



महाराष्ट्र शासन  
ग्राम विकास विभाग

संचालक, राज्य व्यवस्थापन कक्ष-ग्रामीण गृहनिर्माण यांचे कार्यालय  
४ था मजला, दक्षिण कक्ष, सिडको भवन, सीबीडी-बेलापूर, नवी मुंबई - ४०० ६१४.

दूरध्वनी क्र.०२२-२७५६१८२४ / हेल्प लाईन क्र. १८०० २२ २०१९

Website-<https://mahaawaas.org>

Email ID-directoriayruralhousing@gmail.com

जा.क्र./SMURH/IT/२०२३/2231

दि: २९/१२/२०२३

प्रति,

मा. कार्यकारी अध्यक्ष,  
जिल्हा ग्रामीण विकास यंत्रणा,  
तथा मुख्य कार्यकारी अधिकारी,  
जिल्हा परिषद (सर्व).

**विषय :- प्रधानमंत्री आवास योजना-ग्रामीण अंतर्गत लाभार्थ्यांची Face Authentication  
द्वारे eKYC ची अंमलबजावणी करणेबाबत.**

संदर्भ :- मा. आशिष शिंदे, सह संचालक, ग्रामीण विकास मंत्रालय, भारत सरकार यांचे  
पत्र क्र. F.No.L-१२०६०/०४/२०१७-RH (e-३५९४२२), दि.२९/१२/२०२३.

उपरोक्त संदर्भिय विषयान्वये, केंद्र शासनाने वरील विषयाबाबत राज्यातील प्रधानमंत्री आवास योजना-ग्रामीण अंतर्गत लाभार्थ्यांची Face Authentication द्वारे eKYC करण्याबाबतची आदर्श कार्यपध्दती दिली आहे. सोबत संदर्भिय पत्र व त्यासोबतची eKYC बाबतची आदर्श कार्यपध्दती जोडली आहे.

तरी आपल्या जिल्ह्यातील प्रधानमंत्री आवास योजना-ग्रामीण अंतर्गत लाभार्थ्यांची eKYC करण्याबाबत सर्व संबंधितांना सूचना द्याव्यात, ही विनंती.

(नीलेश काळे)

उप संचालक,

राज्य व्यवस्थापन कक्ष-ग्रामीण गृहनिर्माण  
महाराष्ट्र राज्य

प्रत:

१. मा.प्रधान सचिव, ग्रामविकास व पंचायत राज विभाग, मुंबई यांना माहितीस्तव सविनय सादर.
२. मा.विभागीय आयुक्त, विभागीय आयुक्त कार्यालय (सर्व) यांना माहितीस्तव.
३. मा.उप आयुक्त (विकास), विभागीय आयुक्त कार्यालय (सर्व) यांना माहिती व कार्यवाहीस्तव.
४. प्रकल्प संचालक, जिल्हा ग्रामीण विकास यंत्रणा, (सर्व) यांना माहिती व कार्यवाहीस्तव.

**F. No. L-12060/04/2017-RH (e 359422)**

Government of India  
Ministry of Rural Development  
Department of Rural Development  
(Rural Housing Division)

Krishi Bhawan, New Delhi  
Dated: 21st December 2023

To

**The Additional Chief Secretary/ Principal Secretary/ Secretary,**  
Department of Rural Development, Incharge of Pradhan Mantri Awaas Yojana – Gramin  
(PMAY-G),  
All State Governments/ UTs

**Subject: Implementation of eKYC of beneficiaries through Face Authentication under PMAY-G– reg.**

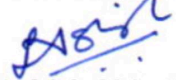
Sir/Madam,

As you are aware, the Ministry of Rural Development is implementing the Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) in collaboration with the State/UTs Governments w.e.f 1.04.2026. The program is being implemented and monitored through end-to-end e-governance solutions, AwaasSoft and AwaasApp besides dedicated analytical dashboard.

2. In order to enhance the efficacy of the scheme, **e-KYC App** for eKYC through face authentication has been developed to conduct the verification of PMAY-G beneficiaries in a more robust manner. The face authentication based eKYC App has been hosted on the MIS of the Scheme i.e. AwaasSoft and the application is linked with the existing AwaasApp and UIDAI data. It is informed that it has been decided that the e-KYC app shall be rolled out **w.e.f 1<sup>st</sup> January, 2024**. The SOP for the same is enclosed herewith for ready reference.

3. It is, therefore, requested to issue necessary instructions to all the Districts/ Blocks/ GPs within the State to conduct eKYC through face authentication for all eligible PMAY-G beneficiaries. Further, the States/UTs are requested to complete the eKYC of beneficiaries within one month, i.e., **31<sup>st</sup> January, 2024**.

Yours faithfully,



**(Ashish Shinde)**

Joint Director (RH)

Email: ashish.shinde86@gov.in

Copy to:

- i. The Commissioner/Director/State Nodal Officers dealing with PMAYG of all the States and UTs for information and necessary action.
- ii. PPS to DDG(RH), MoRD
- iii. PA/PS to DSs/JD, RH division.
- iv. NIC, MoRD for information and necessary action



**Standard Operating Procedure**  
**for**  
**Face Authentication of beneficiary**  
**in**  
**Pradhan Mantri Awas Yojana-Gramin (PMAY-G)**



सत्यमेव जयते

**Ministry of Rural  
Development Government of India**

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### **1. Background:**

The Ministry of Rural Development is implementing the flagship scheme Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) with the objective of “Housing for All” by providing assistance for construction of 2.95 crore *Pucca* houses with basic amenities to all eligible rural households by March 2024 with basic amenities. The most important features of PMAY-G is the selection of beneficiary which was done using SECC, 2011 and Awaas+, 2018 survey.

Once Beneficiary identification is done. Beneficiary authentication is second most crucial step during implementation of the scheme. This authentication is carried out using Aadhar services. In PMAYG as of now demo authentication is used. This means authentication is able to confirm the genuineness of Aadhar Number and name. However, it has limitation in confirming whether the beneficiary is same person whose aadhaar has been submitted or not.

### **2. Rationale for introducing face authentication:**

The Aadhar database has captured data on many parameters which include fingerprint, iris scan and face. The usage of face authentication shall add an extra layer of security and help eliminate the possibility of mismatch between face of the beneficiary and his name and Aadhar number. this will ensure that the right benefits are given to right beneficiaries at the right time.

### **3. Objective of this Document**

This document aims to provide a SOP for Face Authentication of beneficiary under PMAY-G Scheme.

### **4. Proposed Solution**

Mobile based e-KYC solution integrated with Aadhar Face Authentication Service and bundled with AI enabled face matching capability is being developed to mitigate the problems of beneficiary identification methodology. NIC will be using Face Authentication for beneficiaries for whom Demo auth has already been done. This solution has two phases:

#### ***i. Beneficiary Identity Validation:***

The beneficiary's identity will be established through a mobile application utilizing Aadhar's Face Authentication Service. This process will ensure that the individual present during the ekyc procedure is the same as the one whose data has been entered or taken from any survey. Additionally, a photograph of the beneficiary's face will be captured and stored in a database as part of the ekyc process. This initial identity validation will be shared across all the applicable schemes. This phase will have dependency on internet connectivity and Aadhar Face Auth Service. Face authentication to be done for new beneficiaries at registration level and before release of first installment.

#### ***ii. Subsequent Identity Verification:***

For each instance of subsequent validation, the beneficiary's identity will be verified by capturing their current image and comparing it with the stored image in the database using an AI-driven image matching technique. This approach reduces dependency over Aadhar authentication services and confirms beneficiary identity every time required by the programs as per their guiding principles. This step will be performed during subsequent inspection of house in PMAYG. This will be optional.

## 5. Stakeholders & Role

### Rural Housing Division:

Program Division will be the custodian of the solution and will monitor the progress.

### NIC-DRD:

NIC-DRD has developed the solution and will resolve any technology issue and will support field functionaries in implementation.

### Block/District Level Officer:

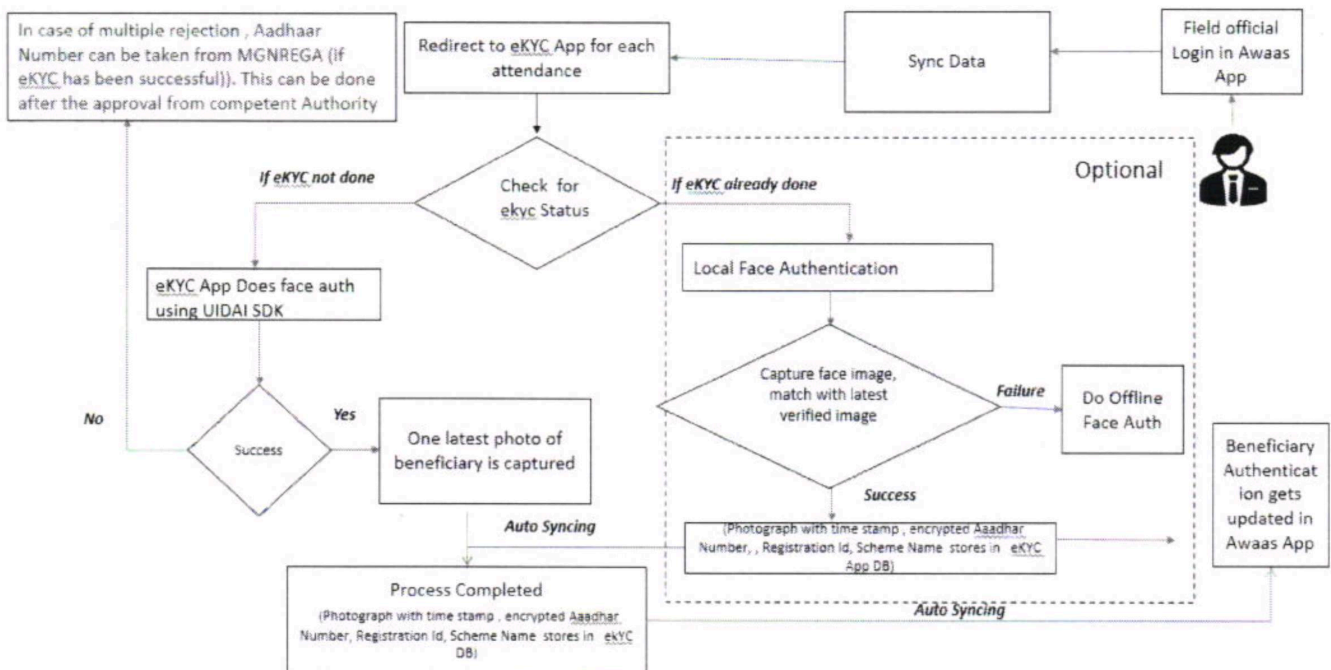
Block level officer will be responsible for the implementation of face authentication in PMAYG at the ground.

### State Level Officer:

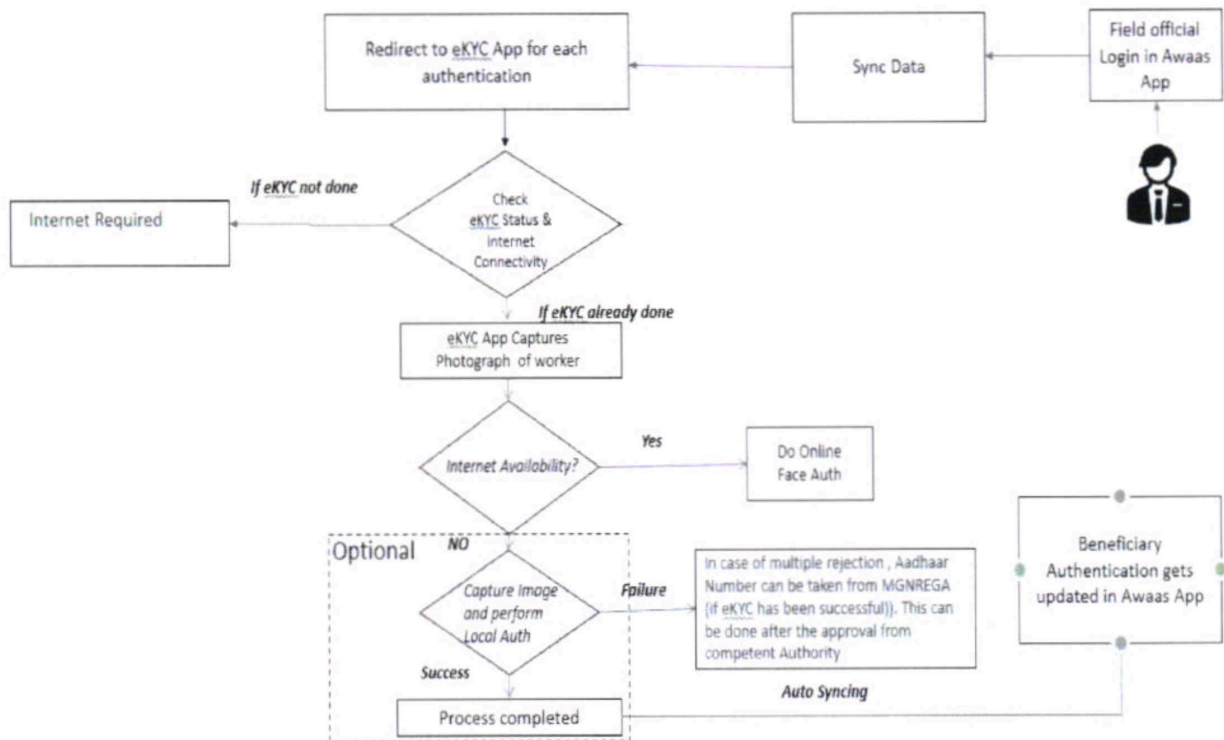
State level officer will be responsible for approving inspection cases where Face authentication was not done.

## 6. Work-Flow Diagram

### i. Online Mode



ii. Offline Mode



**7. Standard Process for Face Authentication**

**a. When will face authentication be conducted?**

- i. Face Authentication to be done for new beneficiaries at registration level and before release of first installment.
- ii. Cases where beneficiary have passed away. The process to add the nominee is to be done first in AwaasSoft and his/her face authentication can be done after successful demo auth in AwaasSoft.

**b. Pre-requisite of conducting Face Authentication**

Field level officer has to download two APK

- i. Aadhar FaceRD apk
- ii. e-KYC app



c. ***Steps of Face Authentication***

**Step 1: e-KYC of beneficiary**

This is the most crucial and essential step for the face authentication of beneficiaries. All beneficiaries must complete this step. The field officer will log in to the Awaas App, and on the home screen, they will see the option for 'Online Beneficiary e-KYC.' By clicking this link, a list of all beneficiaries mapped to the officer will appear. Upon selecting a beneficiary, the eKYC App will open. The user should position the beneficiary in front of the mobile screen in selfie mode and click 'Aadhar Based eKYC.' The beneficiary must ensure they look directly into the mobile camera with wide-open eyes and, when prompted, blink their eyes properly. The field officer should ensure that this activity is performed with a good internet connection, the mobile is held firmly, and the beneficiary is at the required distance from the phone—not too close and not too far. Once authentication is successful, the beneficiary's photo will be displayed at the top, and a green checkmark with a timestamp will be shown next to 'Aadhaar based eKYC. After this user to click “ Share Auth Token to Source App” and click save and submit button in Awaas App.

**Step 2: Subsequent Face Authentication (Optional)**

i. *With Good Internet connectivity*

Subsequent face authentication can be done both from

- a. “Online Beneficiary e-KYC” on home screen of Awaas App
- b. “Online Inspection Mode “ > 'Beneficiary Inspection'

*Approach 1: Aadhaar Based e-KYC*

It will be same as described in Step 1

*Approach 2 : Face Authentication*

This can be done only when Aadhar based ekyc of beneficiary was earlier successfully completed . After selecting beneficiary in “Online Beneficiary ekyc “ or “ Online Inspection Mode > Beneficiary Inspection “ ekyc App opens up and there is one option of “ Face Authentication “ . The user should position the beneficiary in front of the mobile screen in selfie mode and click 'Face Authentication'. The beneficiary must ensure they look directly into the mobile camera with wide-open eyes and, when prompted, blink their eyes properly. The field officer should ensure that this activity is performed with a good internet connection, the mobile is held firmly, and the beneficiary is at the required distance from the phone—not too close and not too far. Once authentication is successful a green checkmark with a timestamp will be shown next to ' Face Authentication'. After this user to click “Share Auth Token to Source App” and click save and submit button in Awaas App.

ii. *With limited Internet Connectivity*

Subsequent face authentication can be done both from

- a. "Offline Beneficiary ekyc" on home screen of Awaas app
- b. "Offline Inspection Mode" > 'Beneficiary Inspection'

*Approach 1 : Face Authentication*

This can be done only when Aadhar based ekyc of beneficiary was earlier successfully completed and beneficiary data was already downloaded by the user when user phone was having connectivity. After selecting beneficiary in " Offline Beneficiary Link " or " Offline Inspection Mode > Beneficiary Inspection " ekyc App opens up and there is one option of " Face Authentication " . The user should position the beneficiary in front of the mobile screen in selfie mode and click ' Face Authentication '. The beneficiary must ensure they look directly into the mobile camera with wide-open eyes and, when prompted, blink their eyes properly. The field officer should ensure that this activity is performed by holding mobile firmly, and the beneficiary is at the required distance from the phone—not too close and not too far. Once authentication is successful a green checkmark with a timestamp will be shown next to ' Face Authentication '. After this user to click "Share Auth Token to Source App" and click save and submit button in Awaas App and Upload the data by clicking "Upload offline data " whenever user has connectivity.

**8. Reporting and Monitoring**

- i. A dedicated dashboard with tabular as well as graphical reports would be provided on AwaasSoft to monitor and analyze the gaps in the implementation of Face Authentication.
- ii. Photographs of beneficiary to be shown in PWL.

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