RHISS MOBILE APP: GEO-REFERENCED PHOTOGRAPH

Rural Housing

MINISTRY OF RURAL DEVELOPMENT

RHISS Mobile Application: Geo-Referenced Photograph

Introduction

With the objective of the Government to provide 'Housing for all by 2022', it is pertinent to extend resources to those households who are not covered under PMAY-G. In this direction, Ministry of Rural Development has come up with Rural Housing Interest Subsidy Scheme (RHISS) to provide cheaper institutional loan to the households living in rural areas and not covered under PMAY-G for construction / modification of their dwelling unit. The government under RHISS scheme shall provide interest subsidy of 3 percent for a loan component of upto INR 2.00 lakh. The tenor of the loan can be maximum upto 20 years.

National Housing Bank (NHB) has been identified as Central Nodal Agency (CNA) to channelize this subsidy to the lending institutions and for monitoring the progress. National Housing Bank shall route the interest subsidy through channels of Primary Lending Institutions (PLIs). PLI identified as Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks, State Cooperative Banks, Urban Cooperative Banks, Small Finance Banks', NBFC MFIs or any other institution approved for the purpose shall register for RHISS by signing MOU.
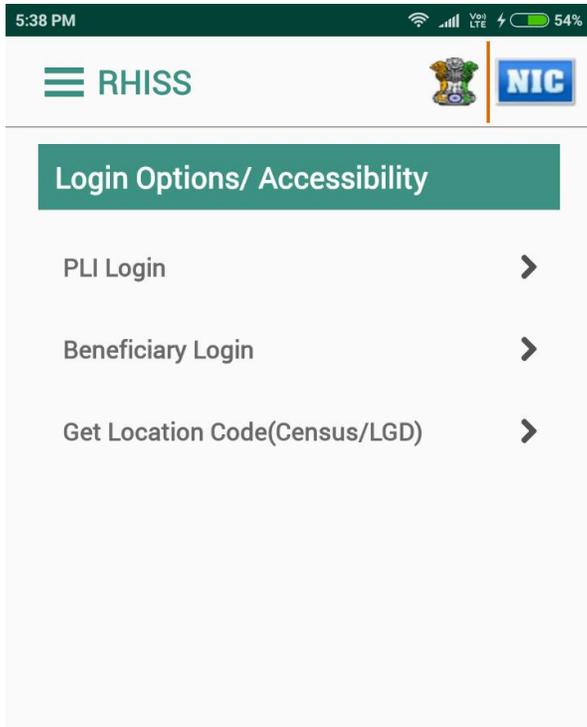
The workflow for RHISS shall be such that Primary Lending Institutes (PLIs) branches shall ask the housing loan applicant to provide required details along with self-declaration form. PLI branches will consolidate loan applicants' information in a specific format and send it to PLI headquarters. PLI HQ to upload the applicants' information on NHB provided RHISS application. NHB shall provide the data of loan applicants to Rural Housing Division NIC for reporting and monitoring purpose. **PLIs to use RH NIC developed Awaas App for capturing physical progress of the house.** De-duplication check shall be done to check if the loan applicant has not availed the benefit under PMAY-G or under specific schemes of Ministry of Rural Development. Once, successful de-duplication is done, loan applicant is entitled to receive interest subsidy.

RHISS Mobile App

As per RHISS guidelines, *'All constructions/modification would be geo-referenced, time and date stamped and captured on AwaasSoft through AwaasApp'.*

In this regards it would be the responsibility of the PLIs to provide geo-referenced photographs of the house at least once till the house construction is completed. This application shall be hosted at MoRD NIC servers. PLIs shall be provided with a login id and password to access the mentioned mobile application. An officer from PLI must visit the house site for which request to give subsidy is generated. He must upload a photograph of the proposed site and a photograph of the house during the phase of construction or modification. Step wise process and screenshots are mentioned in the subsequent section.

Step 1: Login

At the login three options are given depending upon type of user or requirement.

1. **PLI**

- View list of beneficiaries registered
- View details of registered beneficiaries
- Upload geo-referenced photograph through the RHISS mobile application

2. **Beneficiary**

- View details as recorded during time of registration
- Upload geo-referenced photograph through the RHISS mobile application

3. **Location code**

- PLI officer can view the census/LGD code for their respective GP/block/district/state

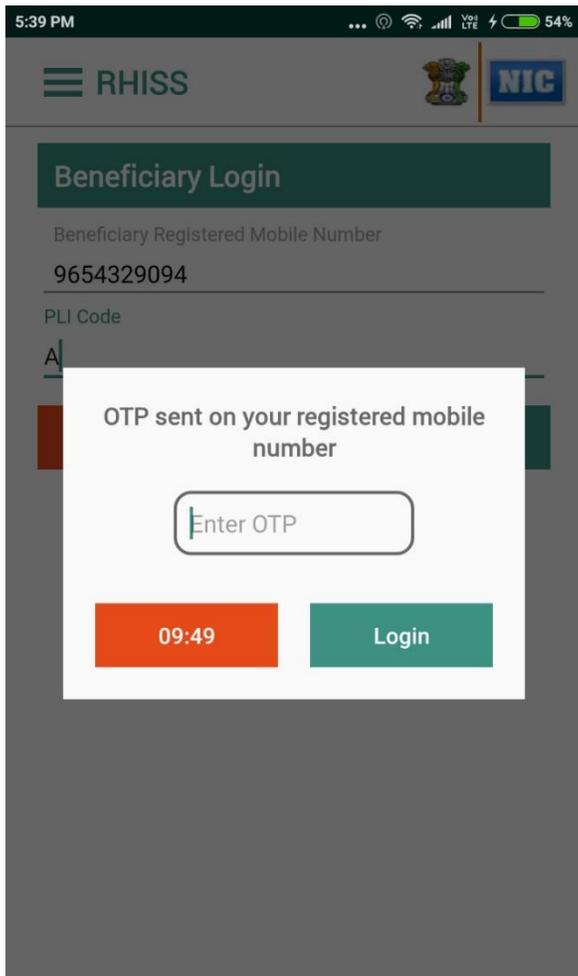# Step 2: PLI and Beneficiary Login

PLI Login

Step 1: NHB will provide to MoRD NIC master list of active PLIs and incremental list of PLI as and when PLIs sign RHISS MoU with NHB.

Step 2: MoRD NIC will generate userid and password for each PLI and will give the same to NHB.

Step 3: Passwords generated shall be given to PLI HQ and further to PLI branches by NHB. Initially, one password will be given to one PLI and will be shared by users of that PLI. NIC may develop user management module at later stages for managing multiple users of the PLI.

Parameters

1. PLI Agency Code

2. Username

3. Password

4. PLI Email ID *(in case reset password option is availed)*

Beneficiary Login

This facility is provided in case PLI is not able to login through the interface provided to him for login. During inspection PLI officer visits the location of beneficiary and logs in using beneficiary mobile number. PLI officer shall be informed about the PLI code through PLI HQ.

Step 1: Mobile number of the beneficiary registered when PLI branches take information from beneficiary and PLI HQ uploads the information in the NHB provided application.

Step 2: Beneficiary will get OTP on their registered mobile number for login. PLI officer/beneficiary will use the PLI code for login purpose. OTP to remain valid for 10 mins.

Parameters

1. PLI Agency Code

2. Beneficiary mobile number

3. OTP

Step 3: View Beneficiary List

View Beneficiary List

- Once the PLI logs in the RHISS mobile application, they can view the list of registered beneficiaries
- PLI officer can view the Information like Beneficiary ID, name and mobile number
- Clicking on beneficiary, further details of the beneficiary can be viewed

Parameters viewable

1. Beneficiary Code

2. Beneficiary Name

3. Beneficiary Mobile Number

Step 4: View Beneficiary Details

View Beneficiary Details

- PLI officer can view the Information like Beneficiary email ID, name, gender, mobile number and village details
- Further details like geo-referenced photograph can be captured post clicking on Installment Details

Parameters viewable

1. Beneficiary Code
2. Beneficiary Name
3. Beneficiary Mobile Number
4. Beneficiary Email ID
5. Gender
6. State, District, Block, GP and Village Name

Step 5: Upload Photograph

Upload Photograph

- PLI officer can capture Geo-referenced photograph at two stages:
  - ➢ Proposed site
  - ➢ Modification/New Construction work when the work in house is completed or is under completion

Parameters Captured

1. Inspection Date

2. Inspection Level

3. Latitude and Longitude

4. Accuracy

5. Deviation

6. Remarks

Get Census/LGD code

Get LGD Code

- PLI officer to provide Parameters like State, District, Block, Panchayat and Village to get the Census/LGD code
- Provision if Census or LGD code to be provided by MoRD is customizable

Parameters Captured

1. Census/LGC Code and Name for State

2. Census/LGC Code and Name for District

3. Census/LGC Code and Name for Block

4. Census/LGC Code and Name for Panchayat

5. Census/LGC Code and Name for Village