

NHB(ND)/GSD/OUT03355/2021  
July 06, 2021

All Primary Lending Institutions (PLIs) which have signed MoUs with NHB for implementation of PMAY-CLSS

Madam/Sir,

**Implementation of PMAY-CLSS  
- Directions of Ministry of Housing and Urban Affairs (MoHUA)**

As you are aware that based on the directions received from the Ministry of Housing and Urban Affairs (MoHUA), National Housing Bank (NHB) has been communicating the same to the Primary Lending Institutions (PLIs) for their implementation. During recent meeting with MoHUA, it was emphasised that following issues earlier communicated by NHB, to be taken up by the PLI on priority basis.

- **100% Aadhaar seeding of beneficiaries:** In compliance with the directions of the DBT Mission and based on the advice of MoHUA, PLIs to prioritise updation of Aadhaar information in respect of CLSS beneficiaries who have availed the subsidy before launch of CLSS Awas Portal (CLAP) and their Aadhaar information are either mismatch/incorrect or missing in CLSS data. This is required to be done through provision made available in CLAP.
- **Upload of additional information on CLSS Beneficiaries on CLAP:** PLIs to upload data on a) Beneficiary occupation, b) Home loan covered under Affordable Housing fund or Priority Sector Lending, c) Date on disbursement of subsidy to beneficiary by PLI, d) Coverage made under Credit Risk Guarantee Fund Trust for Low Income Housing, and e) Insurance facility cover available to home loan, etc. The said data can be uploaded through either web form or Web API mode, through occupation master report available in CLAP Process 1.
- **Linking UMANG Application with CLAP:** Based on the details earlier shared by NHB, PLIs to implement suitable software for ensuring seamless data sharing between PLI server and CLAP.
- **Uploading of House Photographs by the beneficiary:** PLIs to advise their CLSS beneficiaries to mandatorily upload her/his house photograph for which the subsidy has been availed, through PMAY(U) mobile application.
- **Creation of Public Awareness:** PLIs to initiate IEC campaign at all Branch Office through-(i) Display of posters, banners, standees, pamphlets, and (ii) Information sharing about PMAY(U) Mission and PMAY (U) Mobile App through their social media handles, IT Platforms like website, blogs, etc.



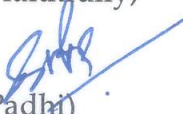
2. In order to facilitate above, MoHUA in coordination with NHB will also be conducting handholding workshops on Aadhaar Updation, Uploading of additional information in CLSS beneficiaries, UMANG on-boarding and PMAY(U) Mobile Application.

3. In this context, PLIs are again advised:

- a. To take necessary steps for compliance with the abovementioned directions of MoHUA, on priority basis.
- b. PLIs which have completed the necessary development with regard to linking of UMANG application with CLAP, to share their readiness for testing so that MOHUA can be informed.
- c. PLIs desirous to attend the handholding exercise to communicate their interest to participate in these workshops to NHB. The details on date and time will be shared with them separately.

Thanking you,

Yours faithfully,

  
(S.K. Padhi)  
General Manager