



Pradhan Mantri Awas Yojana - Urban **2.0**

Unified Web Portal



Standard Operating Procedure for Primary Lending Institutions

Ministry of Housing and Urban Affairs
Government of India



Preface

Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) has been launched with an objective to provide pucca houses to 1 crore people of urban India. The Scheme emphasizes on empowerment of urban poor and middle-class families by giving them secured pucca houses to focus on the betterment of their lives. PMAY-U 2.0 will provide financial assistance to 1 crore families to construct, purchase or rent a house in urban areas over a period of 5 years. Government Assistance of ₹2.30 lakh crore will be provided under the Scheme.

Families belonging to EWS/LIG/MIG segments, having no pucca house anywhere in the country, are eligible to purchase or construct a house under PMAY-U 2.0. The Scheme will be implemented through different verticals, giving eligible beneficiaries the option avail benefits under any one of the four verticals as per their choice and eligibility.

A unified web portal has been developed to effectively execute the Scheme. It also ensures transparency, helps in monitoring and efficient management of the Scheme and more importantly, to enable beneficiaries to directly apply under PMAY-U 2.0. The portal simplifies the process for application, allows beneficiaries to know the status of application, modalities of data exchange among stakeholders, ensures faster due-diligence, approval and release of subsidy. The web portal is accessible to all stakeholders and will help in monitoring and evaluating of PMAY-U 2.0 scheme.

The user manual will help the beneficiaries and all stakeholders about the web portal and will guide them on how to use it effectively. It will take the users through the portal's features, sections, tools to ensure smooth implementation.



Abbreviations

AHF	Affordable Housing Fund
CNA	Central Nodal Agency
CRGFTLIH	Credit Risk Guarantee Fund Trust for Low Income Housing
EWS	Economically Weaker Section
FAR	Floor Area Ratio
HFC	Housing Finance Companies
HUDCO	Housing and Urban Development Corporation Ltd.
IFD	Integrated Finance Division
ISS	Interest subsidy Scheme
LIG	Low Income Group
MIG	Middle Income Group
MIS	Management Information System
MoHUA	Ministry of Housing and Urban Affairs
MoU	Memorandum of Understanding
NBFC	Non-Banking Financial Company
NBFC-MFI	Non-Banking Financial Company- Micro Finance Institutions
NHB	National Housing Bank
NPA	Non-Performing Asset
NPV	Net Present Value
PFMS	Public Finance Management System
PLI	Primary Lending Institution
PMAY-U	Pradhan Mantri Awas Yojana-Urban
PMAY-U 2.0	Pradhan Mantri Awas Yojana-Urban 2.0
PSL	Priority Sector Lending
RRB	Regional Rural Bank
SBI	State Bank of India
SC	Scheduled Caste
SFB	Small Finance Bank
ST	Scheduled Tribe
ULB	Urban Local Bodies
UWP	Unified Web Portal



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Background

PMAY-U, launched in June 2015, is one of the major flagship programmes of Government of India to provide all-weather pucca houses to all eligible beneficiaries in the urban areas. Based on the learnings gathered during the implementation of the PMAY-U Scheme and, also to meet the housing requirements arising out of the increase in the number of eligible families, the Union Cabinet on 10th June 2024 resolved to provide assistance to 3 crore additional rural and urban households for the construction of houses. Subsequently, on 9th August 2024, the Union Cabinet, chaired by the Hon'ble Prime Minister Shri Narendra Modi, approved Pradhan Mantri Awas Yojana - Urban 2.0 for the next 5 years.

In pursuance of the Hon'ble Prime Minister's vision, PMAY-U 2.0 will address the housing needs of 1 crore families, ensuring that every citizen leads a better quality of life. The Scheme will be implemented through the following four verticals:

- Beneficiary Led Construction (BLC)
- Affordable Housing in Partnership (AHP)
- Affordable Rental Housing (ARH)
- Interest Subsidy Scheme (ISS)

About Interest Subsidy Scheme (ISS)

PMAY-U 2.0 will achieve the vision of 'Housing for All' by fulfilling the housing dreams of EWS/LIG/MIG segments. The Scheme will also ensure equity across different segments of population by addressing the requirement of slum dwellers, SC/STs, minorities, widows, Persons with Disabilities and other underprivileged sections of the society.

Interest Subsidy Scheme (ISS) vertical is implemented as a Central Sector Scheme to expand institutional credit flow to the affordable housing sector through implementing agencies such as CNAs viz; NHB/SBI/HUDCO and PLIs. Subsidy will be provided on home loans sanctioned and disbursed on 01.09.2024 or after to eligible beneficiaries of EWS/LIG and MIG for purchase/ re-purchase/construction of houses.

For scheme implementation, Primary Lending Institutions such as Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks (RRBs), State Cooperative Banks, Urban Cooperative Banks [Small Financial Banks, Non-Banking Financial Company- Micro Finance Institutions' (NBFC- MFIs)] or any other financial institutions as may be identified by the RBI are eligible to claim subsidy on eligible home loans only after signing of MoU with one of the CNAs for implementation of the Scheme. The system will ensure that the loan is taken from



a financial institution that is a Primary Lending Institution (PLI) registered under PMAY-U 2.0 for ISS.

Roles and Responsibility of PLI:

- PLI is responsible for claiming the subsidy of their existing borrower.
- PLI are also required to take action on applications of interested citizens who have shown interest for taking loan.
- PLI are required to enter the detail information of beneficiary/borrower and family details such as co-borrower details and submit applications for review and approval by MoHUA/CNAs.
- PLI is responsible for crediting the subsidy into home loan account of the beneficiary upon release of funds from MoHUA through CNAs into the PLI account.



Coverage

All Statutory Towns as per Census 2011 and towns notified subsequently and areas falling within the boundary of Notified Planning Areas, Notified Planning/Development area under the jurisdiction of Industrial Development Authority/Special Area Development Authority/Urban Development Authority or any such Authority under State legislation which is entrusted with the functions of urban planning and regulations shall be included for the coverage under the Scheme for all verticals.

The Cities/Towns and areas falling under Notified Planning Areas, Notified Planning/Development area under the jurisdiction of Industrial Development Authority/Special Area Development Authority/Urban Development Authority or any such Authority, where PMAY-U is being implemented will continue to be covered under PMAY-U 2.0. Cities/towns which were not part of PMAY-U may also be included in PMAY-U 2.0 with due approval of MoHUA.

List of cities can also be accessed at PMAY-U 2.0 website under publication.

Preference group

List of Other Government schemes under which applicants could have availed benefits: National Health Mission (NHM), Ayushman Bharat, Swachh Bharat Mission - Urban (SBM-U) 2.0, Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM), PM Surya Ghar: Muft Bijli Yojana, Pradhan Mantri Ujjwala Yojana (PMUY), Unnat Jyoti by Affordable LEDs for All (Ujala), Atal Mission for Rejuvenation and Urban Transformation (AMRUT).

PMAY-U 2.0 also focusses on special groups such as Safai Karmi, Street Vendors identified under Pradhan Mantri Street Vendor's Atma Nirbhar Nidhi (PMSVANidhi) Scheme and different artisans under Pradhan Mantri-Vishwakarma Scheme, Anganwadi Workers, Building and other Construction Workers (BoCW), slum dwellers/chawls and other groups identified during operation of the scheme.



Scheme features¹

Eligibility

1. The beneficiary can find out their eligibility based on the following eligibility parameters under ISS at unified web portal:
 - a. Undertaking on not owning a house anywhere in India except for the one being acquired/constructed
 - b. Declaration on not availing benefit under any housing schemes in last 20 years
 - c. Household income is not exceeding ₹9 lakh per annum
 - d. Home loan is not more than ₹25 lakh
 - e. House value is not more than ₹35 lakh
 - f. Carpet area of the house is not more than 120sqm
2. A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. User must fill the details of all family members with Aadhar Details, Date of Birth, Relationship with Beneficiary and Occupation.
3. In case of a married male, details of wife should be included; and in case of unmarried children, their details should be included.
4. In case if the borrower is unmarried and earning, then he/she can take loan with parents/siblings.
5. EWS households are defined as households with an annual income up to ₹3 lakh. LIG households are households with an annual income from ₹3 lakh up to ₹6 lakh. MIG households are households with an annual income from ₹6 lakh up to ₹9 lakh.
6. As per the scheme guidelines, under ISS vertical, a maximum interest subsidy of ₹1.80 lakh is provided to eligible beneficiaries having annual family income up to ₹9 lakh. Home loan value up to ₹25 lakh for property value up to ₹35 lakh with carpet area of houses up to 120 sqm. are eligible for a subsidy at 4.0% on first ₹8 lakh for a tenure up to 12 years.
7. The subsidy will be provided to those beneficiaries who have submitted the approved layout plan to the PLIs as per guidelines of States/UTs. However, the layout plan may not be insisted by PLIs where States/UTs have provided the exemption for construction of houses having provision of deemed

¹ These are to be referred with main guidelines of PMAY-U 2.0 only.



approval or pre-approved building plan.

Timeline

8. Subsidy will be provided on home loans sanctioned and disbursed on 01.09.2024 or after to eligible beneficiaries of EWS/LIG and MIG for purchase/ re-purchase/construction of houses.
9. For availing the benefit under ISS vertical, the PLI shall claim the subsidy amount through a proper channel within thirty (30) days from the date of disbursement of home loan to the beneficiary; otherwise, it shall be responsibility of the PLI.
10. Subsidy will be released in 5 yearly instalments in home loan accounts provided loan is standard and live at the time of release of subsidy and more than 50% principal is outstanding.
11. PLI are required to update the credit /non-credit of subsidy in beneficiary account on UWP within 7 days from the date of funds released by CNAs to the PLI Ac.
12. Physical progress of the construction of a house is required to be updated on the annual basis, for claiming of each instalment against a loan account over 5 years. It is to be ensured by PLI that before releasing of 4th instalment (subsidy) to the beneficiary the geo-tagging of house at completed level is to be captured in MIS/UWB in 4th year.

Points to note

13. A citizen who wants to take loan and avail interest subsidy is required to submit the application through Unified Web Portal of PMAY-U 2.0, Common Service Centre (CSC) or by visiting the concerned Urban Local Bodies/Municipalities/Primary Lending Institution (PLI).
14. PLIs will not take any processing charge from the beneficiary for housing loans up to the eligible loan amount (upto 8 lakh) under the Scheme.
15. A 'Pucca' house is defined as an all-weather dwelling unit with roof and



walls made up of sturdy, modern, and durable materials like burnt bricks, stones packed with cement or lime, cement concrete, timber, Galvanized Iron (GI) sheets, asbestos sheets, machine-made tiles etc.

16. Present address is the current location where the applicant is residing at the time of registration.
17. Permanent address is the official and long-term residence of the applicant as per the legal or official documents.
18. Construction site address is the location where the housing construction or the proposed site of construction under PMAY-U 2.0.
19. The subsidy under the scheme will be provided only once for a property. If it is sold to someone else, the purchaser can't take benefit of ISS on this property. PLIs are to ensure that subsidy benefit is not taken by the previous owner by checking on the unified web portal, before initiating the claim of the current occupant.
20. The houses under PMAY-U 2.0 will be used only for residential purpose and shall not use for any other activities and the same will be self-certified by the beneficiaries. Otherwise, the Subsidy will be discontinued, and recovery of already leased amount shall be recovered.
21. Preference under the scheme will also be given to widows, Persons with Disabilities, transgenders, persons belonging to Scheduled Castes/Scheduled Tribes, and Minorities.
22. A loan given for land purchase and construction shall be limited to ₹25 lakh only and the cost of land plus construction cost shall not exceed ₹35 lakh and the size of the house constructed shall not exceed 120 sqm.
23. Geo-tagging through Bhuvan/Bharat HFA/PMAY mobile application, of houses along with their geo-spatial location is required to be done by the respective PLI/Beneficiary as per the payment plan. Geo-tagging of houses to be done after release of 1st instalment, in case of purchase of completed house. In case of construction/under construction house, Geo-tagging is to be done before release of each instalment.

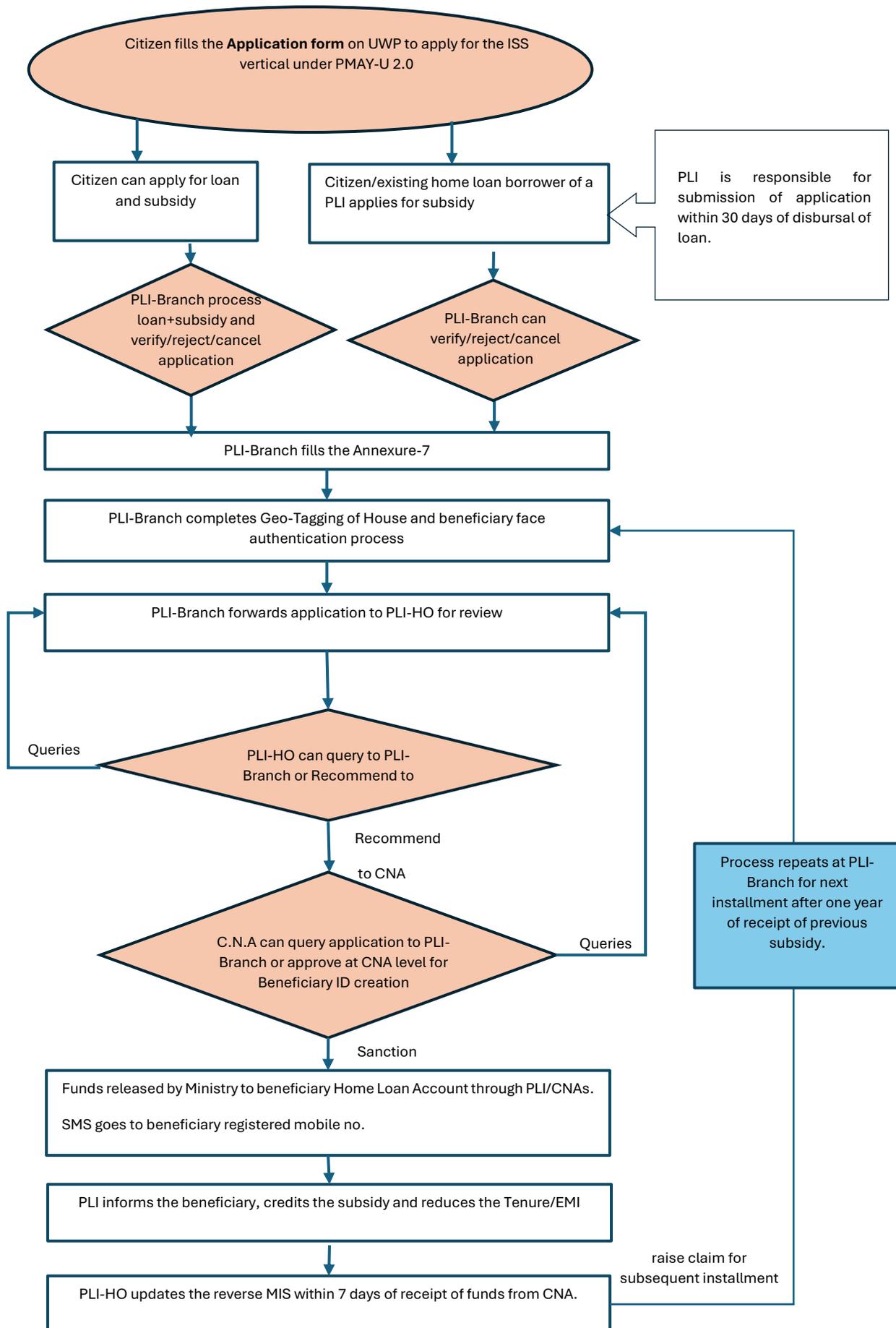


Exclusions/Ineligibility Criteria under ISS

24. The subsidy under the scheme will be provided only once per property. If it is sold to someone else, the purchaser can't take benefits of ISS on this property.
25. If two or more family members take combined or separate loan on same property, they will be treated as same family for calculation of family income and benefit.
26. In case a borrower has taken a housing loan from one PLI and later switches to another PLI for balance transfer such beneficiary will not be eligible to claim the benefit of interest subsidy again. If a person has not claimed interest subsidy from first PLI, he/she shall not be eligible after balance transfer.
27. Only loan up to 25 lakhs with the house value up to 35 lakhs will be eligible for subsidy under this vertical.
28. In case of any false declaration on income level by a beneficiary who has already availed the scheme benefits, he/she will be liable for legal proceedings under applicable laws.

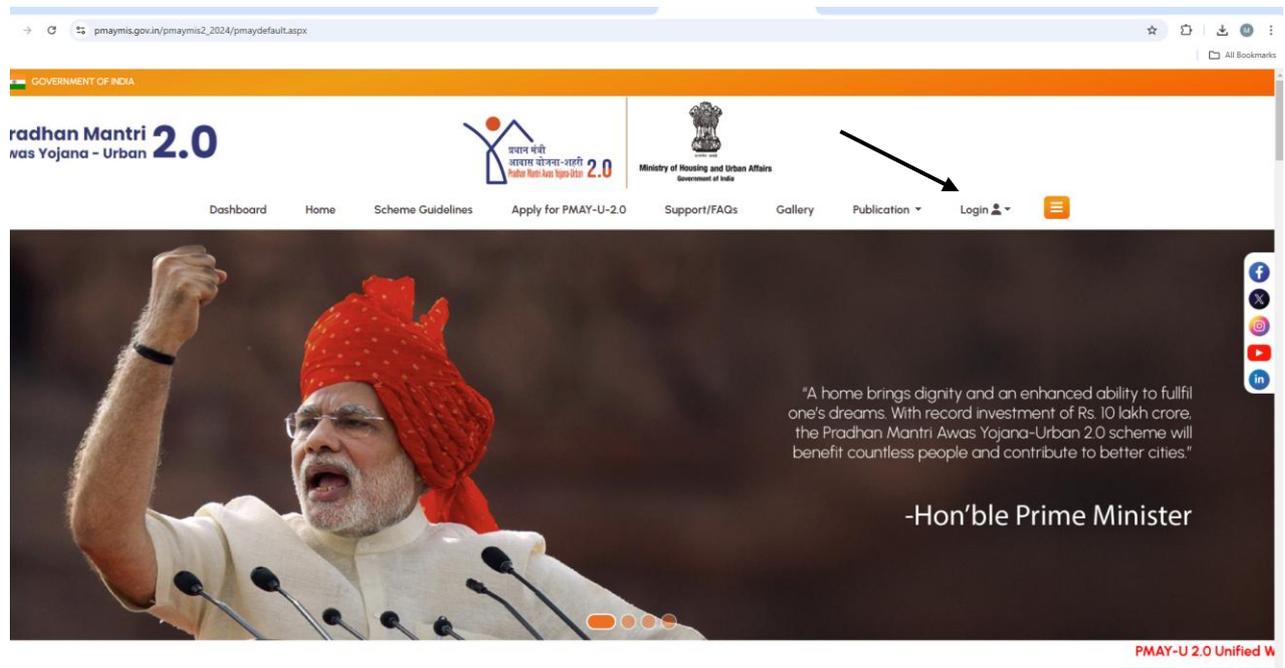


FLOW CHART FOR ISS MIS

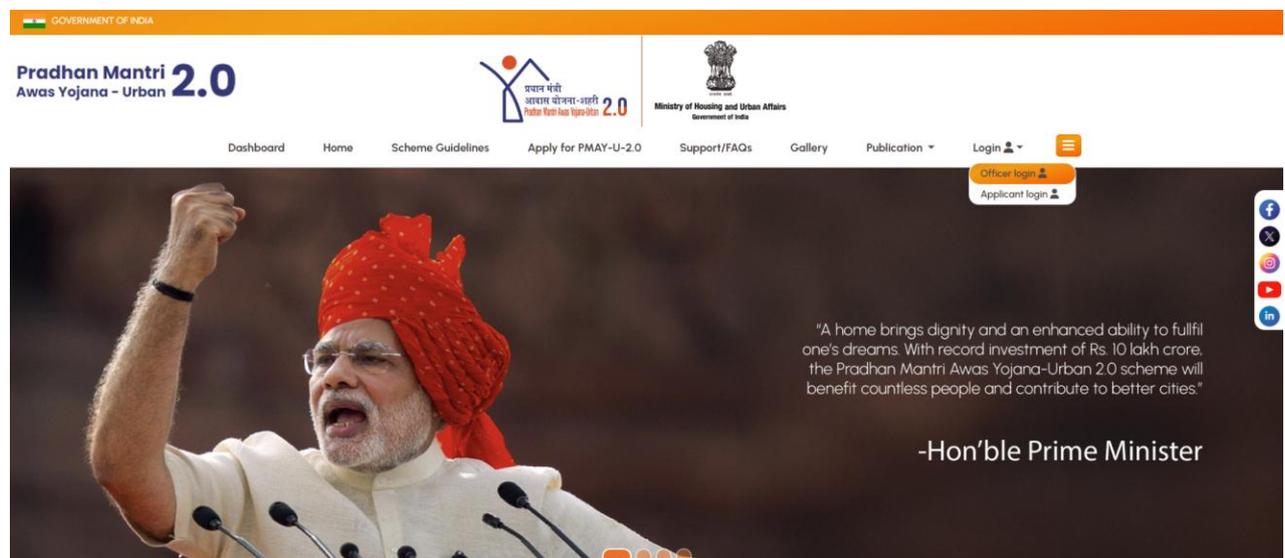


How to Log in PLI dashboard?

The PMAY 2.0 MIS website can be accessed on- [PMAY-HFA\(Urban\)](https://pmay-hfa(urban).gov.in). On the website homepage, ULB can find the Login link by clicking on **State/ULB/PLI login**.



Click on **Officer Login**



The system would take open a new tab. Input the log in credentials as provided and captcha to login.





Pradhan Mantri Awaz Yojana - Urban 2.0



Home Scheme Guidelines Apply for PMAY-U 2.0 Publication Event Gallery FAQs State/ULB/PU Login

LOGIN

Code **GbexWU** Captcha code is case sensitive

Once logged in, the system would display the dashboard with different menu.

Logged in as: PLITEST (PU: TEST) Logout

Home Admin Action Reports FAQs Guidelines Change Password

Applications Status

1. Applications Received from Branch



Change Password

User can change the default password by clicking on “Change Password” tab on the menu bar.

(i) Check the Username

(ii) Enter the old Password

(iii) Enter the new password and Confirm the New Password.

Ministry of Housing and Urban Affairs
Government of India

AWAS Yojana 2.0
एवाय योजना - शहरी 2.0

Logged in as : PLITEST (PLI : TEST) Logout

Home Admin Action Reports FAQs Guidelines Change Password

Change Password

Note:- Password should be eight characters long having atleast one Upper character, one Small character, one special character like (@#%&), one number.

User Name :	PLITEST
Old Password:	<input type="password"/>
New Password:	<input type="password"/>
Confirm password:	<input type="password"/>

Save Reset

(iv) Click on Save to change password successfully.

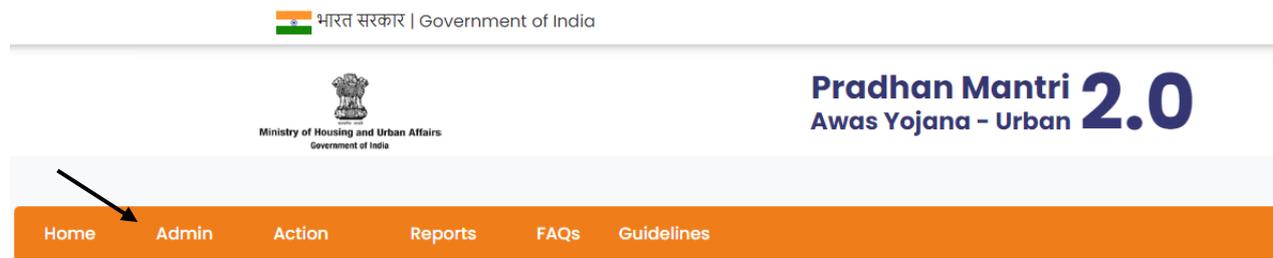
(v) In case of errors, click on Reset.



Create Branch User

Bank PLI have the provision to create Sub-PLIs to enable the city level information can be entered by branch staff. The information filled by the Sub-user shall reflect in PLI login, which can be submitted by PLI or returned by PLI to Sub-PLI for editing

(i) Click on **Admin** from Taskbar.



(ii) Click on Admin for PLI and then click on Create Branch User for PLI



(iii) The system will display radio-button where User can select State/District/City to map the jurisdiction of the Branch ID

Logged in as : PLITEST (PLI: TEST) Logout

Home Admin Action Reports FAQs Guidelines Change Password

Stateswise Districtwise Citywise

Stateswise Districtwise Citywise

States

Select All

State Name
<input checked="" type="checkbox"/> Andaman And Nicobar Islands
<input checked="" type="checkbox"/> Andhra Pradesh
<input type="checkbox"/> Arunachal Pradesh
<input type="checkbox"/> Assam
<input type="checkbox"/> Bihar
<input type="checkbox"/> Chandigarh
<input type="checkbox"/> Chhattisgarh
<input type="checkbox"/> Dadra And Nagar Havelli And Daman And Diu
<input type="checkbox"/> Delhi
<input type="checkbox"/> Goa
<input type="checkbox"/> Gujarat

Districts

Select All

District Name
<input type="checkbox"/> Nicobars
<input type="checkbox"/> North & Middle Andaman
<input type="checkbox"/> South Andaman
<input checked="" type="checkbox"/> Alluri Sitharama Raju
<input type="checkbox"/> Anakapalli
<input checked="" type="checkbox"/> Ananthapuramu
<input type="checkbox"/> Annamayya
<input type="checkbox"/> Bapatla
<input type="checkbox"/> Chittoor
<input type="checkbox"/> Dr. B.R. Ambedkar Konaseema
<input type="checkbox"/> East Godavari

Cities

Select All

City Name
<input type="checkbox"/> Anantapur
<input type="checkbox"/> Gooty
<input type="checkbox"/> Guntakal
<input type="checkbox"/> Kalyandurg
<input type="checkbox"/> Pamidi
<input type="checkbox"/> Rayadurg
<input type="checkbox"/> Tadpatri

Branch Details

Branch Identifier:

Email:

Mobile Number:

Save

*Note: Applications forms filled by the applicants will be visible in the Branch IDs as per the jurisdiction selected during the branch creation and the **Property Address** submitted by the applicant.*



Branch List for Activate and Deactivate

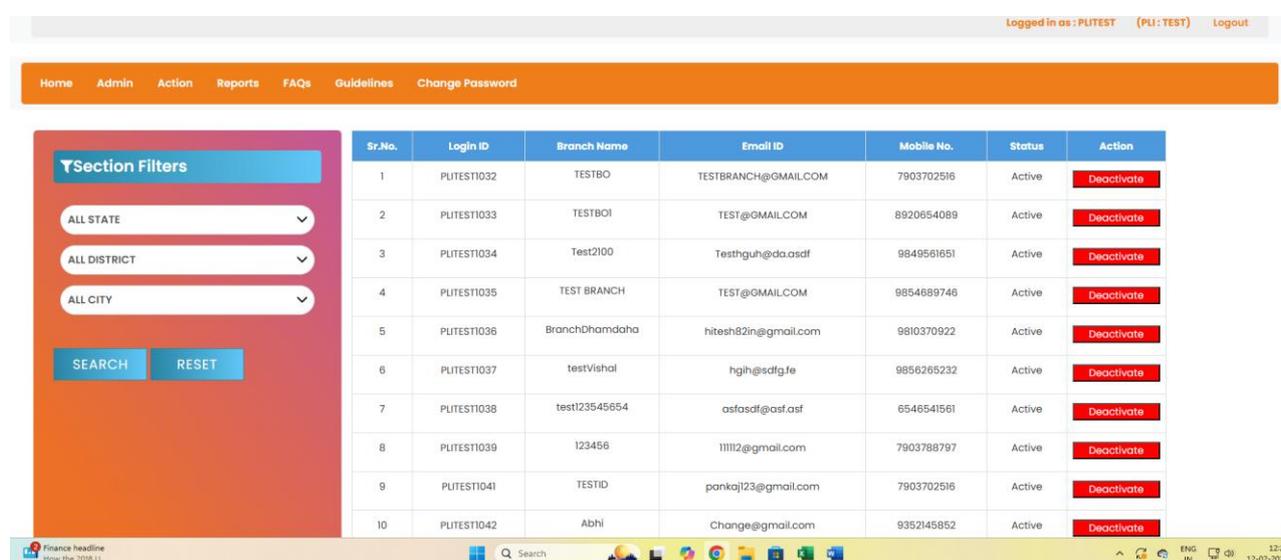
User can check the list of created Branch User IDs and manage them from the Head Office Login.

(i) Click on Branch List for Activate and Deactivate.



The screenshot shows the top navigation bar with the Ministry of Housing and Urban Affairs logo, the application title 'Praan Mantri Awasth Yojana - Urban 2.0', and the user login information 'Logged in as: PLITEST (PLI: TEST) Logout'. Below the navigation bar, the 'ADMIN FOR PLI' menu is displayed with two options: '1. Create Branch User for PLI' and '2. Branch List For Activate and Deactivate'.

(ii) User can view the Login IDs, Branch Name, Email ID & Mobile number associated with the Branch as well as the Status of The ID.



The screenshot shows the 'Branch List For Activate and Deactivate' page. It features a table with columns for Sr.No., Login ID, Branch Name, Email ID, Mobile No., Status, and Action. The table contains 10 rows of data. To the left of the table is a 'Section Filters' panel with dropdown menus for 'ALL STATE', 'ALL DISTRICT', and 'ALL CITY', along with 'SEARCH' and 'RESET' buttons. The bottom of the page shows a Windows taskbar with the system clock at 12:12 on 12-02-2018.

Sr.No.	Login ID	Branch Name	Email ID	Mobile No.	Status	Action
1	PLITEST1032	TESTBO	TESTBRANCH@GMAIL.COM	7903702516	Active	Deactivate
2	PLITEST1033	TESTBO1	TEST@GMAIL.COM	8920654089	Active	Deactivate
3	PLITEST1034	Test2100	Testghuh@da.asdf	9849561651	Active	Deactivate
4	PLITEST1035	TEST BRANCH	TEST@GMAIL.COM	9854689746	Active	Deactivate
5	PLITEST1036	BranchDhamdaha	hitesh82in@gmail.com	9810370922	Active	Deactivate
6	PLITEST1037	testVishal	hgih@sdfg.fe	9856265232	Active	Deactivate
7	PLITEST1038	test123545654	asfasdf@asf.asf	6546541561	Active	Deactivate
8	PLITEST1039	123456	11112@gmail.com	7903788797	Active	Deactivate
9	PLITEST1041	TESTID	pankaj123@gmail.com	7903702516	Active	Deactivate
10	PLITEST1042	Abhi	Change@gmail.com	9352145852	Active	Deactivate

(iii) To Deactivate/Activate a Branch ID, click on the button under Action column.



Applications for Approval

The applications forwarded by the Branch User will be visible to the Head office under Action Tab in the menu bar.

(i) Click on Action.

(ii) Click on Application Status- Applications received from branch.



(iii) Once clicked, applications that are pending for approval by head office will be visible under this tab.

The screenshot shows a table titled 'APPLICATIONS RECEIVED FROM BRANCH'. The table has the following columns: Sr.No., Application No, Name of Borrower, Name of CO-Borrower, Category, PLI Name, CNA Name, Mobile Number, and Action. The table contains one row of data with a 'Proceed' button in the Action column.

Sr.No.	Application No	Name of Borrower	Name of CO-Borrower	Category	PLI Name	CNA Name	Mobile Number	Action
1	UP011450125189834988	Mohit Babu	NA	General	GRIHUM HOUSING FINANCE LIMITED	NHB	9557915045	Proceed

(iv) Head office can Verify and forward the application to CNA or send to branch for clarification.

43	Cumulative amount of subsidy credited (in ₹) (as subsidy is to be credited in instalments in proportion to the loan disbursed) *	0
44	Revised EMI after Subsidy Credited to Loan Ac: (Rs) *	0
45	Revised Tenure after Subsidy Credited to Loan Ac: (months) *	0
46	Whether Civic Amenities exist?*	
i)	Water supply	<input checked="" type="radio"/> Yes <input type="radio"/> No
ii)	Electricity supply	<input checked="" type="radio"/> Yes <input type="radio"/> No
iii)	Drainage/Sanitation	<input checked="" type="radio"/> Yes <input type="radio"/> No



Manual for Branch User

To view the beneficiary survey application forms that are filled under the ISS component-

(i) Click on **“Action”**.



(ii) System will display-

- Application Status and
- Submit Application for subsidy: Loan already taken

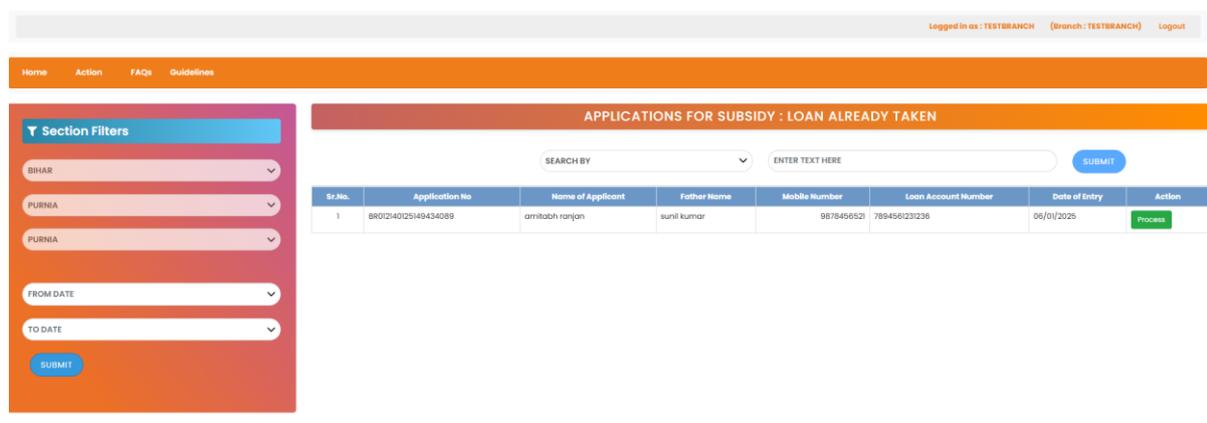
Applications Status

Verify Applications for Home Loan 1	Process Applications for Home Loan 1	Verified Applications for submitting Annexure 7 2
Applications for Bio-metric Authentication and Geo-tagging 4	Submit Applications for Subsidy to Head Office 1	Applications Received for Clarification from CNA/Head Office 0
Subsidy Disbursement details 0		

[Click here to Submit Application for Subsidy : Loan already taken](#)

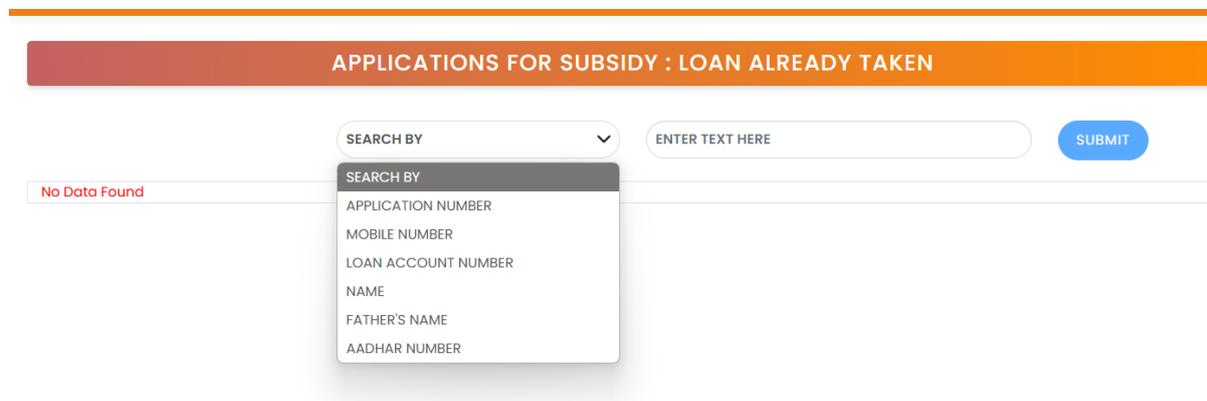
Verify Application for Home Loan- This is applicable in cases where the Citizen has already applied for Loan from the concerned PLI, and the application is to be verified by the Branch Office.





The system would display all the beneficiary application form that are pending to be verified at branch level. The User can filter the applications based on Date of Entry. The user can also Search from the list of applications based on-

- Application Number
- Mobile Number
- Loan Account Number
- Name
- Father's Name
- Aadhar Number



The list of beneficiary application will be displayed in a format showing the Application Number, Name of Applicant, Fathers Name, Mobile



number, Loan Account Number, Date of Entry and Action.

Logged in as : TESTBRANCH (Branch : TESTBRANCH) Logout

APPLICATIONS FOR SUBSIDY : LOAN ALREADY TAKEN

SEARCH BY ENTER TEXT HERE

Sr.No.	Application No	Name of Applicant	Father Name	Mobile Number	Loan Account Number	Date of Entry	Action
1	BR012140125149434089	amitabh ranjan	sunil kumar	9878456521	7894561231236	06/01/2025	<input type="button" value="Process"/>

(i) From the displayed list, User can choose any of the application form they wish to process.

Logged in as : TESTBRANCH (Branch : TESTBRANCH) Logout

APPLICATIONS FOR SUBSIDY : LOAN ALREADY TAKEN

SEARCH BY ENTER TEXT HERE

Sr.No.	Application No	Name of Applicant	Father Name	Mobile Number	Loan Account Number	Date of Entry	Action
1	BR012140125149434089	amitabh ranjan	sunil kumar	9878456521	7894561231236	06/01/2025	<input type="button" value="Process"/>



(ii) Click on **Process** under the action column to open the form. The system would display the form as filled by the beneficiary.

APPLICATIONS

Application No.: BR012140125181564535	Name of the Applicant: DIPTI SINGH	PAN Card No.: baapj7788t
Mobile No.: 7903702516	Email: pjha776@gmail.com	
Date of Birth: 02/03/2000	Gender: Male	Marital Status: Unmarried
Father Name: Binod kumar jha	Mother Name: Punam devi	Husband Name: Husband Name
Category: General	Religion: Hindu	Household Category : <input type="radio"/> EWS <input checked="" type="radio"/> LIG <input type="radio"/> MIG
Educational Qualification: Intermediate	Employment Status: Salaried	Occupation of the applicant: Business
Average annual household income (in Rs): 400000		

Check the home loan details as filled by beneficiaries. This includes checking the Loan Account no, Loan Amount, property Value, Loan Sanction date and Loan Disbursement Date.

Note: Loan Disbursement Date should be on or after 01. September.2024 and after the loan sanction date.

HOME LOAN DETAILS

Have you already taken the Home Loan? / क्या आपने पहले ही होम लोन ले लिया है? Yes No

Loan Account No.:	456789456789
Loan Amount (in Rs.):	250000
Property Value (in Rs.):	300000
Loan Sanction Date:	05/11/2024
Loan Disbursement Date:	07/01/2025



Once done, the **PLI** verifies/Reject the Beneficiary form. PLI may also cancel the form in case of errors.

HOME LOAN DETAILS

Have you already taken the Home Loan?/ क्या आपने पहले ही होम लोन ले लिया है? Yes No

Loan Account No. :

Loan Amount (in Rs.):

Property Value (in Rs.):

Loan Sanction Date : 

Loan Disbursement Date : 

SAVING ACCOUNT DETAILS

Account No.:

IFSC Code:

Bank Name:

Branch Name:

Have you availed benefit under any Central/State sponsored Schemes such as AMRUT 2.0, SBM-U 2.0 DAY-NULM, NHM, PM Surya Ghar: Muft Bijli Yojna, Ayushman Bharat,Ujjwala Yojna, Ujala etc. Yes No



Process Application for Home Loan

In cases where the applicant has not taken Loan before applying, the User would need to Process the Application.

Sr.No.	Application No.	Name of Applicant	Father Name	Mobile Number	Gender	Date of Entry	Action
1	BR01240129181664535	DIPTI SINGH	Bhod kumar jha	7903702916	Male	06/01/2025	Process

The system would display all the beneficiary application form that are pending to be verified at branch level. The User can filter the applications based on Date of Entry. The user can also Search from the list of applications based on-

- Application Number
- Mobile Number
- Loan Account Number
- Name
- Father's Name
- Aadhar Number

SEARCH BY

ENTER TEXT HERE

SUBMIT

No Data Found

SEARCH BY

- APPLICATION NUMBER
- MOBILE NUMBER
- LOAN ACCOUNT NUMBER
- NAME
- FATHER'S NAME
- AADHAR NUMBER

The list of beneficiary application will be displayed in a format showing the Application Number, Name of Applicant, Fathers Name, Mobile



number, Loan Account Number, Date of Entry and Action.

Logged In as : TESTBRANCH (Branch : TESTBRANCH) Logout

APPLICATIONS FOR SUBSIDY : LOAN ALREADY TAKEN

SEARCH BY ENTER TEXT HERE

Sr.No.	Application No	Name of Applicant	Father Name	Mobile Number	Loan Account Number	Date of Entry	Action
1	BR012140125149434089	amitabh ranjan	sunil kumar	9878456521	7894561231236	06/01/2025	<input type="button" value="Process"/>

(i) From the displayed list, User can choose any of the application form they wish to process.

Logged In as : TESTBRANCH (Branch : TESTBRANCH) Logout

APPLICATIONS FOR SUBSIDY : LOAN ALREADY TAKEN

SEARCH BY ENTER TEXT HERE

Sr.No.	Application No	Name of Applicant	Father Name	Mobile Number	Loan Account Number	Date of Entry	Action
1	BR012140125149434089	amitabh ranjan	sunil kumar	9878456521	7894561231236	06/01/2025	<input type="button" value="Process"/>



(ii) Click on **Process** under the action column to open the form. The system would display the form as filled by the beneficiary.

APPLICATIONS

Application No: <input type="text" value="BR012140125181564535"/>	Name of the Applicant: <input type="text" value="DIPTI SINGH"/>	PAN Card No.: <input type="text" value="baapj7788t"/>
Mobile No.: <input type="text" value="7903702516"/>	Email: <input type="text" value="pjha776@gmail.com"/>	
Date of Birth: <input type="text" value="02/03/2000"/>	Gender: <input type="text" value="Male"/>	Marital Status: <input type="text" value="Unmarried"/>
Father Name: <input type="text" value="Binod kumar jha"/>	Mother Name: <input type="text" value="Punam devi"/>	Husband Name: <input type="text" value="Husband Name"/>
Category: <input type="text" value="General"/>	Religion: <input type="text" value="Hindu"/>	Household Category : <input type="radio"/> EWS <input checked="" type="radio"/> LIG <input type="radio"/> MIG
Educational Qualification: <input type="text" value="Intermediate"/>	Employment Status: <input type="text" value="Salaried"/>	Occupation of the applicant: <input type="text" value="Business"/>
Average annual household income (in Rs): <input type="text" value="400000"/>		

Here the beneficiary has not taken the Home Loan. User must enter the Loan Account No, Loan Amount, Property Value, Loan Sanction Date and Loan Disbursement Date must be filled.

Note: Disbursement Date should be after the Loan Sanction Date

HOME LOAN DETAILS

Have you already taken the Home Loan?/ क्या आपने पहले ही होम लोन ले लिया है? Yes No

Loan Account No. :	<input type="text"/>
Loan Amount (in Rs.):	<input type="text"/>
Property Value (in Rs.):	<input type="text"/>
Loan Sanction Date :	<input type="text" value="dd/mm/yyyy"/>
Loan Disbursement Date :	<input type="text" value="dd/mm/yyyy"/>



Once done, the **PLI** verifies/Reject the Beneficiary form. PLI may also cancel the form in case of errors.

HOME LOAN DETAILS

Have you already taken the Home Loan?/ क्या आपने पहले ही होम लोन ले लिया है? Yes No

Loan Account No. :

Loan Amount (in Rs.):

Property Value (in Rs.):

Loan Sanction Date : 

Loan Disbursement Date : 

SAVING ACCOUNT DETAILS

Account No.:

IFSC Code:

Bank Name:

Branch Name:

Have you availed benefit under any Central/State sponsored Schemes such as AMRUT 2.0, SBM-U 2.0 *DAY-NULM, NHM, PM Surya Ghar: Muft Bijli Yojna, Ayushman Bharat,Ujjwala Yojna, Ujala etc. Yes No



Verified Applications for Annexure 7

Once the Applications are Processed by the Branch User, the form would be visible at **Verified Applications for submitting Annexure 7**, and at **Applications for Bio-metric Authentication and Geo-tagging**.

The User can submit Annexure 7 and Bio-metric Authentication and Geo-tagging in parallel stage. The status of the two would be visible on the List as either Completed or Pending.

VERIFIED APPLICATIONS : ANNEXURE 7							
Sr.No.	Application No	Name of Applicant	Category	Father Name	Mobile Number	Geo-tag Status	Action
1	BR012140125111333751	Prithvi singh	General	Binod Kumar Jha	7903702516	Pending	Process
2	BR012140125149434089	amitabh ranjan	SC	sunil kumar	9878456521	Pending	Process
3	BR012140125152339103	Abhishek bargaonkar	OBC		9399157503	Pending	Process

Process Annexure 7

The form has various sections

MASTER DATA TO BE COLLECTED FROM THE PLI'S FOR MIS/ MONITORING BY THE CNA'S

- Borrower Details
- Co-Borrower Details
- Family-Member Details
- Loan Details
- Subsidy Claim Information

All fields marked with * are mandatory

ISS Application ID/आईएसएस एप्लीकेशन आईडी:		BR012140125149434089
1 PLI Details/पीएलआई विवरण		
a.	Name of PLI/पीएलआई का नाम*	TEST
b.	Category of PLI (Bank/HFC/others)/पीएलआई की श्रेणी (बैंक/एचएफसी/अन्य) *	--Select PLI Category --
2	Source of the application/अवेदन का स्रोत*	--Select Source --
3 Borrower Details/उधारकर्ता का विवरण*		
a.	Name of borrower (Should be same as Name in the Housing Loan Account No)/उधारकर्ता का नाम (आवास ऋण खाता संख्या में नाम के समान होना चाहिए) *	amitabh ranjan
b.	Name as per Aadhaar/आधार के अनुसार नाम*	amitabh ranjan



- **Borrower Details:** This section includes the basic details of the borrower such as-
 - ✓ Name of Borrower (*must be the same as in the Housing Loan Account number*)
 - ✓ Name as per Aadhaar
 - ✓ Aadhar Number or Virtual Aadhar ID
 - ✓ PAN card Number
 - ✓ Mobile No. etc.

3	Borrower Details/उधारकर्ता का विवरण*	
a.	Name of borrower (Should be same as Name in the Housing Loan Account No)/उधारकर्ता का नाम (आवास ऋण खाता संख्या में नाम के समान होना चाहिए)*	<input type="text" value="kartik"/>
b.	Name as per Aadhaar/आधार के अनुसार नाम*	<input type="text" value="kartik"/>
c.	Aadhaar no/Virtual Aadhaar ID/आधार संख्या/वर्चुअल आधार आईडी*	<input type="text"/>
d.	PAN Number/पैन नंबर*	<input type="text" value="baapk8877t"/>
e.	Mobile Number/मोबाइल नंबर*	<input type="text" value="7903702516"/>
f.	Religion/धर्म*	<input type="text" value="Hindu"/>
g.	Category/वर्ग*	<input type="text" value="OBC"/>
h.	Do you belong to Beneficiaries of PM SVANidhi, Building and Construction worker, Anganwadi Worker,Artisans Under PM Vishwakarma,Safai Karmi Slum/chawl residents / क्या आप पीएम स्वनिधि, भवन और निर्माण श्रमिक, अंगनवाड़ी कार्यकर्ता, पीएम विश्वकर्मा के तहत कारीगर, सफाई कर्मी, झुग्गी/चॉल निवासी के लाभार्थियों में से हैं? *	<input type="radio"/> Yes <input type="radio"/> No
i.	Sex*	<input type="text" value="Male/पुरुष"/>
j.	Marital Status/वैवाहिक स्थिति*	<input type="text" value="Married"/>
k.	Spouse name/जीवनसाथी का नाम*	<input type="text"/>
l.	Aadhaar No. of spouse/जीवनसाथी का आधार नं.*	<input type="text"/>

Address details of Borrower- The Present and Permanent Address of borrower would be auto filled by the system as per the beneficiary application form as filled by the Applicant.



m. Present Address of borrower/उधारकर्ता का वर्तमान पता* <input type="checkbox"/> Same as Permanent Address / स्थायी पते के समान	
House/Flat/Door No/घर/फ्लैट/दरवाजा क्रमांक*	121
Name of Street/सड़क का नाम*	Katihar
State/राज्य*	Bihar
District/ज़िला*	Araria
City/Village/शहर/गांव*	Araria
Pin code/पिन कोड*	854301
n. Permanent Address of borrower/उधारकर्ता का स्थायी पता * <input type="checkbox"/> Same as Present Address / वर्तमान पते के समान	
House/Flat/Door No/घर/फ्लैट/दरवाजा क्रमांक*	121
Name of Street/सड़क का नाम*	Katihar
State/राज्य*	Bihar

- User must also select the distinct Occupation*, Sector** and Annual Household Income from the dropdown menu.

p. Household Category/घरेलू श्रेणी*	MIG
q. Education Qualification/शैक्षणिक योग्यता*	Bachelor
r. Distinct Occupation/विशिष्ट व्यवसाय*	--Select Occupation--
s. Sector/क्षेत्र*	--Select--
t. Annual Household Income (INR)/वार्षिक घरेलू आय (आईएनआर)*	--Select--
<input type="button" value="Save & Next"/>	



***Occupation-** *If Salaried (Government Employee, Private Sector Employee, Public Sector Employee)*

If Self-Employed (Freelancer, Contractor)

If Business– (Small Business, Medium Business, Large Business) If

Professional– (Doctor, Lawyer, Engineer, Finance professional, Architect/Planner, Teacher/Professor, Artist, Management Consultant, Other Professionals)

If Homemaker- Homemaker

If Non-Salaried [Farmer, Transport Driver, Street Vendors, Fisherman, Daily Wage Worker, Artisan, Ex-service man]

****Distinct Sector-** *Sales & Marketing-/ Financial & Insurance Services/ Fashion & clothing/ Media & Entertainment / Infra and allied construction industry/ FMCG /Transport/ Health & wellbeing/Other Industry*

Once the details are filled, User can click on **Save & Next** to proceed.

- **Co-Borrower Details:** User must enter the details of Co-borrower (wherever applicable).

In case there is no co-borrower, User can skip this section by clicking on the next tab.



S.No	Name	Gender	Relation with Borrower	Aadhaar number	Date of Birth / जन्म की तारीख	Marital status	Tick if Co-Borrower
1	Abhishek bargaonkar	Female	Self	788231939995	04/03/1971		<input type="checkbox"/>
2	Pankaj Kumar jha	Male	Father	679801393935			<input type="checkbox"/>
3	Amitabh Ranjan	Female	Mother	095810964973			<input type="checkbox"/>
4	dharmendra	Male	Husband	073215165019			<input type="checkbox"/>

6	Property type/सम्पत्ती के प्रकार *	<input type="text" value="--Select--"/>
7	Carpet area of house (in sqm)/घर का कार्पेट एरिया (वर्ग मीटर में) *	<input type="text" value="--Select--"/>
8	Complete postal address of the property with Pincode/पिनकोड के साथ संपत्ति का पूरा डाक पता *	
a.	House/Flat/Door No/घर/फ्लैट/दरवाजा क्रमांक *	<input type="text" value="1213"/>

Once the details are filled, User can click on **Save & Next** to proceed.



Family Member details and Property Details: Add the detailed information of family members of borrower.

- Borrower Details
- Co-Borrower Details
- Family-Member Details
- Loan Details
- Subsidy Claim Information

5 Family member details/परिवार के सदस्यों का विवरण *							
S.No	Name	Gender	Relation with Borrower	Aadhaar number	Date of Birth / जन्म की तारीख	Marital status	Tick if Co-Borrower
1	Abhishek borgaonkar	Female	Self	788231939995	04/03/1971		<input type="checkbox"/>
2	Pankaj Kumar jha	Male	Father	679801393935			<input type="checkbox"/>
3	Amitabh Ranjan	Female	Mother	095810964973			<input type="checkbox"/>
4	dharmendra	Male	Husband	073215165019			<input type="checkbox"/>

Property type:

6	Property type/सम्पत्ती के प्रकार *	--Select--
7	Carpet area of house (in sqm)/घर का कारपेट एरिया (वर्ग मीटर में) *	--Select--
8	Complete postal address of the property with Pincode/पिनकोड के साथ संपत्ति का पता *	Residential Apartment Builder Floor Independent House Plot + Independent House Row House/ Villas/ Others
a.	House/Flat/Door No/घर/फ्लैट/दरवाजा क्रमांक *	test

Carpet area of house (in sqm)

7	Carpet area of house (in sqm)/घर का कारपेट एरिया (वर्ग मीटर में) *	--Select--
8	Complete postal address of the property with Pincode/पिनकोड के साथ संपत्ति का पता *	Less than 30 sqm More than 30 sqm up to 60 sqm More than 60 sqm up to 120 sqm
a.	House/Flat/Door No/घर/फ्लैट/दरवाजा क्रमांक *	
b.	Name of Street/सड़क का नाम *	MAAIDANI

Property Details- User must fill he property address, Loan purpose, Land ownership, property ownership, House value and Date of Valuation.



		New Delhi
e.	Sub-District/उप-जिला*	Vasant Vihar
f.	Select your location/area where you want to construct/ purchase house*	<input type="radio"/> City <input checked="" type="radio"/> UDA
g.	UDA*	Select UDA
i.	Village/गाँव*	
j.	Pin code/पिन कोड*	110010
9	Loan purpose/ऋण का उद्देश्य*	--Select--
11	Land ownership (only in case of new construction) /भूमि स्वामित्व (केवल नए निर्माण के मामले में)*	--Select--
12	Property Ownership/संपत्ति का स्वामित्व*	--Select--
13	House value (to be less than or equal to ₹ 35 lakh)/मकान का मूल्य (₹ 35 लाख से कम या उसके बराबर)*	1503800
14	Date of valuation/मूल्यांकन की तिथि*	12/02/2025

ode.aspx#

Save & Next

Loan Details

In this section, loan account number, PLI Name and other details would be auto populated.



MASTER DATA TO BE COLLECTED FROM THE PLI'S FOR MIS/ MONITORING BY THE CNA'S

Borrower Details	Family-Member Details	Co-Borrower Details	Loan Details	Subsidy Claim Information
Loan Details*				
15	Loan Account number/ऋण खाता संख्या*	HL007091000000050571		
16	Lending model/ऋण मॉडल*	--Select--		
17	PLI Name/पीएलआई नाम*	GRIHUM HOUSING FINANC		
18	Loan sanction date/ऋण स्वीकृति तिथि*	10/10/2024		
19	Loan amount sanctioned (in ₹)/स्वीकृत ऋण राशि (₹ में) *	964000		
20	Housing loan interest rate in %/आवास ऋण ब्याज दर % में *			
21	Type of interest/रुचि का प्रकार*	--Select--		
22	Tenure of loan including moratorium period (in months)/ऋण की अवधि, जिसमें स्थगन अवधि भी शामिल है (महीनों में) *			

Lending Model:

(i) Sole Lender

A single lender such as a bank or financial institution is solely responsible for providing the loan

16	Lending model/ऋण मॉडल*	--Select--
17	PLI Name/पीएलआई नाम*	--Select--
18	Loan sanction date/ऋण स्वीकृति तिथि*	31/12/2024

(ii) Primary origination

This refers to the process where one entity, usually a financial institution or lender originates and processes the loan, including marketing, underwriting, and approval

(iii) Co-Lending



two or more lenders, often a bank and a non-bank financial company collaborate to provide a loan to a borrower

Type of Interest- Specify the interest rate structure for the loan- Fixed or Floating

21	Type of interest/रुचि का प्रकार*	--Select--
22	Tenure of loan including moratorium period (in months)/ऋण की अवधि, जिसमें स्थगन अवधि भी शामिल है (महीनों में)*	Fixed Floating Others
23	Moratorium period, if any (in months)/अधिस्थगन अवधि, यदि कोई हो (महीनों में)*	

Note: Date of Repayment should be after the Date of Loan Sanction.

21	Type of interest/रुचि का प्रकार*	--Select--
22	Tenure of loan including moratorium period (in months)/ऋण की अवधि, जिसमें स्थगन अवधि भी शामिल है (महीनों में)*	
23	Moratorium period, if any (in months)/अधिस्थगन अवधि, यदि कोई हो (महीनों में)*	
24	Repayment starts date/पुनर्भुगतान प्रारंभ तिथि*	dd/mm/yyyy
25	Pre-Subsidy EMI (Rs.)/सब्सिडी पूर्व ईएमआई (रु.)*	
26	Mortgage guarantee/बंधक गारंटी*	--Select--
27	Guarantee Amount (Rs.)/गारंटी राशि (रु.)*	
28	Is the loan covered under AHF/PSL?/क्या ऋण AHF/PSL के अंतर्गत कवर है?	<input type="radio"/> Yes <input type="radio"/> No
29	Property Insurance/संपत्ति बीमा	<input checked="" type="radio"/> Yes <input type="radio"/> No
<input type="button" value="Save & Next"/>		

Mortgage Guarantee: Indicates the type of guarantee for the mortgage (CRGFTLIH /Others).

Guarantee Amount: The monetary value of the guarantee provided for the loan (in ₹).



Is the Loan Covered Under AHF/PSL: Indicates whether the loan is covered under AHF (Affordable Housing Fund) or PSL (Priority Sector Lending), with options for Yes or No.

Property Insurance: Indicates if the property is insured (Yes/No).

Once the details are filled, User can click on **Save & Next** to proceed to the next section.



Subsidy Claim Information

MASTER DATA TO BE COLLECTED FROM THE PLI'S FOR MIS/ MONITORING BY THE CNA'S

- Borrower Details
- Co-Borrower Details
- Family-Member Details
- Loan Details
- Subsidy Claim Information**

Mandatory Checks All stages of release:	
30	Loan Status <input checked="" type="radio"/> Active <input type="radio"/> Closed
32	A mandatory check at the stage of 4th Claim instalment *
i	House Status <input type="radio"/> Complete <input type="radio"/> Under Construction
ii	Photo of completion uploaded <input type="radio"/> Yes <input type="radio"/> No
33	Loan amount disbursed for this claim (In ₹) *
34	Loan amount disbursed date * dd/mm/yyyy
35	Loan outstanding is more than 50% of the loan amount disbursed <input type="radio"/> Yes <input type="radio"/> No

In case where the Loan account is **Active**- The User would need to select Active radio button.

Mandatory Checks All stages of release:	
30	Loan Status <input checked="" type="radio"/> Active <input type="radio"/> Closed
32	A mandatory check at the stage of 4th Claim instalment *
i	House Status <input type="radio"/> Complete <input type="radio"/> Under Construction
ii	Photo of completion uploaded <input type="radio"/> Yes <input type="radio"/> No

In cases where Loan Account is **Closed**- Select Closed radio button and choose the reason from the dropdown.



Mandatory Checks All stages of release:		
30	Loan Status	<input type="radio"/> Active <input checked="" type="radio"/> Closed
31	If Loan is Closed*	--Select--
32	A mandatory check at the stage of 4th Claim instalment *	--Select--
i	House Status	<input type="radio"/> Under Construction
ii	Photo of completion uploaded	<input type="radio"/> Yes <input type="radio"/> No
33	Loan amount disbursed for this claim (In ₹)*	

Loan Amount Details:

Loan Amount Disbursed Date: Enter the exact date when the loan amount was disbursed in the format (dd/mm/yyyy).

Loan Outstanding Check: Indicate whether the loan outstanding amount exceeds 50% of the total disbursed amount by selecting 'Yes' or 'No'.

Principal Outstanding: Specify the remaining principal amount (in ₹) that is yet to be repaid.

Interest Outstanding: Enter the outstanding interest amount (in ₹) pending repayment.

34	Loan amount disbursed date *	dd/mm/yyyy
35	Loan outstanding is more than 50% of the loan amount disbursed	<input type="radio"/> Yes <input type="radio"/> No
36	Principal Outstanding (Rs.)*	
37	Interest Outstanding (Rs.)*	



Subsidy Details:

Subsidy Claim Number: Select the respective subsidy claim instalment number from the dropdown menu.

MASTER DATA TO BE COLLECTED FROM THE PLI'S FOR MIS/ MONITORING BY THE CNA'S

Borrower Details	Family-Member Details	Co-Borrower Details	Loan Details	Subsidy Claim Information
Mandatory Checks All stages of release:				
30	Loan Status/ऋण स्थिति	<input checked="" type="radio"/> Active <input type="radio"/> Closed		
32	A mandatory check at the stage of 4th Claim instalment/चौथी दावा किस्त के चरण में अनिवार्य जांच *			
i	House Status/घर की स्थिति	<input type="radio"/> Complete <input type="radio"/> Under Construction		
33	Loan amount disbursed for this claim (In ₹)/इस दावे के लिए वितरित ऋण राशि (₹ में) *	<input type="text"/>		
34	Loan amount disbursed date/ऋण राशि वितरित तिथि *	<input type="text" value="dd/mm/yyyy"/>		
35	Loan outstanding is more than 50% of the loan amount disbursed/बकाया ऋण राशि वितरित ऋण राशि का 50% से अधिक है	<input checked="" type="radio"/> Yes <input type="radio"/> No		
36	Principal Outstanding (Rs.)/मूल बकाया राशि (रु.) *	<input type="text"/>		



36	Principal Outstanding (Rs.)/मूल वकाया राशि (रु.)*	<input type="text"/>
37	Interest Outstanding (Rs.)/वकाया ब्याज (रु.)*	<input type="text"/>
38	Installment No./किस्त सं.*	--Select--
39	Interest subsidy amount claimed (in ₹)/दावा की गई ब्याज सब्सिडी राशि (₹ में)*	<input type="text"/>
40	Processing Fees (in ₹)/प्रसंस्करण शुल्क (₹ में)*	<input type="text"/>
43	Cumulative amount of subsidy credited (in ₹)/जमा की गई सब्सिडी की संवयी राशि (₹ में) (as subsidy is to be credited in installments in proportion to the loan disbursed) *	<input type="text"/>
46	Whether Civic Amenities exist?/क्या नागरिक सुविधाएं मौजूद हैं?*	
i)	Water supply/जलापूर्ति	<input checked="" type="radio"/> Yes <input type="radio"/> No
ii)	Electricity supply/विद्युत आपूर्ति	<input checked="" type="radio"/> Yes <input type="radio"/> No
iii)	Drainage/Sanitation/जल निकासी/स्वच्छता	<input checked="" type="radio"/> Yes <input type="radio"/> No
<input type="button" value="Final Submit"/>		

Civil Amenities Section:

If the Property has basic civil amenities such as Water Supply, Electricity Supply and Drainage/sanitation.

46	Whether Civic Amenities exist?*	
i)	Water supply	<input checked="" type="radio"/> Yes <input type="radio"/> No
ii)	Electricity supply	<input checked="" type="radio"/> Yes <input type="radio"/> No
iii)	Drainage/Sanitation	<input checked="" type="radio"/> Yes <input type="radio"/> No
<input type="button" value="Final Submit"/>		

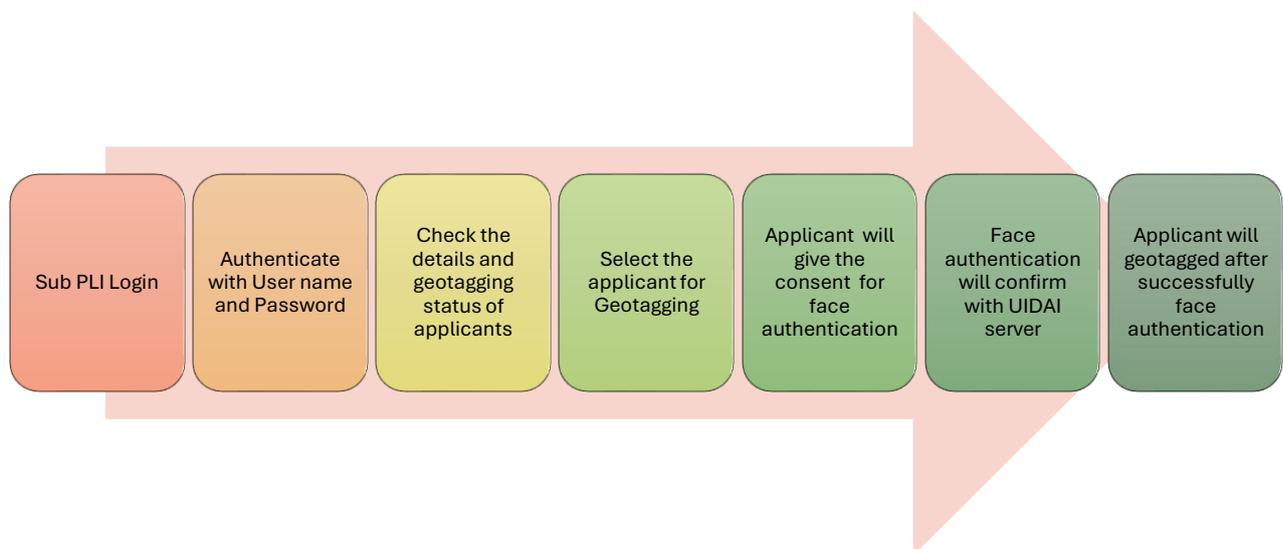


Applications for Bio-metric Authentication and Geo-tagging

Once the Applications are Processed by the Branch User, the application form would be visible at **Verified Applications for submitting Annexure 7**, and at **Applications for Bio-metric Authentication and Geo-tagging**.

The User can submit Annexure 7 and Bio-metric Authentication and Geo-tagging in parallel stage. The status of the two would be visible on the List as either Completed or Pending.

Note: Bio-metric Autentication and Geo-tagging images can only be done thourh the PMAY-U Mobile App



Geo-tagging Mobile Application

PMAY-U 2.0 Mobile Application

- Once the Mobile Application is Installed on the device.
- Open the PMAY (U) App.
- User can see various features that are available on the PMAY (U) Application such as- About PMAY-U 2.0, FAQs, News & Media, Survey Form etc.



The Geo-Tagging feature in the PMAY (Urban) mobile application is designed to enable users to:

- Capture and upload two high-resolution photographs of the construction site.
- Capture and upload one image of the beneficiary.

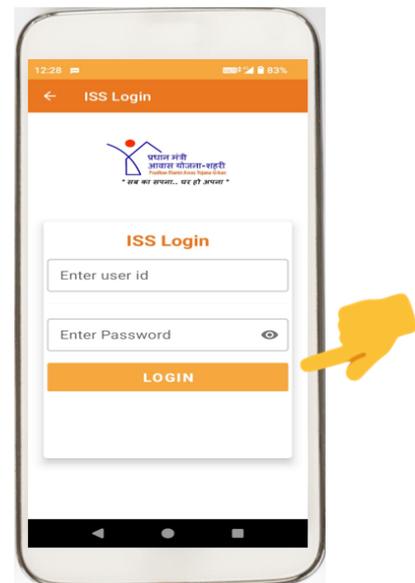
Scroll down to find the ISS Tab on the Mobile Application Home Page.



Step 1: Log-in to PLI Dashboard.

PLI Login on Mobile Application

- The system will open the login page for ISS.
- The user can enter the login credentials that has been provided by CNA.
- Once authenticate , user will allow to capture images.



Step 2: Select application for Geo-Tagging.

Pending Applications for Geo- Tagging

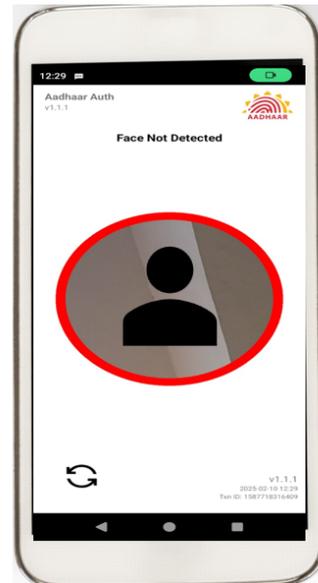
- Once Logged in, user can view the applications that have been verified by the branch office and are pending for Geo-tagging.
- User can select the application form they wish to proceed with.
- Click on "Proceed for Geo-Tagging" to capture the images for the particular application.



Step 3: Aadhaar authentication of **Applicant** by face authentication.

Aadhaar Authentication

- User needs to complete Aadhar Authentication by Face Authentication of the applicant's face.
- Once the face authentication is completed, the system will allow the User to capture the images of the property.

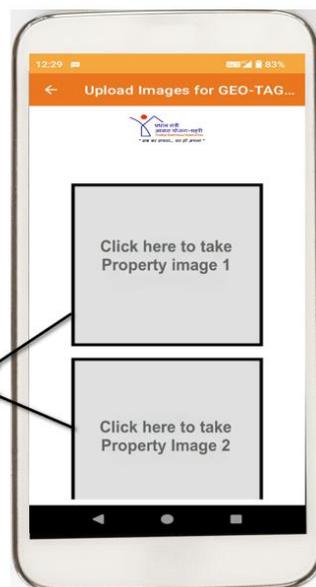


Step 4: Click images for Geo-tagging.

Geo-Tagging Process

- On the mobile screen there are three blocks.
- The first two block, mobile application will enable camera to capture image of Property one from different angles.
- The last block is to capture the image of Beneficiary.

PROPERTY IMAGES



BENEFICIARY IMAGE



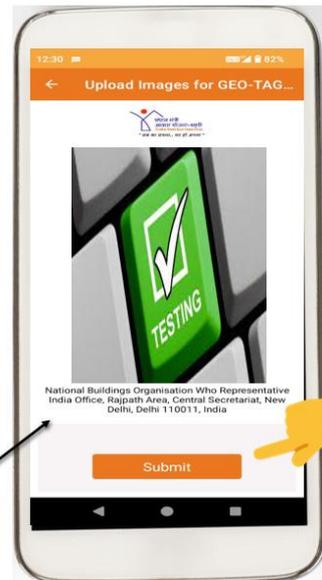
Step 5: Submit images for Geo-tagging.





- Mobile application will enable camera to capture the image.
- Similarly, click on the second box and capture second picture of property.
- On successful capturing of photo, Mobile Application will display **geo-attributes i.e. Location** of where the photo has been clicked as shown in the picture.
- Eg: The image captured here for testing is taken in NBO.
- Once User is satisfied with the captured images, click on Submit button.

IMAGE LOCATION



Geo-Tagging Completion

- Once the user has successfully Submitted the Geo-Tagging images of the property and the image of Beneficiary, the system will display the "Image Submitted Successfully" message.
- User can then click on Finish to close the application page.

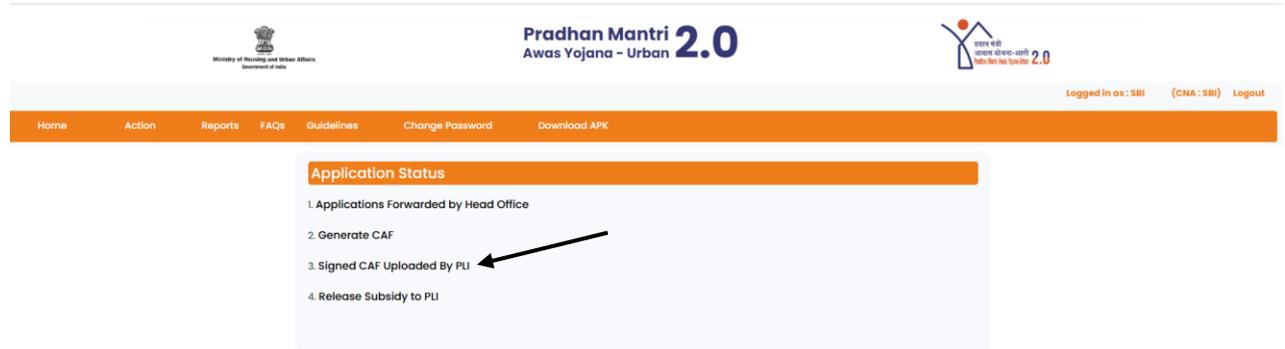


Claim Application Form (CAF)

Applications that have been verified by the PLI and CNA, would be visible to CNA in the PLI-wise list to generate Claim Application Form (CAF).

Step 1: Click on Action

Step 2: Click on Generate CAF.



The system would display the table with PLI wise list, along with details such as Total Application Count, Total Subsidy, Total Processing Fees, and Total Loan disbursed.

The screenshot shows the 'CAF GENERATION DETAILS' table. The table has columns for Sr.No., PLI NAME, TOTAL APPLICATION COUNT, TOTAL SUBSIDY, TOTAL PROCESSING FEE, TOTAL LOAN AMOUNT, TOTAL LOAN DISBURSED, and Actions. The table is filtered for EWS/LIG and CMIG, with the first installment selected. The table contains 8 rows of data for different PLI locations, each with a 'GENERATE CAF' button in the Actions column.

Sr.No.	PLI NAME	TOTAL APPLICATION COUNT	TOTAL SUBSIDY	TOTAL PROCESSING FEE	TOTAL LOAN AMOUNT	TOTAL LOAN DISBURSED	Actions
1	SBI LHO-BHUBANESWAR	4	144000	2891	7100000	6000000	GENERATE CAF
2	SBI LHO-CHENNAI	23	1254000	26050	48747500	43172687	GENERATE CAF
3	SBI LHO-DELHI	3	108000	2788	6100000	6100000	GENERATE CAF
4	SBI LHO-HYDERABAD	16	572647	2950	32461000	26335746	GENERATE CAF
5	SBI LHO-KOLKATA	46	1640399	52788	79399000	73757800	GENERATE CAF
6	SBI LHO-LUCKNOW	12	429899	11388	18046000	12440000	GENERATE CAF
7	SBI LHO-PATNA	2	72000	5576	3500000	3200000	GENERATE CAF
8	SBI LHO-THIRUVANANTHAPURAM	8	203694	0	14331000	10373169	GENERATE CAF

User can click on the total application count shown against each PLI to view the application number, Subsidy amount, processing fee etc.



CAF GENERATION DETAILS							
		<input checked="" type="radio"/> EWS/LIG	<input type="radio"/> MIG	Installment No: First Installment			
Sr.No.	PLI NAME	TOTAL APPLICATION COUNT	TOTAL SUBSIDY	TOTAL PROCESSING FEE	TOTAL LOAN AMOUNT	TOTAL LOAN DISBURSED	Actions
1	SBI LHO-BHUBANESWAR	4	144000	2891	7100000	6000000	GENERATE CAF
2	SBI LHO-CHENNAI	23	1254000	26050	48747500	43172687	GENERATE CAF
3	SBI LHO-DELHI	3	108000	2788	6100000	6100000	GENERATE CAF
4	SBI LHO-HYDERABAD	16	572647	2950	32461000	26335746	GENERATE CAF
5	SBI LHO-KOLKATA	46	1640399	52788	79399000	73757800	GENERATE CAF
6	SBI LHO-LUCKNOW	12	429899	11388	18046000	12440000	GENERATE CAF

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Logged in as: SBI (CNA : sbi) Logout

Home Action Reports FAQs Guidelines Change Password

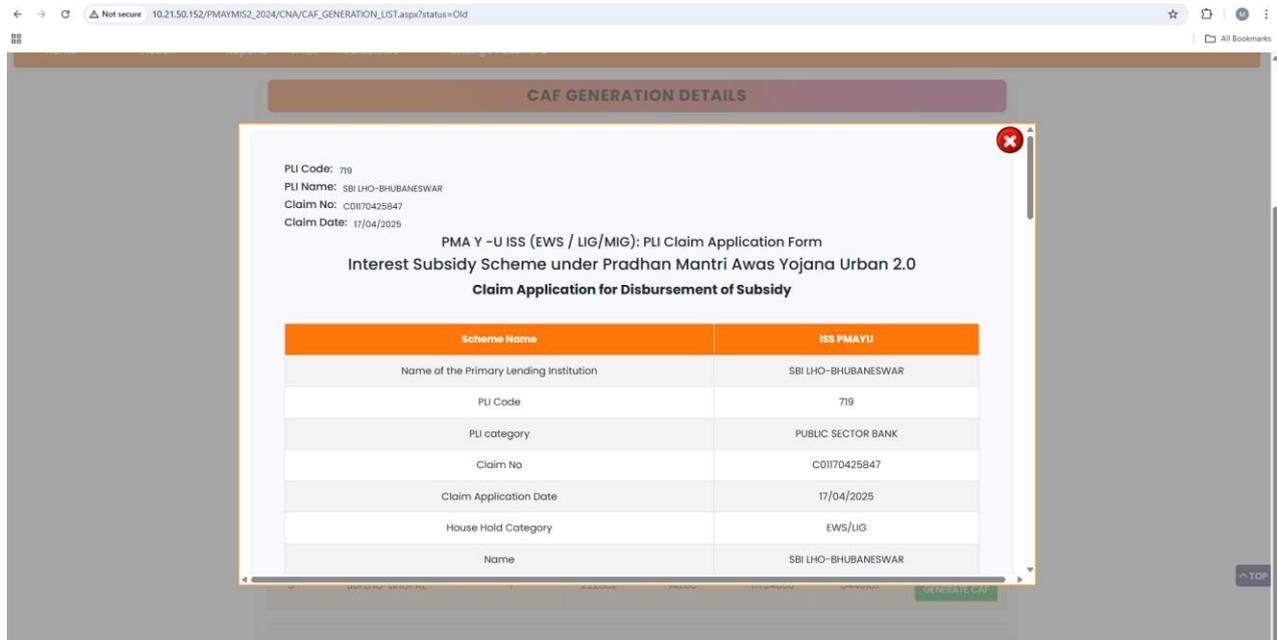
CAF GENERATION DETAILS						
Sr.No.	PLI NAME	APPLICATION NUMBER	SUBSIDY AMOUNT	PROCESSING FEE	LOAN AMOUNT	LOAN DISBURSED
1	SBI LHO-BHUBANESWAR	OD013471224192804631	36000	0	2000000	1600000
2	SBI LHO-BHUBANESWAR	OD013540125202063637	36000	0	1000000	800000
3	SBI LHO-BHUBANESWAR	OD013540225179339251	36000	0	1900000	1800000
4	SBI LHO-BHUBANESWAR	OD013640125105566746	36000	2891	2200000	1800000

Back

Step 3: Click on Generate CAF under the Action tab.

Sr.No.	PLI NAME	TOTAL APPLICATION COUNT	TOTAL SUBSIDY	TOTAL PROCESSING FEE	TOTAL LOAN AMOUNT	TOTAL LOAN DISBURSED	Actions
1	SBI LHO-BHUBANESWAR	4	144000	2891	7100000	6000000	GENERATE CAF
2	SBI LHO-CHENNAI	23	1254000	26050	48747500	43172687	GENERATE CAF
3	SBI LHO-DELHI	3	108000	2788	6100000	6100000	GENERATE CAF
4	SBI LHO-HYDERABAD	16	572647	2950	32461000	26335746	GENERATE CAF
5	SBI LHO-KOLKATA	46	1640399	52788	79399000	73757800	GENERATE CAF

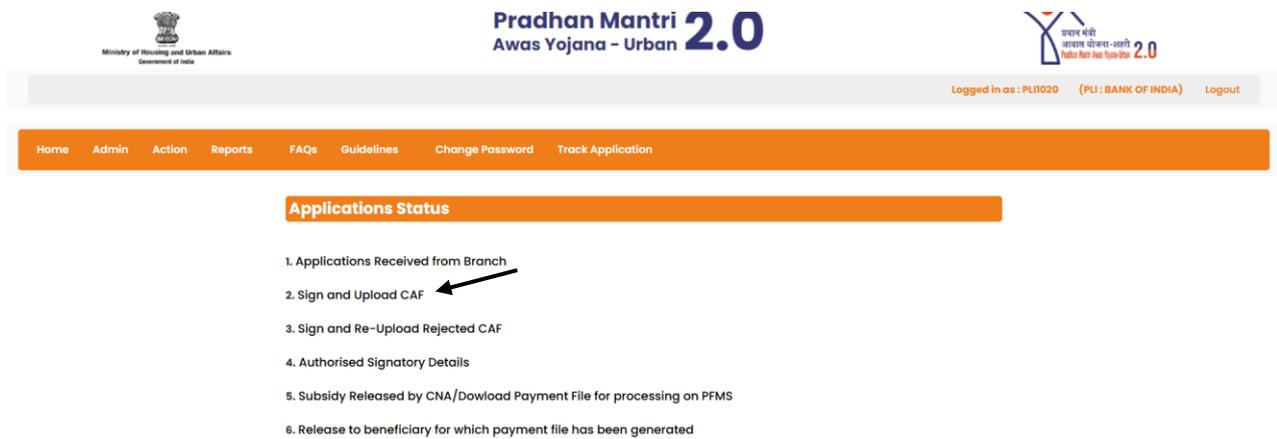




Once the CAF is generated from the CNA, and sent back to the PLI (Head Office)

Step 1: Click on Action

Step 2: Click on Generated Claim Application Form (CAF)



Here, the system would display the Generated Claim Application Form which has been sent by the respective CNA.

Step 3: Download the CAF (PDF format).



GENERATED CLAIM APPLICATION FORM(CAF)									
Sr. No.	PLI Name	Claim No.	Beneficiary Count	Installment No.	Category	CNA Name	Claim Generated Date	Download	Upload
1	SBI LHO-CHANDIGARH	C01160425368	16	01	EWS/LIG	SBI	16/04/2025		<input type="button" value="Choose File"/> <input type="button" value="Upload"/>

Step 4: Print the downloaded CAF and verify the details of the CAF.

PLI Code : 721 PLI Name : SBI LHO-CHANDIGARH Claim No. : C01160425368 Claim Date : 16/04/2025	
PMA Y -U ISS (EWS / LIG/MIG): PLI Claim Application Form Interest Subsidy Scheme under Pradhan Mantri Awas Yojana Urban 2.0 Claim Application for Disbursement of Subsidy	
Scheme Name	ISS PMAYU 2.0
Name of the Primary Lending Institution	
PLI Code	721
PLI category	PUBLIC SECTOR BANK
Household category	EWS/LIG
Claim No.	C01160425368
Claim Application Date	16/04/2025
Contact Details	
Name	fg
Mobile No.	9654874563
Email Id	s6@gmail.com

The CAF generated need to be signed by the Authorized Signatory and seal.

iv. The Utilization Certificate in respect of the claim mentioned at (ii) above, has been furnished to on SBI Authorized Signatory
Signature : Name : fg Designation: sgf Address : sgg Phone no. : 9654874563 Email ID : s6@gmail.com
Seal (Note: Strike whichever is not applicable, without making amendment to the format)

Appendix - I

aim No. : C01160425368



Step 5: The signed document can then be scanned and uploded in pdf format. Click on Upload.

Ministry of Housing and Urban Affairs
Government of India

Awas Yojana - Urban

Public Key Infrastructure 2.0

Logged In as : PU3006 (PU : SBI LHO-CHANDIGARH) Logout

Home Admin Action Reports FAQs Guidelines

GENERATED CLAIM APPLICATION FORM(CAF)

Sr. No.	PU Name	Claim No.	Beneficiary Count	Installment No.	Category	CNA Name	Claim Generated Date	Download	Upload
1	SBI LHO-CHANDIGARH	C01160425368	16	01	EWS/LIG	SBI	16/04/2025		<input type="text" value="Choose File"/> PU3003CAFG_edForm (1).pdf <input type="button" value="Upload"/>



Subsidy Release Flow

Signed and scanned CAF as sent by the PLI is visible to the CNA. CNA may approve or reject these CAF

- **Rejected:** The applications will be sent back to Sent for verification bin in the CNA tab.

- **Clarify:** Will be sent back to the PLI for clarification and re-upload.

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SIGNED CAF UPLOADED BY PLI

EWS/LIG MIG Installation No: First Installment --SELECT--

Sr.No.	PLI Name	Total Applications	Total Subsidy Claimed	Total Processing Fee Claimed	ClaimNo	View			
1	SMFG INDIA HOME FINANCE CO. LIMITED	12	₹4,32,000.00	₹48,000.00	C01170625904687	C01170625904687.pdf	Accept	Clarify	Reject
2	AADHAR HOUSING FINANCE LIMITED	765	₹2,52,32,858.00	₹30,60,000.00	C01170625190139	C01170625190139.pdf	Accept	Clarify	Reject
3	AU SMALL FINANCE BANK LIMITED	26	₹8,99,299.00	₹1,04,000.00	C01170625487541	C01170625487541.pdf	Accept	Clarify	Reject
4	EASY HOME FINANCE LIMITED	9	₹2,95,458.00	₹36,000.00	C01170625637258	C01170625637258.pdf	Accept	Clarify	Reject
5	ICICI HOME FINANCE	37	₹13,09,720.00	₹1,48,000.00	C01170625267764	C01170625267764.pdf	Accept	Clarify	Reject

- **Approved CAF:** CNA will select the PLI for Subsidy Released from the list of ALL PLIs
- The list will show the CAF that has been generated and approved along with the details.

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Ministry of Housing and Urban Affairs Government of India Pradhan Mantri Awas Yojana - Urban 2.0 प्रधान मंत्री आवास योजना-उर्बन 2.0

Logged in as : NHB (CNA : NHB) Logout

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CNA RELEASE DATA

EWS/LIG MIG Installation First installment --SELECT--

Sr No	PLI Name	Total CAF	Total Applications	Total Subsidy	Processing fees including GST	Net Processing Fees excluding 10% GST	Total release (Subsidy+Net Processing Fees)	Total Loan Amount Sanctioned	Total Loan Disbursed
1	AGRIM HOUSING FINANCE COMPANY LIMITED	1	3	₹1,08,000.00	₹12,000.00	₹10,800.00	₹1,18,800.00	₹33,30,000.00	₹33,30,000.00
2	APTUS VALUE HOUSING FINANCE INDIA LIMITED	1	1	₹15,533.00	₹4,000.00	₹3,600.00	₹19,133.00	₹5,24,111.00	₹5,24,111.00



**Pradhan Mantri
Awaz Yojana - Urban 2.0**

Logged in as : NHB (CNA: NHB) Logout

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CNA RELEASE DATA

Select All

Sr.No	CAF Number	Total Application	Total Subsidy	Processing fees Including GST	Net Processing Fees excluding 10% GST	Total release (Subsidy+Net Processing Fees)	Total Loan Amount Disbursed	Total Loan Amount Sanctioned	Action
1	C01070525741	58	₹20,47,556.00	₹2,32,000.00	₹2,08,800.00	₹22,56,356.00	₹9,39,82,541.00	₹9,96,86,879.00	<input type="checkbox"/>
2	C01150525910	59	₹20,92,747.00	₹2,36,000.00	₹2,12,400.00	₹23,05,147.00	₹9,01,61,803.00	₹9,22,50,603.00	<input type="checkbox"/>
3	C01280525457	326	₹1,14,72,083.00	₹13,04,000.00	₹11,73,600.00	₹1,26,45,683.00	₹50,42,27,585.00	₹54,90,60,951.00	<input type="checkbox"/>
4	C01290425793	39	₹13,90,857.00	₹1,56,000.00	₹1,40,400.00	₹15,31,257.00	₹6,07,60,527.00	₹6,30,25,937.00	<input type="checkbox"/>
	ALL	482	₹1,70,03,243.00	₹19,28,000.00	₹17,35,200.00	₹1,87,38,443.00	₹74,91,32,256.00	₹80,40,24,370.00	

[Release To PLI](#)

System will generate the release form along with the reference number with the details of the initial release.

PMAY-U 2.0 - Interest Subsidy Scheme
National Housing Bank

RELEASE FORM - REFERENCE-NO: R0112062598341

Scheme Name	ISS - PMAYU 2.0
Name of the Primary Lending Institution	JM FINANCIAL HOME LOANS LIMITED
PLI Code	225
Release No.	R0112062598341

Sl.No.	Particulars	
1	Total Number of claims	52
2	Total subsidy amount released under this claim (In Rs.)	1564544
3	Processing fee for loan account (In Rs.)	208000
4	Less 10% TDS on Processing Fee (10% of (3)) (In Rs.)	20800

PLI LOGIN- Once the release is initiated by the CNA- it will be visible in Subsidy Released by CNA/Download payment file for processing on PFMS



Home Admin Action Reports FAQs Guidelines Change Password Track Application

Applications Status

1. Applications Received from Branch
2. Sign and Upload CAF
3. Sign and Re-Upload Rejected CAF
4. Authorised Signatory Details
5. Subsidy Released by CNA/Download Payment File for processing on PFMS
6. Release to beneficiary for which payment file has been generated



Action Reports FAQs Guidelines Change Password Track Application

RELEASE TO BENEFICIARY FOR WHICH PAYMENT FILE HAS BEEN GENERATED

EWS/UG MIG

Sr No	PLI Name	Release No	Total Caf	Total Application	Total Subsidy	Processing fees Including GST	Net Processing Fees excluding 10% GST	Total release (Subsidy+Net Processing Fees)	Total Loan Amount Sanctioned	Total Loan Disbursed
1	JM FINANCIAL HOME LOANS LIMITED	RO								8.00

User may de-select the applications they wish to reject in this list.

SUBSIDY RELEASED BY CNA

Select All

Sr.No	PLI Name	Release No	Caf Number	Application No	Subsidy Release	Processing Fee	Net Processing Fees excluding 10% GST	Total release (Subsidy+Net Processing Fees)	Loan Amount Sanctioned	Loan Amount Disbursed	Action
1	JM FINANCIAL HOME LOANS LIMITED						₹3,600.00	₹16,083.00	₹8,91,862.00	₹2,39,362.00	<input checked="" type="checkbox"/>
2	JM FINANCIAL HOME LOANS LIMITED						₹3,600.00	₹39,600.00	₹10,00,000.00	₹7,76,133.00	<input checked="" type="checkbox"/>
3	JM FINANCIAL HOME LOANS LIMITED						₹3,600.00	₹39,600.00	₹9,50,000.00	₹7,78,825.00	<input checked="" type="checkbox"/>
4	JM FINANCIAL HOME LOANS LIMITED						₹3,600.00	₹27,666.00	₹9,30,000.00	₹5,06,176.00	<input checked="" type="checkbox"/>
5	JM FINANCIAL HOME LOANS LIMITED						₹3,600.00	₹39,600.00	₹10,80,000.00	₹7,84,073.00	<input checked="" type="checkbox"/>
6	JM FINANCIAL HOME LOANS LIMITED						₹3,600.00	₹39,600.00	₹10,44,000.00	₹8,61,280.00	<input checked="" type="checkbox"/>
7	JM FINANCIAL HOME LOANS LIMITED						₹3,600.00	₹39,600.00	₹10,00,000.00	₹10,00,000.00	<input checked="" type="checkbox"/>
8	JM FINANCIAL HOME LOANS LIMITED						₹3,600.00	₹39,600.00	₹7,35,000.00	₹7,35,000.00	<input checked="" type="checkbox"/>
9	JM FINANCIAL HOME LOANS LIMITED						₹3,600.00	₹9,410.00	₹9,00,000.00	₹1,11,405.00	<input checked="" type="checkbox"/>
10	JM FINANCIAL HOME LOANS LIMITED						₹3,600.00	₹26,040.00	₹5,50,000.00	₹4,30,280.00	<input checked="" type="checkbox"/>
11	JM FINANCIAL HOME LOANS LIMITED						₹3,600.00	₹29,676.00	₹5,00,000.00	₹5,00,000.00	<input checked="" type="checkbox"/>
12	JM FINANCIAL HOME LOANS LIMITED						₹3,600.00	₹39,600.00	₹13,50,000.00	₹13,50,000.00	<input checked="" type="checkbox"/>



Once the Payment file has been updated on PFMS, PLI can now release subsidy to beneficiary for which payment file has been generated.

The screenshot shows the Pradhan Mantri Awas Yojana - Urban 2.0 portal. The user is logged in as PLI1020 (PLI: BANK OF INDIA). The navigation menu includes Home, Admin, Action, Reports, FAQs, Guidelines, Change Password, and Track Application. The 'Applications Status' section is highlighted, listing the following steps:

1. Applications Received from Branch
2. Sign and Upload CAF
3. Sign and Re-Upload Rejected CAF
4. Authorised Signatory Details
5. Subsidy Released by CNA/Download Payment File for processing on PFMS
6. Release to beneficiary for which payment file has been generated

An arrow points to step 6.

PLI can see the release details, click on the applications to open the list of beneficiaries.

The screenshot shows the 'RELEASE TO BENEFICIARY FOR WHICH PAYMENT FILE HAS BEEN GENERATED' section. The user is logged in as PLI1070 (PLI: JM FINANCIAL HOME LOANS LIMITED). The table below shows the release details:

Sr No	PLI Name	Release No	Total Caf	Total Application	Total Subsidy	Processing fees including GST	Net Processing Fees excluding 10% GST	Total release (Subsidy+Net Processing Fees)	Total Loan Amount Sanctioned	Total Loan Disbursed
1	JM FINANCIAL HOME LOANS LIMITED	R0112062598341	1	46	₹13,90,668.00	₹1,84,000.00	₹1,65,600.00	₹15,56,268.00	₹5,06,44,869.00	₹3,88,56,778.00

An arrow points to the 'Total Application' value of 46.

The screenshot shows the list of beneficiaries for the selected application. The user is logged in as PLI1070 (PLI: JM FINANCIAL HOME LOANS LIMITED). The table below shows the beneficiary details:

Sr.No	PLI Name	Release No	Caf Number	Application No	Subsidy Release	Processing Fee	Net Processing Fees excluding 10% GST	Total release (Subsidy+Net Processing Fees)	Loan Amount Sanctioned	Loan Amount Disbursed	Actions
1	JM FINANCIAL HOME LOANS LIMITED								₹8,91,862.00	₹2,39,362.00	Proceed to Release
2	JM FINANCIAL HOME LOANS LIMITED								₹10,00,000.00	₹7,76,133.00	Proceed to Release
3	JM FINANCIAL HOME LOANS LIMITED								₹9,50,000.00	₹7,78,825.00	Proceed to Release
4	JM FINANCIAL HOME LOANS LIMITED								₹5,50,000.00	₹4,30,280.00	Proceed to Release
5	JM FINANCIAL HOME LOANS LIMITED								₹5,00,000.00	₹5,00,000.00	Proceed to Release
6	JM FINANCIAL HOME LOANS LIMITED								₹13,50,000.00	₹13,50,000.00	Proceed to Release

An arrow points to the 'Proceed to Release' button for the first beneficiary.



Upon clicking “Proceed to Release” against each beneficiary, the system will display the details. PLI needs to fill the following details-

1. Fund released in PFMS date
2. Date of credit in Beneficiary account.
3. PFMS transaction ID
4. Subsidy amount credited

Ministry of Housing and Urban Affairs
Government of India

India Home Loan App 2.0

Logged in as: PLI070 (PLI: JM FINANCIAL HOME LOANS LIMITED) Logout

Admin Action Reports FAQs Guidelines Change Password Track Application

RELEASE TO BENEFICIARY FOR WHICH PAYMENT FILE HAS BEEN GENERATED

Applicant Name	[Redacted]	Applicant Number	[Redacted]
Loan Account Number	[Redacted]	PFMS Release Selection	<input checked="" type="checkbox"/> Released Using PFMS <input type="checkbox"/> Not Released in PFMS
Fund released in PFMS date	dd/mm/yyyy	Date of credit in beneficiary account	dd/mm/yyyy
PFMS transaction ID		Subsidy amount credited	12,483.00
Impact of subsidy	<input checked="" type="checkbox"/> EMI Reduced (in Rs)	<input type="checkbox"/> Tenure Reduced (months)	
Customer informed about the subsidy released	<input type="checkbox"/> SMS <input type="checkbox"/> Email <input type="checkbox"/> Phone Call <input type="checkbox"/> By personal visit		

Proceed

Click on Proceed

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Pradhan Mantri Awas Yojana - Urban 2.0

India Home Loan App 2.0

Logged in as: PLI070 (PLI: JM FINANCIAL HOME LOANS LIMITED) Logout

Admin Action Reports FAQs Guidelines Change Password Track Application

RELEASE TO BENEFICIARY FOR WHICH PAYMENT FILE HAS BEEN GENERATED

Applicant Name	[Redacted]	Applicant Number	[Redacted]
Loan Account Number	[Redacted]	PFMS Release Selection	<input type="checkbox"/> Released Using PFMS <input checked="" type="checkbox"/> Not Released in PFMS
Date of fund transaction attempted	dd/mm/yyyy	Rejection Reason	--Select-- --Select-- NPA Closed Loan Account beneficiary not interest Subsidy bounced back Not credited due to technical error

Reject

PLI may also reject applications at this point. If the beneficiary details are not released in PFMS, the PLI must enter the rejection reason for the user and reject on the portal.

