

Comprehensive Guide to Apply for Pradhan Mantri Awas Yojana (PMAY) Scheme

This document provides a step-by-step guide on how to apply for the Pradhan Mantri Awas Yojana (PMAY) scheme, including all application procedures, eligibility criteria, required documents, and relevant links. As of June 2025, the information provided here is current and verified.

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Introduction to PMAY Scheme

The Pradhan Mantri Awas Yojana (PMAY) is a flagship mission launched by the Government of India on June 25, 2015, with the goal of providing "Housing for All" by 2022. As of 2025, the scheme continues under PMAY-U 2.0 with extended deadlines and enhanced features.

The scheme is divided into two main categories:

- **PMAY-Urban (PMAY-U):** For urban populations
- **PMAY-Gramin (PMAY-G):** For rural populations

Current Status: The PMAY-U deadline for completing houses sanctioned by March 31, 2022, has been extended to December 31, 2025.

PMAY Categories and Components

PMAY-Urban Components

The scheme is implemented through four verticals:

1. In-situ Slum Redevelopment (ISSR):

- Private developers work with State Governments to provide housing to slum dwellers
- Slum rehabilitation grant of Rs. 1 lakh per house

2. Credit Linked Subsidy Scheme (CLSS):

- Interest subsidy for home loans for EWS/LIG/MIG households
- Subsidy credited upfront to loan accounts, reducing EMIs

3. Affordable Housing in Partnership (AHP):

- Central assistance of Rs. 1.5 lakh per EWS house for projects with at least 35% houses for EWS category

4. Beneficiary-led Individual House Construction (BLC):

- Central assistance of Rs. 1.5 lakh per EWS house for individual house construction/enhancement
- For individuals who own land but cannot afford to build a house

PMAY-Urban 2.0 Components

The updated PMAY-U 2.0 program (2025-2029) includes:

- 1. Beneficiary Led Construction (BLC):** Support for individuals building their own homes.
- 2. Affordable Housing in Partnership (AHP):** Collaboration with public/private sectors.
- 3. Affordable Rental Housing (ARH):** Rental housing options for urban migrants.
- 4. Interest Subsidy Scheme (ISS):** Subsidies on home loan interest.

Eligibility Criteria

General Eligibility

To be eligible for PMAY, applicants must meet these basic criteria:

1. The beneficiary family should not own a pucca house (all-weather dwelling unit) in any part of India.
2. The beneficiary family should not have availed of central assistance under any housing scheme from the Government of India/State government.
3. The beneficiary family should not have availed of any PMAY-CLSS subsidy from any Primary Lending Institutions (PLIs).

Category-wise Eligibility

Category	Annual Family Income	Maximum Carpet Area	Interest Subsidy	Eligible Loan Amount	Maximum Subsidy
EWS	Up to Rs. 3 lakh	30 sq. m (322.91 sq. ft)	6.50%	Up to Rs. 6 lakh	Rs. 2.67 lakh
LIG	Rs. 3-6 lakh	60 sq. m (645.83 sq. ft)	6.50%	Up to Rs. 6 lakh	Rs. 2.67 lakh
MIG-I	Rs. 6-12 lakh	160 sq. m (1722.33 sq. ft)	4.00%	Up to Rs. 9 lakh	Rs. 2.35 lakh
MIG-II	Rs. 12-18 lakh	200 sq. m (2152.78 sq. ft)	3.00%	Up to Rs. 12 lakh	Rs. 2.30 lakh

Note: For EWS and LIG categories, the house must be in the name of a female member or jointly with a female member of the family. If no female member is available, the house can be in the name of the male head of the family.

Documents Required

Essential Documents

1. Identity Proof (Any one):

- Aadhaar Card (Mandatory)
- PAN Card
- Voter ID
- Passport
- Driving License

2. Address Proof (Any one):

- Aadhaar Card
- Ration Card
- Latest Utility Bill (Electricity, Water, or Gas)
- Rental Agreement

3. Income Proof:

- **For Salaried Applicants:**
 - Salary Slips (Last 3 months)
 - Bank Statement (Last 6 months)
 - Form 16 or Latest Income Tax Return (ITR)
- **For Self-Employed Applicants:**
 - Income Tax Returns (Last 2-3 years)
 - Business Registration Certificate

- Bank Statements (Last 6 months)

4. Property-Related Documents:

- Agreement to Sale or Title Deed
- Approved Building Plan
- No Objection Certificate (NOC) from Society or Builder

5. Additional Documents:

- Declaration stating the applicant does not own a permanent house
- Minority or Disability Certificate (if applicable)
- Two passport-sized photographs
- Proof of SC/ST/OBC (if applicable): Certificate issued by the competent authority
- Proof of minority status (if applicable): Self-declaration

Online Application Process

Step-by-Step Guide for PMAY-Urban Online Application

1. Visit the Official Website:

- Go to the PMAY official website: <https://pmaymis.gov.in>

2. Select Applicant Category:

- Click on 'Citizen Assessment' in the dropdown menu on the homepage
- Choose either 'For Slum Dwellers' or 'Benefits under other 3 components' based on your situation

3. Verify Aadhaar:

- You will be redirected to the "Check Aadhaar/VID No. Existence" page
- Enter your Aadhaar number and verify through OTP

4. Fill Application Form:

- Complete the application form with personal details including:
 - Beneficiary name
 - Mobile number
 - Email
 - Income details
 - Bank account information
 - Other required personal information

5. Review and Submit:

- Verify all entered information for accuracy
- Check the disclaimer checkbox

- Enter the captcha code
- Click 'Save' to submit your application

6. Save Application:

- Take a printout of the submitted application form for future reference
- Note down your application ID

For PMAY-Urban 2.0 (Updated Process)

1. Visit PMAY-U 2.0 Eligibility Check Portal:

- Go to https://pmaymis.gov.in/PMAYMIS2_2024/PMAY_SURVEY/EligibilityCheck.aspx

2. Review Guidelines:

- Read through the guidelines and click "Click to Proceed"

3. Check Eligibility:

- Fill out the eligibility form with required information
- Click 'Eligibility Check'

4. Enter Aadhaar Details:

- Provide and verify your Aadhaar number using OTP

5. Complete Application:

- Enter accurate personal and financial details
- Upload required documents
- Enter captcha code
- Click 'Save' to submit
- Print the form for your records

Offline Application Process

If you cannot apply online, you can follow these steps to apply offline:

1. Visit the Nearest Common Service Center (CSC):

- Locate a CSC managed by your State Government
- CSCs are authorized centers where you can apply for PMAY

2. Obtain Application Form:

- Request the PMAY application form at the CSC

3. Fill the Application Form:

- Complete all required fields in the application form
- Ensure all information is accurate and matches your documents

4. Pay Application Fee:

- Pay the application fee of Rs. 25 plus GST

- Note: No private entity/persons have been authorized by the Ministry of Housing and Urban Affairs (MoHUA) to collect this fee

5. Submit Documents:

- Attach all required documents with your application form

6. Submit the Application:

- Submit the completed form to the authorized official at the CSC
- Obtain an acknowledgment receipt

7. Keep Records:

- Keep a copy of the submitted application and acknowledgment for future reference

Application Tracking

You can track your PMAY application status through the following methods:

1. Track Assessment Status on PMAY Website

1. Visit the official PMAY website: <https://pmaymis.gov.in>
2. Click on 'Track your Assessment Status' under 'Citizen Assessment'
3. Enter your Assessment ID and registered mobile number
4. Click 'Submit' to view your application status

2. CLSS Tracker for Subsidy Status

1. Visit the CLSS Awas Portal: <https://pmayuclap.gov.in>
2. Enter your application ID on the home page
3. Click on 'Get Status'
4. Enter your registered mobile number to receive OTP
5. Enter the OTP and click 'Submit'
6. The system will display your CLSS subsidy application status

3. Track by Aadhaar Number

1. Visit the PMAY tracking page
2. Select the option to track using Aadhaar number
3. Enter your Aadhaar number and other required details
4. Click 'Submit' to view your application status

Mobile Application

The PMAY (Urban) mobile application, launched on February 14, 2019, provides a convenient way to interact with the PMAY mission:

Features of the PMAY Mobile App

- Upload photos/selfies of your house
- Share videos of your experience with PMAY
- Access scheme details and updates
- Track PMAY progress
- Read FAQs
- Follow social media handles
- Get latest news and updates
- Track CLSS application status

How to Download the PMAY Mobile App

- **Android:** Available on Google Play Store
- **iOS:** Available on Apple App Store

Search for "PMAY Urban" on your device's app store or visit the official PMAY website for direct download links.

Grievance Redressal

If you encounter issues with your PMAY application or have complaints, you can:

1. Contact PMAY Helpline:

- Call the toll-free numbers:
 - HUDCO: 1800-11-6163
 - NHB: 1800-11-3377, 1800-11-3388

2. Contact the Implementing Agency:

- Reach out to your local Urban Local Body (ULB), municipal corporation, or housing board

3. Approach Grievance Redressal Cell:

- Many states have dedicated grievance cells for PMAY
- Contact your state's housing department for details

4. Submit Written Complaint:

- Send a formal written complaint to:
 - Pradhan Mantri Awas Yojana
 - Ministry of Housing and Urban Affairs

- Nirman Bhawan, New Delhi - 110011
- Email: pmaymis-mhupa@gov.in
- Phone: 011-2306-3285, 011-2306-0484

5. Online Complaint:

- Use the Centralized Public Grievance Redress and Monitoring System (CPGRAMS)
- Visit <https://pgportal.gov.in>

Frequently Asked Questions

1. What is the deadline for PMAY-Urban?

The deadline for completing houses sanctioned under PMAY-U by March 31, 2022, has been extended to December 31, 2025.

2. Is there any application fee for PMAY?

Yes, there is an application fee of Rs. 25 plus GST for offline applications. Online applications are free.

3. Can a person apply for PMAY more than once?

No, a beneficiary can apply for PMAY only once. Multiple applications from the same person are not allowed.

4. How long does it take for a PMAY application to get approved?

Typically, it takes 3-4 months for a PMAY application to get approved, depending on verification procedures and document processing.

5. Is Aadhaar card mandatory for PMAY application?

Yes, having an Aadhaar card is mandatory for filling the PMAY application form.

6. Can I modify my PMAY application after submission?

Yes, you can edit your application form using your Application ID and Aadhaar number.

7. What happens if I don't own land but want to apply for PMAY?

If you don't own land, you can apply under the Affordable Housing in Partnership (AHP) or In-situ Slum Redevelopment (ISSR) components of PMAY-U.

8. Is PMAY available in all cities and towns?

PMAY-U is implemented in all statutory towns as per Census 2011 and towns notified subsequently, covering 4,618 cities/urban local bodies including all metropolitan cities across the country.

Important Links

1. **Official PMAY Website:** <https://pmaymis.gov.in>
2. **PMAY-U 2.0 Eligibility Check:** https://pmaymis.gov.in/PMAYMIS2_2024/PMAY_SURVEY/EligibilityCheck.aspx
3. **CLSS Awas Portal (CLAP):** <https://pmayuclap.gov.in>
4. **Ministry of Housing and Urban Affairs:** <https://mohua.gov.in>
5. **PMAY-Urban Portal:** <https://pmay-urban.gov.in>
6. **Affordable Rental Housing Complexes (ARHC):** <https://arhc.mohua.gov.in>
7. **Global Housing Technology Challenge-India (GHTC-India):** <https://ghhc-india.gov.in>
8. **Centralized Public Grievance Redress and Monitoring System (CPGRAMS):** <https://pgportal.gov.in>

Contact Information

PMAY Helpdesk:

- **Address:** Pradhan Mantri Awas Yojana, Ministry of Housing and Urban Affairs, Nirman Bhawan, New Delhi - 110011
- **Phone:** 011-2306-3285, 011-2306-0484, 011-2306-3567, 011-2306-1827
- **Email:** pmaymis-mhupa@gov.in

Toll-Free Numbers:

- HUDCO: 1800-11-6163
- NHB: 1800-11-3377, 1800-11-3388

This document was last updated on June 10, 2025. For the most current information, please visit the official PMAY website or contact the PMAY helpdesk.