Pradhan Mantri Awas Yojana (Urban)

- Pucca house to all eligible urban households by the year 2022
- Addressing urban housing shortage of approx. **1.12 Crore**
- Bouquet of options: ISSR, CLSS, AHP & BLC
- Ownership in favour of adult female member or in joint name

<table>
<thead>
<tr>
<th>Houses Sanctioned</th>
<th>Houses Grounded</th>
<th>Houses Completed/ Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>93 Lakh</strong></td>
<td><strong>56 Lakh</strong></td>
<td><strong>28 Lakh</strong></td>
</tr>
</tbody>
</table>

Progress till 25th November 2019
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

M/o Finance
Allocates Budget

M/o HUA
Releases funds to CNAs

CNAs
Approves claim and disburses funds

PLIs
Sanctions Loan and claims subsidy from CNA

Applicant
applies for Housing Loan with Subsidy
8.1 Lakh
CLSS beneficiaries as on 25.11.19

<table>
<thead>
<tr>
<th>Subsidy (Rs Cr)</th>
<th>Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>EWS/LIG</td>
<td>13,056</td>
</tr>
<tr>
<td></td>
<td>5.54 Lakh</td>
</tr>
<tr>
<td>MIG</td>
<td>5,402</td>
</tr>
<tr>
<td></td>
<td>2.55 Lakh</td>
</tr>
<tr>
<td>Total</td>
<td>18,458</td>
</tr>
<tr>
<td></td>
<td>8.1 Lakh</td>
</tr>
</tbody>
</table>

CLSS Progress

- **MIG**: 5,67,950 (till Nov'19), 8,08,567 (2019-20)
- **EWS/LIG**: 4,00,292 (till Nov'19), 5,53,760 (2019-20)
- **Total**: 5,37,662 (till Nov'19), 6,62,327 (2019-20)
Process Diagnostics (existing system)

- Aadhaar verification and deduplication after subsidy release
- Bunch Processing resulting in delay
- No update to beneficiaries on their applications
- Large Scale public grievances
- No Real-Time data integration amongst Stakeholders
Hon’ble Prime Minister reviewed the grievances related to PMAY(U) in PRAGATI on 31<sup>st</sup> July 2019.

Majority of the grievances were related to CLSS beneficiaries seeking status of applications.

Need was felt to automate the process and track applications under CLSS on web platform.
CLSS Awas Portal (CLAP)

1. Designed, developed and implemented by MoHUA in consultation with NIC and CNAs
2. A transparent and robust Real-time web based system
3. Increased standardisation in process through a uniform system for all CNAs
4. Application status tracking
5. SMS alerts to beneficiaries

https://pmayuclap.gov.in
Real-Time Data Integration amongst all Stakeholders
Application ID generation from CLAP software

Claim uploaded on CNA portal

Due diligence by PLI

Subsidy Claim approved by CNA

Subsidy Released to PLI
Outcomes of CLAP

- Reduced Processing Time
- Effective Monitoring
- Real-time data integration
- Status tracking by Beneficiary
- Enhanced Coverage
- Boost Real Estate
Thanks