• *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)*

PMAY(U)-Housing for All envisages that the progress of individual houses constructed under the 'Beneficiary-led Construction' vertical should be tracked through geo-tagged photographs so that progress of construction of each house can be monitored effectively. To comply with the above provision of the Mission guidelines, the Ministry has entered into a MoU with the NRSC, Hyderabad. The MIS developed under PMAY(U) - HFA has been integrated with Bhuvan server of NRSC for Geo-tagging. In order to facilitate G2C services to citizens for applying in PMAY(U) across India, citizens can also approach Common Services Centres (CSCs). They can apply for any component under PMAY(U) using their Adhaar number. Similarly, mobile application under UMANG initiative of MeitY would also facilitate citizens to apply online using smart phones.

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.
- Railway 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.
- MoUD 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:

Beneficieries 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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Pradhan Mantri Awas Yojana (Urban)

Housing for All

Ministry of Housing and Urban Poverty Alleviation
Government of India

"सबका सपना...घर हो अपना"

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"By the time the Nation completes 75 years of its Independence, every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access."

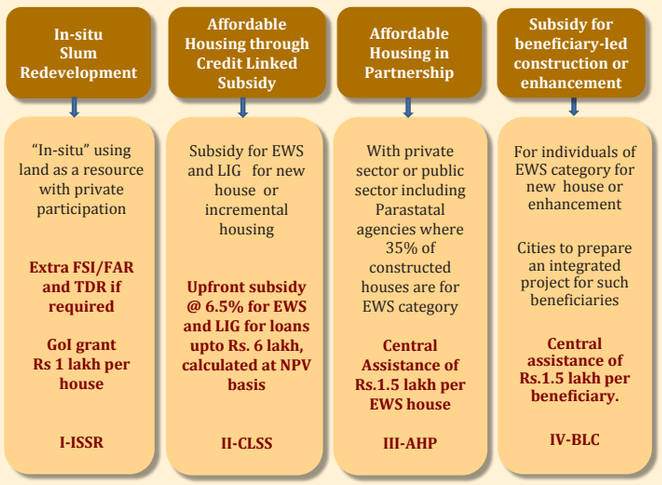
Shri Pranab Mukherjee
Hon'ble President of India,
during Joint Session of Parliament on 9th June, 2014

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 Statutory Towns and beneficiaries belonging to EWS and LIG categories. States/UTs will have flexibility to include in the Mission, the Planning area as notified with respect to Statutory Town and which surrounds the concerned Municipal area.

Mission Highlights

- Beneficiary is defined as a family comprising husband, wife and unmarried children. Further, Beneficiary should not have any pucca house anywhere in India to be eligible to receive support under the Mission.
- 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 with annual income more than 3 lakh but less than 6 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 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 15 years or during tenure of loan whichever is lower.
- The credit linked subsidy will be available only for loan amounts upto Rs 6 lakhs and additional loans beyond Rs. 6 lakhs, 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 launched 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.

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

*** Under PMAY(U), beneficiaries can avail benefit of one component only.**
*** Grant/Subsidy/Assistance available in each component.**

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