

• Management Information System (MIS)

A centralized web enabled Management Information System (MIS) has been developed for PMAY(U) which can be reached at www.pmaymis.gov.in. The system serves as a bridge between the Ministry, State/UT Government, State level Nodal Agencies (SLNA), ULBs and other stake holders and acts as a source of structured information of approved projects, survey details, beneficiary information etc.

• Use of Space Technology Tools (Geo Tagging)

The Ministry and the National Remote Sensing Centre (NRSC/ ISRO) have signed an MoU for the implementation of 'Geo-tagging of beneficiary houses' in cities/ towns under the Pradhan Mantri Awas Yojana (Urban) [PMAY(U)]. The key objective of geo-tagging is to track progress of construction of individual houses through geo-tagged photographs, under the Beneficiary led individual House Construction component of the mission. States/ UTs are also required to Geo-tag the AHP projects for monitoring the progress of construction.



Completed and Geo Tagged House, constructed under BLC vertical at Krishnanagar, West Bengal

Convergence with Other Ministries

- Industries to plan and make provision for accommodation facilities for all its employees whether contractual or permanent.
- Railways to undertake housing for poor including slum dwellers on its land in its transit area development.
- Other land owning central govt. agencies shall also contribute by providing land and undertaking housing construction activities for urban poor.
- MoHUA to converge civic amenities and infrastructure development in fringe areas of cities under AMRUT to make more land available for housing.
- Smart City to also include adequate provision for affordable housing.
- State to utilise Construction Worker Welfare Fund for creating adequate stock of affordable/rental housing.
- States/UTs to ensure convergence with relevant schemes like AMRUT, DAY-NULM, National Urban Health Mission, Sarv Siksha Abhiyan, Solar Mission, Swachh Bharat, etc in housing projects.

To avail the benefits of scheme and for more information:

Beneficiaries to visit:

- Urban Local Body (ULB) for In-Situ Slum Rehabilitation, Beneficiary Led Construction and Affordable Housing in Partnership components of the scheme.
- Nearest bank for Credit Linked Subsidy Scheme component.



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Ministry of Housing and Urban Affairs
Government of India



Pradhan Mantri Awas Yojana (Urban)

Housing for All



सत्यमेव जयते

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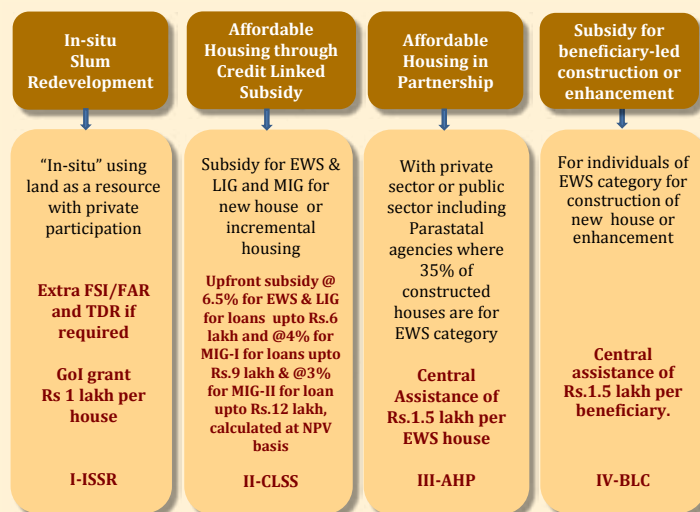
“सबका सपना... घर हो अपना”

Pradhan Mantri Awas Yojana (Urban) - 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 25th June 2015 to meet the housing shortage among the urban poor. PMAY(U) envisages construction of houses with basic amenities.

Components of PMAY(U)

A comprehensive approach is adopted to cover all urban poor with flexibility to use any one of the components:



In the spirit of cooperative federalism, the Mission provides flexibility to the States/UTs for choosing the best options amongst four verticals of the Housing for All Mission to meet their housing demand. Process of project formulation and approval in accordance with the Mission Guidelines have been left to the States so that projects can be formulated, approved and implemented faster.

PMAY(U) aims to cover all the Statutory towns as per Census 2011 and towns notified subsequently including Notified Planning/Development Areas and the 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.

Mission Highlights

- A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India. An adult earning member (irrespective of marital status) can be treated as a separate household provided that he/she does not own a pucca house (an all weather dwelling unit) in his/her name and in case of married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme.
- Encouraging women empowerment, the houses to be acquired under PMAY(U) 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.
- Benefit of scheme can be availed for new construction or enhancement of existing house.
- EWS category is defined as a family with annual income upto Rs. 3 lakh and LIG as a family

* Under PMAY(U), beneficiaries can avail benefit of one component only.

* Grant/Subsidy/Assistance available in each component.

with annual income more than Rs.3 lakh but less than Rs.6 lakh. MIG-I as family with annual income more than Rs.6 lakh but less than Rs.10 lakh and MIG-II as a family with annual income more than Rs.12 lakh but less than Rs.18 lakh.

- Minimum carpet area of EWS house - 30 Sq.Mt., States/UTs to have flexibility but Central assistance fixed at Rs. 1.5 lakh for AHP & BLC vertical.
- 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.
- Beneficiary can take advantage under any one vertical only.
- Progress to be tracked through geo tagged photographs of houses under BLC vertical.
- Houses will be deemed to be completed only after the requisite infrastructure, particularly power supply, water supply and drainage/sanitation is made available.
- Mission requires ULBs to provide a Single-window, time bound clearance for layout approval and building permissions at ULB level.

CLSS in brief:

- Credit Linked Subsidy Scheme (CLSS) component is a Central Sector Scheme, while other 3 components are implemented as Centrally Sponsored Schemes.
- 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 an interest subsidy at the rate of 6.5 % for a tenure of 20 years or during tenure of loan whichever is lower.
- Beneficiaries of MIG-I and MIG-II seeking housing loans from banks, Housing Finance Companies and other such institution would

be eligible for an interest subsidy at the rate of 4% for MIG-I and 3% for MIG-II for a tenure of 20 years or during tenure of loan whichever is lower.

- The credit linked subsidy will be available only for loan amounts upto Rs 6 lakhs for EWS & LIG category, Rs.9 lakh for MIG-I category and Rs.12 lakh for MIG-II category and additional loans beyond this, if any, will be at nonsubsidized rate.
- Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Installment (EMI).
- The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9 %.

Other Initiatives under PMAY(U) - HFA

• Technology Sub-Mission

To promote green and environment friendly, disaster resistant technologies and layouts suitable for different areas of the country, a Technology Sub-Mission has been set up as part of the PMAY(U). Ministry has partnered with IITs/NITs and SPAs for developing technical solutions, capacity building and handholding of States and Cities. Demonstration projects are being developed across the States.

Global Housing Technology Challenge - India (GHTC) is being organised to provide sustainable, scalable and adaptable innovative technologies for accelerated affordable housing. A Technology Park has been developed at New Delhi showcasing various alternate technologies.



Houses being constructed by Govt. of Andhra Pradesh (using prefab technology)