

Pradhan Mantri Awas Yojana – Urban (PMAY-U)

Application Process

Overview of PMAY-U

Pradhan Mantri Awas Yojana – Urban (PMAY-U) is a centrally sponsored mission (“Housing for All – Urban”) launched on 25 June 2015 by the Ministry of Housing & Urban Affairs (MoHUA) ¹. The scheme aims to provide pucca houses to eligible urban poor, including slum dwellers, in the Economically Weaker Section (EWS), Low-Income Group (LIG) and Middle-Income Group (MIG) categories ¹. PMAY-U comprises four key verticals: (1) **Beneficiary-Led Construction (BLC)** – individual house construction/enhancement (central assistance ₹1.5 lakh for EWS) ²; (2) **Affordable Housing in Partnership (AHP)** – construction of EWS houses by public/private partnerships (central assistance ₹1.5 lakh per EWS unit) ³; (3) **In-Situ Slum Redevelopment (ISSR)** – redevelopment of existing slums (grant ₹1 lakh per house for eligible slum dwellers) ⁴; and (4) **Credit Linked Subsidy Scheme (CLSS)** – interest subsidy on home loans (6.5%, 4%, 3% for EWS/LIG, MIG-I, MIG-II) ⁵. (An **Affordable Rental Housing Complex (ARHC)** sub-scheme for urban migrants is also under PMAY-U, offering rental housing through government partnerships, though the application process is similar to other verticals.) The original mission period up to 31 March 2022 has been extended to 31 December 2025 for completion of already-sanctioned houses ¹, without change in funding patterns or methodology. Thus, applications under PMAY-U (including PMAY-U 2.0) continue through the extended deadline for existing projects.

Eligibility Criteria by Income Group

Eligible families must fall into one of the designated income categories **and** meet general eligibility conditions. The annual household income limits for each group are ⁶ ⁷:

- **EWS:** up to ₹3,00,000 (annual) ⁶ (eligible carpet area up to 30 m² ⁷).
- **LIG:** ₹3,00,001–6,00,000 ⁶ (carpet area up to 60 m² ⁷).
- **MIG-I:** ₹6,00,001–12,00,000 ⁶ (carpet area up to 160 m² ⁷).
- **MIG-II:** ₹12,00,001–18,00,000 ⁶ (carpet area up to 200 m² ⁷).

In addition to the income criterion, **all** applicants must satisfy the following conditions: the beneficiary family comprises husband, wife and unmarried children; no member of the family must own a pucca (all-weather) house anywhere in India ⁸; the family must reside in a town covered by PMAY-U; and the family must not have previously benefited from any other central housing assistance scheme ⁹ ⁸. (States may specify additional documentation, but these are the central guidelines.)

CLSS Subsidy Details

Under the CLSS component, interest subsidy is provided on housing loans to eligible beneficiaries. The subsidy rates and loan limits are as follows ⁵ ¹⁰ :

- **EWS/LIG:** 6.50% interest subsidy on loan amounts up to ₹6 lakh ⁵ .
- **MIG-I:** 4.00% interest subsidy on loan amounts up to ₹9 lakh ⁵ .
- **MIG-II:** 3.00% interest subsidy on loan amounts up to ₹12 lakh ⁵ .

The interest subsidy (net present value of interest savings) is credited upfront to the borrower's loan account by the lending institution ¹⁰ , thereby reducing the effective loan and EMI burden. Note that CLSS benefits apply only to loans sanctioned within the scheme's approved period: for EWS/LIG up to 31 March 2022 and for MIG-I/II up to 31 March 2021 ¹¹ ¹² . Loans beyond the specified limits do not receive subsidy (the excess is at regular interest rates) ¹⁰ .

Application Process

Online Application

Eligible applicants are strongly encouraged to apply **online** via the official PMAY-Urbans MIS portal. The steps are ¹³ ¹⁴ : 1. **Visit the PMAY-Urbans Portal:** Go to <https://pmaymis.gov.in> (Housing for All Dashboard) and select the **"Citizen Assessment"** menu ¹³ .

2. **Select Category:** Choose the appropriate assessment option: "For Slum Dwellers" (if applying under ISSR) or "Benefits under Other Three Components" (BLC/AHP/CLSS) ¹⁵ .

3. **Aadhaar Verification:** Enter the applicant's Aadhaar number (or Aadhaar Enrolment ID) to authenticate and generate the application form ¹⁶ .

4. **Fill Application Form:** Complete all mandatory fields in the form, including personal details (name, contact, family members), income, employment, bank account and property information. Upload scanned copies of the required documents (as listed below) when prompted ¹⁶ .

5. **Submit Application:** At the end of the form, click **"Save"**, enter the CAPTCHA, and submit the application ¹⁴ . The system will generate a unique **Assessment ID** for reference; applicants should print or save the acknowledgement for future tracking ¹⁴ .

Offline Application

Applicants who cannot apply online may submit a physical application. This is done through authorized outlets ¹⁷ : obtain the PMAY-U application form (printed or downloadable) from a nearby **Common Service Centre (CSC)** or designated bank branch. Fill in the form, attach the required documents, and pay the nominal processing fee (as prescribed by the State/UT) ¹⁷ . The CSC or bank staff will enter the data on the PMAY portal on the applicant's behalf. (No private agent is authorized to collect fees; only official CSCs/banks are permitted ¹⁸ .) Keep the submitted form receipt and any reference number provided.

Required Documents

Applicants must furnish self-attested copies of documents as proof of identity, residence, income, category, and other eligibility. The typical checklist ¹⁹ ²⁰ includes, but is not limited to: - **Aadhaar Proof:** Aadhaar

number (or Aadhaar Enrolment ID) of applicant and family members.

- **Income Proof:** Self-declaration or affidavit of annual income; for salaried applicants, recent salary slips or Form-16/IT returns.

- **Identity & Address Proof:** Any government-issued photo ID with address (e.g. voter ID, driving license, passport, PAN card, etc.).

- **Category Certificates:** EWS/LIG/MIG certificate (as per income category) and proof of minority status if applicable.

- **Bank Details:** Bank account number, bank name, branch and IFSC; bank passbook or statement (Aadhaar-linked).

- **Property Documents:** Land documents or building plan (if construction) and a sworn affidavit stating that no pucca house is owned by the applicant/family and that the proposed house is being constructed/enhanced under PMAY-U ²⁰ .

(States/UTs may require additional documents or format-specific affidavits; applicants should verify with local authorities or the PMAY-U portal instructions.)

Tracking Application Status

After submission, applicants can track the status of their PMAY-U application online. The MIS portal provides a **“Track Your Assessment Status”** feature under the “Citizen Assessment” menu ²¹ . There are two ways to retrieve status:

- **By Assessment ID:** Select the option **“By Assessment ID”**, then enter the unique Assessment ID (obtained after form submission) and the registered mobile number. Click **Submit** to view the current status of the application ²² .
- **By Personal Details:** Alternatively, choose **“By Name, Father’s Name & Mobile No”**. Provide the applicant’s name, father’s name, state, district, city and mobile number as recorded in the application. Upon submission, the portal will display the status ²² ²³ .

The status page will indicate whether the application is “Under Processing”, “Approved”, “Forwarded”, etc., and will list any next steps (e.g. verification, fund disbursement). Applicants should regularly check this portal or contact the nodal agency for updates.

Important Official Links

- **PMAY-Urban MIS Portal:** <https://pmaymis.gov.in> – Official e-application and tracking portal for Housing-for-All (Urban).
- **PMAY-Urban Mission Website:** <https://pmay-urban.gov.in> – MoHUA portal with guidelines, progress data and city coverage.
- **City-wise Coverage Checker:** <https://pmay-urban.gov.in/pmayprogress> – Tool to verify if your city/town is covered under PMAY-U.
- **CLSS Awas Portal (CLAP):** <https://pmayuclap.gov.in> – Portal for banks/CNAs to process and monitor CLSS subsidies (for reference).
- **PMAY (Urban) Mobile App:** Available on UMANG/Google Play – provides eligibility check and service links.

Applicants should rely only on these official portals for information and application; beware of any third-party schemes or unauthorized agents.

Latest Updates and Deadlines

- **Mission Extension:** The Cabinet has extended the PMAY–Urban mission timeline to **31 December 2025** ¹. This means states/UTs have until that date to complete and disburse central assistance for houses sanctioned up to 31 March 2022 under PMAY–U. (No additional houses beyond the original targets are being sanctioned during the extension period.)
- **CLSS Validity:** Note that the CLSS interest subsidy is available only for loans sanctioned within the scheme's validity. For EWS/LIG beneficiaries, CLSS schemes remained open until 31 March 2022 ¹¹; for MIG-I/II beneficiaries, until 31 March 2021 ¹². (Loans sanctioned after these dates do *not* carry CLSS benefits.)
- **Target Houses:** Under PMAY–U (including the extended period), the focus is on completing the remaining 122.69 lakh houses already sanctioned (across all urban verticals) ²⁴.
- **Other Updates:** Prospective applicants should stay informed of any state-specific deadlines, updates to documentation requirements, or new initiatives (e.g. PMAY–U 2.0 launched in late 2024 for additional households) by regularly visiting the official PMAY–U website and MoHUA notifications.

All information above is drawn from official PMAY–U guidelines and portals ¹ ¹³ ⁵ ¹⁷. Applicants are advised to verify any procedural changes on the PMAY MIS portal or through municipal/ULb offices.

Sources: Official MoHUA PMAY (Urban) mission documents and portals ¹ ¹³ ⁵ ¹⁰ ¹⁷ ²² ²³.

¹ ² ³ ⁴ ⁵ ⁸ ¹¹ ¹² PMAY (U)

<https://pmay-urban.gov.in/about>

⁶ ⁷ ⁹ ¹³ ¹⁴ ¹⁵ ¹⁶ ¹⁸ ¹⁹ ²⁰ Pradhan Mantri Awas Yojana - Urban

<https://www.myscheme.gov.in/schemes/pmay-u>

¹⁰ pmay-urban.gov.in

<https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U.pdf>

¹⁷ Govt extends PMAY-U completion deadline to Dec 31, 2025; know who is eligible and how to claim benefits - The Economic Times

<https://economictimes.indiatimes.com/wealth/save/govt-extends-pmay-u-completion-deadline-to-31-dec-2025-know-who-is-eligible-and-how-to-claim-benefits/articleshow/121263517.cms?from=mdr>

²¹ ²² ²³ ²⁴ Pradhan Mantri Awas Yojana Application Status, Check PMAY Status

<https://www.paisabazaar.com/home-loan/pradhan-mantri-awas-yojana-application-status/>