

NHB/GS/PMAY-CLSS/00707179 /2021
October 28, 2021

All Public Sector Banks/Private Sector Banks/HFCs/RRBs/Cooperative Banks
(PLIs who have executed MoU with NHB for PMAY-CLSS)

Madam/Sir,

- a. 100% Aadhaar seeding of PMAY-CLSS beneficiaries in CLSS Awas Portal and
- b. On-boarding of existing centralized system i.e. CLAP for accepting PMAY(U)
Applications from beneficiary through UMANG platform etc.

As you are aware that as advised by Ministry of Housing and Urban Affairs (MoHUA), National Housing Bank (NHB) vide its communications dated July 22, 2020, June 17, 2021, and July 6, 2021, had advised the Primary Lending Institutions (PLIs) to achieve 100% Aadhaar seeding through the provision made available in CLSS Awas Portal (CLAP) in respect of subsidy released to them for the beneficiaries before the implementation of CLSS Awas Portal (CLAP). The PLIs were informed that information of such cases can be accessed through their Username in CLAP and had also shared Process Flowchart and API Document, to facilitate the same. However, it is observed that many institutions are yet to complete the said process.

2. Further, we would like to inform that with a view of accepting CLAP applications from the beneficiaries, MoHUA has developed UMANG platform to facilitate the same. Process flow chart is enclosed for ready reference.

3. In this context, you are advised to take up the following matters on priority:

- a) achieving 100% Aadhaar seeding of PMAY-CLSS beneficiaries
- b) on-board service of Process-I of CLAP on UMANG platform
- c) updation of occupation
- d) PMAY(U) mobile application

You are requested to carry out 100% Aadhaar seeding of PMAY-CLSS beneficiaries. Records where Aadhaar seeding still remains pending after 30th November, 2021 may be considered for refund. Further, the updated status on Aadhaar seeding and UMANG on-boarding may be furnished to NHB at the earliest.

Thanking you,

Yours faithfully,


(S.K. Padhi)
General Manager

Encl.: As stated above

रा.आ.बैंक/जीएस/पीएमएवाई-सीएलएसएस/07179/2021

25 अक्टूबर, 2021

सभी सार्वजनिक क्षेत्र के बैंक/निजी क्षेत्र के बैंक/आवास वित्त कंपनियां/क्षेत्रीय ग्रामीण बैंक/सहकारी बैंक
(पीएमएवाई-सीएलएसएस हेतु राष्ट्रीय आवास बैंक के साथ समझौता ज्ञापन निष्पादित करने वाली प्राथमिक ऋणदाता संस्थाएं)

महोदय/महोदय,

**क. सीएलएसएस आवास पोर्टल में पीएमएवाई-सीएलएसएस लाभार्थियों का पूर्णतः शतप्रतिशत “आधार” जोड़ना; एवं
ख. उमंग प्लेटफॉर्म के माध्यम से लाभार्थी से पीएमएवाई (यू) आवेदन स्वीकार करने हेतु मौजूदा केंद्रीकृत प्रणाली अर्थात क्लैप
का प्रयोग**

जैसा कि आपको विदित है, आवासन एवं शहरी कार्य मंत्रालय द्वारा यथा सूचित, राष्ट्रीय आवास बैंक (रा.आ.बैंक) ने दिनांक 22 जुलाई, 2020, 17 जून, 2021 एवं 06 जुलाई, 2021 के अपने पत्राचार के माध्यम से प्राथमिक ऋणदाता संस्थानों (पीएलआई) को सूचित किया कि सीएलएसएस आवास पोर्टल (क्लैप) के कार्यान्वयन से पूर्व लाभार्थियों हेतु उनको जारी सब्सिडी के संबंध में सीएलएसएस आवास पोर्टल (क्लैप) में उपलब्ध प्रासंगिक प्रावधान के माध्यम से 100% “आधार” जोड़ने की प्रक्रिया को पूरा करने का प्रयास करें। प्राथमिक ऋणदाता संस्थानों (पीएलआई) को सूचित किया गया था कि ऐसे मामलों की जानकारी क्लैप में यूजरनेम के माध्यम से प्राप्त की जा सकती है तथा इसे सुविधाजनक बनाने के लिए एपीआई दस्तावेज के साथ प्रक्रिया प्रवाह चार्ट भी साझा किया गया था। हालांकि, यह अवलोकन किया गया है कि कई संस्थानों द्वारा अभी तक उक्त प्रक्रिया पूरी नहीं हुई है।

2. इसके अतिरिक्त, हम सूचित करना चाहेंगे कि लाभार्थियों से क्लैप आवेदन स्वीकार करने हेतु, आवासन एवं शहरी कार्य मंत्रालय ने इसे सुगम बनाने के लिए उमंग प्लेटफॉर्म विकसित किया है। प्रक्रिया प्रवाह चार्ट आपके सुलभ संदर्भ हेतु संलग्न है।

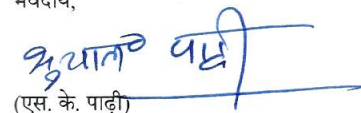
3. इस संदर्भ में, आपको सूचित किया जाता है कि सबसे पहले निम्नलिखित मामलों को पूरा करें:

- क) पीएमएवाई-सीएलएसएस लाभार्थियों का 100% “आधार” जोड़ना
- ख) उमंग प्लेटफॉर्म पर क्लैप की प्रक्रिया- I सेवा का प्रयोग
- ग) व्यवसाय का अद्यतनीकरण
- घ) पीएमएवाई (यू) मोबाइल एप्लिकेशन

आपसे अनुरोध है कि पीएमएवाई-सीएलएसएस लाभार्थियों की 100% “आधार” जोड़ने का कार्य पूरा करें। जिन अभिलेखों में **30 नवंबर, 2021** के बाद भी “आधार” जोड़ने का कार्य अभी भी लंबित है, उन को वापस करने पर विचार किया जा सकता है। इसके अतिरिक्त, “आधार” जोड़ने एवं उमंग प्लेटफॉर्म के प्रयोग पर अद्यतित स्थिति यथाशीघ्र रा.आ.बैंक को प्रस्तुत की जाए।

धन्यवाद,

भवदीय,


(एस. के. पाड़ी)
महाप्रबंधक

संलग्न: यथोपरि

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 attached 3. 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-form 4. 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 Pending 6. 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 Aadhaar 8. 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

		<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

