

Pradhan Mantri Awas Yojana (PMAY) Scheme

Overview

Pradhan Mantri Awas Yojana (PMAY) is a flagship Government of India housing mission launched in 2015 with the goal of achieving “Housing for All” by 2022. PMAY has two components: **PMAY-Urban (PMAY-U)** for urban areas (implemented by the Ministry of Housing & Urban Affairs) and **PMAY-Gramin (PMAY-G)** for rural areas (Ministry of Rural Development). PMAY-U was launched on 25 June 2015 to address acute urban housing shortages among the Economically Weaker (EWS), Low Income (LIG) and Middle Income (MIG) groups ¹. PMAY-G (initially Deen Dayal Upadhyaya Grameen Awas Yojana) began on 20 November 2016 to provide pucca houses to the poorest rural households ². Both schemes emphasize one home per family, with selection of beneficiaries by socio-economic surveys and strict eligibility checks ² ³.

- **Objectives (Urban):** PMAY-U aims to alleviate urban housing shortages by providing access to pucca (permanent) houses for the EWS/LIG/MIG segments, including slum dwellers ⁴. It guarantees that every eligible urban family has a durable house. PMAY-U defines the *beneficiary family* as “a husband, wife, and unmarried sons and/or daughters,” none of whom should own a pucca house anywhere in India ³. The scheme’s goals include promoting inclusive urban living and quality housing through components like self-construction support, slum redevelopment, and credit-linked subsidies ⁴. (In June 2024 the Cabinet approved **PMAY-U 2.0** to extend the program beyond 2022 and assist additional urban households ⁵.)
- **Objectives (Gramin):** PMAY-G targets rural poverty alleviation by granting housing aid to the most vulnerable. Beneficiaries are identified via exhaustive surveys (SECC-2011 and Awaas+ 2018) and Gram-Sabha approvals to ensure aid reaches truly needy households ². Under PMAY-G each eligible rural family is to be provided one pucca house. Priority is given to widows, single women, SC/ST, disabled and other marginalized groups (as mandated in scheme guidelines) ⁶. The rural scheme originally aimed to build ~3.79 crore houses by 2024–25 ⁷, with over 3.31 crore sanctioned and 2.69 crore completed by Jan 2025 ⁷.

PMAY-Urban (PMAY-U) in Detail

Launch & Scope: PMAY-U – “Housing for All (Urban)” – began on 25 June 2015 ¹. It is a **Central Sector/ Centrally Sponsored Scheme** (all components except the interest subsidy are shared with states). The mission covers *all statutory towns* (Census 2011) and surrounding areas, aiming to ensure basic civic services for individual houses (water, sanitation, electricity, etc.) ¹ ⁸.

Components: PMAY-U is implemented through four verticals: (1) **Credit-Linked Subsidy Scheme (CLSS)** for EWS/LIG/MIG home loans; (2) **Beneficiary-Led Construction (BLC)** – grants for EWS families to build on their own land; (3) **In-Situ Slum Redevelopment (ISSR)** – redeveloping slum areas with private partners; (4) **Affordable Housing in Partnership (AHP)** – incentives for builders to create EWS/LIG housing; and (5) **Affordable Rental Housing Complexes (ARHC)** – rental accommodations for urban migrants and poor (introduced in 2020) ⁹. In addition, a robust online MIS (PMAY MIS/CLAP) tracks applications and includes Aadhaar verification for transparency ¹⁰.

Defining Beneficiaries: Scheme guidelines define a **beneficiary family** as a unit consisting of husband, wife and unmarried sons/daughters ³. Importantly, *none* of the family members should own a pucca (permanent) house in any part of India ³. Each family can avail only **one** house benefit under PMAY-U; families who have previously received any central/state housing assistance are ineligible ¹¹. An adult of marriageable age (irrespective of marital status) living independently also counts as a separate household, provided they meet all criteria and own no pucca house ¹². In the case of a married couple, either spouse or both (joint loan) can apply – but they will receive only *one* house in total ¹³.

Benefits and Subsidies: Under the **CLSS** component, home-loan interest subsidies are offered as follows (repayable over 20 years or actual tenure): - **EWS/LIG:** 6.5% subsidy on loans up to ₹6 lakh ¹⁴. (Carpet area limit 30 sq.m.)

- **MIG-I (Middle Income-I):** 4% subsidy on loans up to ₹9 lakh ¹⁵ (for incomes ₹6–12L p.a., carpet ≤90 sq.m.).

- **MIG-II:** 3% subsidy on loans up to ₹12 lakh ¹⁵ (for incomes ₹12–18L p.a., carpet ≤110 sq.m.).

These subsidies are credited upfront (NPV at 9%) to reduce the principal of the borrower's home loan ¹⁶. (Note: In PMAY-U 2.0, the MIG category was narrowed to incomes up to ₹9 lakh ¹⁷, but earlier guidelines allowed MIG-II up to ₹18L ¹⁵.)

Additional Criteria: Applicants must provide proof of identity (Aadhaar, voter ID, etc.), income, and address. Aadhaar linking is mandatory to avoid duplication across schemes ¹⁸. Credit-linked loans can be taken from approved lending institutions (banks/NHB/HUDCO) under the CLSS; processing fees for eligible loans are waived ¹⁶. The house to be built must be pucca and conform to National Building Code standards (with toilet and basic services) ⁸ ¹⁴. Women, especially widows, SC/ST, manual scavengers, and other vulnerable groups are given **priority** under PMAY-U ⁶.

Coverage & Progress: By mid-2024, PMAY-U had **sanctioned 1.80 crore** houses (urban areas) and completed ~0.84 crore ¹⁹. Major states with high sanction counts include Andhra Pradesh (~21.4L), UP (17.8L), Maharashtra (13.6L), Gujarat (10.05L) and others ²⁰. (These figures reflect collective state/ULB implementations under all PMAY-U verticals.)

PMAY–Gramin (PMAY–G) in Detail

Launch & Scope: Pradhan Mantri Awas Yojana–Gramin (rural) is the successor to Indira Awaas Yojana. It was launched on 20 Nov 2016 to provide affordable houses to the rural poor ². PMAY–G is implemented as a Centrally Sponsored Scheme (shared between Centre and State). It targets all houseless and households living in one-room (kutchha) dwellings in rural India. The scheme aims to cover all eligible rural households under 2011 Socio-Economic Caste Census (SECC), updated by field surveys.

Beneficiary Selection: Eligible families are identified via a rigorous 3-stage process (SECC 2011 list, Awaas+ 2018 household surveys, and Gram Sabha approval) ². Typically, an eligible household is one where members have no pucca house, or only have kutchha (mud/tented) dwellings. Preference is given to widows, single women, SC/ST, the disabled, and other deprived categories by policy. Each eligible rural family may receive one pucca house, subject to verification of land/beneficiary details.

Financial Assistance: Under PMAY–G, beneficiaries receive a fixed **financial assistance per house** (historically around ₹70–120 thousand, depending on region and year), paid in installments linked to house

construction stages. (The exact central grant and state share ratios vary: generally 60:40 Centre:State in plains, 90:10 in Himalayan/NE areas.) States/UTs may contribute additional funds, and are responsible for sanctioning and monitoring construction through Gram Panchayats.

Eligibility Criteria: Key eligibility rules for PMAY-G include:

- **Housing Status:** Household should have no pucca (permanent) house. Families with only kutcha structures or no shelter qualify. (Typically, no member can own a permanent house of size ≥ 20 sq.m.)
- **Selection Priority:** Must belong to SECC-rural identified poor families; priority to widows, single women, SC/ST, Adivasis, disabled, etc. (States often publish local guidelines reflecting these priorities.)
- **Documentation:** Aadhaar-based registration on the PMAY-G portal (AwaasSoft) is mandatory. Beneficiaries sign consent for Aadhaar authentication and data sharing to avoid duplicates with other schemes.
- **One House Rule:** Only one house per eligible family. If a household or any member already has received central/state housing aid, they are not eligible for another.
- **Land:** Beneficiary must own land or have legal possession of land for house construction. If landless, State may provide patta (land rights) to permit construction.

Coverage & Progress: The PMAY-G mission aims to cover **3.79 crore** rural houses by end-2024 ⁷. As of January 31, 2025, about 3.31 crore rural houses have been sanctioned and 2.69 crore completed ⁷, reaching a majority of the target. Under PMAY-G, each State/UT regularly reports progress, which can be tracked on the official dashboard (pmayg.nic.in).

Key Differences: PMAY-U vs PMAY-G

- **Target Population:** PMAY-U serves *urban* EWS/LIG/MIG households (including slum dwellers) ⁴; PMAY-G serves *rural* poor families (houseless/kutcha dwellers) ².
- **Eligibility Criteria:** PMAY-U is income-based (EWS \leq ₹3L, LIG ₹3–6L, MIG above), with emphasis on no house ownership ²¹ ³. PMAY-G does not use strict income bands; instead it targets poverty as per SECC surveys and similar “no house” status.
- **Benefit Type:** PMAY-U offers *subsidies* (interest relief on home loans, grants under some verticals). PMAY-G provides a *fixed grant* for house construction (with standard unit cost).
- **Implementing Ministry:** PMAY-U is run by MoHUA (urban), PMAY-G by MoRD (rural). States implement via Urban Local Bodies (ULBs) for PMAY-U and via Panchayati Raj (Gram Panchayats) for PMAY-G.
- **Funding Pattern:** Both are centrally assisted, but sharing differs. Typically, in PMAY-G the cost is shared Centre:State at 60:40 (90:10 in NE/Hilly) (similar to other rural schemes). For PMAY-U (2.0), Centre’s subsidy per house is fixed (e.g. ₹2.5L for EWS/LIG BLC/AHP), with mandatory state share: 100:0 for UT without legislature; 90:10 for NE/Himalayan/Delhi/J&K/Puducherry; 60:40 for other states ²². (States may also add extra support to help beneficiaries.)
- **Components & Flexibility:** PMAY-U has multiple vertically structured schemes (CLSS, ISSR, AHP, ARHC, etc.), while PMAY-G primarily provides individual house grants. Urban scheme has room for private sector partnerships (AHP) and rental housing (ARHC), whereas rural focuses on one-house-per-poor-family.

State-Specific Variations

While PMAY guidelines set national norms, States/UTs may adapt implementation details within that framework. For example:

- **Income Criteria:** States can propose modified income ceilings within guidelines. In 2023 Maharashtra secured a Centre approval to double the EWS income limit from ₹3L to ₹6L (for its Affordable Housing in Partnership projects in the Mumbai region), thereby expanding eligibility ²³. (Similar adjustments may occur in other high-cost cities.)
- **Local Priorities:** Some states explicitly reserve houses for identified vulnerable communities (e.g. ensuring quotas for SC/ST, disabled, war widows beyond central guidelines). Others integrate PMAY with state welfare schemes (top-up funds, additional subsidies).
- **Pace of Implementation:** States reach targets at different rates. For instance, some states (like Tamil Nadu) completed near all allotted rural houses by 2022, while others are still progressing. These variations reflect differences in local outreach, land availability and administrative capacity.

Example: Under PMAY-U, Maharashtra's initiative (doubling EWS limit) illustrates how state requests can alter scheme parameters ²³. Under PMAY-G, states often hold Gram Sabha meetings to vet beneficiaries, so the speed and stringency of selection can vary by district. Official State PMAY web portals provide local details (e.g. pmay-urban.gov.in for Urban, pmayg.nic.in for Gramin). _

Eligibility FAQs (Urban & Rural)

Q: Who can apply under PMAY-U?

A: Any Indian citizen (or HUF) in urban areas meeting these criteria: (1) family income falls in EWS/LIG/MIG category (formerly EWS ≤ ₹3L, LIG ₹3-6L, MIG-I ₹6-12L, MIG-II ₹12-18L per annum ²¹ ¹⁵); (2) family does not own a pucca house anywhere in India ³; (3) the applicant has not benefited from any previous govt housing scheme ¹¹; (4) all required IDs (Aadhaar, etc.) and documents are in order. Public sector or private sector employees can apply as long as they meet income and other criteria. (In the latest PMAY-U 2.0 (2024), the MIG category was limited to annual income ≤ ₹9 lakh ¹⁷.)

Q: Who is eligible under PMAY-G?

A: Rural households identified in SECC as houseless or living in kutcha dwellings qualify, subject to no member owning a pucca house. Applicants must register on the PMAY-G portal (AwaasSoft) and complete Aadhaar-based verification. Special priority is given to widows, single women, SC/ST, disabled and other deprived groups. Only one household member (generally head of family) needs to apply, and the family must not have already received any central housing assistance.

Q: What counts as a 'pucca house' that disqualifies me?

A: A pucca house is an all-weather permanent structure made of stone, brick, cement, concrete or framed with walls and roof. If any family member owns such a house (anywhere in India), the family is ineligible for PMAY ³. Kutcha houses (mud, thatch, temporary) do not disqualify; in fact, owning only kutcha/single-room structures is typically required for eligibility.

Q: Can a married couple get two houses?

A: No. Under PMAY-U, a married couple (husband and wife) together count as one beneficiary family ¹³ . Even if they apply separately, only one subsidy/benefit is allowed per family. In joint property ownership, both spouses can be co-applicants for the same house, but they will receive one house only ¹³ . Similarly, under PMAY-G, each rural household is entitled to one house grant.

Q: I am an unmarried adult living alone. Can I apply?

A: Yes. PMAY guidelines allow any **adult earning member** (regardless of marital status) to be treated as a separate beneficiary household ¹² , provided he/she meets all criteria and has no other pucca home. For example, an unmarried individual or widowed/divorced person heading a household can apply independently if income and ownership rules are satisfied. (Widows and single women are also given explicit preference under the schemes ⁶ .)

Q: What documents are needed?

A: Common requirements include proof of identity (Aadhaar, voter ID, PAN, passport, etc. – Aadhaar is mandatory), proof of residence/address, income certificate (self-declaration/affidavit), caste/minority certificate (if applicable), marriage certificate (for married applicants), and an affidavit declaring no pucca house ownership. Applicants must also submit bank account details (for subsidy transfer) and sanctioned loan documents (for CLSS). (Exact document lists may vary by state/ULB; see official PMAY portals for forms.)

Q: How do I apply and check status?

A: PMAY applications are processed online: individuals can apply through the **PMAY MIS portal** (<https://pmaymis.gov.in>) or respective PMAY-U/PMAY-G web portals ²⁴ . For PMAY-U, contact your city/ULB's PMAY cell or use the CLSS Awas portal (<https://pmay-urban.gov.in>). For PMAY-G, register on <https://pmayg.nic.in> (AwaasSoft). After applying, status can be tracked via the MIS portal (using Aadhaar or application ID) or by calling the PMAY helplines (e.g. 1800-11-6163 for Urban, 1800-11-6446 for Gramin). The portal provides stage-wise updates (sanction, fund release, construction).

Q: What benefits or subsidy do I get?

A: Under PMAY-U (urban), eligible EWS/LIG/MIG applicants get an **interest subsidy** on their home loan: 6.5% for EWS/LIG, 4% for MIG-I (6–12L), 3% for MIG-II (12–18L) ¹⁵ . This subsidy (capped on loan principal) effectively lowers EMIs. Additionally, PMAY-U offers grants under BLC/AHP and slum rehab schemes (e.g. ₹1.5 lakh central subsidy per AHP unit). Under PMAY-G (rural), beneficiaries receive a **one-time grant** (around ₹70,000–120,000 depending on region) for house construction, released in phases. The funds are directly transferred to the beneficiary's bank account after each construction milestone (foundation, wall, roof).

Q: Is PMAY still active beyond 2022?

A: Yes. Recognizing ongoing housing needs, the government extended PMAY. In June 2024 the Cabinet approved **PMAY-U 2.0** to cover *additional* urban families (targeting 1 crore more houses) with a fresh investment of ₹10 lakh crore ⁵ . PMAY-G continues through 2024–25 to meet rural targets ⁷ . (The earlier “Housing for All by 2022” timeline has been broadened; subsidy rates and categories have been updated in PMAY-U 2.0 – e.g. MIG now up to ₹9L ¹⁷ .)

Q: Where can I find official information?

A: Official scheme details and applications are on government websites. Key portals include: Ministry of

Housing & Urban Affairs (MoHUA) site (<https://mohua.gov.in>); the **PMAY-Urban portal** (<https://pmay-urban.gov.in>); the **PMAY-Gramin portal** (<https://pmayg.nic.in>); and the unified PMAY MIS (<https://pmaymis.gov.in>) for tracking applications. These sites host guidelines, beneficiary lists, and contact info. Most States/UTs also have PMAY-specific pages with local rules.

Example Scenarios (Edge Cases)

- **Widow as applicant:** A widow with two minor children in an urban area has no other pucca home. She qualifies as an independent beneficiary (one-family) and would receive priority under PMAY-U ⁶. She must still meet income criteria (e.g. $\leq ₹3L$ for EWS) and provide required documents. Under PMAY-G, the same family in a village would similarly qualify for a rural house, with priority as single-woman-headed household.
- **Unmarried adult:** A 30-year-old unmarried man living alone in a kutchra house applies under PMAY-U. Since an adult can form a separate family ¹², he is eligible as long as his income is within EWS/LIG/MIG limits and he has no pucca house. He would fill the application with his own details and Aadhaar. Under PMAY-G, the equivalent rural individual would likewise qualify if identified in SECC as a houseless (often unlikely unless family conditions are included).
- **Joint ownership:** A married couple jointly takes a home loan. They can apply together, but are treated as one beneficiary family ¹³, so they receive a single house subsidy. If one spouse applies alone (say, wife), only one house will be sanctioned. Either way, the family gets one unit – joint ownership does not entitle them to two benefits.
- **Urban migrant with a rural house:** Suppose a man from a village migrates to the city for work. His family in the village owns a small cement house. Under PMAY-U, he cannot claim a city-house subsidy, because *any* pucca house in India disqualifies the family ³. In effect, urban migrants who own rural pucca homes are ineligible for PMAY-U. (However, they may have been covered by PMAY-G in their village.)
- **Family with existing small home:** A family lives in a one-room brick house without toilet in a town. This dwelling is pucca but lacking amenities. Unfortunately, since it's pucca, the family is ineligible for PMAY-U (the rule is strict about any pucca ownership ³). This illustrates that eligibility is binary on pucca status. If they had only a kutchra house, they would qualify under EWS.
- **Divorced or single woman head:** A divorced woman earns ₹4 lakh/year and has two children. She has no pucca house. She falls in LIG category (₹3–6L) under PMAY-U. Her status as female head gives priority ⁶. If she were in a village, she would also qualify under PMAY-G (as an identified poor household with no house).

Official Resources

- **Ministry of Housing & Urban Affairs (MoHUA)** – official guidelines and updates on “Housing for All”: mohua.gov.in ²⁵ ¹.

- **PMAY–Urban Portal** – Scheme details, CLSS tracker, application dashboard: pmay-urban.gov.in ¹⁹ ²⁶ .
- **PMAY–Gramin Portal (AwaasSoft)** – Rural scheme implementation, beneficiary lists, progress dashboard: pmayg.nic.in ² .
- **PMAY MIS (PMAY Online)** – Centralized application/status tracking for both Urban and Gramin: pmaymis.gov.in ²⁴ .

These official portals and associated policy documents (press releases, guidelines) provide the most current scheme rules, FAQs, state-specific updates, and procedural forms. All eligibility and benefit details above are drawn from such official sources ³ ¹⁵ ⁶ ²³ .

¹ ³ ⁴ ⁹ ¹⁰ ¹⁹ ²⁰ **Press Note Details: Press Information Bureau**

<https://www.pib.gov.in/PressNoteDetails.aspx?NoteId=151903&ModuleId=3>

² ⁷ **Factsheet Details:**

<https://www.pib.gov.in/FactsheetDetails.aspx?Id=149112>

⁵ ¹⁷ ²² **Press Release:Press Information Bureau**

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=2043927>

⁶ ⁸ ¹⁴ ¹⁸ ²¹ ²⁵ ²⁶ **mohua.gov.in**

https://mohua.gov.in/upload/uploadfiles/files/5CLSS_EWS_LIG_English_Guidelines_wb.pdf

¹¹ ¹² ¹³ ¹⁵ ¹⁶ **mohua.gov.in**

<https://mohua.gov.in/upload/uploadfiles/files/4CLSS-MIG-Guidelines.pdf>

²³ **EWS income slab for Pradhan Mantri housing scheme doubled to Rs 6 lakh | Mumbai News - Times of India**

<https://timesofindia.indiatimes.com/city/mumbai/ews-income-slab-for-pradhan-mantri-housing-scheme-doubled-to-rs-6-lakh/articleshow/101835346.cms>

²⁴ **PMAY Eligibility Criteria: Check Your Eligibility for Pradhan Mantri Awas Yojana**

<https://www.magicbricks.com/blog/pradhan-mantri-awas-yojana-eligibility/114586.html>