



USER MANUAL OF GRUH SUGAM PORTAL



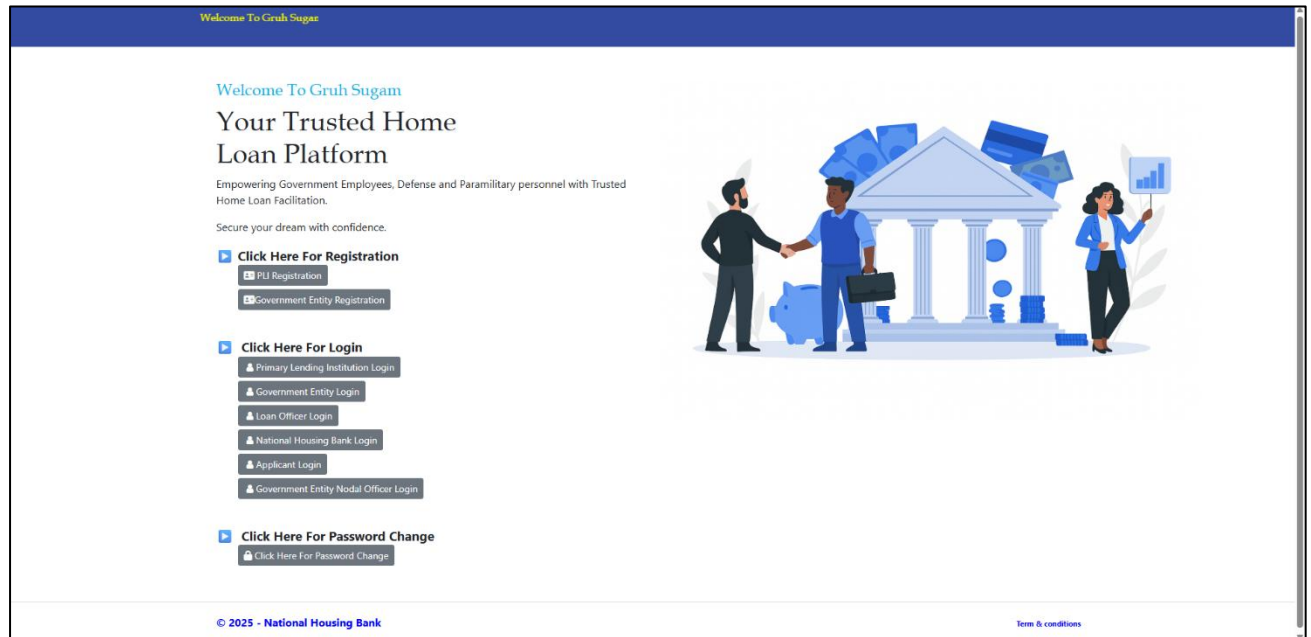
NATIONAL HOUSING BANK

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How to Access the Application

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

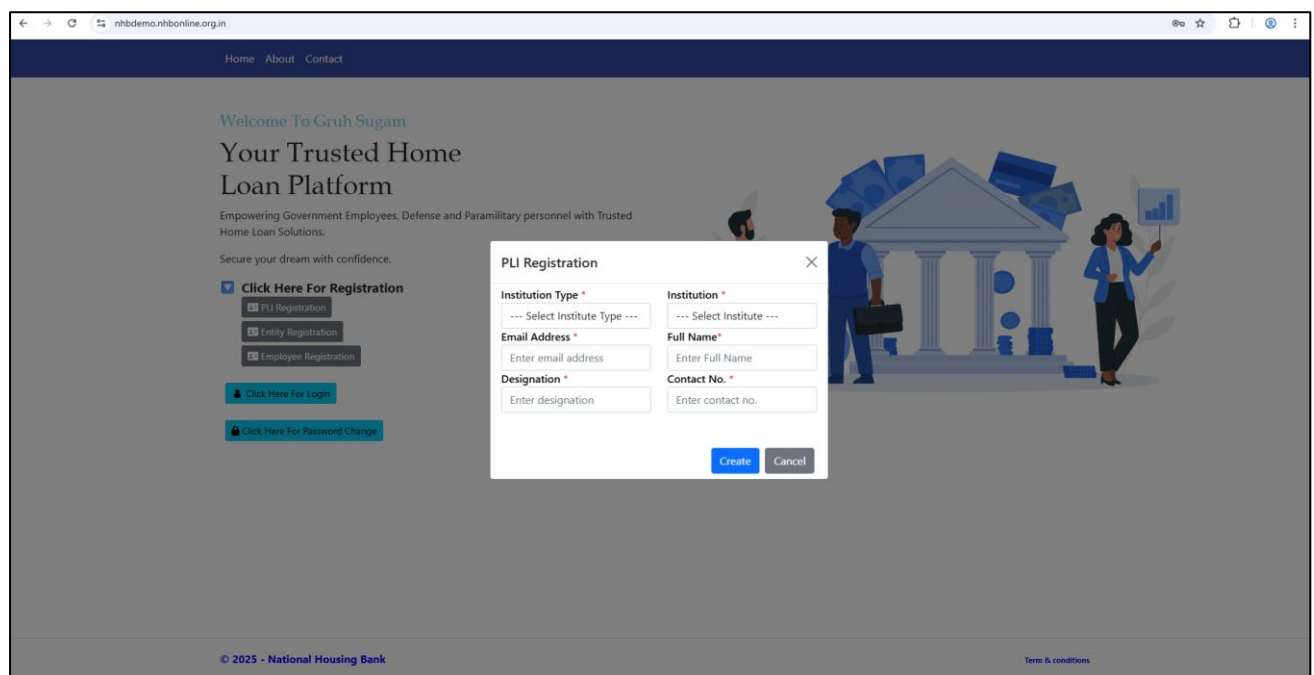


How to register the Primary Lending Institution (PLI)

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



How to register the 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 shows the website nhbdemo.nhonline.org.in with a navigation bar (Home, About, Contact) and a main heading 'Welcome To Gruh Sugam Your Trusted Home Loan Platform'. A sidebar on the left contains a 'Click Here For Registration' section with links for 'Entity Registration' and 'Employee Registration'. A 'Register' pop-up form is centered on the screen, containing the following fields:

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

Buttons 'Create' and 'Cancel' are at the bottom right of the form. The footer shows '© 2025 - National Housing Bank' and a 'Term & conditions' link.

How to register the Employee of Entity

- ✚ Under the tab **Click Here For Registration**, click on Employee Registration
- ✚ A pop-up will come; enter the requisite details as per the screenshot below:

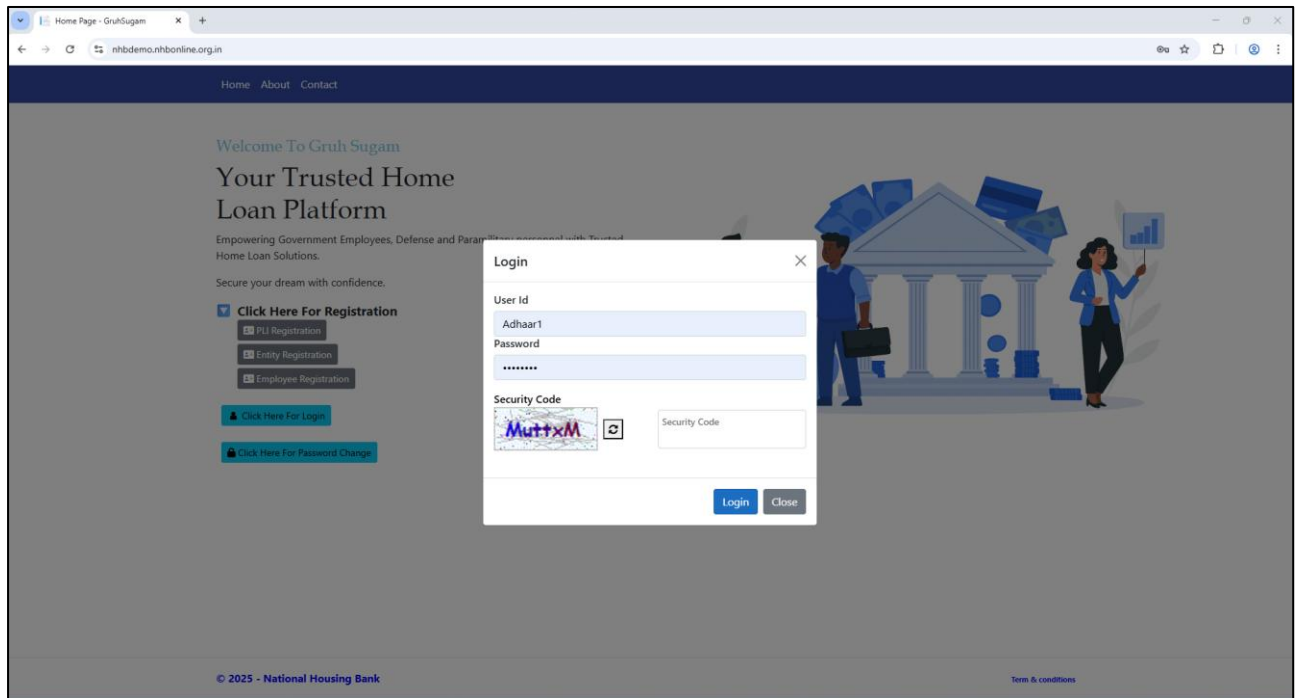
The screenshot shows the same website with the 'Register Employee' pop-up form. The form contains the following fields:

- Name***: Text input field with placeholder 'Enter full name'
- Date of Birth***: Date input field with placeholder 'dd-mm-yyyy'
- Gender***: Dropdown menu with '--- Select Gender ---'
- Employee ID***: Text input field with placeholder 'Enter employee ID'
- Mobile Number***: Text input field with placeholder 'Enter mobile number'
- PAN Number (Last 4 digits only)***: Text input field with placeholder 'Enter last 4 digits of PAN'
- Date of Joining***: Date input field with placeholder 'dd-mm-yyyy'
- Date of Retirement***: Date input field with placeholder 'dd-mm-yyyy'
- Regiment/Department***: Text input field with placeholder 'Enter organization'
- Designation***: Text input field with placeholder 'Enter designation'
- Nature of Job***: Dropdown menu with '--- Select Nature of Job ---'
- Place of Posting**: Text input field with placeholder 'Enter place of posting'
- Permanent Address**: Text input field with placeholder 'Enter permanent address'
- Current Address**: Text input field with placeholder 'Enter current address'
- PIN Code***: Text input field with placeholder 'Enter PIN code'
- Gross Monthly Salary***: Text input field with placeholder 'Enter gross monthly salary'
- Monthly Deductions***: Text input field with placeholder 'Enter monthly deductions'
- Net Monthly Salary***: Text input field with placeholder 'Enter net monthly salary'
- Email Address***: Text input field with placeholder 'Enter Email Address'
- Organization***: Dropdown menu with '----- Select Entity -----'

Buttons 'Create' and 'Cancel' are at the bottom right of the form. The footer shows '© 2025 - National Housing Bank' and a 'Term & conditions' link.

How to Login the Gruh Sugam Portal

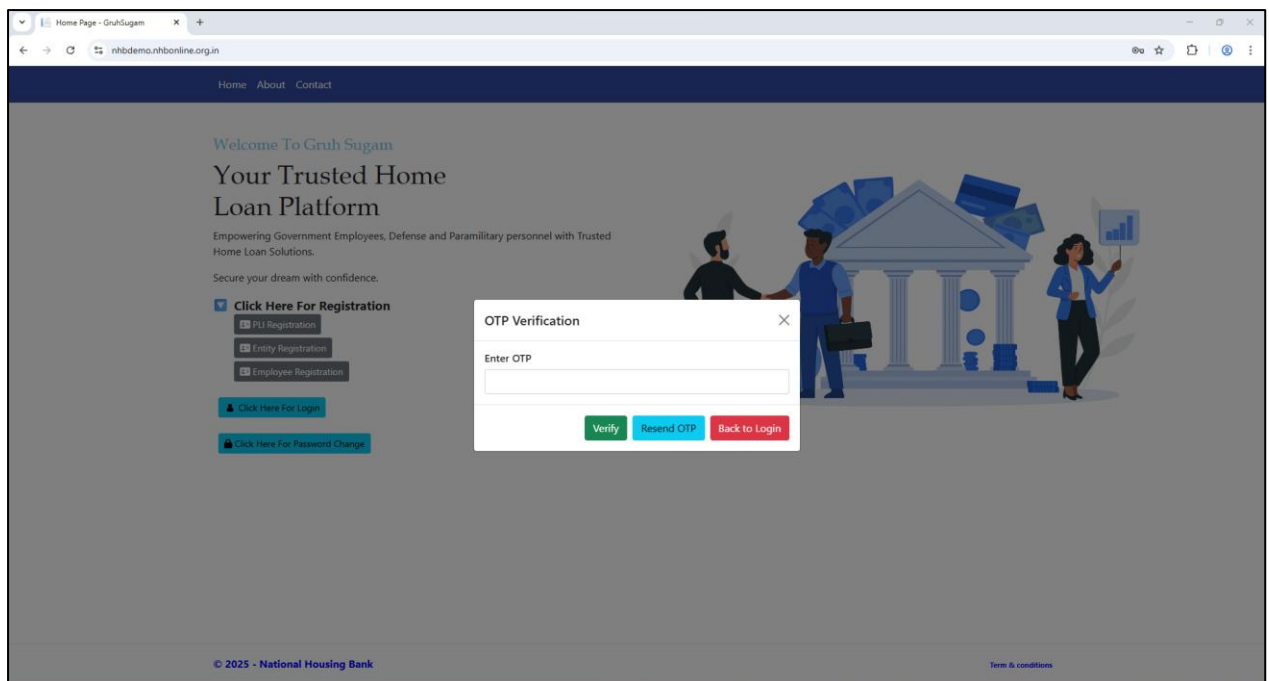
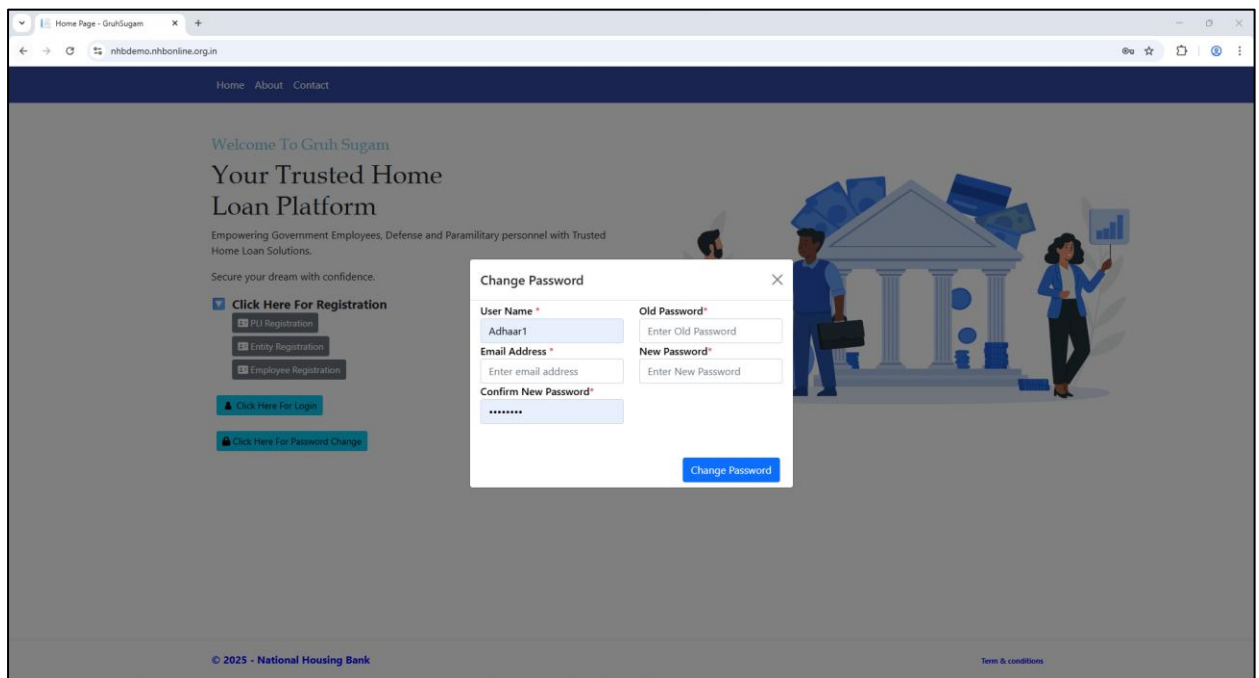
- 🚦 User can login to the portal once the same has been created.
- 🚦 Enter the following details for login to the portal:
 - ✓ User ID
 - ✓ Password
 - ✓ Security Code (Captcha)
 - ✓ Mobile OTP



How to change the Password









Enter the following details for changing the password:

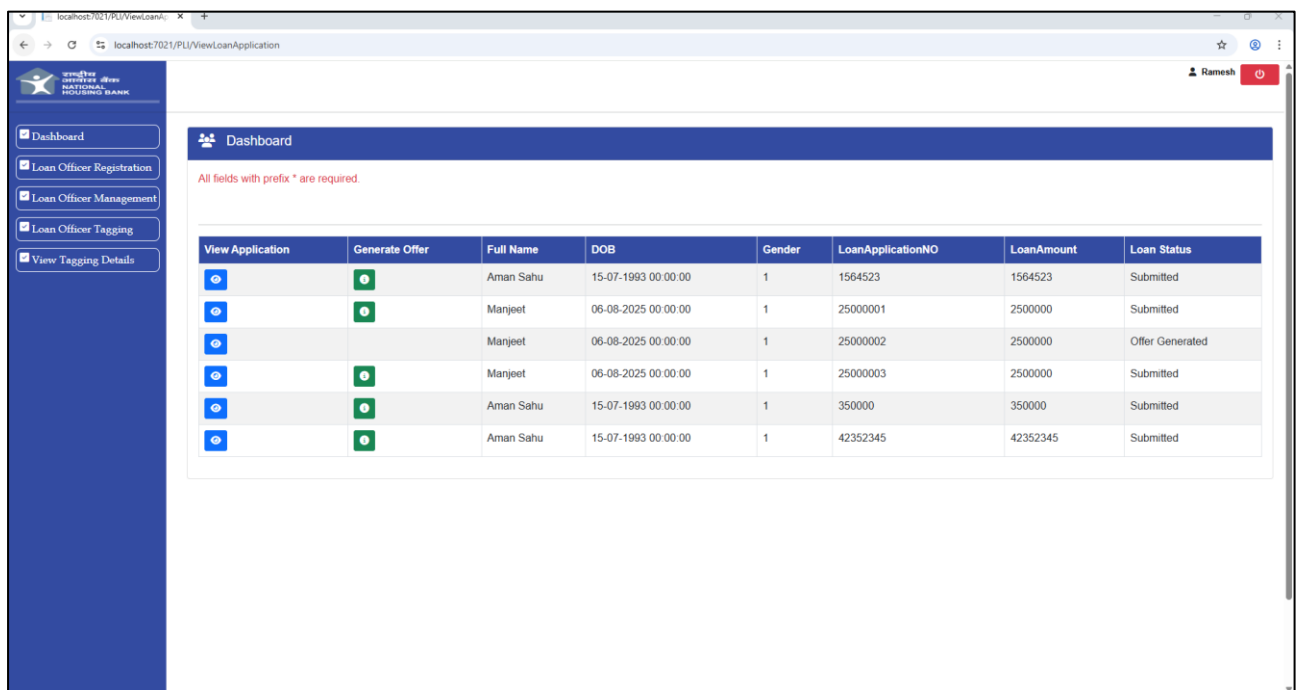
- 🚦 User ID
- 🚦 E-mail address
- 🚦 Old Password
- 🚦 New Password
- 🚦 Confirm New Password >> Click on Change Password
- 🚦 Mobile OTP



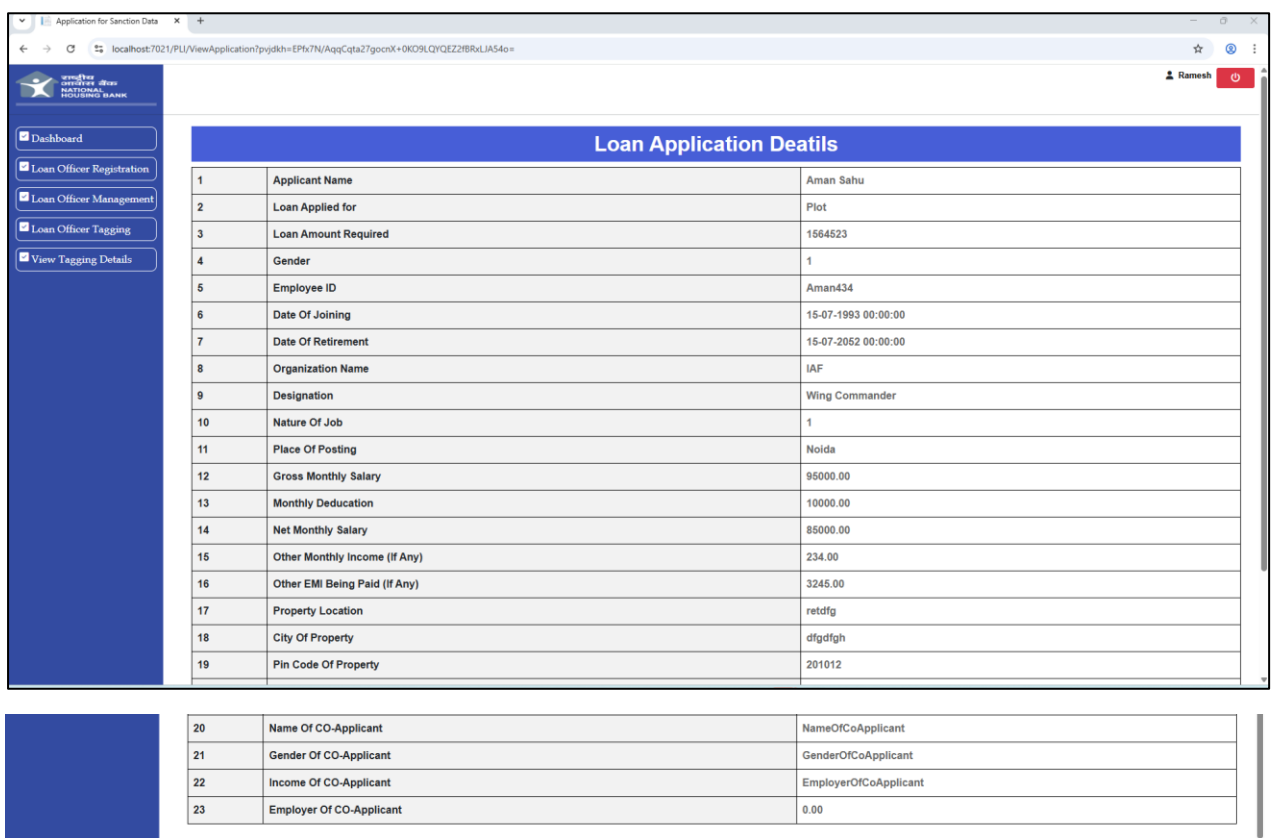
Details of PLI

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:



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

The screenshot shows the 'Generate Offer' form within the WindStar National Housing Bank interface. The left sidebar contains navigation links: Dashboard, Loan Officer Registration, Loan Officer Management, Loan Officer Tagging, and View Tagging Details. The main form area is titled 'Generate Offer' and contains the following fields:

- Application ID * (42352345)
- Applicant Name * (Aman Sahu)
- Organization Name * (IAF)
- Loan Proposal Number *
- Loan Amount Applied for * (42352345)
- Loan Amount Approved *
- 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) *

A green 'Generate Offer' button is located at the bottom right of the form.

How to Register the Loan Officer of the PLI

- ✚ 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

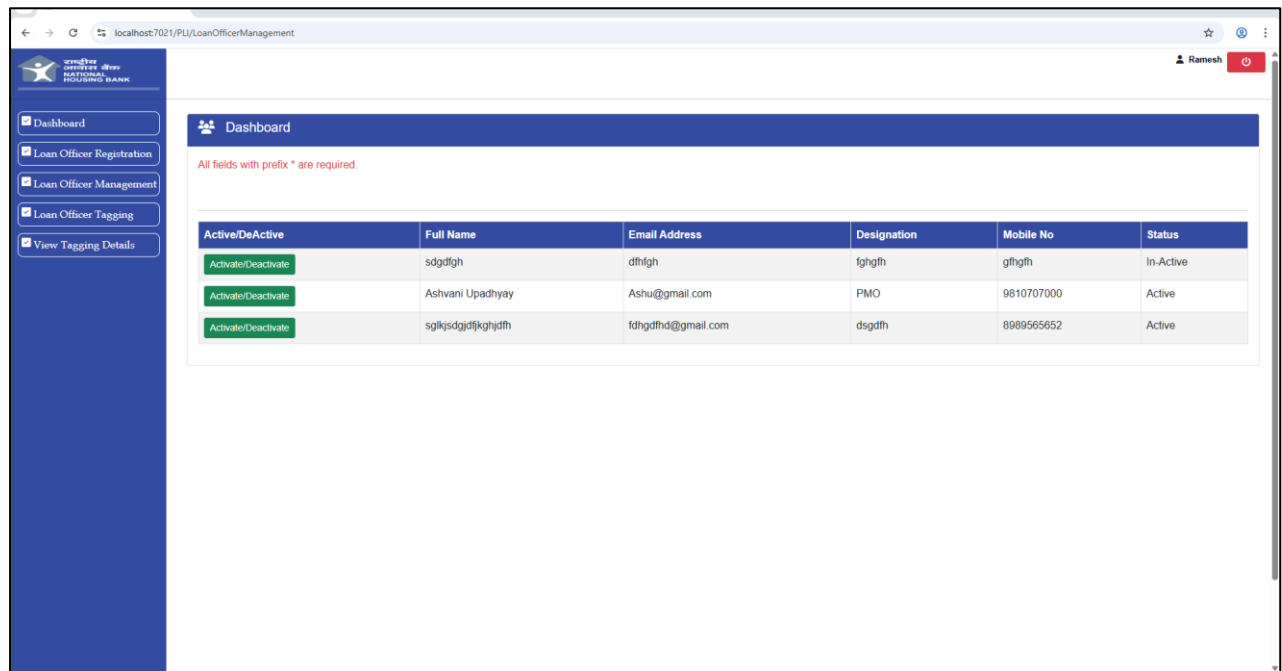
The screenshot shows the 'Loan Officer Registration' form within the WindStar National Housing Bank interface. The left sidebar contains navigation links: Dashboard, Loan Officer Registration, Loan Officer Management, Loan Officer Tagging, and View Tagging Details. The main form area is titled 'Loan Officer Registration' and contains the following fields:

- Full Name *
- Email Address *
- Designation *
- Mobile Number *

A green 'Submit' button is located at the bottom right of the form.

How to Manage/Tag 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.

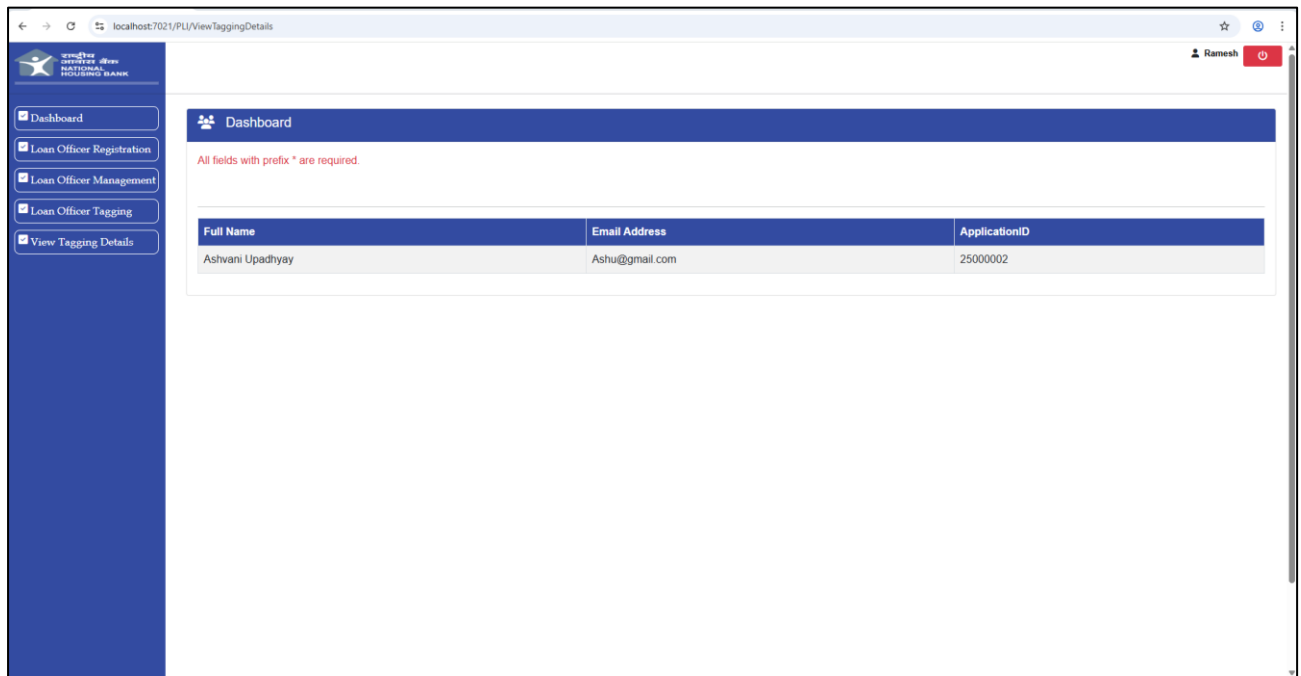
The screenshot shows the 'Loan Application And Officer Tagging' form. It includes the following fields:

- Application ID *: 25000002
- Applicant Name *: Manjeet
- Loan Applied For *: 1
- Property Location *: Lucknow
- Property City *: Lucknow
- Officer Name *: --- Select Officer ---

A green 'Submit' button is located at the bottom right of the form.



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

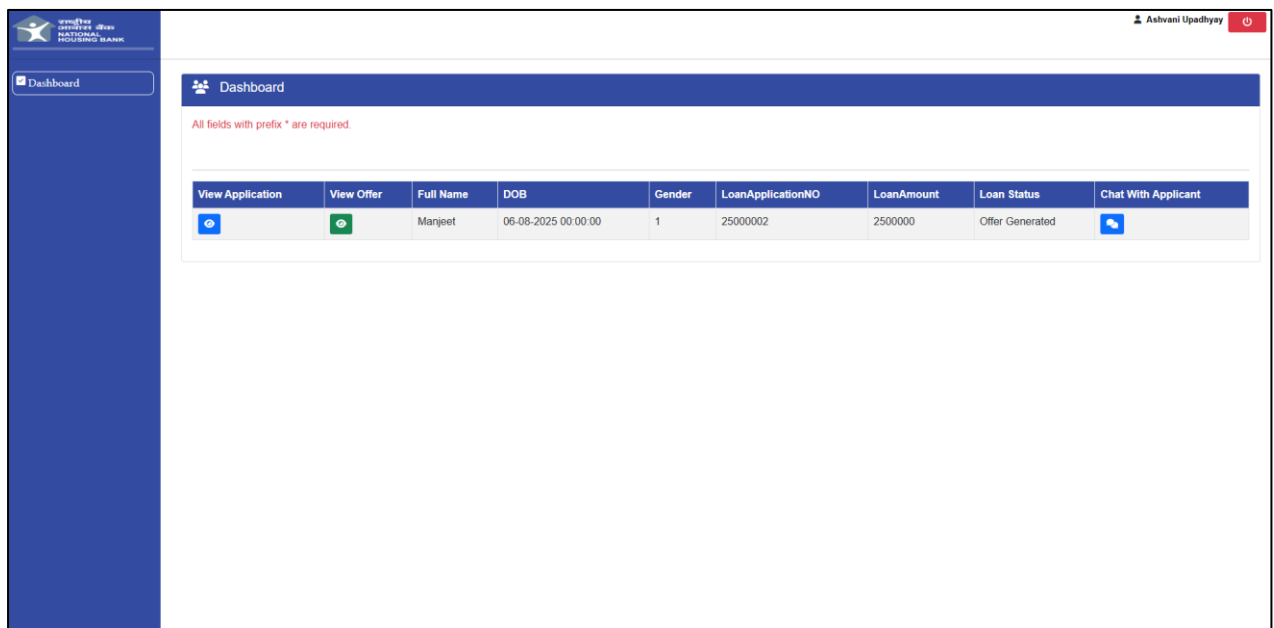
- Full Name
- E-Mail Address
- Application ID (to which the loan officer is tagged)




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 Applicant



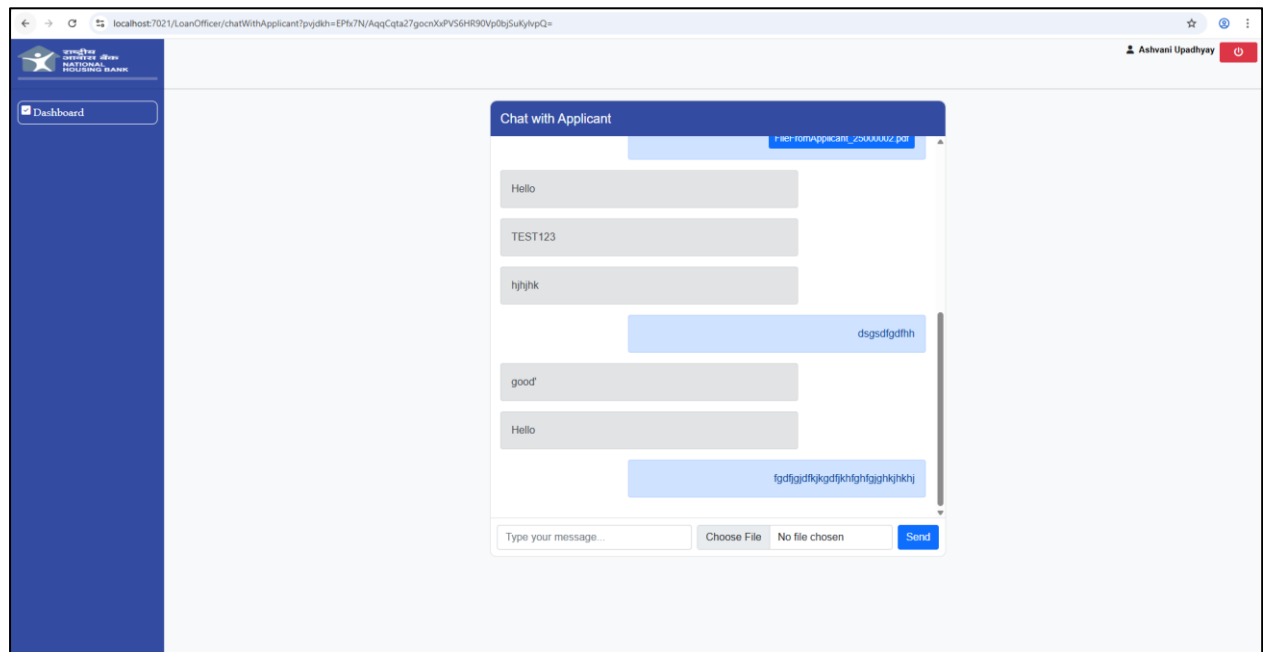
After clicking on the View Application tab, the user can view the application:

 Ashvani Upadhyay		
Dashboard		
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:

 Ashvani Upadhyay		
Dashboard		
Loan Offer Deatils		
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.



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:

A screenshot of a web application interface for a National Housing Bank. The left sidebar contains buttons for 'Dashboard', 'View Loan Application', 'Loan Application', and 'Chat With Loan Officer'. The main area is titled 'Loan Application' and contains two sections: 'Personal Details' and 'Official Employee Directory'. 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), 'Nature Of Job *' (1), 'Place Of Posting *' (Delhi), 'Monthly Gross Salary *' (45214.00), and 'Net Monthly Salary *' (63521.00). The bottom section is titled 'Loan and Financial Information'.

Loan and Financial Information

Monthly Deduction * 45296.00 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 --- Loan Amount Required *

Co-Applicant Details (If Any)

Name of Co-Applicant * Gender Of Co-Applicant * Employer Co-Applicant *

Income of Co-Applicant *

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 CIBIL/CRIF Highmark.

Submit

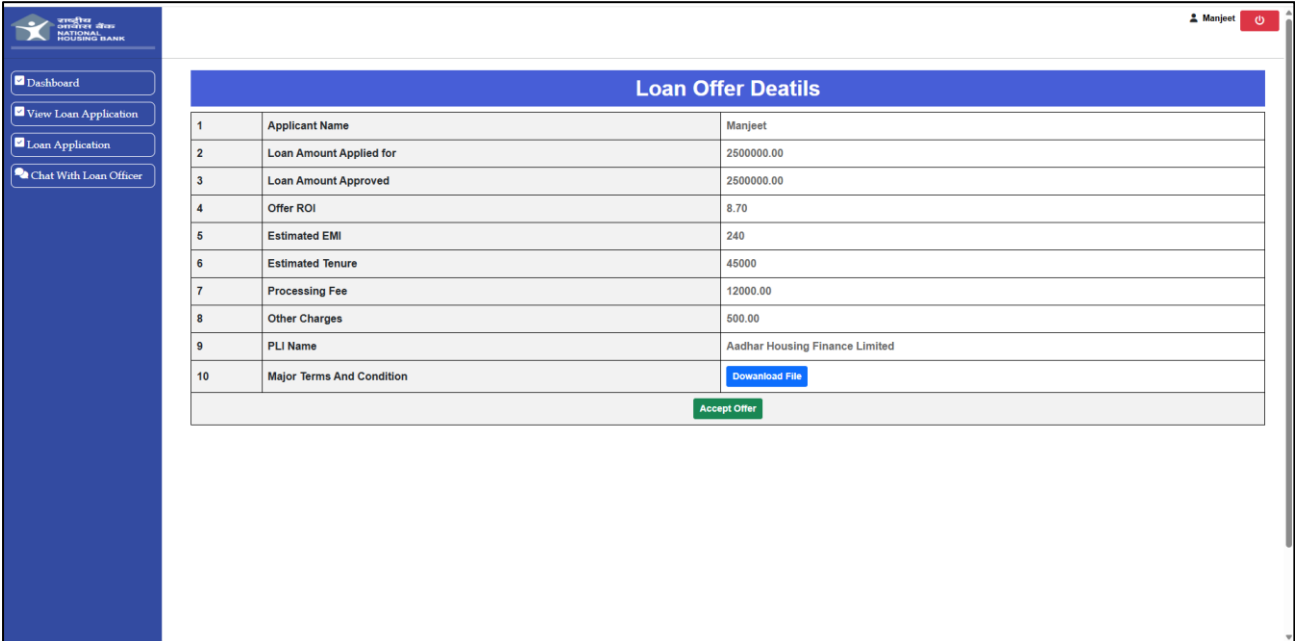
The applicant will be able to see the loan offers in tile-wise manner:

Dashboard

Aadhar Housing Finance Limited	
1	Intrest Rate 8.70
2	Loan Amount 2500000.00
3	Tenure 45000
4	EMI Estimate 240
5	Processing Free 12000.00
View Offer	

Aadhar Housing Finance Limited	
1	Intrest Rate 12.80
2	Loan Amount 2500000.00
3	Tenure 45000
4	EMI Estimate 240
5	Processing Free 0.01
View Offer	

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

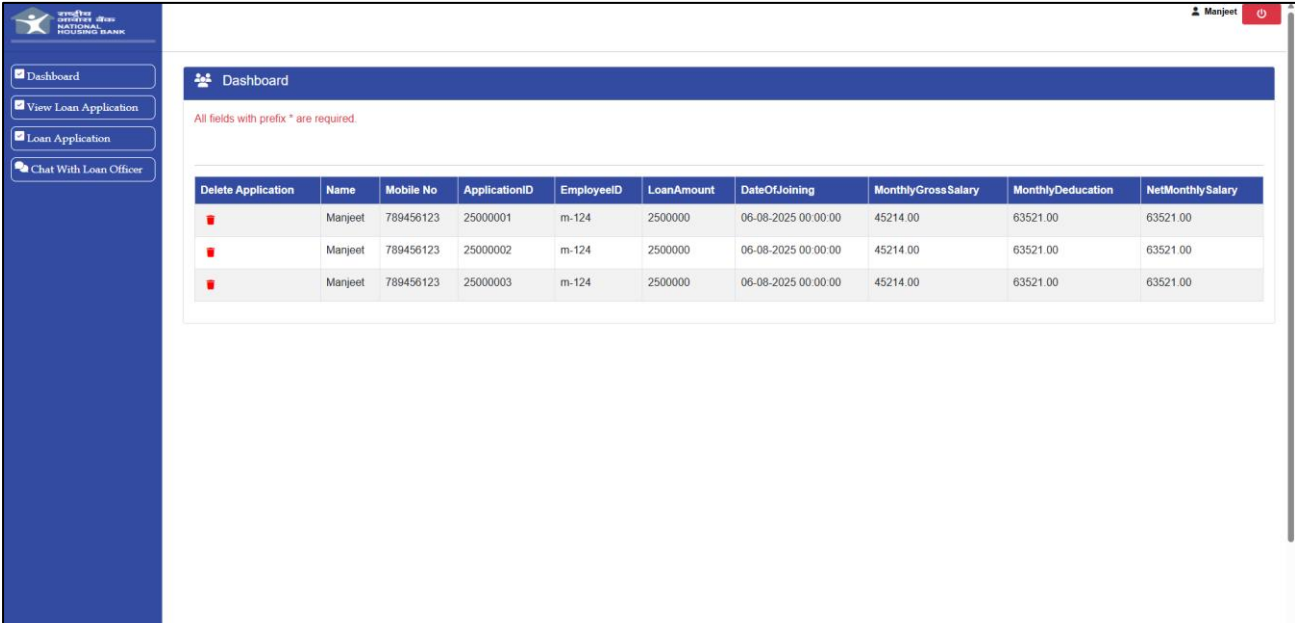


Loan Offer Details

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	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

[Accept Offer](#)

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

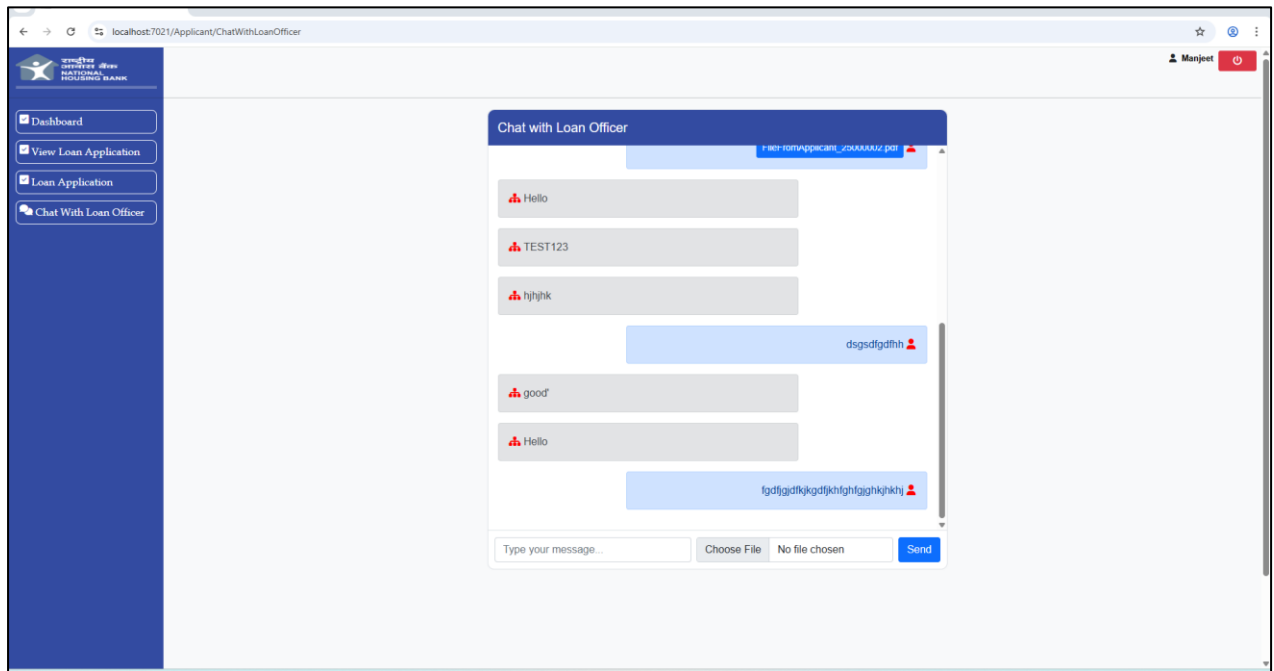


Dashboard

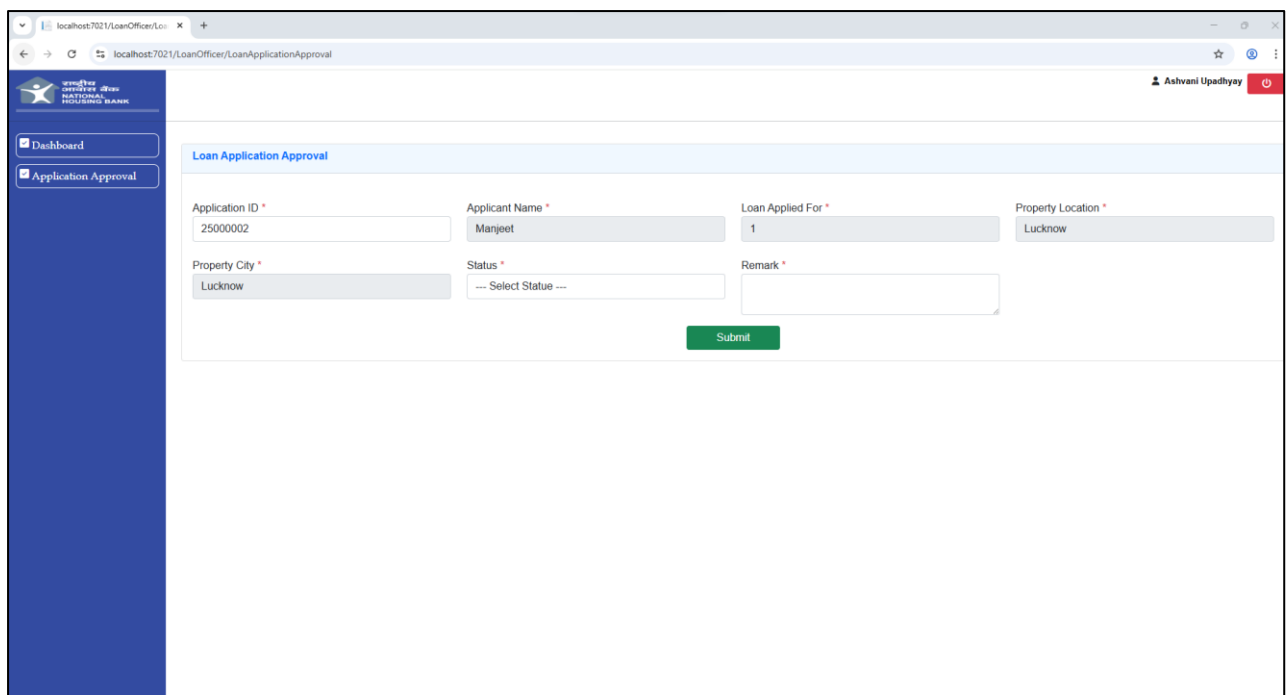
All fields with prefix * are required.

Delete Application	Name	Mobile No	ApplicationID	EmployeeID	LoanAmount	DateOfJoining	MonthlyGrossSalary	MonthlyDeduction	NetMonthlySalary
	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.



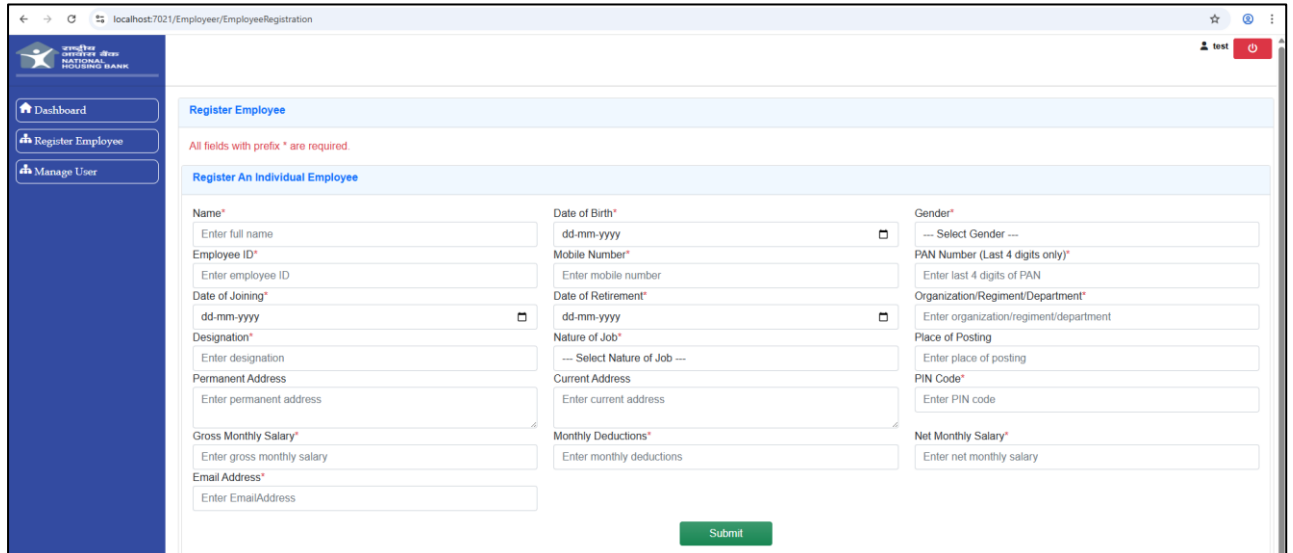
Post completion of the due process of loan application at PLI's end, the loan officer will be able to reflect the status in the portal.



Details of Entity Dashboard

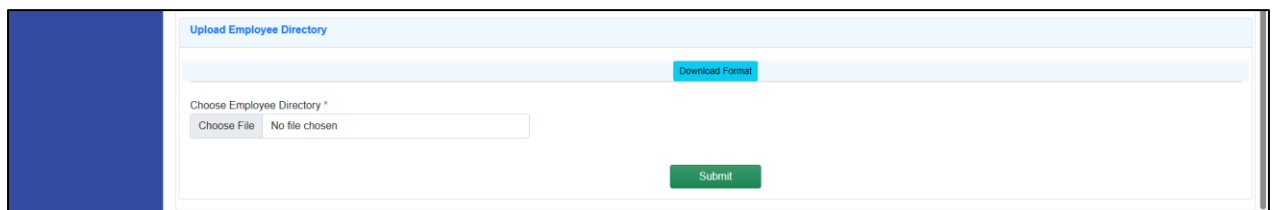
The user will be able to do both Individual and Bulk-wise employee registration. Both the screens are showcased below:

Individual Employee Registration Screen



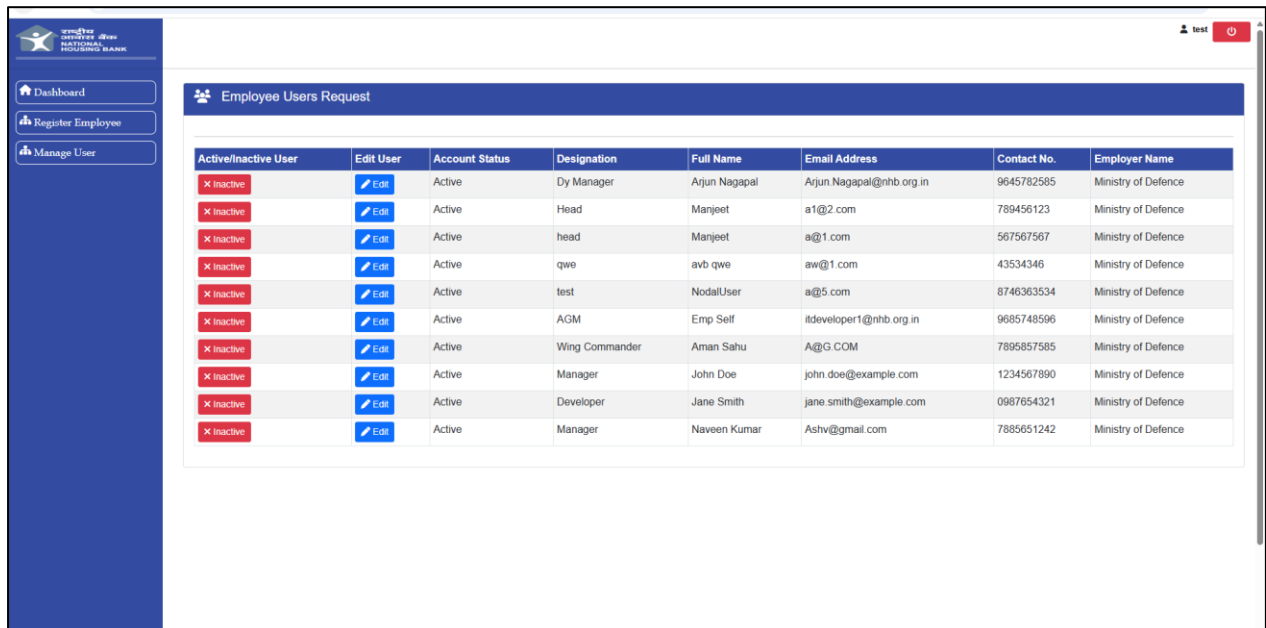
The screenshot shows a web application interface for "Register Employee". The left sidebar contains a logo and three menu items: "Dashboard", "Register Employee", and "Manage User". The main content area has a header "Register Employee" and a sub-header "Register An Individual Employee". A red message states "All fields with prefix * are required." The form is organized into three columns. The first column contains fields for Name*, Employee ID*, Date of Joining* (with a calendar icon), Designation*, Permanent Address, Gross Monthly Salary*, and Email Address*. The second column contains fields for Date of Birth* (with a calendar icon), Mobile Number*, Date of Retirement* (with a calendar icon), Nature of Job* (with a dropdown), Current Address, Monthly Deductions*, and a Submit button. The third column contains fields for Gender* (with a dropdown), PAN Number (Last 4 digits only)*, Organization/Regiment/Department*, Place of Posting, PIN Code*, and Net Monthly Salary*.

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



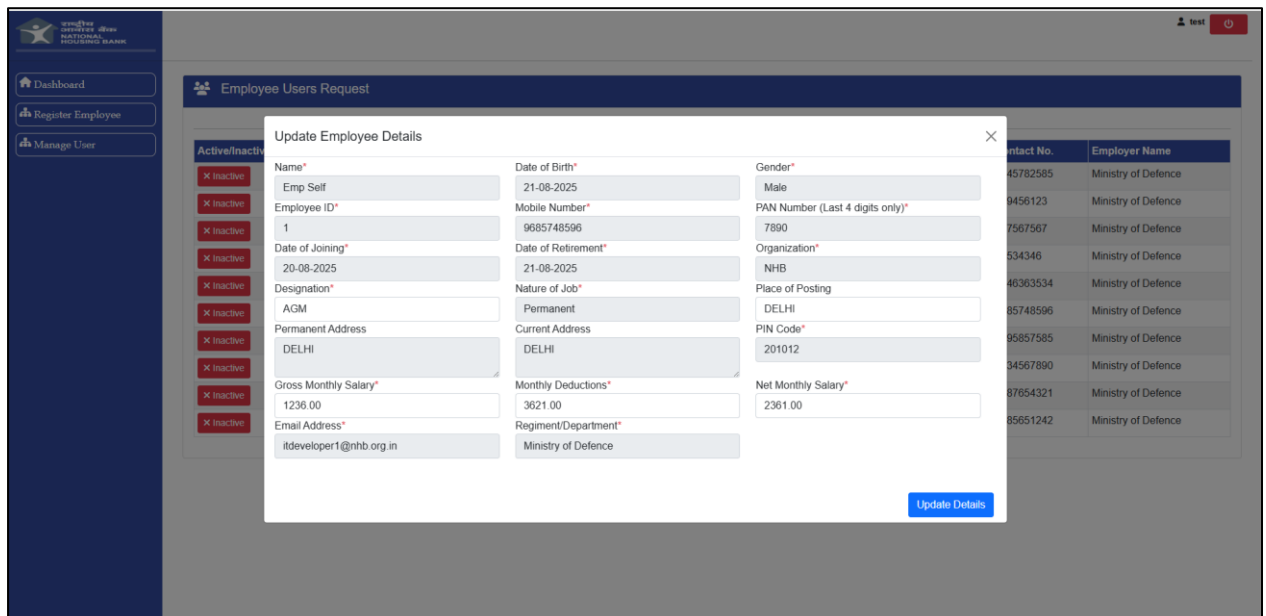
The screenshot shows a web application interface for "Upload Employee Directory". The left sidebar is the same as the previous screen. The main content area has a header "Upload Employee Directory" and a sub-header "Download Format" with a button. Below this, there is a section "Choose Employee Directory *" with a "Choose File" button and a text box showing "No file chosen". At the bottom, there is a "Submit" button.

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		Active	Dy Manager	Arjun Nagapal	Arjun.Nagapal@nhb.org.in	9645782585	Ministry of Defence
X Inactive		Active	Head	Manjeet	a1@2.com	789456123	Ministry of Defence
X Inactive		Active	head	Manjeet	a@1.com	567567567	Ministry of Defence
X Inactive		Active	qwe	avb qwe	aw@1.com	43534346	Ministry of Defence
X Inactive		Active	test	NodalUser	a@5.com	8746363534	Ministry of Defence
X Inactive		Active	AGM	Emp Self	itdeveloper1@nhb.org.in	9685748596	Ministry of Defence
X Inactive		Active	Wing Commander	Aman Sahu	A@G.COM	7895857585	Ministry of Defence
X Inactive		Active	Manager	John Doe	john.doe@example.com	1234567890	Ministry of Defence
X Inactive		Active	Developer	Jane Smith	jane.smith@example.com	0987654321	Ministry of Defence
X Inactive		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:



Dashboard

Register Employee

Manage User

Employee Users Request

Active/Inactive	Edit User	Account Status	Designation	Full Name	Email Address	Contact No.	Employer Name
X Inactive		Active	Dy Manager	Arjun Nagapal	Arjun.Nagapal@nhb.org.in	9645782585	Ministry of Defence
X Inactive		Active	Head	Manjeet	a1@2.com	789456123	Ministry of Defence
X Inactive		Active	head	Manjeet	a@1.com	567567567	Ministry of Defence
X Inactive		Active	qwe	avb qwe	aw@1.com	43534346	Ministry of Defence
X Inactive		Active	test	NodalUser	a@5.com	8746363534	Ministry of Defence
X Inactive		Active	AGM	Emp Self	itdeveloper1@nhb.org.in	9685748596	Ministry of Defence
X Inactive		Active	Wing Commander	Aman Sahu	A@G.COM	7895857585	Ministry of Defence
X Inactive		Active	Manager	John Doe	john.doe@example.com	1234567890	Ministry of Defence
X Inactive		Active	Developer	Jane Smith	jane.smith@example.com	0987654321	Ministry of Defence
X Inactive		Active	Manager	Naveen Kumar	Ashv@gmail.com	7885651242	Ministry of Defence

Update Employee Details

Name*

Emp Self

Date of Birth*

21-08-2025

Gender*

Male

Employee ID*

1

Mobile Number*

9685748596

PAN Number (Last 4 digits only)*

7890

Date of Joining*

20-08-2025

Date of Retirement*

21-08-2025

Organization*

NHB

Designation*

AGM

Nature of Job*

Permanent

Place of Posting

DELHI

Permanent Address

DELHI

Current Address

DELHI

PIN Code*

201012

Gross Monthly Salary*

1236.00

Monthly Deductions*

3621.00

Net Monthly Salary*

2361.00

Email Address*

itdeveloper1@nhb.org.in

Regiment/Department*

Ministry of Defence

Update Details

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