“घर यानि वो जगह जहाँ जीवन जीने लायक सारी सुविधाएं उपलब्ध हों, जिसमें परिवार की खुशियां हों, जिसमें परिवार के हर व्यक्ति के सपने भरे हों, प्रधानमंत्री आवास योजना के फूल में यही भाव है।”,

CLSS Awas Portal (CLAP)

pmayuclap.gov.in
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**

6. **REFORMS**
   - Increases Data Integrity
CLSS AWAS PORTAL (CLAP)
https://pmayuclap.gov.in
Launched on 25th Nov, 2019
**CLSS AWAS PORTAL (CLAP)**

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.
CLSS Awas Portal (CLAP)

"PMAY(U) - One Crore and More" Webcasting link: webcast.go

CLSS Tracker

Application ID

Due diligence by PLI

Claim Uploaded on Central Nodal Agency Portal

Subsidy approved

Subsidy released to PLI

CLAP has a tracking system for beneficiaries to track their application status after entering Application ID Cxxxxxxxxxx and an OTP code. (Note: CLAP will send Applicant ID and an OTP code on registered mobile number of borrower/co-borrower)
### CLAP Frequently Asked Questions

**What is CLAP?**

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/.

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

**Who can access/login CLAP software?**

**Whether any dedicated mobile application developed for CLAP software?**

**What is a CLSS tracker?**

**How to access CLSS tracker?**

**How does the system work if same borrower or co-borrower applies to multiple PLIs?**

**What is the difference between Application ID and Beneficiary ID?**

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

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

**What are the different types of stakeholders in CLAP software?**

**Is there any unique ID to identify application status?**

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

**Released responsibilities of MD/HA/CA/PhIs, Beneficiaries and Citizens in CLAP Software?**
CLSS Frequently Asked Questions

Disclaimer: The Frequently Asked Questions (FAQs) and the responses hereunder are a synopsis of the queries/clarifications raised by stakeholders over time. These are for general information and guidance only. These questions and responses have been framed keeping in view possible doubts that may arise and are not based on individual cases; therefore, it is not to be taken as a final view of the Ministry on the extant provisions of the Credit Linked Subsidy Scheme under Pradhan Mantri Awas Yojana (Urban) Housing for All Mission.

- What is Affordable Housing through Credit Linked Subsidy Scheme for EWS/LIG?
- What is Affordable Housing through Credit Linked Subsidy Scheme for MIG?
- What are the income norms for various categories?
- When was the PMAY scheme launched by the Government for MIG?
- What is the process of crediting the interest subsidy?
- What is the role of States/UTs/ULBs for Affordable Housing through Credit Linked Subsidy scheme?
- Who are the Central Nodal Agencies (CNAs) and what is their role in disbursal of subsidy under CLSS to PLIs?
- Which are the PLIs through whom this interest subsidy is released or credited?
- Whether PLIs have to sign MoUs with CNAs for claiming subsidies?
- How subsidy is disbursed to the CNAs?
Pradhan Mantri Awas Yojana (Urban)
Ministry of Housing & Urban Affairs, Government of India

“घर या जगह जहाँ जीवन जीने लायक सारी सुविधाएं उपलब्ध हों, जिसमें परिवार की खुशिया हों, जिसमें परिवार के हर व्यक्ति के साथ जुड़े हों, प्रधानमंत्री आवास योजना के मूल में यही मान है।”

User Manual
CLSS Awas Portal (CLAP)

pmayyclap.gov.in
- Dark clouds, silver linings: Consultative approach has worked well in affordable housing, government should apply it elsewhere too - THE TIMES OF INDIA
- Media Tracking of CLAP Launch abd MOA of LHP States
- Towards Cohesive Living: Nagaland to join angikaar campaign

Read More..
PMAY(U) MIS SYSTEM
UIDAI SERVER

CLAP

CLSS SERVER

PROCESS 1

PROCESS 2

Central Nodal Agency Server

Ministry
State/UT
PLIs

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

Dashboard & Reports

CLSS TRACKER

BENEFICIARY
PMAY-CLSS Software Architecture

Part 1 – New System Development

- **REJECT APPLICATION**: Not Matching
  - **AADHAR**
  - **PLI**
  - **PMAY (U) MIS**
  - **UIDAI Server**

- **SUBMIT CORRECT AADHAAR**: Matching
  - **PMAY-CLSS Tracker**
  - **CNA system- to be upgraded hosted at CNA level**
  - **CLSS new system- to be developed and will be hosted at NIC cloud**
  - **Existing PMAY(URBAN) MIS system**

- **Applicant**
  - **CLSS MIS System**
  - **Generation of Applicant ID**
  - **Generation of Beneficiary ID**
  - **PMAY (U) MIS**
  - **Subsidy Released to PLI**

- **Claim Sanctioned**
  - **Claim Accepted**
  - **Claim Recommended**
  - **CNA System**
  - **Primary Check**
  - **Secondary Check**

- **Dé-duplication check**
  - **Claims Upload by PLI in CNA system (API / MS XL)**

- **After First Disbursement**
  - **PLI Internal Processing and Loan Sanction**
Process 1: CLAP

1. **LOGIN FOR PLIs/WHITELISTING OF PLIs SERVER**
2. **DATA FROM PLIs TO CLAP SERVER either through API or WEB FORM**
3. **AADHAAR DEMOGRAPHIC VERTIFICATION OF BORROWER, CO-BORROWER AND THEIR SPOUSE FROM UIDAI**
4. **INTEGRATION WITH PROCESS 2 OF CENTRAL NORAAL AGENCY**
5. **GENERATION OF APPLICATION ID**
6. **DE-DUPLICATION OF BORROWER, CO-BORROWER AND THEIR SPOUSE FROM PMAY(U) MIS system**
7. **GENERATION OF BENEFICIARY ID**

**BENEFICIARY**

**Dashboard & Reports**
# Reference Check

## Reference Check Request

<table>
<thead>
<tr>
<th>Loan Application No.*</th>
<th>Town Code*</th>
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</thead>
</table>

### Borrower Details :

<table>
<thead>
<tr>
<th>Borrower Name As Per Aadhaar.*</th>
<th>Aadhaar Number.*</th>
<th>Mobile Number.*</th>
<th>Alternate Mobile:</th>
<th>Email ID:</th>
<th>Alternate Email ID:</th>
<th>Gender:*</th>
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<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>(Male, Female, Transgender, Married)</td>
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</table>

### Co-Borrower Details :

<table>
<thead>
<tr>
<th>Co-Borrower Name As Per Aadhaar.*</th>
<th>Aadhaar Number.*</th>
<th>Mobile Number.*</th>
<th>Alternate Mobile:</th>
<th>Email ID:</th>
<th>Alternate Email ID:</th>
<th>Gender:*</th>
</tr>
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<tbody>
<tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>(Male, Female, Transgender, Married)</td>
</tr>
</tbody>
</table>

[Save Button]
Significance of Various IDs in CLAP Software

1. Record ID
2. Application ID
3. Beneficiary ID
Significance of Various IDs in CLAP Software

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.
Old Data (before 25\textsuperscript{th} Nov, 2019)

- ✓ Application ID
- ✓ Beneficiary ID
- ✓ SMS to Borrower and Co-borrower (with multiple disbursement cases)
- ✓ Update Aadhaar Details
CLSS TRACKER http://pmayuclap.gov.in/
<table>
<thead>
<tr>
<th>SMS No.</th>
<th>SMS Text</th>
</tr>
</thead>
</table>
| 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](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](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](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 [https://pmayuclap.gov.in](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](https://pmayuclap.gov.in). |
<table>
<thead>
<tr>
<th><strong>Total PLIs on-boarded in CLAP : Process 1</strong></th>
<th>158</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Application Received in Process 1</strong></td>
<td>3.40 Lakhs</td>
</tr>
<tr>
<td><strong>Total Application ID Generated</strong></td>
<td>2.39 Lakhs</td>
</tr>
<tr>
<td><strong>Total UIDAI Failed Cases</strong></td>
<td>98061</td>
</tr>
<tr>
<td><strong>Total De-duplication Failed</strong></td>
<td>2594</td>
</tr>
<tr>
<td><strong>CLSS Tracker used</strong></td>
<td>49175</td>
</tr>
</tbody>
</table>
PMAY(U) Mobile Application

The Ministry of Housing and Urban Affairs (MoHUA) had launched PMAY (U) Mobile Application on 14\textsuperscript{th} Feb, 2019. This allows beneficiaries of PMAY(U):

(1) To capture and upload \textbf{02 high resolution photographs of completed houses} along with their families;

(2) To capture and upload \textbf{02 selfies of beneficiary with her/his house} and

(3) To upload \textbf{01 video clip} (30 - 60 seconds) where beneficiaries can share their stories of owning a house under PMAY (U).

\textbf{Google Play Store}

\textbf{Apple App Store}
https://itunes.apple.com/in/app/pmay-urban/id1454478722?mt=8
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.
ANGIKAAR RESOURCE PERSON STATISTICS

- AARP Registered: 18176
- Need Assessment Done: 1300925
- Photos of Need Assessment Survey: 1274532

NEED ASSESSMENT STATISTICS

- Beneficiaries with Rain water harvesting structure in their house project: 401896
- Beneficiaries using Solar Energy devices: 969480
- Beneficiaries using separate wet and dry waste in their house: 983779

AYUSHMAN BHARAT

- Beneficiaries having Ayushman Bharat Card: 854506
- Beneficiaries applied of Ayushman Bharat Card: 417249
- Beneficiaries mailed Ayushman Bharat Card during angikaar: 0
CLAP has a tracking system for beneficiaries to track their application status after entering Application ID and an OTP code. (Note: CLAP will send Applicant ID and OTP code on registered mobile number of borrower/co-borrower).
CLAP: Roles and Responsibilities

1. Register all Central Nodal Agencies and PLIs in CLAP Portal
2. Whitelist of IP addresses of Central Nodal Agency servers with CLAP server
3. 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).
4. Generation of Application ID Generation of Beneficiary_ID
5. 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)
6. Integration with CLSS tracker with PMAY (U) mobile application.
7. Integration of CLAP server with all Central Nodal Agency servers to receive status of each claim process.
8. Propagation of PMAY(U) mobile application among PMAY(U) beneficiaries to upload their house photos, selfies and success stories.
9. Display all relevant information, presentations etc. related to CLSS on CLAP website i.e. https://pmayuclap.gov.in
10. Alerts through SMS to borrower and co-borrower regarding CLSS subsidy.
11. Upload CLSS beneficiaries’ photos and video gallery on CLAP website and other social media sites.
CLAP: Roles and Responsibilities

1. Register their PLIs with Central Nodal Agency Server
2. Integration with CLAP Server
3. Receive subsidy claims data from PLIs along with Application ID generated through CLAP Server
4. Approve claim and release subsidy to PLIs
5. Raise queries to PLI’s
6. Spread awareness among PLIs to sensitize PMAY(U) beneficiaries to upload their house photos, selfies and success stories through PMAY(U) mobile application.
CLAP: Roles and Responsibilities

1. Get PLI servers whitelisted with CLAP server.
2. Receive home loan application from borrower and co-borrower
3. Sanction loan and apply for CLSS Subsidy
4. Check eligibility of borrower and co-borrower in CLAP server by entering their details either through APIs or through manual entry in web form.
5. If eligible then take Application ID from CLAP server
6. Upload claims on Central Nodal Agency Server along with Application ID
7. Reply to all queries as raised by CNA
8. Upload signed Claim Release Form (CRF) generated by the CNA system for the PLI.
9. Upload Utilization Certificate on CNA’s Server
10. Communicate to the PMAY-CLSS Beneficiary through SMS / email about the receipt of subsidy and EMI reduction (along with revised calculation).
11. Spread awareness among PMAY(U) beneficiaries to upload their house photos, selfies and success stories through PMAY(U) mobile application.
CLAP: Roles and Responsibilities

1. Visit CLAP website
2. Track their application status through CLSS tracker
3. Upload their house photos, selfies and success stories through PMAY(U) mobile application.
4. Lodge their grievance, if any, in CPGRAMS
✓ Contact Details of IT Nodal Officers and Server Details (Submit details as per the format)
✓ Usage of PMAY(Urban) Mobile Application
✓ Linkage of CLAP website with PLI website
✓ Issues of PLIs
✓ Suggestion and Recommendations on CLAP
Thanks