# USER MANUAL OF GRUH SUGAM PORTAL

NATIONAL HOUSING BANK

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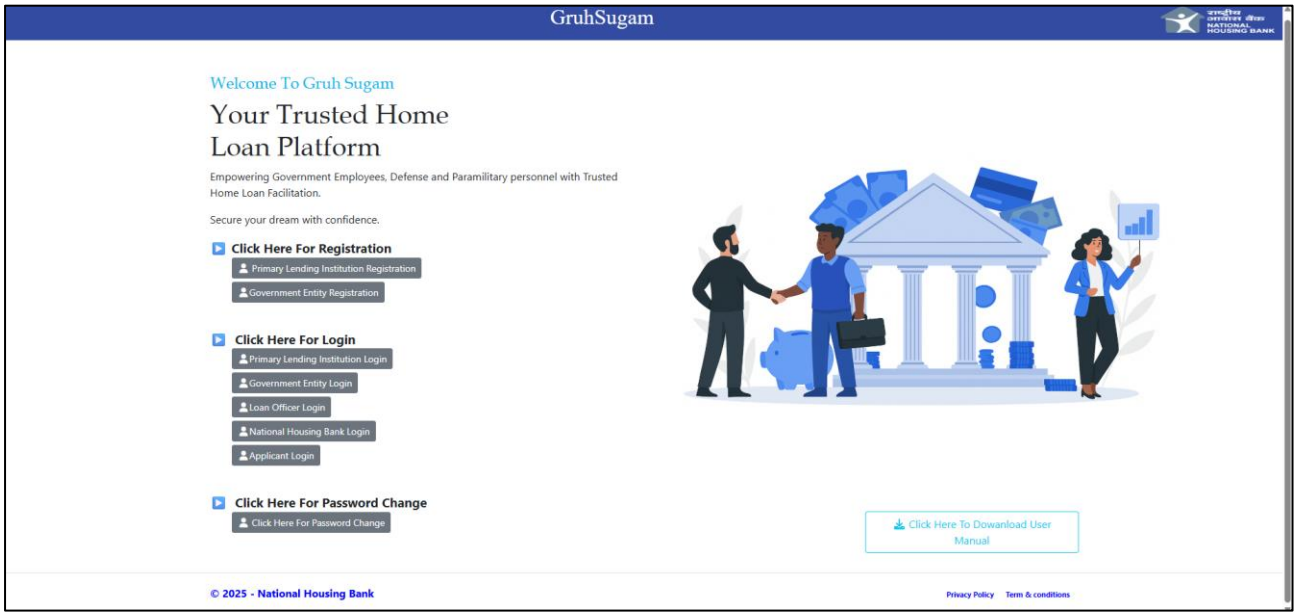
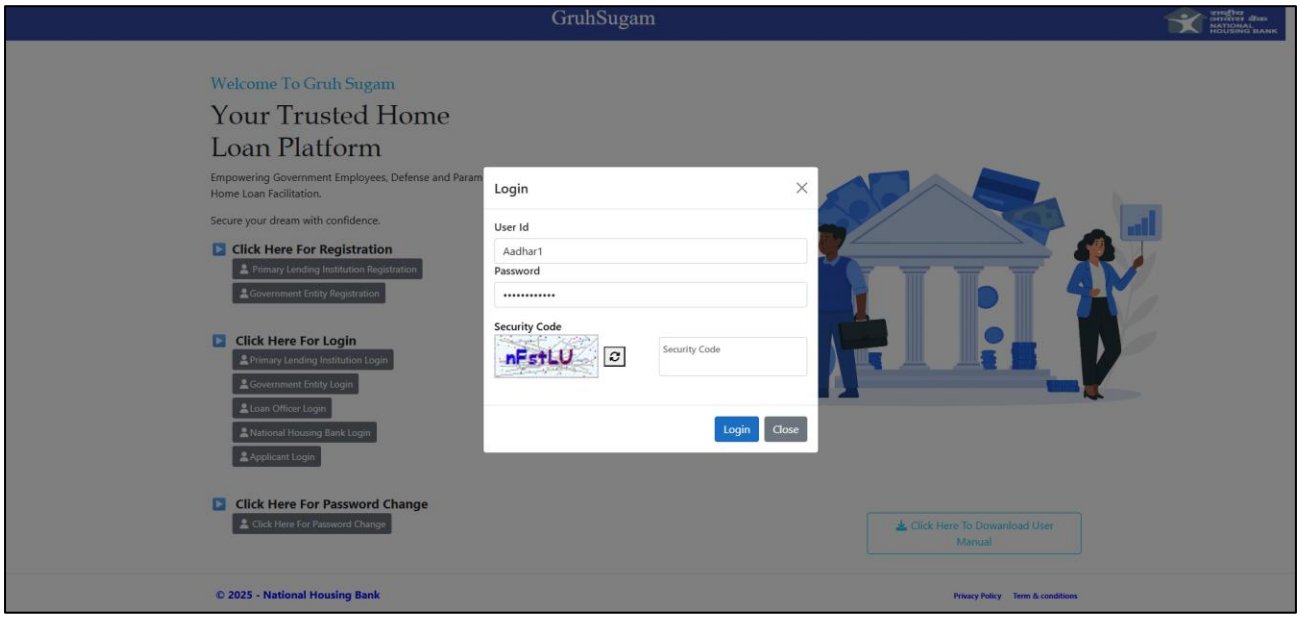
# Accessing the Application

- Click on following URL to access the portal: [https://nhbdemo.nhbonline.org.in/](https://nhbdemo.nhbonline.org.in/)



# How to Login into the Gruh Sugam Portal

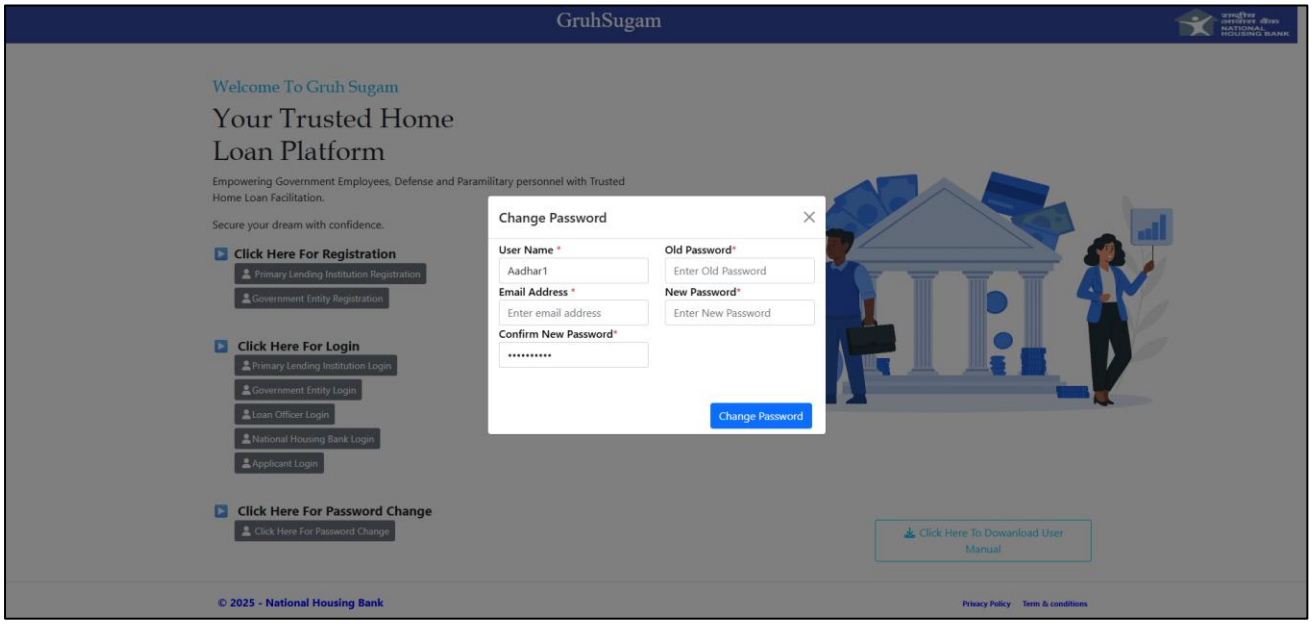
- User can login to the portal once the user id has been created.
- Enter the following details for login to the portal:
  - ✓ User ID
  - ✓ Password
  - ✓ Security Code (Captcha)
  - ✓ Mobile OTP



# 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



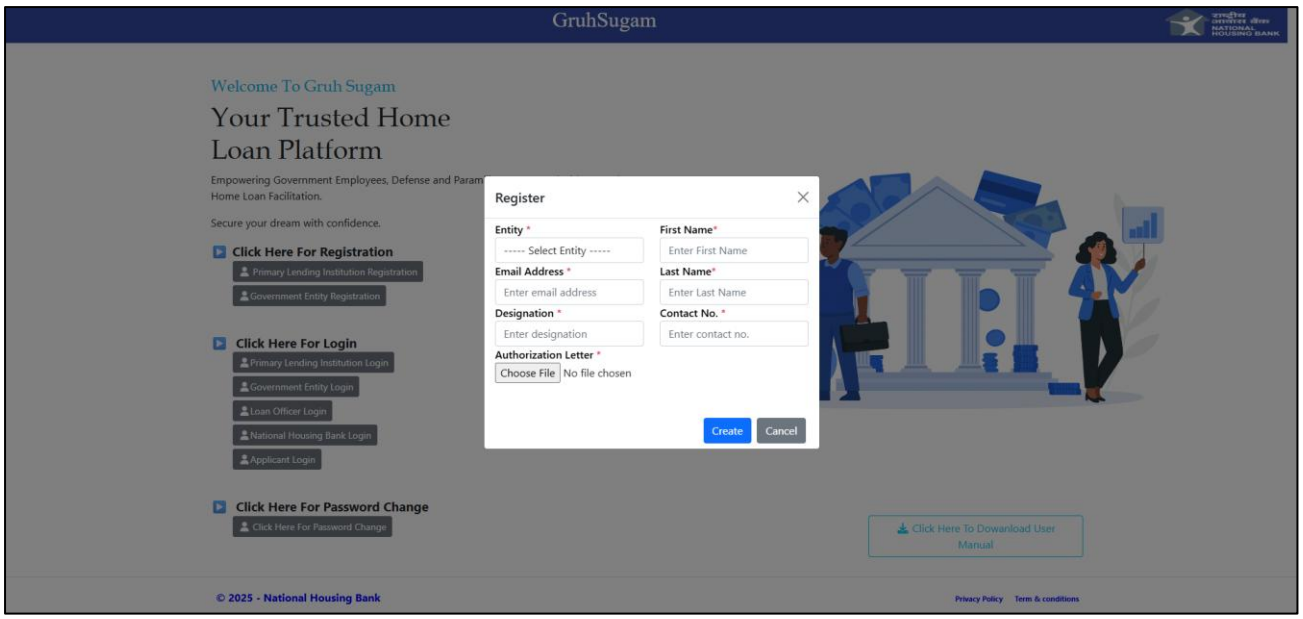
# Registration of Employer/Entity

- 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

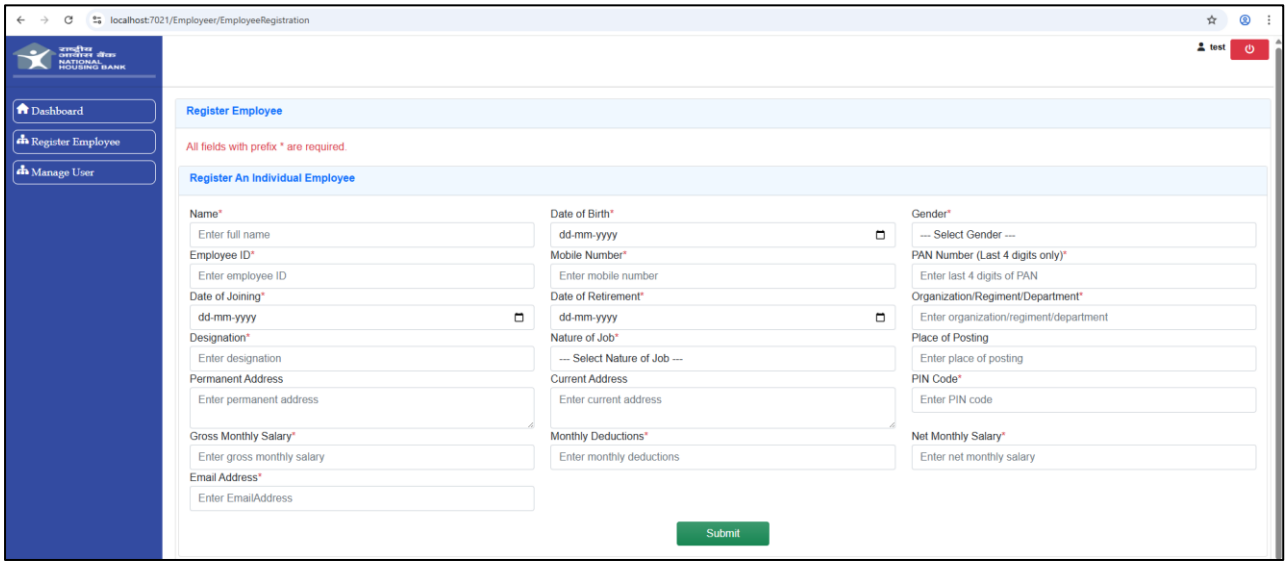
- Attach the **Authorization Letter** as per the specified format.



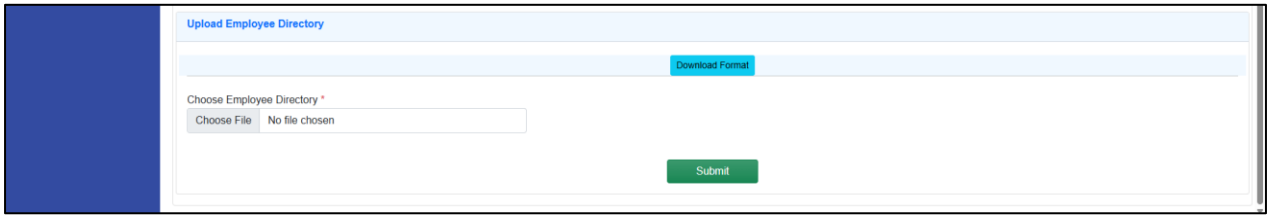
# Details of Entity Dashboard

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

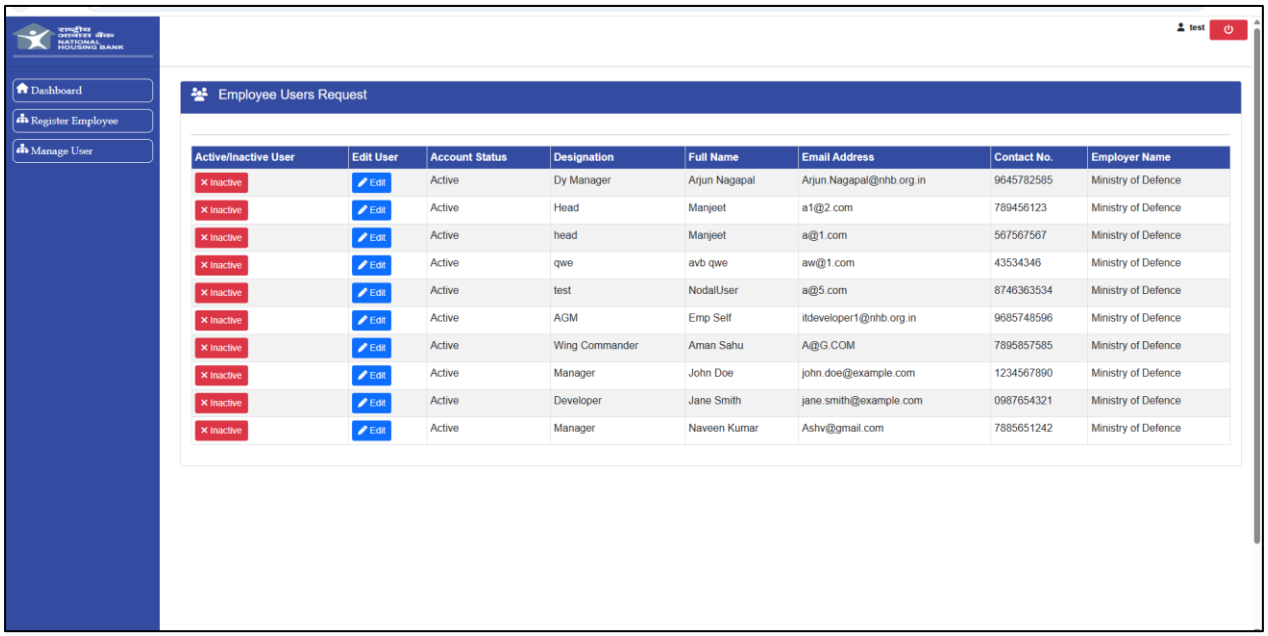
- Individual Employee Registration Screen



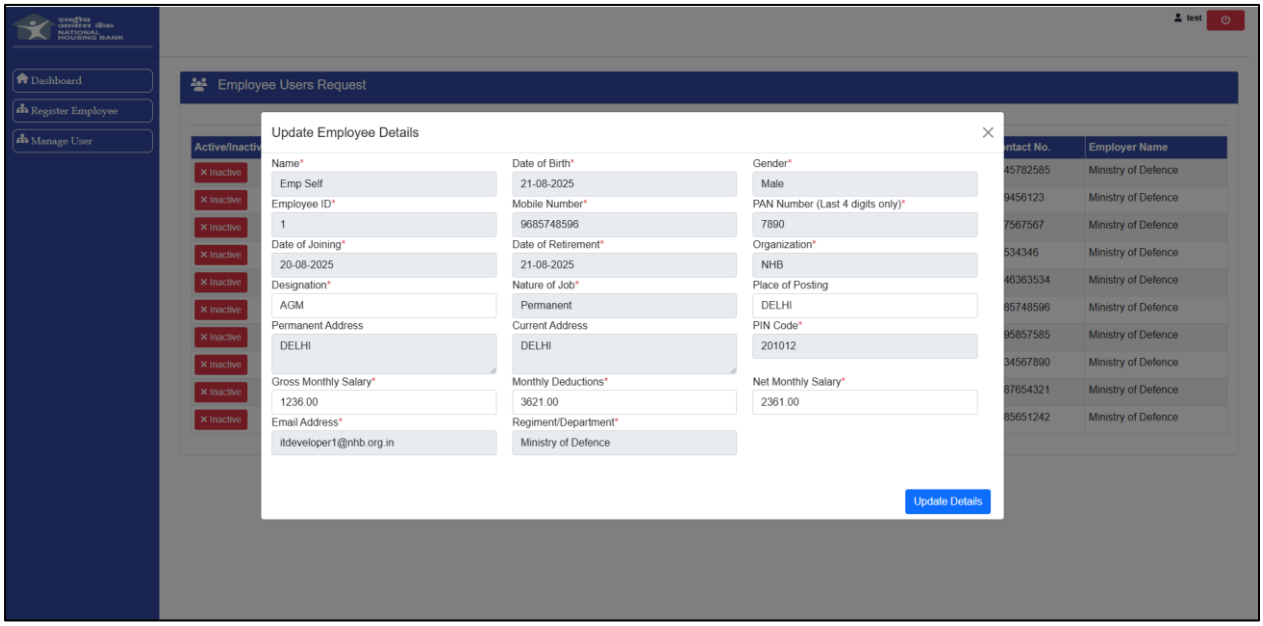

- Bulk Employee Registration Screen: User will have to upload the employee directory and submit the same.



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

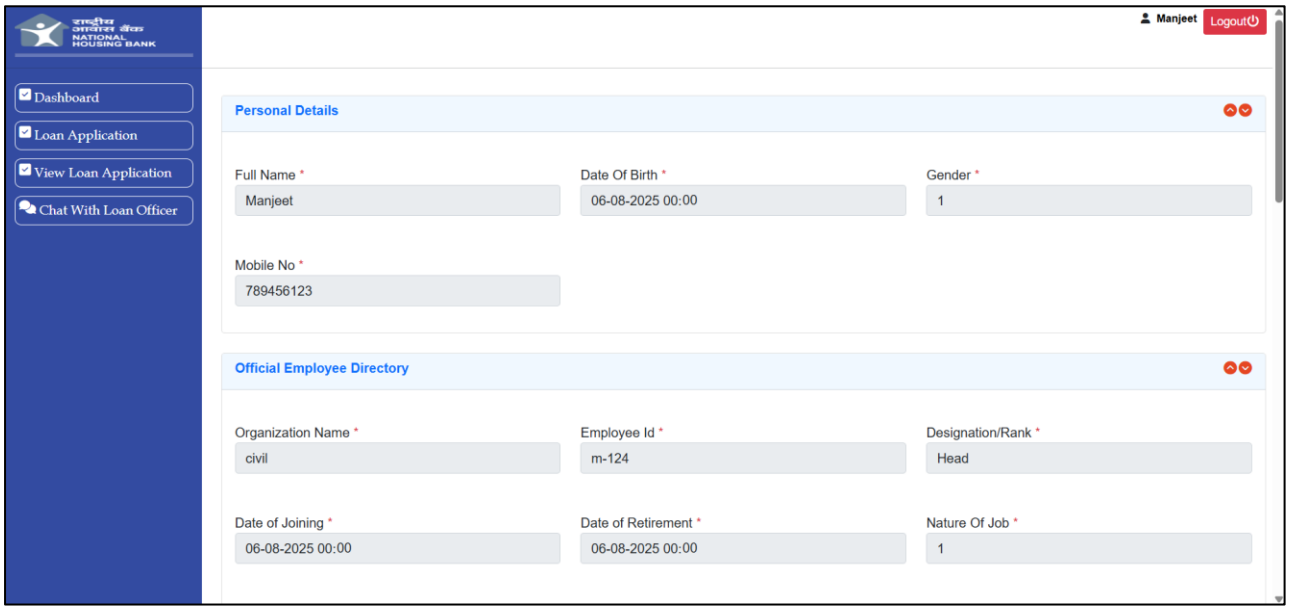


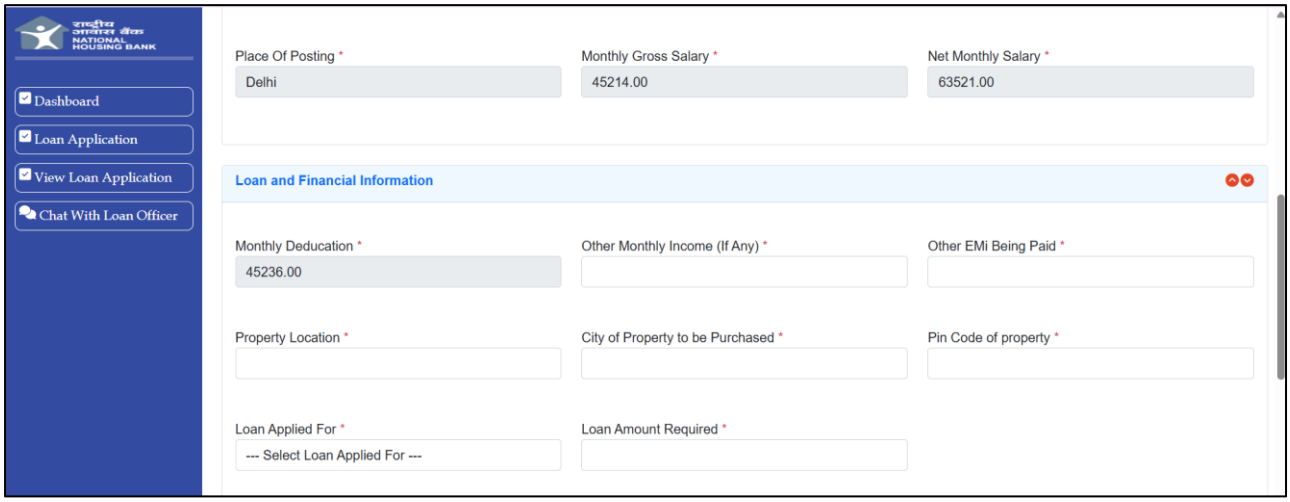
Further, the user can edit the details of the employee(s) under the same screen:

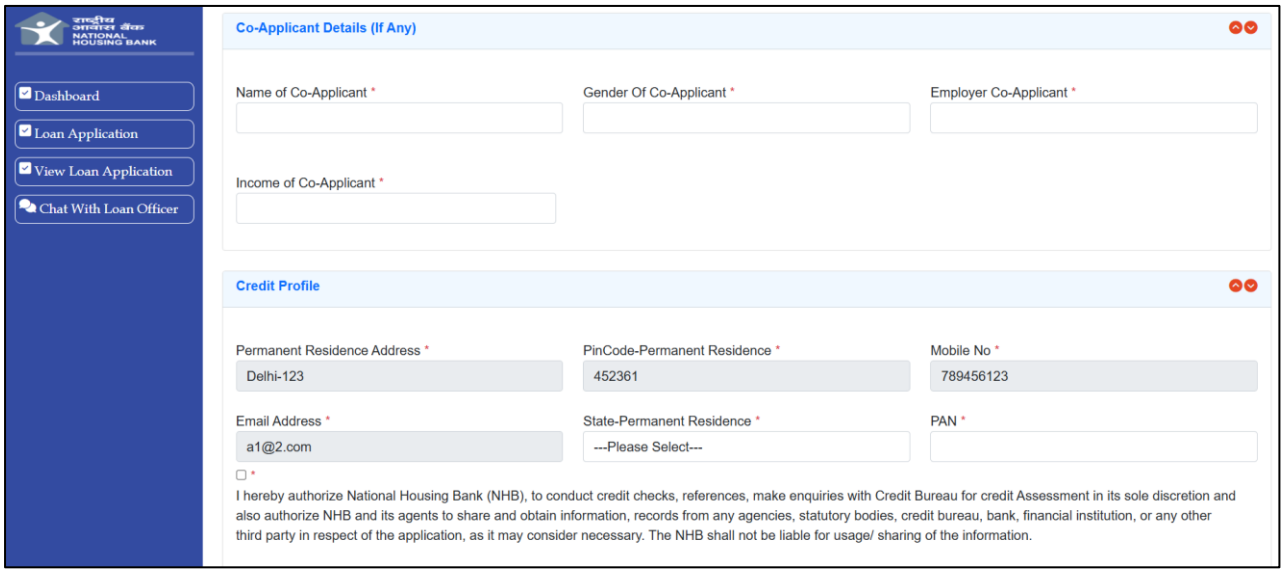


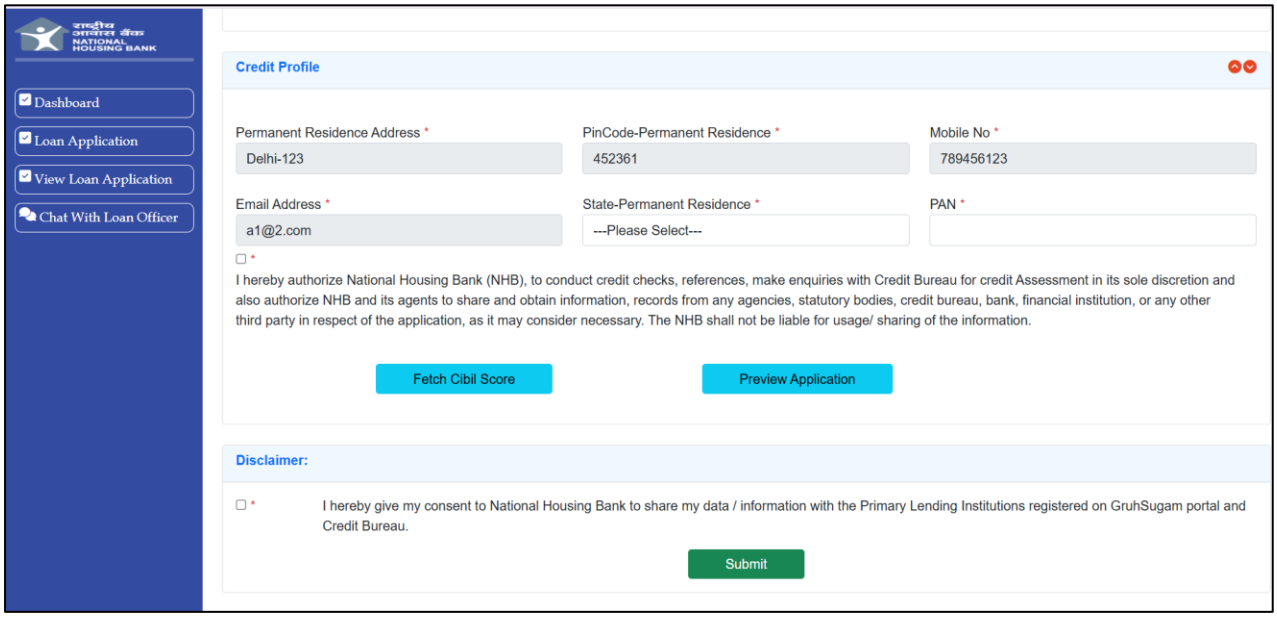
# Details of Loan Applicant Dashboard

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

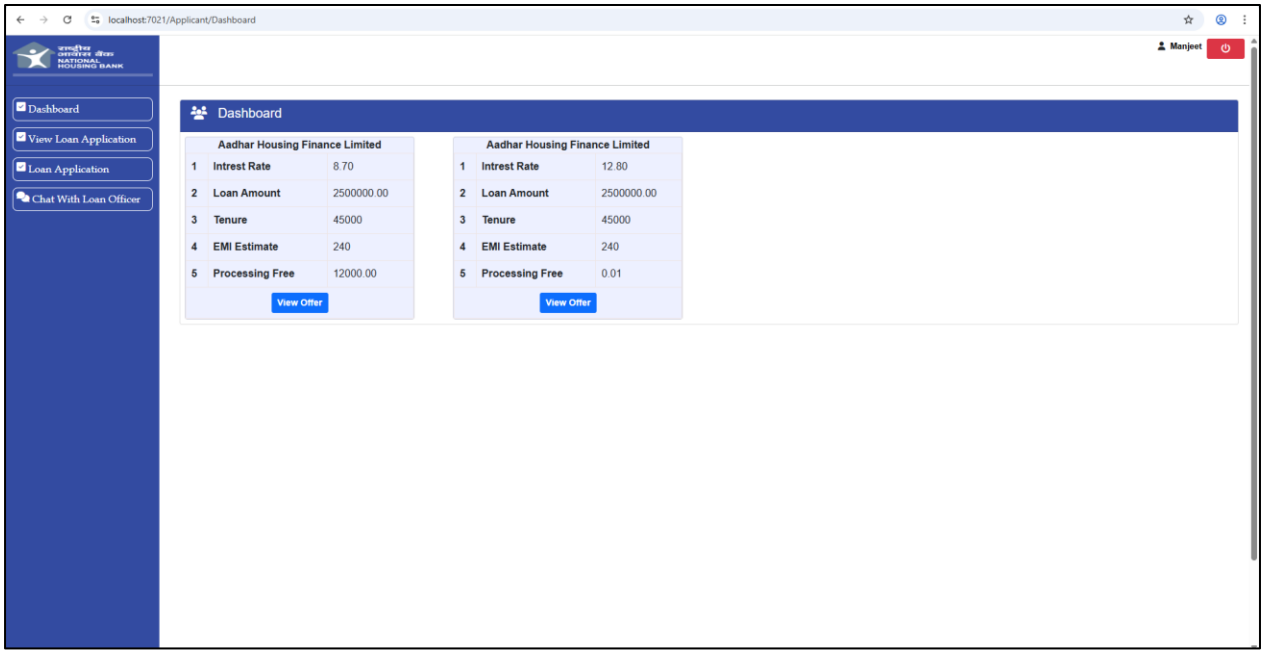


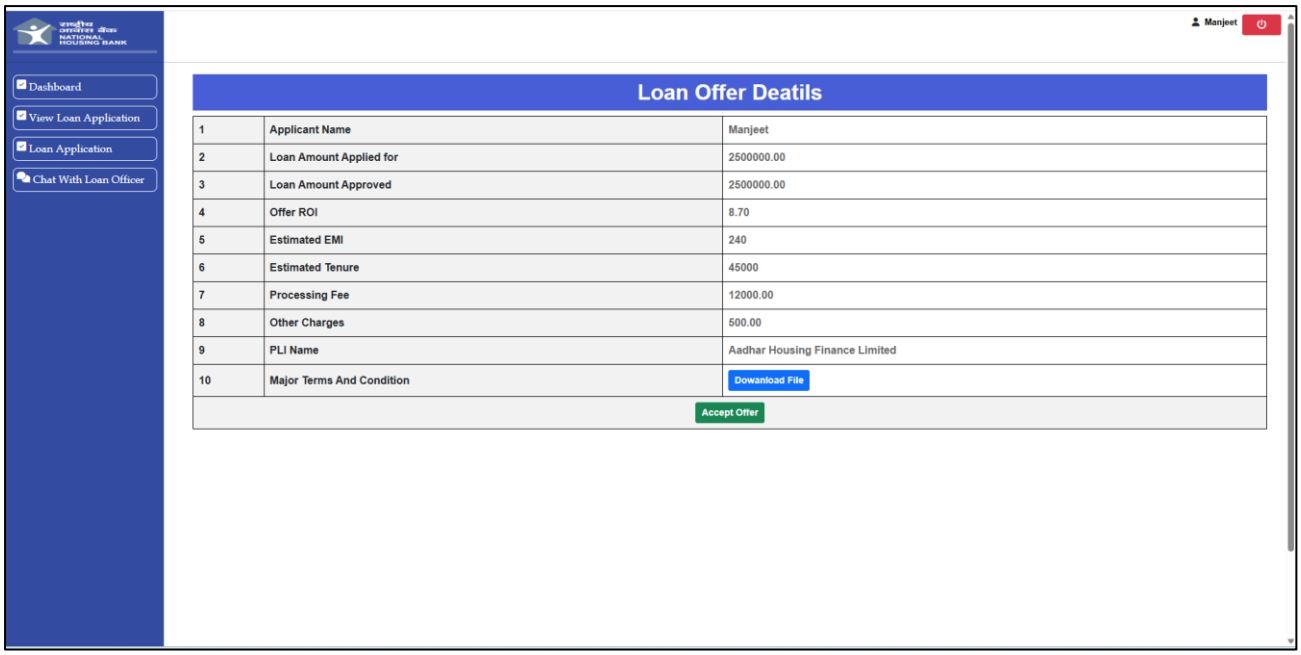

NATIONAL HOUSING BANK
Dashboard
Loan Application
View Loan Application
Chat With Loan Officer
Co-Applicant Details (If Any)
Name of Co-Applicant *
Gender Of Co-Applicant *
Employer Co-Applicant *
Income of Co-Applicant *
Credit Profile
Permanent Residence Address *
Delhi-123
PinCode-Permanent Residence *
452361
Mobile No *
789456123
Email Address *
a1@2.com
State-Permanent Residence *
---Please Select---
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.


NATIONAL HOUSING BANK
Dashboard
Loan Application
View Loan Application
Chat With Loan Officer
Credit Profile
Permanent Residence Address *
Delhi-123
PinCode-Permanent Residence *
452361
Mobile No *
789456123
Email Address *
a1@2.com
State-Permanent Residence *
---Please Select---
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

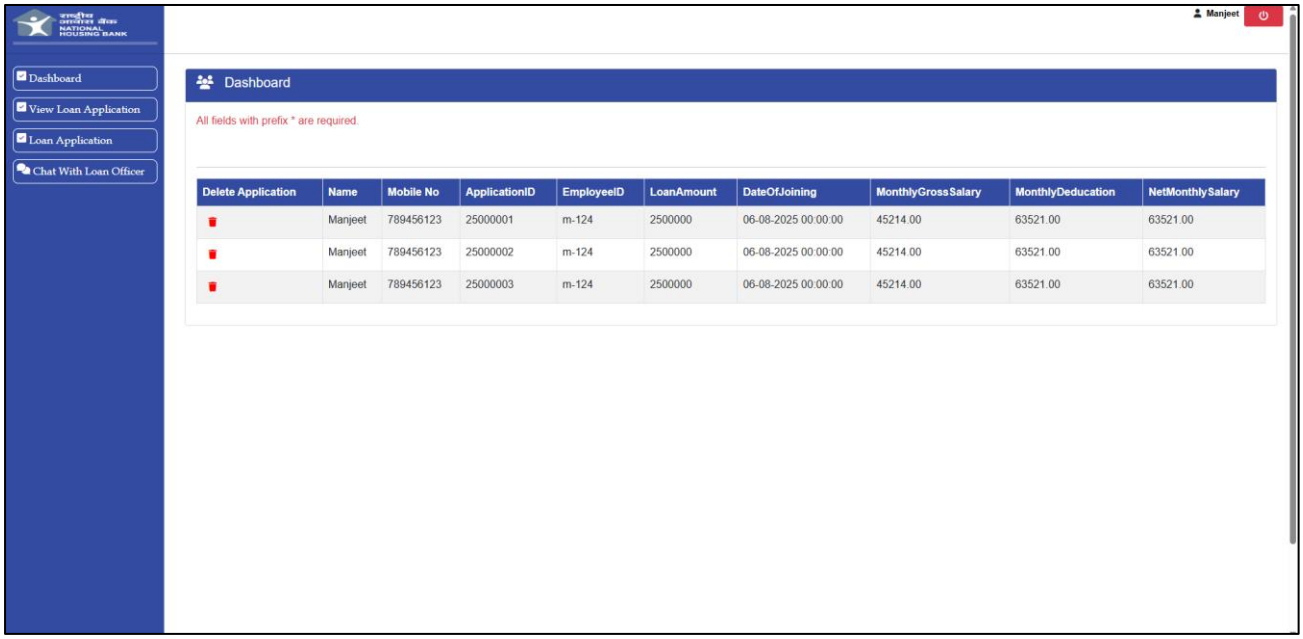
The applicant will be able to see the loan offers in tile-wise manner:



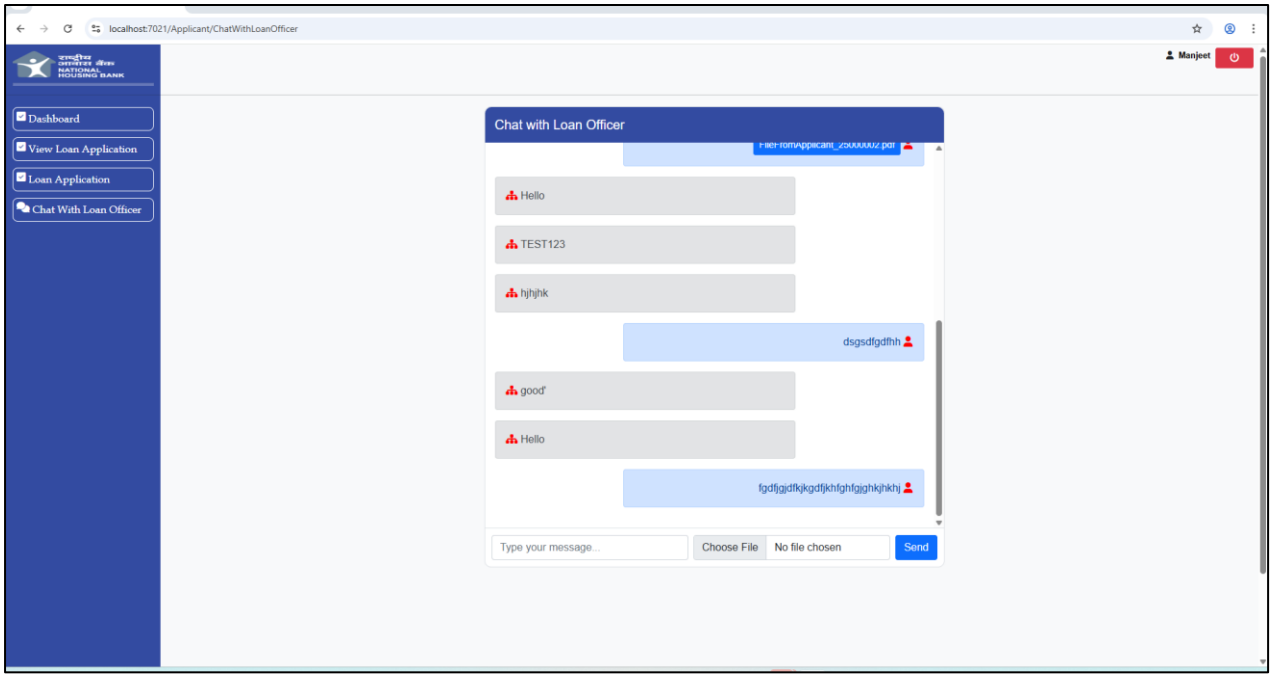
The applicant will be able to view/accept the loan offer post clicking on the View Offer tab:



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



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

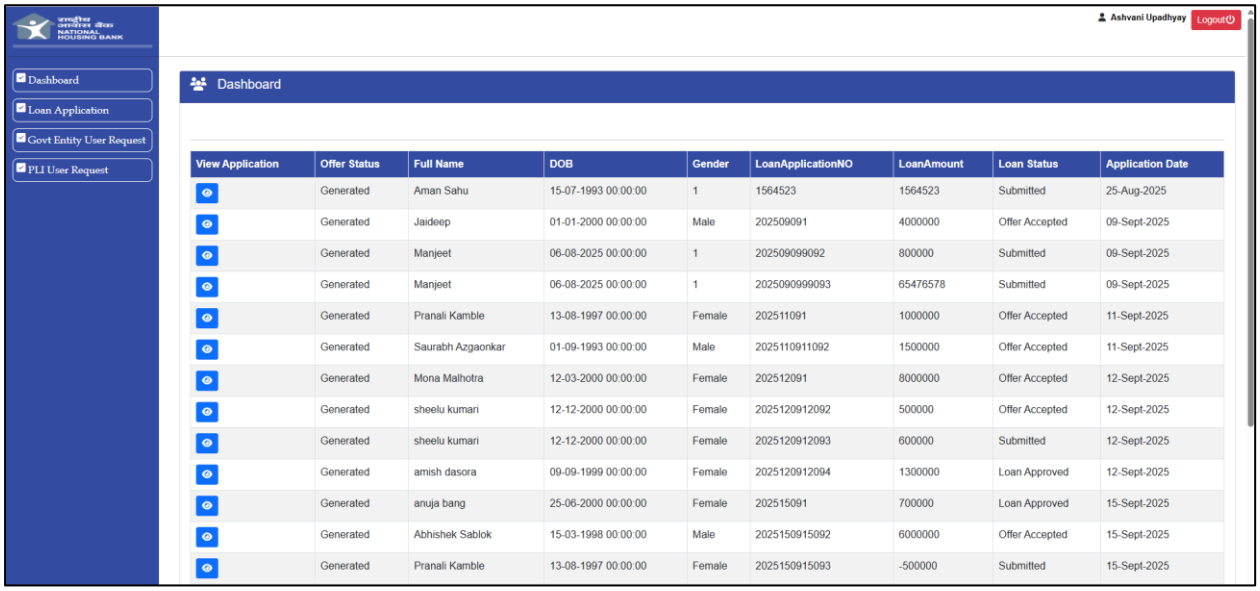


# NHB Dashboard

**Following details will be visible on the NHB dashboard:**

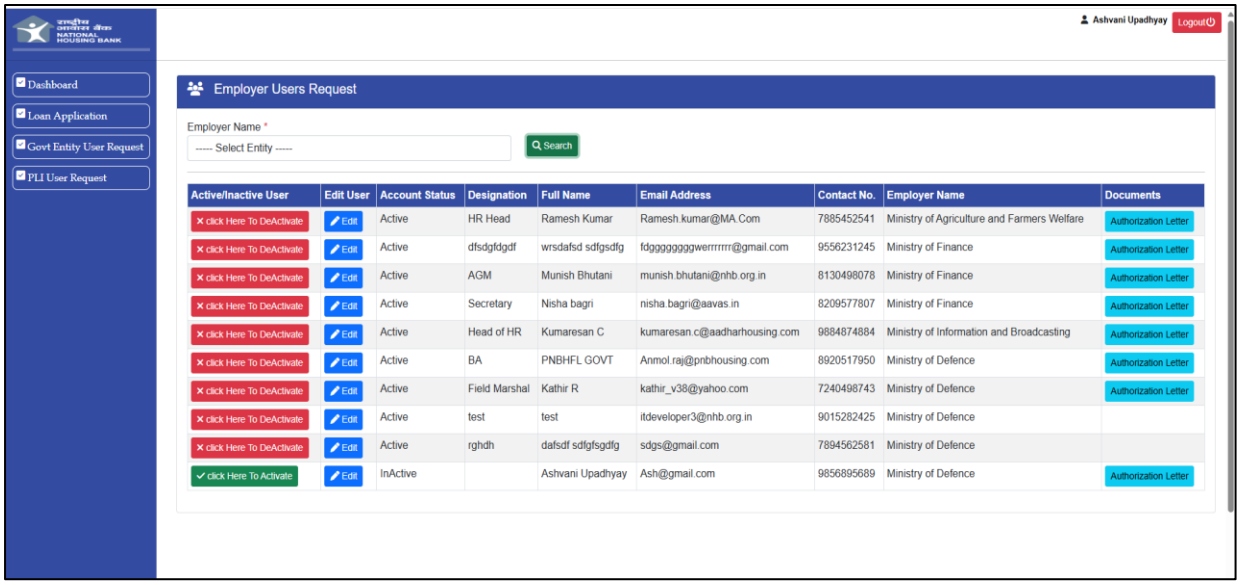
- Total number of Registered PLIs
- Total number of Registered Employers
- Total number of loan applications

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

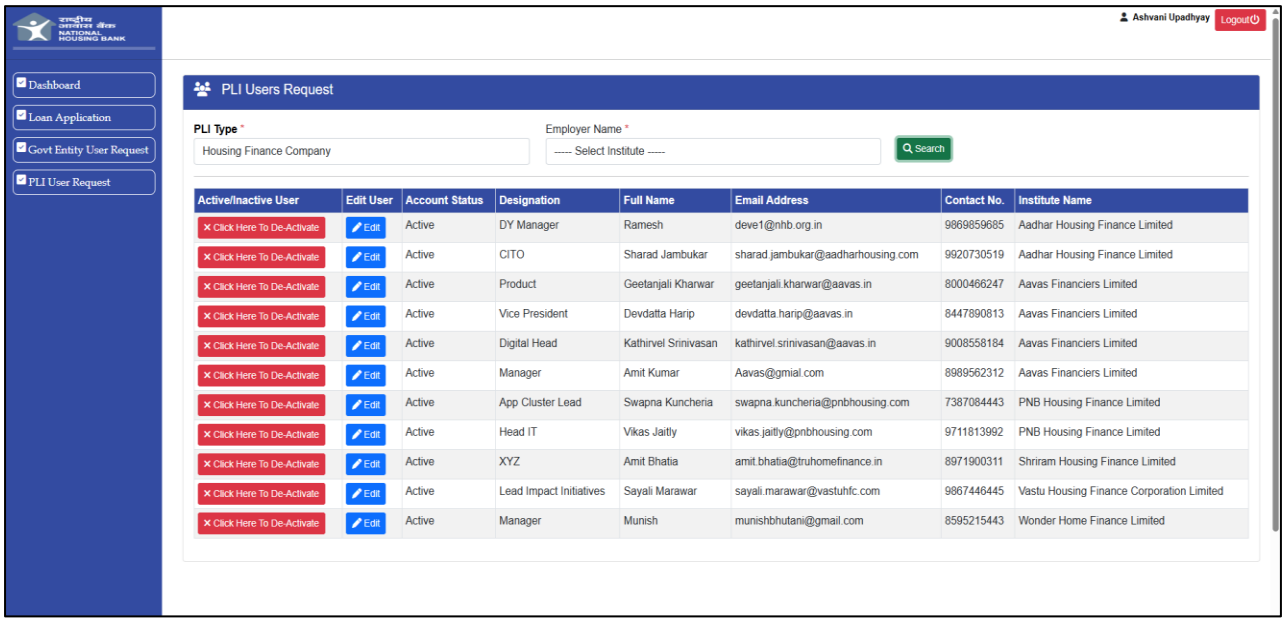



| View Application | Offer Status | Full Name | DOB | Gender | LoanApplicationNO | LoanAmount | Loan Status | Application Date |
|---|---|---|---|---|---|---|---|---|
| | Generated | Aman Sahu | 15-07-1993 00:00:00 | 1 | 1564523 | 1564523 | Submitted | 25-Aug-2025 |
| | Generated | Jaideep | 01-01-2000 00:00:00 | Male | 202509091 | 4000000 | Offer Accepted | 09-Sept-2025 |
| | Generated | Manjeet | 06-08-2025 00:00:00 | 1 | 202509099092 | 800000 | Submitted | 09-Sept-2025 |
| | Generated | Manjeet | 06-08-2025 00:00:00 | 1 | 2025090999093 | 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

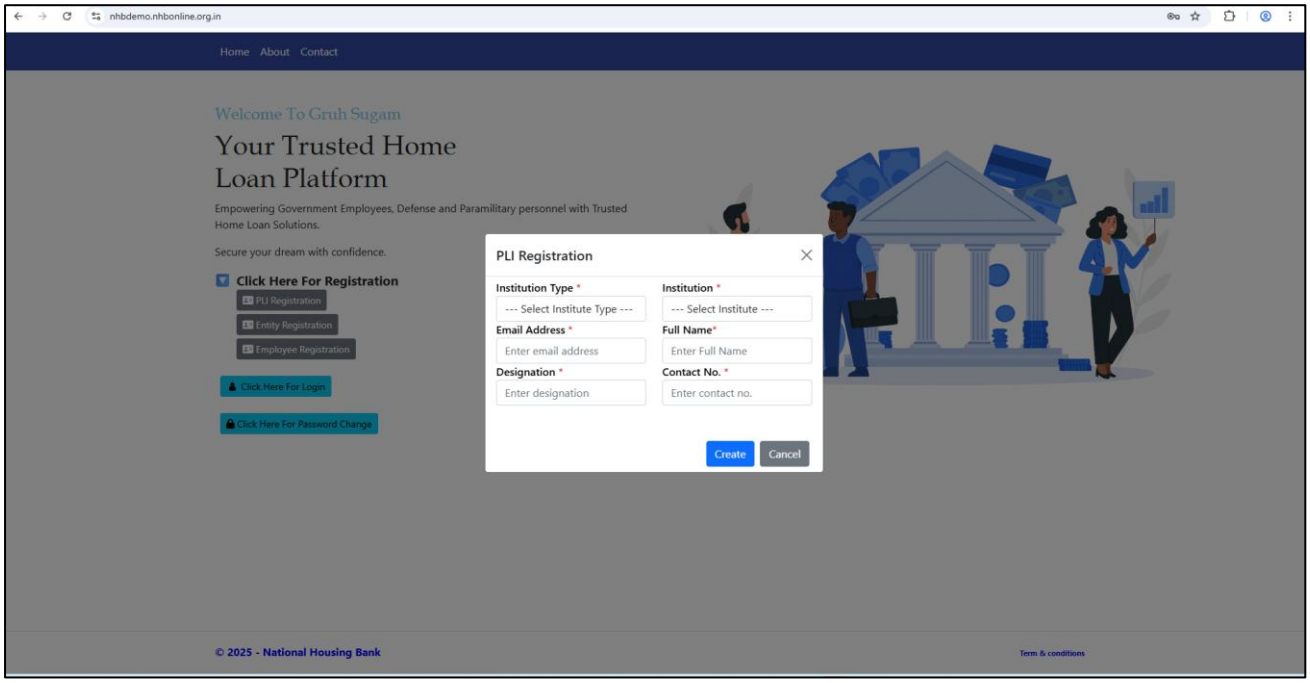


# PLI Registration Approval from NHB



# Registration of Primary Lending Institution (PLI)

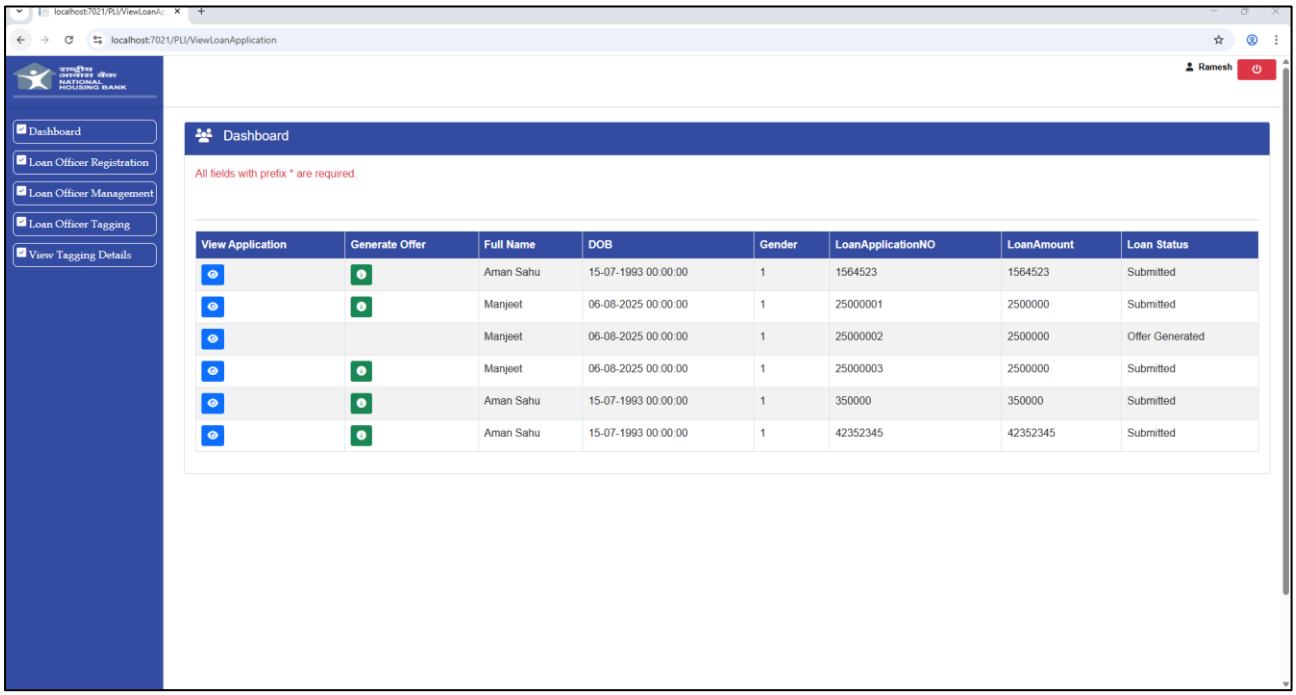
- Under the tab **Click Here For Registration**, click on PLI Registration
- Enter/Select the following details:
  - ✓ Institution Type
  - ✓ Institution Name
  - ✓ E-mail Address
  - ✓ Full Name
  - ✓ Designation
  - ✓ Contact Number



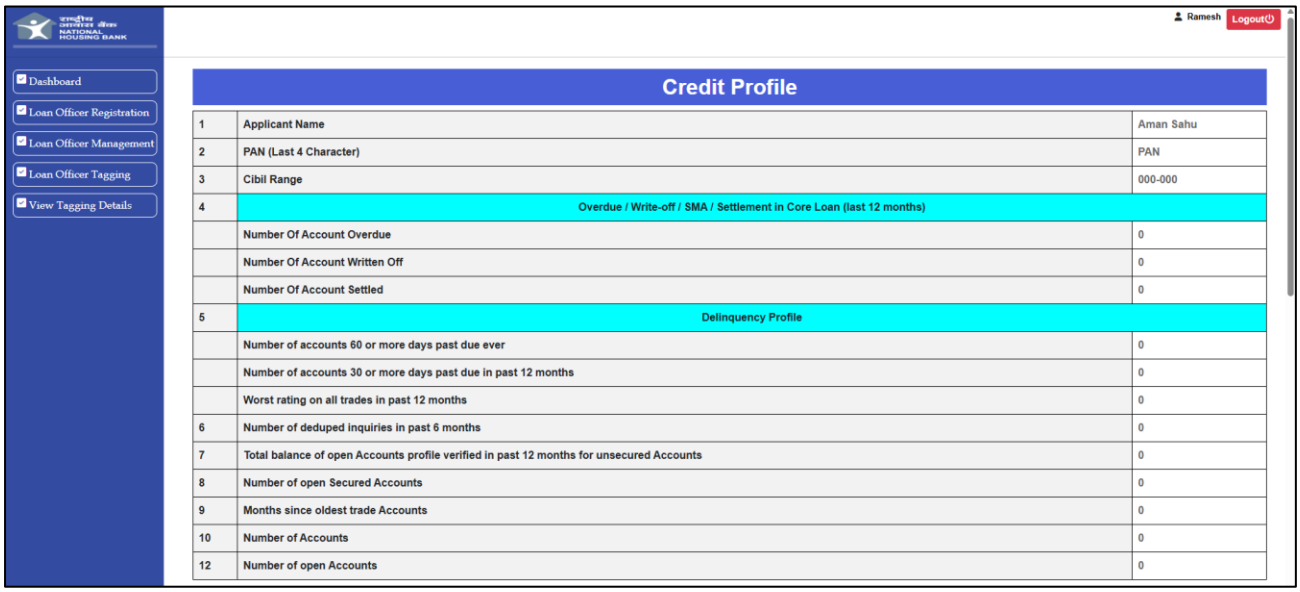
# Details of PLI

**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:



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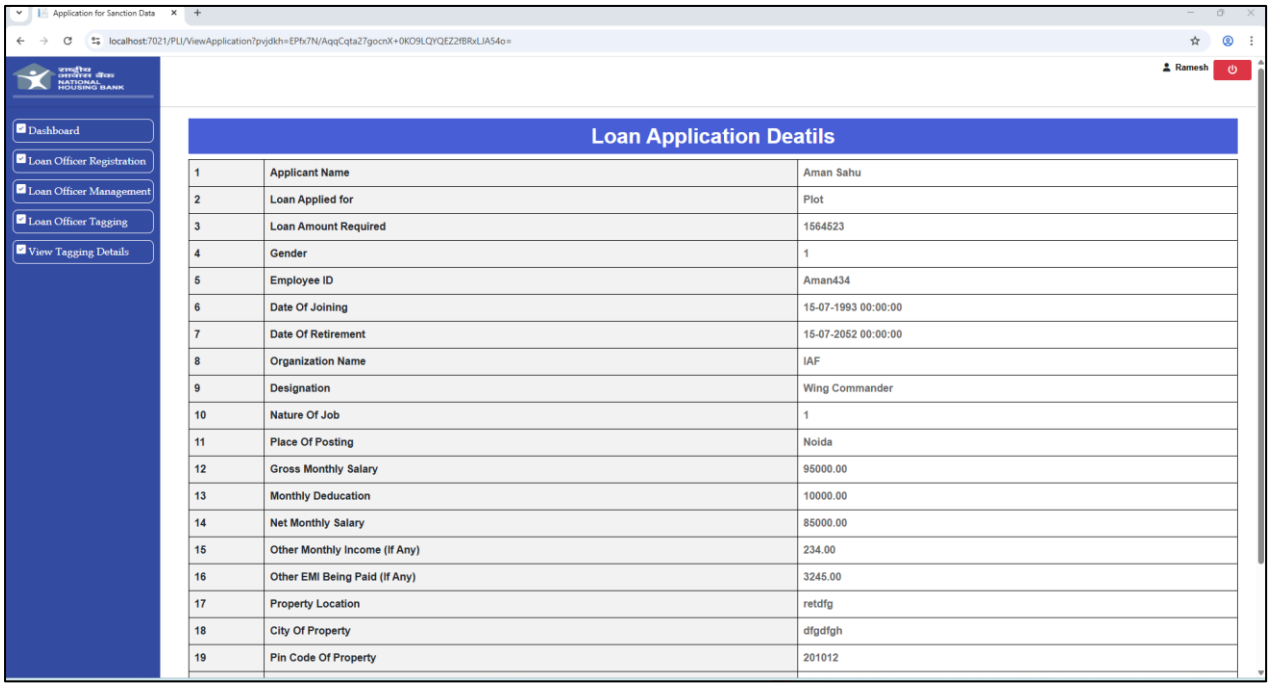
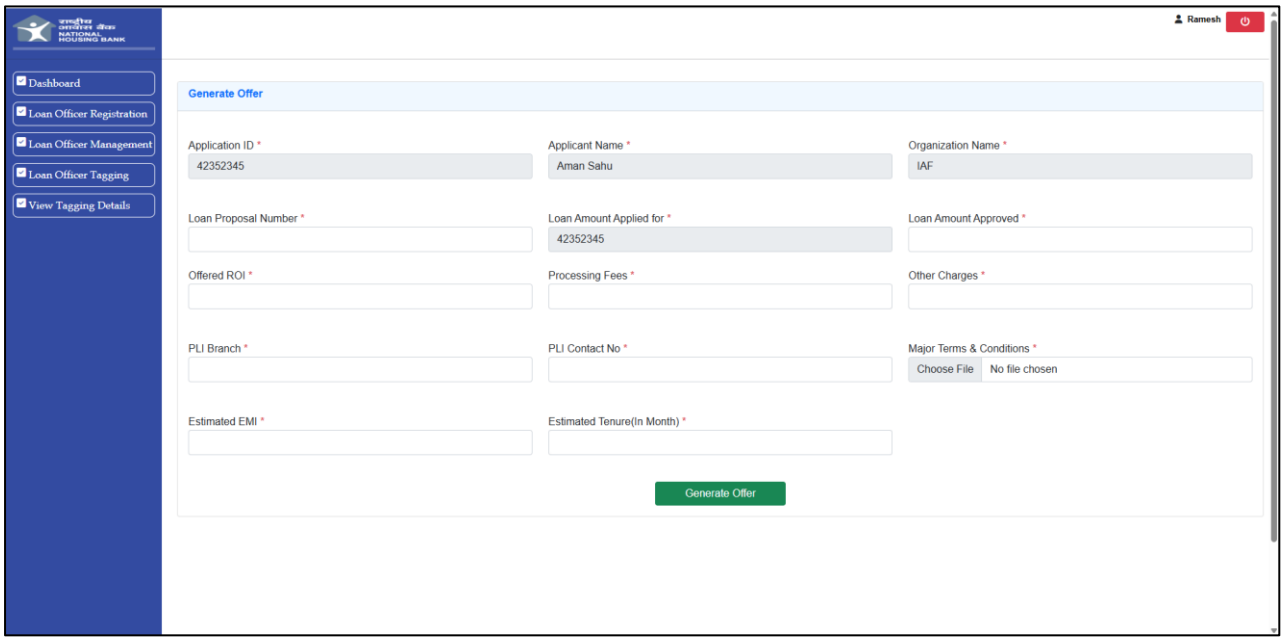



## Loan Application Deatils

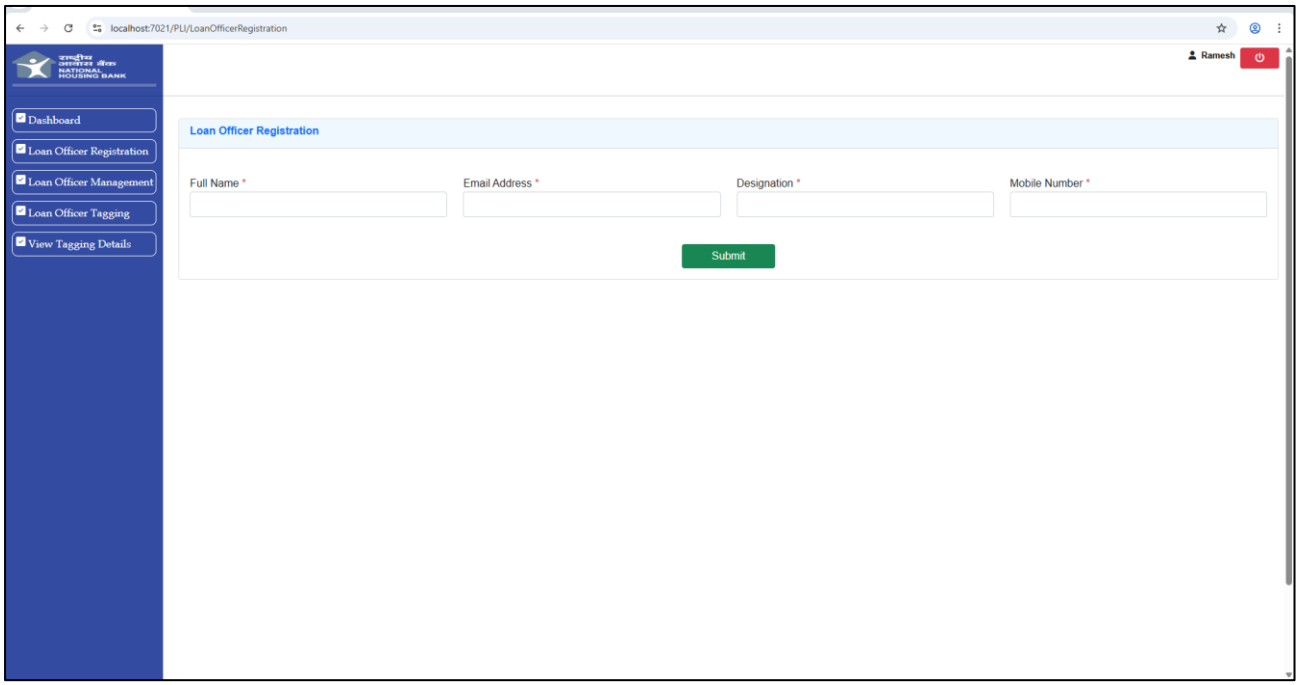
| | | |
|---|---|---|
| 1 | Applicant Name | Aman Sahu |
| 2 | Loan Applied for | Plot |
| 3 | Loan Amount Required | 1564523 |
| 4 | Gender | 1 |
| 5 | Employee ID | Aman434 |
| 6 | Date Of Joining | 15-07-1993 00:00:00 |
| 7 | Date Of Retirement | 15-07-2052 00:00:00 |
| 8 | Organization Name | IAF |
| 9 | Designation | Wing Commander |
| 10 | Nature Of Job | 1 |
| 11 | Place Of Posting | Noida |
| 12 | Gross Monthly Salary | 95000.00 |
| 13 | Monthly Deducation | 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:



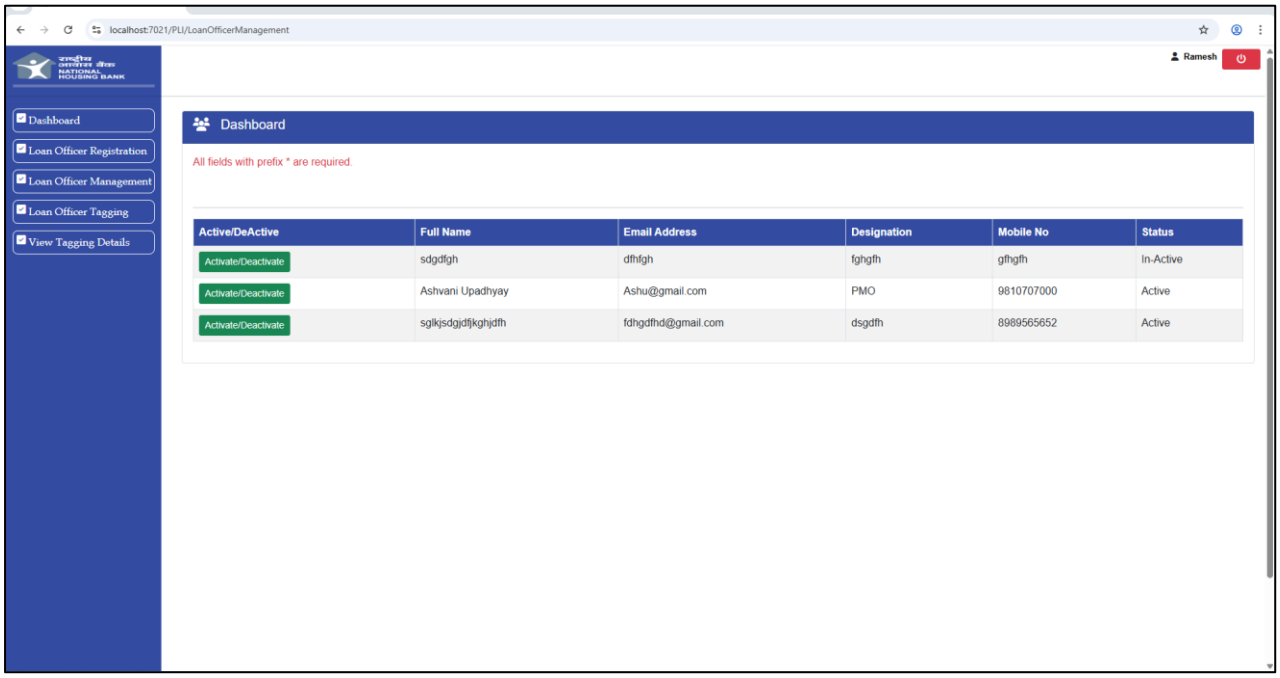
# Registration of the PLI's Loan Officer

- 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

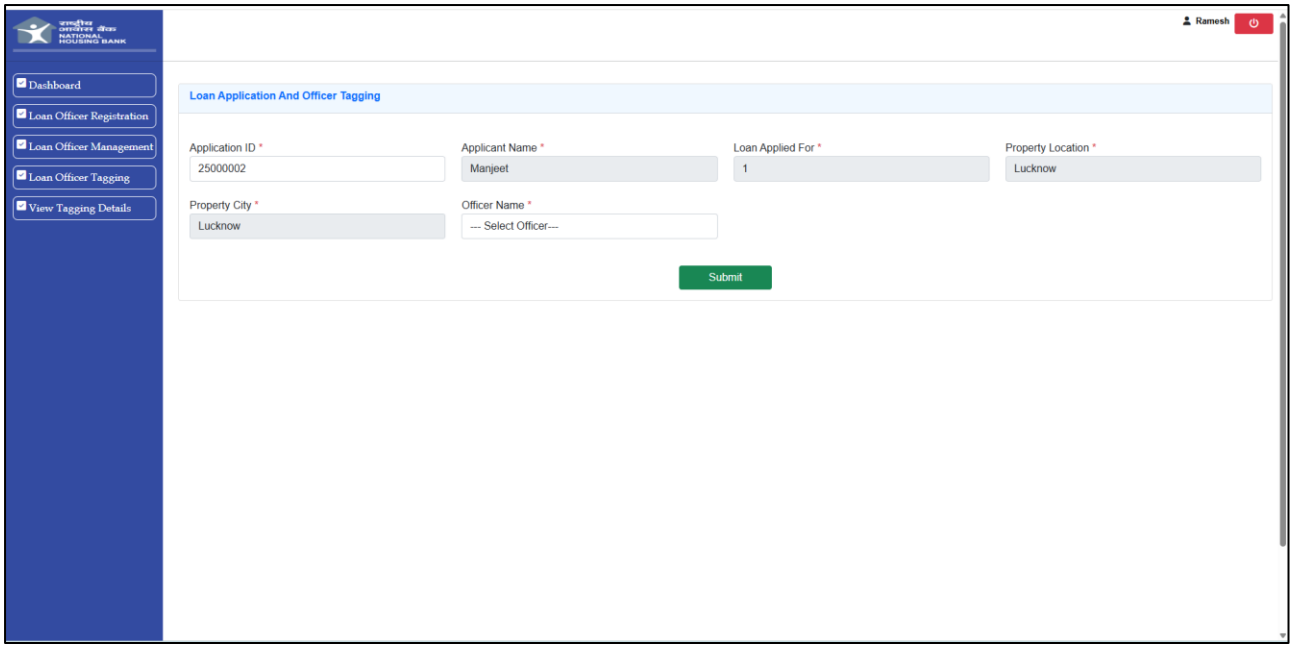


# Management/Tagging of the Loan Officer in the portal

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

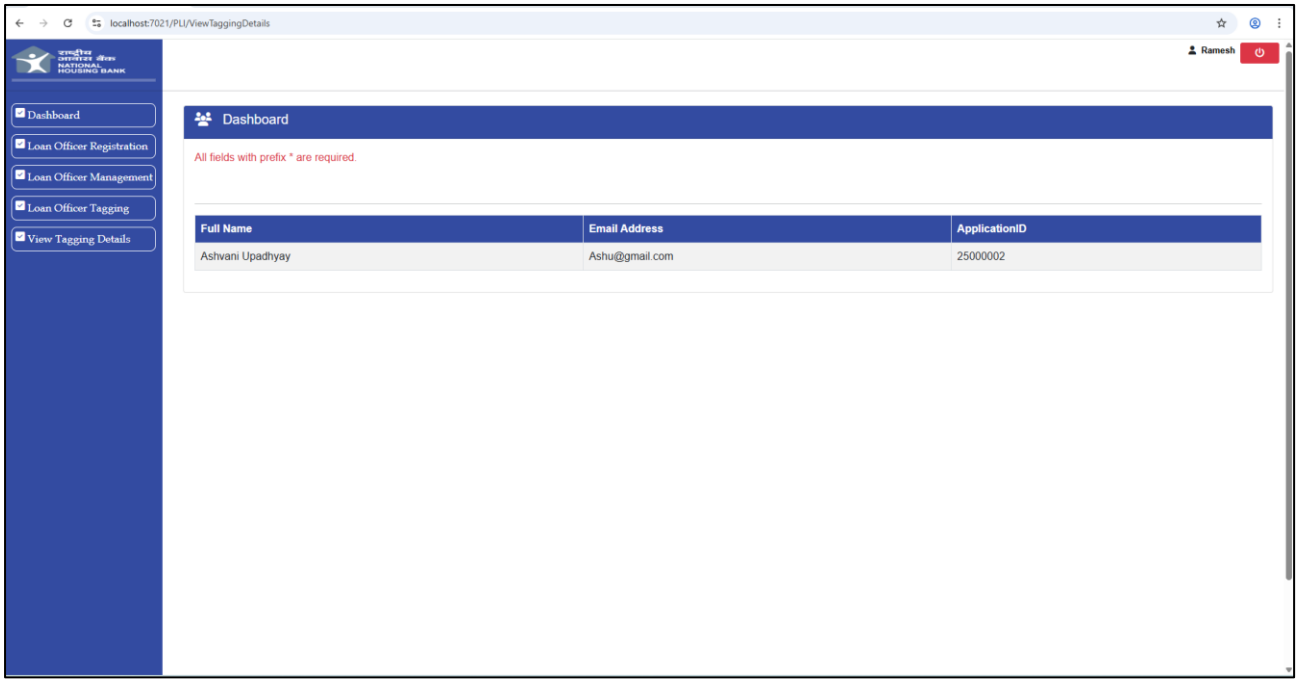


The user can tag the loan officer to relevant application ID(s) under the Loan Officer Tagging tab.



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

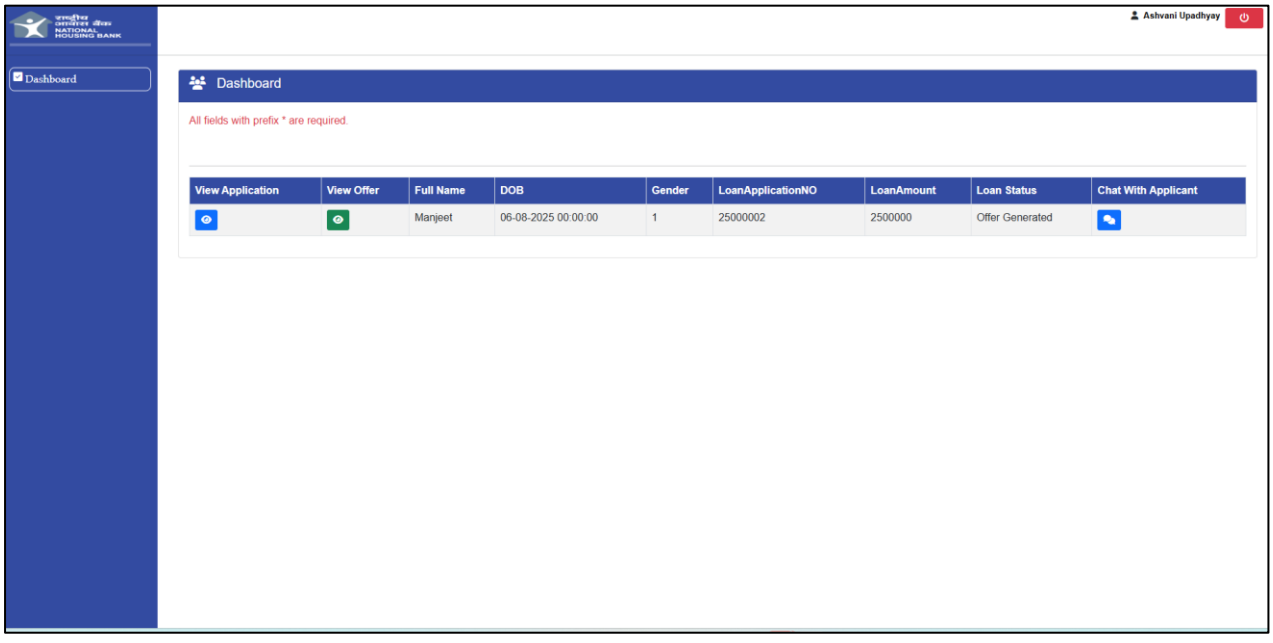
- Full Name
- E-Mail Address
- Application ID (to which the loan officer is tagged)



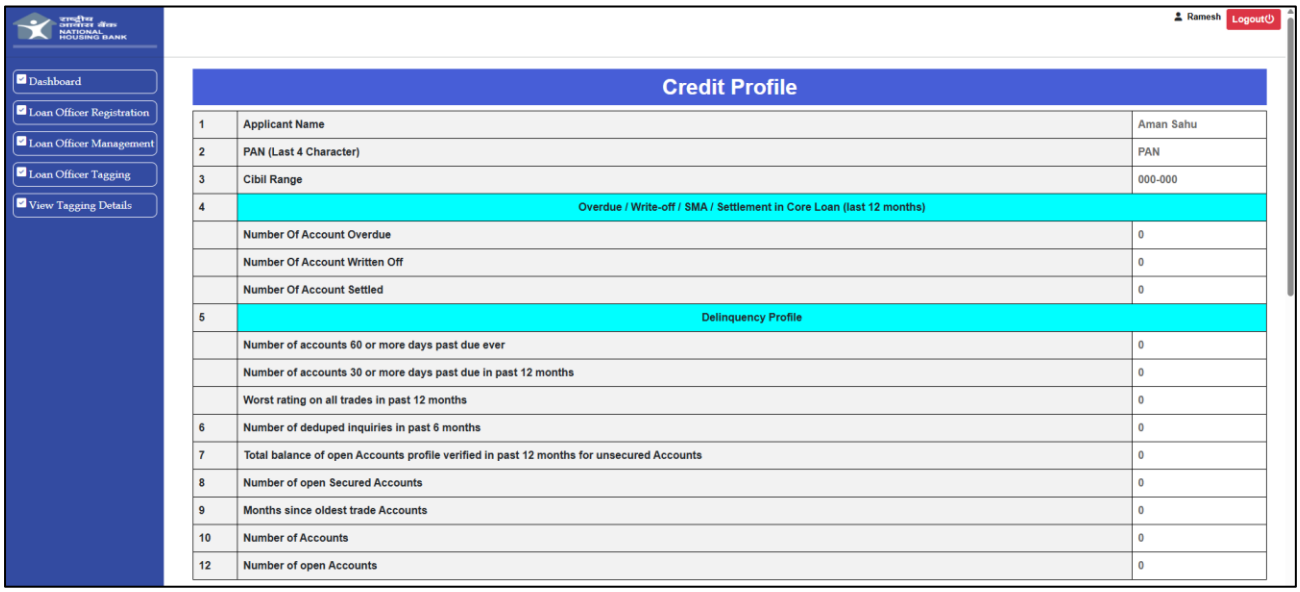
# Details of the Loan Officer Dashboard

**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



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 |

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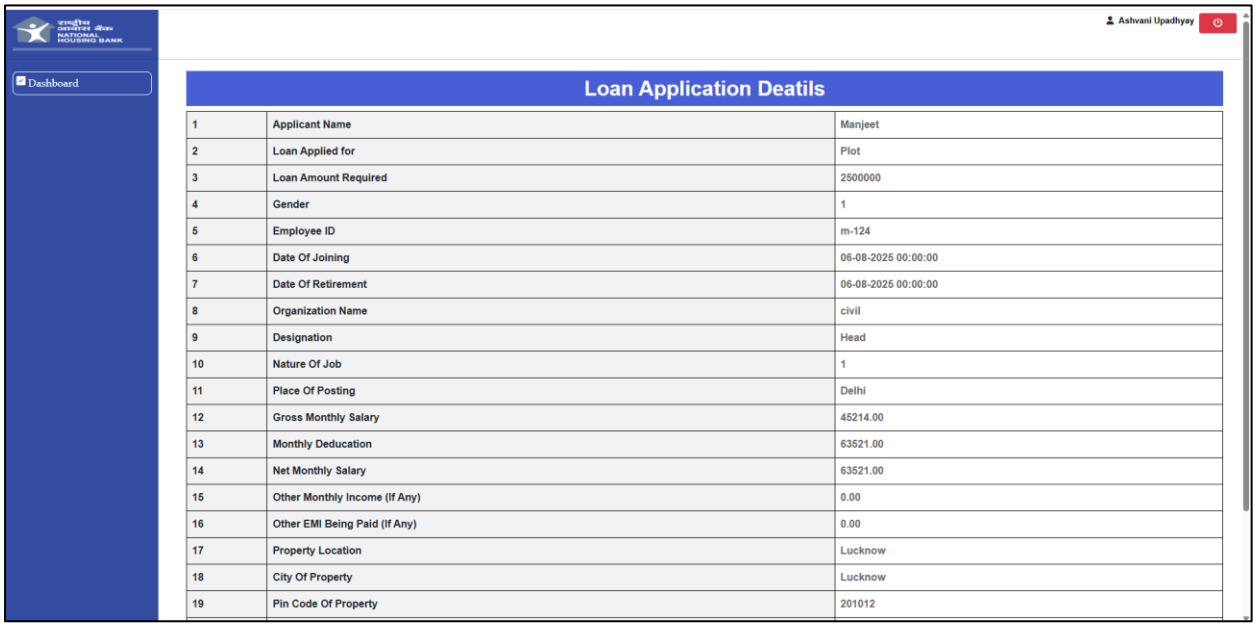
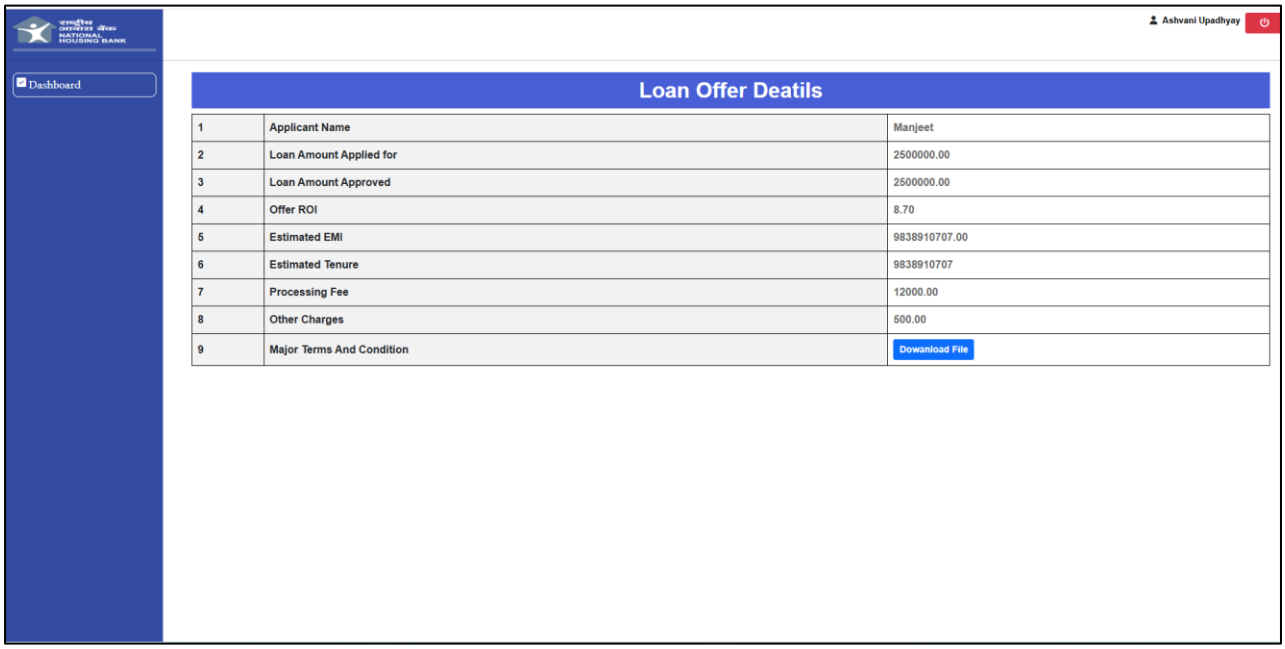
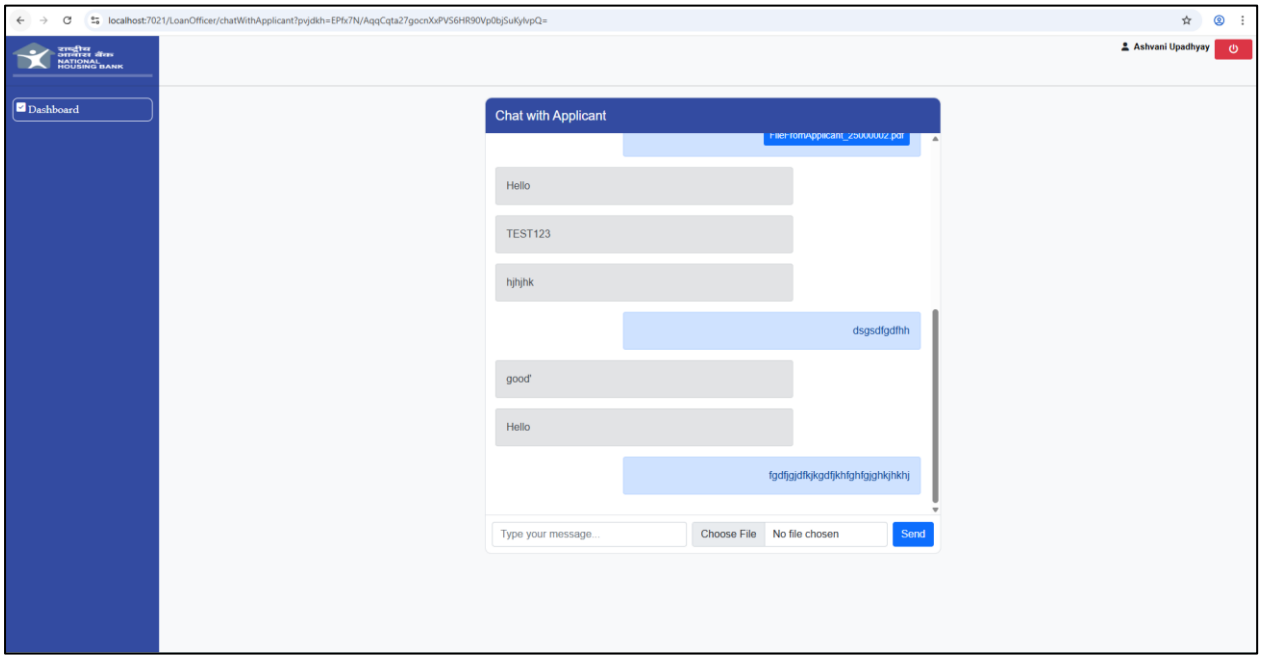



| | | |
|---|---|---|
| 1 | Applicant Name | Manjeet |
| 2 | Loan Applied for | Plot |
| 3 | Loan Amount Required | 2500000 |
| 4 | Gender | 1 |
| 5 | Employee ID | m-124 |
| 6 | Date Of Joining | 06-08-2025 00:00:00 |
| 7 | Date Of Retirement | 06-08-2025 00:00:00 |
| 8 | Organization Name | civil |
| 9 | Designation | Head |
| 10 | Nature Of Job | 1 |
| 11 | Place Of Posting | Delhi |
| 12 | Gross Monthly Salary | 45214.00 |
| 13 | Monthly Deducation | 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 |

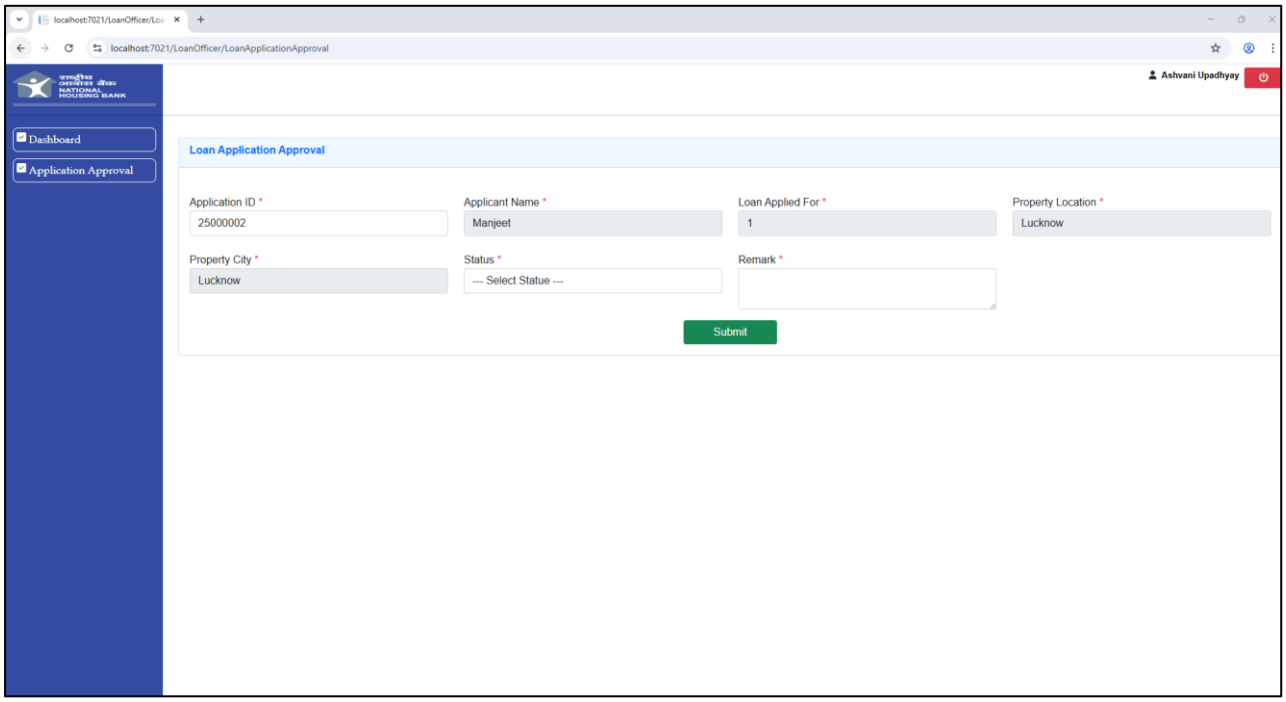
The loan officer will be able to view the loan offer after clicking on the View Offer tab:



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.

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