

Credit Linked Subsidy Scheme

Housing for All – Urban : Holistic View

1, 3 & 4 implemented through State & UTs

Subsidy for beneficiary-led individual house construction

- For individuals of EWS category requiring individual house
- State to prepare a separate project for such beneficiaries
- No isolated/ splintered beneficiary to be covered

Affordable Housing in Partnership

- With private sector or public sector
- Central Assistance per EWS house in affordable projects

"In situ" Slum Redevelopment

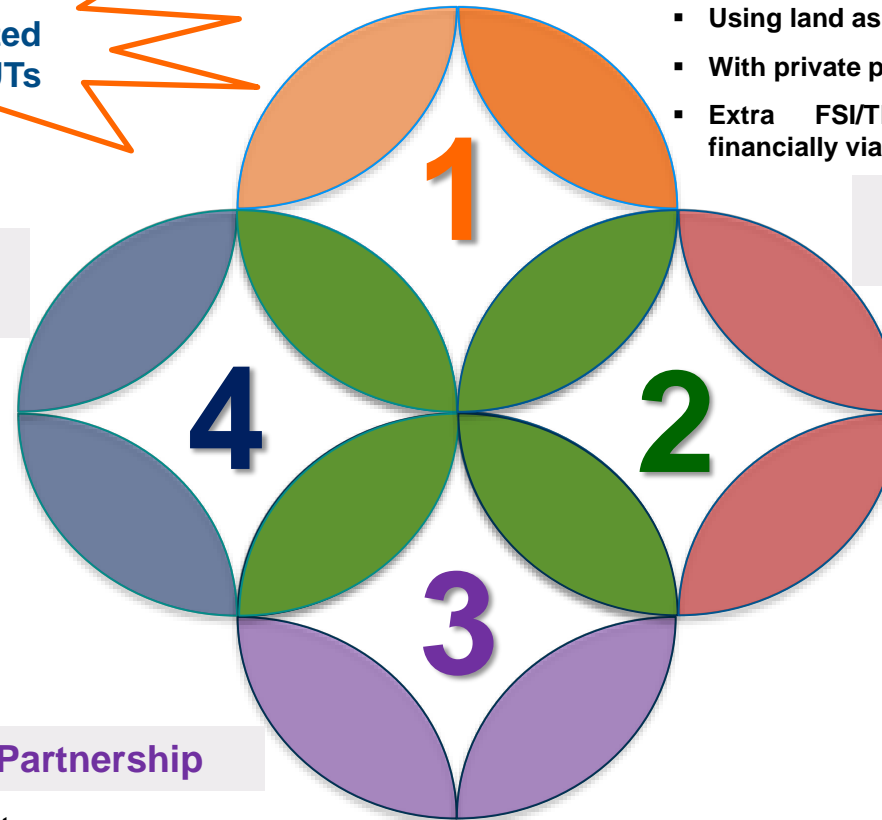
- Using land as a resource
- With private participation
- Extra FSI/TDR to make projects financially viable

Affordable Housing through Credit Linked Subsidy

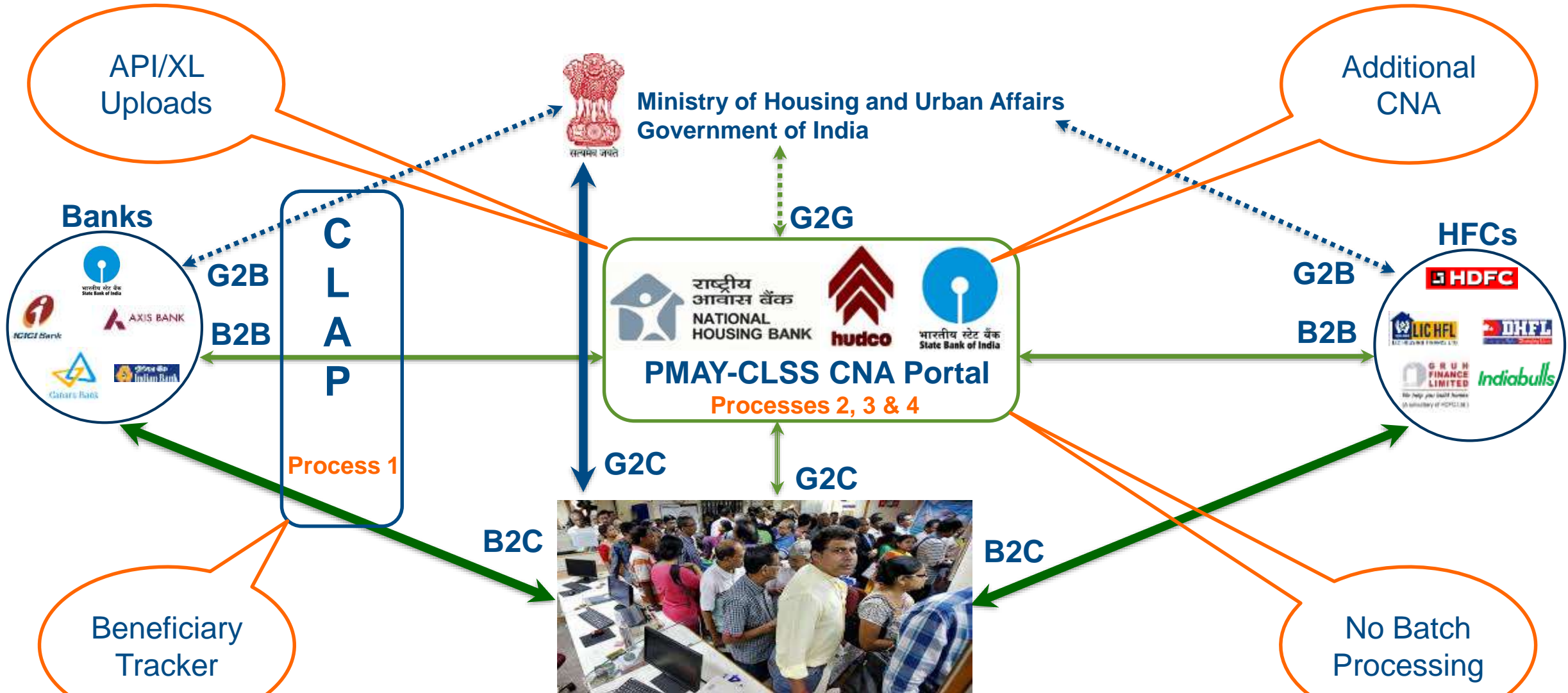
Central Sector Scheme

Implemented by GoI, MoHUA through Central Nodal Agencies

- Interest subvention subsidy for EWS and LIG for new house or incremental housing.
- Interest subvention subsidy for MIG for acquisition or construction houses.
- All 4041 statutory towns as per Census 2011 and towns notified subsequently are covered.
(Presently, 17,778 towns codes are applied)



PMAY-CLSS Overview : Enhancement Features



Effective use of on-line platform to bring in efficiency in the system

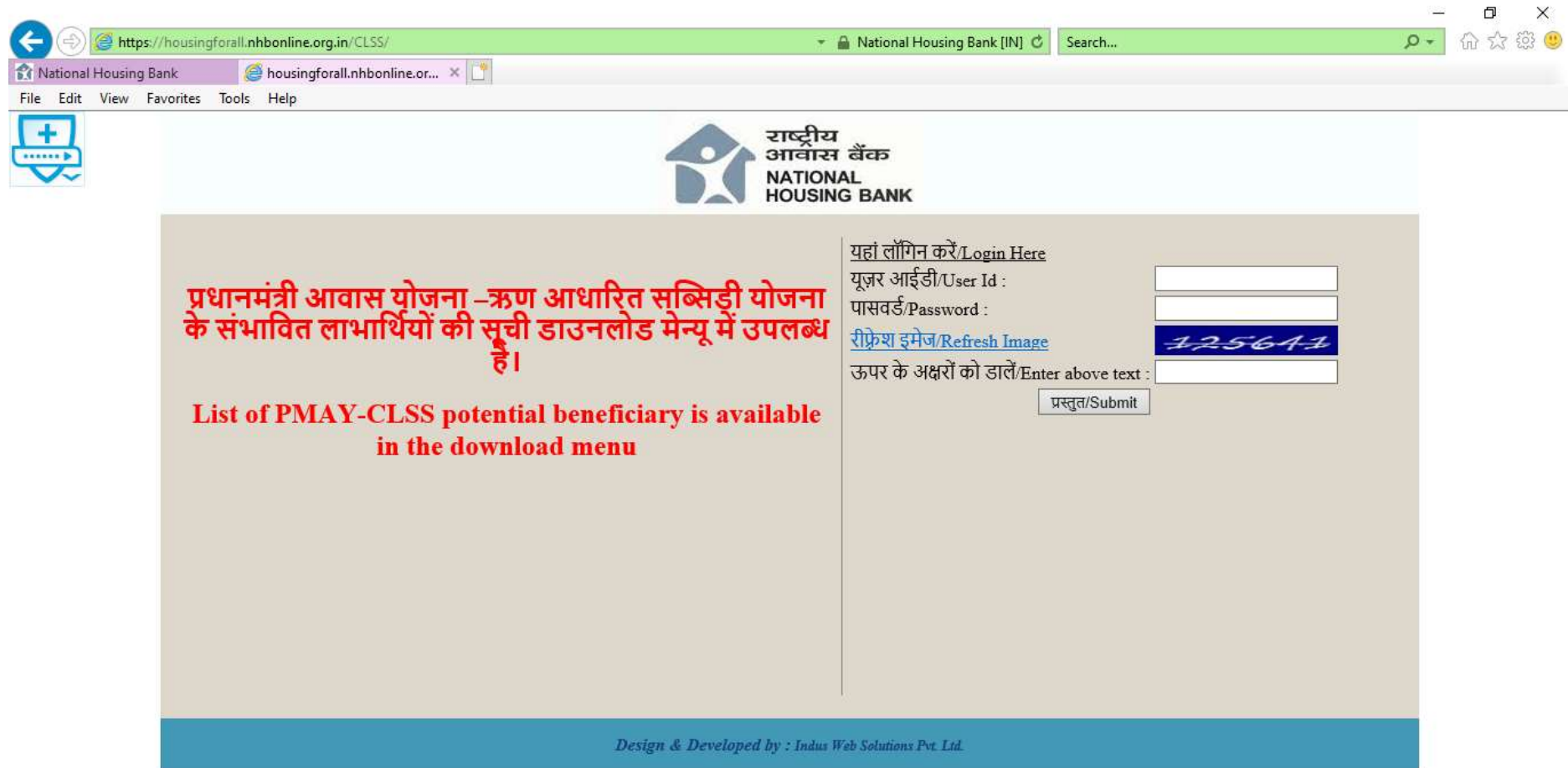
Process 2

PMAY-CLSS Claim Processing


<https://housingforall.nhbonline.org.in/CLSS/>



PROCESS 2 – NHB's PMAY-CLSS Portal



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

यहां लॉगिन करें/ [Login Here](#)
यूजर आईडी/User Id :
पासवर्ड/Password :
[रीफ्रेश इमेज/Refresh Image](#) 
ऊपर के अक्षरों को डालें/Enter above text :

प्रधानमंत्री आवास योजना – ऋण आधारित सब्सिडी योजना के संभावित लाभार्थियों की सूची डाउनलोड मेन्यू में उपलब्ध है।

List of PMAY-CLSS potential beneficiary is available in the download menu

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PROCESS 2 – NHB as CNA ...

1. **PLI uploading eligible claims** on NHB's PMAY CLSS 24x7 online portal along with **Applicant ID generated in Process 1 (CLAP) using Web API or XL sheet after login.**
2. Without **Applicant ID**, claim will not be accepted under Process 2.
3. NHB processing the claim on record basis, based on uploaded date. To handle the initial backlog (large volume data), the validation process has been delayed.
4. Initial scrutiny of claims by NHB through **Manage by Rules (MBR)**. Claims are categorized as Accepted, Queried and Rejected.
5. Accepted records shall be forwarded to **CLAP for de-dupe.**
6. Queried and Rejected claims will appear in PLI page for necessary action at their end.
7. Sample check by NHB on Accepted claims under **Manage By Exception (MBE).**

SCREENSHOTS OF PROCESS 2 - MBR

PLI Dashboard

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

स्वागत/Welcome : DUMM010

Scheme Type : EWS_NEW

सिग्न आउट/Sign Out

Common **Claims**

Claims Submitted and status				MBR Completed				
Date	PLI Code	Name	Uploaded	Pending for MBR	Rejected	Queried	Pending for De-Dup	Under Process
31/12/2019	136	ZDUMMY	1	0	1	0	0	0
20/12/2019	136	ZDUMMY	2	0	2	0	0	0

MBR Pass-through Category

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

स्वागत/Welcome : MAGESH_MAKER

Scheme Type : EWS_NEW

सिग्न आउट/Sign Out

Common Admin **Claim Processing** Claim Processing

Print Back

Status of Claim			
Record ID	0022020010300110		Status
PLI	Aadhar Housing Finance Ltd.		UNDER PROCESS
Borrower	BHANU SINGH RAWAT		Loan Account No
			00186743
Activity Log			
Sl. No	Date	Activity	
1	04/01/2020 00:55:00	UPLOADED	
2	04/01/2020 00:55:00	VALIDATED	

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SCREENSHOTS OF PROCESS 2 – MBR & MBE

MBR Queried & De-dupe Passed Case

राष्ट्रीय आवास बैंक/				www>Welcome - MAGESH_MAKER	
(एकलवर्गी आवास योजना-कम आयवासी महिलाओं योजना/PMAY - Credit Linked Subsidy Scheme)					
Scheme Type - EWS_NEW				साईन आउट/Sign Out	
Common Admin Claim Processing Claim Processing				Print Back	
Record ID		1402019123100653		Status of Claim	
PLI		YES BANK LIMITED		Status	
Borrower		BUDHELIYA BHARATBHAI GELABHAI		Loan Account No	
				AFH001100201072	
SL No		Date		Activity Log	
				Activity	
1		31/12/2019 17:44:00		UPLOADED	
2		31/12/2019 17:44:00		QUERIED	
3		01/01/2020 03:43:00		PLI_CONFIRMED	
4		01/01/2020 04:20:00		CNA DATA RECEIVED	
5		04/01/2020 01:44:00		DE-DUP PASSED	

MBR Passed Case

राष्ट्रीय आवास बैंक/				www>Welcome - MAGESH_MAKER	
(एकलवर्गी आवास योजना-कम आयवासी महिलाओं योजना/PMAY - Credit Linked Subsidy Scheme)					
Scheme Type - EWS_NEW				साईन आउट/Sign Out	
Common Admin Claim Processing Claim Processing				Print Back	
Record ID		2062019120900006		Status of Claim	
PLI		Saptagiri Grammeena Bank		Status	
Borrower		AALA UMA DEVI		Loan Account No	
				50017BB9204	
SL No		Date		Activity Log	
				Activity	
1		09/12/2019 12:35:00		UPLOADED	
2		09/12/2019 12:35:00		VALIDATED	
3		10/12/2019 14:21:00		CNA DATA RECEIVED	
4		19/12/2019 18:46:00		DE-DUP PASSED	
5		31/12/2019 11:59:00		MAKER_CLEARED	

SCREENSHOTS OF PROCESS 2 – SCRUTINY & CAF

Scrutiny Passed Case

Scheme Type: EWS_NEW				Common		Claim Processing		Claim Processing	
(प्रधानमंत्री आवास योजना-रूण आधारित सबिडी योजना/PMAY - Credit Linked Subsidy Scheme)									
साईन-आउट/Sign Out									
Print Back									
Record ID		1012019121600135		Status of Claim		Status		UNDER PROCESS	
PLI		Tamilnad Mercantile Bank Ltd.							
Borrower		PERUMAL KARUPPANAN				Loan Account No		116700950100103	
Activity Log									
Sl. No	Date			Activity					
1	16/12/2019 16:32:00			UPLOADED					
2	16/12/2019 16:32:00			QUERIED					
3	17/12/2019 18:00:00			PLI_CONFIRMED					
4	19/12/2019 18:46:00			DE-DUP PASSED					
5	28/12/2019 16:02:00			CNA DATA RECEIVED					
7	10/01/2020 00:32:00			DE-DUP PASSED					
8	16/01/2020 12:28:00			MAKER_CLEARED					
9	18/01/2020 07:50:00			CHECKER_CLEARED					

Claim Application Form Generation

Scheme Type: EWS_NEW				Common		Claim Processing		Claim Processing	
(प्रधानमंत्री आवास योजना-रूण आधारित सबिडी योजना/PMAY - Credit Linked Subsidy Scheme)									
साईन-आउट/Sign Out									
Print Back									
Record ID		1012019121600135		Status of Claim		Status		UNDER PROCESS	
PLI		Tamilnad Mercantile Bank Ltd.							
Borrower		PERUMAL KARUPPANAN				Loan Account No		116700950100103	
Activity Log									
Sl. No	Date			Activity					
1	16/12/2019 16:32:00			UPLOADED					
2	16/12/2019 16:32:00			QUERIED					
3	17/12/2019 18:00:00			PLI_CONFIRMED					
4	19/12/2019 18:46:00			DE-DUP PASSED					
5	28/12/2019 16:02:00			CNA DATA RECEIVED					
7	10/01/2020 00:32:00			DE-DUP PASSED					
8	16/01/2020 12:28:00			MAKER_CLEARED					
9	18/01/2020 07:50:00			CHECKER_CLEARED					
10	18/01/2020 07:50:00			CLAIM_GENERATED					

SCREENSHOTS OF PROCESS 2 – RELEASE

Claim Release Form Generation

राष्ट्रीय आवास बैंक/ (प्रधानमंत्री आवास योजना-कृषि आधारित सब्सिडी योजना/PMAY - Credit Linked Subsidy Scheme)				
Scheme Type: EWSL_NEW		Status of Claim		Print Back
Common Claim Processing Claim Processing				
Record ID	1012019121000135	Status	UNDER PROCESS	
PLI	Tamilnad Mercantile Bank Ltd.	Loan Account No	116700950100103	
Borrower	PERUMAL KARUPPANAN	Activity Log		
Sl No	Date	Activity		
1	16/12/2019 10:32:00	UPLOADED		
2	16/12/2019 10:32:00	QUERIED		
3	17/12/2019 10:00:00	PLI_CONFIRMED		
4	19/12/2019 18:46:00	DE-DUP PASSED		
5	28/12/2019 10:02:00	CNA DATA RECEIVED		
6	10/01/2020 00:32:00	DE-DUP PASSED		
7	18/01/2020 12:28:00	MAKER_CLEARED		
8	18/01/2020 07:50:00	CHECKER_CLEARED		
9	18/01/2020 07:50:00	CLAIM_GENERATED		
10	18/01/2020 11:06:00	RELEASE_GENERATED		
11	18/01/2020 11:06:00	RELEASE_GENERATED		

Beneficiary ID Created

राष्ट्रीय आवास बैंक/ (प्रधानमंत्री आवास योजना-कृषि आधारित सब्सिडी योजना/PMAY - Credit Linked Subsidy Scheme)				
Scheme Type: EWSL_NEW		Status of Claim		Print Back
Common Claim Processing Claim Processing				
Record ID	1012019121000135	Status	UNDER PROCESS	
PLI	Tamilnad Mercantile Bank Ltd.	Loan Account No	116700950100103	
Borrower	PERUMAL KARUPPANAN	Activity Log		
Sl No	Date	Activity		
1	16/12/2019 10:32:00	UPLOADED		
2	16/12/2019 10:32:00	QUERIED		
3	17/12/2019 10:00:00	PLI_CONFIRMED		
4	19/12/2019 18:46:00	DE-DUP PASSED		
5	28/12/2019 10:02:00	CNA DATA RECEIVED		
6	10/01/2020 00:32:00	DE-DUP PASSED		
7	18/01/2020 12:28:00	MAKER_CLEARED		
8	18/01/2020 07:50:00	CHECKER_CLEARED		
9	18/01/2020 07:50:00	CLAIM_GENERATED		
10	18/01/2020 11:06:00	RELEASE_GENERATED		
11	19/01/2020 11:34:00	RELEASE_CLEARED		
12	19/01/2020 11:34:00	RELEASE_CLEARED		

... PROCESS 2 – NHB as CNA

8. Combining PLI-wise successful Individual claims periodically for **submission of Claim Application Form (CAF)** by its Authorised Signatories.
9. **Compliance checks** shall be undertaken by NHB (Utilization, Refund, Inspection, End-use, etc.) in respect of the PLI.
10. NHB refers the PLI claims to **CLAP for de-dupe**.
11. **CLAP generates Beneficiary ID** for the Individual eligible claim.
12. **Claim Release Form (CRF)** shall be generated by the system for the PLI.
13. **Subsidy sanction by NHB** to PLI, based on CRF.
14. **Subsidy release by NHB** to PLI through digital transaction.

CLAIM GENERATION, UPLOAD & ACCEPTANCE

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

Scheme Type : EWS_NEW

Common Admin Claim Processing Claim Processing

Claim Generation

From Date: 01-JAN-2020 To Date: 07-JAN-2020

Get Data

Sl. No.	PLI Name	No. of Cases
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Generate Claim

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राष्ट्रीय आवास बैंक/ (प्रधानमंत्री आवास योजना-ऋण आधारित सब्सिडी योजना/PMAY - Credit Linked Subsidy Scheme) स्वागत/Welcome : DUMM0101

Scheme Type : EWS_NEW

Common Claims

ZDUMMY

Download Claim

Upload Claim No: Select Upload Claim Form: Choose File No file chosen

View Uploaded File

Save

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CLAIM GENERATION, UPLOAD & ACCEPTANCE

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

स्वागत/Welcome : MAGESH_MAKER

Scheme Type : EWS_NEW साइन आउट/Sign Out

Common Claim Processing Claim Processing

Accept Claim

Document Type Claim Subsidy Refund Utilization Certificate

Claims Form Submitted by Institutions and Pending for Acceptance

Scheme Type	PLI Code	Name	Upload Claim No	Submission Date	Remarks	Accept	Return	View
EWS_NEW	2	Aadhar Housing Finance Ltd.	6	13/01/2020		Accept	Return	Claim 6.pdf
EWS_NEW	40	Mannappuram Home Finance Ltd.	4	13/01/2020		Accept	Return	PMAY - CLSS (EWS LIG New) Claim Application Claim no. 4.pdf

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SCREENSHOTS OF CLAIM RELEASE PROCESS

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

Scheme Type : EWS_NEW साइन आउट/Sign Out

Common Admin Claim Processing Claim Processing

Release Generation

Download Eligible Data

Sl No.	PLI Name	No. of Cases	Upload Date	Total Subsidy Amount	Processing Fee
Submit					

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

Scheme Type : EWS_NEW साइन आउट/Sign Out

Common Admin Claim Processing Claim Processing

Details of sanction for release of subsidy

Claims Processed and edited by

Scheme Type	Institution Code	Name	Release No	IFSC Code	Account No.	Loan Disbursed	Interest Subsidy Claimed	Amount Processed	Sanction	View
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राष्ट्रीय आवास बैंक/ (प्रधानमंत्री आवास योजना-ऋण आधारित सब्सिडी योजना/PMAY - Credit Linked Subsidy Scheme) स्वागत/Welcome : ASHISH_SINGH_MAKER

Scheme Type : EWS_NEW साइन आउट/Sign Out

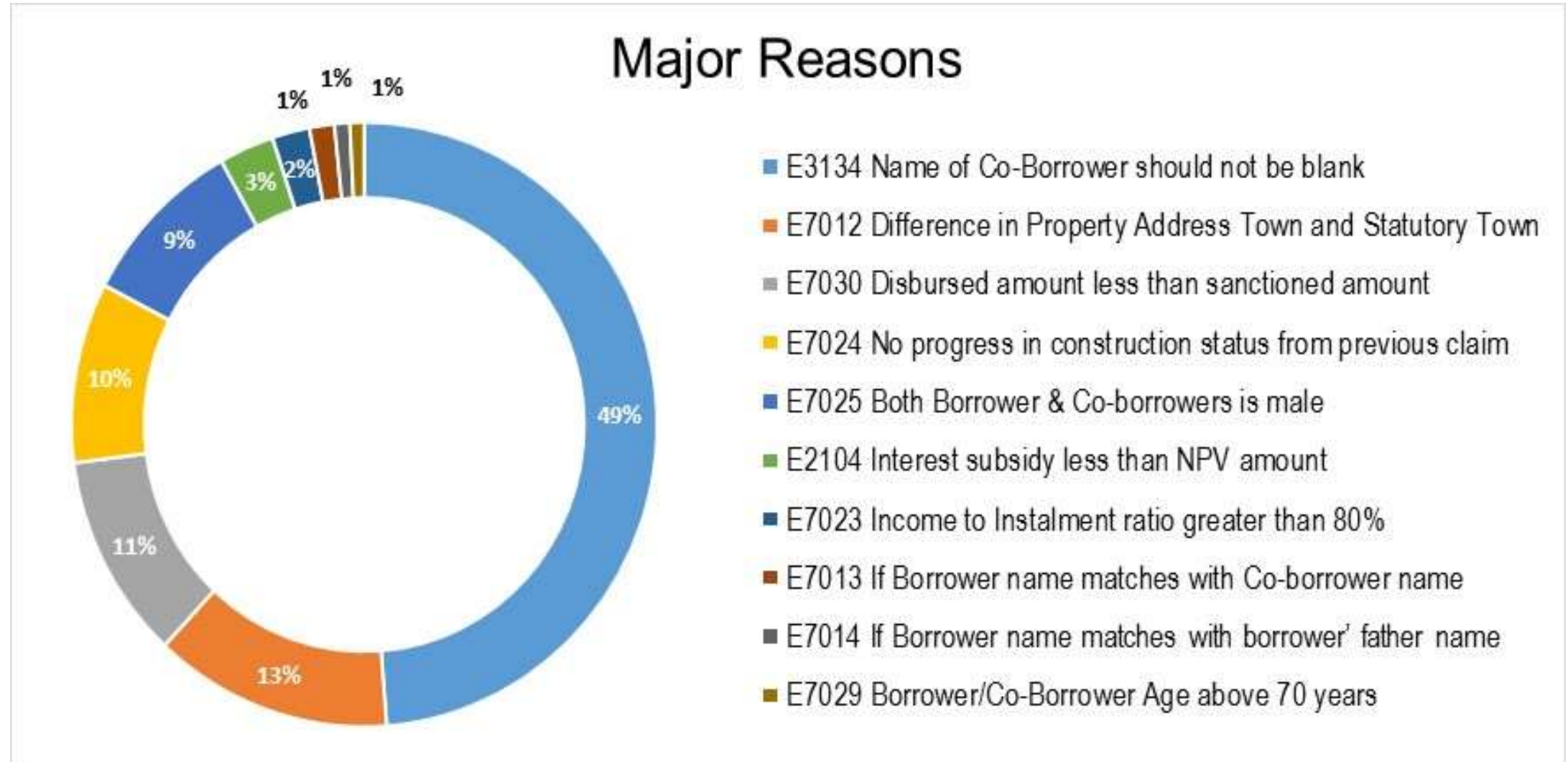
Common Admin Claim Processing Claim Processing

Release Submitted For De-Dup and status

Sl No.	PLI Name	Date	No. of Cases	Release No.	Total Subsidy Amount	Accepted	Rejected	No Response	Release Order	RTGS
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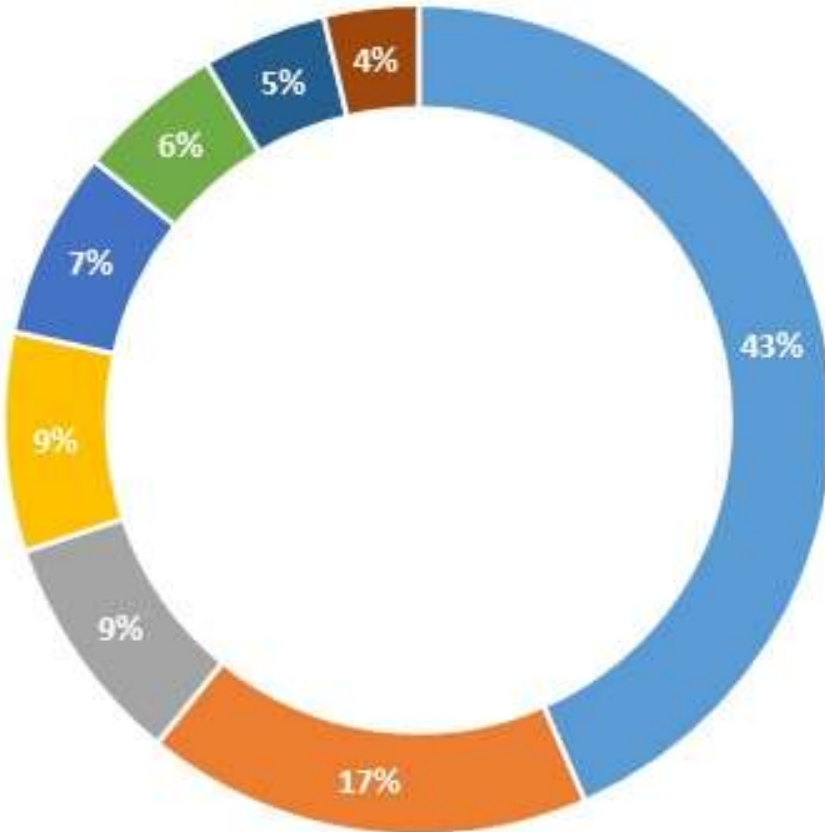
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QUERIED CASES - AN ANALYSIS



REJECTED CASES – AN ANALYSIS

Major Reasons



- E1104 Loan Account already exists
- E1103 First Installment does not exist
- E7058 Record ID already exists
- E2109 Mismatch in Cumulative Disbursement
- E5152 NPV cannot be Zero
- E7004 Duplicate Mobile Number
- E1207 Subsequent disbursement to match with earlier data
- E2107 Disbursement information not in sequence

Thank You

