CLAP Frequently Asked Questions

What is CLAP?

CLSS Awas Portal (CLAP) is a transparent and robust real time web-based monitoring system for CLSS beneficiaries and other stakeholders which can be accessed through https://pmayuclap.gov.in/.

What are the objectives of designing, developing and implementing of CLAP?

To validate borrower/co-borrower at initial stage/ before processing application for CLSS interest subsidy. Main features incorporated in CLAP are as below :

1. Aadhaar validation and de-duplication before subsidy claim upload.
2. Unique ID i.e. Application ID to each record.
3. Beneficiary tracking system i.e. CLSS tracker
4. SMS alerts to borrower and co-borrower on status of their application.
5. Individual processing of records avoiding clubbing and delay in payments

Who can access/login CLAP software?

Ministry of Housing and Urban Affairs (MoHUA), States/UTs, Central Nodal Agencies (CNA's), Primary Lending Institutions (PLIs) with their authorized username and password

Whether any dedicated mobile application developed for CLAP software?

No, but CLSS tracker module of CLAP software will be integrated with PMAY (U) mobile application which is available on Google Play Store and Apple App Store. Through CLSS tracker, borrower and co-borrower after entering their Application ID will get an OTP code on their mobile number as registered in CLAP software. On entering of valid OTP code, mobile application will display status of their CLSS application

What is a CLSS tracker?

A CLSS tracker has been designed, developed and implemented for CLSS beneficiaries to track their application. There are 5 stages which have been incorporated in CLSS tracker i.e.

1. Application ID generated
2. Due diligence by PLI
3. Claim uploaded on Central Nodal Agency Portal
4. Subsidy claim approved
5. Subsidy released to PLI

Is there any unique ID to identify application status?

Yes, Application ID is the unique ID to track CLSS application.

Is there any unique ID to identify CLSS beneficiaries in CLAP software?

Yes, Beneficiary_ID is the unique ID to identify CLSS beneficiaries who have received CLSS interest subsidy in his/her home loan account.

Whether CLAP software will send SMS to applicant?

Yes, CLAP will send application status to both borrower and co-borrower on their mobile number as registered in CLAP portal.

What are the stages at which CLAP software will send SMS to borrower or co-borrower?

CLAP will send SMS at below mentioned stages:-

1. After generation of Application ID
2. After PLI lodging the claim on CNA's Portal
3. After generation of Beneficiary_ID
4. For uploading photo, selfie and video of success story from CLSS Beneficiaries.
5. After subsidy refund by PLI to CNA, if any.
6. At the time of generation of OTP

MoHUA contact details for any clarification /queries / grievance?

Shri R.K. Gautam, Director (HFA-5)
Ministry of Housing and Urban Affairs
Room No. 118,G Wing, NBO Building,
Nirman Bhawan, New Delhi-110011
Tel: 011-23060484, 011-23063285
E-mail: pmaymis-mhupa@gov.in, grievance-pmay@gov.in