EASE OF SUBSIDY RELEASE THROUGH CLAP

PRESENTATION BY STATE BANK OF INDIA
(CENTRAL NODAL AGENCY)
Our Heartfelt Gratitude to
Ministry of Housing & Urban Affairs, GOI,
believing SBI for
Nominating as CNA

Our sincere Thanks to
National Housing Bank- our mentor & stepping stone

‘HUDCO, NIC & Indus Web Solutions Pvt. Ltd.’
Thankyou very much for every support and guidance
# Performance in New System

## PMAY: STATUS AS ON 22.01.2020

### POSITION OF CLAP PORTAL (PROCESS -I)

<table>
<thead>
<tr>
<th>NO. OF CLAIMS RECEIVED FROM CIRCLES</th>
<th>NO. OF CLAIMS IN WHICH ONLINE APPLICATION ID GENERATED</th>
<th>NO. OF CLAIMS REJECTED DUE TO UIDAI FAILED</th>
<th>REJECTED ( NOT ELIGIBLE FOR SUBSIDY ) DUE TO DE-DUP FAILED</th>
<th>OUT OF 'C' CORRECT AADHAR DETAILS RE-SUBMITTED BY THE CIRCLES AND APPLICATION ID GENERATED</th>
<th>YET TO BE RECEIVED FROM PLIs WITH RECTIFIED AADHAR DETAILS</th>
</tr>
</thead>
<tbody>
<tr>
<td>A= (B+C+D)</td>
<td>B</td>
<td>C</td>
<td>D</td>
<td>E</td>
<td>F= (C-E)</td>
</tr>
<tr>
<td>112454</td>
<td>64083</td>
<td>47917</td>
<td>454</td>
<td>21775</td>
<td>26142</td>
</tr>
</tbody>
</table>

### CNA DATA (PROCESS -II)

<table>
<thead>
<tr>
<th>TOTAL APPLICATION ID GENERATED (A)</th>
<th>OUT OF (A) TOTAL CASES UPLOADED ON CNA SERVER</th>
<th>NO. OF CASES REJECTED</th>
<th>NO. OF CASES UNDER PROCESS IN CNA SOFTWARE</th>
<th>NO. OF CASES UNDER PROCESS IN CNA SOFTWARE</th>
<th>AMOUNT OF SUBSIDY (Rs. Crores)</th>
<th>APPLICATION ID GENERATED BUT YET TO BE PROCESSED IN CNA SOFTWARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A= Table 1 (B+E)</td>
<td>B= (C+D+E)</td>
<td>C</td>
<td>D</td>
<td>E</td>
<td>F</td>
<td>G= (A-B)</td>
</tr>
<tr>
<td>85858</td>
<td>38527</td>
<td>17334</td>
<td>3523</td>
<td>17670</td>
<td>385.51</td>
<td>47331</td>
</tr>
</tbody>
</table>
Journey Of SBI as CNA....

A GOAL WITHOUT A PLAN IS JUST A WISH
- Nomination of SBI as CNA vide Notification No. N-111016/2/2019-HFA-IV-UD/(E-9066251) dated 06.08.2019
  - Effective from 01.11.2019

- In the new process, SBI Corporate Centre acting as CNA and 17 LHOs acting as PLIs “for and on behalf” of branches controlled by them. - 2 MOUs signed between CNA and PLIs.

- New CNA software deployed at our server. Whitelisting of PCs and creation of login ID and passwords for PLIs
  - Placement of adequate manpower for the enormous and massive task ahead as CNA.

- Multiple rounds of meetings with our IT team for assessing the IT requirements, feasibility
  - Developed functionality for auto extraction of data from LOS – reducing chances of errors
  - Resulting in fast realization of subsidy claims.

Workshop for the Nodal officers and operational staff- sensitization for CLAP, new CNA software and revamped claim process

Acquiring feedback, requirement gathering and continuous brainstorming with the vendor under the guidance of Ministry and NHB.

Arrangement of necessary logistics and infrastructure at the IT front and at CNA end at SBI Corporate Centre
ERSTWHILE PROCESS OF CLAIM SUBMISSION

CNA – National Housing Bank
PLI – State Bank of India

Glitches in the Erstwhile Process

➢ For SBI, delay in Processing the claims due to manual entry of data related to beneficiaries in xlsm sheet by LHOs and further checking at REHBU, Corporate Centre
➢ No updates to Beneficiary about subsidy status
➢ Accumulation of claims on daily basis leading to backlog and customer complaints.
The data will be auto extracted from LOS as per the 86 fields for processing w.e.f. 01.02.2020

As capturing of Aadhar is mandatory, the new functionality will validate Aadhar with NIC server and will be stored in Aadhar Vault in encrypted format.
All Home Loans to mandatorily pass a quick eligibility test of 4 questions is to be answered by the processing officer in CBS for determining prima-facie CLSS eligibility for excellent customer service.

The data will be submitted to CNA record-wise and on FIFO basis (First in-first out). The errors will be sent back to PLIs for rectification and only the correct claims will be processed.

Obtaining and entering the details of beneficiaries exactly as per Aadhar card in system for completion of process 1.

Training is imparted by PLIs to the operational staff (sourcing entity, processing and sanctioning officers) on regular basis for sensetisation and appraising the applicants the importance of Aadhar and if wrong to be get corrected first.
COMPLAINTS RESOLUTION: A PRIORITY

**REHU CNA**
- Dedicated helpline No at REHBU CC (CNA) 022- 22873832
- Dedicated Email ID: clss.pmayurban@sbi.co.in
- Complaint Resolution Officer identified for handling complaints from all forums

**CALL CENTRE**
- 24*7 call centre facility for customer queries resolution
- Script and scheme details already shared with the contact centre
- Dedicated Helpline No – 1800 112 018

**PLI**
- Dedicated Complaint Resolution Officer Identified by PLIs
- Dedicated Email IDs created for all the PLIs
- Direct Communication facility to contact the DGM REs of all the PLIs

**CPGRAMS PORTAL**
- Daily monitoring of CPGRAMS complaints
- Resolution given to the applicants on T+1 day either through mail or direct communication

Real Estate & Housing Business Unit
ORGANISATIONAL STRUCTURE

At CC REHBU, CNA

CGM REHBU

GM RE - HL

DGM RE- CNA

AGM RE- CNA

Chief Manager
Manager (Nos 2)
Manager Systems
Associate (Nos 2)

At LHO, PLI (17 Circles)

DGM RE

1 AGM/ 1 CM

1 MANAGER/ 1 DEPUTY MANAGER

Real Estate & Housing Business Unit
Scope of Process 1

- Backlog of pending claims and generation of application ID for these claims
- Matching of applicants details exactly as per Aadhar.
- Increased customer complaints and customer grievances
- Generation of CNA code and PLI codes for all 17 LHOs and whitelisting of their PCs to access CLAP portal and CNA software
- Access to CLAP portal for generation of application ID through API form
- Upload of data for already disbursed Accounts through API for generating application ID under process 1
- Successful generation of Application ID for 64083 accounts
- Quick resolution for UIDAI failed accounts
Scope of Process 2

- Whitelisting of PC for CNA testing at our IT office
- Testing done on data for uploading on the CNA portal where application ID had been generated
- Training to operating officials about the new CNA software and change in entire subsidy claim process
- Development of automatic fetching of data from backend for onwards push to CNA portal of SBI
- For old accounts, Application IDs generated through API on CLAP portal, (pending with SBI appx 1.10 lakh claims)
- Upload on CNA portal through the Macro enabled sheets.
- Creation of CNA administrative rights and Maker - Checker for upload of claims and release of claims form CNA portal.
- After the upload of claims on CNA portal it got divided into Accepted, Queried and Rejected claims
- The Accepted cases were sent ahead in the process to the Checker for accepting the claims, generating the claim form and then finally release of subsidy.
Scope of Process 2 contd..

• In the Queried cases confirmation was required by the maker for the errors generated. This gave us the option either to re-upload the claims or accept the claims

• The rejected cases where the ones where necessary rectification was required and we had to re-upload the claims

• As data is not migrated from NHB to SBI we are unable to upload the claims relating to 2nd or more disbursements (issue taken up with NHB, Ministry and vendor)

• This was all possible with the help of our IT team, handholding by the vendor, NHB, HUDCO and Ministry

• Successful testing of Process 2 till the stage of release of subsidy

• Vendor team was available at our IT centre for resolving the issues arising during deployment process. They constantly give support over telephone at any time we require.

• Also stage wise messages are being sent to the borrower which has reduced the number of complaints as customers are able to track the progress of their claims
Scope of Process 3

• After the successful dedupe and validation in Process 2, the claims are released for subsidy credit to the borrowers.

• The PLI will then credit the amount to the beneficiary account.

• Multiple messages are being sent to the borrower after generation of the Beneficiary ID. The issue is taken up with the vendor and released.

• SBI as CNA has settled 17,670 cases amounting to Rs. 385.51.
# Process Involved

<table>
<thead>
<tr>
<th>Process Involved</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACQUAINTANCE WITH CLSS AWAS PORTAL (CLAP) - INDEED NEEDS A BIG 'CLAP'</td>
</tr>
<tr>
<td>APPLICATION ID GENERATION IN CLAP</td>
</tr>
<tr>
<td>BULK GENERATION OF APPLICATION ID</td>
</tr>
<tr>
<td>DEPLOYMENT OF NEW CNA SOFTWARE</td>
</tr>
<tr>
<td>CLAIM PROCESSING IN NEW CNA SOFTWARE</td>
</tr>
<tr>
<td>BENEFICIARY ID GENERATION IN CLAP</td>
</tr>
<tr>
<td>HIGHLIGHTS OF CLAP</td>
</tr>
</tbody>
</table>
A. ACQUAINTANCE WITH CLSS AWAS PORTAL (CLAP)

- Login id created for individual PLIs to enable them to access the CLAP portal
- Training provided to operating functionaries at all PLIs to use the CLAP portal
B. Application ID generation in CLAP

➢ In the revamped process, first step of subsidy process is generation of Application ID.

➢ A unique application id is generated for each claim which can be used for tracking of status of subsidy in clap portal.

➢ This is one of the highlights of clap as it provides the beneficiary ease of access to information about his subsidy.

➢ Clap portal URL: https://pmayuclap.gov.in

➢ PLI can login with their user credentials

➢ After uploading in clap, application id is generated within a day and automated SMS is sent to the beneficiary.
C. Bulk Generation of Application ID

➢ Due to huge number of claims which need to be processed, Application ID generation for each claim proved to be a time consuming and laborious process, through webpage.

➢ Another advantage of clap portal is that it permits bulk upload of records for generation of Application ID.

➢ Accordingly records were uploaded through API for generation of Application ID. This facilitated processing of more number of claims within a short span of time.

➢ Mandatory fields were borrower name, borrower Aadhar, borrower mobile, borrower gender, co-borrower name, co-borrower Aadhar, co-borrower mobile, co-borrower gender and town code.
D. Implementation of new CNA software

➢ New CNA software developed by M/s Indus Web Solutions Pvt Ltd is now used for subsidy processing in the revamped process

➢ The new software is robust and has multiple checkpoints to avoid any kind of mistakes or duplicate entries

➢ The software was extensively tested at our IT Centre with variety of claims under all schemes

➢ Whitelisting of nodes for CNA and 17 PLIs had been completed
E. Claim processing in new software

1. Uploading of claims
2. Claims Rejected – MBR (Manage by rules)
3. First De-duplication
4. Claims Queried – MBE (Manage by exception)
5. Claim processing by maker and checker
6. Claim generation by CNA
7. Claim download by PLI
8. Signing and claim upload by PLI
9. Submission of claim by PLI
10. Acceptance of claim by CNA
11. Fund availability
12. Claim release on FIFO basis
13. Sanction of subsidy
14. Release of subsidy
F. Beneficiary ID Generation in CLAP

➢ For all the sanctioned claims, Beneficiary ID is generated in CLAP.

➢ This is final stage of subsidy disbursement.

➢ The customer gets an automated SMS with the beneficiary id.

➢ The no of claims uploaded in clap, no of cases where application id has been generated, no of cases where subsidy is processed and no of claims where beneficiary id has been generated can all be viewed in the CLAP portal.

➢ This gives the summary of total claims processed by the CNA
Ease of subsidy processing through CLAP Summarised

➢ Robust and fool proof system - de-duplication at 3 stages ensures that there is no double credit of subsidy.

➢ SMS generation at each step to the customer which has reduced customer complaints to a great extent.

➢ Summary Reports available in clap which enables the user to have the latest data of claims processed and subsidy released

➢ Revamped system allows subsidy processing on FIFO process which has enabled for faster processing of error-free claims.

➢ CLSS tracker has enabled the beneficiary to track subsidy status which has resulted transparency and increased customer satisfaction.
SNAPSHOTS OF ANGIKAAR CAMPAIGN CONDUCTED BY OUR PLIs
SNAPSHOTS OF ANGIKAAR CAMPAIGN CONDUCTED BY OUR PLIs
“Alone we can do so little; together we can do so much.”

TEAM- CLSS- PMAY(U)
(MoHUA, CNAs & PLIs)
14. Sanction of Subsidy

<table>
<thead>
<tr>
<th>Scheme Type</th>
<th>Institution Code</th>
<th>Name</th>
<th>Release No</th>
<th>IFSC Code</th>
<th>Account No</th>
<th>Loan Disbursed</th>
<th>Interest Subsidy Claimed</th>
<th>Processing Fees</th>
<th>Amount Processed</th>
<th>Sanction</th>
<th>View</th>
</tr>
</thead>
<tbody>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>5</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>4,00,73,515.00</td>
<td>88,26,222.00</td>
<td>3,000.00</td>
<td>88,29,222.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>6</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>3,04,76,718.00</td>
<td>55,22,078.00</td>
<td>3,000.00</td>
<td>55,25,078.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>7</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>3,27,03,691.00</td>
<td>62,43,479.00</td>
<td>3,000.00</td>
<td>62,46,479.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>8</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>45,23,03,691.00</td>
<td>7,72,52,690.00</td>
<td>3,000.00</td>
<td>7,72,55,690.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>9</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>240,85,06,024.00</td>
<td>38,06,77,960.00</td>
<td>3,000.00</td>
<td>38,09,79,960.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>10</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>301,45,32,564.00</td>
<td>63,32,15,600.00</td>
<td>3,000.00</td>
<td>63,34,18,600.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>11</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>10,08,98,000.00</td>
<td>2,07,28,000.00</td>
<td>3,000.00</td>
<td>2,09,20,000.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>12</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>2,71,91,025.00</td>
<td>46,44,320.00</td>
<td>3,000.00</td>
<td>46,47,320.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>13</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>352,19,318.00</td>
<td>69,32,57,670.00</td>
<td>3,000.00</td>
<td>69,35,57,670.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>14</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>61,68,61,830.00</td>
<td>11,38,03,640.00</td>
<td>3,000.00</td>
<td>11,38,06,640.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>15</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>67,33,04,346.00</td>
<td>12,17,08,129.00</td>
<td>3,000.00</td>
<td>12,17,11,129.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>16</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>15,00,04,000.00</td>
<td>2,20,187.00</td>
<td>3,000.00</td>
<td>2,23,187.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>17</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>3,46,31,414.00</td>
<td>1,15,294.00</td>
<td>3,000.00</td>
<td>1,18,294.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>18</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>5,85,85,603.00</td>
<td>75,34,124.00</td>
<td>3,000.00</td>
<td>75,37,124.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>19</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>2,48,87,167.00</td>
<td>39,55,839.00</td>
<td>3,000.00</td>
<td>39,58,839.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>20</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>5,57,55,390.00</td>
<td>1,99,76,727.00</td>
<td>3,000.00</td>
<td>1,99,79,727.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>State Bank of India</td>
<td>21</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>36,00,50,000.00</td>
<td>4,20,948.00</td>
<td>3,000.00</td>
<td>4,23,948.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_NEW</td>
<td>701</td>
<td>SBI LIJO-Ahmedabad</td>
<td>1</td>
<td>SBIN0002091</td>
<td>1902782452</td>
<td>24,00,50,000.00</td>
<td>6,24,50,000.00</td>
<td>3,000.00</td>
<td>6,27,50,000.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_OLD</td>
<td>701</td>
<td>State Bank of India</td>
<td>3</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>14,55,00,000.00</td>
<td>2,10,811.00</td>
<td>1,000.00</td>
<td>2,20,811.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
<tr>
<td>EWS_OLD</td>
<td>701</td>
<td>State Bank of India</td>
<td>32</td>
<td>SBIN0008586</td>
<td>3561515146</td>
<td>10,10,00,000.00</td>
<td>2,10,799.00</td>
<td>1,000.00</td>
<td>2,20,799.00</td>
<td>Sanction</td>
<td>View</td>
</tr>
</tbody>
</table>
**CARE: HL ACCOUNTS NOT OPENED IN PMAY PRODUCT CODE MAY BE ELIGIBLE FOR PMAY CLSS SUBSIDY**

**PERIOD: 17.06.2015 TO 31.10.2019**

<table>
<thead>
<tr>
<th>Circle</th>
<th>No of Acs</th>
</tr>
</thead>
<tbody>
<tr>
<td>AHMEDABAD</td>
<td>15925</td>
</tr>
<tr>
<td>AMARAVATI</td>
<td>16889</td>
</tr>
<tr>
<td>BENGALURU</td>
<td>19473</td>
</tr>
<tr>
<td>BHOPAL</td>
<td>12688</td>
</tr>
<tr>
<td>BHUBANESWAR</td>
<td>4203</td>
</tr>
<tr>
<td>CHANDIGARH</td>
<td>11765</td>
</tr>
<tr>
<td>CHENNAI</td>
<td>22712</td>
</tr>
<tr>
<td>DELHI</td>
<td>19301</td>
</tr>
<tr>
<td>HYDERABAD</td>
<td>12688</td>
</tr>
<tr>
<td>JAIPUR</td>
<td>10692</td>
</tr>
<tr>
<td>KOLKATA</td>
<td>15893</td>
</tr>
<tr>
<td>LUCKNOW</td>
<td>8788</td>
</tr>
<tr>
<td>MAHARASHTRA</td>
<td>10156</td>
</tr>
<tr>
<td>MUMBAI METRO</td>
<td>4075</td>
</tr>
<tr>
<td>NORTH-EAST</td>
<td>4059</td>
</tr>
<tr>
<td>PATNA</td>
<td>7965</td>
</tr>
<tr>
<td>THIRUVANANTHAPURAM</td>
<td>14338</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>211610</strong></td>
</tr>
</tbody>
</table>

The sorting of these accounts are done on the following criteria:

(i) Annual Income is upto 18 lacs  
(ii) Sanctioned after 17.06.2015-31.10.2019  
(iii) Standard Account  
(iv) Single Home Loan in one CIF  
(v) Property situated at 17777 notified town  
(vi) Not opened in PMAY product Code  
(vii) Non-staff Accounts