

N-11016/6/2019-HFA-I (FTS: 9076809)

Government of India
Ministry of Housing & Urban Affairs
HFA Mission Directorate
[HFA-I Division]

Nirman Bhawan, New Delhi
Dated 8th July, 2021

To,

1. Shri Susanta Kumar Padhi, General Manager, National Housing Bank, Core 5-A, India Habitat Centre, Lodhi Road, New Delhi
2. Shri H.T. Suresh, ED (Housing & RF), HUDCO Bhawan, Core-7-A, India Habitat Centre, Lodhi Road, New Delhi
3. Shri Rajesh Kumar Keshari (DGM RE), State Bank of India, Real Estate & Housing Business Unit, Corporate Centre, State Bank Bhawan, Madam Cama Road, Mumbai-400021

Subject: - 100% Aadhaar Updation of Pre-CLAP cases and treatment of Multiple Disbursement

Sir,

Please refer to the Minutes of the Meeting held on 28.06.2021 (refer Paras 2.2 and 3) on the subject of 100% of Aadhaar updation and workshops for PLIs/Banks/HFCs. In this regard, with reference to the process of updation of Aadhaar information in CLAP-P1 against the CLSS beneficiaries who have availed Interest Subsidy before 25th Nov, 2019 i.e. before Launch of CLAP, so far 3.26 Lakhs records out of 5.0 Lakhs have been updated with correct Aadhaar details by PLIs/Banks/HFCs.

2. Meanwhile, it has been observed that some PLIs/Banks/HFCs still need more clarity related to processes and validations involved in Aadhaar Updation including flow involved while claiming subsequent subsidy through CLAP-P1.

3. In this context, Ministry has prepared explanatory note related to Aadhaar updation and multiple disbursement alongwith the processes and validations involved. Rectification process has also been mentioned in the note as enclosed.

4. In view of the above, Central Nodal Agencies (CNAs) are requested to ensure the following:-

- a) Share the explanatory note document with all PLIs/Banks/HFCs to disseminate information related to processes for earlier rectification of the data.
- b) Scrutiny and resolution of reported issues of PLIs/Banks/HFCs at CNA level first based on the above explanatory note in a time bound manner. For this purpose, e mail address at CNA level where PLIs may raise their queries on Aadhaar updation may also be communicated along with explanatory note.

- c) To forward only residual issues beyond the explanation/clarification given in the enclosed note to Ministry in a consolidated manner and suggestions on actions required.
- d) Share tentative Handholding Training Calendar (including updation of Aadhaar, occupation, UMANG on-boarding and PMAY(U) Mobile application) along with the list of PLIs/Banks/HFCs to Ministry.

Encl. as above

Yours faithfully

Bindu 08.7.2021

(Bindu Sreedathan)

Deputy Director General (HFA)

Tele: 011-23061060

Copy to:

1. PPS to JS&MD(HFA)
2. Director(HFA-1), MoHUA
3. Shri M. Ezhil Arasu, Sr. Technical Director, MoHUA

Provision in CLAP-P1

Process of Aadhaar Updation and Multiple Disbursement

S.No	Provision	Explanation
1	Aadhaar Updation	<ol style="list-style-type: none">1. This provision has been developed in CLAP-P1 for all PLIs/Banks/HFCs to update correct Aadhaar information against the beneficiaries (borrower and co-borrower) who have availed CLSS subsidy before 25th Nov, 2019 i.e. before CLAP launch and their Aadhaar information are either incorrect or missing in the database.2. Detailed Process Flow is attached3. In order to update Aadhaar information , PLIs/Banks/HFCs may use either<ul style="list-style-type: none">• API mode to update information through server to server or;• Manual entry through web-form4. In order to update Aadhaar, MoHUA had migrated entire CLSS data i.e. before 25th Nov, 2019 to CLAP-P1 and assigned Beneficiary_ID and Application_ID against each beneficiaries who have availed CLSS subsidy.5. In addition to above, dedicated report is also available under CLAP-P1 to display CNA wise and PLI wise :-<ul style="list-style-type: none">• Total Aadhaar Information –correct• Total Aadhaar Information Missing• Total Aadhaar Information to be rectified• Total Aadhaar Information Updated• Total Aadhaar Information Pending6. System also allow PLIs/Banks/HFCs to download report in excel format (beneficiary wise).7. Based on the pendency count, PLIs/Banks/HFCs will take beneficiary ID from the report and collect latest copy of Aadhaar details of beneficiaries (borrower and Co-borrower):<ul style="list-style-type: none">• Aadhaar Number• Name as per Aadhaar8. After this, PLIs/Banks/HFCs will use either API mode or web-form mode in CLAP-P1 to enter updated Aadhaar details of borrower and co-borrower.9. After Entering details of Aadhaar, system will first check following validations:-

- I. Whether entered Beneficiary ID is correct and as per CLAP database?
- II. Whether Beneficiary belongs to pre-clap data i.e. before 25th Nov, 2019 and their Aadhaar information is incorrect or missing in the database?

10. After passing above validations, system sends Aadhaar Information of beneficiary (borrower and co-borrower) to UIDAI on fly to perform demographic authentication. UIDAI matches Aadhaar information available in UIDAI database against Aadhaar number entered by PLIs/Banks/HFCs.

11. If Aadhaar information is 100% match , then UIDAI sends success result to CLAP-P1 or sends Failure with error code and error description.

12. If PLIs/Banks/HFCs send Aadhaar information through API mode, then they will also pass Record ID in API to uniquely identify the cases and to pull response from CLAP-P1.

13. After successful authentication from UIDAI, CLAP-P1 performs de-duplication of Aadhaar with PMAY (Urban) MIS and maintain flag of duplicate beneficiaries, if identified duplicate.

14. If UIDAI authentication passes, then irrespective of de-duplication result, CLAP-P1 stores updated Aadhaar information against the beneficiary in CLAP-P1,

15. At night, CLAP-P1 shares updated Aadhaar information against the beneficiaries in CLAP-P2 to concerned CNA server and PMAY (U) Server.

16. CLAP-P1 refreshes the report of Aadhaar updation and removes the beneficiaries from the pendency list where Aadhaar information successfully updated.

Note

1. While updating Aadhaar information in CLAP-P1 against the older cases i.e. before 25th Nov, 2019, system is checking whether the same Aadhaar is already available in CLSS data or not. If the same Aadhaar is available, then the system throws an error "**Duplicate Aadhaar** " in order to avoid updating the same Aadhaar against multiple CLSS beneficiaries.
2. Now in this case, it has been observed that the Aadhaar to be updated by PLIs is duplicate with Aadhaar details that PLI uploaded in a fresh application with the same Aadhaar details in CLAP-P1 after the launch of CLAP portal. So while updating the

		<p>Aadhaar information against the older cases, the system is displaying such error.</p> <ol style="list-style-type: none"> 3. Therefore, PLIs are requested to extract all such Application IDs (older and new), track their status and after approval from concerned for deletion of new Application IDs. After deletion, PLI will be able to update Aadhaar details against the older cases. In case, if PLI has released subsidy against multiplication Application IDs with same Aadhaar, then PLI may initiate refund process from any of the Application ID after due diligence and verification by CNA . In addition to this, PLIs/Banks are requested to share such details to MoHUA as well as to concerned CNA for faster resolution. 4. PLI upload refund information in P-2 and same has been validated by CNA then system automatically removes this beneficiary from the beneficiary list and maintains a separate log of refunded data. After this P-2 share same information to P-1. 5. Moreover, System doesn't display PLI to update aadhaar information against refunded cases.
2	Processing claim against Multiple Disbursement	<ol style="list-style-type: none"> 1. For claiming subsequent instalments against the same beneficiary PLIs/Banks/HFCs are not required to visit CLAP-P1. They need to upload claim sheet on CLAP-P2 on respective CNA server either through excel sheet or API. 2. For uploading claim related to subsequent instalment PLIs/Banks/HFCs mandatorily upload claim sheet alongwith the Application ID on P-2. 3. During uploading of claim sheet related to subsequent instalment, CLAP-P2 system checks whether Aadhaar information is updated or not. If Aadhaar information is incorrect or missing in CLAP-P1 then CLAP-P2 throws an error to first Update Aadhaar in CLAP-P1. 4. Once Aadhaar information is updated, then CLAP-P2 sends Aadhaar information to CLAP-P1 for de-duplication check with CLSS and other three verticals through PMAY (U) MIS. 5. If Aadhaar is duplicate in any of the other three verticals, then CLAP-P2 blocks such cases because they have been identified as duplicate in other three vertical of the scheme. In this case, system will display vertical name and beneficiary code of duplicate beneficiary. 6. PLIs/Banks/HFCs are requested to share vertical name and beneficiary code to the beneficiary identified as duplicate so that they can visit near ULB official for further examination and necessary steps at the State level.

Process Flow : Updation of Aadhaar Information of CLSS Beneficiaries who have availed Interest Subsidy before 25th NOV, 2019

