



USER MANUAL OF GRUH SUGAM PORTAL



NATIONAL HOUSING BANK

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Accessing the Application

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

The screenshot shows the GruhSugam portal homepage. At the top, there is a dark blue header with the text "GruhSugam" and the National Housing Bank logo on the right. The main content area features a white background with the following text and elements:

- Welcome To Gruh Sugam**
- Your Trusted Home Loan Platform**
- Empowering Government Employees, Defense and Paramilitary personnel with Trusted Home Loan Facilitation.
- Secure your dream with confidence.
- Click Here For Registration**
 - Primary Lending Institution Registration
 - Government Entity Registration
- Click Here For Login**
 - Primary Lending Institution Login
 - Government Entity Login
 - Loan Officer Login
 - National Housing Bank Login
 - Applicant Login
- Click Here For Password Change**
 - Click Here For Password Change
- [Click Here To Download User Manual](#)

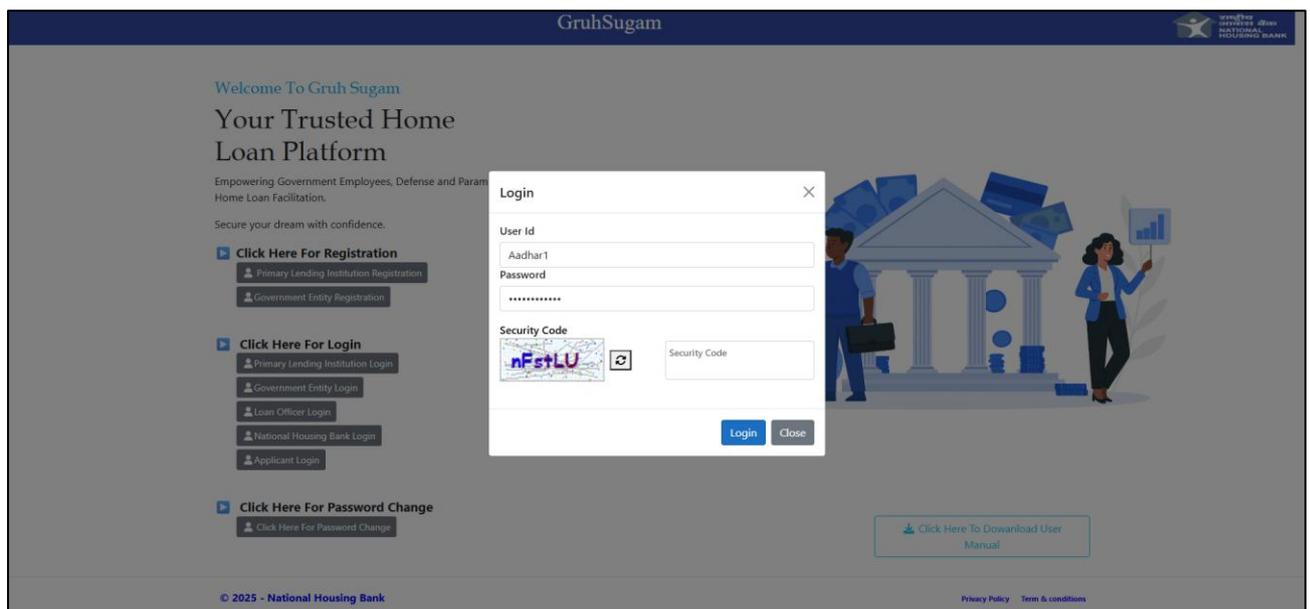
At the bottom of the page, there is a footer with the text "© 2025 - National Housing Bank" on the left and "Privacy Policy Term & conditions" on the right. An illustration on the right side of the page depicts three people (two men and one woman) in business attire standing in front of a classical building with columns, surrounded by floating banknotes and a piggy bank, symbolizing home loans and financial services.

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

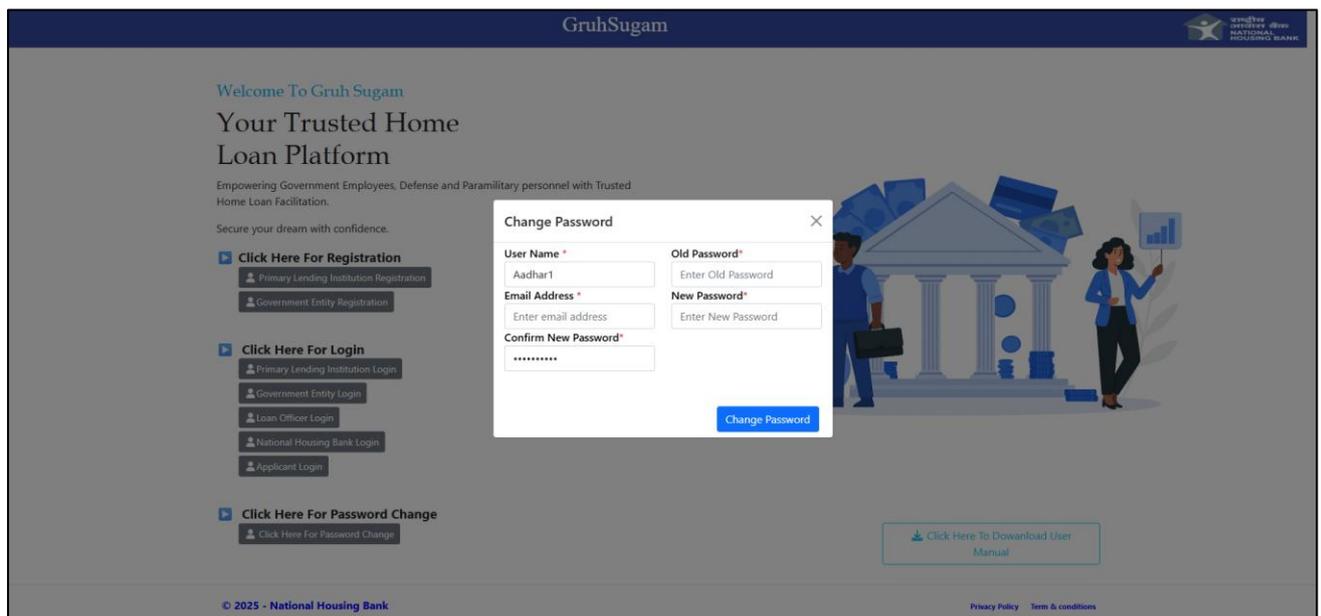
✚ E-mail address

✚ Old Password

✚ New Password

✚ Confirm New Password >> Click on Change Password

✚ Mobile OTP



The screenshot displays the GruhSugam website interface. At the top, the logo 'GruhSugam' and the National Housing Bank emblem are visible. The main heading reads 'Welcome To Gruh Sugam Your Trusted Home Loan Platform'. Below this, there are navigation links for registration and login for various user types. A 'Change Password' modal window is open in the center, containing the following fields:

- User Name ***: Aadhar1
- Old Password***: Enter Old Password
- Email Address ***: Enter email address
- New Password***: Enter New Password
- Confirm New Password***: *****

A blue 'Change Password' button is located at the bottom right of the modal. The background of the website shows a stylized illustration of a building and people, with a footer containing copyright information for 2025 and links to privacy policy and terms & conditions.

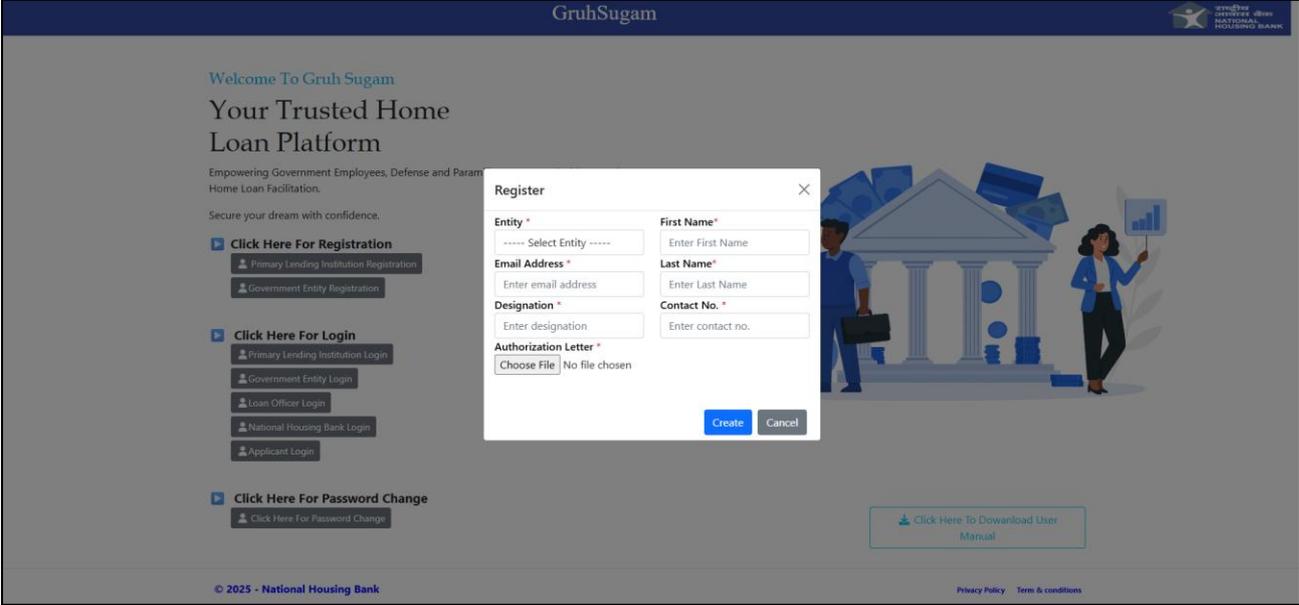
Registration of Employer/Entity

✚ 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.



The screenshot displays the GruhSugam website interface. The main page features a header with the logo and tagline 'Your Trusted Home Loan Platform'. Below this, there are sections for 'Click Here For Registration', 'Click Here For Login', and 'Click Here For Password Change'. A 'Register' modal form is overlaid on the page, containing the following fields:

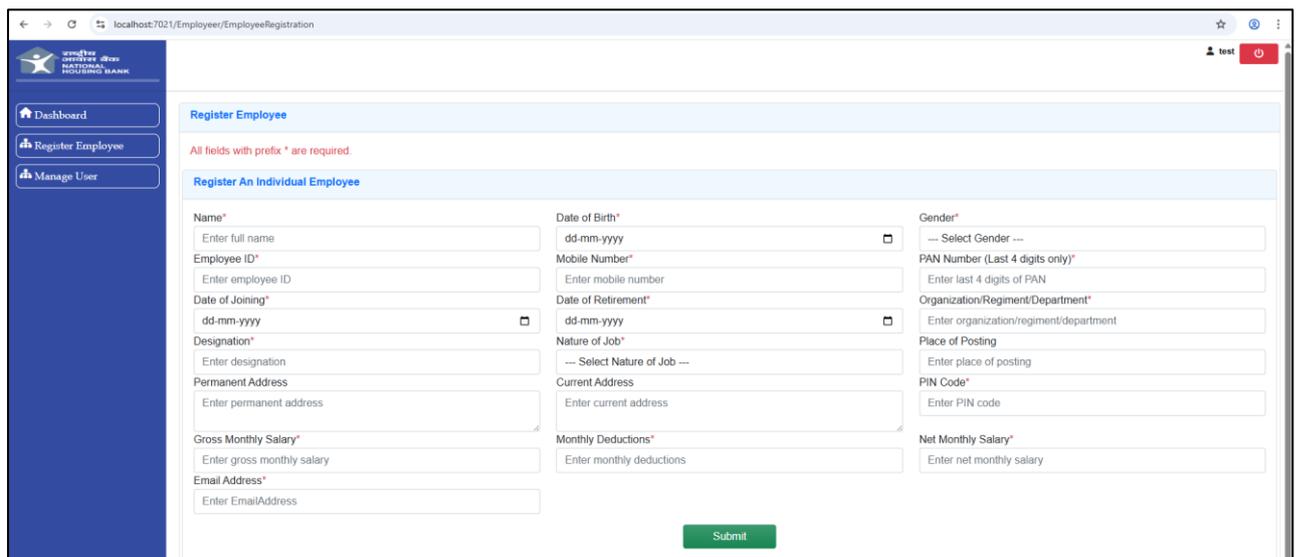
- Entity ***: A dropdown menu with the text '----- Select Entity -----'.
- First Name***: A text input field with the placeholder 'Enter First Name'.
- Email Address ***: A text input field with the placeholder 'Enter email address'.
- Last Name***: A text input field with the placeholder 'Enter Last Name'.
- Designation ***: A text input field with the placeholder 'Enter designation'.
- Contact No. ***: A text input field with the placeholder 'Enter contact no.'.
- Authorization Letter ***: A file upload field with a 'Choose File' button and the text 'No file chosen'.

At the bottom of the modal, there are 'Create' and 'Cancel' buttons. The background page shows a navigation menu with options like 'Primary Lending Institution Registration', 'Government Entity Registration', 'Primary Lending Institution Login', 'Government Entity Login', 'Loan Officer Login', 'National Housing Bank Login', and 'Applicant Login'. A footer contains the copyright notice '© 2025 - National Housing Bank' and links for 'Privacy Policy' and 'Term & conditions'.

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



localhost:7021/Employee/EmployeeRegistration

Register Employee

All fields with prefix * are required.

Register An Individual Employee

Name*
Enter full name

Date of Birth*
dd-mm-yyyy

Gender*
--- Select Gender ---

Employee ID*
Enter employee ID

Mobile Number*
Enter mobile number

PAN Number (Last 4 digits only)*
Enter last 4 digits of PAN

Date of Joining*
dd-mm-yyyy

Date of Retirement*
dd-mm-yyyy

Organization/Regiment/Department*
Enter organization/regiment/department

Designation*
Enter designation

Nature of Job*
--- Select Nature of Job ---

Place of Posting
Enter place of posting

Permanent Address
Enter permanent address

Current Address
Enter current address

PIN Code*
Enter PIN code

Gross Monthly Salary*
Enter gross monthly salary

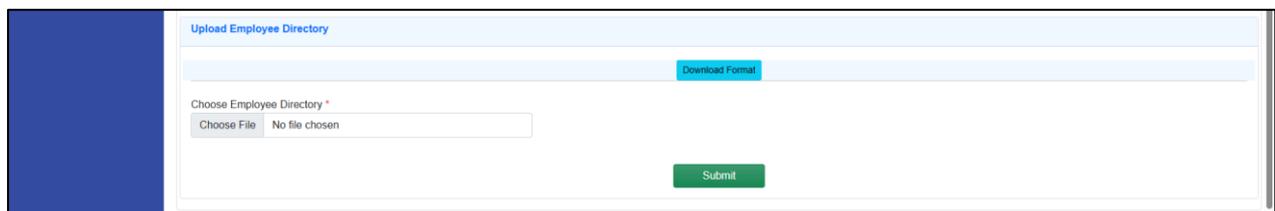
Monthly Deductions*
Enter monthly deductions

Net Monthly Salary*
Enter net monthly salary

Email Address*
Enter EmailAddress

Submit

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



Upload Employee Directory

Download Format

Choose Employee Directory *

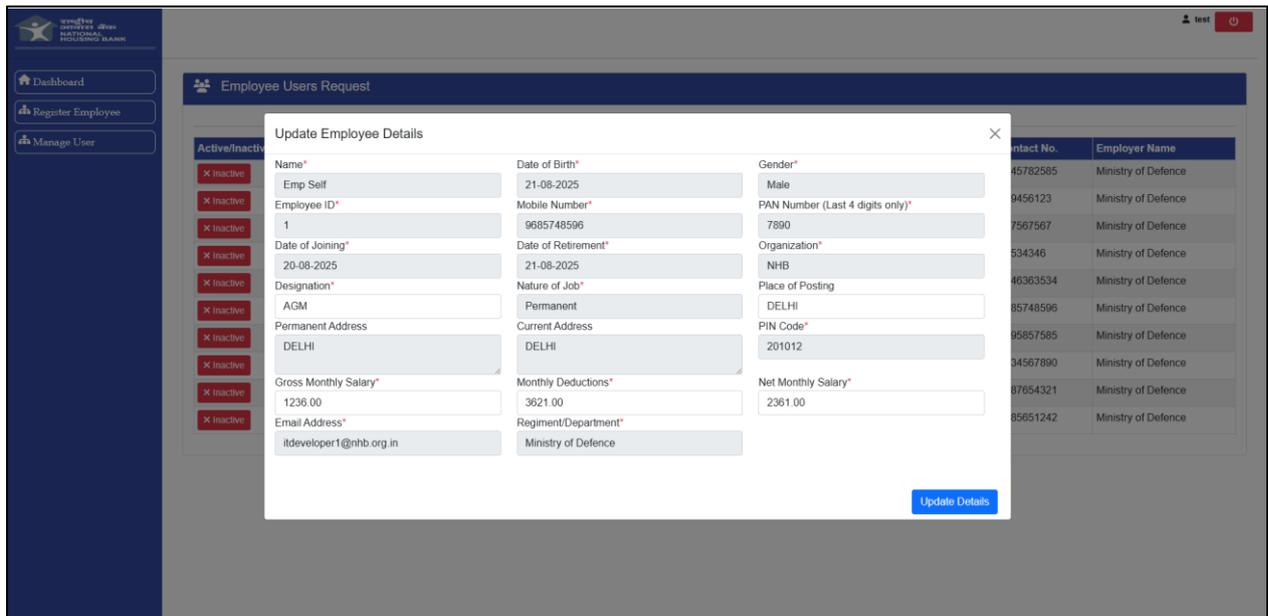
Choose File No file chosen

Submit

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	9645782585	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	qwe	avb qwe	aw@1.com	43534346	Ministry of Defence
X Inactive	Edit	Active	test	NodalUser	a@5.com	8746363534	Ministry of Defence
X Inactive	Edit	Active	AGM	Emp Self	itdeveloper1@nhb.org.in	9685748596	Ministry of Defence
X Inactive	Edit	Active	Wing Commander	Aman Sahu	A@G.COM	7895857585	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	7885651242	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 shows 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).

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 shows 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), Other EMI Being Paid, Property Location, City of Property to be Purchased, Pin Code of property, Loan Applied For (--- Select Loan Applied For ---), and Loan Amount Required.

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)

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

Credit Profile

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

*

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

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

*

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

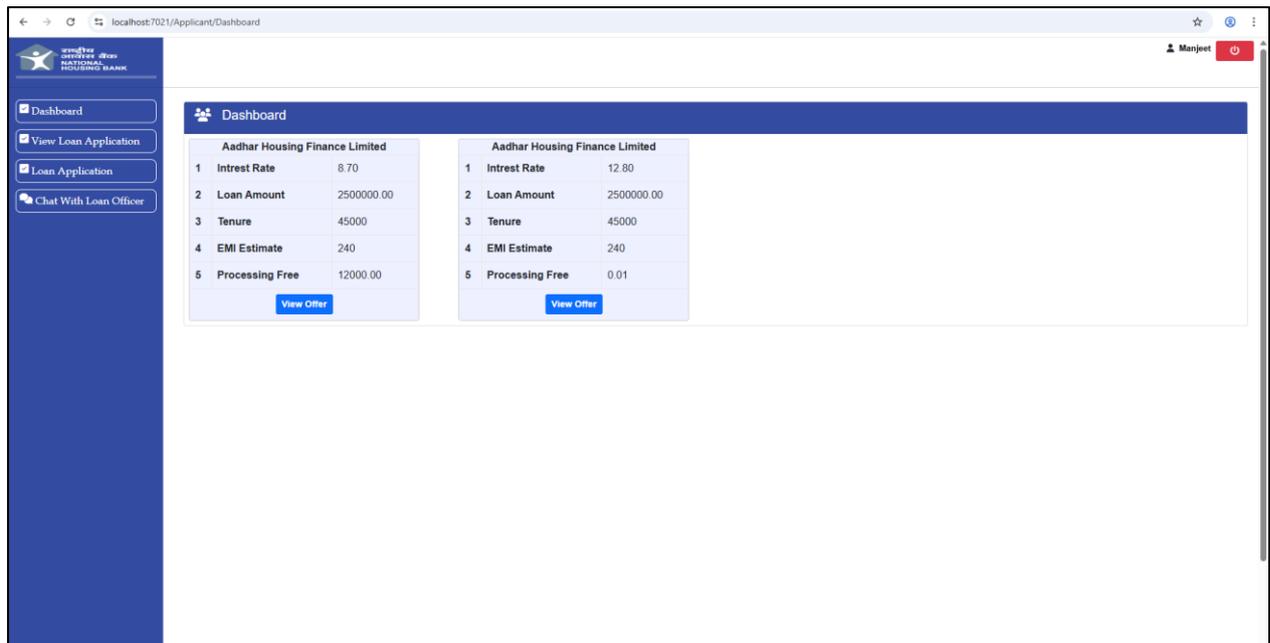
Preview Application

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:



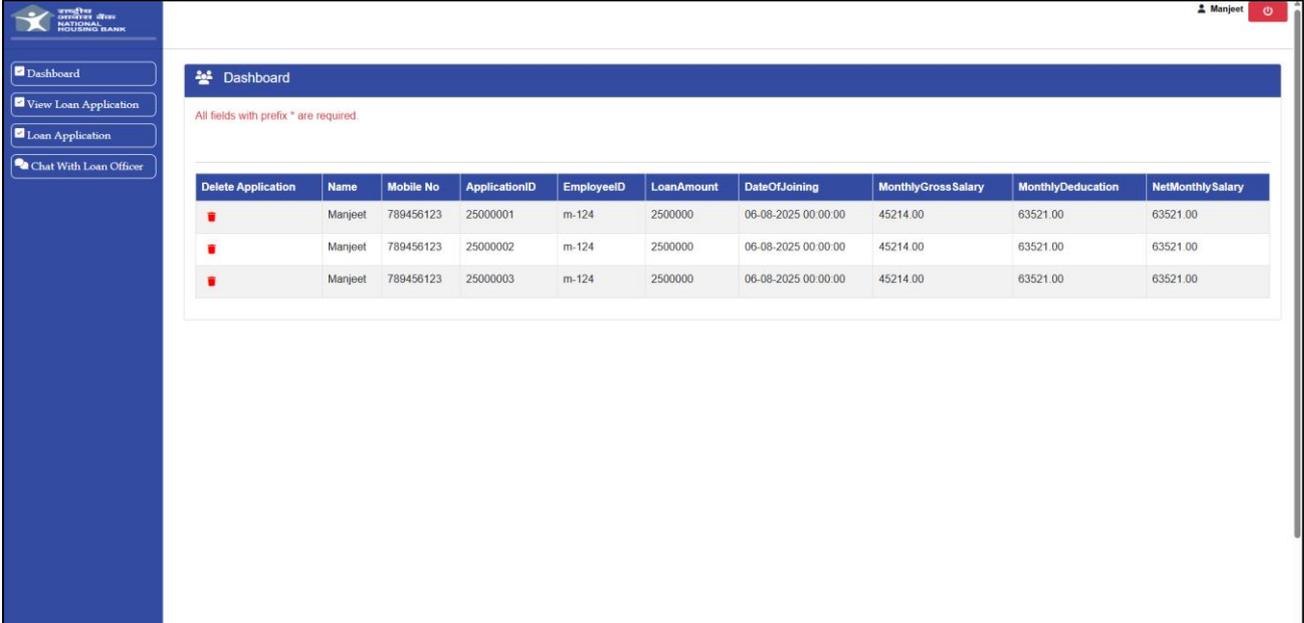
The applicant will be able to view/accept the loan offer post clicking on the View Offer tab:

The screenshot displays a web application interface for a National Housing Bank. The sidebar on the left contains 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 information:

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".

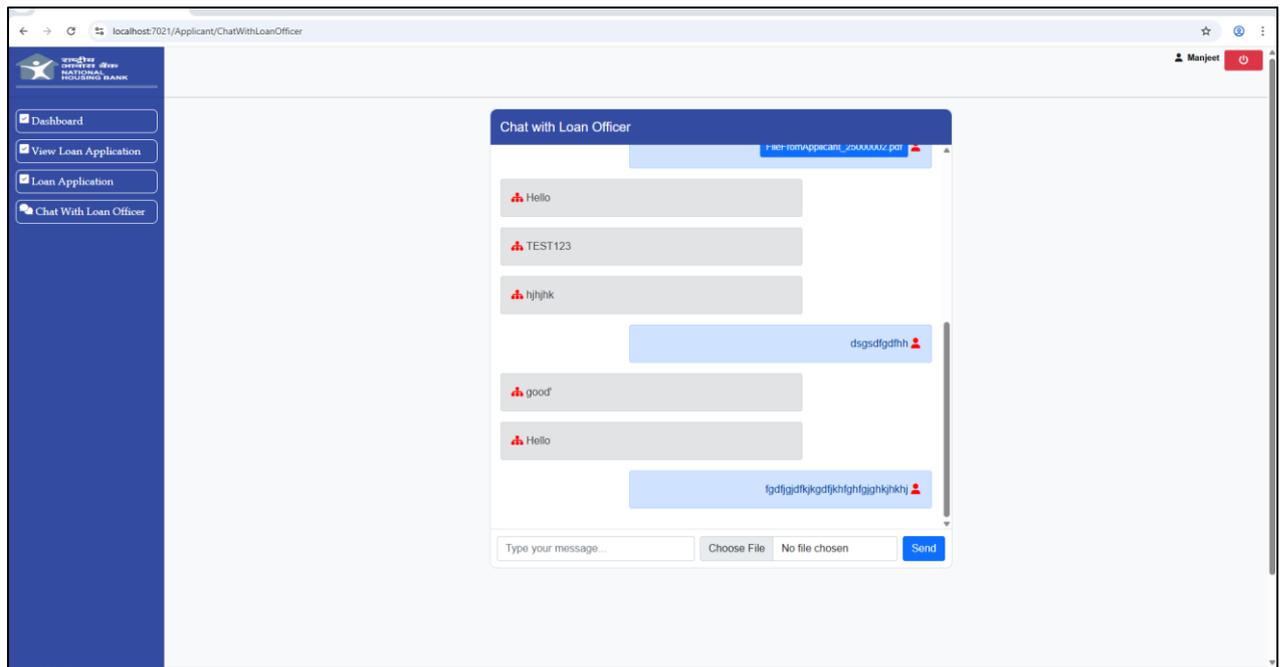
The applicant will be able to view the loan application details after clicking on the View Loan Application tab:



The screenshot displays a web application interface for a national housing bank. On the left is a dark 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 error message: 'All fields with prefix * are required.' Below this is a table with columns for 'Delete Application', 'Name', 'Mobile No', 'ApplicationID', 'EmployeeID', 'LoanAmount', 'DateOfJoining', 'MonthlyGross Salary', 'MonthlyDeduction', and 'NetMonthly Salary'. Three rows of data are shown, each with a red delete icon in the first column.

Delete Application	Name	Mobile No	ApplicationID	EmployeeID	LoanAmount	DateOfJoining	MonthlyGross Salary	MonthlyDeduction	NetMonthly Salary
	Manjeet	789456123	25000001	m-124	2500000	06-08-2025 00:00:00	45214.00	63521.00	63521.00
	Manjeet	789456123	25000002	m-124	2500000	06-08-2025 00:00:00	45214.00	63521.00	63521.00
	Manjeet	789456123	25000003	m-124	2500000	06-08-2025 00:00:00	45214.00	63521.00	63521.00

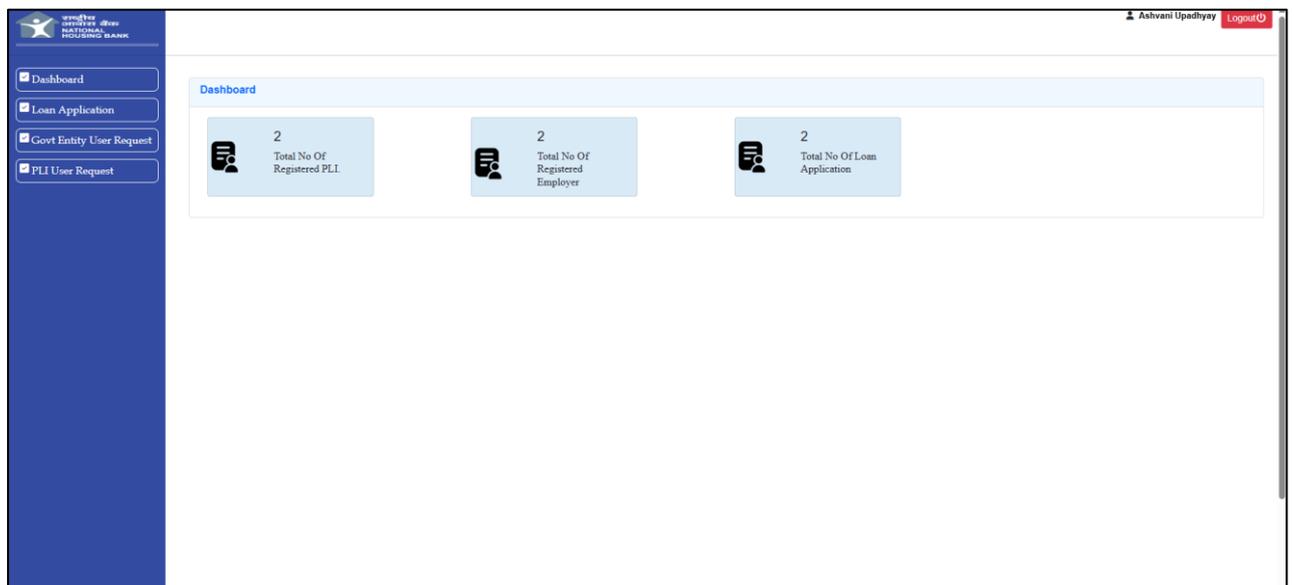
Post acceptance of loan offer, the applicant will be able to communicate with the loan officer through the chat box.



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	Aman 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	Manjeet	06-08-2025 00:00:00	1	202509099092	80000	Submitted	09-Sept-2025
	Generated	Manjeet	06-08-2025 00:00:00	1	202509099093	65476578	Submitted	09-Sept-2025
	Generated	Pranali Kamble	13-08-1997 00:00:00	Female	202511091	1000000	Offer Accepted	11-Sept-2025
	Generated	Saurabh Azgaonkar	01-09-1993 00:00:00	Male	2025110911092	1500000	Offer Accepted	11-Sept-2025
	Generated	Mona Malhotra	12-03-2000 00:00:00	Female	202512091	8000000	Offer Accepted	12-Sept-2025
	Generated	sheelu kumari	12-12-2000 00:00:00	Female	2025120912092	500000	Offer Accepted	12-Sept-2025
	Generated	sheelu kumari	12-12-2000 00:00:00	Female	2025120912093	600000	Submitted	12-Sept-2025
	Generated	amish dasora	09-09-1999 00:00:00	Female	2025120912094	1300000	Loan Approved	12-Sept-2025
	Generated	anuja bang	25-06-2000 00:00:00	Female	202515091	700000	Loan Approved	15-Sept-2025
	Generated	Abhishek Sablok	15-03-1998 00:00:00	Male	2025150915092	6000000	Offer Accepted	15-Sept-2025
	Generated	Pranali Kamble	13-08-1997 00:00:00	Female	2025150915093	-500000	Submitted	15-Sept-2025

Entity Registration Approval from NHB



शुद्ध निवेश बैंक
शुद्ध
NATIONAL
HOUSING BANK

Ashvani Upadhyay Logout

+ Employer Users Request

Employer Name *

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	dfsdfgdf	wrsdatsd sdfgsdfg	fdgggggggwwerrrr@gmail.com	9556231245	Ministry of Finance	📄 Authorization Letter
✗ click Here To DeActivate	✎ Edit	Active	AGM	Munish Bhutani	munish.bhutani@nhb.org.in	8130498078	Ministry of Finance	📄 Authorization Letter
✗ click Here To DeActivate	✎ Edit	Active	Secretary	Nisha bagri	nisha.bagri@aaavas.in	8209577807	Ministry of Finance	📄 Authorization Letter
✗ click Here To DeActivate	✎ Edit	Active	Head of HR	Kumaresan C	kumaresan.c@aadharhousing.com	9884874884	Ministry of Information and Broadcasting	📄 Authorization Letter
✗ click Here To DeActivate	✎ Edit	Active	BA	PNBHFL GOVT	Anmol.raj@pnbhousing.com	8920517950	Ministry of Defence	📄 Authorization Letter
✗ click Here To DeActivate	✎ Edit	Active	Field Marshal	Kathir R	kathir_v38@yahoo.com	7240498743	Ministry of Defence	📄 Authorization Letter
✗ click Here To DeActivate	✎ Edit	Active	test	test	ldeveloper3@nhb.org.in	9015282425	Ministry of Defence	
✗ click Here To DeActivate	✎ Edit	Active	rghdh	datsdf sdtgfsdftg	sdgs@gmail.com	7894562581	Ministry of Defence	
✔ click Here To Activate	✎ Edit	InActive		Ashvani Upadhyay	Ash@gmail.com	9856895689	Ministry of Defence	📄 Authorization Letter

PLI Registration Approval from NHB



नॅशनल
होमिनेस अँड
होसिंग बँक

Ashvani Upadhyay Logout

- [Dashboard](#)
- [Loan Application](#)
- [Govt Entity User Request](#)
- [PLI User Request](#)

PLI Users Request

PLI Type *

Employer Name *

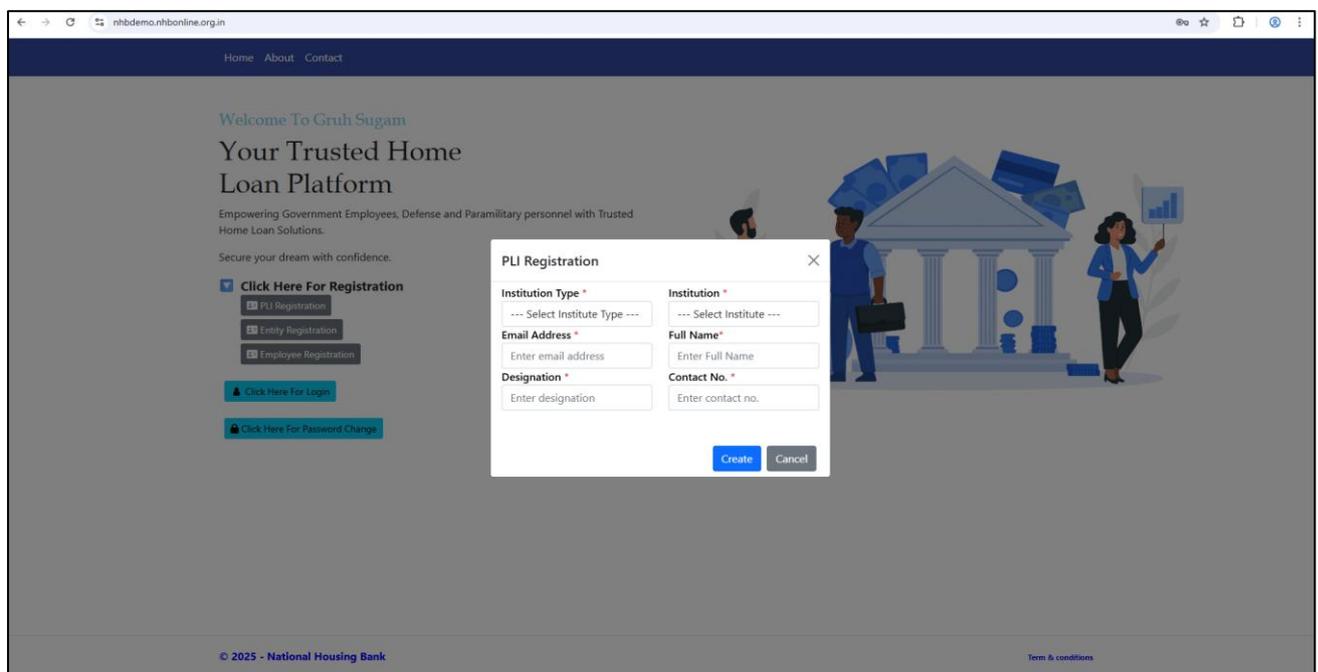
Active/Inactive User	Edit User	Account Status	Designation	Full Name	Email Address	Contact No.	Institute Name
X Click Here To De-Activate	Edit	Active	DY Manager	Ramesh	dev1@nhb.org.in	9869859885	Aadhar Housing Finance Limited
X Click Here To De-Activate	Edit	Active	CITO	Sharad Jambukar	sharad.jambukar@aadharhousing.com	9920730519	Aadhar Housing Finance Limited
X Click Here To De-Activate	Edit	Active	Product	Geetanjali Kharwar	geetanjali.kharwar@aavas.in	8000466247	Aavas Financiers Limited
X Click Here To De-Activate	Edit	Active	Vice President	Devdatta Harip	devdatta.harip@aavas.in	8447890813	Aavas Financiers Limited
X Click Here To De-Activate	Edit	Active	Digital Head	Kathirvel Srinivasan	kathirvel.srinivasan@aavas.in	9008558184	Aavas Financiers Limited
X Click Here To De-Activate	Edit	Active	Manager	Amit Kumar	Aavas@gmail.com	8989562312	Aavas Financiers Limited
X Click Here To De-Activate	Edit	Active	App Cluster Lead	Swapna Kuncheria	swapna.kuncheria@pnbhousing.com	7387084443	PNB Housing Finance Limited
X Click Here To De-Activate	Edit	Active	Head IT	Vikas Jaitly	vikas.jaitly@pnbhousing.com	9711813992	PNB Housing Finance Limited
X Click Here To De-Activate	Edit	Active	XYZ	Amit Bhatia	amit.bhatia@truhomefinance.in	8971900311	Shriram Housing Finance Limited
X Click Here To De-Activate	Edit	Active	Lead Impact Initiatives	Sayali Marawar	sayali.marawar@vastuhfc.com	9867446445	Vastu Housing Finance Corporation Limited
X Click Here To De-Activate	Edit	Active	Manager	Munish	munishbhatani@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

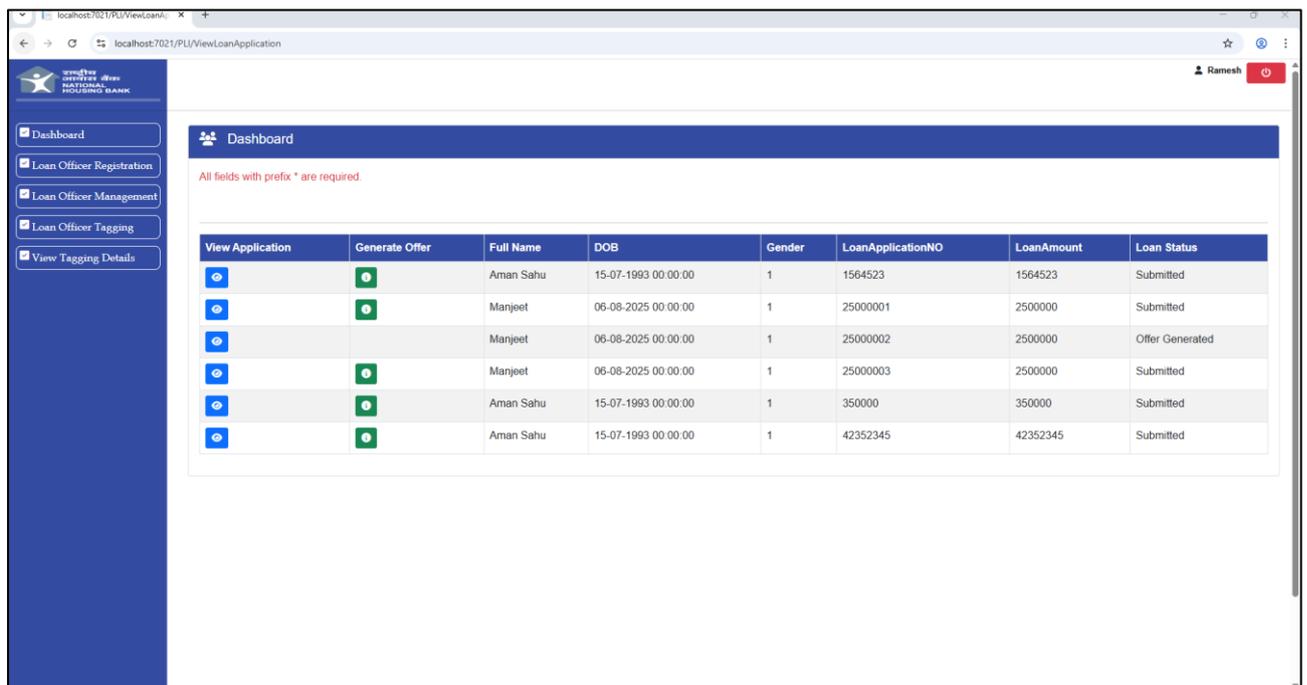
 Date of Birth

 Gender

 Loan Application No.

 Loan Amount

 Loan Status



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	000-000
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 60 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 Deatils		
1	Applicant Name	Aman Sahu
2	Loan Applied for	Plot
3	Loan Amount Required	1664523
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	dfgdfgh
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 a form with the following 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) *	

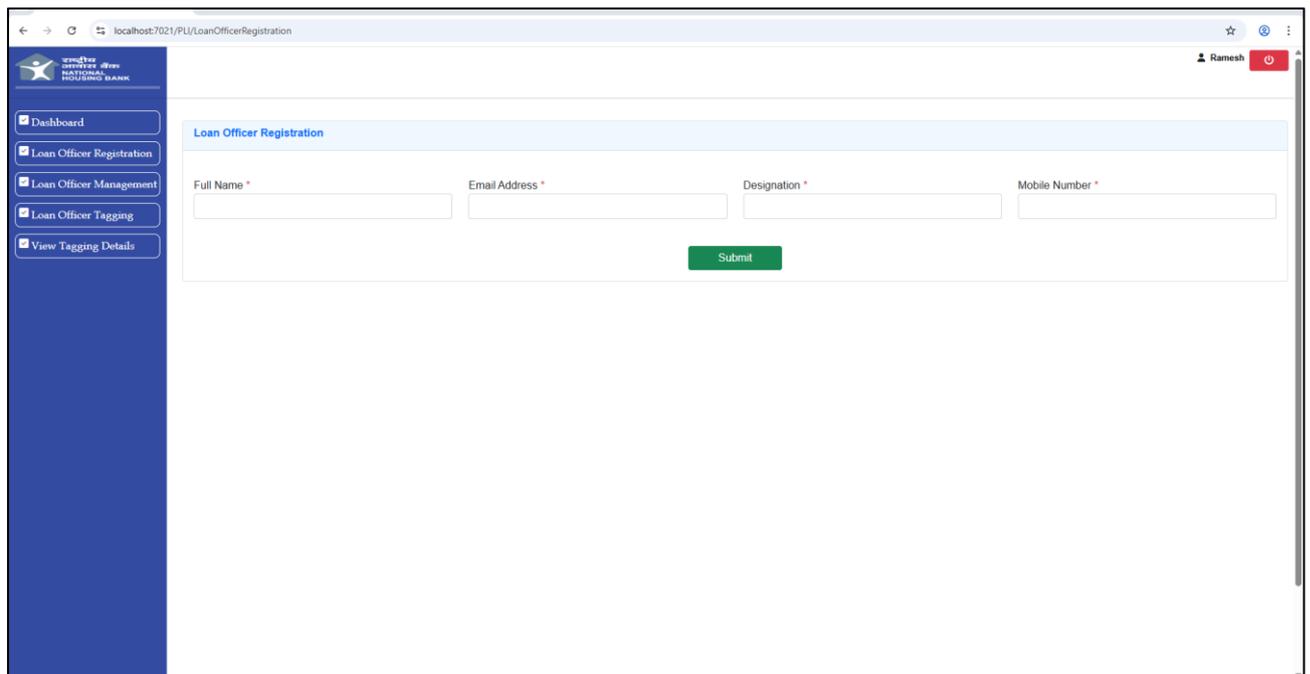
At the bottom of the form is a green button labeled 'Generate Offer'. The top right corner of the application window shows a 'Refresh' button and a user profile icon.

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:

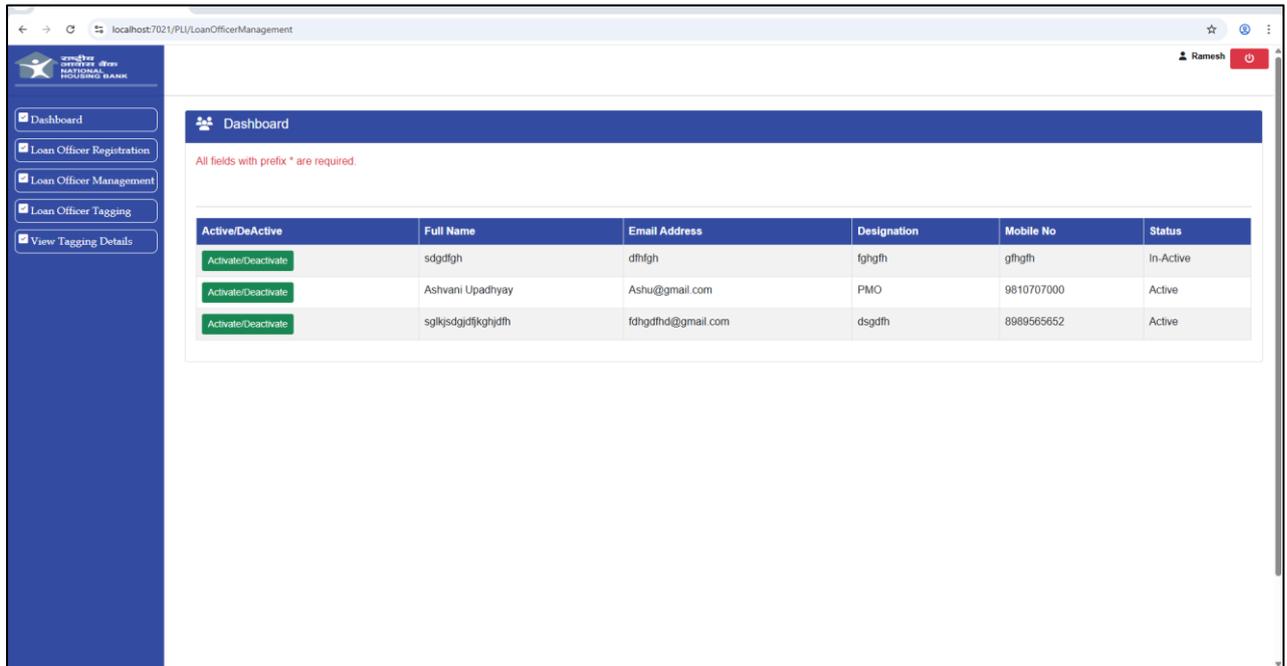
- ✓ Full Name
- ✓ E-mail address
- ✓ Designation
- ✓ Mobile Number



The screenshot shows a web browser window with the URL `localhost:7021/PLI/LoanOfficerRegistration`. The page title is "Loan Officer Registration". On the left, there is a blue sidebar menu with the following items: Dashboard, Loan Officer Registration (selected), Loan Officer Management, Loan Officer Tagging, and View Tagging Details. The main content area contains a registration form with four input fields: "Full Name *", "Email Address *", "Designation *", and "Mobile Number *". Below the fields is a green "Submit" button. The browser's address bar shows the user is logged in 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.

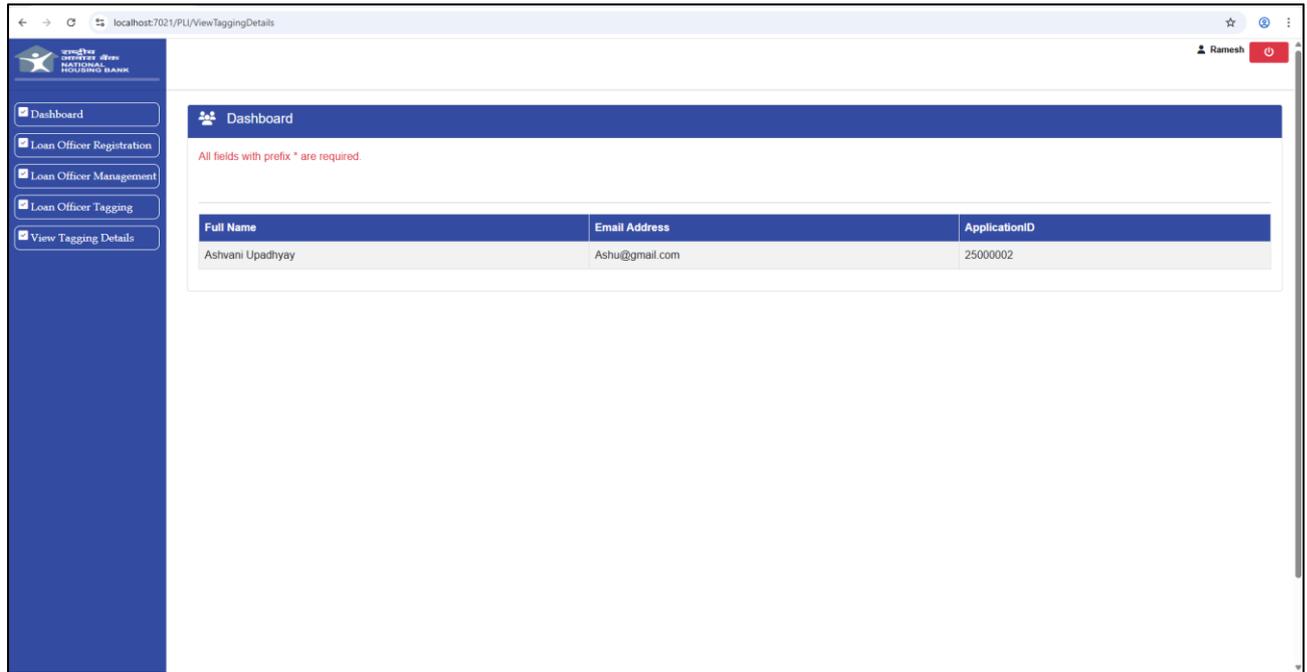
The screenshot shows a web application interface for 'Loan Application And Officer Tagging'. On the left is a blue sidebar with navigation links: Dashboard, Loan Officer Registration, Loan Officer Management, Loan Officer Tagging (selected), and View Tagging Details. The main content area has a light blue header with the title 'Loan Application And Officer Tagging'. Below the header is a form with the following fields: Application ID * (text input with value 25000002), Applicant Name * (text input with value Manjeet), Loan Applied For * (text input with value 1), Property Location * (text input with value Lucknow), Property City * (text input with value Lucknow), and Officer Name * (dropdown menu with value --- Select Officer---). A green Submit button is located below the form fields. The top right corner of the page shows the user name 'Ramesh' and a red power 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

The screenshot shows the Loan Officer Dashboard interface. The top left corner features the logo of the National Housing Bank. The dashboard title is "Dashboard". A red message states "All fields with prefix * are required." Below this is a table with the following data:

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	

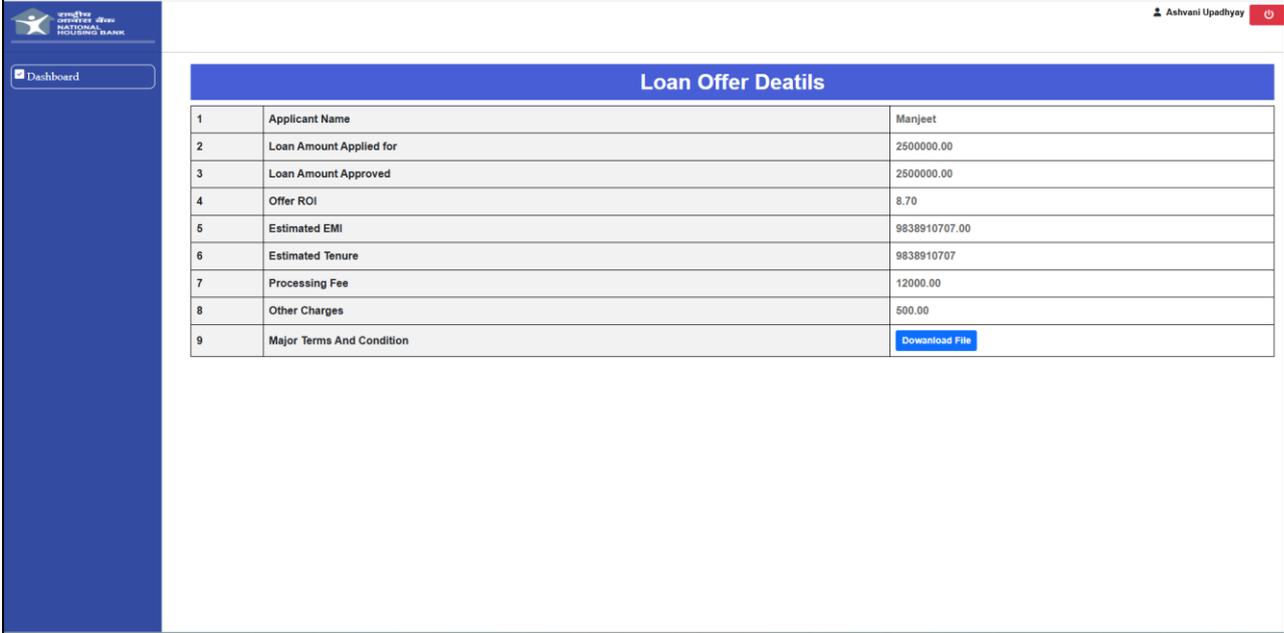
After clicking on the View Application tab, the user can view the application:

Credit Profile		
1	Applicant Name	Aman Sahu
2	PAN (Last 4 Character)	PAN
3	Cibil Range	000-000
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 60 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 Deatils		
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	63521.00
14	Net Monthly Salary	63521.00
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

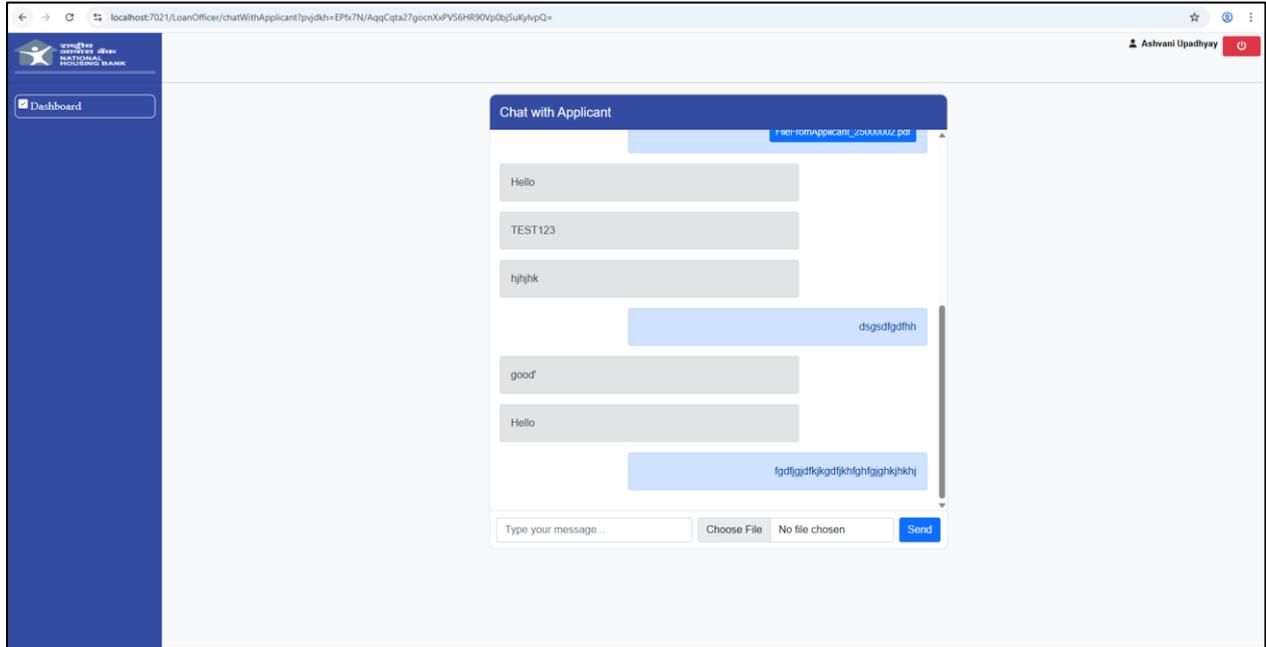
The loan officer will be able to view the loan offer after clicking on the View Offer tab:



The screenshot displays a web application interface. On the left is a dark blue sidebar with the logo of 'National Housing Bank' and a 'Dashboard' button. The top right corner shows the user's name 'Ashvani Upadhyay' and a power icon. The main content area features a blue header titled 'Loan Offer Details' above a table with 9 rows. The table lists various loan parameters such as Applicant Name, Loan Amount Applied for, Loan Amount Approved, Offer ROI, Estimated EMI, Estimated Tenure, Processing Fee, Other Charges, and Major Terms And Condition. A 'Download File' button is located at the end of the last row.

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/LoanOfficer/LoanApplicationApproval`. The page title is "Loan Application Approval". On the left, there is a blue sidebar with a logo for "SHRI YASH DUTTA INSTITUTIONAL HOUSING BANK" and two menu items: "Dashboard" and "Application Approval". The main content area contains a form with the following fields:

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

A green "Submit" button is located below the form fields.

---END OF DOCUMENT---