



National Housing Bank launches Gruh Sugam Portal focusing on Defence, Paramilitary & Government Personnel

Gruh Sugam Portal a pathbreaking digital initiative to streamline the home loan process, enhance transparency and foster affordability

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The National Housing Bank (NHB), the apex agency established by Government of India to promote cost effective housing finance system, has launched the Gruh Sugam Portal. The portal enables Defence / Government personnel to avail home loans with ease from the location of their posting.

This portal will accelerate digital lending adoption and financial inclusion. It will facilitate increased home ownership through improved access to housing loans, strengthening the mission of promoting affordable and sustainable housing finance

Salient features of the portal:

- Defence Personnel, Members of Paramilitary Forces, Government Employees (State and Central) can apply for housing loans digitally through their respective administrative units. No need to visit the banks and financial institutions for loan approvals and processing.
- Unified Digital Marketplace which enables market transparency and discovery of best suited offer.
- Seamless digital integration with NHB and lending institutions to ensure ease of operations
- Enhanced Loan Processing Efficiency
- Grievance Redressal and Consumer Protection
- Online Chat facility for quick query resolution

Impact:

The portal enables registration by the government entity for accessing the facilities of the portal. It also facilitates the registration and application by defence / paramilitary / Govt. Staff through their respective administrative units. The employees register their request for a housing loan with minimal data, which is then relayed to the registered lending institutions. The lending institutions will provide their best offer which can be compared and accepted by the loan applicant. This will improve ease of accessing home loan facility, especially by the defence / paramilitary forces from remote locations also, thereby increasing affordable home ownership in the country.

The portal can be accessed using the URL: <https://gruhsugam.nhbonline.org.in/>

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