सिडी/Interest Subsidy Claimed	दावा किया गया प्रलंस्करण शुल्क/Processing Fees Claimed	अनुरोध की गयी राशि/Amount Requested		
EWS_NEW	134	Sarvodaya Commercial Co-op Bank Ltd.	12	11/07/2019	14	0	1,02,66,000.00	29,90,986.00	42,000.00	30,32,986.00	View	Download Excel
EWS_NEW	96	Axis Bank Ltd.	125	11/07/2019	6604	1996	911,06,30,313.00	167,97,21,489.00	1,98,12,000.00	169,95,33,489.00	View	Download Excel
EWS_NEW	61	Shubham Housing Development Finance Company Pvt. Ltd.	97	11/07/2019	426	245	36,01,87,789.00	10,08,74,950.00	12,78,000.00	10,21,52,950.00	View	Download Excel
EWS_NEW	78	Corporation Bank	48	11/07/2019	7	4	68,61,000.00	16,14,088.00	21,000.00	16,35,088.00	View	Download Excel
EWS_NEW	18	Fullerton Home Finance Company Ltd.	29	10/07/2019	707	116	76,19,77,420.00	17,66,81,142.00	21,21,000.00	17,88,02,142.00	View	Download Excel
EWS_NEW	45	Muthoot Housing Finance Company Ltd.	36	10/07/2019	292	129	23,74,27,900.00	6,82,48,134.00	8,76,000.00	6,91,24,134.00	View	Download Excel
EWS_NEW	57	Sahara Housing FinaCorporation Ltd.	25	10/07/2019	9	0	91,37,000.00	19,57,957.00	27,000.00	19,84,957.00	View	Download Excel
EWS_NEW	56	Repco Home Finance Ltd.	44	10/07/2019	345	0	42,64,71,702.00	8,57,94,399.00	10,35,000.00	8,68,29,399.00	View	Download Excel
EWS_NEW	120	Saurashtra Gramin Bank	68	09/07/2019	350	86	29,84,87,089.00	8,80,82,802.00	10,50,000.00	8,91,32,802.00	View	Download Excel
EWS_NEW	77	Canara Bank	103	08/07/2019	1806	1078	153,00,77,188.00	39,53,95,101.00	54,18,000.00	40,08,13,101.00	View	Download Excel
EWS_NEW	37	Mahindra Rural Housing Finance Ltd.	42	08/07/2019	191	104	13,65,92,261.00	3,79,15,333.00	5,73,000.00	3,84,88,333.00	View	Download Excel
EWS_NEW	93	Union Bank of India	55	08/07/2019	730	0	78,76,81,521.00	17,12,14,185.00	21,90,000.00	17,34,04,185.00	View	Download Excel
EWS_NEW	245	HERO Housing Finance Limited	3	08/07/2019	87	0	15,15,36,481.00	2,19,43,773.00	2,61,000.00	2,22,04,773.00	View	Download Excel
EWS_NEW	228	Prospec Housing Finance	5	08/07/2019	7	2	21,70,000.00	4,78,155.00	9,000.00	4,85,155.00	View	Download Excel

3) Common → Home

Scheme Type	Institution Code	Name	Refund No	Refund Date	Interest Subsidy Amount Refunded to NHB (in Rs.)	Processing Fee Refunded	Refund Released On	Refund Released On		
EWS_NEW	43	Micro Housing Finance Corporation Ltd.	48	10/07/2019	1102955	54000	Pending	Pending	View	Download Excel
EWS_NEW	88	State Bank of India	207	05/07/2019	12771492	168000	Pending	Pending	View	Download Excel
EWS_NEW	20	GRUH Finance Ltd.	143	02/07/2019	18720208	141000	Pending	Pending	View	Download Excel
EWS_NEW	18	Fullerton Home Finance Company Ltd.	24	17/06/2019	785012	9000	Pending	Pending	View	Download Excel
EWS_NEW	241	RBL Bank Limited	5	15/05/2019	267280	3000	Pending	Pending	View	Download Excel
EWS_NEW	83	Oriental Bank of Commerce	64	02/05/2019	7644447	96000	Pending	Pending	View	Download Excel
EWS_NEW	85	Punjab National Bank	70	02/05/2019	267045	3000	Pending	Pending	View	Download Excel
EWS_NEW	56	Repco Home Finance Ltd.	40	29/04/2019	240284	3000	Pending	Pending	View	Download Excel
EWS_NEW	8	Can Fin Homes Ltd.	75	26/04/2019	2875394	33000	Pending	Pending	View	Download Excel
EWS_NEW	12	Dewan Housing Finance Corporation Ltd.	108	25/04/2019	3238614	42000	Pending	Pending	View	Download Excel
EWS_NEW	74	Bank of India	102	23/04/2019	220187	3000	Pending	Pending	View	Download Excel
EWS_NEW	80	IDBI Bank Ltd.	43	20/04/2019	187571	3000	Pending	Pending	View	Download Excel
EWS_NEW	72	Andhra Bank	81	16/04/2019	4481619	57000	Pending	Pending	View	Download Excel
EWS_NEW	28	India Bulls Housing Finance Ltd.	130	15/04/2019	2543102	33000	Pending	Pending	View	Download Excel
EWS_NEW	75	Bank of Maharashtra	44	05/04/2019	6640796	108000	Pending	Pending	View	Download Excel
EWS_NEW	15	Edelweiss Housing Finance Ltd.	59	02/04/2019	801840	9000	Pending	Pending	View	Download Excel
EWS_NEW	183	Gramin Bank of Aryavart	33	02/04/2019	109655	3000	Pending	Pending	View	Download Excel
EWS_NEW	142	Ummeed Housing Finance Private Ltd	20	31/03/2019	2996711	48000	Pending	Pending	View	Download Excel
EWS_NEW	93	Union Bank of India	48	30/03/2019	487467	0	Pending	Pending	View	Download Excel
EWS_NEW	78	Corporation Bank	43	30/03/2019	5210515	69000	Pending	Pending	View	Download Excel
EWS_NEW	37	Mahindra Rural Housing Finance Ltd.	36	22/03/2019	4370770	63000	Pending	Pending	View	Download Excel
EWS_NEW	73	Bank of Baroda	72	16/03/2019	13047128	174000	Pending	Pending	View	Download Excel
EWS_NEW	217	Suryoday Small Finance Bank Ltd	7	07/03/2019	258681	3000	Pending	Pending	View	Download Excel
EWS_NEW	197	Indostar Home Finance Private Limited	16	21/01/2019	220178	3000	Pending	Pending	View	Download Excel
EWS_NEW	42	Mentor Home Loans India Ltd.	30	10/12/2018	1659729	0	Pending	Pending	View	Download Excel

4) Common → Change Password

Login user Changes your Password.

Old Password	
New Password	
Confirm Password	
	Submit

5) Admin → User Administrator

Create User by providing Scheme, PLI and Profile rights as per Requirement.

6) Admin → Institution Master – For creation of PLI

Create PLI and Provide mandatory Information for PLI Creation.

7) Admin → State User Master (MIS Users for viewing data only)

Provides Rights of State for distinct PLI and also create New User.

State User Master				
State user Name	New ▾	State User Name		
Phone No		Email ID		
Address		State	Select State ▾	
Save				

State User Name	Phone No	Email ID	Address	State
BRO_KA	9731396797	robir@nhb.org.in	NHB Bangalore office	Karnataka
KRO_AN	000	ABC@XYZ	KOLKATA OFFICE	Andaman and Nicobar Islands
HRO_AP	000	ABC@XYZ	HYDERABAD	Andhra Pradesh
KRO_AR	000	ABC@XYZ	Kolkata Office	Arunachal Pradesh
KRO_AS	000	ABC@XYZ	Kolkata Office	Assam
KRO_BR	000	ABC@XYZ	Kolkata Office	Bihar
DRO_CH	000	ABC@XYZ	New Delhi Office	Chandigarh
BHRO_CG	000	ABC@XYZ	Bhopal Office	Chhattisgarh
MRO_DN	000	ABC@XYZ	Mumbai Office	Dadra and Nagar Haveli
ARO_DD	000	ABC@XYZ	Ahmedabad Office	Daman and Diu
DRO_DL	000	ABC@XYZ	New Delhi Office	Delhi
MRO_GA	000	ABC@XYZ	Mubai Office	Goa
ARO_GJ	000	ABC@XYZ	Ahmedabad Office	Gujarat
DRO_HR	000	ABC@XYZ	new Delhi Office	Haryana
DRO_HP	000	ABC@XYZ	New Delhi Office	Himachal Pradesh
DRO_JK	000	ABC@XYZ	New Delhi Office	Jammu and Kashmir
KRO_JH	000	ABC@XYZ	Kolkata Office	Jharkhand
BRO_KL	000	ABC@XYZ	Bangalore Office	Kerala
BHRO_MP	000	ABC@XYZ	Bhopal Office	Madhya Pradesh

8) Admin → Change User Password (to be used by Admin for re-setting password of other users)

Any User which already exists has Rights to Change Password.

Select UserID	APMC0401 ▾
New Password	
Confirm Password	
	Submit
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9) Admin → View User Profile – Assigning profiles to users

Institutions and PLI wise see the Profile Rights by this Menu.

View User Profiles			
Institution Name	All ▾	PLI Type	All ▾
Report Format	○ Show on Screen ○ Download Excel		
Show			
Design & Developed by Indus Web Solutions Pvt. Ltd.			

10) Admin → View Admin Message – Alert/Broadcast messages creation

Message see and edit with Date.

Sl.No	Message	Upload Date	Edit	Delete
	View Admin Message			
Message:				
	Save			
1	Please Note list of new Statutory towns including Noida and Greater Noida....	06/04/2018	Edit	Delete
2	Amendment in Scheme Guidelines related to effective date: Planning Area and family member definition	06/04/2018	Edit	Delete
3	IMP - AADHAAR RELATED NOTIFICATION UPLOADED IN NHB WEBSITE	17/01/2019	Edit	Delete

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11) Admin → Restricted User Detail – Locked users

Sl.No	UserID	Name		
		Restricted User Detail		
1	ADMIN	Administrator	☐	
2	AMIT_CHECKER	AMIT PRAKASH AM	☐	
3	AMIT_CLAIM	AMIT PRAKASH AM	☐	
4	AMIT_MAKER	AMIT PRAKASH AM	☐	
5	ANIMESH_CHECKER	ANIMESH SRIVASTAVA	☐	
6	ANIMESH_MAKER	ANIMESH SRIVASTAVA	☐	
7	ASHISH_SINGH_MAKER	ASHISH SINGH	☐	
8	ASHISHJ_C	ASHISH JAIN	☐	
9	ASHISHJ_CHECKER	ASHISH JAIN	☐	
10	ASHISHJ_M	ASHISHJ_M	☐	
11	CHINTAN_MAS	CHINTAN PANDYA	☐	
12	DEEPAK	DEEPAK	☐	
13	DEEPAK_CHECKER	DEEPAK RATHI	☐	
14	DEVIKA	DEVIKA TP PE	☐	
15	DHARA_C	DHARA MEHTA	☐	
16	DHARA_M	DHARA MEHTA	☐	
17	DIGANTA	DIGANTA DEY PE	☐	
18	DUMMY	DUMMY	☐	
19	HEM_CHECKER	HEMKUMAR GOPALAKRISHNAN	☐	
20	HEM_CLAIM	HEMKUMAR	☐	
21	HEM_MAKER	HEMKUMAR GOPALAKRISHNAN	☐	
22	HEM_MASTER	HEMKUMAR	☐	

12) Admin → Applicant Details Form

Applicant Details Form			
Scheme	EWS ▼	Account No	
Account Type		Account Nomenclature	
	Save		

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13) Miscellaneous Upload → Upload Utilization Certificate

File Type	○ Utilization Certificate ○ Sanction Document ○ Upload Annual Utilization & Refund Certificate ○ Upload Annual End Use Certificate		
PLI Name	Aadhar Housing Finance Ltd.	Upload Claim No	82
Submission Date		Upload	Choose File No file chosen
View Uploaded File			

Save	Delete

Design & Developed by Indus Web Solutions Pvt. Ltd.

14) Miscellaneous Upload → Inspection Document

PLI Name	Aadhar Housing Finance Ltd.	Upload Claim No	82
Inspection Call No	New		
Inspection Officer		Inspection Date	
Report Submission Date		Remarks	
Order Date		Start Date	
End Date		Communication Date	

Member Details

Sl No	Name	Mobile No	Address	Email ID
1				
2				

Upload Detail

Sl No	Upload File
1	Choose File No file chosen
2	Choose File No file chosen

Loan Account Detail

☐ 00100001782	☐ 00100001787	☐ 00100001832	☐ 00100001855	☐ 00100001917	☐ 00100001952	☐ 00200000842	☐ 00200000868	☐ 00200000904	☐ 00200000943	☐ 00200000955	☐ 00200000975
☐ 00200000996	☐ 00200000999	☐ 00300002022	☐ 00300002037	☐ 00400000827	☐ 00400000898	☐ 00400000943	☐ 00500001531	☐ 00600001392	☐ 00700001353	☐ 00700001408	☐ 00700001420
☐ 00700001434	☐ 00700001442	☐ 00700001451	☐ 00700001453	☐ 00800000946	☐ 00800001063	☐ 00900000714	☐ 00900000716	☐ 01000000484	☐ 01000000505	☐ 01000000516	☐ 01100000364
☐ 01100000381	☐ 01100000419	☐ 01400000677	☐ 01400000721	☐ 01400000732	☐ 01400000739	☐ 01400000745	☐ 01800000375	☐ 01800000408	☐ 01800000425	☐ 02000000559	☐ 02000000574
☐ 02000000593	☐ 02000000619	☐ 02000000636	☐ 02000000653	☐ 02100000383	☐ 02100000391	☐ 02100000395	☐ 02100000415	☐ 02100000426	☐ 02100000436	☐ 02200000275	☐ 02300000332
☐ 02300000333	☐ 02300000346	☐ 02300000357	☐ 02300000360	☐ 02300000406	☐ 02300000407	☐ 02300000443	☐ 02400000089	☐ 02400000092	☐ 02400000096	☐ 02400000097	☐ 02400000098
☐ 02600000495	☐ 02600000534	☐ 02700000372	☐ 02800000210	☐ 02800000234	☐ 02900000994	☐ 03000000247	☐ 03200000052	☐ 03200000053	☐ 04400000396	☐ 04400000403	☐ 04400000436

15) Miscellaneous Upload → Upload Signatory Document

	Upload Signatory Document		
Select PLI Name	Aadhar Housing Finance Ltd.	Upload File	Choose File No file chosen

Save Data	Delete

Sl No	PLI Name	PLI Short Code	View and Download Uploaded File	Upload Date

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16) Miscellaneous Upload → MOU/Authorization

File Type	● MOU ○ Authorization Form		
PLI Name	Aadhar Housing Finance Ltd.	Upload Serial No	New
Upload	Choose File No file chosen		

Save

View Uploaded File			
Type	Sl.No	Upload Serial No	File Name

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17) Upload → Claims – Excel Upload by PLI

Import Excel for Claim Submission			
Sample Excel File for Claim Submission	Click Here To Download Sample File	Sample Excel File for Claim Submission	Click Here To Download Sample File for Microsoft Office 2007
Sample Excel File for Claim Refund	Click Here To Download Sample File	General Instructions	Click Here To Download General Instruction
Download Utilization Cerificate	Download Utilization Certificate	Download Checklist	Click Here To Download Check list of EWS-LIG
Select File:	Choose File No file chosen		
Save Claim Format for	○ Claim Submission ○ Claim Refund		

Save Data

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18) Upload → Upload Rectification Datasheet

Update Claim Data			
Sample Excel File for Claim Update	Click Here To Download Sample File	Select File:	Choose File No file chosen

Save Data

Sl.No.	ClaimNo	Claim Date	Account No	Account Name	IFSC Code	Status	View	Download

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19) Upload → Upload DataUpdation

Upload Data Updation			
Sample Excel File for Construction Stage	Click Here To Download Sample File	Select File:	Choose File No file chosen

Save Data

Sl.No.	ClaimNo	Claim Date	Account No	Account Name	IFSC Code	Disbursement Amount	Claim Status	View	Download

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20) Download → User Manual

Government of India's ambitious "PRADHAN MANTRI AWAS YOJANA-HOUSING FOR ALL (URBAN) CREDIT LINKED SUBSIDY SCHEME (CLSS)" will cover 4041 statutory towns as per Census 2011. "Housing for All" Mission for Urban area will be implemented during 2015-2022 . The mission will be implemented through four verticals giving option to beneficiaries, Urban Local Bodies (ULB) and State Governments, as under:-

i) "In Situ" slum Redevelopment
ii) Affordable housing through Credit Linked Subsidy
iii) Affordable Housing in Partnership
iv) Subsidy for beneficiary-led individual house construction.

Out of the above, Affordable Housing through Credit Linked Subsidy will be implemented through Banks/Financial Institutions, under the mission. The beneficiary can take advantage under only one component, from above. The Mission will be effective from 17.06.2015 to 31.03.2022.

Download

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21) Download → RTGS Funds Transfer Form

RTGS Fund Transfer Application Form			
PLI Name	Aadhar Housing Finance Ltd : AADR1101 ▾	Claim No	93 ▾
RTGS Date			

Download

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22) Download → Queried Cases

0982019103003543	LAI-00087048	2	Select
0982019103003545	LAI-00087212	2	Select
0982019103003557	LAI-00087216	1	Select
0982019103003600	LAI-00087295	1	Select
0982019103003648	LAI-00087604	1	Select
0982019103003675	LAI-00087807	2	Select
0982019103003702	LAI-00087818	2	Select
0982019103003845	LAI-00089156	1	Select
0982019103003865	LAI-00089450	1	Select
0982019103003877	LAI-00089286	1	Select
0982019103003902	LAI-00089481	2	Select
0982019103003967	LAI-00089664	1	Select
0982019103003987	LAI-00090615	1	Select
0982019103004002	LAI-00090606	2	Select
0982019103004057	LAI-00091121	1	Select
0982019103004058	LAI-00091160	2	Select
0982019103004069	LAI-00091226	1	Select
0982019103004149	LAI-00091609	1	Select
0982019103004175	LAI-00091025	1	Select
0982019103004236	LAI-00091977	1	Select
0982019103004244	LAI-00093207	2	Select
0982019103004261	ALAI-00062612	2	Select
0982019103004271	LAI-00053988	2	Select

ERROR MESSAGE SUMMARY			
Record ID	Borrower Name	Loan Acc No	Error Message
0982019103004271	ASHOK PATIL	LAI-00053988	E1103 : First Installment does not exist
0982019103004271	ASHOK PATIL	LAI-00053988	E7026 : All single borrower cases. No co-borrower and No Family members

Confirm   ReUpload

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23) Managed by Exception I

राष्ट्रीय आवास बैंक/
(प्रधानमंत्री आवास योजना-ऋण आधारित सब्सिडी योजना/PMAY - Credit Linked Subsidy Scheme)

स्वागत/Welcome : AMIT_MAKER

It is Testing Portal
Scheme Type : EWS_NEW

साइन आउट/Sign Out

Common	Maker	Claim Cancellation	Download	Report	Run API

Maker Processing

Select Date	25/10/2019--(4 cases) ▼	Sample Size	25	Additional Records	[ ]	Get Data	Download Excel

Include Additional Records		Record ID		Add Record

Record ID	Category	PLI Name	Borrower Name	Loan Acc No	Accept	Remarks	Query
1362019101700001	Random Records	ZDUMMY	RADHEYSHYAM SAINI	TST001	☐ Accept		☐ Query
1362019102500005	Random Records	ZDUMMY	SHWETA SINGH	LNHOF00217-180000133	☐ Accept		☐ Query
1362019102500006	Random Records	ZDUMMY	ASHISH RAWAT	LNHOF00218-190000258	☐ Accept		☐ Query
1362019102500007	Random Records	ZDUMMY	LALITA DEVI	LNHOF00217-180000231	☐ Accept		☐ Query

Save

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24) Managed by Exception II

Claim Processing

Select PLI	DUMMY1---4 Cases ▼			

PLI		Date of Claim Submission	No. of Cases		
DUMMY1		28/09/2019	4	Process	View

Record ID	PLI Name	Borrower Name	Loan Acc No	Accept	Remarks	Query
2582019092800031	DUMMY1	ANIL KUMAR	062611000013	☐ Accept		☐ Query
2582019092800032	DUMMY1	ROSHNI DEVI	062611000018	☐ Accept		☐ Query
2582019092800033	DUMMY1	NAVNEET SHARMA	062611000020	☐ Accept		☐ Query
2582019092800042	DUMMY1	RAJAN KUMAR	124611000006	☐ Accept		☐ Query

Save

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25) Claim Application Form Generation

26) Manual Feeding of Fund Availability

27) Claim Release Form Generation

Process 3: PLI

1. Display the requirements for PMAY-CLSS at the branches and sensitize the branch staff.

2. Credit the subsidy to the home loan account of the beneficiary and update the loan account and EMI reduction in the system.

3. Communicate to the PMAY-CLSS beneficiary about the receipt of subsidy and EMI reduction (along with revised calculation).

4. Facilitates the Beneficiary to upload the House Photo, selfies and video on PMAY (U) mobile application available on google play store as well as apple app store.

5. Timely redressal of PMAY-CLSS grievances.

Process 4 : CNA

1. Verification of PLI's Authorized Signatory from the records of CNA.

2. System provides fortnightly window to PLI for uploading Utilization and Refund.

3. Confirmation of PLI's Scheme-wise Subsidy Settlement (Utilization and Refund).

4. Closure of PMAY-CLSS Inspection Observations, if any.

5. Additional query, which requires resolution, if any.

6. Issuing suitable advisory to PLI for compliances, as and when required.

CLAP – Frequently Asked Questions (FAQs)

Question: What is CLAP?

Answer: CLSS Awas Portal (CLAP) is a transparent and robust real time web-based monitoring system for CLSS beneficiaries and other stakeholders which can be accessed through https://pmayuclap.gov.in/.

Question: What are the objectives of designing, developing and implementing of CLAP?

Answer: To validate borrower/co-borrower at initial stage/ before processing application for CLSS interest subsidy. Main features incorporated in CLAP are as below :

1. Aadhaar validation and de-duplication before subsidy claim upload.

2. Unique ID i.e. Application ID to each record.

3. Beneficiary tracking system i.e. CLSS tracker

4. SMS alerts to borrower and co-borrower on status of their application.

5. Individual processing of records avoiding clubbing and delay in payments.

Question: Who can access/login CLAP software?

Answer: Ministry of Housing and Urban Affairs (MoHUA), States/UTs, Central Nodal Agencies (CNA's), Primary Lending Institutions (PLIs) with their authorized username and password.

Question: Whether any dedicated mobile application developed for CLAP software?

Answer: No, but CLSS tracker module of CLAP software will be integrated with PMAY (U) mobile application which is available on Google Play Store and Apple App Store. Through CLSS tracker, borrower and co-borrower after entering their Application ID will get an OTP code on their mobile number as registered in CLAP software. On entering of

valid OTP code, mobile application will display status of their CLSS application.

Question: What is a CLSS tracker?

Answer: A CLSS tracker has been designed, developed and implemented for CLSS beneficiaries to track their application. There are 5 stages which have been incorporated in CLSS tracker i.e.

1. Application ID generated

2. Due diligence by PLI

3. Claim uploaded on Central Nodal Agency Portal

4. Subsidy claim approved

5. Subsidy released to PLI

CLSS tracker will also display details of all disbursements (in case of multiple disbursements) like date of disbursement and subsidy amount. If Central Nodal Agency raises any query to PLI for clarification, then CLSS Tracker will display the same information to beneficiaries.

Question: How to access CLSS tracker?

Answer: CLSS tracker can be accessed through CLAP portal i.e. https:// pmayuclap.gov.in/
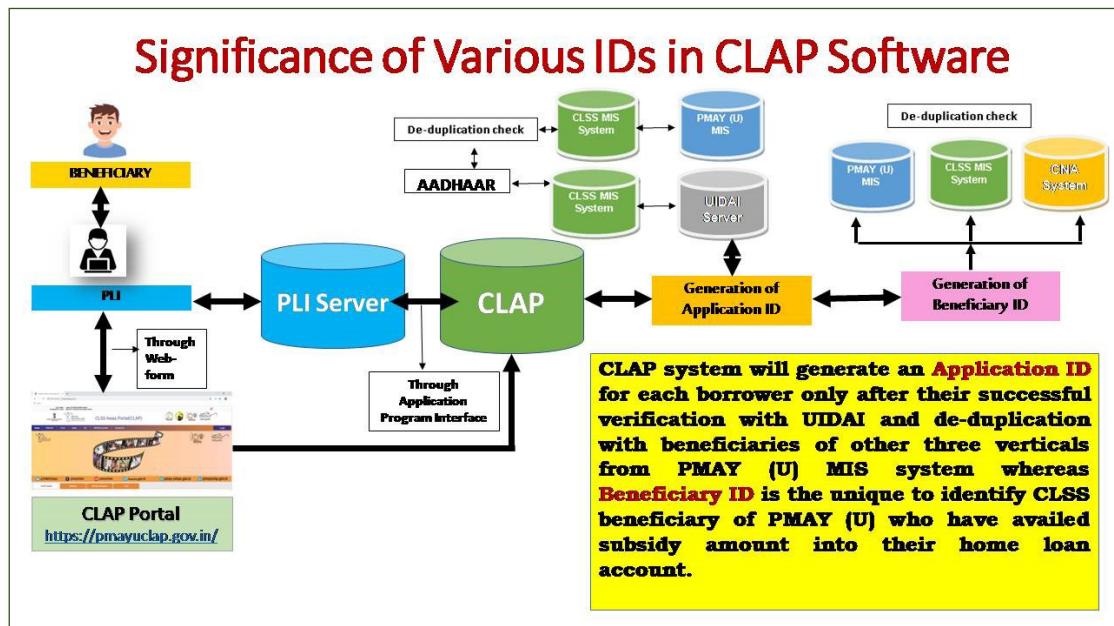
Question: How does the system work if same borrower or co-borrower applies to multiple PLIs?

Answer: CLAP system will generate same Application ID and system will maintain log of his/her application with multiple PLIs.

Question: What is the difference between Application ID and Beneficiary ID?

Answer: CLAP system will generate an Application ID for each borrower only after their successful verification with UIDAI and de-duplication with beneficiaries of other three verticals from PMAY (U) MIS system whereas beneficiary ID is the unique to identify CLSS beneficiary of PMAY (U) who have availed subsidy amount into their home loan account.

Question: Are spouse details of borrower and co-borrower mandatory for filling his/her application in CLAP?

Answer: Yes, to avoid duplicity of availing multiple benefits in PMAY(U) Mission.

Question: Are family dependent details mandatory for filling his/her application in CLAP?

Answer: No, capturing of family dependent details are not mandatory.

Only borrower, co-borrower and spouse details are mandatory in order to verify their identities.

Question: What are the different types of stakeholders?

Answer: Ministry of Housing and Urban Affairs (MoHUA), Central Nodal Agencies (CNAs) i.e. NHB, HUDCO and SBI, Primary Lending Institutions (PLIs), Borrower/Co-borrower, PMAY(U) Beneficiaries, Citizens.

Question: Is there any unique ID to identify application status?

Answer: Yes, Application ID is the unique ID to track CLSS application.

Question: Is there any unique ID to identify CLSS beneficiaries in CLAP software?

Answer: Yes, Beneficiary_ID is the unique ID to identify CLSS beneficiaries who have received CLSS interest subsidy in his/her home loan account.

Question: Roles and responsibilities of PLIs in CLAP Software?

Answer: Mentioned above at para ***CLAP: Roles and Responsibilities.***

Question: Roles and responsibilities of MoHUA in CLAP Software?

Answer: Mentioned above at para ***CLAP: Roles and Responsibilities.***

Question: Roles and responsibilities of Central Nodal Agencies (CNAs) in CLAP Software?

Answer: Mentioned above at para *CLAP: Roles and Responsibilities.*

Question: Whether CLAP software will send SMS to applicant?

Answer: Yes, CLAP will send application status to both borrower and co-borrower on their mobile number as registered in CLAP portal.

Question: What are the stages at which CLAP software will send SMS to borrower or co-borrower?

Answer: CLAP will send SMS at below mentioned stages:-

      a. After generation of Application ID

      b. After PLI lodging the claim on CNA's Portal

      c. After generation of Beneficiary_ID

      d. For uploading photo, selfie and video of success story from CLSS Beneficiaries.

      e. After subsidy refund by PLI to CNA, if any.

      f. At the time of generation of OTP

Question: What is the timeline for generation of Application ID in CLAP software and sharing with concerned PLI and borrower and co-borrower?

Answer: If PLI enters Process 1 data in CLAP software through API via their white-listed server then CLAP application will generate an Applica-

tion ID in 24 hours. In this case PLI will take Application ID after calling get-status API from their server.

If PLI enters Process 1 data in CLAP software through manual entry in web form through authorized user name and password, then CLAP application will generate an Application ID in 24 hours.

Question: Can application be rejected by the CLAP software even after generation of Application ID in CLAP?

Answer: Yes, if

a. Borrower/co-borrower and their spouse found duplicate with existing beneficiaries of PMAY(U) in Process 2 i.e. either at time of lodging claim on CNA server or before crediting subsidy amount in his/her home loan account.

b. Found ineligible by internal processes of Central Nodal Agency as per the process flow chart.

Question: MoHUA contact details for any clarification /queries / grievance?

Answer: Shri R.K. Gautam
Director (HFA-5),
Ministry of Housing and Urban Affairs
Room No. 118,G Wing, NBO Building,
Nirman Bhawan, New Delhi-110011
Tel: 011-23060484, 011-23063285
E-mail: pmaymis-mhupa@gov.in,
grievance-pmay@gov.in

Question: Any toll-free number of Central Nodal Agencies?

Answer: **CLSS Toll Free Number of CNAs**
             SBI: 1800 112 018
             HUDCO: 1800166163
             NHB: 1800113377 and 1800113388

Question: Contact details of MoHUA, CNAs and PLIs?

Answer: Please visit contact us page on CLAP website https://pmayu-clap.gov.in/

🌐 **pmayuclap.gov.in**