



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

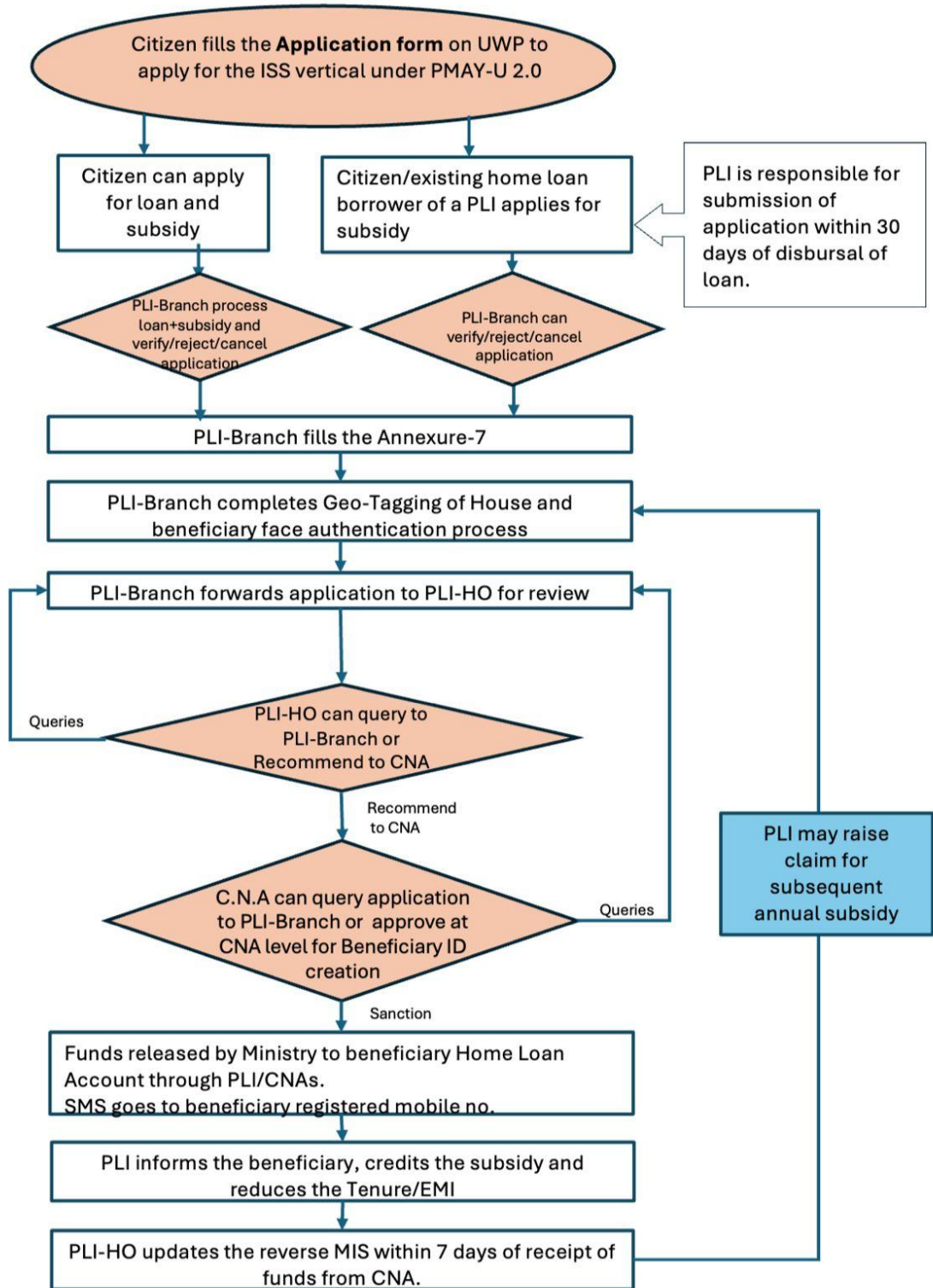
walls made up of sturdy, modern, and durable materials like burnt bricks, stones packed with cement or lime, cement concrete, timber, Galvanized Iron (GI) sheets, asbestos sheets, machine-made tiles etc.

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

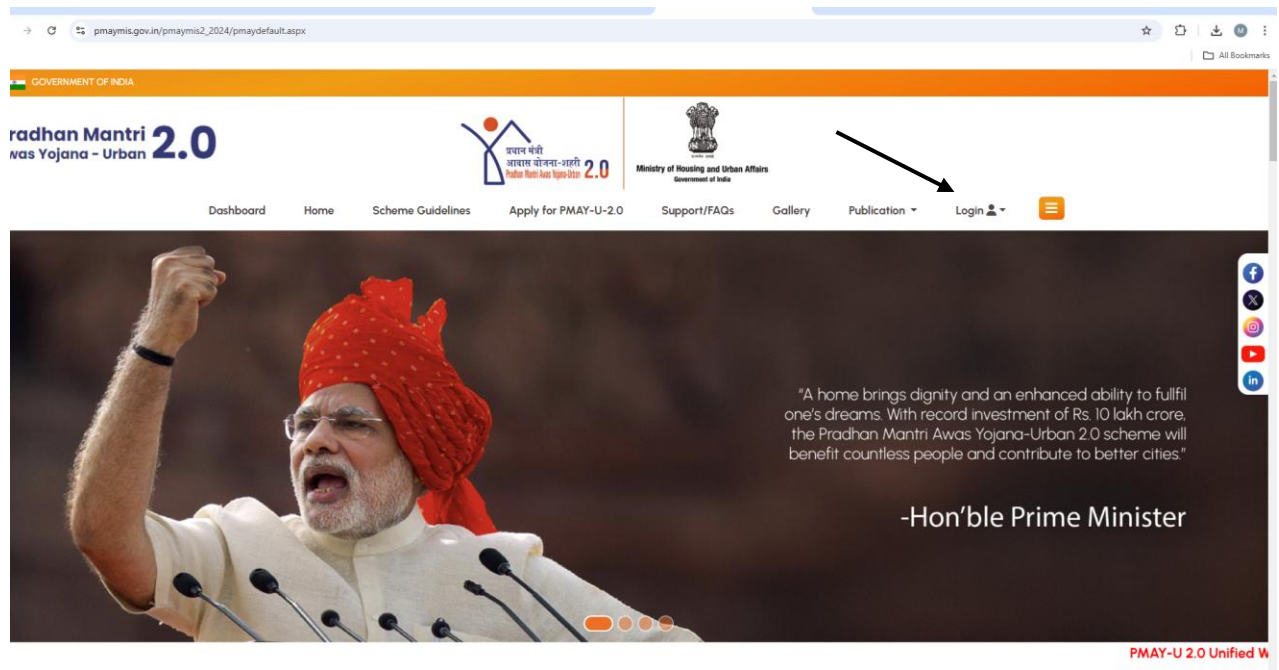
24. The subsidy under the scheme will be provided only once per property. If it is sold to someone else, the purchaser can't take benefits of ISS on this property.
25. If two or more family members take combined or separate loan on same property, they will be treated as same family for calculation of 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

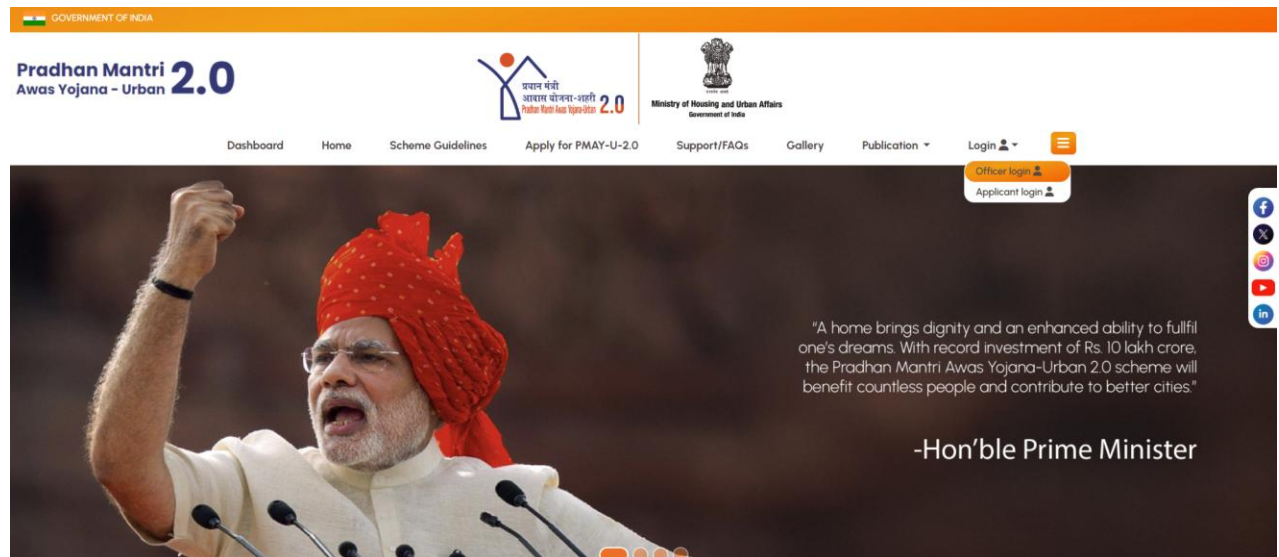


How to Log in PLI dashboard?

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
- Menu

LOGIN

Code 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

- 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
Pradhan Mantri Awas Yojana - Urban 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

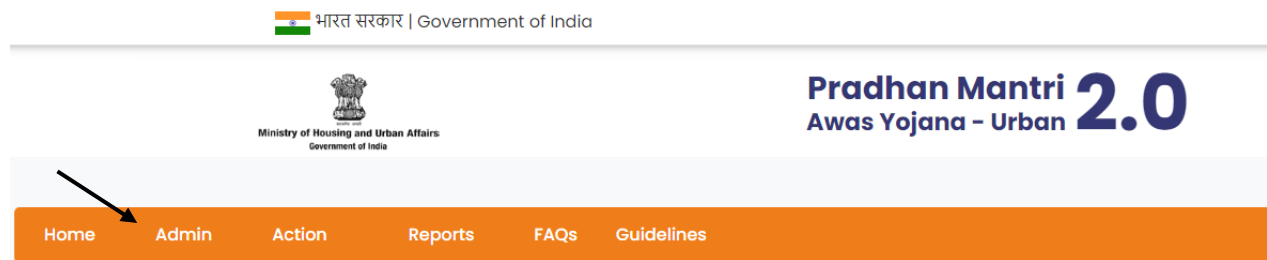
(iv) Click on Save to change password successfully.

(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 Havell 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

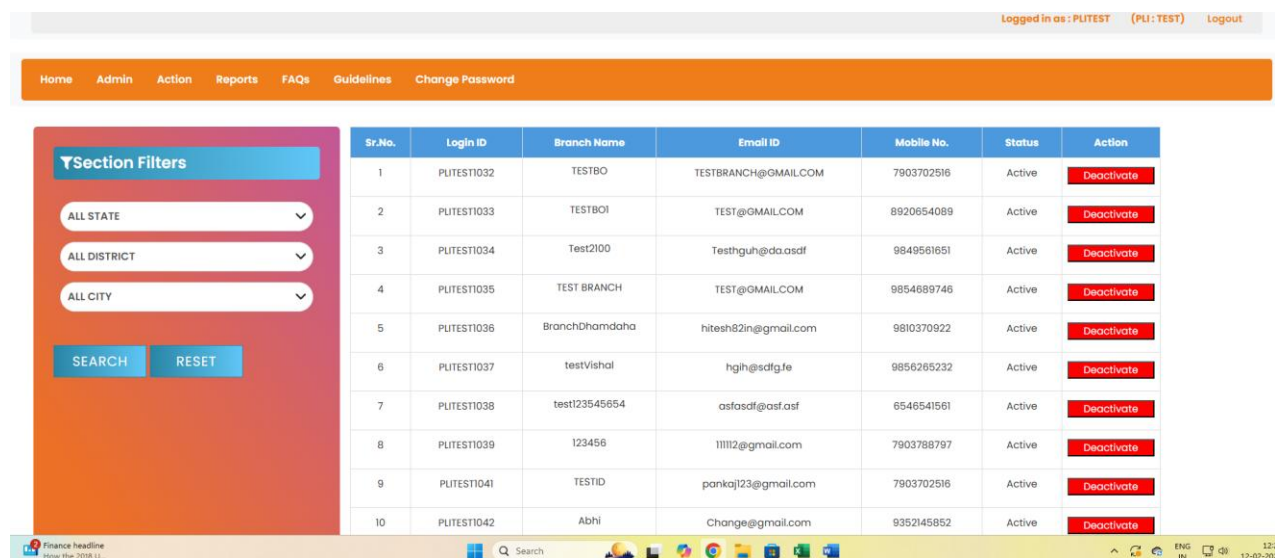
User can check the list of created Branch User IDs and manage them from the Head Office Login.

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



The screenshot shows the 'ADMIN FOR PLI' menu in the Praan Mantri 2.0 application. The menu is located in the top right corner of the page. It contains two items: '1. Create Branch User for PLI' and '2. Branch List For Activate and Deactivate'. The second item is highlighted in orange, indicating it is the selected option.

(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 in the Praan Mantri 2.0 application. The page displays a table with 10 rows of data. The table has columns for Sr.No., Login ID, Branch Name, Email ID, Mobile No., Status, and Action. The 'Action' column contains a 'Deactivate' button for each row. The page also includes a 'Section Filters' sidebar on the left with dropdown menus for 'ALL STATE', 'ALL DISTRICT', and 'ALL CITY', and 'SEARCH' and 'RESET' buttons.

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	asfosdf@asf.asf	6546541561	Active	Deactivate
8	PLITEST1039	123456	111112@gmail.com	7903788797	Active	Deactivate
9	PLITEST1041	TESTID	pankaj123@gmail.com	7903702516	Active	Deactivate
10	PLITEST1042	Abhi	Change@gmail.com	9352145852	Active	Deactivate

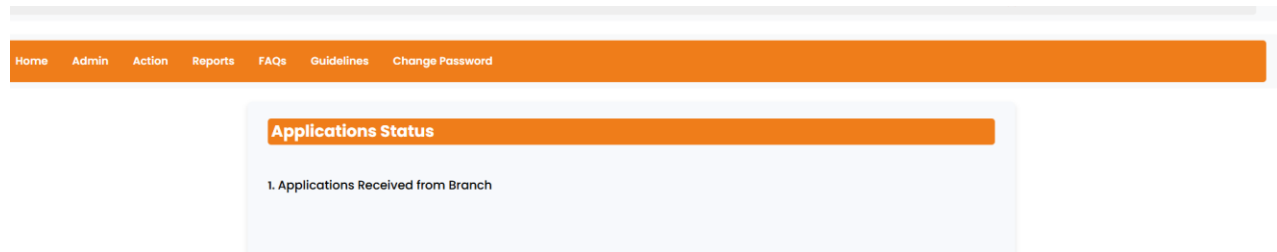
(iii) To Deactivate/Activate a Branch ID, click on the button under Action column.

Applications for Approval

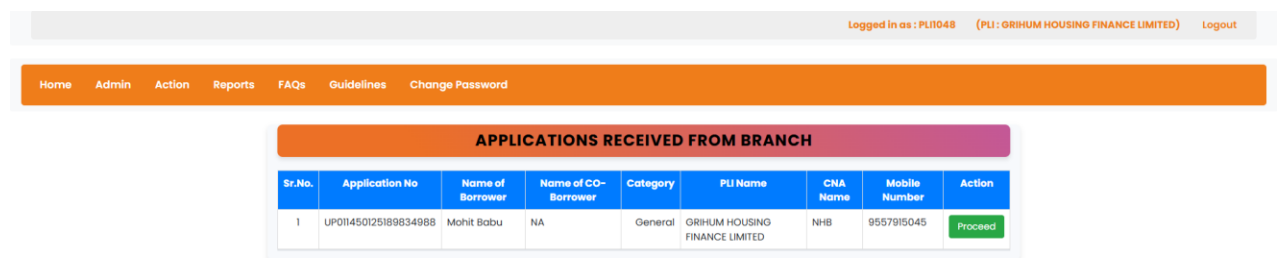
The applications forwarded by the Branch User will be visible to the Head office under Action Tab in the menu bar.

(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.



(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
<input type="button" value="Forward to CNA"/> <input type="button" value="Send For Clarification"/> <input type="button" value="Cancel"/>		

Manual for Branch User

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

(i) Click on **“Action”**.



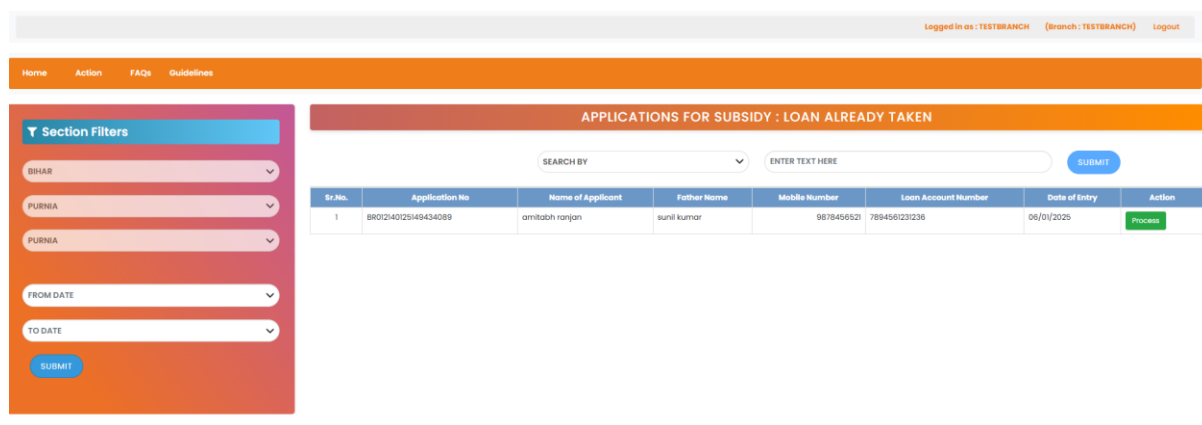
(ii) System will display-

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

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

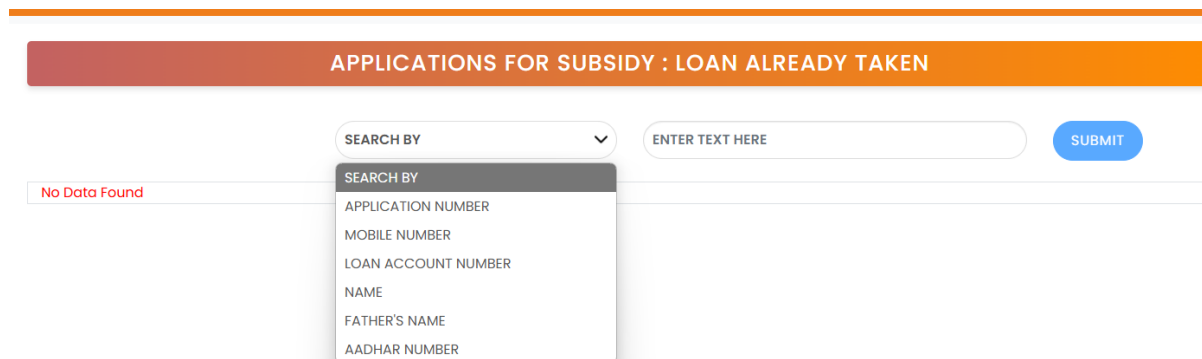
[Click here to Submit Application for Subsidy : Loan already taken](#)

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	Brod 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

APPLICATIONS FOR SUBSIDY : LOAN ALREADY TAKEN

SEARCH BY [dropdown] ENTER TEXT HERE [input] [SUBMIT]

No Data Found

SEARCH BY [dropdown]

- 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 विश्वकर्म के तहत कारीगर, सफाई कर्मी, दुम्मी/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/विवाहिक 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.

The screenshot shows a navigation bar with five tabs: Borrower Details, Co-Borrower Details, Family-Member Details (selected), Loan Details, and Subsidy Claim Information. Below the tabs is a table for family members and a form for property details.

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 *	--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 पूरा डाक पता *	
a.	House/Flat/Door No/घर/फ्लैट/दरवाजा क्रमांक *	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 *	MAAIDAH

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-- Sole lender Primary origination Co-lending
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)*	--Select--
23	Moratorium period, if any (in months)/अधिस्थगन अवधि, यदि कोई हो (महीनों में)*	Fixed Floating Others

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

[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 * <input type="text" value="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 (₹) *	<input type="text"/>		

36	Principal Outstanding (Rs.)/मूल बकाया राशि (रु.)*	<input type="text"/>
37	Interest Outstanding (Rs.)/बकाया 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.

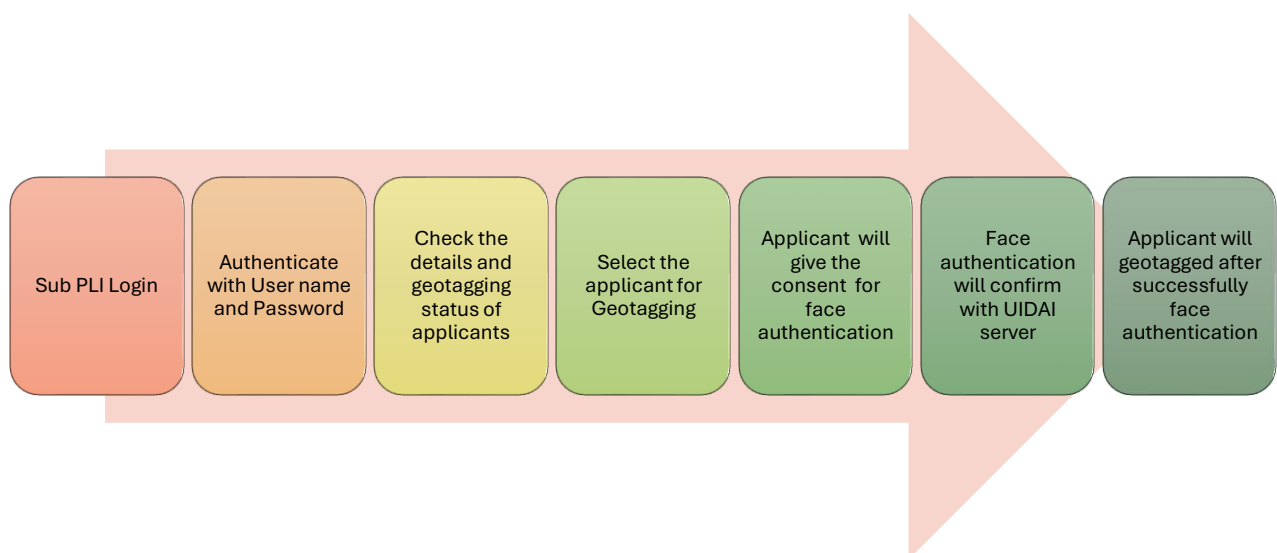
46	Whether Civic Amenities exist?*	
i)	Water supply	<input checked="" type="radio"/> Yes <input type="radio"/> No
ii)	Electricity supply	<input checked="" type="radio"/> Yes <input type="radio"/> No
iii)	Drainage/Sanitation	<input checked="" type="radio"/> Yes <input type="radio"/> No
<input type="button"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

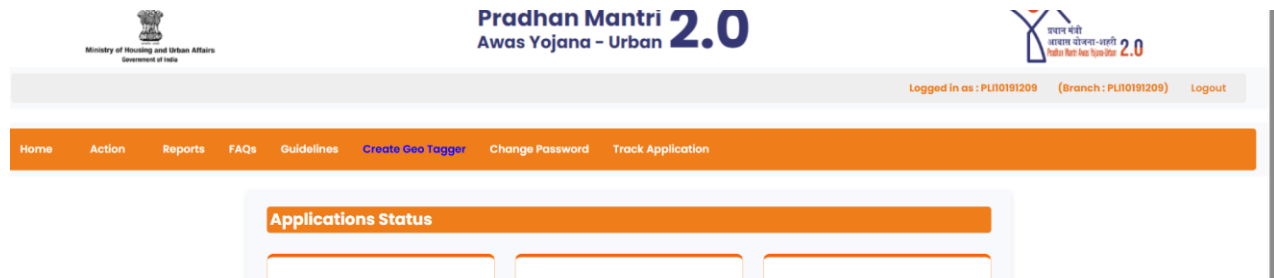
The User can submit Annexure 7 and Bio-metric Authentication and Geo-tagging in parallel stage. The status of the two would be visible on the List as either Completed or Pending.

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

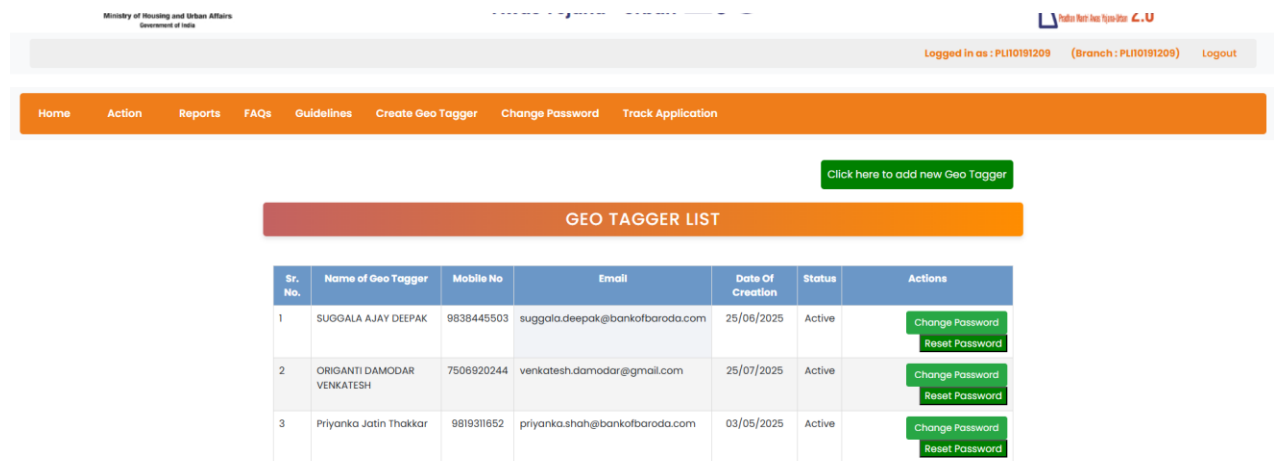


Geo-tagging Mobile Application- Creation of Geo-Tagger

Step 1: User must first login from the Branch User ID (Sub PLI) .



Step 2: On the menu bar, click on “Create Geo Tagger” . The system will display existing geo-taggers, or you can create new Geo-tagger by clicking on green button- “Click here to add new Geo Tagger”



Step 3: Enter the details of Geo-Tagger Agent such as Name as per Aadhar, Aadhar No, Password, Mobile number and Email.

Confirm Password and click on Save.

Create Geo Tagger Account

Name as per Aadhar:

Aadhar No:

Password:

Confirm Password:

Mobile Number:

Email:

[Save](#) [Cancel](#)

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: Branch PLI must create Geo-Tagger using the Name and Aadhar Number of the field surveyor.

Create Geo Tagger Account

Name as per Aadhar: <input type="text"/>	Aadhar No: <input type="text"/>
Password: <input type="password"/>	Confirm Password: <input type="password"/>
Mobile Number: <input type="text"/>	Email: <input type="text"/>

SaveCancel

Step 2: Log-in to Geo-Tagger ID, using the User ID created by the Branch for Geo-tagging.



प्रधानमंत्री
आवास योजना-शहरी
Pradhan Mantri Awas Yojana-Shikari
"सब का सपना.. घर हो अपना"

ISS Login

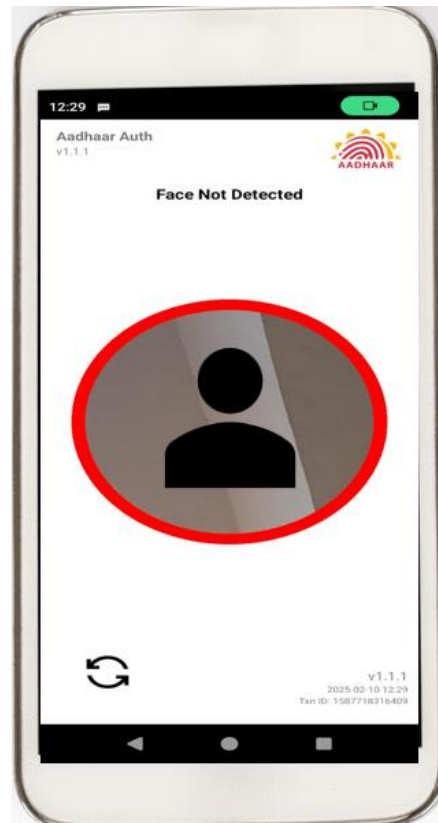
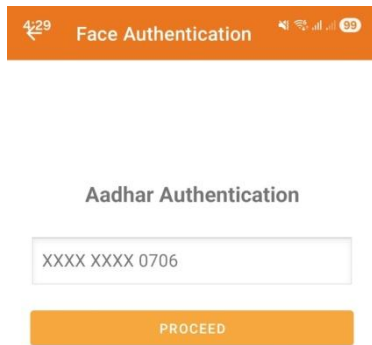
👁

LOGIN

V: 25.01

NOTE: PLEASE NOTE THAT FOR ISS GEO-TAGGING LOGIN ON MOBILE APP BRANCH PLI MUST CRAETE GEO-TAGGER AND USE THAT CREDENTIALS.

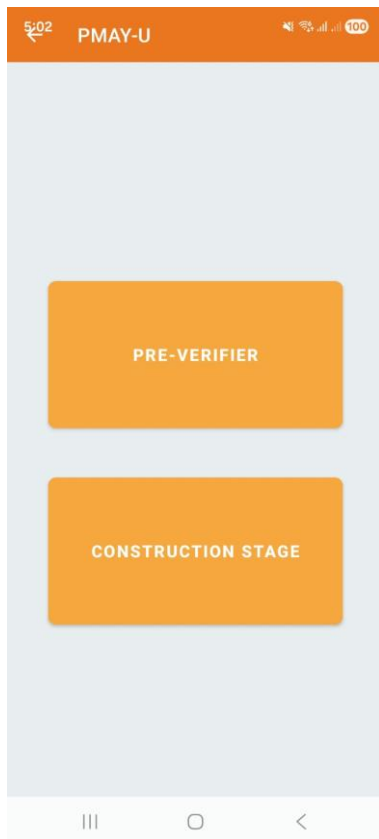
Step 3: User must complete Aadhar face authentication before proceeding with the geo-tagging process to verify their identity.



||| ○ <

NOTE: Please verify the masked Aadhar number is the same as user Aadhar number.

Step 4: Once authenticated, select among pre-verifier or construction stage geo-tagging.

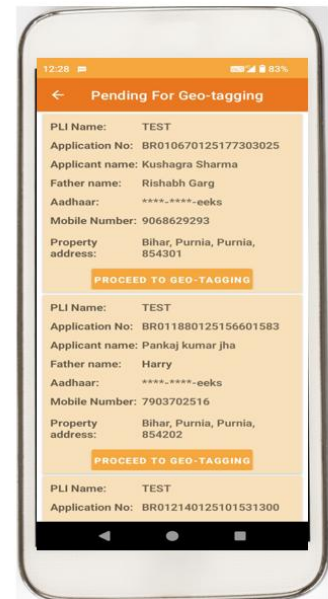


- **Pre-Verifier ID:** Used for verification of the property image submitted with the application.
- **Construction Stage:** Applicable for beneficiaries whose first instalment has been released, to record the current stage of construction.

Step 5: After logging in and selecting the geo-tagging stage, the user can choose an application from the applicant list to proceed with geo-tagging.

Pending Applications for Geo- Tagging

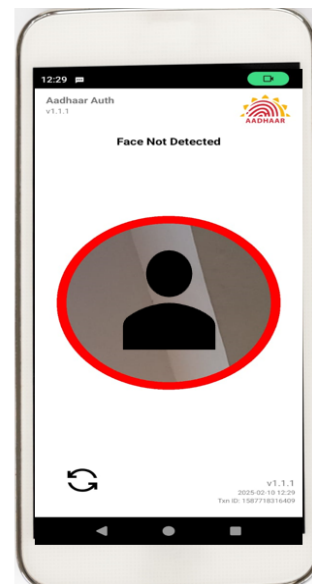
- Once Logged in, user can view the applications that have been verified by the branch office and are pending for Geo-tagging.
- User can select the application form they wish to proceed with.
- Click on “Proceed for Geo-Tagging” to capture the images for the particular application.



Step 5: 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.

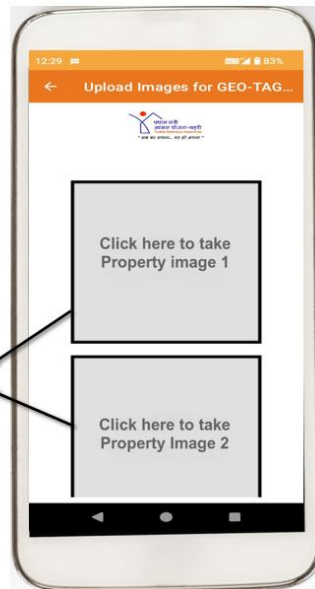


Step 6: Click images for Geo-tagging.

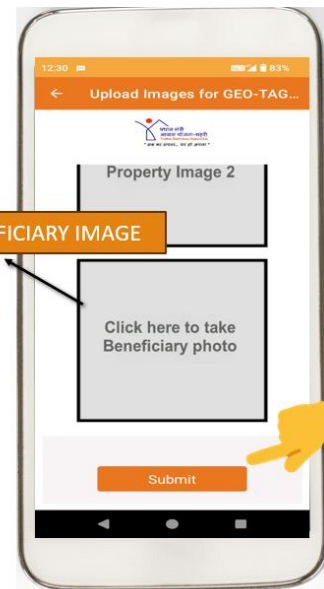
Geo- Tagging Process

- 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

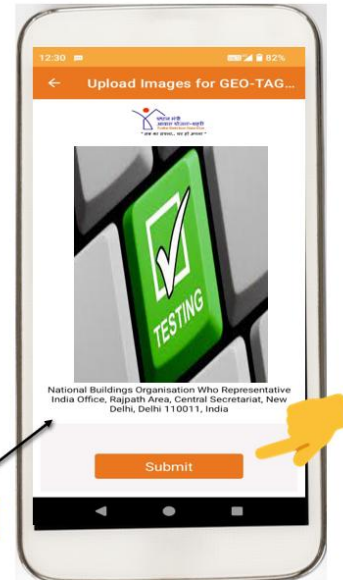


Step 7: Submit images for Geo-tagging.



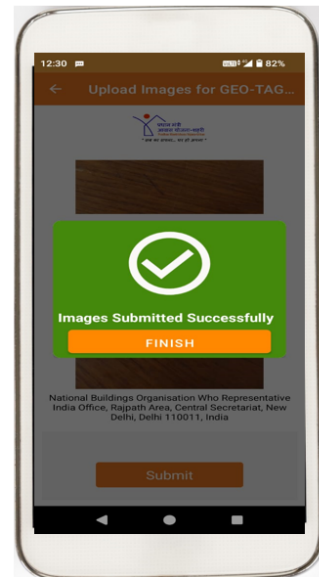
- Mobile application will enable camera to capture the image.
- Similarly, click on the second box and capture second picture of property.
- On successful capturing of photo, Mobile Application will display **geo-attributes** i.e. **Location** of where the photo has been clicked as shown in the picture.
- 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.



Applicant Self Geo-Tagging for ISS Vertical

1. Introduction

Geo-tagging of applicants under the ISS vertical of PMAY-U enables faster, more accurate verification by allowing applicants to authenticate and submit location-based data themselves.

2. Prerequisites

Before starting the geo-tagging process, ensure the following:

- Smartphone with internet connectivity.
- GPS/location services enabled on the device.
- Camera permissions granted.
- Applicant's Aadhaar number.

3. Step-by-Step Geo-Tagging Process

Step 1: Install PMAY Mobile application



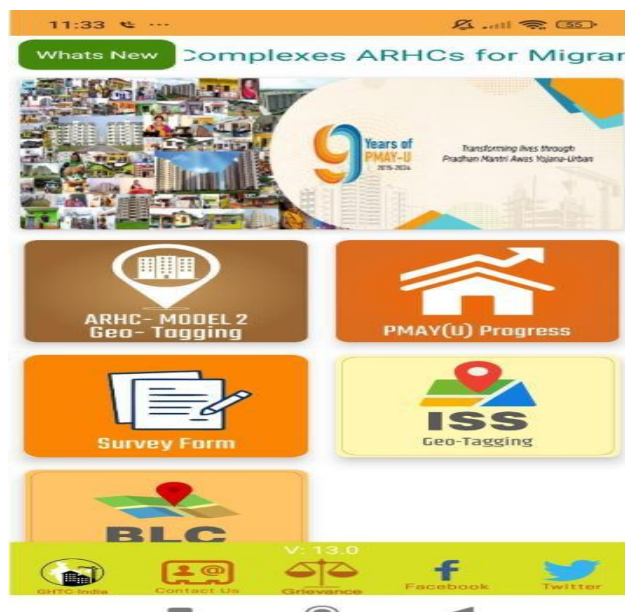
Step 2: Allow Necessary Permissions

When prompted, allow:

- Location Access
- Camera Access

Step 3: Access the Geo-Tagging Section

1. Open the app.
2. Navigate to the **ISS** tab.



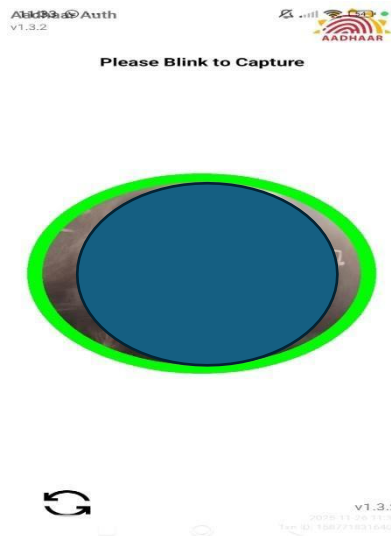
3. Select **Verifying Applicant**.
4. Enter the applicant's **Aadhaar Number**.
5. Click **Proceed**.

Step 4: Complete Face Authentication

- Position the applicant in a well-lit area.
- Use a high-resolution camera for clarity.
- Follow on-screen instructions.

Step 5: Blink Verification

- Wait for a **green circle** to appear.
- Ask the applicant to **blink once** to complete liveness detection.



Step 6: Access Geo-Tagging Page

After Aadhaar authentication is successful, the system automatically opens the **Geo-Tagging Page**.

Step 7: Capture Photos

1. Click the **grey box** to open the camera.



2. Take **clear images** of:



- The property
- The applicant standing in front of the property

3. Ensure good lighting and proper framing.

Step 8: Submit Photos

- Click the **Submit** button to upload the geo-tagged images.



Step 9: Submission Confirmation

- A confirmation message will appear: "**Image submitted successfully**".

Step 10: Close the Application

- Click **Close** to complete the process.

4. Common Issues & Troubleshooting

Issue 1: Location Not Detected

- Ensure GPS is enabled.

Issue 2: Face Authentication Failed

- Clean the camera lens.
- Improve lighting.
- Re-align the face within the frame.

Issue 3: Photo Upload Error

- Check internet connectivity.
- Try retaking the photograph.
- Retry submission.



Subsidy Release Flow

USER- AT CNA LEVEL

Logged in as: SBI (CNA : SBI) Logout

Home Angikaar 2025 Action Reports FAQs Guidelines Track Application Change Password Download APK Data on SDG

Application Status

1. Applications Forwarded by Head Office
2. Demand Request
3. Release Subsidy to PLI

Applications that have been verified and geo-tagged will then be sent to the CNA which the CNA would approve or reject. The approved applications would then be visible for the Demand Request.

Logged in as: SBI (CNA : SBI) Logout

Home Angikaar 2025 Action Reports FAQs Guidelines Track Application Change Password Download APK Data on SDG

Demand Request Data

EWS/LIG MIG Installment No:

Sr.No.	PLI Name	APPLICATION COUNT	Loan Sanction	Loan Disbursed	Subsidy	Processing Fee	Subsidy+Processing Fees
1	SBI LHO-GANDHINAGAR	18	₹3,03,68,500.00	₹2,83,10,217.00	₹6,48,000.00	₹72,000.00	₹7,20,000.00
2	SBI LHO-AMARAVATI	3	₹66,22,000.00	₹53,90,000.00	₹1,08,000.00	₹12,000.00	₹1,20,000.00
3	SBI LHO-BANGALORE	4	₹78,48,000.00	₹67,00,000.00	₹1,44,000.00	₹16,000.00	₹1,60,000.00
4	SBI LHO-BHUBANESWAR	1	₹20,00,000.00	₹7,00,000.00	₹36,000.00	₹4,000.00	₹40,000.00
5	SBI LHO-CHENNAI	8	₹1,64,57,000.00	₹1,28,24,714.00	₹2,72,935.00	₹32,000.00	₹3,04,935.00
6	SBI LHO-CHANDIGARH	2	₹45,50,000.00	₹30,00,000.00	₹72,000.00	₹8,000.00	₹80,000.00
7	SBI LHO-DELHI	1	₹16,21,000.00	₹16,21,000.00	₹36,000.00	₹4,000.00	₹40,000.00
8	SBI LHO-HYDERABAD	4	₹80,98,000.00	₹46,00,000.00	₹1,44,000.00	₹16,000.00	₹1,60,000.00
9	SBI LHO-JAIPUR	5	₹95,50,000.00	₹58,62,743.00	₹1,75,291.00	₹20,000.00	₹1,95,291.00
10	SBI LHO-KOLKATA	37	₹6,58,57,900.00	₹5,82,21,785.00	₹13,11,646.00	₹1,48,000.00	₹14,59,646.00

CNA can click on the application count to see the details of the application for which demand request is being generated.



Demand Request Data

Sr.No.	PLI NAME	Beneficiary Name	Application No	House Hold Category	Loan Amount	Loan Disbursed	Subsidy Amount	Processing Fee	Total (Subsidy+ Processing Fees)	Gender	Religion
1	SBI LHO-GANDHINAGAR	RAJESH DALAL	DN014650825190365656	LIG	₹1890500	₹1500000	₹36000	₹4000	₹40,000.00	MALE	Hindu
2	SBI LHO-GANDHINAGAR	MOHAN SHRIRAM TAJANE	DN014651025153238281	LIG	₹2112000	₹2111717	₹36000	₹4000	₹40,000.00	MALE	Hindu
3	SBI LHO-GANDHINAGAR	Panchal Karan Kanubhai	GJ014380525124102288	LIG	₹2290000	₹2290000	₹36000	₹4000	₹40,000.00	MALE	Hindu
4	SBI LHO-GANDHINAGAR	Rathod Vikram Lalajibhai	GJ014381025206669986	LIG	₹2358000	₹2122000	₹36000	₹4000	₹40,000.00	MALE	Hindu
5	SBI LHO-GANDHINAGAR	ANJALIBEN KETANKUMAR PUNADIYA	GJ014410825160204688	LIG	₹1010000	₹1010000	₹36000	₹4000	₹40,000.00	FEMALE	Hindu

Once the data is verified, CNA can Generate Request for the displayed PLIs

Sr.No.	PLI Name	APPLICATION COUNT	Loan Sanction	Loan Disbursed	Subsidy	Processing Fee	Subsidy+Processing Fees
1	SBI LHO-GANDHINAGAR	18	₹3,03,68,500.00	₹2,83,10,217.00	₹6,48,000.00	₹72,000.00	₹7,20,000.00
2	SBI LHO-AMARAVATI	3	₹66,22,000.00	₹53,90,000.00	₹1,08,000.00	₹12,000.00	₹1,20,000.00
3	SBI LHO-BANGALORE	4	₹78,48,000.00	₹67,00,000.00	₹1,44,000.00	₹16,000.00	₹1,60,000.00
4	SBI LHO-BHUBANESWAR	1	₹20,00,000.00	₹7,00,000.00	₹36,000.00	₹4,000.00	₹40,000.00
5	SBI LHO-CHENNAI	8	₹1,64,57,000.00	₹1,28,24,714.00	₹2,72,935.00	₹32,000.00	₹3,04,935.00
6	SBI LHO-CHANDIGARH	2	₹45,50,000.00	₹30,00,000.00	₹72,000.00	₹8,000.00	₹80,000.00
7	SBI LHO-DELHI	1	₹16,21,000.00	₹16,21,000.00	₹36,000.00	₹4,000.00	₹40,000.00
8	SBI LHO-HYDERABAD	4	₹80,98,000.00	₹46,00,000.00	₹1,44,000.00	₹16,000.00	₹1,60,000.00
9	SBI LHO-JAIPUR	5	₹95,50,000.00	₹58,62,743.00	₹1,75,291.00	₹20,000.00	₹1,95,291.00
10	SBI LHO-KOLKATA	37	₹6,58,57,900.00	₹5,82,21,785.00	₹13,11,646.00	₹1,48,000.00	₹14,59,646.00
11	SBI LHO-LUCKNOW	10	₹1,61,70,000.00	₹74,91,600.00	₹3,27,266.00	₹40,000.00	₹3,67,266.00
12	SBI LHO-MUMBAI METRO	6	₹1,24,54,000.00	₹1,05,11,778.00	₹2,16,000.00	₹24,000.00	₹2,40,000.00
13	SBI LHO-BHOPAL	16	₹2,18,94,300.00	₹1,85,29,841.00	₹5,11,914.00	₹64,000.00	₹5,75,914.00

Generate Demand

The data would then reflect on “Release subsidy to PLI”



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Release Subsidy to PLI

EWS/LIG MIG
 Installation No:

Received Amount: 227,500,000.00
Expenditure: 161,759,019.00
Balanced Amount: 6,57,40,981.00

Sr.No.	Date	Beneficiary	No. of PLI	Loan Sanctioned	Loan Disbursed	Subsidy	Processing Fee	Subsidy+Processing Fees
1	23/10/2025	873	16	₹1,59,54,72,200.00	₹1,34,49,34,932.00	₹3,05,54,855.00	₹34,92,000.00	₹3,40,46,855.00
	TOTAL	873	16	₹1,59,54,72,200.00	₹1,34,49,34,932.00	₹3,05,54,855.00	₹34,92,000.00	₹3,40,46,855.00

CNA can click on the No. of PLI, to see the detailed PLI list and subsidy amount

Home **Angikaar 2025** Action Reports FAQs Guidelines Track Application Change Password Download APK Data on SDG Logged in as : SBI (CNA : SBI) Logout

Release Subsidy to PLI

Sr.No.	PLI NAME	TOTAL APPLICATION COUNT	Loan Sanction	Loan Disbursed	Subsidy	Processing Fee	Subsidy+Processing Fees	Actions
1	SBI LHO- GANDHINAGAR	222	₹39,16,09,500.00	₹33,63,55,775.00	₹78,59,314.00	₹8,88,000.00	₹87,47,314.00	Release to PLI
2	SBI LHO- AMARAVATI	19	₹3,96,78,400.00	₹3,52,00,800.00	₹6,77,518.00	₹76,000.00	₹7,53,518.00	Release to PLI
3	SBI LHO- BANGALORE	6	₹94,63,100.00	₹62,57,835.00	₹1,90,937.00	₹24,000.00	₹2,14,937.00	Release to PLI
4	SBI LHO- BHUBANESWAR	1	₹20,70,000.00	₹6,00,000.00	₹31,291.00	₹4,000.00	₹35,291.00	Release to PLI
5	SBI LHO- CHENNAI	59	₹11,74,27,400.00	₹9,45,14,777.00	₹20,26,013.00	₹2,36,000.00	₹22,62,013.00	Release to PLI
6	SBI LHO- CHANDIGARH	21	₹3,39,63,000.00	₹2,60,86,145.00	₹6,52,208.00	₹84,000.00	₹7,36,208.00	Release to PLI
7	SBI LHO- DELHI	8	₹1,06,02,000.00	₹1,00,15,980.00	₹2,88,000.00	₹32,000.00	₹3,20,000.00	Release to PLI

CNA will then need to click on “Release to PLI” for each PLI. This would then reflect on Head Office PLI login.

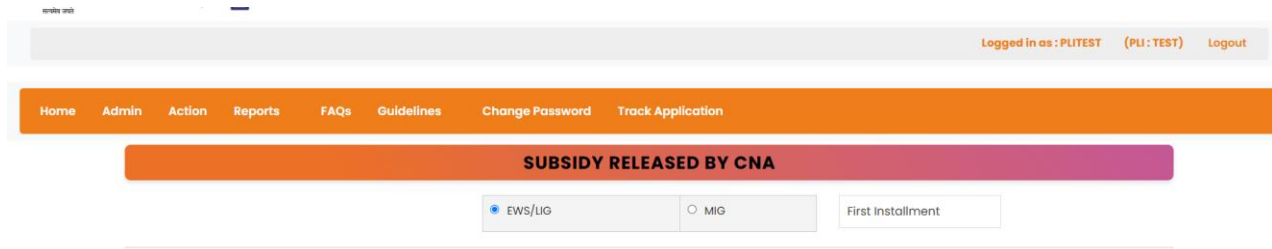
Home Admin Action Reports FAQs Guidelines Change Password Track Application Logged in as : PLITEST (PLI : TEST) Logout

Applications Status

1. Applications Received from Branch
2. Authorised Signatory Details
3. Subsidy Released by CNA/Download Payment File for processing on PFMS
4. Release to beneficiary for which payment file has been generated

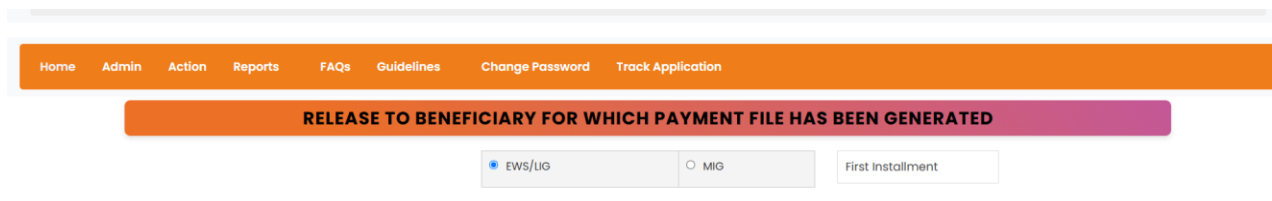
PLI will download the payment file first



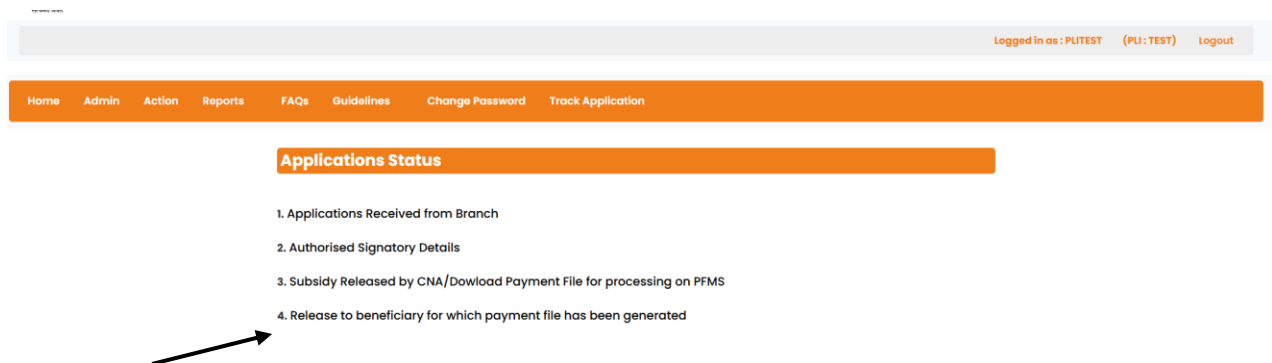


NOTE: Payment file once downloaded will then be removed from here, PLI can upload this excel payment file to upload directly to PFMS.

The applications then will be visible to release to beneficiary.



PLI can now release subsidy to beneficiary for which payment file has been generated.



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



Action Reports FAQs Guidelines Change Password Track Application

RELEASE TO BENEFICIARY FOR WHICH PAYMENT FILE HAS BEEN GENERATED

EWS/IG 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	R0112062598341	1	48	₹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



Action Reports FAQs Guidelines Change Password Track Application

RELEASE TO BENEFICIARY FOR WHICH PAYMENT FILE HAS BEEN GENERATED

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



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 System 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	<input type="text" value="dd/mm/yyyy"/>	Date of credit in beneficiary account	<input type="text" value="dd/mm/yyyy"/>
PFMS transaction ID	<input type="text"/>	Subsidy amount credited	<input type="text" value="12483.00"/>
Impact of subsidy	<input checked="" type="checkbox"/> EMI Reduced (in Rs) <input type="text"/>	<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

Ministry of Housing and Urban Affairs
Government of India

**Pradhan Mantri
Awas Yojana - Urban 2.0**

India Home Loan System 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	<input type="text" value="dd/mm/yyyy"/>	Rejection Reason	<input type="text" value="--Select--"/> <input type="text" value="--Select--"/> <input type="checkbox"/> NPA <input type="checkbox"/> Closed Loan Account <input type="checkbox"/> beneficiary not interest <input type="checkbox"/> Subsidy bounced back <input type="checkbox"/> Not credited due to technical error

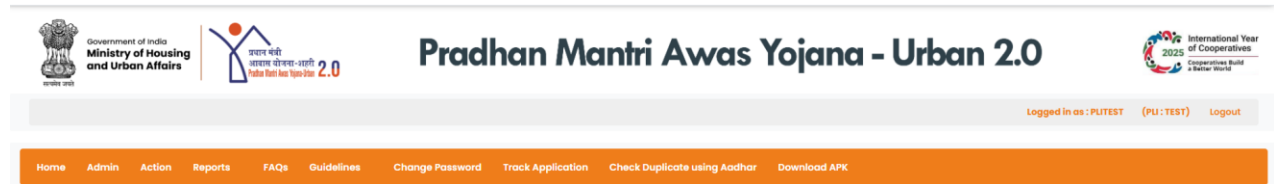
[Reject](#)

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.



Steps for subsequent claims

2nd installment can be claimed if : i - Loan is active, ii - Reverse MIS is updated, iii - Geotagging is above foundation



The screenshot shows the header of the Pradhan Mantri Awas Yojana - Urban 2.0 web portal. On the left, there is the Government of India logo and the Ministry of Housing and Urban Affairs logo. In the center, the text "Pradhan Mantri Awas Yojana - Urban 2.0" is displayed. On the right, there is a logo for the International Year of Cooperatives 2025. Below the header, there is a navigation menu with the following items: Home, Admin, Action, Reports, FAQs, Guidelines, Change Password, Track Application, Check Duplicate using Aadhar, and Download APK. The user is logged in as PLITEST (PU:TEST) and there is a Logout button.

Applications Status

1. Applications Received from Branch
2. Authorised Signatory Details
3. Subsidy Released by CNA/Download Payment File for processing on PFMS
4. Release to beneficiary for which payment file has been generated
5. Submit request for subsequent claims (2nd Installment)

