



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 25th June 2015 to meet the housing shortage among the urban poor.

## Components of PMAY(U)

<p><b>In-situ Slum Redevelopment</b></p> <p>"In-situ" using land as a resource with private participation</p> <p>Extra FSI/FAR or TDR if required</p> <p>GoI grant Rs 1 lakh per house</p> <p><b>I-ISSR</b></p>	<p><b>Affordable Housing through Credit Linked Subsidy</b></p> <p>Subsidy for EWS &amp; LIG and MIG for new house or incremental housing</p> <p>Upfront subsidy @6.5% for EWS &amp; LIG for loan upto Rs.6 lakh and @4% for MIG-I for loan upto Rs.9 lakh &amp; @3% for MIG-II for loan upto Rs. 12 lakh, calculated at NPV basis</p> <p><b>II-CLSS</b></p>	<p><b>Affordable Housing in Partnership</b></p> <p>With private sector or public sector including Parastatal agencies where 35% of constructed houses are for EWS category</p> <p>Central Assistance of Rs. 1.5 lakh per EWS house</p> <p><b>III-AHP</b></p>	<p><b>Subsidy for beneficiary-led construction or enhancement</b></p> <p>For individuals of EWS category for construction of new house or enhancement</p> <p>Central assistance upto Rs. 1.5 lakh per beneficiary.</p> <p><b>IV-BLC</b></p>
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### 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 (for CLSS only) (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 weather 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.

### 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.

### Carpet Area

Maximum 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.



**Sab ka Sapna..Ghar ho Apna**

## Progress under PMAY(U)

Total Number of  
Houses Sanctioned  
**54 lakh**

Total Number of  
Houses Grounded  
**29 lakh**

Total Number of  
Houses Completed\*  
**8 lakh**

\* Including houses completed under JnNURM since June 2015



### 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.

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

Technology Sub-Mission: Global Housing Technology Challenge - India (GHTC - I) 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.

### 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 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 160sqm (for MIG I) and upto 200sqm (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.