

No. FT-24/3/2026-IF-II
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Deep Building
Sansad Marg, New Delhi – 110 001
Dated: 17th March, 2026

OFFICE MEMORANDUM

Subject: Gruh Sugam Portal launched by National Housing Bank (NHB) for Defence / Government Sector Personnel- reg

The undersigned is directed to forward herewith a copy of letter No. HO/ROD/DOC/2026/06324 dated 03.03.2026 and letter No. NHB/ND/MD Secretariat/01528/2025 dated 25.09.2025 (copies enclosed), from National Housing Bank (NHB) conveying the launch of "Gruh Sugam" portal, a dedicated portal for Defence/ Paramilitary/ Government Sector Personnel with Housing Finance Companies (HFCs) and other lending institutions regarding housing finance accessibility.

2. Gruh Sugam is an innovative digital platform to streamline the home loan process, enhance transparency and foster affordability. This portal will accelerate digital lending adoption and financial inclusion and will facilitate increased home ownership through improved access to housing loans strengthening NHB's mission of promoting affordable and sustainable housing finance.

3. The portal enables registration of defence / paramilitary / Govt. Staff through their respective administrative units. The employees register their request for a housing loan with minimal data, which is then relayed to all registered lending institutions. The lending institutions will provide their best offer which can be accepted by the employee. The portal can be accessed using the URL: <https://www.gruhsugam.nhbonline.org.in/>

4. In view of the above, it is requested to disseminate information about the Gruh Sugam Portal among the defence units/ regiments/ Govt. Departments/ employees etc. with a view to avail the portal for availing housing finance facility digitally.

Encl.: As above.

K. Shailendra
(Kumar Shailendra)

Under Secretary to the Government of India

Tel: 011-23748767

E-mail: shailendra.kumar77@nic.in

To,

The Secretaries of Ministries/ Departments, GoI (as per standard list).



HO/ROD/DOC/2026/06324
March 03, 2026

Under Secretary to the Govt. of India,
IF-II,
Ministry of Finance, Department of Financial Services,
Jeevan Deep Building, Sansad Marg,
New Delhi - 110001

Sir,

Gruh Sugam - A dedicated housing portal launched by NHB for Defense / Government Sector Personnel

As you are aware, National Housing Bank (NHB) in its 37th Annual day had launched Gruh Sugam which is a dedicated portal for connecting borrowers with Housing Finance Companies (HFCs) and other lending institutions. Gruh Sugam is an innovative digital platform designed to revolutionize housing finance accessibility in India. By integrating financial institutions, borrowers, and regulatory bodies, Gruh Sugam streamlines the home loan process, enhances transparency, and fosters affordability.

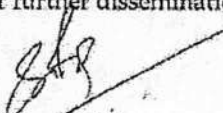
In continuation with the earlier letter and with reference to the discussion between NHB and the DFS team on this matter, the Gruh Sugam portal has been moved to production and made live at the following URL: <https://www.gruhsugam.nhbonline.org.in/>.

Furthermore, as advised, the following changes have been made to the website:

- 1) Provision for registration by individual Govt. Employee has been added in the portal
- 2) Landing page layout has been improved and made more user friendly
- 3) Search Engine Optimization has been carried out for easier discoverability of the portal.

Since one of the envisaged beneficiaries are the defense personnel who are posted in remote far-flung locations and otherwise, it is imperative that the process of onboarding the Defense Units / Personnel is carried out expeditiously.

Owing to the sensitive nature of defence sector, we require help from the Department of Financial Services, for onboarding the defense personnel on the portal. Further, as all Government Employees are envisaged to be beneficiaries of this portal, we request that a communication may be sent to the Ministry of Defense and all other ministries regarding this platform for further dissemination to the defence units/regiments/Govt. Departments etc.


(Susanta Kumar Padhi)
General Manager

भारत सरकार के अंतर्गत सांविधान निकाय
कोर 5-ए, तीसरे से पांचवां तल, इंडिया हैबिटाट सेंटर, लोधी रोड, नई दिल्ली-110003
दूरभाष : 011-3918 7000 फैक्स : 011-2464 9036
वेबसाइट : www.nhb.org.in E-mail : ho@nhb.org.in

Statutory Body under the Government of India
Coro 5-A, 3rd to 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003
Phone : 011-3918 7000 Fax : 011-2464 9030
Website : www.nhb.org.in E-mail : ho@nhb.org.in

“बैंक हिन्दी में पत्राचार का स्वागत करता है”

संजय शुक्ला

प्रबंध निदेशक

Sanjay Shukla

Managing Director



NHB/ND/MD Secretariat/01528/2025

September 25, 2025

03- Ashvin, Saka Samvat, 1947

Shri Manoj Ayyappan

Joint Secretary to the Govt. of India

Ministry of Finance, Department of Financial Services

Jeevan Deep Building, Sansad Marg

New Delhi - 110001

Sir,

Gruh Sugam - A dedicated housing portal launched by NHB for Defence / Government Sector Personnel

As you are aware, National Housing Bank on its 38th Foundation Day has launched Gruh Sugam, a dedicated portal for connecting borrowers with Housing Finance Companies (HFCs) and other lending institutions. Gruh Sugam is an innovative digital platform designed to revolutionize housing finance accessibility in India. By integrating financial institutions, borrowers, and regulatory bodies, Gruh Sugam streamlines the home loan process, enhances transparency, and fosters affordability.

2. The key features of Gruh Sugam are (a) Unified Digital Marketplace accessible from remote and far-flung areas, (b) Seamless stakeholder integration, (c) Enhanced loan processing efficiency, and (d) Market transparency and borrower empowerment.

3. The portal will provide better accessibility, wider choice, affordable financing and faster approvals to the borrowers, and will also benefit the lenders in terms of extended market reach, operational efficiency and regulatory compliance. The Gruh Sugam will accelerate digital lending adoption and financial inclusion and will facilitate increased home ownership through improved access to housing loans. It will also strengthen NHB's mission of promoting affordable and sustainable housing finance.

4. The Gruh Sugam portal enables registration of defence / paramilitary / Govt. staff through their respective administrative units. The employees register their request for a housing loan with minimal data, which is then relayed to all registered lending institutions. The lending institutions will then provide their best offer which can be accepted by the employee. The portal can be accessed using the URL: <https://www.gruhsugam.nhbonline.org.in/> and the user manual can be accessed on the portal itself.

5. Defence personnel, owing to their remote postings and frequent relocations, often face difficulties in accessing housing loans. NHB envisages defence personnel as

Handwritten notes and signatures:
29/9/25
Dir (FT)
30/09/25
US (D.F.T.)
S. S. S.
29/9/25
OSD (AR)
08/10/25

भारत सरकार के अंतर्गत सांविधिक निकाय

कोर 5-ए, पांचवा तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003

दूरभाष : +91-11-2464 2722, 2460 3470 फैक्स : +91-11-2464 9030

ई-मेल : md@nhb.org.in

Statutory Body under the Government of India

Core 5-A, 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003

Phone : +91-11-2464 2722, 2460 3470 Fax : +91-11-2464 9030

e-mail : md@nhb.org.in

“बैंक हिन्दी में पत्राचार का स्वागत करता है”

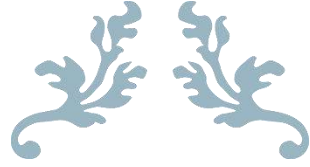
being among the biggest beneficiaries of the Gruh Sugam portal, and therefore, it is imperative that the process of onboarding the defence units / personnel is carried out expeditiously.

6. In this regard, we request that a communication may be sent to the Ministry of Defence regarding the Gruh Sugam platform for onward dissemination to the various units of the armed forces.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Sanjay Shukla', with a horizontal line drawn underneath it.

(Sanjay Shukla)
Managing Director



USER MANUAL OF GRUH SUGAM PORTAL



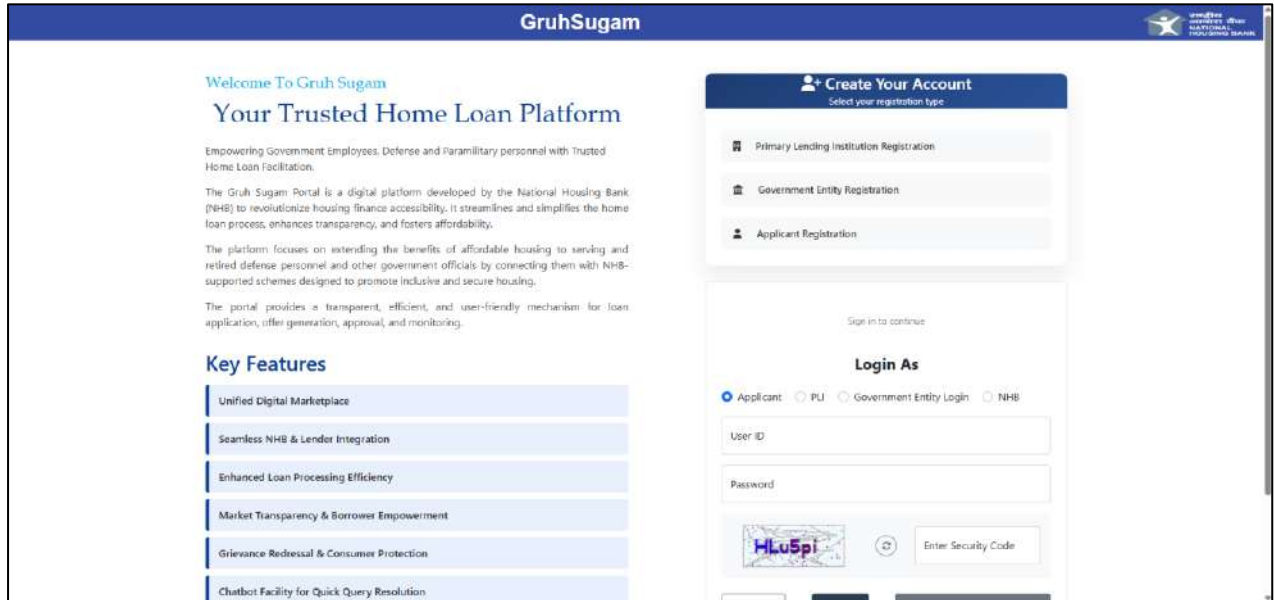
NATIONAL HOUSING BANK

Contents

Accessing the Application.....	2
How to Login into the Gruh Sugam Portal	3
How to change the Password.....	4
Registration of Employer/Entity	5
Details of Entity Dashboard	6
Details of Loan Applicant Dashboard	9
NHB Dashboard	15
Entity Registration Approval from NHB.....	17
PLI Registration Approval from NHB	18
Registration of Primary Lending Institution (PLI).....	19
Details of PLI	20
Registration of the PLI's Loan Officer	24
Management/Tagging of the Loan Officer in the portal	25
Details of the Loan Officer Dashboard.....	28

Accessing the Application

Click on following URL to access the portal: <https://gruhsugam.nhbonline.org.in/>



How to Login into the Gruh Sugam Portal

✚ User can login to the portal once the user id has been created.

✚ Enter the following details for login to the portal:

- ✓ User ID
- ✓ Password
- ✓ Security Code (Captcha)
- ✓ Mobile OTP

How to change the Password

Enter the following details for changing the password:

✚ User ID

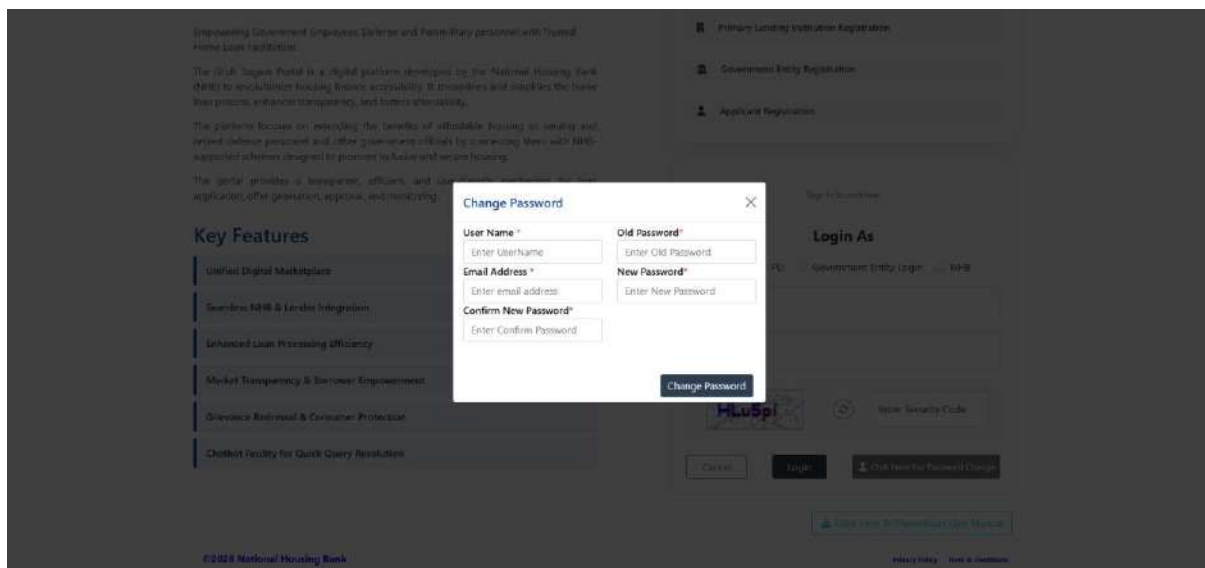
✚ E-mail address

✚ Old Password

✚ New Password

✚ Confirm New Password >> Click on Change Password

✚ Mobile OTP



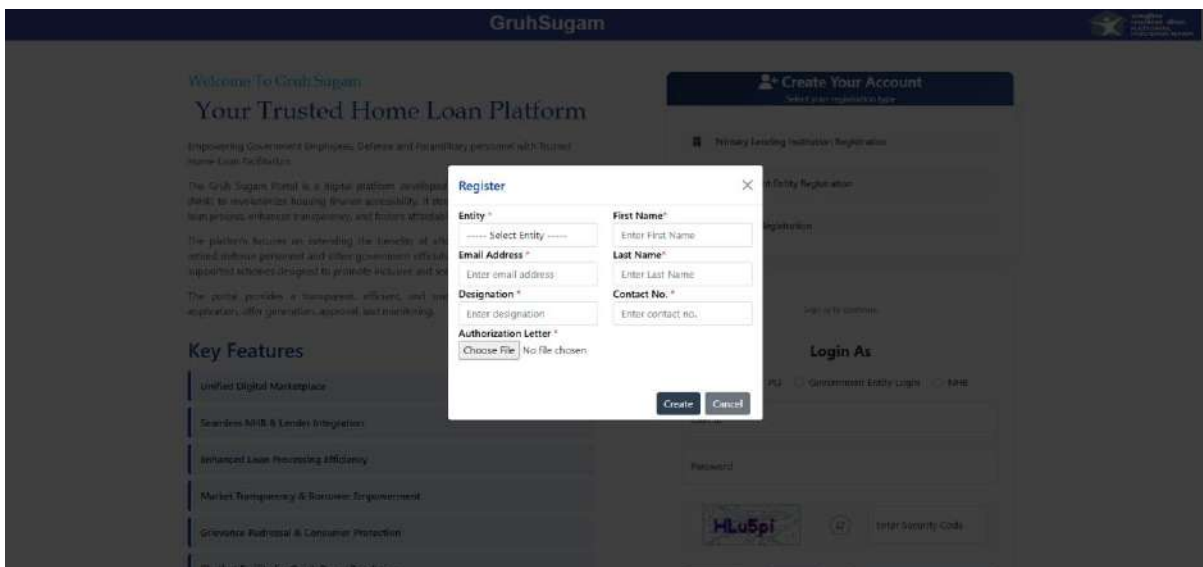
Registration of Employer/Entity

✚ Under the tab **Click Here For Registration**, click on Entity Registration

✚ Enter/Select the following details:

- ✓ Entity
- ✓ First Name
- ✓ Last Name
- ✓ E-mail Address
- ✓ Designation
- ✓ Contact Number

✚ Attach the **Authorization Letter** as per the specified format.



Details of Entity Dashboard

The user will be able to do both Individual and Bulk-wise employee registration. Both the screens are showcased below:

+ Individual Employee Registration Screen

The screenshot shows a web browser window with the URL `localhost:7001/Employee/EmployeeRegistration`. The page has a blue sidebar with navigation links: 'Dashboard', 'Register Employee', and 'Manage User'. The main content area is titled 'Register Employee' and includes a red warning message: 'All fields with prefix * are required'. Below this is a section titled 'Register An Individual Employee' with a grid of form fields. The fields are: Name* (text), Date of Birth* (calendar), Gender* (dropdown), Employee ID* (text), Mobile Number* (text), PAN Number* (text, note: 'Last 4 digits only'), Date of Joining* (calendar), Date of Retirement* (calendar), Organization* (text), Designation* (text), Nature of Job* (dropdown), Permanent Address (text), Current Address (text), PIN Code* (text), Gross Monthly Salary* (text), Monthly Deductions* (text), and Net Monthly Salary* (text). A green 'Submit' button is located at the bottom center of the form.

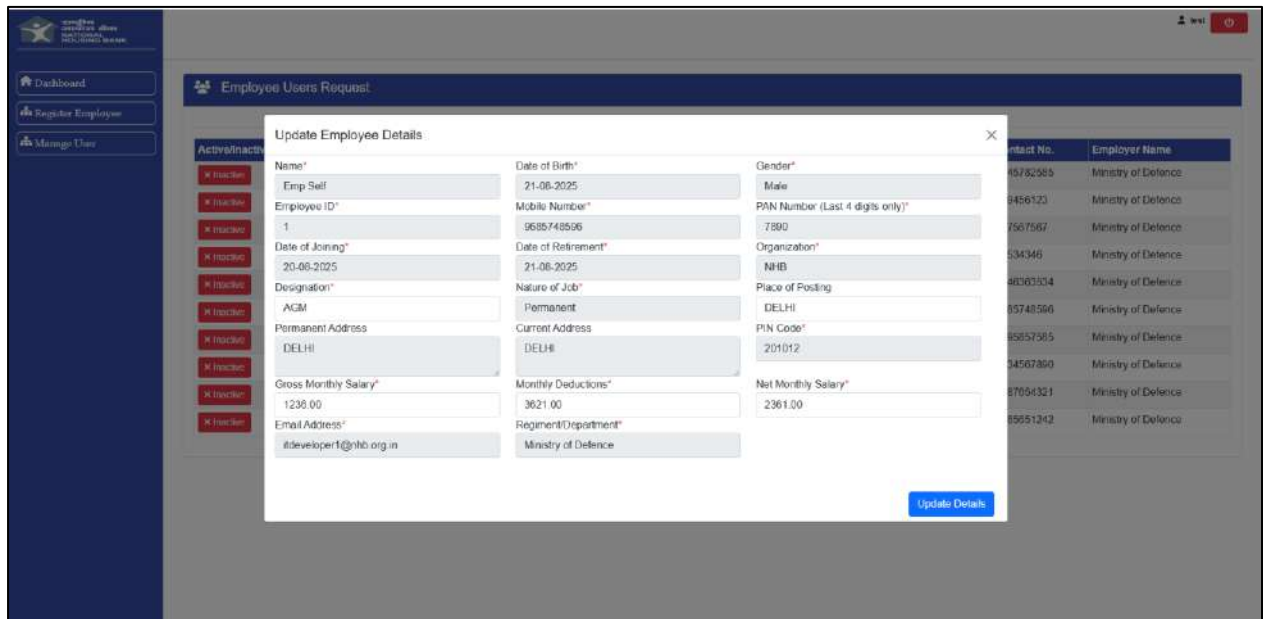
+ Bulk Employee Registration Screen: User will have to upload the employee directory and submit the same.

The screenshot shows a web browser window with the URL `localhost:7001/Employee/EmployeeRegistration`. The page has a blue sidebar with navigation links: 'Dashboard', 'Register Employee', and 'Manage User'. The main content area is titled 'Upload Employee Directory'. It contains a blue 'Download Format' button, a file upload area with a 'Choose File' button and 'No file chosen' text, and a green 'Submit' button at the bottom center.

Under the Manage user screen, the user will be able to manage (make the user active/inactive):

Active/Inactive User	Edit User	Account Status	Designation	Full Name	Email Address	Contact No.	Employer Name
X Inactive	Edit	Active	Dy Manager	Arjun Nagapal	Arjun.Nagapal@nhb.org.in	9645782505	Ministry of Defence
X Inactive	Edit	Active	Head	Manjeet	a1@2.com	789456123	Ministry of Defence
X Inactive	Edit	Active	head	Manjeet	a@1.com	567567567	Ministry of Defence
X Inactive	Edit	Active	qwr	avb qwe	aw@1.com	43534346	Ministry of Defence
X Inactive	Edit	Active	test	NodalUser	a@b.com	8746363534	Ministry of Defence
X Inactive	Edit	Active	AGM	Emp Self	rddeveloper1@nhb.org.in	9685748586	Ministry of Defence
X Inactive	Edit	Active	Wing Commander	Aman Sahu	A@G.COM	7885857585	Ministry of Defence
X Inactive	Edit	Active	Manager	John Doe	john.doe@example.com	1234567890	Ministry of Defence
X Inactive	Edit	Active	Developer	Jane Smith	jane.smith@example.com	0987654321	Ministry of Defence
X Inactive	Edit	Active	Manager	Naveen Kumar	Ashv@gmail.com	7885851242	Ministry of Defence

Further, the user can edit the details of the employee(s) under the same screen:



Details of Loan Applicant Dashboard

The applicant can apply for the loan after clicking on the Loan Application tab. Requisite details are to be furnished by the applicant:


The screenshot displays the 'Personal Details' and 'Official Employee Directory' sections of the dashboard. The 'Personal Details' section includes fields for Full Name (Manjeet), Date Of Birth (06-08-2025 00:00), Gender (1), and Mobile No (789456123). The 'Official Employee Directory' section includes fields for Organization Name (civil), Employee Id (m-124), Designation/Rank (Head), Date of Joining (06-08-2025 00:00), Date of Retirement (06-08-2025 00:00), and Nature Of Job (1). A sidebar on the left contains navigation options: Dashboard, Loan Application, View Loan Application, and Chat With Loan Officer. The top right corner shows the user name 'Manjeet' and a 'Logout' button.

Personal Details		
Full Name *	Date Of Birth *	Gender *
Manjeet	06-08-2025 00:00	1
Mobile No *	789456123	

Official Employee Directory		
Organization Name *	Employee Id *	Designation/Rank *
civil	m-124	Head
Date of Joining *	Date of Retirement *	Nature Of Job *
06-08-2025 00:00	06-08-2025 00:00	1

The screenshot displays the 'Loan and Financial Information' section of the dashboard. It includes fields for Place Of Posting (Delhi), Monthly Gross Salary (45214.00), Net Monthly Salary (63521.00), Monthly Deduction (45236.00), Other Monthly Income (If Any) (empty), Other EMI Being Paid (empty), Property Location (empty), City of Property to be Purchased (empty), Pin Code of property (empty), Loan Applied For (--- Select Loan Applied For ---), and Loan Amount Required (empty). The sidebar and top navigation elements are consistent with the previous screenshot.

Loan and Financial Information		
Place Of Posting *	Monthly Gross Salary *	Net Monthly Salary *
Delhi	45214.00	63521.00
Monthly Deduction *	Other Monthly Income (If Any) *	Other EMI Being Paid *
45236.00		
Property Location *	City of Property to be Purchased *	Pin Code of property *
Loan Applied For *	Loan Amount Required *	
--- Select Loan Applied For ---		



- [Dashboard](#)
- [Loan Application](#)
- [View Loan Application](#)
- [Chat With Loan Officer](#)

Co-Applicant Details (If Any) ✖


<input type="text" value="Name of Co-Applicant *"/>	<input type="text" value="Gender Of Co-Applicant *"/>	<input type="text" value="Employer Co-Applicant *"/>
<input type="text" value="Income of Co-Applicant *"/>		

Credit Profile ✖

<input type="text" value="Permanent Residence Address *
Delhi-123"/>	<input type="text" value="PinCode-Permanent Residence *
452361"/>	<input type="text" value="Mobile No *
789456123"/>
<input type="text" value="Email Address *
a1@2.com"/>	<input text"="" type="text" value="PAN *"/>	

*

I hereby authorize National Housing Bank (NHB), to conduct credit checks, references, make enquiries with Credit Bureau for credit Assessment in its sole discretion and also authorize NHB and its agents to share and obtain information, records from any agencies, statutory bodies, credit bureau, bank, financial institution, or any other third party in respect of the application, as it may consider necessary. The NHB shall not be liable for usage/ sharing of the information.



- [Dashboard](#)
- [Loan Application](#)
- [View Loan Application](#)
- [Chat With Loan Officer](#)

Credit Profile ✖

<input type="text" value="Permanent Residence Address *
Delhi-123"/>	<input type="text" value="PinCode-Permanent Residence *
452361"/>	<input type="text" value="Mobile No *
789456123"/>
<input type="text" value="Email Address *
a1@2.com"/>	<input text"="" type="text" value="PAN *"/>	

*

I hereby authorize National Housing Bank (NHB), to conduct credit checks, references, make enquiries with Credit Bureau for credit Assessment in its sole discretion and also authorize NHB and its agents to share and obtain information, records from any agencies, statutory bodies, credit bureau, bank, financial institution, or any other third party in respect of the application, as it may consider necessary. The NHB shall not be liable for usage/ sharing of the information.

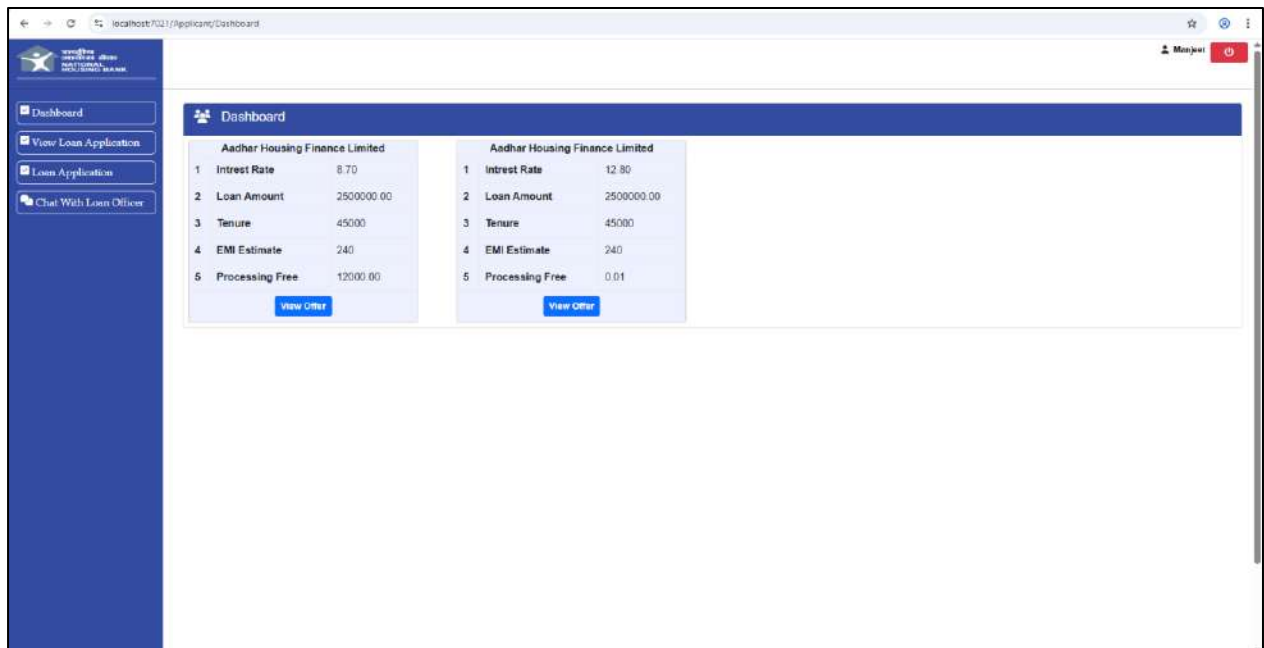
Fetch Cibil Score
Preview Application

Disclaimer:

* I hereby give my consent to National Housing Bank to share my data / information with the Primary Lending Institutions registered on GruhSugam portal and Credit Bureau.

Submit

The applicant will be able to see the loan offers in tile-wise manner:



The applicant will be able to view/accept the loan offer post clicking on the View Offer tab:

The screenshot shows a web application interface for a loan offer. On the left is a blue sidebar with navigation buttons: 'Dashboard', 'View Loan Application', 'Loan Application', and 'Chat With Loan Officer'. The main content area is titled 'Loan Offer Details' and contains a table with the following data:

Loan Offer Details		
1	Applicant Name	Manjeet
2	Loan Amount Applied for	2500000.00
3	Loan Amount Approved	2500000.00
4	Offer ROI	8.70
5	Estimated EMI	240
6	Estimated Tenure	45000
7	Processing Fee	12000.00
8	Other Charges	500.00
9	PLI Name	Aadhar Housing Finance Limited
10	Major Terms And Condition	Download File

Below the table, there is a green button labeled 'Accept Offer'.

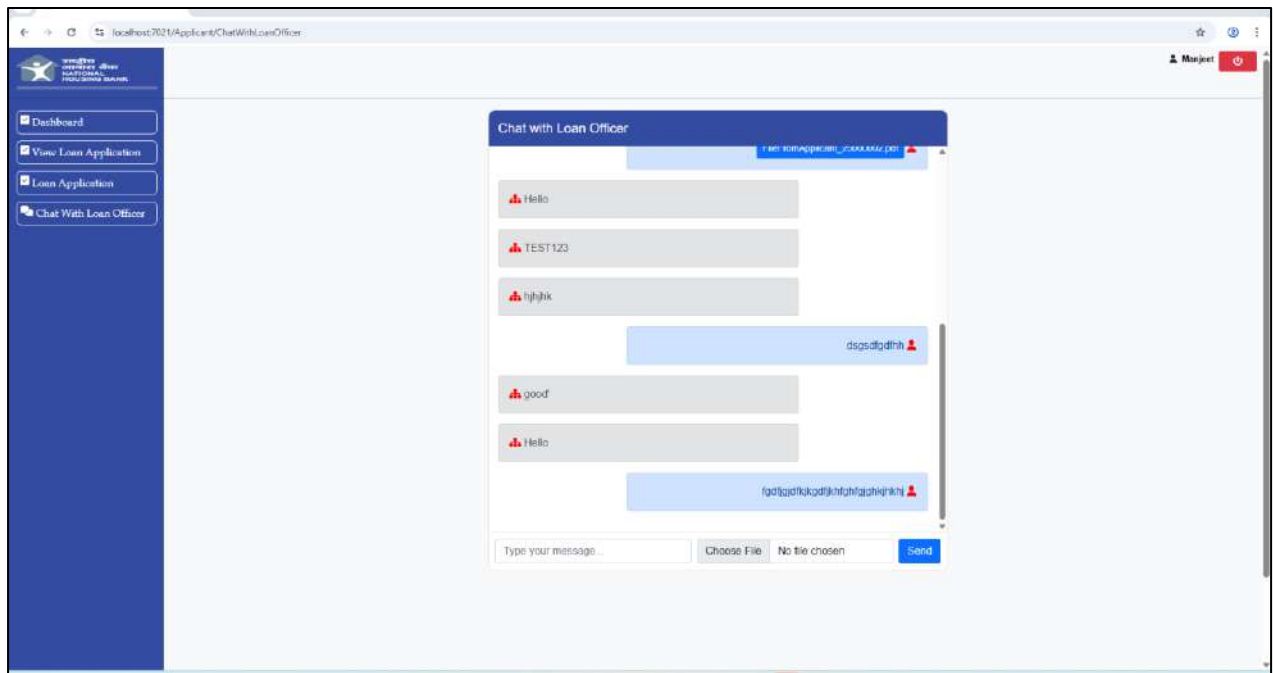
The applicant will be able to view the loan application details after clicking on the View Loan Application tab:



The screenshot displays a web application interface. On the left is a blue sidebar with navigation buttons: 'Dashboard', 'View Loan Application', 'Loan Application', and 'Chat With Loan Officer'. The main content area is titled 'Dashboard' and includes a red warning message: 'All fields with prefix * are required.' Below this is a table with the following columns: 'Delete Application', 'Name', 'Mobile No', 'ApplicationID', 'EmployeeID', 'LoanAmount', 'DateOfJoining', 'MonthlyGross Salary', 'MonthlyDeduction', and 'NetMonthly Salary'. The table contains three rows of data for an applicant named 'Manjeet'.

Delete Application	Name	Mobile No	ApplicationID	EmployeeID	LoanAmount	DateOfJoining	MonthlyGross Salary	MonthlyDeduction	NetMonthly Salary
	Manjeet	789456123	25000001	m-124	2500000	05-08-2025 00:00:00	45214.00	63521.00	63521.00
	Manjeet	789456123	25000002	m-124	2500000	05-08-2025 00:00:00	45214.00	63521.00	63521.00
	Manjeet	789456123	25000003	m-124	2500000	05-08-2025 00:00:00	45214.00	63521.00	63521.00

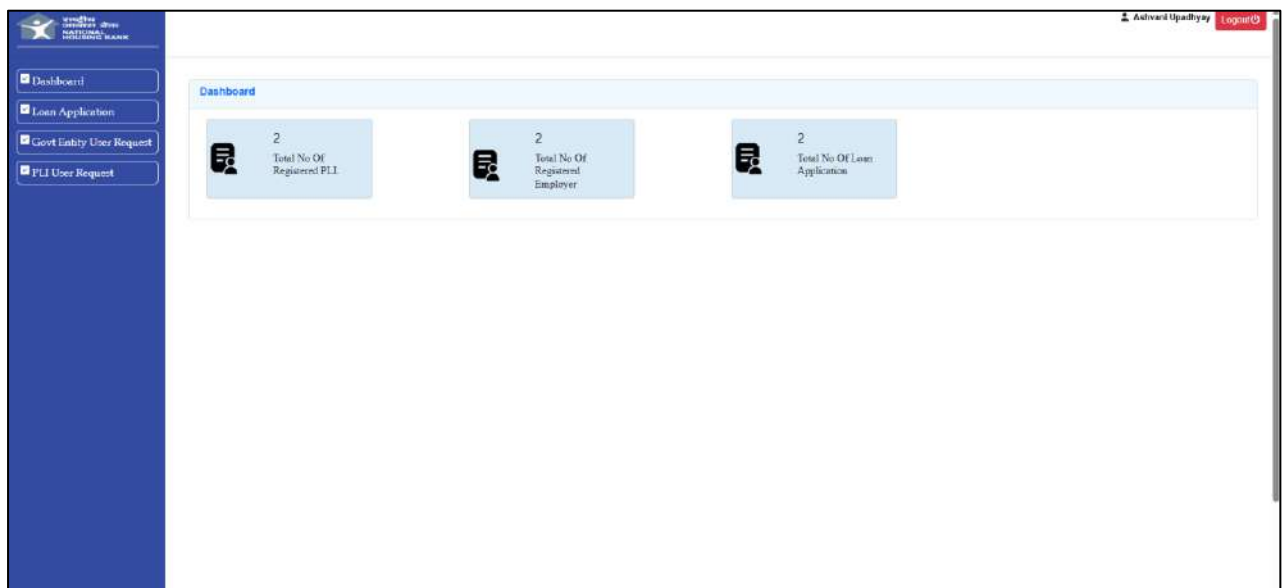
Post acceptance of loan offer, the applicant will be able to communicate with the loan officer through the chat box.



NHB Dashboard

Following details will be visible on the NHB dashboard:

- ✚ Total number of Registered PLIs
- ✚ Total number of Registered Employers
- ✚ Total number of loan applications



Through Loan Application tab, details regarding each and every loan will be visible:

View Application	Offer Status	Full Name	DOB	Gender	LoanApplicationNO	LoanAmount	Loan Status	Application Date
+	Generated	Amit Sahu	15-07-1993 00:00:00	1	1564523	1564523	Submitted	25-Aug-2025
+	Generated	Jaideep	01-01-2000 00:00:00	Male	202509091	400000	Offer Accepted	09-Sept-2025
+	Generated	Manjari	06-08-2025 00:00:00	1	20250909062	80000	Submitted	09-Sept-2025
+	Generated	Manjari	06-08-2025 00:00:00	1	20250909063	85478578	Submitted	09-Sept-2025
+	Generated	Pranali Kamble	13-08-1997 00:00:00	Female	202511091	100000	Offer Accepted	11-Sept-2025
+	Generated	Saurabh Argaonkar	01-09-1993 00:00:00	Male	2025110911092	150000	Offer Accepted	11-Sept-2025
+	Generated	Mona Malhotra	12-03-2000 00:00:00	Female	202512091	800000	Offer Accepted	12-Sept-2025
+	Generated	shobha kumari	12-12-2000 00:00:00	Female	2025120912092	50000	Offer Accepted	12-Sept-2025
+	Generated	shobha kumari	12-12-2000 00:00:00	Female	2025120912093	60000	Submitted	12-Sept-2025
+	Generated	amish dasera	00-09-1999 00:00:00	Female	2025120912094	130000	Loan Approved	12-Sept-2025
+	Generated	anuja bang	25-06-2000 00:00:00	Female	202515091	70000	Loan Approved	15-Sept-2025
+	Generated	Abhishek Sablok	15-03-1998 00:00:00	Male	2025150915092	600000	Offer Accepted	15-Sept-2025
+	Generated	Pranali Kamble	13-08-1997 00:00:00	Female	2025150915093	-50000	Submitted	15-Sept-2025

Entity Registration Approval from NHB

NHB
 NATIONAL
 HOUSING BANK

Ashvani Upadhyay Logout

Employer Users Request

Employer Name *

Q Search

Active/Inactive User	Edit User	Account Status	Designation	Full Name	Email Address	Contact No.	Employer Name	Documents
✖ Click Here To DeActivate	✎ Edit	Active	HR Head	Ramesh Kumar	Ramesh.kumar@MA.Com	7885452541	Ministry of Agriculture and Farmers Welfare	Authorization Letter
✖ Click Here To DeActivate	✎ Edit	Active	dhdgdgdgdl	wsdafsdl sddgfdlg	fdgggggggweerrmm@gmail.com	9556231245	Ministry of Finance	Authorization Letter
✖ Click Here To DeActivate	✎ Edit	Active	AGM	Munish Bhutani	munish.bhutani@nhb.org.in	8130468078	Ministry of Finance	Authorization Letter
✖ Click Here To DeActivate	✎ Edit	Active	Secretary	Nisha bagri	nisha.bagri@dvias.in	8209577807	Ministry of Finance	Authorization Letter
✖ Click Here To DeActivate	✎ Edit	Active	Head of HR	Kumarasari C	kumarasari.c@aadharhousing.com	9884874584	Ministry of Information and Broadcasting	Authorization Letter
✖ Click Here To DeActivate	✎ Edit	Active	BA	PNBHFL GOVT	Anmol.raj@pnbhousing.com	8620517090	Ministry of Defence	Authorization Letter
✖ Click Here To DeActivate	✎ Edit	Active	Field Marshal	Kathir R	kathir_v38@yahoo.com	724048243	Ministry of Defence	Authorization Letter
✖ Click Here To DeActivate	✎ Edit	Active	test	test	tddeveloper3@nhb.org.in	9015262425	Ministry of Defence	
✖ Click Here To DeActivate	✎ Edit	Active	rgdh	dafsdl sdtglsdtdlg	sdgs@gmail.com	7894562581	Ministry of Defence	
✔ Click Here To Activate	✎ Edit	InActive		Ashvani Upadhyay	Ash@gmail.com	9856805680	Ministry of Defence	Authorization Letter

PLI Registration Approval from NHB

PLI Users Request

PLI Type * Employer Name *

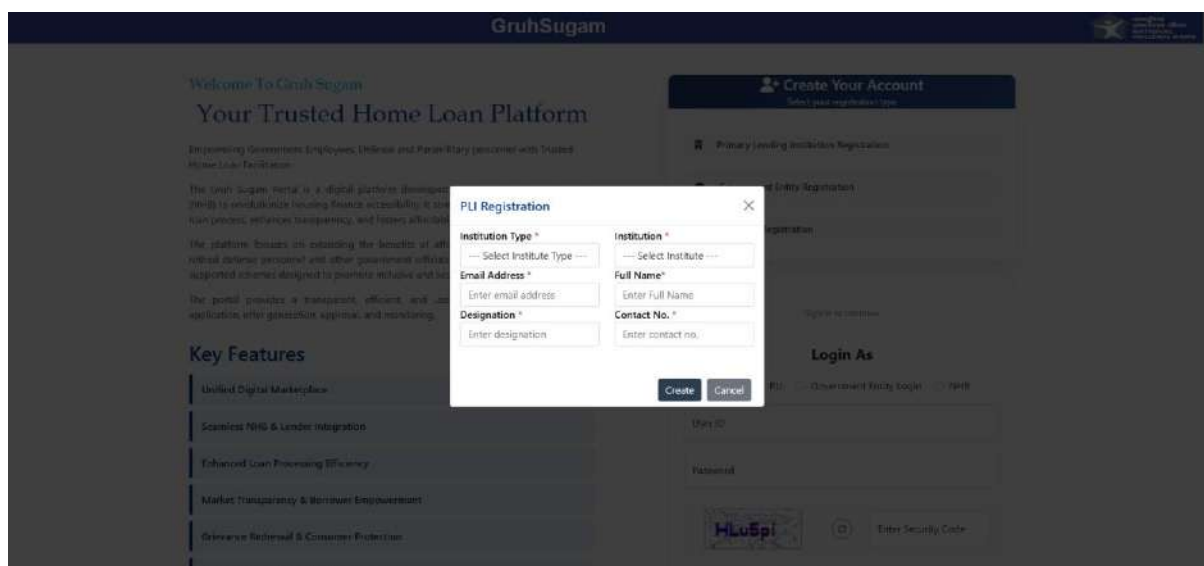
Active/Inactive User	Edit User	Account Status	Designation	Full Name	Email Address	Contact No.	Institute Name
<input type="button" value="X Click Here To De-Activate"/>	<input type="button" value="Edit"/>	Active	DY Manager	Ramesh	devet@nhb.org.in	9869859685	Aadhar Housing Finance Limited
<input type="button" value="X Click Here To De-Activate"/>	<input type="button" value="Edit"/>	Active	CITO	Sharad Jambekar	sharad.jambekar@aadharhousing.com	9920730519	Aadhar Housing Finance Limited
<input type="button" value="X Click Here To De-Activate"/>	<input type="button" value="Edit"/>	Active	Product	Geetanjali Khanwar	geetanjali.khanwar@aavas.in	6000466247	Aavas Financiers Limited
<input type="button" value="X Click Here To De-Activate"/>	<input type="button" value="Edit"/>	Active	Vice President	Devdatta Harip	devdatta.harip@aavas.in	6447890613	Aavas Financiers Limited
<input type="button" value="X Click Here To De-Activate"/>	<input type="button" value="Edit"/>	Active	Digital Head	Kathirvel Srinivasan	kathirvel.srinivasan@aavas.in	9008558184	Aavas Financiers Limited
<input type="button" value="X Click Here To De-Activate"/>	<input type="button" value="Edit"/>	Active	Manager	Amit Kumar	Aavas@gmail.com	808052312	Aavas Financiers Limited
<input type="button" value="X Click Here To De-Activate"/>	<input type="button" value="Edit"/>	Active	App Cluster Lead	Swapna Kuncheria	swapna.kuncheria@pnbhousing.com	7387064443	PNB Housing Finance Limited
<input type="button" value="X Click Here To De-Activate"/>	<input type="button" value="Edit"/>	Active	Head IT	Vikas Jaitly	vikas.jaitly@pnbhousing.com	9711813092	PNB Housing Finance Limited
<input type="button" value="X Click Here To De-Activate"/>	<input type="button" value="Edit"/>	Active	XYZ	Amit Bhatia	amit.bhatia@truhomefinance.in	8071900311	Shriram Housing Finance Limited
<input type="button" value="X Click Here To De-Activate"/>	<input type="button" value="Edit"/>	Active	Lead Impact Initiatives	Sayali Marawar	sayali.marawar@vastuhfc.com	9867446445	Vastu Housing Finance Corporation Limited
<input type="button" value="X Click Here To De-Activate"/>	<input type="button" value="Edit"/>	Active	Manager	Munish	munishbhatia@gmail.com	8595215443	Wonder Home Finance Limited

Registration of Primary Lending Institution (PLI)

✚ Under the tab **Click Here For Registration**, click on PLI Registration

✚ Enter/Select the following details:

- ✓ Institution Type
- ✓ Institution Name
- ✓ E-mail Address
- ✓ Full Name
- ✓ Designation
- ✓ Contact Number




Details of PLI

After successful login, following details will be visible to the user in the dashboard:

 View Application option

 Generate Offer option

 Full Name

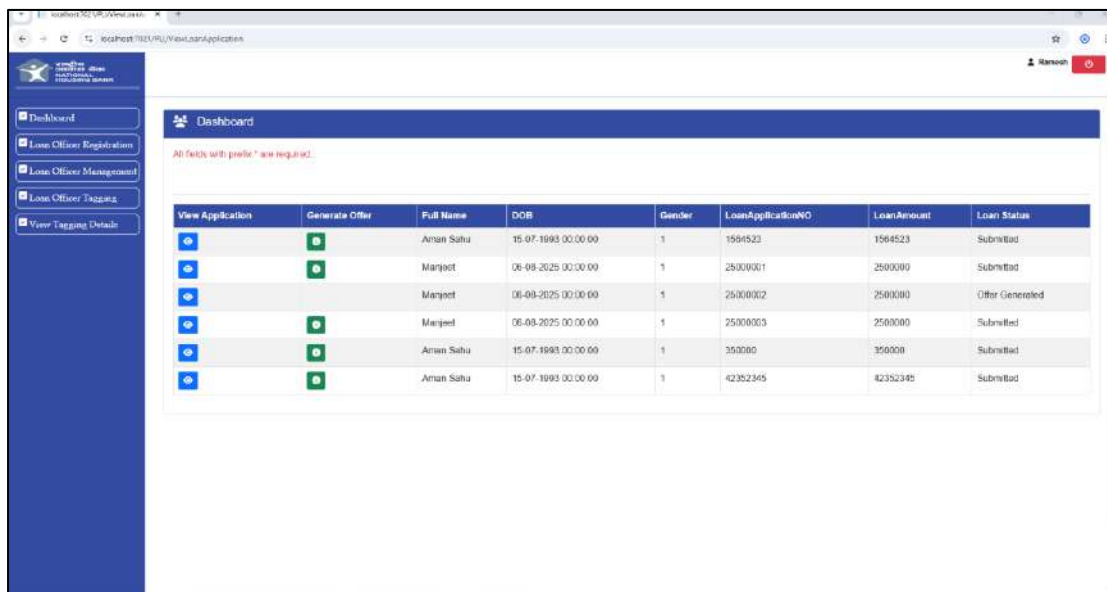
 Date of Birth

 Gender












 Loan Application No.

 Loan Amount

 Loan Status



The screenshot shows a web browser window displaying a dashboard. The dashboard has a blue sidebar on the left with navigation options: Dashboard, Loan Officer Registrations, Loan Officer Management, Loan Officer Tagging, and View Tagging Details. The main content area is titled 'Dashboard' and contains a table with the following data:

View Application	Generate Offer	Full Name	DOB	Gender	LoanApplicationNO	LoanAmount	Loan Status
		Aman Saha	15-07-1993 00:00:00	1	1594523	1564523	Submitted
		Manjot	06-09-2025 00:00:00	1	2500001	2500000	Submitted
		Manjot	06-09-2025 00:00:00	1	2500002	2500000	Offer Generated
		Manjeet	06-03-2025 00:00:00	1	2500003	2500000	Submitted
		Aman Saha	15-07-1993 00:00:00	1	350000	350000	Submitted
		Aman Saha	15-07-1993 00:00:00	1	42352345	42352345	Submitted

After clicking on the View Application tab, the user can view the application:

Credit Profile		
1	Applicant Name	Aman Sahu
2	PAN (Last 4 Character)	PAN
3	Cibil Range	900-000
4	Overdue / Write-off / SMA / Settlement in Core Loan (last 12 months)	
	Number Of Account Overdue	0
	Number Of Account Written Off	0
	Number Of Account Settled	0
5	Delinquency Profile	
	Number of accounts 90 or more days past due ever	0
	Number of accounts 30 or more days past due in past 12 months	0
	Worst rating on all trades in past 12 months	0
6	Number of deduped inquiries in past 6 months	0
7	Total balance of open Accounts profile verified in past 12 months for unsecured Accounts	0
8	Number of open Secured Accounts	0
9	Months since oldest trade Accounts	0
10	Number of Accounts	0
12	Number of open Accounts	0

...In Continuation to the pre-page

Application for Section Date

localhost:7024/FIU/ViewApplication?appId=EP97N/Acq/Case?goss=X+9K09LQVGEZ88LUA54o

Refresh

Loan Application Details

1	Applicant Name	Aman Sahu
2	Loan Applied for	Plot
3	Loan Amount Required	1564523
4	Gender	1
5	Employee ID	Aman434
6	Date Of Joining	15-07-1993 00:00:00
7	Date Of Retirement	15-07-2052 00:00:00
8	Organization Name	IAF
9	Designation	Wing Commander
10	Nature Of Job	1
11	Place Of Posting	Noida
12	Gross Monthly Salary	95000.00
13	Monthly Deduction	10000.00
14	Net Monthly Salary	85000.00
15	Other Monthly Income (If Any)	234.00
16	Other EMI Being Paid (If Any)	3245.00
17	Property Location	retdfg
18	City Of Property	digdfgh
19	Pin Code Of Property	201012

20	Name Of CO-Applicant	NameOfCoApplicant
21	Gender Of CO-Applicant	GenderOfCoApplicant
22	Income Of CO-Applicant	EmployerOfCoApplicant
23	Employer Of CO-Applicant	0.00

The user can also generate the offer to the applicant after clicking on the Offer Generation tab:

The screenshot shows a web application interface for generating an offer. On the left is a blue sidebar with navigation links: Dashboard, Loan Officer Registration, Loan Officer Management, Loan Officer Tagging, and View Tagging Details. The main content area is titled 'Generate Offer' and contains the following form fields:

Application ID *	Applicant Name *	Organization Name *
42352345	Aman Sahu	IAF
Loan Proposal Number *	Loan Amount Applied for *	Loan Amount Approved *
	42352345	
Offered ROI *	Processing Fees *	Other Charges *
PLI Branch *	PLI Contact No *	Major Terms & Conditions *
		Choose File No file chosen
Estimated EMI *	Estimated Tenure(in Month) *	

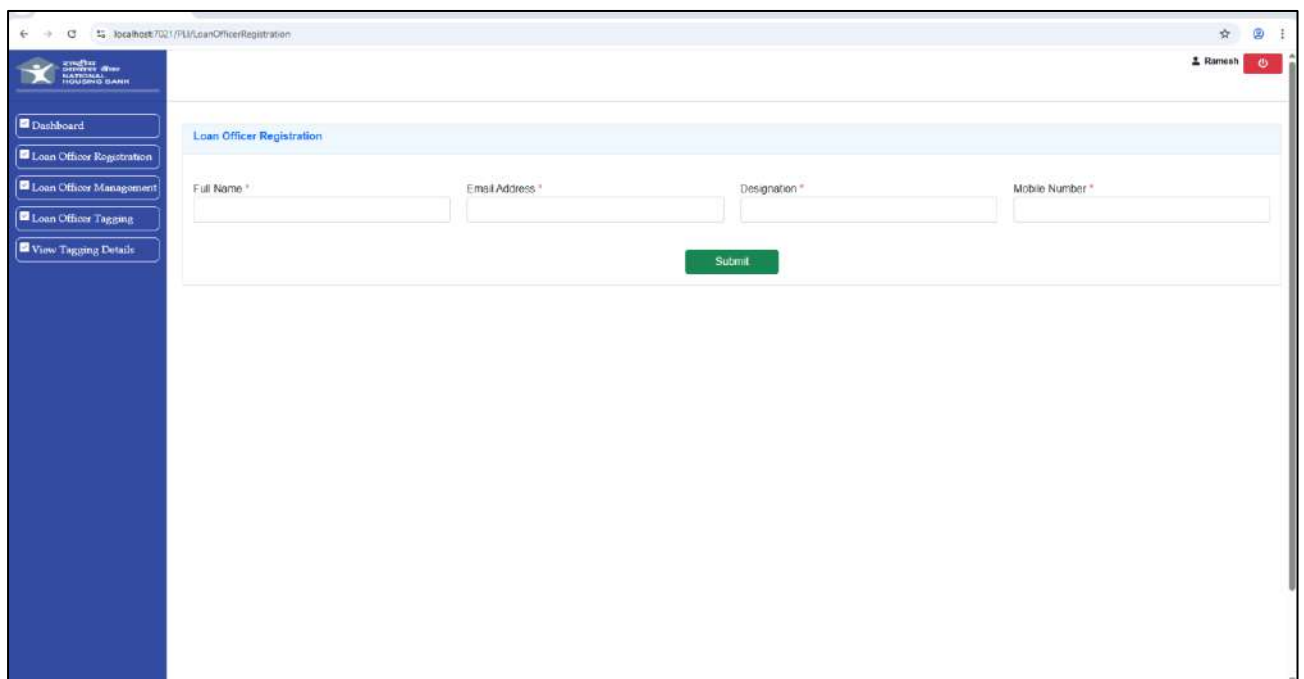
At the bottom center of the form is a green button labeled 'Generate Offer'.

Registration of the PLI's Loan Officer

✚ The registration of Loan Officer will be done post registration of the PLI.

✚ The user has to enter the following details:

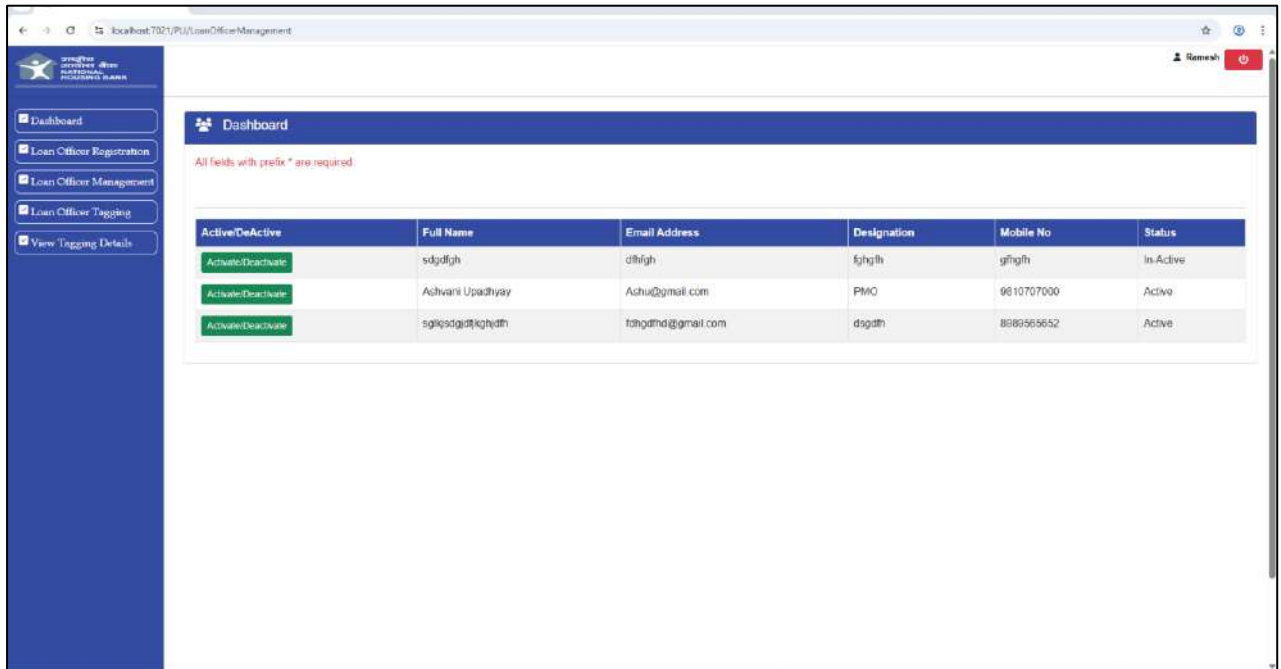
- ✓ Full Name
- ✓ E-mail address
- ✓ Designation
- ✓ Mobile Number



The screenshot shows a web browser window with the URL `localhost:7001/PLI/LoanOfficerRegistration`. The page features a blue sidebar on the left with the following menu items: Dashboard, Loan Officer Registration, Loan Officer Management, Loan Officer Tagging, and View Tagging Details. The main content area is titled "Loan Officer Registration" and contains four input fields: "Full Name *", "Email Address *", "Designation *", and "Mobile Number *". A green "Submit" button is positioned below the input fields. The browser's address bar shows the user's name as "Ramesh".

Management/Tagging of the Loan Officer in the portal

Under the Loan Officer Management tab, the user can activate/deactivate the Loan Officer.



The user can tag the loan officer to relevant application ID(s) under the Loan Officer Tagging tab.

The screenshot shows a web application interface with a blue sidebar on the left and a main content area. The sidebar contains the following menu items: Dashboard, Loan Officer Registration, Loan Officer Management, Loan Officer Tagging (highlighted), and View Tagging Details. The main content area is titled 'Loan Application And Officer Tagging' and contains a form with the following fields:

Application ID *	Applicant Name *	Loan Applied For *	Property Location *
2500002	Murjeet	1	Lucknow
Property City *	Officer Name *		
Lucknow	--- Select Officer---		

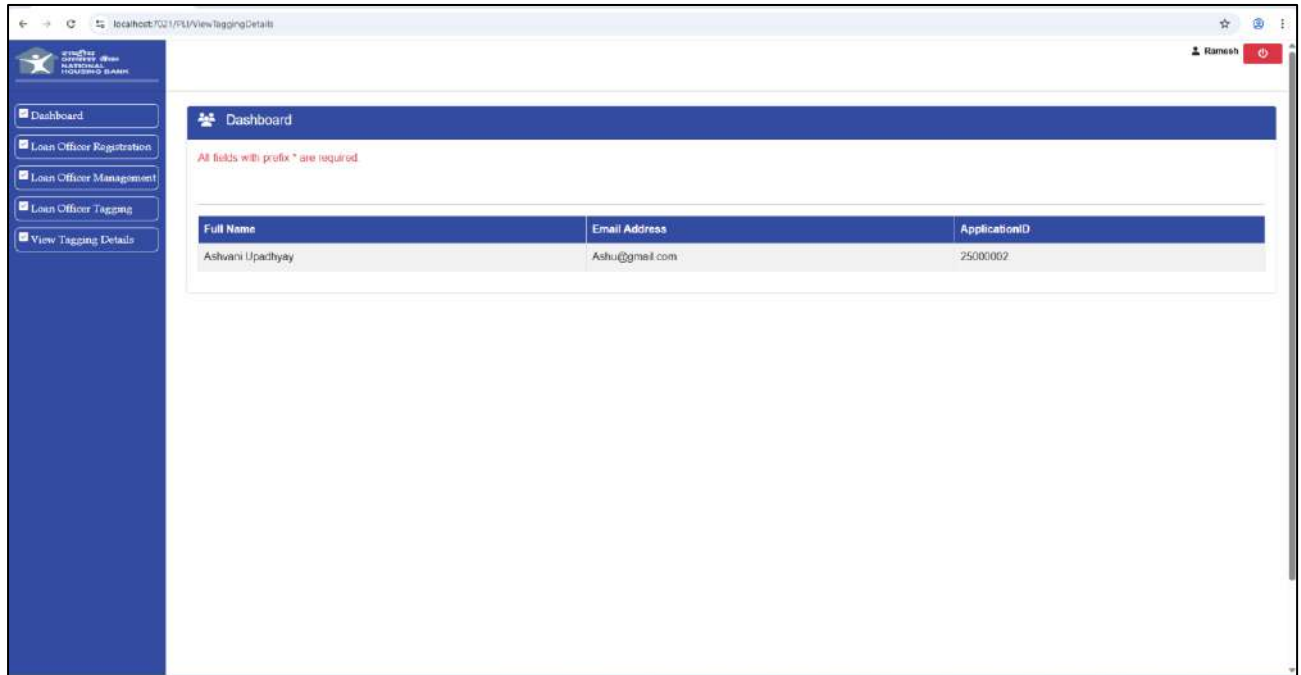
Below the form is a green 'Submit' button. In the top right corner of the application window, there is a user profile icon labeled 'Ramesh' and a red power button icon.

Post tagging the loan officer to the application ID, the user will be able to view the following details:

✚ Full Name

✚ E-Mail Address

✚ Application ID (to which the loan officer is tagged)



Details of the Loan Officer Dashboard

Loan officer, post successful login into the portal will be able to view the following details:

 View Application option

 View Offer option

 Full Name


 Date of Birth

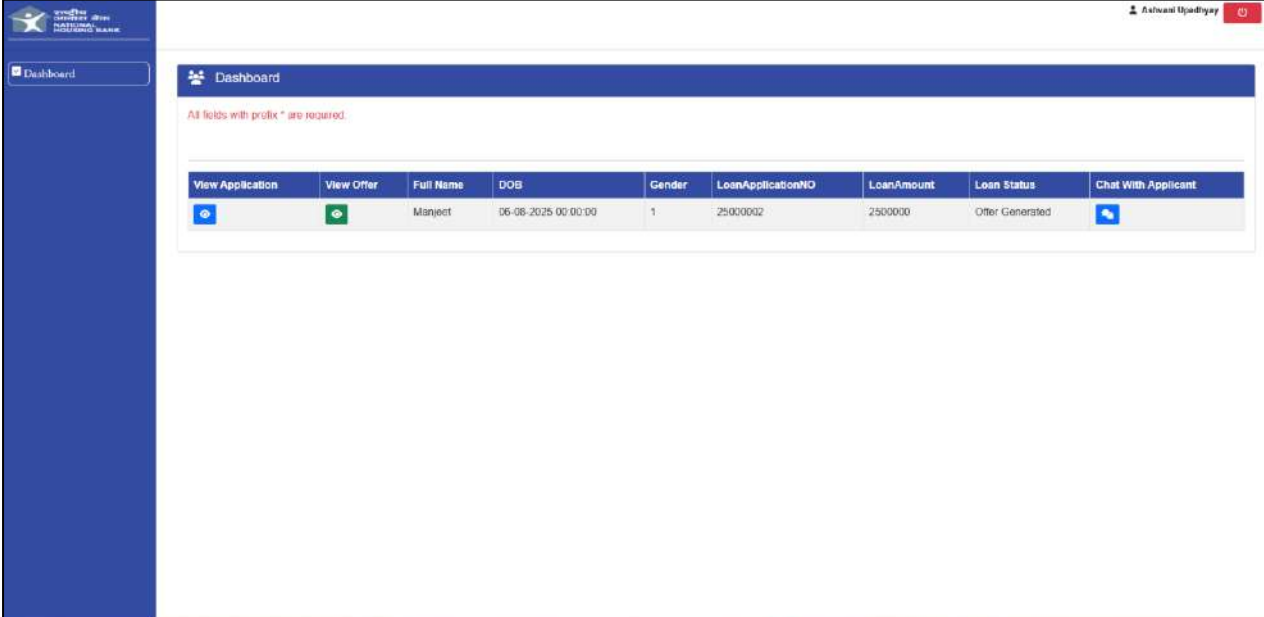
 Gender

 Loan Application No.

 Loan Amount




 Loan Status

 Chat with the Applicant



Dashboard

All fields with prefix * are required.

View Application	View Offer	Full Name	DOB	Gender	LoanApplicationNO	LoanAmount	Loan Status	Chat With Applicant
		Manjeet	06-08-2025 00:00:00	1	25000002	2500000	Offer Generated	

After clicking on the View Application tab, the user can view the application:

The screenshot shows a web application interface with a sidebar on the left containing navigation options: Dashboard, Loan Officer Registration, Loan Officer Management, Loan Officer Tagging, and View Tagging Details. The main content area displays a 'Credit Profile' table for a user named Aman Sahu. The table includes fields for PAN, CIBIL Range, and a detailed Delinquency Profile section with 12 rows of metrics.

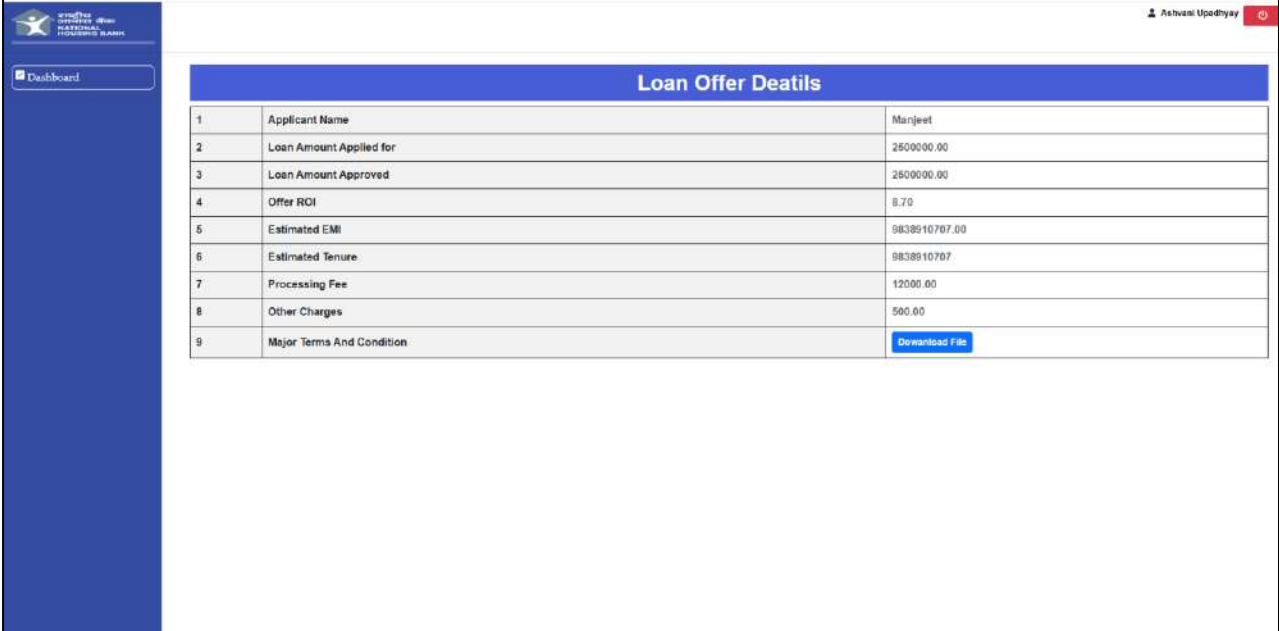
Credit Profile		
1	Applicant Name	Aman Sahu
2	PAN (Last 4 Character)	PAN
3	Cibil Range	900-000
4	Overdue / Write-off / SMA / Settlement in Core Loan (last 12 months)	
	Number Of Account Overdue	0
	Number Of Account Written Off	0
	Number Of Account Settled	0
5	Delinquency Profile	
	Number of accounts 90 or more days past due ever	0
	Number of accounts 30 or more days past due in past 12 months	0
	Worst rating on all trades in past 12 months	0
6	Number of deduped inquiries in past 6 months	0
7	Total balance of open Accounts profile verified in past 12 months for unsecured Accounts	0
8	Number of open Secured Accounts	0
9	Months since oldest trade Accounts	0
10	Number of Accounts	0
12	Number of open Accounts	0

...In Continuation to the pre-page



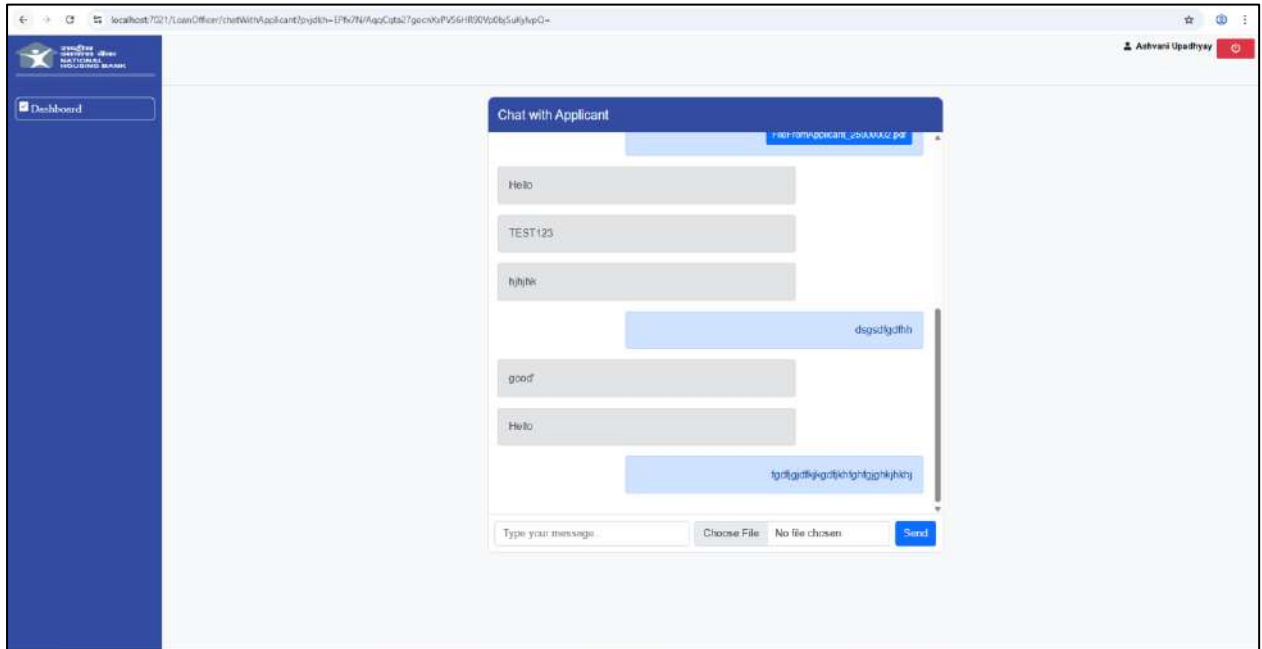
Loan Application Details		
1	Applicant Name	Manjeet
2	Loan Applied for	Plot
3	Loan Amount Required	2500000
4	Gender	1
5	Employee ID	m-124
6	Date Of Joining	06-08-2025 00:00:00
7	Date Of Retirement	06-08-2025 00:00:00
8	Organization Name	civil
9	Designation	Head
10	Nature Of Job	1
11	Place Of Posting	Delhi
12	Gross Monthly Salary	45214.00
13	Monthly Deduction	63621.00
14	Net Monthly Salary	63621.00
15	Other Monthly Income (If Any)	0.00
16	Other EMI Being Paid (If Any)	0.00
17	Property Location	Lucknow
18	City Of Property	Lucknow
19	Pin Code Of Property	201012

The loan officer will be able to view the loan offer after clicking on the View Offer tab:



Loan Offer Details		
1	Applicant Name	Manjeet
2	Loan Amount Applied for	2500000.00
3	Loan Amount Approved	2500000.00
4	Offer ROI	8.70
5	Estimated EMI	9838910707.00
6	Estimated Tenure	9838910707
7	Processing Fee	12000.00
8	Other Charges	500.00
9	Major Terms And Condition	Download File

Post acceptance of loan offer by the applicant, the loan officer will be able to communicate with the applicant through the chat box.



Post completion of the due process of loan application at PLI's end, the loan officer will be able to reflect the status in the portal.

The screenshot displays a web browser window with the URL `localhost:7021/LoanOfficers/LoanApplicationApproval`. The page title is "Loan Application Approval". The form contains the following fields:

Field Name	Value
Application ID *	25000002
Applicant Name *	Manjeet
Loan Applied For *	1
Property Location *	Lucknow
Property City *	Lucknow
Status *	-- Select Status --
Remark *	

A green "Submit" button is located at the bottom center of the form.

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