

## Case Study | Nelito Systems develops 'PMAY-CLSS' Mobile Application for National Housing Bank (NHB)



National Housing Bank (NHB), a statutory institution is wholly owned subsidiary of Reserve Bank of India (RBI). The Hon'ble Prime Minister of India, while presenting the Union Budget for 1987-88 on 28 February 1987 announced the decision to establish the National Housing Bank.

NHB is an apex financial institution for housing. NHB registers, regulates and supervises Housing Finance Company (HFCs), keeps surveillance through On-site & Off-site Mechanisms and co-ordinates with other Regulators. The basic function of the NHB is to operate as a principal agency to promote housing finance institutions both at local and regional levels and to provide financial and other support to such institutions.

### Key facts

- **Organisation:** National Housing Bank
- **Parent:** Reserve Bank of India
- **Headquarters:** New Delhi, India
- **Founded:** 9 July 1988
- **Company Strength:** 110<sup>+</sup>
- **Supplier:** Nelito Systems
- **Solution implemented:** PMAY-CLSS' Mobile Application

NHB required an Android based Mobile application and Web Portal interface developed for getting CLSS Subsidy Request to be captured directly from end-customer.

The purpose of the application is for any customer to know whether he/she is eligible for CLSS Subsidy under Pradhan Mantri Awaas Yojana (PMAY) and generate the CLSS Reference Number and for linking the PLI (Primary Lending Institutions) and Banks to customer to process

their loans and update the status on the portal with under process/approved/rejected status for easy status update to end-customer.

For this they reached out to Nelito Systems Ltd which has more than two decades long expertise in Solutions Design and Implementation for Banking Industry worldwide.

Nelito Systems Ltd. is an Indian financial technology company, that provides software technology solutions and services for Banking, Financial Services, Micro-Finance and Government verticals globally. Formed in the year 1995, Nelito has over 400<sup>+</sup> Banking Clients and 25<sup>+</sup> Microfinance and Non-Banking Finance Clients in 19 countries across 4 continents.

NHB approached Nelito with a **set of requirements**. Some of the key ones were:

- **MOBILE APPLICATION:**
- User on Mobile application is limited to have following buttons
  - Listing of Scheme
  - Eligibility Check
  - Registration of the User
  - Status Check
  - Subsidy calculator
- **WEB PORTAL:**
- User on Web Portal will have following features/menus
  - Listing of Scheme
  - Eligibility Check
  - Registration of the User
  - Status Check
  - Subsidy calculator
  - Market Place
  - Bank User: Update Status
- **MIS:**
- MIS User on Web Portal will have following MIS reports generation menu
  - State wise Statistics (No of Customer shown Interest, Accepted No, rejected No, Approved)
  - Town wise Statistics (No of Customer shown Interest, Accepted No, rejected No, Approved)
  - Category wise Report: LIG / EWS

The project had few **implementation challenges**;

- Off-shore Development & Implementation
- Creating Rich User Interface for usage by Common Man
- Frequent changes in requirement due to changes in Government Policies

Some of the **Implementation highlights** of the project were:

- SSL integration with 256 Bit encrypted data transfers.
- Technology: Hybrid Technology (Cordova Platform), JQuery Ajax, Bootstrap CSS, .Net Framework – 4.5, MS SQL 2012
- Usage of Captcha for preventing DDOS attacks
- Ministry level MIS generation for HUDCO & NHB
- Developed Open Integration Web Services for sharing information to other
- Government agencies
- Common Market Place for all Housing Finance Corporations (HFC)
- App developed within stringent timelines

Following were the **benefits achieved** by NHB;

- **End User Benefits:**

Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for specialized

subsidy. User can check their eligibility for the scheme, know their subsidy value, enrol for the scheme and monitor the loan application status.

- **Benefits to Ministry of Housing and Urban Poverty Alleviation:**

360-Degree view of all Loan applications of EWS/LIG received and processed by housing finance companies and other institutions. Detailed reports for Ministry to define new and improved schemes for EWS/LIG

- **Benefits to PLI:**

Common Market Place for all Housing Finance Corporations (HFC) and other PLI. It gives a visibility of loan applications based on their branch locations. Rejected loan applications by other institutions can also be picked up for processing

- **Benefits to NHB:**

Better regulatory control on HFCs for processing the loan applications. It provides real-time statistics and MIS per State / District / City & PLI to NHB

## Mobile App – Screens

