



- ✓ 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 25<sup>th</sup> 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



### CNAs

Approves claim and disburses funds



### PLIs

Sanctions Loan and claims subsidy from CNA



### Applicant

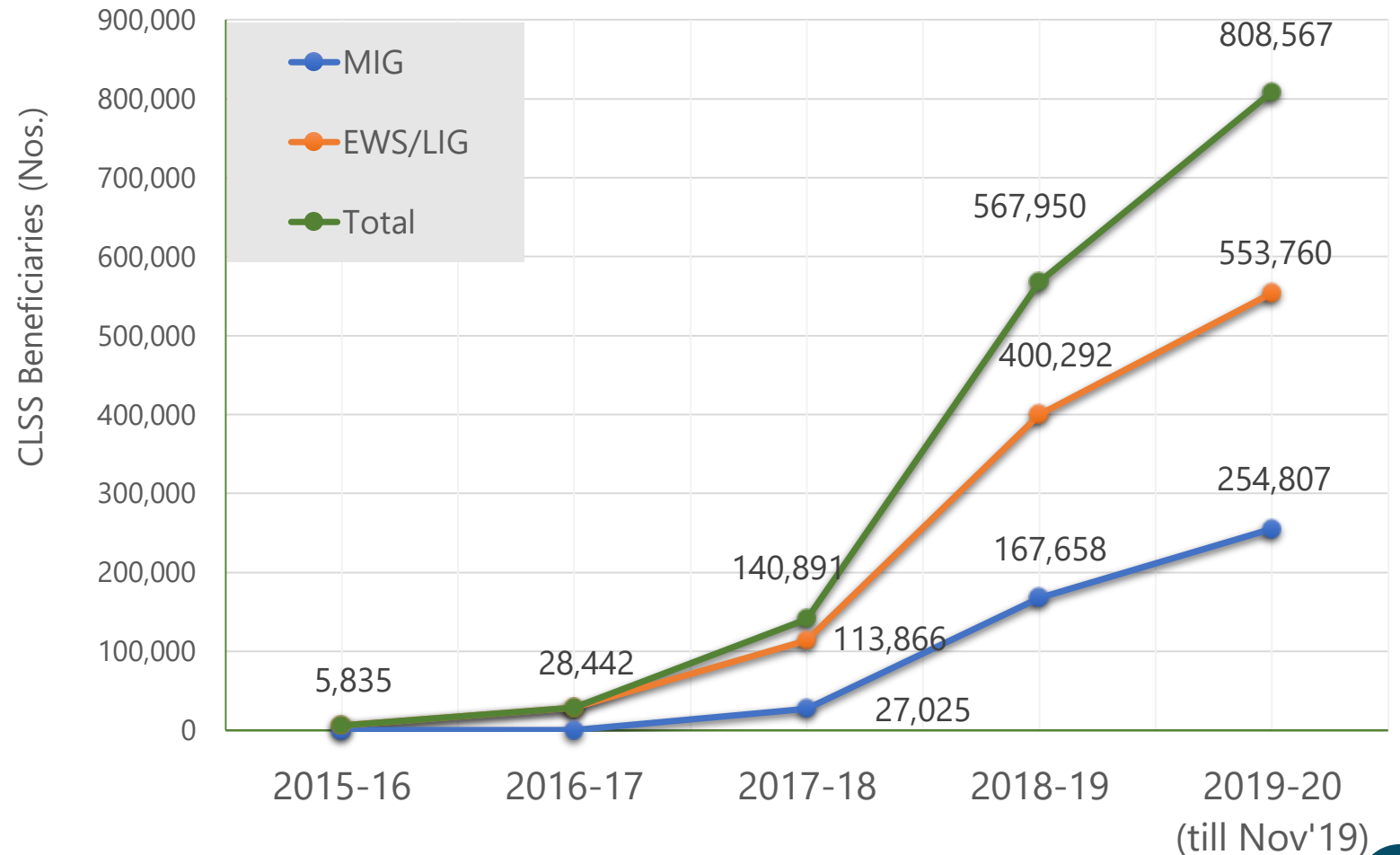
applies for Housing Loan with Subsidy

# 8.1 Lakh

CLSS beneficiaries  
as on 25.11.19

	Subsidy (Rs Cr)	Beneficiaries
EWS/LIG	13,056	5.54 Lakh
MIG	5,402	2.55 Lakh
<b>Total</b>	<b>18,458</b>	<b>8.1 Lakh</b>

## CLSS Progress

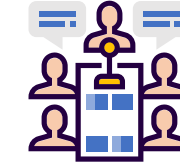




## Process Diagnostics (existing system)



**Aadhaar verification  
and deduplication  
after subsidy release**



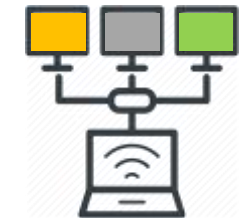
**Bunch Processing  
resulting in delay**



**No update  
to beneficiaries on  
their applications**



**Large Scale  
public grievances**



**No Real-Time  
data integration  
amongst Stakeholders**

# Pro-Active Governance and Timely Implementation (PRAGATI) - July 2019

- 1 Hon'ble Prime Minister reviewed the grievances related to PMAY(U) in PRAGATI on 31<sup>st</sup> July 2019.
- 2 Majority of the grievances were related to CLSS beneficiaries seeking status of applications.
- 3 Need was felt to automate the process and track applications under CLSS on web platform.



# CLSS Awas Portal (CLAP)



<https://pmayuclap.gov.in>

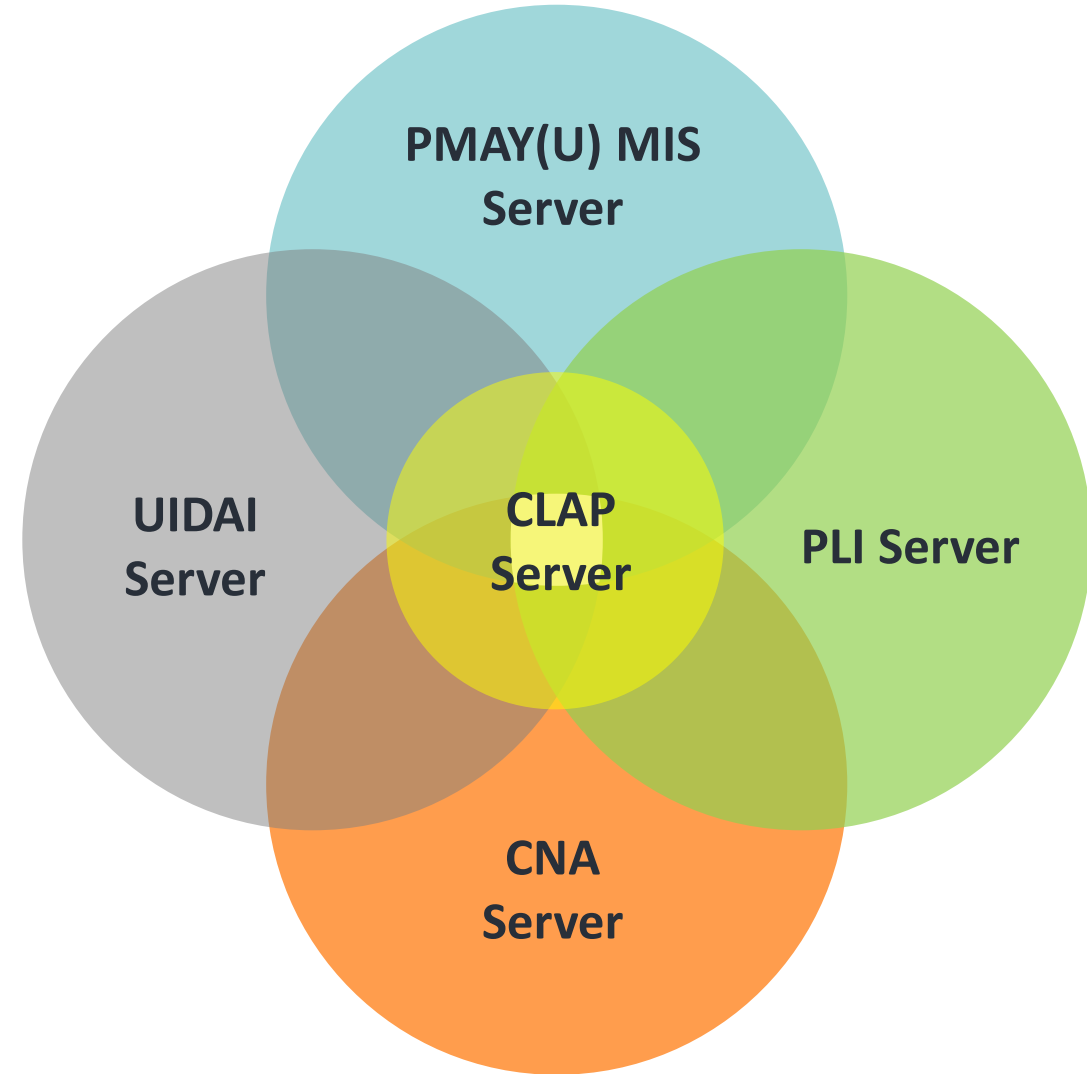


- 1 Designed, developed and implemented by MoHUA in consultation with NIC and CNAs
- 2 A transparent and robust Real-time web based system
- 3 Increased standardisation in process through a uniform system for all CNAs
- 4 Application status tracking
- 5 SMS alerts to beneficiaries

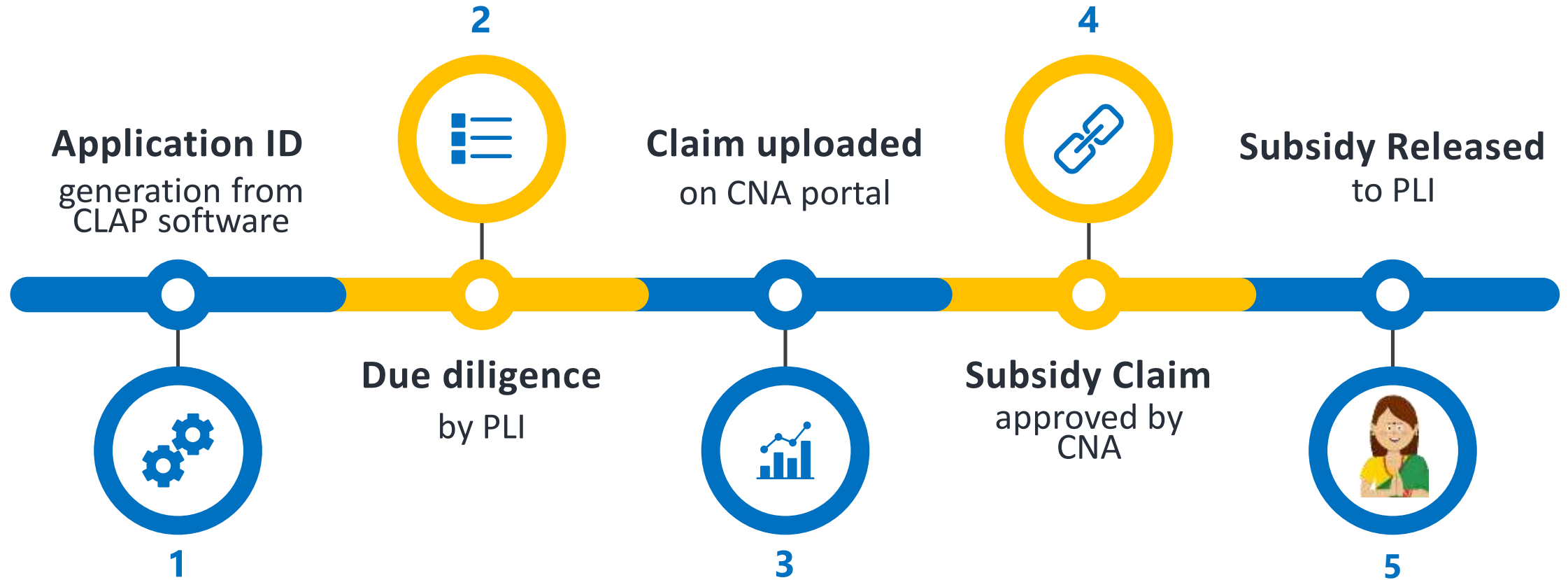
# Real-Time Data Integration



Real-Time Data Integration  
amongst all Stakeholders

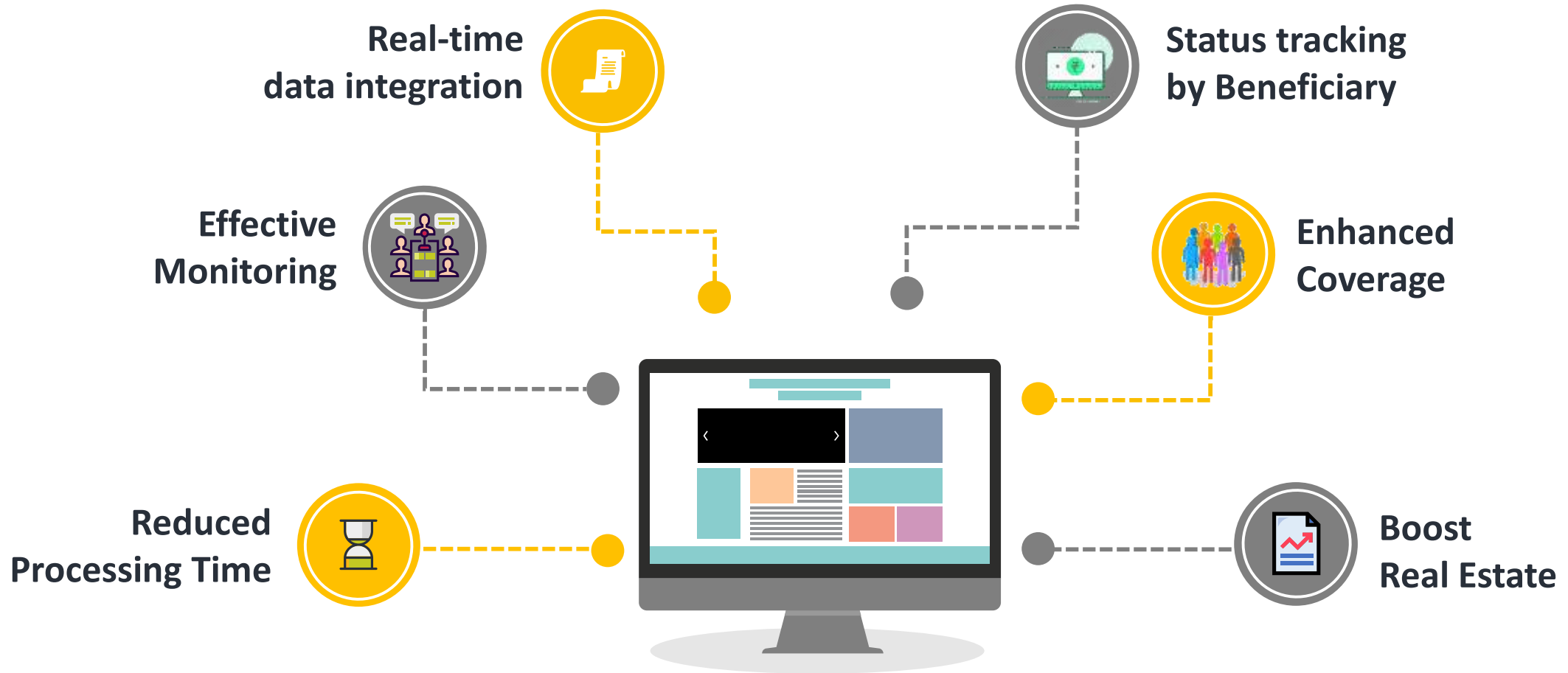


# CLSS Tracker





# Outcomes of CLAP





Thanks

 [mohua.gov.in](https://mohua.gov.in)

 [pmay-urban.gov.in](https://pmay-urban.gov.in)  [pmayurban](https://www.youtube.com/pmayurban)

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