

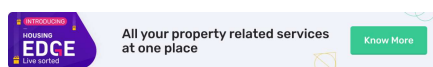


What is Pradhan Mantri Awas Yojana (PMAY)?

Housing.com News delves into every aspect of the Centre's flagship scheme through which it plans to provide housing for all.

Launched on June 1, 2015, the Pradhan Manti Awas Yojana targets to eliminate India's housing shortage by focusing on urban and rural areas under the government's broader housing-for-all mission. The PMAY programme follows a demand-driven approach under which states/UTs are empowered to approve projects for all eligible beneficiaries identified by them through a demand survey based on specific criteria.

PMAY: Key highlights



Find out how to fill [Pradhan Mantri Awas Yojana Online Form](#)

Also read our guide on how to check [PMAY status](#).

Pradhan Mantri Awas Yojana: Beneficiary categories

Beneficiaries under the [PMAY list](#) are divided into four categories, based on the annual income of the household.

Beneficiary	Annual income of the household
Economically Weaker Section (EWS)	Up to Rs 3 lakh
Lower Income Group (LIG)	Rs 3 lakh to Rs 6 lakh
Middle Income Group-1 (MIG-1)	Rs 6 lakh to Rs 12 lakh
Middle Income Group-2 (MIG-2)	Rs 12 lakh to Rs 18 lakh

Source: *Housing Ministry*

PMAY beneficiary eligibility

Family status

A family of husband, wife and unmarried children are considered a household, according to the parameters set under the Pradhan Mantri Aawas Yojana. A beneficiary applying for benefits under this scheme should not own a pucca house, either in his name or in the name of any member of his family, in any part of India.

Home ownership

People with a pucca house of less than 21 sq metres may be included under enhancement of the existing house.

Age

Adult earning members of a family are considered a separate household and thus, a beneficiary of the scheme, irrespective of their marital status.

Marital status

In the case of married couples, either of the spouses or both together in joint ownership, will be eligible for a single house, provided they meet the income eligibility criteria of the household under the scheme.

Category

The beneficiaries from the EWS category are eligible for assistance in all four verticals of the missions, whereas the LIG/MIG category is eligible under only the CLSS component of the mission. People belonging to the SC, the ST and the OBC categories and women belonging to the EWS and the LIG are also eligible to avail of benefits under the Pradhan Mantri Awas Yojana.

See also: [How to use PMAY CLSS tracker portal to track application status](#)

PMAY: Scheme types

The scheme has two components:

PMAY- Urban also known as the Pradhan Mantri Awas Yojana-Shahri

PMAY-Rural also known as the Pradhan Mantri Awas Yojana-Gramin

PMAY-Gramin or PMAY-Rural

To address the housing shortage in rural areas, the government restructured the Indira Awas Yojana (IAY) into the Pradhan Mantri Awas Yojana-Gramin (PMAY-G) with effect from April 1, 2016. The PMAY-G (or [PMAY Rural](#)) programme aims to replace the kuccha homes in India's villages with pucca homes. In December 2021, the Cabinet had approved the extension of the PMAY-Gramin scheme till March 2024.

Here is how to check [PMAY status online](#)

Number of homes built under PMAY Gramin

Under PMAY-G, a target of 2.95 crore houses has been set till 2024. Under the PMAY-G, a beneficiary is given 100% grant of Rs 1.20 lakh in plain areas and Rs 1.30 lakh in hilly states, north-eastern states, difficult areas, Jammu and Kashmir and Ladakh, etc. The minimum size of the houses to be built under the PMAY-G scheme has been fixed at 25 square metre.

Beneficiaries of the PMAY-G are also provided support of unskilled labour wages under the MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme) and an additional assistance of Rs 12,000 for construction of toilets under the Swachh Bharat Mission-Gramin (SBM-G).

PMAY segments	Annual income	Dwelling unit size (carpet area)	Subsidy available
PMAY-Gramin	--	Minimum 25 sq metres	Rs 1.2 lakhs for units in plains and Rs 1.3 lakhs for homes in hilly areas or difficult terrain
PMAY-Urban			
EWS	Up to Rs 3 lakhs	Maximum 30 sq metres	6.5%
LIG	Above Rs 3 lakhs and up to Rs 6 lakhs	Maximum 60 sq metres	6.5%
MIG-I	Above Rs 6 lakhs and up to Rs 12 lakhs	Maximum 160 sq metres	4%
MIG-II	Above Rs 12 lakhs and up to Rs 18 lakhs	Maximum 200 sq metres	3%

Under the PMAY-G programme, the government has allocated a target of 2.94 crore houses to the states while states have sanctioned 2.85 crore houses to PMAY-G beneficiaries so far. A total of 2.22 crore homes have built as on March 24, 2023, under the PMAY-Rural, minister of state for rural development Sadhvi Niranjani Jyoti informed the Rajya Sabha in a written reply on March 29, 2023.

Know about: [GFRG Panels](#)

PMAY-G work progress in 2023

State	Target	Houses sanctioned by state	Houses completed as on March 24, 2023
ARUNACHAL PRADESH	38,384	36,255	12,555
ASSAM	20,84,070	18,29,972	10,96,571
BIHAR	38,64,565	37,03,934	35,18,034
CHHATTISGARH	11,76,150	11,76,061	8,55,349
GOA	1,707	257	143
GUJARAT	6,33,772	5,80,069	4,04,610
HARYANA	30,789	29,341	24,277
HIMACHAL PRADESH	15,483	15,451	12,256
JAMMU AND KASHMIR	2,01,230	1,99,454	1,39,502
JHARKHAND	16,03,268	15,92,824	14,70,091
KERALA	42,212	35,231	27,898
MADHYA PRADESH	37,76,584	37,58,218	33,23,106
MAHARASHTRA	14,71,359	14,13,423	10,28,847
MANIPUR	46,166	43,308	20,020
MEGHALAYA	80,848	70,113	35,171
MIZORAM	20,518	20,512	6,524
NAGALAND	24,775	22,987	5,873
ODISHA	26,95,837	26,51,822	17,17,399
PUNJAB	41,117	40,322	27,270
RAJASTHAN	17,33,959	17,20,379	16,02,365
SIKKIM	1,409	1,409	1,102
TAMIL NADU	8,17,439	7,80,116	4,99,862
TRIPURA	2,82,238	2,56,175	2,11,956
UTTAR PRADESH	34,78,718	34,72,518	26,06,934
UTTARAKHAND	47,654	46,771	27,976

WEST BENGAL	46,18,847	45,70,344	33,99,627
ANDAMAN AND NICOBAR	1,631	1,347	1,195
DADRA AND NAGAR HAVELI DAMAN AND DIU	6,831	6,343	3,451
LAKSHADWEEP	53	53	44
PUDUCHERRY*	–	–	–
ANDHRA PRADESH	2,56,270	2,46,425	48,857
KARNATAKA	3,07,746	1,86,575	1,01,678
TELANGANA*	–	–	–
LADAKH	1,992	1,906	1,429
Total	2,94,03,621	2,85,09,915	2,22,31,972

Source: Housing ministry

PMAY-Urban or PMAY-Urban

Launched on June 25, 2015, the [PMAY Urban](#) mission aims to end housing shortage in India's urban areas. All in all, the government plans to build 20 million homes under the PMAY-U mission. As against the prior deadline of March 31, 2022, the urban scheme has now been extended till December 31, 2024.

No additional houses to be sanctioned under PMAY-U for extended period

Under the PMAY-U, a total of 122.69 lakh houses have been sanctioned till March 2022. Subsequently, the scheme has been extended till December 31, 2024 for the completion of houses sanctioned up to March 31, 2022. However, during this extended period, no additional houses will be sanctioned under the scheme. Within the overall ceiling of 122.69 lakh houses, states/Union Territories are allowed to curtail the sanctioned non-starter houses and replace them with new houses. The completion time of the houses generally takes 12 to 18 months for BLC houses and 24 to 36 months in case of AHP/ISSR verticals of the scheme, minister of state for housing and urban affairs Kaushal Kishore said in a written reply to a question in the Rajya Sabha in December 2022.

Carpet area limit under PMAY

Category of applicant	Annual income in Rs	House carpet area in sqm	House carpet area in sqft
EWS	3 lakh	60	645.83
LIG	6 lakh	60	645.83
MIG-1	6-12 lakh	160	1,722.33
MIG-2	12-18 lakh	200	2,152.78

Source: Housing Ministry

To have a clearer understanding of the term, read our guide on [carpet area](#).

Components/verticals of PMAY

The PMAY is divided in four verticals. These include:

In-situ Slum Redevelopment (ISSR)

Stands for rehabilitation of slums by building houses through private participation for the eligible slum dwellers on the land under the slums.

Credit-Linked Subsidy Scheme (CLSS)

Provides for central subsidy on home loans of between Rs 6 lakhs and Rs 12 lakhs at lower rates of interest, for the construction of new homes or renovation of existing homes.

Affordable Housing in Partnership (AHP)

States to build affordable housing projects with central assistance of Rs 1,50,000, either through central agencies or in partnership with the private sector for the EWS category.

Beneficiary-led individual house construction/enhancements (BLC)

Makes provisions that people belonging to the EWS category can either construct a new house or enhance the existing house on their own with central assistance of Rs 1,50,000.

PMAY Credit-Linked Subsidy Scheme (CLSS)

Under the Credit-Linked Subsidy Scheme (CLSS), borrowers can get a certain amount from their overall home loan at subsidised rates, depending on the buyer category they fall in.

What is EWS category under PMAY?

Those with income of up to Rs 3 lakh fall under the **EWS category** of buyers as defined under the PMAY and get an interest subsidy of 6.5% on a loan amount of up to Rs 6 lakh.

What is LIG category under PMAY?

Those with income between Rs 3 lakh and Rs 6 lakh fall under the LIG category of buyers as defined by the PMAY and get an interest subsidy of 6.5% on a loan amount of up to Rs 6 lakh.

What is MIG-1 category under PMAY?

Those with income between Rs 6 lakh and Rs 12 lakh fall under the MIG-1 category of buyers as defined by the PMAY and get an interest subsidy of 4% on a loan amount of up to Rs 9 lakh.

What is MIG-2 category under PMAY?

Those with annual income between Rs 12 lakh and Rs 18 lakh fall under the MIG-2 category of buyers as defined by the PMAY and get an interest subsidy of 3% on a loan amount of up to Rs 12 lakh.

PMAY interest subsidy under CLSS

Buyer category	Interest subsidy/ annum	Upper limit for loan for which subsidy is given
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EWS	6.50%	Rs 6 lakh
LIG	6.50%	Rs 6 lakh
MIG -1	4.00%	Rs 9 lakh
MIG-2	3.00%	Rs 12 lakh

Source: Housing Ministry

1. Note that any additional loans beyond the subsidised loan amount, will be at non-subsidised rates.
2. Also note that the loans should have been used either for purchase of an under-construction property or from the secondary market or to construct your own home.
3. Under the PMAY guidelines, the house bought by availing of a loan under this scheme, should be in the name of the woman of the household for the EWS and LIG categories. Ownership by women is not mandatory in case a unit is being developed using a land parcel.

PMAY subsidy calculator

Using the PMAY subsidy calculator at the official portal, <https://pmayucap.gov.in/content/html/Subsidy-Calc.html>, you can know the exact amount of money you will receive from the government as the subsidy under the CLSS. To calculate the amount, you will have to key in details like your annual income, loan amount, loan tenure, type of units (whether pucca or kuccha), ownership type (women ownership is a must in EWS and LIG homes) and area of the unit.

Apart from displaying the subsidy amount, the page will also display the subsidy category, i.e., EWS, LIG, MIG-1 or MIG-2.

Subsidy amount under PMAY for various categories

Borrower category	EWS	LIG	MIG-1	MIG-2
PMAY CLSS subsidy amount	Rs 2.20 lakh	Rs 2.67 lakh	Rs 2.35 lakh	Rs 2.30 lakh

Source: Housing Ministry

What is the maximum subsidy you can get under PMAY?

The maximum subsidy under the PMAY scheme is Rs 2.67 lakh (Rs 2,67,280 to be exact).

PMAY home loan subsidy benefit timeline

For the EWS and LIG categories, the subsidy benefit is available on home loans that are disbursed on or after June 17, 2015. In case of MIG-1 and MIG-2 categories, the subsidy benefit is available on [home loans](#) that are disbursed on or after April 1, 2017.

How the subsidy under PMAY reaches you?

Once your application for subsidy under the PMAY programme is approved, funds are transferred from the central nodal agency (CNA) to the bank (referred to as prime lending institutions or PLI in government documents) from where the beneficiary has borrowed his home loan. The bank will then credit this amount to the home loan account of the borrower. This money will then be deducted from your outstanding home loan principal. So if you have received Rs 2 lakhs as the PMAY subsidy and your outstanding loan amount is Rs 30 lakhs, it would reduce to Rs 28 lakhs after the subsidy.

See also: [How does the PMAY interest subsidy scheme for EWS and LIG work?](#)

Helpline numbers to inquire about CLSS

NHB toll-free number

1800-11-3377

1800-11-3388

HUDCO toll-free number

1800-11-6163

How to apply for PM Awas Yojana online in 2023?

First of all, remember that only a candidate with an Aadhaar card can apply for the benefits of the PMAY scheme. To apply online, keep your Aadhaar number handy and visit the PMAY portal at <https://pmaymis.gov.in>.

On the homepage, click on the 'apply online' option under the 'citizen assessment' tab. Now, select one among the four verticals for which you want to apply.



If you are applying for the CLSS subsidy, your application must be submitted to your home loan provider.

How to apply offline for PMAY in 2023?

Eligible candidates can obtain and fill forms in this regard available at common service centres (CSCs). They have to pay a nominal fee of Rs 25 plus GST on purchase of the PMAY subsidy form. CSCs are the access point to avail of essential public utility services in rural parts of India.

Know about: [pm awas yojana](#)

Last date to apply for PMAY CLSS subsidy

In May 2020, finance minister Nirmala Sitharaman said the last date of the Pradhan Mantri Awas Yojana Credit-Linked Subsidy Scheme for the MIG-1 and MIG-2 categories had been extended till March 31, 2021. For the LIG and EWS categories, however, the last date is March 31, 2022.

Time taken to get subsidy amount from PMAY

It takes nearly 3-4 months for an application to be processed.

Is the PMAY scheme live in 2023?

The PMAY-Urban scheme has been extended till December 31, 2024, for completion of houses sanctioned up to March 31, 2022. However, during the extended period, no additional houses will be sanctioned under the scheme. Within overall ceiling of 122.69 lakh houses, states and Union Territories are allowed to curtail the sanctioned non-starter houses and replace them with new BLC houses.

The initial timeline for the PMAY-Rural component was also 2022. This deadline has also been extended to March 31, 2024. This deadline is meant to help complete remaining houses within a cumulative target of 2.95 crore houses under the PMAY-Rural.

Can existing home loan borrowers get subsidy under PMAY CLSS in 2023?

In case they meet the terms and conditions, home buyers who are currently servicing a home loan, can avail of the PMAY CLSS subsidy in 2023. However, one must also recall that the subsidy benefit is available on home loans that are disbursed on or after June 17, 2015, if the borrower is from the EWS or LIG categories. In case of MIG-1 and MIG-2 categories, the subsidy benefit is available on home loans that are disbursed on or after April 1, 2017.

PMAY home loan: Important points

Aadhaar must

All home loan accounts under the PMAY scheme will be linked to the Aadhaar numbers of the beneficiary.

Cap on tenure

Tenure The subsidy is available for a maximum tenor of 20 years only.

No interest rate concession

The lender from where you have taken a home loan will charge an interest rate that is prevailing at the bank.

Loan transfer caveat

If you switch your lender to avail of benefits of low interest rates, even though you have already availed of the interest subvention benefit under the CLSS, then, you will not be eligible for the interest subvention benefit again.

How to check PMAY subsidy status?

You can check your PMAY application status by following some simple steps. To check your [PMAY status](#) online, read our step-by-step guide on [How to track your PMAY application status?](#)

How to download PMAY application form?

Visit the official website of the [PMAY](#) and click on the 'Citizen Assessment' option. From the drop-down menu, select 'Track Your Assessment Status'.

Once you click on this option, you will get the Track Assessment Form. Select either 'By Name, Father's Name and Mobile Number' or 'By Assessment ID'.

Enter the required details and click on 'Submit' to access the application form. Once the form appears on the screen, click on 'Print'.

Banks offering home loans under PMAY

- SBI
- Punjab National Bank
- Bank of Baroda
- HDFC Bank
- ICICI Bank
- Axis Bank
- IDFC First Bank
- Bandhan Bank
- Bank of India
- IDBI Bank
- Canara Bank

Key facts about PMAY

Full form of CNAs in PMAY context

The term CNA stands for central nodal agency. In case of PMAY, [National Housing Bank \(NHB\)](#), HUDCO and SBI have been appointed as the central nodal agencies.

Process to get the assessment ID for PMAY

The assessment ID for the PMAY is generated by the official PMAY portal, after an applicant successfully completes the registration process. This ID is used to track the status of the application.

Banks eligible to provide PMAY home loan

A large number of banks, housing finance companies, regional rural banks, cooperative banks and non-banking finance companies (NFCs) have tied up with the central nodal agencies, HUDCO, SBI and NHB, to offer home loans under various verticals of the PMAY. Formally christened as the primary lending institutions (PLIs) under the official PMAY documentation, these financial institutions, which are as large as 244 in number according to official figures provided in 2017, also offer individual home buyers with the credit-linked subsidy, among other loans under the programme. Listed below are the top state-run and private lenders offering credit subsidy on home loans under the PMAY programme.

Top public banks that offer PMAY subsidy

Bank	Website	Associated central nodal agency
State Bank of India	www.sbi.co.in	NHB
Punjab National Bank	www.pnbindia.in	NHB
Allahabad Bank	www.allahabadbank.in	NHB
Bank of Baroda	www.bankofbaroda.co.in	NHB
Bank of India	www.bankofindia.com	NHB
Bank of Maharashtra	www.bankofmaharashtra.in	NHB
Canara Bank	www.canarabank.in	NHB
Central Bank of India	www.centralbankofindia.co.in	HUDCO
Corporation Bank	www.corpbank.com	NHB

Dena Bank	www.denabank.co.in	NHB
IDBI Bank	www.idbi.com	NHB
Indian Bank	www.indian-bank.com	NHB
Indian Overseas Bank	www.iob.in	NHB
Oriental Bank of Commerce	www.obcindia.co.in	NHB
Punjab & Sind Bank	www.psbindia.com	NHB
Syndicate Bank	www.syndicatebank.in	NHB
UCO Bank	www.ucobank.com	NHB
Union Bank of India	www.unionbankonline.co.in	NHB
United Bank of India	www.unitedbankofindia.com	NHB
Vijaya Bank	www.vijayabank.com	HUDCO

Top private banks that offer PMAY subsidy

Bank	Website	Associated central nodal agency
Axis Bank	www.axisbank.com	NHB
ICICI Bank	www.icicibank.com	NHB
HDFC Bank	www.HDFC.com	NHB
Kotak Mahindra Bank	www.kotak.com	NHB
LIC Housing Finance	www.lichousing.com	NHB
Karnataka Bank	www.karnatakabank.com	NHB
Karur Vysya Bank	www.kvb.co.in	NHB
IDFC Bank	www.idfcbank.com	NHB
Jammu & Kashmir Bank	www.jkbank.net	HUDCO
Bandhan Bank	www.bandhanbank.com	NHB
Dhanlaxmi Bank	www.dhanbank.com	HUDCO
Deutsche Bank AG	www.deutschebank.co.in	NHB
South Indian Bank	www.southindianbank.com	HUDCO
Lakshmi Vilas Bank	www.lvbank.com	NHB
Aadhar Housing Finance	www.aadharhousing.com	NHB
Aditya Birla Housing Finance	www.adityabirlahomeloans.com	NHB
Bajaj Housing Finance	www.bajajfinserv.in	NHB
PNB Housing Finance	www.pnbhousing.com	NHB

List of state-level PMAY-U nodal agencies

State	Organisation	Address	Email ID
Andaman & Nicobar Islands	UT of Andaman & Nicobar Islands	Municipal Council, Port Blair – 744101	jspwdud@gmail.com
Andhra Pradesh	Andhra Pradesh Township Infrastructure Development Corporation Limited	Flat no 502, Vijaya Lakshmi Residency, Gunadhala, Vijayawada – 520004	aptsidco@gmail.com mdswachhandhra@gmail.com
Andhra Pradesh	Andhra Pradesh State Housing Corporation Limited	AP State Housing Corporation Ltd, Himayatnagar, Hyderabad – 500029	apshcl.ed@gmail.com
Arunachal Pradesh	Government of Arunachal Pradesh	Department of Urban Development and Housing, Mob-II, Itanagar	chiefengineercumdir2009@yahoo.com cecumdirector@udarunachal.in
Assam	Government of Assam	Block A, Room no 219, Assam Secretariat, Dispur, Guwahati – 781006	directortcpassam@gmail.com
Bihar	Government of Bihar	Urban Development and Housing Department, Vikash Bhavan, Bailey Road, New Sectt, Patna – 15, Bihar	sltcraybihar@gmail.com
Chandigarh	Chandigarh Housing Board	Sec 9D, Chandigarh, 160017	chb_chd@yahoo.com info@chb.co.in
Chhattisgarh	Government of Chhattisgarh	Mahanadi Bhawan, Mantralaya D Naya Raipur, Chhattisgarh, Room no S-1/4	pmay.cg@gmail.com
Dadra & Nagar Haveli and Daman & Diu	UT of Dadra & Nagar Haveli and Daman & Diu	Secretariat, Silvassa, 396220	devcom-dd@nic.in
Dadra & Nagar Haveli	UT of Dadra & Nagar Haveli	Secretariat, Silvassa, 396220	pp_parmar@yahoo.com
Goa	Goa government	GSUDA 6th Floor, Shramshakti Bhavan, Patto – Panaji	gsuda.gsuda@yahoo.com
Gujarat	Gujarat government	Affordable Housing Mission, New Sachivalya, Blk no 14/7, 7th floor, Gandhinagar – 382010	gujarat.ahm@gmail.com mis.ahm2014@gmail.com
Haryana	State Urban Development Agency	Bays 11-14, Palika Bhavan, Sector 4, Panchkula – 134112, Haryana	suda.haryana@yahoo.co.in
Himachal Pradesh	Directorate of Urban Development	Palika Bhavan, Talland, Shimla	ud-hp@nic.in
Jammu & Kashmir	J&K Housing Board	Jkhousingboard@yahoo.com raysltcjkhb@gmail.com	
Jharkhand	Urban Development Department	3rd floor, Room No 326, FFP Building, Dhurwa, Ranchi, Jharkhand, 834004	jhsltcray@gmail.com director.ma.goj@gmail.com
Kerala	State Poverty Eradication Mission	TRIDA Building, JN Medical College, PO Thiruvananthapuram	uhmkerala@gmail.com
Madhya Pradesh	Urban Administration and Development	GoMP Palika Bhawan, Shivaji Nagar, Bhopal, 462016	addlcommuad@mpurban.gov.in mohit.bundas@mpurban.gov.in

Maharashtra	Maharashtra government	Griha Nirman Bhawan, 4th Floor, Kalanagar, Bandra (East), Mumbai 400051	mhdrhfa@gmail.com cemhadapmay@gmail.com
Manipur	Government of Manipur	Town Planning Department, Government of Manipur, Directorate Complex, North AOC, Imphal – 795001	hfamanipur@gmail.com tpmanipur@gmail.com
Meghalaya	Government of Meghalaya	Raitong Building , Meghalaya Civil Secretariat, Shillong, 793001	duashillong@yahoo.co.in
Mizoram	Urban Development & Poverty Alleviation	Directorate of Urban Development and Poverty Alleviation, Thakthing Tlang, Aizawl, Mizoram, Pin: 796005	hvlzara@gmail.com
Nagaland	Nagaland government	Municipal Affairs Cell, AG Colony, Kohima – 797001	zanbe07@yahoo.in
Odisha	Housing & Urban Development Department	1st Floor, State Secretariat, Annex – B, Bhubaneswar – 751001	ouhmodisha@gmail.com
Puducherry	Government of Puducherry	Town & Country Planning Department, Jawahar Nagar, Boomianpet, Puducherry – 605005	tcppondy@gmail.com
Punjab	Punjab Urban Development Authority	PUDA Bhavan, Sector 62, SAS Nagar, Mohali, Punjab	office@puda.gov.in ca@puda.gov.in
Rajasthan	Rajasthan Urban Drinking Water, Sewerage & Infrastructure Corporation Ltd (RUDSICO)	4-SA-24, Jawahar Nagar, Jaipur	hfarajasthan2015@gmail.com
Sikkim	Government of Sikkim	Department of UD & Housing, Government of Sikkim, NH 31A, Gangtok, 737102	gurungdinker@gmail.com
Tamil Nadu	Government of Tamil Nadu	Tamil Nadu Slum Clearance Board, No 5 Kamarajar Salai, Chennai – 600005	raytnscb@gmail.com
Telangana	Government of Telangana	Commissioner and Director of Municipal Administration, 3rd Floor, Ac Guards Public Health, Lakdikapool, Hyderabad	tsmepma@gmail.com
Tripura	Government of Tripura	Directorate Of Urban Development, Government of Tripura, Pt. Nehru Complex, Gorakha Basti, 3rd Floor, Khadya Bhawan, Agartala. Pin: 799006	sipmiutripura@gmail.com
Uttarakhand	Directorate of Urban Development	State Urban Development Authority, 85A, Motharawala Road, Ajabpur kalan, Dehradun	pmayurbanuk@gmail.com
Karnataka	Government of Karnataka	9th Floor, Vishweshwaraiah Towers, Dr Ambedkar Veedhi, Bangalore, 560001	dmaray2012@gmail.com
West Bengal	State Urban Development Authority	ILGUS Bhaban, Block HC Block, Sector 3, Bidhannagar, Kolkata – 700106	wbsuda.hfa@gmail.com
Uttar Pradesh	State Urban Development Agency (SUDA)	Navchetna Kendra, 10, Ashoka Marg, Lucknow 226002	hfaupl@gmail.com

(Source: [PMAY website](#))

Check out: Info. regarding [Gandhinagar pin code](#)

PMAY: Latest news

Govt ups income cap for EWS under PMAY-U in MMR

The government has increased the income criteria of those who fall under the Economically Weaker Section (EWS) under the PMAY-U, from Rs 3 lakh per annum to Rs 6 lakh per annum in the Mumbai Metropolitan Region (MMR). The income criteria has been increased for projects under the Affordable Housing in Partnership (AHP) scheme. Currently, for the affordable housing scheme taken up by the Maharashtra government, the income slab for the EWS homebuyers is already Rs 6 lakh for those residing in MMR, Pune and Nagpur, and Rs 4.5 lakh for those living in the rest of the state. However, the same was not applicable for PMAY projects.

Women own 70% of PMAY houses built so far: Modi

May 12, 2023: Since 2014, about 4 crore houses were handed over to poor families under the PMAY. Of these, 70% of units were registered in the name of the women, prime minister Narendra Modi said today. The PM shared this data while addressing a public rally in Gandhinagar today where he laid the foundation stone and dedicated to the nation, projects worth around Rs 4,400 crore.

Read full coverage [here](#).

Over 2.10 lakh units sanctioned under PMAY-U's slum redevelopment vertical

A total of 210,552 houses have been sanctioned for eligible beneficiaries under the in-situ slum redevelopment vertical of the PMAU-Urban till March 20, 2023, based on the project proposals submitted by states, minister of state for housing and urban affairs Kaushal Kishore told the Lok Sabha on April 6, 2023. Under the PMAY-U, more than 1.20 crore houses have been sanctioned as on March 20, 2023. Of the sanctioned houses, 109.40 lakh have been grounded for construction. Of these, 72.72 lakh are completed/delivered to beneficiaries. Of the 72.72 lakh completed houses, 52.78 lakh houses have been sanctioned to the beneficiaries from the Economically Weaker Section, the minister added.

Extend PMAY-U cover, deadline: Panel tells govt

March 20, 2023: The Parliamentary Standing Committee on Housing and Urban Affairs has asked the housing ministry to conduct an assessment to expand the coverage of the Centre's Pradhan Mantri Awas Yojana-Urban. According to the report submitted with the ministry by the panel, some people could not avail of the benefits of the PMAY-U because of the eligibility criteria or other impediments. The report was presented to the Lok Sabha on March 20, 2023, the panel also recommended that the PMAY-U scheme be extended beyond December 31, 2024, if need be, to cover all deserving people.

102.45 lakh PMAY-U units sanctioned till mid-March

A total of 120.45 lakh houses have been sanctioned under the PMAY-U as on March 13, 2023, the housing ministry said in an official statement on March 23, 2023. Of these, ground for more than 109.23 lakh units has been laid and 72.56 lakh units have been completed/ delivered to the beneficiaries, it added.

Over 74 lakh PMAY-G homes sanctioned solely in the name of women: Govt

Of the overall target of 2.95 crore houses under the PMAY-G, 2.94 crore houses have been allocated to states, Union minister of state for rural development Sadhvi Niranjana Jyoti told the Lok Sabha in a written reply on March 21, 2023. Of the 2.94 crore houses, 2.85 crore houses have been sanctioned to the beneficiaries. Of these, 7,408,086 have been sanctioned entirely in the name of women and 1,2608,673 jointly in the name of wife and husband.

Under the PMAY-G, units are allotted in the name of the woman of the house or jointly in the name of the husband and wife, except in the case of widowers, unmarried men, separated men and transgenders.

To achieve the target of housing for all in rural areas, the ministry is implementing the PMAY-G with effect from April 1, 2016, to provide assistance to construct 2.95 crore pucca houses with basic amenities by March 2024.

Over 15.38 lakh PMAY-U homes built using new construction tech: Govt

A total of 15,38,474 homes under the Centre's Pradhan Mantri Awas Yojana-Urban (PMAY-U) have been built using various new construction technologies. Of these, a total of 10,04,616 units were built with monolithic RCC using aluminium formwork, minister of state for housing and urban affairs Kaushal Kishore said in a written reply to the Rajya Sabha on March 20, 2023. This is part of the Technology Sub-Mission under the PMAY-U, meant to address urban housing shortage in India. In March 2022, the government has set up the Technology Sub-Mission under the PMAY-U to facilitate the adoption of modern, innovative, green technologies and building materials for housing construction.

Govt may stop funds to states that rebrand PMAY

The Centre might stop funds to states that change approved nomenclature and guidelines of its flagship such as the Prime Minister Awas Yojana (PMAY), *Hindustan Times* reported, citing sources. Earlier, West Bengal had replaced the name of the PMAY scheme in the state to Bangla Awas Yojana. "These are scheme-based grants and any change in guidelines or nomenclature by any state would amount to their discontinuance. States should adhere to scheme guidelines for uninterrupted flow of funds," the report cited an official source as saying.

PMAY-U homes being built using new construction technologies

Technology	Use in number of under-construction PMAY-U unit
EPS and other sandwich panel	1,288
Monolithic RCC using aluminium formwork	1,004,616
Monolithic RCC using tunnel formwork	43,196
Precast RCC technology	473,346
Precast RCC (waffle crete)	6,953
SLIP form work	3,290
Fly-ash hollow blocks	864
Precast 3D volumetric technology	2,528
Prefabricated steel structure	249
Structural stay in place formwork system	1,092
Light gauge steel frame structure (LGSF)	1,016
Glass fibre reinforced gypsum (GFRG) panel system	36

Maharashtra to build 3.75 lakh homes under PMAY-U

The Maharashtra government will build 3.75 lakh houses across the state under the PMAY-U by December 2024. These homes are part of the 15.82 lakh units sanctioned for the state in 2015.

Independent agencies monitoring PMAY-G progress: Minister

To monitor the progress of implementation of the PMAU-Gramin scheme, independent agencies empanelled as the National Level Monitors (NLMs) with the rural development ministry were deputed to conduct special monitoring visit across states.

Conducted in three phases, the special monitoring visits covered 90 districts of 11 states in Phase-I in January 2022, 115 districts in 26 states in Phase-II in May 2022, and 114 districts in 25 states in Phase-III in August-September 2022.

During January and February 2023, the empanelled NLMs have been deputed in 25 states to monitor major schemes of the ministry, including the PMAY-G, Union Minister of State for Rural Development Sadhvi Niranjay Jyoti told the Rajya Sabha in a written reply on February 8, 2023.

2.1 cr houses completed under PMAY-rural till Jan 6: Economic Survey 2022-23

Under the **Pradhan Mantri Awas Yojana –Gramin (PMAY-G)**, a total of 2.7 crore houses have been sanctioned and 2.1 crore houses have been completed by January 6, 2023, shows the Economic Survey 2022-23. According to the Survey, tabled in the Lok Sabha by Finance Minister Nirmala Sitharam on January 31, 2023, 32.4 lakh houses have been completed as against the total target of completion of 52.8 lakh houses in FY23. The **Pradhan Mantri Awas Yojana –Gramin (PMAY-G)** was launched in November 2016, with the aim of providing around 3 crore pucca houses with basic amenities to all eligible houseless households living in kutcha and dilapidated houses in rural areas by 2024.

PMAY-G may get big push in Budget 2023

As the current government presents its last full Budget on February 1, 2023, it is expected to continue with its big thrust on the Pradhan Mantri Awas Yojana-Grameen (PMAY-G), Business Standard reported. According to the report, the Centre may plan a significant hike in Budgetary allocation for MPAY-G to complete the remaining 8.4 million dwellings by March 2024. In FY2023, the Centre first allocated Rs 20,000 crore for the PMAY-G and then topped it up with Rs 28,000 crore.

UP No. 1 in building affordable homes under PMAY-U

As on November, 30, 2022, Uttar Pradesh has benefitted the most under the PMAY-U, constructing the highest number of affordable homes, data from the Ministry of Housing and Urban Affairs (MoHUA) showed. India's most populous state has built 11.84 lakh units under the affordable housing scheme for urban areas since the PMAY-U was launched in 2015. At 183 homes, Sikkim has built the least houses during this period.

Overall, 1.20 crore houses were sanctioned against the validated demand of 1.12 crore houses under the programme nationally.

"About 37 lakh houses have been approved during the last 2 years which requires due time for completion. The completion time generally takes 12 to 18 months for individual houses, and 24 to 36 months in case of multi-storey houses sanctioned under the scheme," the MoHUA said.

UP to build over 8 lakh homes under PMAY-G by March 2024

Govt extends PMAU-U till Dec 2024

The union cabinet, on August 11, 2022, approved the extension of the Pradhan Mantri Awas Yojana-Urban till December 31, 2024. The original deadline for the centre's flagship programme with incentives, was March 31, 2022.

As against the central-approved assistance worth Rs 2.03 trillion since 2015, only Rs 1.18 trillion has been released till March 31, 2022. The remaining Rs 85,406 crore will be released as the central assistance till December 31, 2024, the Housing Ministry said, in a statement.

Recently, minister of state for housing and urban affairs, Kaushal Kishore, told the Lok Sabha in a written reply that the centre was considering extending PMAY-Urban till 2024, at the request of states and union territory governments.

"A proposal seeking extension of the Mission up to March 2024, to complete all houses sanctioned under the scheme up to March 31, 2022, without changing the funding pattern and implementation methodology, is under consideration. Meanwhile, an interim extension of 6 months for all verticals, except the credit-linked subsidy scheme, has been granted," the minister said in his reply to the lower house.

Women own 70% of homes under PMAY: Report

August 9, 2022: According to an SBI Research study of the PMAY, women own a majority of homes under the centrally-sponsored scheme. The report states that 123 lakh homes have been sanctioned under the scheme since 2015. Of this, 94 lakh homes are registered solely or jointly in the name of women. The study also revealed that 6 districts from Chhattisgarh and 3 each from Gujarat and Haryana were among the top 20 districts with the highest share of women borrowers in fresh home loan disbursement under the PMAY credit-linked subsidy scheme in FY22.

According to the report, the centre has approved Rs 2.03 lakh crore in subsidy for the programme since June 2015, while the total investment needed for the scheme is Rs 8.31 lakh crore. The centre has released Rs 1.20 lakh crore for this purpose till FY22.

FAQs

Who is eligible for the PMAY?

People from the Economically Weaker Sections (EWS), Low-Income Group (LIG), Middle-Income Group I (MIG I) and Middle-Income Group II (MIG II) are eligible for the PMAY.

How to apply for the PMAY?

You can apply for the PMAY by visiting the PMAY official website or by visiting a Common Service Centre.

What documents are required to apply for the PMAY?

Documents required for applying for the PMAY are identity proof, address proof, income proof and property papers.

Is home ownership affordable in India?

It is difficult to say that housing is affordable in India. However, easier access to mortgage finance, longer loan tenures, higher loan-to-value ratios and tax incentives have made home ownership slightly more affordable.

Did India have a low-cost housing scheme for its poor prior to PMAY?

While efforts to provide low cost housing have been made for many years (National Housing Policy, 1994; Jawaharlal Nehru National Urban Renewal Mission, 2005; Rajiv Awas Yojana 2013), the Pradhan Mantri Awas Yojana (PMAY) launched in 2015, with the aim to provide 'Housing for All by 2022', provided a fresh impetus to the segment. It has two components – the PMAY Urban (PMAY-U) and the PMAY-Gramin (PMAY-G).

Is Jawaharlal Nehru National Urban Renewal Mission, 2005 still active?

No, the PMAY-U, launched in 2015, subsumes all the previous urban housing schemes and aims to address the urban housing shortage of 20 million by 2022.

Got any questions or point of view on our article? We would love to hear from you. Write to our Editor-in-Chief Jhumur Ghosh at jhumur.ghosh1@housing.com

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