

Q1. What is the process to complete self-registration on the PMFBY portal?

A. The user needs to click on 'Register' to register themselves on the portal and then enter the Official information and Personal information. The user has to verify his/her Aadhar number (automatically verified) and also verify the mobile number (OTP Verification). The registration would be approved by the upper hierarchy and the user would be notified through an SMS and a email upon approval/rejection.

Q2. How would a user get to know if the self-registered application is approved/rejected?

A. All the self-registrations would be approved by the upper hierarchy of the user and the user is notified through an SMS and an email upon approval/rejection.

Q3. Will the upper authorities know about my self-registered application?

A. The upper authorities will also be notified through an SMS and a mail about the self-registered applications. The upper authorities can approve/reject the self-registered application from his/her User Console dashboard.

Q4. My self-registered application got approved. How do I login?

A. The option to 'Sign In' is provided at the top right portion of the portal. The user needs to click on 'Sign in' option and has to enter the registered mobile number and password set at the time of self-registration.

Q5. Is Aadhar verification mandatory in self registration while filling the Personal Information?

A. Yes. Aadhar verification is mandatory as per the guidelines of Government of India.

Q6. What to do if Aadhar number is not getting validated?

A. If in case the Aadhar number is not getting validated, we would request the user to cross check the Aadhar number. If the Aadhar is correct and the portal doesn't validate the Aadhar, then wait for some time or reload the portal.

Q7. What to do if the OTP is not being generated?

A. We request the user to wait for some time, click upon resend OTP and the OTP would be sent again automatically. However we are working on sending an OTP request through a call. The feature would be active shortly. In meantime, if you haven't received the message of new

password, but are being registered, you can regenerate the message by going to sign in and clicking upon forgot password.

Q1. Who can create a user at the PMFBY portal?

A. The creation of users on the PMFBY portal is based on the hierarchy system. The user from a certain level of hierarchy can create a user from the lower hierarchy. For example, in a Bank, the headquarter user creates a State Level user and a State level user creates a Branch level user.

Q2. Is Aadhar necessary while creating a user?

A. No. When a user is creating a user of higher hierarchy, the Aadhar is not necessary as the user who is creating has to take the responsibility of the user being created.

Q3. I don't have an Aadhar. How can I access the PMFBY portal?

A. If in case a user does not have an Aadhar card, he/she can ask the user at the upper hierarchy level to create a user. Aadhar is not necessary in User creation whereas it is necessary in case of Self registration. The same is required to be done for banks in states such as Meghalaya, Assam and Jammu & Kashmir, in absence of aadhar card by bankers, you may ask upper hierarchies to register you.

Q4. What is the process of User Creation?

A. If a user wishes to create a user of lower hierarchy, he/she can access the user console after logging into the portal. There is an option in the User Console 'Create User' which allows the user to create a user. By filling the required information such as General and Personal Information, the user can be created. The user who is created will be notified through an SMS and email and the credentials required to login would also be mentioned in the same.

Q5. If a user is created, how would he/she know the password to login?

A. The user who is created will be notified through an SMS and email and the credentials required to login would also be mentioned in the same. The user can however change the password set by accessing the profile settings after logging in.

Q6. I have created a user and the user has not received any SMS. What should I do?

A. Due to poor telecom services, the message does not get delivered sometimes. In this case, we would request the user created to sign in using the registered mobile number and click the 'Forgot password' option. A new password can be set after an OTP verification on the registered mobile number. We are also working on a system that can send OTP through a phone call on request by the user. The feature would be available soon.

Q7. I am trying to create a user and the portal shows an error 'User already exists'. What should I do?

A. The portal does not allow single mobile number for multiple accounts. In case of creating user, this error occurs as there is a high probability that the user might have registered himself/herself already. We would request the user facing the error to check the 'Pending Applications' tab in the User console. If the user you wish to create has already self registered himself/herself, you can directly approve it from the User Console.