



Ministry of Housing  
& Urban Affairs  
Government of India



प्रधान मंत्री  
आवास योजना-शहरी  
Pradhan Mantri Awas Yojana-Urban

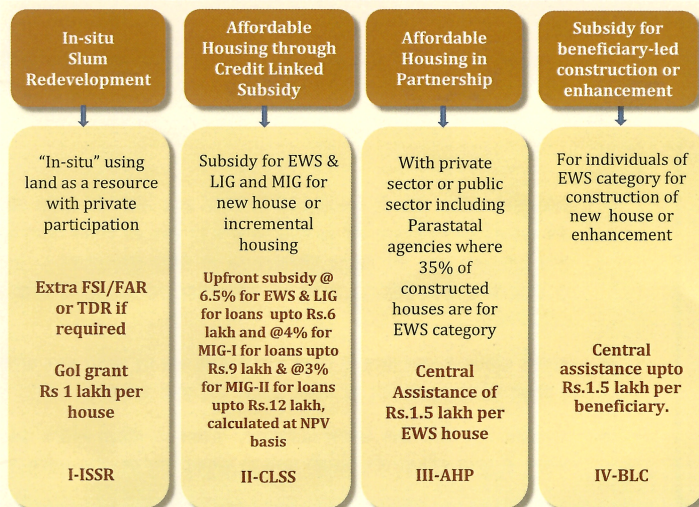
Narendra Modi  
Prime Minister



## HOUSING FOR ALL

With a vision of 'Housing for All by 2022', Government of India launched a flagship program "Pradhan Mantri Awas Yojana (Urban) – Housing for All" on 25<sup>th</sup> June 2015 to meet the housing shortage among the urban poor. PMAY(U) envisages construction of houses with basic amenities.

### Components of PMAY(U)



\* Under PMAY(U), beneficiaries can avail benefit of one component only. \* Grant/Subsidy/Assistance available in each component. # The scope of CLSS has been enhanced to cover the Middle Income Group (MIG) in the year 2017, w.e.f. 1.1.2017.

### ❖ Coverage

All Statutory Towns as per Census 2011 and towns notified subsequently including notified Planning/Development areas and areas falling within notified Planning/Development area under the jurisdiction of an Industrial Development Authority/Special Area Development Authority/Urban Development Authority or any such Authority under State legislation shall be eligible for coverage in the Mission.

### ❖ Carpet Area

• Minimum carpet area of EWS & LIG house is 30 sqmt and 60 sqmt respectively, Central assistance fixed at Rs. 1.5 lakh for AHP & BLC vertical.

### ❖ Highlights

- Benefit of scheme can be availed for new construction or enhancement of existing house.
- States/UTs may decide a cut-off date for eligibility of beneficiary.
- Aadhaar Card/Bank Account Number/PAN Number (if available) is required from beneficiary.
- Progress to be tracked through geo tagged photographs of houses under BLC vertical.
- Houses will deemed to be completed only after the requisite infrastructure, particularly power supply, water supply and drainage/sanitation is made available.

### ❖ Credit Linked Subsidy Scheme (CLSS) in brief

- CLSS is a Central Sector Scheme which covers eligible beneficiaries under EWS/LIG and MIG I & II categories.
- Beneficiaries of EWS/LIG/MIG seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5% for loan amounts upto Rs 6 lakhs for EWS/LIG, at the rate of 4% for loan amounts upto Rs.9

### ❖ Beneficiary

A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. An adult earning member (irrespective of marital status) can be treated as a separate household.

### ❖ Eligibility

- Urban residents of EWS - Economically Weaker Section (annual income upto Rs 3 lakh) & LIG - Low Income Group (annual income Rs 3 to Rs 6 lakh) and MIG -Middle Income Group (for CLSS only) [annual income MIG I - Rs 6 to 12 lakh, MIG II - Rs 12 to 18 Lakh].
- The beneficiary family should not own a pucca house (an all eather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India.
- The houses to be acquired should be preferably in the name of the female head of the household or in the joint name of the male head of the household and his wife.

lakh for MIG-I and at the rate of 3% for loan amounts upto Rs.12 lakh for MIG-II. Additional loans, if any, will be at nonsubsidized rate.

- CLSS for EWS & LIG will support new construction/acquisition (including repurchase) and enhancement upto 30 sqm. and 60 sqm. carpet area respectively.
- CLSS for MIG will support acquisition/construction of houses (including re-purchase) upto 120sqm (for MIG I) and upto 150sqm (for MIG II) carpet area.
- Benefits under these loans are available for a maximum tenure of 20 years.
- Interest subsidy will be credited upfront to the loan account of beneficiaries.

### ❖ Other Initiatives under PMAY(U) - HFA

- **Technology Sub-Mission:** Global Housing Technology Challenge - India (GHTC) and Demonstration Housing Projects (DHP) have been initiated under Tehcnology Sub-Mission to promote innovative, environment friendly, cost-effective and speedy construction technologies.
- **Management Information System (MIS):** A centralized web enabled MIS ([www.pmaymis.gov.in](http://www.pmaymis.gov.in)) has been developed which acts as a source of structured information of approved projects, survey details, beneficiary information etc.
- **Use of Space Technology Tools (Geo Tagging):** Progress of houses constructed under the 'Beneficiary-led Construction' vertical to be tracked through geo-tagged photographs so that progress of construction can be monitored.

**For more information visit** Urban Local Body (ULB) for ISSR, BLC and AHP components and nearest bank or Housing Finance Companies for CLSS component (NHB:1800-11-3377; 1800-11-3388; HUDCO: 1800-11-6163).

Sab ka Sapna...Ghar ho Apna