

# PMAY FAQs

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## 1. What is PMAY-U 2.0?

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Pradhan Mantri Awas Yojana-Urban 2.0 (PMAY-U 2.0) aims to provide Central Assistance to eligible families/beneficiaries through States/UTs/PLIs to construct, purchase or rent affordable houses in urban areas.

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## 2. What would be the implementation period of PMAY-U 2.0?

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The scheme will be implemented for a period of 5 years from 2024 to 2029.

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## 3. How can States/UTs participate in PMAY-U 2.0?

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As per Scheme guidelines, the States/UTs may participate in PMAY (U) 2.0 after signing a MoA with the Ministry of Housing and Urban Affairs (MoHUA)

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## 4. What is the eligibility criteria for seeking benefit under the scheme?

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Families belonging to EWS/LIG/MIG segments, living in urban areas, having no pucca house either in his / her name or in the name of any member of his / her family anywhere in the country are eligible to purchase/construct or rent a house under PMAY-U 2.0.

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## 5. Whether the curtailed beneficiary under PAMY-U, can avail the benefit under PMAY (U) 2.0?

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NO, the houses sanctioned under PMAY-U which got curtailed by CSMC after 31.12.2023 due to any reason on the recommendation of States/UTs, houses will not be sanctioned in PMAY-U 2.0 to those beneficiaries.

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## 6. Can a beneficiary choose to get benefit from PMAY-G or PMAY-U 2.0 if the territorial extant lies in verge of Urban or Rural areas?

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Beneficiaries may avail benefits in either PMAY-G or PMAY-U 2.0, depending on their jurisdiction.

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## 7. What happens if I have availed benefits from housing schemes in the past?

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Applicants who have availed benefits from any housing scheme of Central Govt., State Govt., or Local Self Govt. in the last 20 years will not be eligible for PMAY-U 2.0..

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## 8. What is the definition of a pucca house under PMAY-U 2.0?

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A 'Pucca' house is defined as an all-weather dwelling unit having roof and wall are made up of sturdy, modern, and durable materials like burnt bricks, stones packed with cement or lime, cement concrete, timber, Galvanized Iron (GI) sheets, asbestos sheets, machine-made tiles etc. regardless of whether the floor is Kutcha.

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## 9. what is the definition of beneficiary family under the scheme?

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A beneficiary is defined as a family comprising of husband, wife and unmarried children.

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## 10. What is the definition of EWS, LIG and MIG for the purpose of the scheme

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EWS households are defined as households with an annual income up to ₹3 lakh. LIG households are defined as households with an annual income from ₹3 lakh up to ₹6 lakh. MIG households are defined as households with an annual income from ₹6 lakh up to ₹9 lakh.

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## 11. What should be the composition of one completed pucca house?

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A new pucca house under PMAY-U 2.0 will have atleast 2 rooms, kitchen and a toilet/bathroom.

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## 12. What are the basic facilities provided in a pucca house under PMAY-U 2.0?

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A pucca house under PMAY-U 2.0 will mandatorily have basic facilities such as kitchen, toilet, electricity and water connection.

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## 13. What is the coverage of PMAY-U 2.0?

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PMAY-U 2.0 covers all statutory towns as per Census 2011 and towns notified subsequently. It also includes Notified Planning Areas and areas within the jurisdiction of Industrial Development Authorities, Special Area Development Authorities, Urban Development Authorities, or any such Authority under State legislation entrusted with urban planning and regulation functions.

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## 14. Will the newly notified towns be included in PMAY-U 2.0?

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Yes, towns notified during implementation period of PMAY-U 2.0 will also be included under the scheme based on gazette notifications of States/UTs with approval from the Ministry of Housing and Urban Affairs (MoHUA).

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## 15. Is PMAY-U 2.0 focussing on any special group of beneficiaries?

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Yes, the scheme also focusses on special groups such as Safai Karmi, Street Vendors identified under Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PMSVANidhi) Scheme and different artisans under Pradhan Mantri-Vishwakarma Scheme, Anganwadi Workers, Building and other Construction Workers (BoCW), slum dwellers/chawls and other groups identified during operation of the scheme.

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## 16. Whether scheme will provide preferences to any social group?

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Yes, preference under the scheme will also be given to Widows, Persons with Disabilities, Transgenders, persons belonging to Scheduled Castes/Scheduled Tribes, and Minorities.

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## 17. what are the different verticals under the scheme?

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The PMAY-U 2.0 will be implemented through four verticals as under:1. Beneficiary Led Construction (BLC)2. Affordable Housing in Partnership (AHP)3. Affordable Rental Housing (ARH)4. Interest Subsidy Scheme (ISS)

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## 18. How to choose a vertical to avail scheme benefits?

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The Beneficiaries can choose from any one of the four verticals of the Scheme with the help of State/UTs/ULBs/PLIs or by submitting online application through Unified Web Portal of the PMAY-U 2.0.

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## 19. How beneficiary can apply for the housing under the scheme?

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The beneficiaries meeting the eligibility criteria defined under the scheme, may submit the application in defined format through Unified Web Portal of the PMAY-U 2.0, Common Service Centres (CSC) or by visiting the concerned Urban Local Bodies/Municipalities they are residing in.

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## 20. What documents needs to be submitted along with the application form under the scheme?

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The beneficiary need to submit copy of their Adhar Card, bank account details, undertaking for meeting eligibility criteria as per prescribed format, land ownership

documents in case of BLC or any other documents specified by the States/UTs/ULBs/PLIs.

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## 21. What is the admissible house size under various verticals of PMAY-U 2.0?

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Houses upto 45 sqm, 60 sqm, 120 sqm carpet area will be supported under BLC/AHP, ARH, ISS verticals respectively. The Scheme will support construction of houses of not less than 30 sqm carpet area along with basic infrastructure.

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## 22. What is meaning of carpet area?

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The area enclosed within the walls, actual area to lay the carpet. This area does not include the thickness of the inner walls.

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## 23. How is the housing demand assessed under PMAY-U 2.0?

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Cities will undertake a assessment of housing demand through suitable means in both online and offline modes. During the demand survey cities shall include all eligible beneficiaries including the special focus groups.

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## 24. what is the City Wise Plan?

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The city-wise plan will include total and annual housing demand of eligible beneficiaries in the city, including details of special focus group beneficiaries and the selected interventions under different verticals.

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## 25. How does PMAY-U 2.0 aim to enhance housing affordability?

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PMAY-U 2.0 aims to enhance housing affordability for EWS, LIG, and MIG segments by providing financial assistance and support, making it easier for eligible urban families to construct/purchase/rent a house.

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## 26. How Women empowerment is promoted under the scheme?

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The scheme guidelines mandate ownership of the house to be in the name of female head of the household or in joint ownership with the male member.

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## 27. What is difference in Central Sector Scheme and Centrally Sponsored Scheme?

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Central Sector Scheme are those that are implemented by a Central Agency and 100% funded by the Central Government. Centrally Sponsored Scheme (CSS) are those that are funded directly by the Central Ministries/Departments and implemented by the States/UTs or their agencies.

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## 28. What function will MIS have under PMAY-U 2.0?

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The MIS of PMAY-U 2.0 will be used to monitor and evaluate the scheme on Unified Web Portal which will be accessible to all stakeholders such as States/UTs/ULBs/CNAs/PLIs etc. It will have a real-time progress on key performance indicators, dashboards, and analytics to enable informed decision-making by program managers and policymakers. The MIS will have the facility for the beneficiaries to apply and track their application status on real-time basis.

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## 29. Whether the Government will provide benefits under Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) to the beneficiaries from the weaker sections of society including slum dwellers, SCs/STs, minorities, widows and people with disabilities?

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As per the scheme guidelines of PMAY-U 2.0, preference under the Scheme is given to Widows, Single Women, Persons with Disabilities, Senior Citizens, Transgenders, persons belonging to Scheduled Castes/Scheduled Tribes, Minorities and other weaker and vulnerable sections of the society. Special focus is given to Safai Karmi, Street Vendors identified under PMSVANidhi Scheme and different artisans under Pradhan Mantri-Vishwakarma Scheme, Anganwadi workers, building and other construction workers, residents of slums/chawls and other groups identified during operation of PMAY-U 2.0. The scheme guidelines are available at <https://pmay-urban.gov.in/pmay-u-2.0-guidelines>.

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### 30. How the Government will ensure that the unified web portal is user-friendly and accessible to all stakeholders, particularly to those with limited digital literacy?

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A robust and unified web portal has been developed to monitor the scheme. This web portal is user friendly and accessible to all stakeholders and has the facility for the beneficiaries to apply online and track their application status on real-time basis. States/UTs, ULBs/Implementing Agencies, beneficiaries and all concerned stakeholders will have accessibility to upload all requisite information. A mobile-friendly interface is also developed with offline functionality and multi-lingual support with enhanced accessibility and inclusivity. The feedback from the various stakeholders is taken to improve the usability of web-portal.

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### 31. What are the details of the funding pattern by the concerned stakeholders under all four verticals of the Scheme, viz. Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS) ?

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As per the scheme guidelines of PMAY-U 2.0, the fund required for construction/ purchase of houses under the scheme, except for ISS is shared between the Central Government, State/UT Government/ULBs/Implementing Agencies and the identified eligible beneficiaries. A fixed amount of Central Assistance is provided by Government of India under different verticals and mandatory State share has been provisioned under the scheme as mentioned below:

Vertical	Central Govt. Share	State/UT Govt. Share
BLC & AHP	₹2.25 lakh per unit	₹0.25 lakh per unit
ARH	₹3,000/Sqm. per unit	₹2,000/Sqm. per unit
ISS	₹1.80 lakh (Actual Release) per unit	₹1.00 lakh per unit

Home Loan Subsidy – up to ₹1.80 lakh (Actual Release) per unit by Government of India as Central Sector Scheme

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### 32. Is it mandatory to submit caste certificate in SC and ST Category?

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PMAY-U 2.0 is providing housing for all eligible beneficiaries. Further Preference under the Scheme will be given to Widows, single women, Persons with Disabilities, Senior Citizens, Transgenders, persons belonging to Scheduled Castes/ Scheduled Tribes, Minorities and other weaker and vulnerable sections of the society. However, the proof of persons belonging to the preference group is required for records.

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### 33. Whether woman ownership is mandatory in case of construction cases, i.e. land has already been purchased in the name of male member before implementation of PMAY-U 2.0 ?

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The houses constructed/acquired/purchased with Central Assistance under the Scheme should be 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 and only in cases when there is no adult female member in the family, the house can be in the name of male member of the household. In cases where the applicant is a widower, unmarried, separated person, or transgender, the house will be made in the individual's name. In case of death of beneficiary(s), the legal heir of the beneficiary will get the benefit under the scheme.

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### 34. Is there a mechanism to monitor the quality of the houses at regular intervals once the houses are completed or under construction

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Yes, to ensure the quality of houses being constructed under PMAY-U 2.0 will be monitored by the Third Party Quality Monitoring Agencies (TPQMA) on regular basis. Any issue related to construction will be addressed by the concerned States/UTs.

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### 35. How are complaints regarding the quality and condition of the houses resolved?

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Complaints of received during the implementation of PMAY-U 2.0 scheme is forwarded to the concerned State/UT for appropriate action. Additionally, Centralised Public Grievance Redress and Monitoring System (CPGRAMS) is available to the citizens to lodge their grievances to the public authorities on any subject related to service delivery including PMAY-U 2.0. Apart from this, the applicants also have option of filling complaint through PMAY-U 2.0 portal for redressal of grievance.

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### 36. What measures will be taken to ensure that houses under the PMAY-U 2.0 are not sub-leased/rented out by the beneficiaries?

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House constructed under PMAY-U 2.0 Scheme only for residential purpose and shall not be used for any other activities. The Beneficiaries shall not sell-out/transfer/sub-leased/rented out the house constructed under PMAY-U 2.0 Scheme for a period of five years from the date of completion of house.

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### 37. What are provisions under PMAY-U 2.0 for beneficiaries who don't have land and are houseless?

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In the case of landless beneficiaries, States/UTs at their own expense may provide heritable, but non-transferable land rights (pattas) to the family, making them eligible beneficiaries under the BLC vertical. Further the beneficiaries can also avail benefits under Affordable Housing in Partnership (AHP) and Interest Subsidy Scheme (ISS) verticals of PMAY-U 2.0 as per their choice and eligibility any one of the vertical.

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## 38. What is Beneficiary Led Construction (BLC)?

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This vertical of the scheme shall provide assistance to individual eligible families belonging to EWS category to construct new houses on their own available vacant land.

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## 39. How one can avail the benefits under BLC vertical? Or What is the process to apply for a house under BLC vertical?

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Beneficiaries desirous of availing the assistance under this vertical shall approach the ULBs/Implementing Agencies/Unified web portal, with necessary documents, including ownership proof of land owned by them.

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## 40. What are the documents required for availing of benefits under the BLC vertical?

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The Following documents required for availing of benefits under the BLC vertical: a. Proof of Identity (Aadhaar card, PAN, voter ID, Passport etc.) b. Proof of address (ration card, utility bills, etc.) c. Income certificated. Land ownership documentse. An affidavit stating the beneficiary does not own a pucca house

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## 41. What is the funding mechanism under the BLC vertical?

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The cost of house construction shall be shared among Ministry, State/UT/ULB and identified eligible beneficiaries. The Central Assistance proposed along with State/UT share under BLC (per unit) is as under: State/UT Central Govt. State/UT Govt. North-Eastern Region States, Himachal Pradesh, Uttarakhand and Union Territory (UT) of J&K, Puducherry and Delhi ₹2.25 Lakh Min ₹0.25 Lakh All other UTs ₹2.50 Lakh All other States ₹1.50 Lakh Min ₹1 Lakh

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## 42. How will Central Assistance be released under the BLC vertical?

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Central Assistance will be released directly through Direct Benefit Transfer (DBT) to the bank accounts of beneficiaries of BLC component in three instalments 40:40:20 identified in projects through States/UTs considering the physical progress of the construction of the house.

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## 43. What are the norms for constructing a house under BLC vertical?

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The beneficiaries under this vertical may be allowed to construct the all-weather pucca house of 30-45 sqm. carpet area for EWS and should conform to the building safety and design standards provided in National Building Code (NBC).

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## 44. Can slum dwellers avail the benefits under BLC?

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In case, a tenable slum in any ULB has a requirement of pucca house, the State/UT Government can propose the projects/list of those eligible beneficiaries for sanctioning of Central Assistance under BLC vertical.

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## 45. How a landless beneficiary construct a house under the BLC vertical?

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In the case of landless beneficiaries, States/UTs at their own expense may provision heritable, but non-transferable land rights (pattas) to the family, making them eligible under the BLC vertical.

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## 46. What is the process for approval of houses under BLC vertical?

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On receipt of applications from citizen/ULB/CSC via unified web portal, the ULBs will prepare projects for such beneficiaries in accordance with the city-wise plans. This should be approved by the State Level Sanctioning and Monitoring Committee (SLSMC) at State/UT level and to be submitted to Central Sanction and Monitoring Committee (CSMC) for final approval.

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## 47. What will be the State and beneficiary contribution for availing the house under the BLC vertical of the scheme?

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The State is mandatorily required to provide their minimum share corresponding to the Central assistance and the remaining cost for construction of the house will be borne by the beneficiary.

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## 48. Can the State/UT release fund to the beneficiaries after approval of projects from the Central Government?

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Yes, States/UTs may release the first installment of financial assistance to eligible beneficiaries approved by SLSMC/CSMC, from their share without waiting for the Central Assistance so that the work on ground may be started.

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## 49. Can beneficiaries under the BLC component avail of a loan for construction?

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Yes, beneficiaries can avail of a loan from banks or housing finance companies in addition to the central assistance provided under the BLC component, but they would not be eligible for subsidy under ISS vertical of the scheme.

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## 50. Can innovative construction materials and techniques also be used in construction of BLC houses?

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Yes, States/UTs are advised to create awareness among the beneficiaries on the use of innovative construction materials and techniques which would enhance the thermal comfort, energy efficiency and disaster resilience in a house.

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## 51. What is the role of ULB in implementing the BLC vertical?

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The ULB is responsible for identifying/verifying eligible beneficiaries, preparing and submitting list of eligible beneficiaries for approval in SLSMC and CSMC. Additionally, monitoring and ensuring the timely completion of houses, disbursing funds to beneficiaries based on construction milestones are the responsibilities of ULBs.

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## 52. How is the progress of BLC projects monitored?

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The Monitoring mechanisms include Monthly Financial and physical progress reports as submitted by ULBs/implementing agencies/SLNAs. The periodic inspections by State/UT officials at ground level along with the review meetings by the SLSMC will also be convened. Further, the progress of houses will be tracked through Geo-tagging at various stages and other digital norms so that each house can be monitored effectively at every stage of construction.

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## 53. How many construction stages of a house is required to be captured in geo-tagging?

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The Geo-tagging of houses will be done in five construction stages. The number of Geo-tagging stages may be increased as per the requirements of State/UT Government.

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## 54. Is Geotagging of houses under BLC vertical allowed by the beneficiary?

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Yes, the beneficiaries shall also be allowed to Geo-tag the progress of the houses through the applicable modalities and subsequently, the ULB authorities shall monitor and approve the Geo-tagging status of the house as captured by the beneficiary for subsequent release of funds. The ULB will be required to approve the geo-tagging as captured by the beneficiary within 15 days of uploading failing which the geo-tagging will be auto approved by the system.

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## 55. How many models are under AHP vertical?

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1.Construction of houses by public sector agencies and parastatals2. Construction of houses by Private Sector agencies.

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## 56. What is the funding mechanism under the AHP vertical by public sector agency and parastatals?

The cost of house construction shall be shared among Ministry, State/UT/ULB and identified eligible beneficiaries. The Central Assistance proposed along with State/UT share under AHP (per unit) is as under: State/UT Central Govt. State/UT Govt. North-Eastern Region States, Himachal Pradesh, Uttarakhand and Union Territory (UT) of J&K, Puducherry and Delhi ₹2.25 Lakh Min ₹0.25 Lakh All other UTs ₹2.50 Lakh - All other States ₹1.50 Lakh Min ₹1 Lakh

## 57. How the sale prices of EWS houses be decided under AHP vertical?

The States/UTs can decide on the upper ceiling of the sale price for EWS houses in rupees per square meter of carpet area through SLSMC. By fixing the sale prices, the AHP projects shall be made affordable and accessible to intended beneficiaries.

## 58. What are the key factors to be considered for AHP by Public Sector Agencies and Parastatals?

Submission of encumbrance free ownership document of land is the prerequisite for the approval of AHP projects. The agency has to prepare the DPR for AHP projects which should be comprehensive in nature and shall mandatorily include housing as well as all infrastructure related provision along with timelines and roles and responsibilities of all stakeholders.

## 59. What is the minimum number of EWS houses to be built in a mixed housing project?

An Affordable Housing in Partnership project can be exclusive for EWS or a mix of houses for different categories, but it will be eligible for Central Assistance, only if at least 25% of the houses in the project are for EWS category and a single project has at least 100 EWS houses under AHP by public sector agencies and parastatals

## 60. Who will provide the trunk infrastructure in AHP projects?

States/UTs through their implementing agencies from their resources will provide trunk infrastructure up to project site. These provisions shall be part of Affordable Housing Policies of the respective State/UT Govts.

## 61. Can housing projects for tenable slums be taken up in AHP vertical?

Yes, under AHP vertical, States/UTs may also propose redevelopment or in-situ improvement projects for tenable slums having dilapidated buildings located on Government/ULB/Public land. Under this, the existing slum will be demolished and redeveloped in the form of multi-storied building with all basic amenities and social infrastructure.

## 62. Can housing projects for untenable slums be taken up in AHP vertical?

Yes, the State/UT may also propose projects for resettlement of "Untenable slums" which are located on environmentally hazardous sites to appropriate sites by constructing new housing colonies/group houses in alternate land with access to all basic amenities and infrastructure.

## 63. After development/upgradation of tenable slums, does it also have to be de-notified?

Yes, all slums developed under AHP vertical would be compulsorily de-notified by States/UTs.

## 64. What is the procedure to be followed for allotment of houses?

Allotment of houses to identified eligible beneficiaries in AHP projects should be made through a transparent procedure as approved by SLSMC. While making the allotment in AHP projects, the families with person with disability and senior citizens may be allotted house preferably on the ground floor or lower floors.

## 65. Can the beneficiary sell the house owned under AHP projects?

No, the beneficiary will not be able to sell a house as these houses will have a mandatory lock-in period of minimum 5 years from the date of possession of house under AHP.

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## 66. What process will be adopted for approval of private sector AHP projects?

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For projects of exclusive EWS category and mixed housing project, the interested developer will submit the project proposals with the required details to the concerned ULB for scrutiny and subsequent approval of SLSMC for whitelisting and further sanctioning of CSMC and listing the project on Unified Web Portal. After approval, these projects shall be considered as 'Whitelisted Project' under PMAY-U 2.0 and the developer shall be then eligible for availing various incentives as mentioned in the scheme guidelines. These projects shall conform to all eligibility criteria as per the Scheme guidelines.

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## 67. How much additional Grant is provisioned in AHP projects for using innovative construction technology?

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An additional Grant in the form of Technology Innovation Grant (TIG) @ ₹1,000 per sqm up to 30 sqm carpet area per DU shall be provided to AHP Projects using innovative construction technologies notified by MoHUA through GHTC/PACS by BMTPC/CPWD. Additionally, States/UT Government may also provide TIG for AHP projects from their own resources in proportion to the Central TIG.

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## 68. How will beneficiaries get houses in private sector projects from open market?

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The eligible EWS beneficiaries may purchase a house in whitelisted private projects from the open-market and redeem their housing vouchers.

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## 69. How Central Assistance will be released for Private Sector AHP Projects?

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Under this AHP vertical, the Central Assistance shall be provided to the beneficiaries of EWS categories in the form of Redeemable Housing Vouchers (RHV) for purchase of a house from the whitelisted private projects in PMAY-U 2.0.

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## 70. What is whitelisting of Projects?

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A "whitelisted project" under PMAY-U 2.0 refers to a housing project exclusively for EWS or combination of EWS/LIG/ MIG houses fulfilling the eligibility criteria defined in the PMAY-U 2.0 scheme guidelines and approved by SLSMC and CSMC

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## 71. How private developers will apply for the whitelisting of projects?

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Private developers interested in whitelisting projects must submit their project proposals, including required details, to the concerned Urban Local Body (ULB). These proposals are scrutinized by the ULB and submitted for approval to the SLSMC. Once approved by the SLSMC, the project is sanctioned by the CSMC and listed on the Unified Web Portal

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## 72. What are Redeemable Housing Vouchers (RHV)?

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Redeemable Housing Vouchers (RHV) are a form of Central Assistance provided to beneficiaries of the EWS category under private sector AHP projects of PMAY-U 2.0. These vouchers can be used by the beneficiaries to purchase a house in whitelisted AHP projects or open market projects.

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## 73. What is the expected timeline for completion of AHP projects?

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All projects under AHP should be completed within 24-36 months from the receipt of statutory approvals. The projects using innovative and alternate technologies with TIG should be completed within 18-24 months in all respect, after getting all statutory approvals.

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## 74. How geo-tagging in AHP projects will be done?

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The Geo-tagging of AHP projects will be done in five construction stages such as layout, foundation/plinth, superstructure, finishing and completion stage with infrastructure. Under Geo-tagging of AHP the location of the project, number of towers in project and number of flats in a Tower will be captured via BHARAT App.

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## 75. Whether any incentives provided to companies that participate in the PMAY-U 2.0?

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As per the scheme guidelines of PMAY-U 2.0, public/private sector agencies are encouraged to construct houses for EWS beneficiaries under AHP vertical. States/UTs have to formulate "Affordable Housing Policy" to provide various reforms and incentives on time bound basis to Public/Private agencies to develop Affordable Housing Eco system. States/UTs are provided handholding support by MoHUA to formulate 'Affordable Housing Policy'.

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## 76. What is the role of private sector institutions in implementing PMAY-U 2.0 along with the manner in which partnerships are fostered?

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As per the scheme guidelines of PMAY-U 2.0, Public/Private sector agencies are encouraged to construct houses for EWS beneficiaries under AHP vertical. Public/Private agencies are also encouraged to construct, operate and maintain rental housing projects under ARH vertical of PMAY-U 2.0. States/UTs have to formulate "Affordable Housing Policy" to provide various reforms and incentives to Public/Private agencies on time bound basis to develop affordable housing ecosystem. MoHUA provides support to States/UTs in formulation of 'Affordable Housing Policy'.

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## 77. Whether it is a fact that the In-Situ Slum Redevelopment (ISSR) component under the current scheme has been subsumed under the Beneficiary-Led Construction (BLC) and Affordable Housing in Partnership (AHP) components in PMAY-U 2.0?

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As per the scheme guidelines of PMAY-U 2.0, State/UT Governments can propose projects for providing pucca houses in tenable slums with list of eligible beneficiaries for sanctioning of Central Assistance under BLC vertical. Similarly, States/UTs may also propose 'Redevelopment' or 'In-situ Improvement' projects for tenable slums having dilapidated buildings located on Government/Urban Local Body (ULB)/Public land under AHP vertical. Under this vertical, the existing slum will be demolished and redeveloped in-situ in the form of multi-storied building with all basic amenities and social infrastructure.

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## 78. What is the purpose of Affordable Rental Housing (ARH)?

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ARH vertical aims to ensure affordable and hygienic rental living spaces for urban dwellers who do not want to own a house but require housing for short term basis or those who do not have the financial capability to construct/buy a house.

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## 79. How will ARH be implemented?

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This vertical will be implemented through two models as under:i. Model-1: Converting existing Government funded vacant houses into ARH through Public Private Partnership mode or by Public Agencies.ii. Model-2: Construct, Operate and Maintain rental housing by Private/Public Entities for urban poor, working women, employees of Industries, Industrial Estates, Institutions, and other eligible EWS/LIG families.

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## 80. Who are the targeted beneficiaries under ARH vertical?

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ARH vertical will create adequate rental housing for EWS/LIG beneficiaries including urban migrants/homeless/destitute/industrial workers/working women/construction workers/, urban poor (street vendors, rickshaw pullers, other service providers etc.), migrants working with market/trade associations, educational/health institutions, hospitality sector, /contractual employees/ amongst others.

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## 81. How will the eligible beneficiaries looking for rental accommodation come to know about ARH?

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The beneficiaries can get the details of available ARH stock including project details, rent details, project wise occupancy status will be displayed and updated on daily basis by ULB/Concessionaire/ Entity on Unified Web portal as well as on the website of concerned ULB.

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## 82. How long can tenants stay in ARH?

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Under ARH, a house on rent basis will be allotted to the eligible tenants by signing a rent agreement abiding to applicable rules and regulations including tenure of stay. Tenants will abide by the contract terms and vacate premises without any dispute.

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## 83. Will students be able to get accommodation under ARH?

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Yes, Students from EWS/LIG categories can avail the benefit of ARH.

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## 84. What will be the rent under different verticals of ARH?

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Under Model-1, initial affordable rent of ARH projects will be fixed by the local authority based on a local survey. Subsequently, rent will be enhanced biennially by 8%, subject to maximum increase of 20% in aggregate, over a period of 5 years, effective from the date of signing of the contract. Under Model-2, Initial affordable rent of ARH projects will be fixed by the Entities based on a local survey. Subsequently, rent will be enhanced biennially by maximum 8%

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## 85. Which law and act will govern ARH?

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ARH shall be governed by Model Tenancy Act (MTA) or modification of their existing laws in the line of MTA for speedy resolution.

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## 86. Who is a Concessionaire?

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Concessionaire may be a Public/Private agency, organization, industrial body/association, institution implementing ARH under Model-1.

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## 87. How will a concessionaire be selected?

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Concessionaire may be selected by the concerned State/UT/ULB/parastatals through a transparent bidding process.

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## 88. Can the houses constructed under various schemes of Central/ State/UTs Governments/Parastatals be covered into ARHCs?

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Yes, Vacant houses constructed under various schemes of Central/ State Governments/UTs/Parastatals can be converted into ARHCs.

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## 89. Can the houses constructed by private agencies be covered into ARHCs?

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No, Only the vacant houses constructed under various schemes of Central/ State Governments/UTs/Parastatals can be converted into ARHCs.

---

## 90. What would be the responsibilities of a concessionaire under Model-1?

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Concessionaire would invest in making vacant houses liveable by repair/retrofitting the rooms/buildings and filling up internal infrastructure gaps like water, sewer/septage, sanitation, internal roads etc. in the ARH project. The Concessionaire will be responsible for overall operation and maintenance of ARHCs including collection of rent.

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## 91. What will be the monitoring mechanism of ARH under model-1 ?

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The functioning of ARHCs under Model-1 will be monitored by concerned States/UTs/ULBs.

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## 92. What kind of accommodation is provided under Model -2 of ARH vertical?

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ARH constructed through this model will consist of a mix of single/ double bedroom and dormitories. States/UTs/ULBs to ensure that the carpet area per person should not be less than 6 sqm per person.

---

## 93. Is there any Central Assistance under Model-2 of ARH vertical?

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Central Assistance in the form of Technology Innovation Grant (TIG) only for projects using innovative & alternate technology for speedier, sustainable, resource efficient and disaster resilient construction. MoHUA shall release TIG at the rate of ₹3,000 per sqm on carpet area for upto 60 sqm (including internal infrastructure) and State/UT Government shall release ₹2000 per sqm as part of State Share under ARH vertical.

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#### 94. Is there any limitation for double bedroom under model-2 of ARH ?

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A ceiling of maximum 1/3 dwelling units (33%) in double bedroom form in any project of ARH is permissible.

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#### 95. Is any commercial use permissible under Model-2 of RAH vertical?

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Yes, 10% of the total area of the ARH project under model-2 shall be permissible for commercial use.

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#### 96. How Central Assistance will be released under Model-2 ARH vertical of scheme?

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Central Assistance of TIG will be released by MoHUA to State/UTs in three instalments at the ratio of 40:40:20.

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#### 97. What is the maximum time allowed for construction of ARH projects using TIG under model-2?

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The projects using TIG should be completed within 18-24 months in all respect, after getting all statutory approvals.

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#### 98. Will the ARH projects using conventional technologies be eligible for getting the benefit of TIG under Model-2?

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No, The TIG is applicable for projects using only innovative construction technologies. However, the project will be eligible for getting the benefits of other benefits/incentives as prescribed under Affordable Housing Policies of the State/UT Govts.

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#### 99. What is the objective of Interest Subsidy Scheme (ISS)?

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The ISS vertical of PMAY-U 2.0 scheme will provide benefit of subsidy on home loans for EWS/LIG/MIG families.

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#### 100. What is the cutoff date for eligibility of interest subsidy under ISS vertical?

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Subsidy will be provided on home loans sanctioned and disbursed on 01.09.2024 or after to eligible beneficiaries of EWS/LIG and MIG for purchase/ re-purchase/construction of houses.

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#### 101. How much subsidy is permissible under this vertical?

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A maximum of ₹1.80 lakh subsidy will be given to eligible beneficiaries under ISS.

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#### 102. Who is eligible to apply for the availing benefit under ISS vertical?

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The beneficiaries from EWS (Economically Weaker Section) categories having annual household income up to 3 lakh, beneficiaries of LIG (Lower Income Group) with ₹ 3 lakh to 6 lakh and MIG (Middle Income Group) beneficiaries with income limit of ₹ 6 lakh to 9 Lakh will be eligible for ISS scheme.

---

#### 103. How shall the beneficiary get benefited by getting the subsidy under ISS vertical?

---

The subsidy under ISS will be credited upfront into the home loan account of the beneficiary and the principal outstanding shall be reduced proportionately to the subsidy amount credited. This shall result in reduced EMI/loan tenure of the eligible beneficiaries.

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## 104. What documents are required to apply for the Interest Subsidy Scheme?

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Documents for availing ISS benefit may include Proof of identity (Aadhaar card & PAN card), Proof of address, Income certificate, any other documents as specified by MoHUA or PLIs.

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## 105. How will the beneficiary apply for availing the benefit of interest subsidy under the scheme?

---

The beneficiary interested to avail subsidy will be required to register their demand and provide the PLI details for home loan through Unified Web Portal.

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## 106. How will I know if I am eligible for ISS?

---

The beneficiary can find out their eligibility based on the following eligibility parameters under ISS at unified web portal: i. Undertaking on not owning a house anywhere in India except for the one being acquired/constructed ii. Declaration on not availing benefit under any housing schemes in last 20 years iii. Household income is not exceeding ₹9 lakh per annum iv. Home loan is not more than ₹25 lakh v. House value is not more than ₹35 lakh vi. Carpet area of the house is not more than 120sqm

---

## 107. How Interest subsidy will be released to the beneficiary?

---

Subsidy will be released in 5 yearly instalments through DBT in loan accounts provided loan is standard and live at the time of release of subsidy and more than 50% principal is outstanding.

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## 108. what is the maximum amount of loan and maximum house price allowed to be purchased for qualifying for subsidy?

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Only loans up to ₹25 lakh and house value up to ₹35 lakh will be eligible for subsidy under this vertical. This is applicable for Metro and Non-Metro cities.

---

## 109. Can a beneficiary take loan for less than 12 years and still be eligible for taking the subsidy?

---

Yes, but the tenure of the loan should be at least 5 years to be eligible for taking the subsidy.

---

## 110. Will processing fee be charged from beneficiaries while applying under ISS vertical?

---

PLIs will not take any processing charge from the beneficiary for housing loans up to the eligible loan amount under the Scheme.

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## 111. Can I check my application status/subsidy release after applying for the benefit under the ISS vertical?

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The applicant can check their application status such as registration, due-diligence, approval of claim and subsidy release date and amount etc by using their unique user code/Application ID/registered mobile number by visiting the unified web portal or through mobile application.

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## 112. Under what circumstances a subsidy be denied to an active loan account of the beneficiary?

---

The subsidy for a beneficiary shall not be released if the beneficiary Loan account is NPA or principal loan amount outstanding is less than 50%.

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## 113. Is the subsidy amount fixed or is it dependent on Loan Amount?

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Subsidy amount is not fixed, and it is depended on the loan amount. However, maximum Interest Subsidy limit is permissible upto ₹ 1.80 lakh only for loan amount of ₹8 lakh given for a tenure of 12 years. In case if the loan amount is below ₹8 lakh or tenure is below 12 years then the subsidy amount shall be reduced and calculated on pro-rate basis. A beneficiary may take loan above ₹8 lakh to maximum ₹25 lakh, but the subsidy will not be granted for loans above ₹8 lakh.

---

## 114. What is the maximum permissible carpet area of the house under ISS vertical?

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The carpet area of houses under this component shall be up to 120 sqm for EWS/LIG and MI

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## 115. Who are the Primary Lending Institutions (PLIs)?

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Financial Institutions extending individual home loans to borrowers who have signed MoU with any one of the CNAs are termed as PLIs for the purpose of the scheme.

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## 116. will a beneficiary get loan for purchasing a land for building house for claiming subsidy under ISS?

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No, subsidy will not be provided for purchasing a land.

---

## 117. If the beneficiary of EWS/LIG and MIG willing to construct house on their land, is he/she eligible for subsidy under ISS?

---

Yes, but the carpet area of the house should be less than 120 sqm as per the scheme guidelines.

---

## 118. Can a beneficiary apply for getting subsidy under ISS directly through Primary Lending Institutions (PLIs)?

---

No, the beneficiary will have to apply through unified web portal of PMAY-U 2.0 only for getting the benefit of ISS vertical.

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## 119. Will the subsidy under ISS be applicable for repair work or incremental construction activity such as addition of kitchen, bathroom etc on an existing house?

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No

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## 120. Will the beneficiary of informal sector be eligible to get the subsidy under ISS?

---

Yes, informal workers such as street vendor, small shop owners, service providers, drivers, watch man etc meeting the eligibility criteria of the scheme, will be eligible for loan subsidy.

---

## 121. Do PLIs need to store and mask the Aadhaar UID of sellers in resale cases for database reference ?

---

Yes, Aadhaar data can be stored in a masked form and can be shared in the Unified Web Portal by PLIs to check that subsidy benefit is not taken by the previous owner, before initiating the claim of the current occupant.

---

## 122. Is Aadhaar collection mandatory for unmarried or minor children of the beneficiary ?

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Yes, A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. Families belonging to EWS/LIG/MIG segments, living in urban areas, 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.

---

## 123. How should PLIs handle Aadhaar-related discrepancies during deduplication ?

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In case of discrepancy, the PLIs should ask for updated Aadhaar of beneficiary, to check on the portal. Applicants who have availed benefits from any housing scheme of Central Govt., State Govt., or Local Self Govt. in the last 20 years will not be eligible for PMAY-U 2.0.

---

## 124. What is the process for maintaining and sharing Aadhaar details for deceased individuals?

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There is no requirement of Aadhaar in case of a diseased individual.

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## 125. How should beneficiaries apply for subsidies through the Unified Web Portal, and what are the steps if they miss the 30-day registration timeline?

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For availing the benefit under ISS vertical, the PLI shall make the claim the subsidy amount through a proper channel within thirty (30) days from the date of disbursement of home loan to the beneficiary; otherwise, it shall be responsibility of the PLI.

---

## 126. Can a borrower apply on the UWP after receiving subsequent disbursements? Will they still receive the initial instalment of the subsidy?

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No, the PLI shall make the claim the subsidy amount through a proper channel within thirty (30) days from the date of disbursement of home loan to the beneficiary; otherwise, it shall be responsibility of the PLI.

---

## 127. Is it possible for a customer to change their selected PLI on the portal post-application? Under what conditions?

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Yes.

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## 128. What is the procedure for geo-tagging beneficiary houses, and what formats are required for uploading this data?

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Geo-tagging through Bhuvan/Bharat HFA/PMAY mobile application, of houses along with their geo-spatial location is required to be done by the respective PLI/Beneficiary as per the payment plan. Geo-tagging of houses to be done after release of 1st instalment, in case of purchase of completed house. In case of construction/under construction house, Geo-tagging is to be done before release of each instalment. It is to be ensured by PLI that before releasing 4th instalment to the beneficiary the geo-tagging of house at completed level is captured in MIS.

---

## 129. Will PLIs receive automated notifications for claim rejection/approval through the UWP?

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Yes

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## 130. Can a customer reapply on the UWP if their earlier demand is rejected?

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Yes. The customers can edit their application.

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## 131. In cases of resale or transfer of properties before the lock-in period, should credited subsidies be refunded?

---

Yes.

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**132. If a borrower closes their loan early or through an insurance settlement, is the credited subsidy recoverable?**

No. The subsequent subsidy will be cancelled.

**133. Are "land purchase + construction" loans eligible for subsidies under the ISS scheme?**

Yes, provided, a loan given for land purchase and construction shall be limited to ₹25 lakh only and the cost of land plus construction cost shall not exceed ₹35 lakh and the size of the house constructed shall not exceed 120 sqm.

**134. How are subsidies calculated for loans with partial disbursement or construction in multiple tranches?**

Subsidy will be calculated on partial disbursement only. A maximum subsidy of upto 1,80,000/- shall be released in 5 yearly instalments. PLIs are required to raise request for subsidy annually after checking the status of loan account and house completion status.

**135. Does joint ownership with a woman satisfy the eligibility criteria, or must the ownership be solely in her name?**

It should be as per the scheme guidelines.

**136. Will any single unmarried (woman/man) be eligible for subsidy?**

Yes, only if the beneficiary is sole owner of the house and he/she should have taken loan alone. In case if the borrower is unmarried and earning, then he/she can take loan with parents/siblings.

**137. Are dependent parents of the borrower or spouse included in the definition of "beneficiary family?"**

Yes.

**138. If a family member owns a vacant plot, does this disqualify them from availing of the scheme?**

No.

**139. Can NRIs apply for the scheme, if they meet all other eligibility criteria?**

No, the scheme is available for citizens of India.

**140. Is it mandatory to collect cast certificate in SC, ST, OBC Category?**

Self-declaration is allowed.

**141. If a customer regularizes their loan post-NPA, will they become eligible for subsequent subsidy instalments?**

Yes, the PLI can complete the compliances and claim the subsidy.

---

## **142. Are declarations required to be collected on notarized stamp paper, or will self-attested copies suffice?**

---

A self-declaration can be done by beneficiary. However, the credit appraisal on income of beneficiary family done by PLIs shall be considered as final for assessing the income eligibility of beneficiary family.

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## **143. Is it mandatory to collect layout plans for all properties, or are exemptions applicable in some states/UTs?**

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The subsidy will be provided to those beneficiaries who have submitted the approved layout plan to the PLIs as per guidelines of States/UTs. However, the layout plan may not be insisted by PLIs where States/UTs have provided the exemption for construction of houses having provision of deemed approval or pre-approved building plan.

---

## **144. Should PLIs include a clause in declarations that administrative charges collected from borrowers will not be refunded?**

---

No, PLIs will not take any processing charge (including any hidden charges) from the beneficiary for housing loans up to the eligible loan amount of 8 lakh.

---

## **145. Will PLIs be notified of subsidies disbursed by CNA for each beneficiary?**

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Yes.

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## **146. What are the timelines and processes for submitting utilization and end-use certificates to CNAs?**

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The PLIs is required to claim the first subsidy within 30 days of disbursement of loan to the beneficiary. The subsequent subsidy can be claimed on annual basis for the loan account. PLI shall be required to submit a UC/ end use certificate providing details of credit of subsidy into the beneficiary/s account.

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## **147. How should PLIs communicate claim rejections or discrepancies to customers?**

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An error report will be generated with reason for rejection through UWP.

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## **148. What is the process for uploading multiple claims simultaneously at Unified Web Portal?**

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Upload of claims will be done case to case basis on Unified Web Portal.

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## **149. What period and stages of construction should be completed for applying claims on portal?**

---

The house should be completed and UC is submitted before the claim of 4th instalment of subsidy.

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## **150. If loans sanctioned before September 1, 2024, are revised post this date, will they be eligible for ISS benefits?**

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No.

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## 151. How will PLIs ensure a single subsidy per property when verifying through the Unified Portal?

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The subsidy under the scheme will be provided only once for a property. If it is sold to someone else, the purchaser can't take benefit of ISS on this property. PLIs are to ensure that subsidy benefit is not taken by the previous owner by checking on the unified web portal, before initiating the claim of the current occupant.

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## 152. Does PMAY-U 2.0 impact previous scheme guidelines or its core principles?

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ISS vertical is implemented as per the scheme guidelines of PMAY-U 2.0.

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## 153. What is the criteria for availing subsidy of ₹1.80 lakh under the ISS vertical of PMAY-U 2.0?

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As per the scheme guidelines, under ISS vertical, a maximum interest subsidy of ₹1.80 lakh is provided to eligible beneficiaries having annual family income up to ₹9 lakh. Home loan value up to ₹25 lakh for property value up to ₹35 lakh with carpet area of houses up to 120 sqm. are eligible for a subsidy at 4.0% on first ₹8 lakh for a tenure up to 12 years.

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## 154. Can one User ID of a PLI be functional for multiple users?

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No. However, the PLI admin has the provision to create multiple sub-users.

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## 155. Will branch-level access be provided to PLIs for better management?

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Yes. The PLIs are permitted to create users upto branch level as per their convenience.

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## 156. Is the PLI responsible for claiming for subsidy on behalf of the beneficiary, after disbursing the home loan?

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Yes. PLI is responsible for claiming subsidy through Unified Web Portal within 30 days from the date of disbursement of loan to the beneficiaries, otherwise PLI shall be responsible for non-claim of the subsidy (page 53 of scheme guidelines)

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## 157. Can a beneficiary change/modify a wrongly selected vertical after submission of application form, in case when loan is disbursed?

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Under the ISS vertical of PMAY-U 2.0, the claim of subsidy is permissible after the loan disbursement to the beneficiaries. So request for claim has to be raised by the PLI, therefore the change/modify of the application does not arise

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## 158. What are the implications if a property is used for non-residential purposes?

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The houses under PMAY-U 2.0 will be used only for residential purpose and shall not use for any other activities and the same will be self-certified by the beneficiaries. Otherwise, the Subsidy will be discontinued and recovery of already leased amount shall be recovered.

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## 159. What is the objective of Technology & Innovation Sub-Mission (TISM) under PMAY-U 2.0?

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The TISM set up under PMAY-U 2.0 will facilitate States/UTs and other stakeholders in adoption of modern, innovative and green technologies and building material for faster and quality construction of climate smart buildings and resilient housing suitable for various geo-climatic zones.

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## 160. Will the Government collaborate with Research/Technology Institutes under TISM?

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Centre/State/UT Government would also partner with willing technical institutes such as IITs, NITs and Planning & Architecture institutes for developing technical solutions, capacity building and handholding of States and Cities.

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## 161. What role does TISM play in capacity building of States/UTs and other stakeholders in adoption of innovative technologies?

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Under TISM, capacity building through training programs, workshops, and partnerships with technical institutions like IITs and NITs to equip stakeholders with the knowledge and skills required for adopting innovative construction technologies and materials will be done.

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## 162. What role does TISM play in promoting green and disaster-resistant technologies?

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TISM promotes the adoption of modern, green, and disaster-resistant technologies for the construction of affordable houses under PMAY-U 2.0. It focuses on climate-smart buildings, environmentally friendly designs, and resilient housing to ensure that the structures are sustainable and prepared for natural disasters

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## 163. Is there any provision for innovative projects and practices under PMAY-U 2.0 ?

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Yes, under TISM, innovative projects and practices will be supported in challenge mode.

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## 164. ADDRESS

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