



CASE STUDY

Development of 'PMAY-CLSS' Mobile Application for National Housing Bank (NHB)

Client

National Housing Bank

Profile

National Housing Bank (NHB) is a 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.

Scope of Engagement

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 two decades long expertise in Solutions Design and Implementation for Banking Industry worldwide.

Key features Requirement

- ❖ 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
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- ❖ 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.

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

Implementation Highlights

- ❖ 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

Benefits

❖ 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, enroll 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.

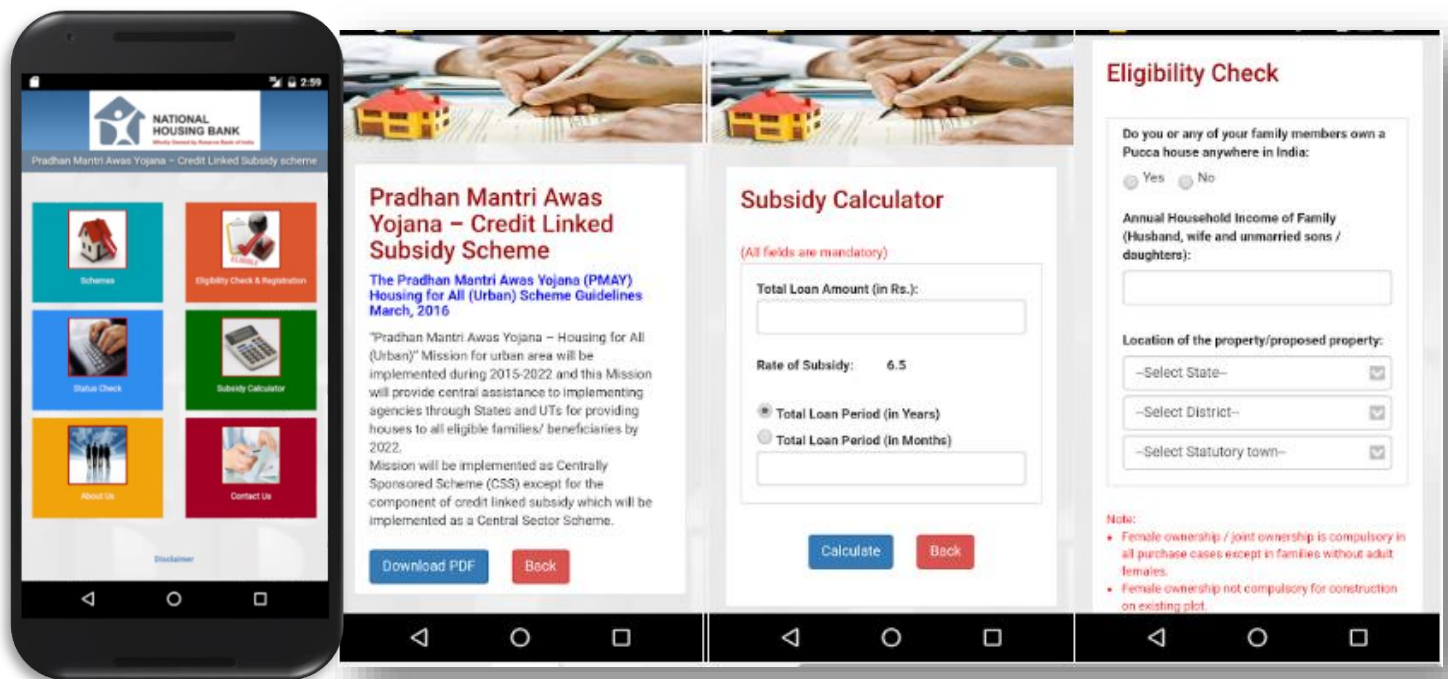
❖ Benefits to PLI:

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



Client Testimony

“We appreciate Nelito team who were always on time and responsive to our needs and changing ideas. They worked efficiently from the project inception to its completion in a timely and professional manner. Their understanding of this space has been invaluable to the success and launch of 'PMAY CLSS' app”

- **Susanta K. Padhi | DGM - National Housing Bank**

About Nelito

Nelito Systems Ltd. is engaged in the business of providing software solutions and services for Banking and Financial Services. Formed in the year 1995, Nelito has served more than 200 customers in 15 countries across 4 continents and earned a unique reputation for its personalized solutions and cost effective implementation with its esteemed customers, industry peers and independent research firms. Our offerings are broadly classified into **Analytics & Data Quality Services, Payment Systems, Transactions Systems, Mobility Solutions, IT Services & BPO Services.**

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