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

- **93 Lakh** Houses Sanctioned
- **56 Lakh** Houses Grounded
- **28 Lakh** Houses Completed/ Occupied

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
- **PLIs**: Sanctions Loan and claims subsidy from CNA
- **CNAs**: Approves claim and disburses funds
- **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><strong>Total</strong></td>
<td><strong>18,458</strong></td>
</tr>
<tr>
<td></td>
<td><strong>8.1 Lakh</strong></td>
</tr>
</tbody>
</table>

CLSS Progress
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

Process Diagnostics
(existing system)
Hon’ble Prime Minister reviewed the grievances related to PMAY(U) in PRAGATI on 31st 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
CLSS Tracker

1. Application ID generation from CLAP software
2. Claim uploaded on CNA portal
3. Due diligence by PLI
4. Subsidy Claim approved by CNA
5. 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