

CLSS Awas Portal (CLAP)

- Credit Linked Subsidy is central sector scheme under Pradhan Mantri Awas Yojana (Urban) wherein interest subsidy on home loan is provided through CNAs and PLIs to the EWS/LIG/MIG beneficiaries for purchase, construction or enhancement of house.
- Earlier there was no provision for PLIs and beneficiaries to track the application status for interest subsidy. Aadhaar validation and de-duplication was being done only after release of subsidy. Due to processing of applications in bunches, subsidy release was delayed which resulted in more public grievances.
- To address these issues, Ministry of Housing and Urban Affairs, Government of India in consultation with all stakeholders has developed a web based real time monitoring system CLSS Awas Portal (CLAP). CLAP is a common platform where all stakeholders such as MoHUA, CNAs, PLIs, Beneficiaries and Citizens are integrated.
- CLAP has a tracking system for beneficiaries to track their application status through unique ID starting from submission of application till subsidy release. Beneficiaries will also be able to receive application status through SMS alert at different stages.
- Through CLAP, Aadhaar verification and De-duplication of beneficiaries will be done at the time of submission of application at PLI.
- CLAP software will enable in processing of individual application, verification at initial stage, timely release of subsidy, transparency and minimizing grievances.

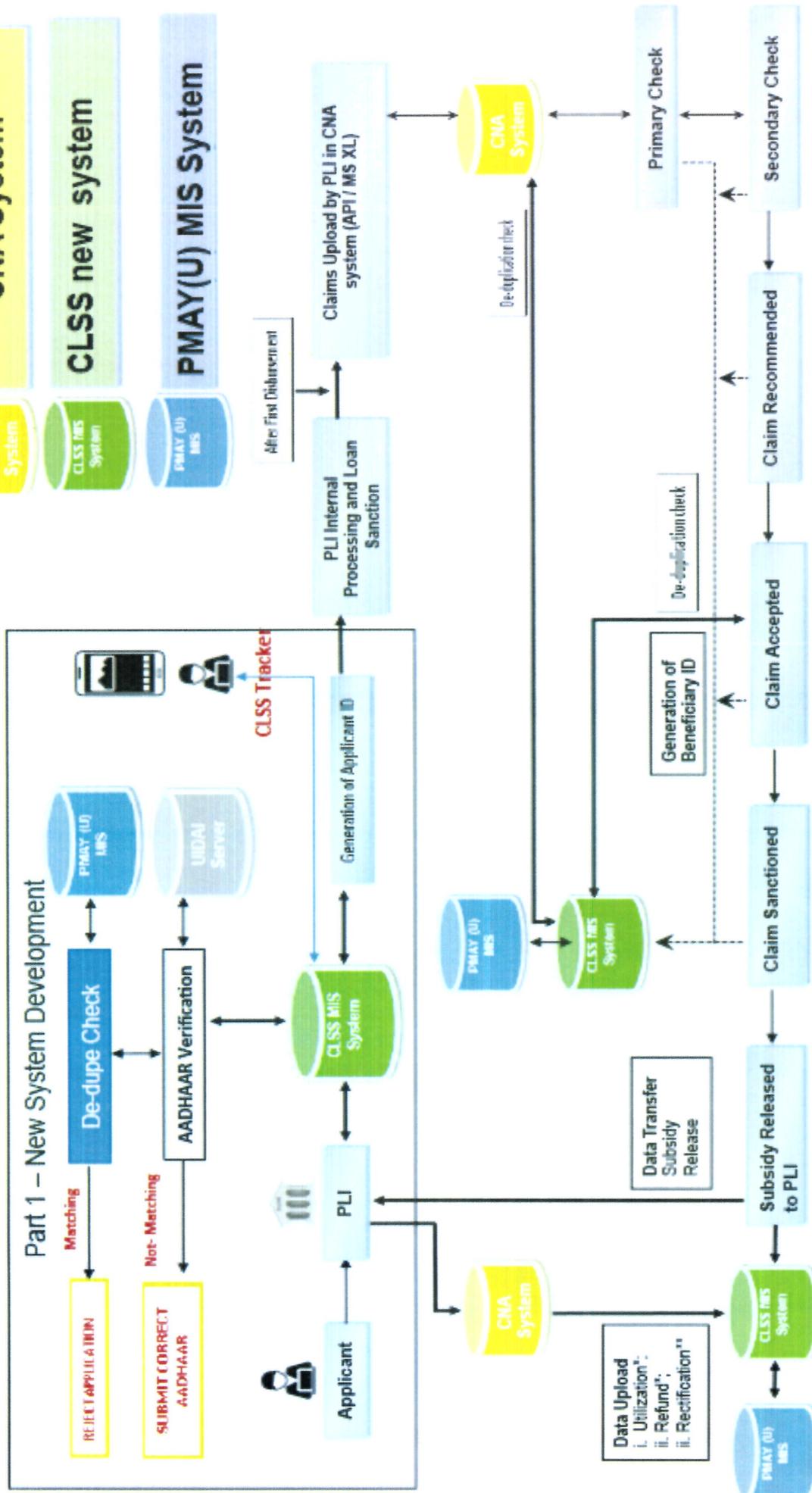
CLSS Tracker

There are 5 stages which have been incorporated in CLSS tracker as mentioned below.



CLAP Architecture

CLAP



* - Along with Digital Certificate/Subsidy Release signed by the Authorized Signatory & Concurrent Auditor
 ** - Along with Digital Certificate signed by the Authorized Signatory