CLSS Awas Portal (CLAP)
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.
**REFORMS**

1. **IMPROVED COVERAGE**
   - AADHAAR VERIFICATION AT THE TIME OF APPLICATION AT PLI LEVEL
     - Increases Data Integrity
2. **DEDUPLICATION HAPPENS TWICE**
   - Before subsidy is released
3. **INDIVIDUAL PROCESSING**
   - Would decrease the time for processing substantially
4. **BENEFICIARY TRACKING SYSTEM**
5. **SMS ALERTS**

**Past**

1. **COVERAGE LIMITED**
2. **AADHAAR VERIFICATION AFTER SUBSIDY**
3. **DEDUPLICATION CHECKED AFTER SUBSIDY**
   - After subsidy is approved by the CNA
4. **BATCH PROCESSING**
   - Processing of subsidy claims by CNAs delayed due to bunching
5. **ABSENCE OF INFORMATION WITH BENEFICIARY**

**Future**
Credit Linked Awas Portal (CLAP) has been designed, developed and implemented by the Pradhan Mantri Awas Yojana (Urban) {PMAY (U)}, Ministry of Housing and Urban Affairs, Government of India in collaboration with NIC and Central Nodal Agencies (CNAs) in order to provide a **transparent and robust real time web based system for CLSS beneficiaries.**

The potential beneficiary can also track his/her application status through **CLSS tracker** which is developed as part 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, de-duplication** with other verticals.

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

**SMS Alerts to each borrower and co-borrower** at every stage starting from generation of application ID up to credit of subsidy amount into his/her home loan account.
PMAY(U) MIS SYSTEM

CLAP

CLSS SERVER

PROCESS 1

PROCESS 2

Central Nodal Agency Server

UIDAI SERVER

Ministry

State/UT

PLIs

Dashboard & Reports

CLAP Portal http://pmayuclap.gov.in/

CLSS TRACKER

BENEFICIARY
Process 1: CLAP

LOGIN FOR PLIs/WHITELISTING OF PLIs SERVER

DATA FROM PLIs TO CLAP SERVER either through API or WEB FORM

AADHAAR DEMOGRAPHIC VERTIFICATION OF BORROWER, CO-BORROWER AND THEIR SPOUSE FROM UIDAI

INTEGRATION WITH PROCESS 2 OF CENTRAL NORAL AGENCY

GENERATION OF APPLICATION ID

DE-DUPLICATION OF BORROWER, CO-BORROWER AND THEIR SPOUSE FROM PMAY(U) MIS system

GENERATION OF BENEFICIARY ID

Dashboard & Reports

BENEFICIARY
Reference Check

Reference Check Request

Submit Reference Check  •  Check Status

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CLAP website [http://pmayuclap.gov.in/](http://pmayuclap.gov.in/)
CLSS TRACKER [http://pmayuclap.gov.in/]

CLSS Awas Portal (CLAP)

CLSS Tracker

1. Loan Application Receipt & Processing
2. Loan Sanctioned & Disbursed
3. Subsidy Claim Applied to CNA
4. Subsidy Claim Process Completed
5. Subsidy Released to Lending Institution

Application ID
Generate OTP

Generation of Application ID from PMAY(U) CLAP
Due Diligence by Lending Institution
Applied to PMAY(U)-CLAP Portal
Subsidy Claim Approved
Subsidy Credit to Beneficiary Home Loan A/C
CLSS TRACKER http://pmayuclap.gov.in/
CLSS TRACKER http://pmayuclap.gov.in/
## Reference Status Report

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The Ministry of Housing and Urban Affairs (MoHUA) had launched PMAY (U) Mobile Application on 14th Feb, 2019. This 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 with her/his house** and

(3) To upload **01 video clip** (30 - 60 seconds) where beneficiaries can share their stories of owning a house under PMAY (U).
Angikaar module in PMAY (U) Mobile App

Angikaar module in PMAY (U) mobile app enabling angikaar Resource Persons (ARPs) to capture Need Assessment of PMAY (U) Beneficiaries during the door-to-door survey.

This app works in tandem on real time with the Ayushman Bharat and Ujjwala schemes to check eligibility and provide benefits under the scheme to PMAY(U) beneficiaries.

The App also capture geo-attributes alongwith photos of beneficiary during assessment.
PMAY(U) Mobile Application

CENTER DASHBOARD

- Beneficiaries: 179615
- Selfies: 308274
- House Photos: 347100
- Videos: 46646

STATE DASHBOARD

- Beneficiaries: 303047
- Selfies: 482593
- House Photos: 534069
- Videos: 93790
PMAY(U) Mobile Application

CLSS TRACKER IN PMAY(Urban) Mobile Application

CLSS Beneficiaries to share their house photos, selfies and success stories through this mobile application

Integration with CPGRAMS.
CLAP in Progress

1. 20 August
   System Design

2. 11 Sep - 25th Oct, 2019
   Trial Run

3. November 1
   CLAP comes LIVE
Thank You

This window of hope will give wings to the dreams of millions...