

ਡਾਇਰੈਕਟੋਰੇਟ ਆਫ ਸਕੂਲ ਐਜੂਕੇਸ਼ਨ (ਸੈਕੰਡਰੀ), ਪੰਜਾਬ
ਚੌਥੀ ਮੰਜ਼ਿਲ, ਵਿਦਿਆ ਭਵਨ, ਪੰ.ਸ.ਸਿੱ.ਬੋਰਡ ਕੰਪਲੈਕਸ, ਫੇਜ਼-VIII, ਐਸ.ਏ.ਐਸ. ਨਗਰ।
(ਕੋਆਰਡੀਨੇਸ਼ਨ ਸ਼ਾਖਾ)

dpise.coordination@punjabeducation.gov.in

ਵੱਲ

ਸਮੂਹ ਜਿਲ੍ਹਾ ਸਿੱਖਿਆ ਅਫਸਰ (ਸੈਸਿ/ਐਸਿ), ਪੰਜਾਬ.
(ਵੈਬਸਾਈਟ ਰਾਹੀਂ)

ਮੀਮੋ ਨੰ.450825/DPISE-Cord/12/2020/2026100549
ਮਿਤੀ 15/04/2026

ਵਿਸ਼ਾ: Gruh Sugam Portal launched by National Housing Bank (NHB)
for Defence/ Government Sector Personnel-reg.

ਹਵਾਲਾ: Government of India, Ministry of Finance, Department of
Financial Services ਦਾ ਪੱਤਰ ਨੰ. FT-24/3/2026-IF-II ਮਿਤੀ
17.03.2026

ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਤੇ ਹਵਾਲਾ ਅਧੀਨ ਪੱਤਰ ਦੀ ਕਾਪੀ ਆਪ ਨੂੰ ਯੋਗ ਕਾਰਵਾਈ
ਹਿੱਤ ਭੇਜੀ ਜਾਂਦੀ ਹੈ।

ਨੱਥੀ: ਉਕਤ ਅਨੁਸਾਰ

ੳ. ਚੌਧਰੀ 15/04/26
ਸੁਪਰਡੈਂਟ (ਕੋਆਰਡੀਨੇਸ਼ਨ)

ਪਿੱ.ਅੰ.ਨੰ. ਉਕਤ/2026 100550

ਮਿਤੀ 15/04/2026

ਉਤਾਰਾ ਹੇਠ ਲਿਖਿਆ ਨੂੰ ਯੋਗ ਕਾਰਵਾਈ ਹਿੱਤ ਭੇਜਿਆ ਜਾਂਦਾ ਹੈ:

1. ਸਮੂਹ ਅਧਿਕਾਰੀ/ਸ਼ਾਖਾ ਮੁਖੀ, ਦ. ਡੀ.ਜੀ.ਐਸ.ਈ. ਪੰਜਾਬ।
2. ਸਮੂਹ ਅਧਿਕਾਰੀ/ਸ਼ਾਖਾ ਮੁਖੀ, ਡੀ.ਐਸ.ਈ. (ਸੈ/ਐ), ਪੰਜਾਬ।
3. ਸਮੂਹ ਅਧਿਕਾਰੀ/ਸ਼ਾਖਾ ਮੁਖੀ, ਦ. ਐਸ.ਸੀ.ਈ.ਆਰ.ਟੀ. ਪੰਜਾਬ।

ੳ. ਚੌਧਰੀ 15/04/26
ਸੁਪਰਡੈਂਟ (ਕੋਆਰਡੀਨੇਸ਼ਨ)

No. FT-24/3/2026-IF-II
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Dseep Building
Sansad Marg, New Delhi - 110 001
Dated: 17th March, 2026

OFFICE MEMORANDUM

Subject: Gruh Sugam Portal launched by National Housing Bank (NHB) for Defence / Government Sector Personnel- reg

The undersigned is directed to forward herewith a copy of letter No. HQ/ROD/DOC/2026/06324 dated 03.03.2026 and letter No. NHB/ND/MD Secretariat/01528/2025 dated 25.09.2025 (copies enclosed), from National Housing Bank (NHB) conveying the launch of "Gruh Sugam" portal, a dedicated portal for Defence / Paramilitary / Government Sector Personnel with Housing Finance Companies (HFCs) and other lending institutions regarding housing finance accessibility.

2. Gruh Sugam is an innovative digital platform to streamline the home loan process, enhance transparency and foster affordability. This portal will accelerate digital lending adoption and financial inclusion and will facilitate increased home ownership through improved access to housing loans strengthening NHB's mission of promoting affordable and sustainable housing finance.

3. The portal enables registration of 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 all registered lending institutions. The lending institutions will provide their best offer which can be accepted by the employee. The portal can be accessed using the URL: <https://www.grhusugam.nhbonline.org.in/>

4. In view of the above, it is requested to disseminate information about the Gruh Sugam Portal among the defence units/ regiments/ Govt. Departments/ employees etc. with a view to avail the portal for availing housing finance facility digitally.

Encl.: As above.


(Kumar Shailendra)

Under Secretary to the Government of India

Tel: 011-23748767

E-mail: shailendra.kumar77@nic.in

To,

The Secretaries of Ministries/ Departments, GoI (as per standard list).

Copy to:

**Managing Director, National Housing Bank,
Core 5-A, 3rd to 5th Floor, India Habitat Centre,
Lodhi Road, New Delhi- 110003.**

HO/BOD/DOC/2026/06034
March 03, 2026.



Under Secretary to the Govt. of India,
IR-II,
Ministry of Finance, Department of Financial Services,
Jeevan Deep Building, Sarvodaya Marg,
New Delhi - 110001

Sir,

Grah Sugam - A dedicated housing portal launched by NHB for Defense / Government Sector Personnel.

As you are aware, National Housing Bank (NHB) in its 37th Annual day had launched Grah Sugam which is a dedicated portal for connecting borrowers with Housing Finance Companies (HFCs) and other lending institutions. Grah Sugam is an innovative digital platform designed to revolutionize housing finance accessibility in India. By integrating financial institutions, borrowers, and regulatory bodies, Grah Sugam streamlines the home loan process, enhances transparency, and fosters affordability.

In continuation with the earlier letter and with reference to the discussion between NHB and the DFS team on this matter, the Grah Sugam portal has been moved to production and made live at the following URL: <https://www.grahsugam.nhb.co.in/>.

Furthermore, as advised, the following changes have been made to the website:

- 1) Provision for registration by Individual Govt. Employee has been added in the portal.
- 2) Landing page layout has been improved and made more user friendly.
- 3) Search Engine Optimization has been carried out for easier discoverability of the portal.

Since one of the envisaged beneficiaries are the defense personnel who are posted in remote far-flung locations and otherwise, it is imperative that the process of onboarding the Defense Units / Personnel is carried out expeditiously.

Owing to the sensitive nature of defense sector, we require help from the Department of Financial Services, for onboarding the defense personnel on the portal. Further, as all Government Employees are envisaged to be beneficiaries of this portal, we request that a communication may be sent to the Ministry of Defense and all other ministries regarding this platform for further dissemination to the defense units/regiments/Govt. Departments etc.


(Susanta Kumar Padhi)
General Manager

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Website : www.nhb.org.in E-mail : info@nhb.org.in

“एक हिन्दी में प्रवाचार का स्वागत करता है”

संजय शुक्ला
प्रबंध निदेशक
Sanjay Shukla
Managing Director



NHB/ND/MD-Secretariat/04529/2025
September 25, 2025
03-Ashvin, Saka Samvat, 1947

Shri Manoj Ayyappan
Joint Secretary to the Govt. of India
Ministry of Finance, Department of Financial Services
Jeevan Deep Building, Sansad Marg
New Delhi - 110001

Handwritten notes and stamps on the right side of the page, including a date '29/09/25' and a signature 'Ar. (CFE)'. There are also some illegible handwritten notes and a stamp 'SSD (AR) 01/10/25'.

Sir,

**Gruh Sugam - A dedicated housing portal launched by NHB for Defence/
Government Sector Personnel**

As you are aware, National Housing Bank on its 38th Foundation Day has launched Gruh Sugam, a dedicated portal for connecting borrowers with Housing Finance Companies (HFCs) and other lending institutions. Gruh Sugam is an innovative digital platform designed to revolutionize housing finance accessibility in India. By integrating financial institutions, borrowers, and regulatory bodies, Gruh Sugam streamlines the home loan process, enhances transparency, and fosters affordability.

2. The key features of Gruh Sugam are (a) Unified Digital Marketplace accessible from remote and far-flung areas, (b) Seamless stakeholder integration, (c) Enhanced loan processing efficiency, and (d) Market transparency and borrower empowerment.

3. The portal will provide better accessibility, wider choice, affordable financing and faster approvals to the borrowers, and will also benefit the lenders in terms of extended market reach, operational efficiency and regulatory compliance. The Gruh Sugam will accelerate digital lending adoption and financial inclusion and will facilitate increased home ownership through improved access to housing loans. It will also strengthen NHB's mission of promoting affordable and sustainable housing finance.

4. The Gruh Sugam portal enables registration of 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 all registered lending institutions. The lending institutions will then provide their best offer which can be accepted by the employee. The portal can be accessed using the URL: <https://www.gruhsugam.nhbonline.org.in/> and the user manual can be accessed on the portal itself.

5. Defence personnel, owing to their remote postings and frequent relocations, often face difficulties in accessing housing loans. NHB envisages defence personnel as

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कोष्ठ 5-ए, पॉस्टल बिल्डिंग, इंडिया हबल्टल सेंटर, लोदी रोड, नई दिल्ली-110003
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ई-मेल : md@nhb.org.in

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"बैंक हिन्दी में पत्राचार का स्वागत करता है"

being among the biggest beneficiaries of the Gruh Sugam portal, and therefore, it is imperative that the process of onboarding the defence units / personnel is carried out expeditiously.

6. In this regard, we request that a communication may be sent to the Ministry of Defence regarding the Gruh Sugam platform for onward dissemination to the various units of the armed forces.

Yours faithfully,



(Sanjay Shukla)
Managing Director