

NHB (ND)/GS/08159/2021
December 13, 2021

**All HFCs/RRBs/Cooperative Banks
(PLIs who have executed MoU with NHB for PMAY CLSS)**

Madam/Sir,

On-Boarding of Primary Lending Institutions (PLIs) on UMANG platform

As you are aware National Housing Bank (NHB) as a Central Nodal Agency (CNA) has been working with Government of India, Ministry of Housing and Urban Affairs (MoHUA) for the implementation of Pradhan Mantri Awas Yojana (PMAY) - Credit Linked Subsidy Scheme (CLSS).

2. Under Direct Benefit Transfer (DBT) Mission, Cabinet Secretariat had requested MoHUA to develop a centralized system for accepting applications from beneficiaries through UMANG Platform to provide beneficiaries ease of applying online and through their mobile phone. DBT Mission, Cabinet Secretariat has been reviewing the progress of on-boarding of all PLIs on UMANG Platform on regular basis. Department of Financial Services (DFS), Ministry of Finance vide letter No. F.No. 24/12/2021-IF-II dated 15th November, 2021 (*enclosed herewith*) has directed the same for necessary action in the matter.

3. MoHUA with CNA (NHB, HUDCO and SBI) and UMANG Team has designed and developed a software for integration between UMANG and CLAP portal. In this regard, handholding trainings were conducted for Primary Lending Institutions (PLIs) by MoHUA on different occasions. NHB has also sent several communications to your institution.

4. In view of the urgency of the matter, we solicit your personal intervention and support for early on-boarding of your organization on UMANG platform.

Yours sincerely,


(S.K. Padhi)
General Manager

Encl.: As stated above

रा.आ.बैंक (नदि)/जीएस/ 08159/2021
13 दिसम्बर, 2021

सभी आवास वित्त कंपनियों/क्षेत्रीय ग्रामीण बैंक/सहकारी बैंक
(पीएमएवाई सीएलएसएस हेतु रा.आ.बैंक के साथ समझौता ज्ञापन निष्पादित करने वाली पीएलआई)

महोदया/महोदय,

प्राथमिक ऋणदाता संस्थानों (पीएलआई) को उमंग प्लेटफॉर्म पर लाने के संबंध में


जैसा कि आपको विदित है, राष्ट्रीय आवास बैंक (रा.आ.बैंक) केंद्रीय नोडल एजेंसी (सीएनए) के रूप में प्रधानमंत्री आवास योजना (पीएमएवाई) – ऋण आधारित सब्सिडी योजना (सीएलएसएस) के कार्यान्वयन हेतु आवासन एवं शहरी कार्य मंत्रालय, भारत सरकार के साथ कार्य कर रहा है।

2. कैबिनेट सचिवालय ने प्रत्यक्ष लाभ अंतरण (डीबीटी) मिशन के तहत आवासन एवं शहरी कार्य मंत्रालय से उमंग प्लेटफॉर्म के माध्यम से लाभार्थियों से आवेदन स्वीकार करने हेतु एक केंद्रीकृत प्रणाली विकसित करने का अनुरोध किया था ताकि लाभार्थियों द्वारा ऑनलाइन एवं उनके मोबाइल फोन के माध्यम से आसानी से आवेदन किया जा सके। डीबीटी मिशन, कैबिनेट सचिवालय नियमित आधार पर उमंग प्लेटफॉर्म पर सभी प्राथमिक ऋणदाता संस्थानों (पीएलआई) को उमंग प्लेटफॉर्म पर लाने की प्रगति की समीक्षा कर रहा है। वित्तीय सेवाएं विभाग (डीएफएस), वित्त मंत्रालय ने दिनांक 15 नवम्बर, 2021 (प्रति संलग्न) के पत्रांक F.No. 24/12/2021-IF-II के माध्यम से इस मामले पर आवश्यक कार्रवाई करने हेतु निर्देश दिया है।

3. केंद्रीय नोडल एजेंसी (रा.आ.बैंक, हडको एवं एसबीआई) तथा उमंग टीम के साथ आवासन एवं शहरी कार्य मंत्रालय ने उमंग और क्लैप पोर्टल के बीच एकीकरण हेतु एक सॉफ्टवेयर डिजाइन एवं विकसित किया है। इस संबंध में, आवासन एवं शहरी कार्य मंत्रालय द्वारा विभिन्न अवसरों पर प्राथमिक ऋणदाता संस्थानों (पीएलआई) के लिए हैंडहोल्डिंग प्रशिक्षण आयोजित किये गये थे। रा.आ.बैंक ने इस संबंध में आपके संस्थान को कई पत्राचार भी भेजे हैं।

4. मामले की अत्यावश्यकता को ध्यान में रखते हुए, हम आपके संगठन को उमंग प्लेटफॉर्म पर शीघ्र लाने हेतु आपके व्यक्तिगत हस्तक्षेप एवं समर्थन का अनुरोध करते हैं।

भवदीय,



(एस.के. पाठी)

महाप्रबंधक

संलग्नक: यथोपरि

P-1866586/2021/0/0 AS (PJ)

सुरेन्द्रकुमार बागडे

अपर सचिव

SURENDRAKUMAR BAGDE

Additional Secretary

75
आजादी का
अमृत महोत्सव



सत्यमेव जयते

भारत सरकार
आवासन और शहरी कार्य मंत्रालय
निर्माण भवन, नई दिल्ली-110011

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
NIRMAN BHAWAN, NEW DELHI-110011

D.O. No. N-11016/6/2019-HFA-I-UD (FTS: 9076809) 20th October, 2021

Dear Pankaj,

Pradhan Mantri Awas Yojana-Urban (PMAY-U) is in 7 years of its implementation. Since its inception, the Mission has sanctioned more than 1.13 crore houses; out of which, more than 50.83 lakh houses have been completed and delivered to the beneficiaries and remaining are at various stages of construction.

2. A comprehensive and Robust PMAY(U) MIS System <https://pmaymis.gov.in/> is in place that helps all stakeholders to seamlessly manage information pertaining to physical and financial progress. The MIS allows submitting on-line demand survey with tracking facility and helps in housekeeping of various records through digitisation such as Survey, Project information, Beneficiary details, fund utilisation etc. **The MIS has also been integrated with UMANG Mobile App, NITI Aayog Dashboard and DBT Bharat Portal for dissemination of information.**

3. **CLSS Awas Portal (CLAP) <https://pmayuclap.gov.in/>** is a common platform where all stakeholders i.e. MoHUA, Central Nodal Agencies, Primary Lending Institutions, Beneficiaries and Citizens are integrated in real time environment. The portal facilitates processing of Credit Linked Subsidy Scheme (CLSS) applications along with tracking of subsidy status by beneficiaries. CLSS tracker has also been incorporated in PMAY (U) mobile App and UMANG platform.

4. DBT Mission, Cabinet Secretariat had requested Ministry to on-board services of **CLSS application on UMANG platform** in order to provide beneficiaries ease of applying online and through their mobile phone and ensuring minimum travel in prevalent **COVID-19** situation. Their application may then be forwarded from the centralised portal to Banks/PLIs via CLAP portal for further examination.

5. Accordingly, Ministry in coordination with Central Nodal Agencies (CNAs i.e. National Housing Bank, HUDCO and SBI) and UMANG team has designed and developed software as per the approved Technical Process Flow which includes integration of UMANG with CLAP portal. Handholding trainings were conducted for PLIs/Banks/HFCs for on-boarding on UMANG platform on 12th and 13th August, 2021. **Technical Process flow chart is enclosed.**

Contd...2/

6. In this context, it is stated that so far out of 310 only 28 **PLIs/Banks/HFCs** have completed their development part and are ready for testing with UMANG **as per the list annexed.**

7. Further, progress status of on-boarding of all PLIs/Banks/HFCs on UMANG platform has been reviewed by the DBT Mission, Cabinet Secretariat on 17th August 2021. **Minutes of the meeting is enclosed.** DBT Mission, Cabinet Secretariat has been reviewing the progress of on-boarding all PLIs/Banks/HFCs on UMANG platform on regular basis. The last review meeting was held on 07.09.2021.

8. In view of above, I would request you to issue directions in the above said matter of on-boarding of remaining 282 PLIs/HFCs/Banks **(as per list enclosed)** on UMANG platform for compliance of DBT Mission.

With regards,

Encls. As above

Yours sincerely,


(Surendrakumar Bagde)

Shri Pankaj Jain,
Additional Secretary,
Department of Financial Services,
Ministry of Finance,
3rd floor, Jeevan Deep Building,
Sansad Marg,
New Delhi - 110001

No. D-13016/03/2020-DBT (Vol. II)
Govt. of India/भारत सरकार
Cabinet Secretariat/ मंत्रिमंडल सचिवालय
DBT Mission/प्रत्यक्ष लाभ अंतरणमिशन

4th Floor, Shivaji Stadium Annexe
Rajiv Chowk, New Delhi-110001
Date: 19th August, 2021

OFFICE MEMORANDUM

Subject: On-boarding of DBT Schemes on UMANG - regarding

The undersigned is directed to refer to the meeting held under the chairmanship of Joint Secretary (DBT), Cabinet Secretariat on 17th August, 2021 through video conference and to enclose minutes of the meeting for information and kind necessary action.

Enclosed: As above

Mamta

(Mamta)

Assistant Director

Tele: 23343860, Extn: 318

To,

1. Secretaries to the Ministries / Departments [As per list attached]
2. Chief Executive Officer, Unique Identification Authority of India (UIDAI)
3. DG, NIC
4. President & Chief Executive Officer, National e-Governance Division, Ministry of Electronics & Information Technology
5. Director General, National Testing Agency

Copy to:

1. DBT Cell Coordinators of Ministries / Departments [As per list attached]
2. PS, Joint Secretary, DBT Mission, Cabinet Secretariat

Minutes of the meeting held on 17th August 2021, under the chairmanship of Joint Secretary (DBT), Cabinet Secretariat.

A meeting was held under the chairmanship of **Joint Secretary (DBT)**, Cabinet Secretariat, on 17th August 2021 through Video-Conference to review the progress of on-boarding of DBT schemes on UMANG platform; reporting of LGD compliant district-wise data on DBT Bharat Portal and reporting of Estimated Gains/Savings in DBT schemes.

2. **Joint Secretary (DBT)** welcomed the participants and appreciated the progress made by Ministries / Departments in on-boarding DBT schemes on UMANG platform. He informed that as on date 133 of 312 DBT schemes of the Central Government are already live on UMANG. He further informed that all major DBT schemes have to be on-boarded on UMANG by 31st March 2022 on the occasion of 75th Anniversary of Indian Independence.

3. It was also informed that presently, 286 out of total 312 schemes are reporting data at district level granularity. Joint Secretary (DBT) requested Ministries / Department reporting data at State / Nation level granularity to report data at district level granularity.

4. As part of the annual exercise, DBT Mission has updated LGD Master on DBT Bharat Portal to reflect the latest districts available in Local Government Directory of Ministry of Panchayati Raj. Ministries / Departments were requested to update their LGD code mapping for reporting district wise DBT data on DBT Bharat Portal at the earliest.

5. The summary of deliberations and decisions taken in the meeting is as follows:

(i) It was informed that 2 services 'Download Aadhaar through DigiLocker' and 'Locate Aadhaar Centres' are live on UMANG. UIDAI has shared list of services proposed to be on-boarded on UMANG along with timelines for sharing APIs in phased manner by 29th April 2022. APIs for "Check Bank linking status" service proposed to be shared with UMANG team by 31st July 2021 have not yet been shared. UIDAI informed that APIs for the service are at advanced stage of testing and will be shared with UMANG team by 31st August 2021. JS (DBT) requested UIDAI to share APIs of all the proposed services latest by 31st January 2022 to enable on-boarding of these services by 31st March 2022.

(Action: UIDAI)

(ii) **National Testing Agency (NTA)** was not represented in the meeting.

(iii) **Department of Food and Public Distribution (D/o FPD)** informed that all the 4 services under 'One Nation One Ration Card' are live on UMANG. Further, 9 out of 10 proposed ration card services are live for Puducherry and the remaining one service will be made live by 31st August 2021. All the 8 ration card services of Haryana are live on UMANG through ServicePlus. Further, 2 services each for Chandigarh and Dadra & Nagar Haveli & Daman Diu (DNH&DD) are live. APIs for remaining services pertaining to Chandigarh and DNH&DD are under development with UMANG and

these services will be made live by 15th September 2021. Five ration card services for Telangana State are under development with UMANG and will be made live by 10th September 2021. One service for Kerala will be made live by 31st August 2021 and thereafter, APIs for another service will be shared. JS (DBT) requested Kerala to on-board all the ration card services concurrently. APIs are under development for Jammu and Kashmir and will be shared with UMANG team within 10 days. For on-boarding of ration card services of Tripura, Goa, Lakshdweep, Meghalaya, Maharashtra, Punjab, Mizoram, Manipur, Nagaland, Assam, UMANG team was requested to provide clarification on Department of FPD's query. For Ladakh and Sikkim approval is awaited from State. D/o FPD was requested to take up the matter with remaining States to expedite the on-boarding process on UMANG.

JS (DBT) requested the Department to report DBT data for both the schemes as per scheduled web-service date on DBT Bharat Portal and submit Estimated gains for DBT in Kind scheme.

(Action: D/o FPD, UMANG team, NeGD, DBT Mission)

- (iv) **Department of Health and Family Welfare (D/o HFW)** informed that 2 services under Janani Suraksha Yojana (JSY) are live on UMANG. UMANG team informed that Production APIs are awaited for 'JSY payment status check for RCH beneficiaries', 'Scheme FAQs', 'Health facility / Health Provider locator', and 'Self registration module' services will be made live by 31st August 2021. NHA informed that 2 services under PMJAY-AB are live on UMANG and APIs for 2 more services have been developed & are under testing, and will be shared with UMANG team at the earliest.

It was informed that district – wise data is not available for 7 major States under PMJAY-AB. The Department informed that these States run the scheme through their own portal and don't maintain district-level data. JS (DBT) requested the Department to take up the matter with these States on priority, and report district – level data on DBT Bharat Portal at the earliest.

(Action: D/o HFW, UMANG team)

- (v) **Ministry of Housing and Urban Affairs (MoHUA)** informed that 2 services under CLSS are live and the Ministry is in the process of on-boarding of 'online application' service on UMANG. The scheme is implemented through PLIs and only 28 PLIs have been on-boarded on UMANG so far. The Ministry has conducted hand holding exercise with PLIs twice for on-boarding purpose and requires support of Department of Financial Services (DFS) for on-boarding of remaining PLIs on UMANG. JS (DBT) requested MoHUA to write to DFS on the matter, with a copy to DBT Mission. UMANG team was requested start the testing of APIs for the service with already on-boarded PLIs.

The Ministry informed that PM SVANidhi is not for general public and is only applicable for Street Vendors, thus not suitable for on-boarding on UMANG platform. JS (DBT) requested the Ministry to send exemption request for the scheme, from on-

boarding on UMANG along with justification. The Ministry was also requested to report data for July 2021 for the scheme on DBT Bharat Portal at the earliest.

(Action: MoHUA, UMANG team)

- (vi) **Department of Health Research (DHR)** informed that 8 services under ICMR Short Term Studentship are already live on UMANG. Further, APIs for 'Online application' will be shared in November-December 2021 when the admission process starts, as every year eligibility criteria for the application changes. JS (DBT) requested the Department to assess the scheme for changes in eligibility criteria; minor changes can be incorporated in the scheme after making the scheme live on UMANG.

The Department also informed that End-to-End Digitisation of ICMR-Junior Research Fellowship, ICMR-Emeritus Medical Scientist Scheme and ICMR- Post Doctoral Fellowship has been completed and Secretary's approval is awaited for sharing of APIs with UMANG team. Further, the Department will start discussion with UMANG team for on-boarding of ICMR- SRF and RA scholarship.

The Department informed that its schemes are not DBT as they are not directly implemented by the Department. ICMR transfers funds to institutions which implement the scheme. The Department requested for deletion of schemes from DBT purview and exemption from on-boarding on UMANG. It was decided that a separate meeting will be convened to discuss the matter.

(Action: DBT Mission, DHR)

- (vii) **Department of Social Justice and Empowerment (D/o SJE)** informed that 3 schemes are live on UMANG. Further, APIs for 'Dr Ambedkar Scheme on Educational Loans for Overseas Studies for OBCs and EBCs' have been shared with UMANG team and the scheme is expected to go live by 31st August 2021. Further, IP Whitelisting is pending for 'National Overseas Scholarship'. The Department informed that IP whitelisting issue will be resolved in consultation with NIC team. It was also informed that the portal of 'Free Coaching for SC and OBC Students' has been revamped and 4 services have been identified for on-boarding on UMANG. The APIs will be shared with UMANG team after development by 31st August 2021. Further, for PM Daskh scheme portal has been launched on 8th August 2021. The Department is in the process of identifying the services to be on-boarded and thereafter, APIs development work will be initiated.

It was informed that data is awaited for Interest subsidy scheme. The Department informed that the scheme is a demand driven scheme; and there are no beneficiaries under the scheme in absence of demand. The Department was requested to upload nil data for the scheme on DBT Bharat Portal. For Overseas scholarship scheme, data is being compiled and will be reported. For 7 Centrally Sponsored Pre-Matric and Post-Matric, the Department informed that APIs have been developed and States have been requested to provide district-level data. The Department was requested to report DBT Savings with the approval of the Secretary.

(Action: D/o SJE, UMANG team)

(viii) **Ministry of External Affairs (MEA)** informed that under ICCR scholarship scheme, students apply online on a2a scholarship portal. Further, the scheme has been configured on PFMS for DBT payments. JS (DBT) requested the Ministry to appoint SPOC for initiating on-boarding process of the scheme on UMANG platform and report monthly DBT data for the scheme on DBT Bharat Portal at the earliest.

(Action: MEA)

(ix) **Ministry of New and Renewable Energy (MNRE)** informed that 2 schemes are live on UMANG and APIs for 'National Renewable Energy Fellowship Programme, National Solar Science Fellowship Programme, and Short Term Training Programme' have been shared with UMANG team and the schemes are expected to go live by 31st August 2021. Further, APIs for 'New National Biogas and Organic Manure Programme (NNBOMP)' and 'Off-grid and Decentralized Solar PV Applications Programme' are awaited. The Ministry informed that the schemes were operational upto 31st March 2021 and proposal for continuation of the schemes is under consideration; APIs will be shared accordingly.

(Action: MNRE, UMANG team)

(x) **Ministry of Textiles** informed that 5 schemes of the Ministry are live on UMANG. APIs for services pertaining to 4 schemes implemented by Handloom Division are awaited. JS (DBT) requested the Ministry to share the timelines for sharing APIs with UMANG team. The Ministry was also requested to report DBT Savings with the approval of the Secretary at the earliest.

(Action: M/o Textiles)

(xi) **Ministry of Women and Child Development (M/o WCD)** informed that services pertaining to PMMVY, 'Khoya Paya Portal' are live on UMANG. JS (DBT) enquired about OTP issues in Khoya Paya Portal; the issue has not yet been resolved. JS (DBT) requested the Ministry to resolve the issue at the earliest. APIs for on-boarding 16 online services of Central Adoption Resource Authority (CARA) have been shared with UMANG team and the services are expected to go-live by 25th August 2021. One service of 'Childline' is live on UMANG and APIs for remaining 3 services of Childline and 1 service each of Ujjawala and Swadhar Greh Schemes are awaited and will be shared after security audit of the website.

(Action: M/o WCD, UMANG team)

The Meeting ended with thanks to the participants.

List of participating Ministries / Departments / Agencies

- 1 Department of Food and Public Distribution
- 2 Department of Health and Family Welfare
- 3 Department of Health Research
- 4 Department of Social Justice and Empowerment
- 5 Ministry of External Affairs
- 6 Ministry of Housing and Urban Affairs
- 7 Ministry of New and Renewable Energy
- 8 Ministry of Textiles
- 9 Ministry of Women and Child Development
- 10 UIDAI

Process Flow :CLAP Application through UMANG PLATFORM

