

No. N-11011/111/2019-HFA-IV-UD (FTS-9081341)

Government of India

Ministry of Housing and Urban Affairs

(HFA-V Division)

Room No. 3, Technical Cell, Gate No.7,
Nirman Bhawan, New Delhi-110011

Dated 21.01.2021

To,

1. Chief Secretaries of all States/UTs
2. Principal Secretaries/Secretaries (Housing/Urban Development Department) of all States/UTs
3. Mission Directors of PMAY-U of all States/UTs

**Subject: Forwarding of Updated Scheme Guidelines of Pradhan Mantri Awas Yojana -
Housing for All (Urban) Mission - reg.**

Sir/Madam,

I am directed to refer to this Ministry's Communication No. N-11026/06/2014-PPG/FTS-11733 dated 26th June, 2015 intimating launch of Pradhan Mantri Awas Yojana (PMAY) - Housing for All (HFA) (Urban) Mission and circulating therewith Scheme Guidelines of PMAY - HFA (Urban) Mission. Some amendments made in the Guidelines were subsequently circulated by this Ministry from time to time.

2. In view of the above, updated Scheme Guidelines of PMAY - HFA (Urban) Mission is hereby circulated.
3. This issues with the approval of competent authority.

Yours faithfully,



(B.K. Mandal)

Under Secretary to the Govt. of India

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Encl: As above.

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(B.K. Mandal)
Under Secretary to the Govt. of India



Pradhan Mantri Awas Yojana (Urban)

Housing for All Mission

Scheme Guidelines

January, 2021



Ministry of Housing & Urban Affairs
Government of India



Pradhan Mantri Awas Yojana (Urban)

Housing for All Mission

Scheme Guidelines

January, 2021



**Ministry of Housing & Urban Affairs
Government of India**



Preface

Hon'ble President of India, in his address to the Joint Session of Parliament on 9th June, 2014 had announced “By the time the Nation completes 75 years of its Independence, every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access.”

Hon'ble Prime Minister envisioned Housing for All by 2022 when the Nation completes 75 years of its Independence. In order to achieve this objective, Central Government has launched a comprehensive Mission “Pradhan Mantri Awas Yojana (Urban) – Housing for All Mission”.

The Mission seeks to address the affordable housing requirement in urban areas through following programme verticals:

- Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource
- Promotion of Affordable Housing through Credit Linked Subsidy
- Affordable Housing in Partnership with Public & Private sectors
- Subsidy for Beneficiary-Led individual house construction /enhancement.

After the launch of Mission in June 2015, various amendments have been made in the Scheme Guidelines from time to time as per the requirement of the Mission. All such amendments have been incorporated in the present edition of the Guidelines. The Guidelines should be read in conjunction with other operational directions and norms issued under the Mission from time to time.

* All the amendments incorporated has been linked with footnotes in respective pages.



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Definitions for the purpose of the Mission

Affordable Housing Project	Housing projects where 35% of the houses are constructed for EWS category
Beneficiary	<p>A beneficiary family will comprise husband, wife and unmarried [sons and/ or unmarried daughters.]</p> <p>The beneficiary family 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.</p> <p>[An adult earning member (irrespective of marital status) can be treated as a separate household;</p> <p>Provided that he /she does not own a pucca house (an all weather dwelling unit) in his /her name in any part of India.</p> <p>Provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme.]¹</p> <p>[Further, such person with pucca house having built-up area less than 21 sq.m may be included for enhancement of existing dwelling units upto 30 sq.m. However, if enhancement is not possible on account of lack of availability of land/ space or any other reason, she/ he may get a house under PMAY(U) elsewhere.]²</p>
Carpet Area	<p>[The net usable floor area of an apartment, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but includes the area covered by the internal partition walls of the apartment.</p> <p>Explanation - For the purpose of this definition, the expression “exclusive balcony or verandah area” means the area of the balcony or verandah, as the case may be, which is appurtenant to the net usable floor area of an apartment, meant for the exclusive use of the allottee; and “exclusive open terrace area” means the area of open terrace which is appurtenant to the net usable floor area of an apartment, meant for the exclusive use of the allottee.]¹</p>
CLSS Awas Portal (CLAP)	CLSS Awas Portal (CLAP) is a web-based platform designed, developed and implemented by the Mission. CLAP software works in tandem on real time basis with UIDAI for Aadhaar validation. CLAP also communicates with the PMAY(U) MIS System to provide advance information on a potential beneficiary being processed by PMAY(U). Dashboard and report have also been introduced in CLAP software in order to monitor the progress of CLSS vertical by various stakeholders.
Central Nodal Agencies (CNAs)	Nodal Agencies identified by Ministry for the purposes of implementation of Credit Linked Subsidy component of the Mission.
Economically Weaker Section (EWS)	EWS households are defined as households having an annual income up to Rs. 3,00,000 (Rupees Three Lakh). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with the Ministry.

¹ Amended vide No. N-II027/19/2015-HFA-I/FTS-12985 dated 27.06.2017
Amendment in definition of beneficiary family in all verticals of the Mission w.e.f 01.01.2017 vide No. N-II011 /28/2017-HFA-IV-UD/E-9034371 dated 15.03.2018

² Amended vide No. II011/478/2017-HFA-IV/E-9021400 dated 05.01.2019



EWS House	An all-weather single unit or a unit in a multi-storied super structure having carpet area of upto 30 sq.m. with adequate basic civic services and infrastructure services like toilet, water, electricity etc. States/UTs can determine the area of EWS as per their local needs with information to the Ministry.
“Floor Area Ratio” (FAR)/FSI	The quotient obtained by dividing the total covered area (plinth area) on all the floors by the area of the plot: $\text{FAR} = \frac{\text{Total covered area on all the floors} \times 100}{\text{Plot area}}$ If States/Cities have some variations in this definition, State/City definitions will be accepted under the Mission.
Implementing Agencies (IAs)	Implementing Agencies are agencies such as Urban Local Bodies, Development Authorities, Housing Boards etc. which are selected by State Government/ State Level Sanctioning and Monitoring Committee (SLSMC) for implementing Pradhan Mantri Awas Yojana (Urban) – Housing for All Mission.
Low Income Group (LIG)	LIG households are defined as households having an annual income from Rs.3,00,001 (Rupees Three Lakhs One) up to Rs.6,00,000 (Rupees Six Lakhs). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with MoHUA.
Middle Income Group (MIG) ³	Middle Income Group – MIG - I households are defined as households having an annual income from Rs.6,00,001 (Rupees Six Lakh One) up to Rs.12,00,000 (Rupees Twelve Lakh). MIG - II households are defined as households having an annual income from Rs.12,00,001 (Rupees Twelve Lakh One) up to Rs.18,00,000 (Rupees Eighteen Lakh).
Primary Lending Institutions (PLIs)	Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks (RRBs), State Cooperative Banks, Urban Cooperative Banks [Small Financial Banks, Non-Banking Financial Company- Micro Finance Institutions' (NBFC-MFIs)] ⁴ or any other institutions as may be identified by the Ministry.
Slum	A compact area of at least 300 population or about 60-70 households of poorly built congested tenements, in unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.
State Level Nodal Agencies (SLNAs)	Nodal Agency designated by the State/UT Governments for implementing the Mission.
Transfer of Development Rights (TDR)	TDR means making available certain amount of additional built up area in lieu of the area relinquished or surrendered by the owner of the land, so that he can use extra built up area himself in some other land.

³ As per Operational Guidelines-Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG-I and MIG-II) w.e.f. 01.01.2017 upto 31.03.2021

⁴ Amended vide No. I-I1016/15/2016-HFA-4 (eoffice no. 3017120) dated 11.03.2017

Abbreviations

A&OE	Administrative and Other Expenses	LIG	Low Income Group
AHP	Affordable Housing in Partnership	MD	Mission Directorate
AIP	Annual Implementation Plan	MIG	Middle Income Group
AMRUT	Atal Mission for Rejuvenation and Urban Transformation (AMRUT)	MoA	Memorandum of Agreement
BMTPC	Building Materials & Technology Promotion Council	MoHUA	Ministry of Housing and Urban Affairs
CDP	City Development Plan	MoU	Memorandum of Understanding
CLSS	Credit Linked Subsidy Scheme	NA	Non Agricultural (NA)
CLAP	CLSS Awas Portal	NBC	National Building Code
CNA	Central Nodal Agencies	NHB	National Housing Bank
CPHEEO	Central Public Health and Environmental Engineering Organisation	NOC	No Objection Certificate
CSMC	Central Sanctioning and Monitoring Committee	NPV	Net Present Value
DIPP	Department of Industrial Policy and Promotion	PLI	Primary Lending Institution
DPR	Detailed Project Report	PMAY(G)	Pradhan Mantri Awas Yojana (Gramin)
EMI	Equated Monthly Instalment	PMAY(U) - HFA	Pradhan Mantri Awas Yojana (Urban) – Housing for All
EWS	Economically Weaker Section	RWA	Resident Welfare Association
FAR	Floor Area Ratio	SBM	Swachh Bharat Mission
FSI	Floor Space Index	SBI	State Bank of India
HFA	Housing for All	SECC	Socio Economic and Caste Census
HFCs	Housing Finance Companies	SFCPoA	Slum Free City Plan of Action
HFAPoA	Housing for All Plan of Action	SLAC	State Level Appraisal Committee
HUA	Housing and Urban Affairs	SLNA	State Level Nodal Agency
HUDCO	Housing and Urban Development Corporation	SLSMC	State Level Sanctioning and Monitoring Committee
IEC	Information Education & Communication	TDR	Transfer of Development Rights
IFD	Integrated Finance Division	TPQMA	Third Party Quality Monitoring Agency
IIT	Indian Institute of Technology	TSM	Technology Sub-Mission
IS	Indian Standard	ULB	Urban Local Body
		UT	Union Territory



I. Scope and Duration

I.1 “Pradhan Mantri Awas Yojana (Urban)– Housing for All” Mission for urban area will be implemented during 2015-2022 and this Mission will provide Central Assistance to implementing agencies through States and UTs for providing houses to all eligible families/ beneficiaries by 2022.

I.2 The Mission will be implemented as Centrally Sponsored Scheme (CSS) except for the component of Credit Linked Subsidy which will be implemented as a Central Sector Scheme.

I.3 A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family 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. [...]!
 [An adult earning member (irrespective of marital status) can be treated as a separate household; Provided that he /she does not own a pucca (an all-weather dwelling unit) house in his / her name in any part of India.

Provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme.]¹

[Further, such person with pucca house having built-up area less than 21 sq.m may be included for enhancement of existing dwelling units upto 30 sq.m. However, if enhancement is not possible on account of lack of availability of land/ space or any other reason, she/ he may get a house under PMAY(U) elsewhere.]²

I.4 States/UTs, at their discretion, may decide a cut-off date on which beneficiaries need to be a resident of that urban area for being eligible to take benefits under the scheme.

I.5 The Mission with all its components has become effective from the date 17.06.2015 and will be implemented upto 31.03.2022.

I.6 The scope of Credit Linked Subsidy Scheme (CLSS) for EWS/LIG component was extended to provide housing subsidy to MIG category. CLSS for Middle Income Group (CLSS for MIG-I and MIG-II) has been launched and made operational w.e.f. 01.01.2017. The scheme approved, initially, for one year in 2017, has been extended upto [31.03.2021]³.

2. Coverage

2.1 All the statutory towns as per Census 2011 and towns notified subsequently [including Notified Planning/ Development Areas shall be eligible for coverage in the Mission].⁴

[Areas falling within Notified Planning/ Development area under the jurisdiction of an Industrial Development Authority/ Special Area Development Authority/ Urban Development Authority or any such Authority under State legislation which is entrusted with the functions of urban planning and regulations shall also be included for the coverage under PMAY(U).

¹ Amended vide No. N-11027/19/2015-HFA-I/FTS-12985 dated 27.06.2017

² Amended vide No. 11011/478/2017-HFA-IV/E-9021400 dated 05.01.2019

³ Amended vide No. N-11016/15/2016-HFA-4(Pt.)/E.9029212 dated 15.05.2020

⁴ Amended vide No. N-11011/28/2017-HFA-IV/E-9034371 dated 12.01.2018 and 15.03.2018



Note 1: The MIS linkage between Department of Rural Development for PMAY(G) and Ministry of Housing and Urban Affairs for PMAY(U) would be done to avoid duplication of beneficiaries.

Note 2: The beneficiaries in the permanent wait list of PMAY (G) will have the flexibility for opting for a house under PMAY(G) or PMAY(U).

Note 3: The benefits of all existing and future rural schemes will not be denied to a beneficiary covered by the above definition solely on the grounds that she/he has availed a house under PMAY(U).]⁵

- 2.2 The Mission will support construction of houses upto 30 square meter carpet area with basic civic infrastructure. States/UTs will have flexibility in terms of determining the size of house and other facilities at the State/UT level in consultation with the Ministry but without any enhanced financial assistance from Central Government. Slum redevelopment projects and Affordable Housing projects in partnership should have basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. ULBs should ensure that individual houses under Credit Linked Subsidy and Beneficiary Led Construction should have provision for these basic civic services.

States/UTs shall endeavor to make suitable provision in the DPRs of AHP and ISSR Projects for the following:-

- (i) Provision of ramp and other facilities for barrier free access to ensure the accessibility of persons with disability (Divyangjan) as necessary under the provisions of Rights of Persons with Disabilities Act, 2016.
- (ii) Construction of Anganwadi Centres at the site of AHP and ISSR Projects, wherever required;
- (iii) Provision of Rain Water Harvesting system; and
- (iv) Solar Energy system, especially to meet the requirement of common facilities.

- 2.3 The minimum size of houses constructed under the Mission under each component should conform to the standards provided in National Building Code (NBC). If available area of land, however, does not permit building of such minimum size of houses as per NBC and if beneficiary consent is available for reduced size of house, a suitable decision on area may be taken by States/UTs with the approval of SLSMC. All houses built or expanded under the Mission should essentially have toilet facility.

- 2.4 The houses under the Mission should be designed and constructed to meet the requirements of structural safety against earthquake, flood, cyclone, landslides etc. conforming to the NBC and other relevant Bureau of Indian Standards (BIS) codes.

- 2.5 The houses constructed/ acquired with Central Assistance under the Mission 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.

The inclusion of name of female head of household shall be ensured by valid registered title/ ownership document(s).

⁵ Amended vide No. N-II1011/28/2017-HFA-IV/E-903437I dated 12.01.2018 and 15.03.2018



All eligible beneficiaries under all components of the scheme should have an Aadhaar/ Aadhaar Virtual ID which should be integrated with the details of beneficiaries. In case, any eligible beneficiary does not have an Aadhaar card/ Aadhaar Virtual ID, States/UTs should ensure that Aadhaar/ Aadhaar Virtual ID enrolment of such beneficiary is done on priority. For any exception in this regard due to unavoidable circumstances, the concerned State/UT may bring the same to the notice of MoHUA for consideration.

- 2.5.1 ‘To enable the applicant to avail benefits of PMAY (U), the inclusion of name of female member of the family in registered title deed/sale deed of the house acquired/purchased during the Mission period, should also be allowed at a later stage and State/UT should make provision for exemption of additional stamp duty and/or registration charges for such cases.’
- 2.5.2 ‘State/UT should either exempt or make suitable provision for nominal charges towards stamp duty and/or registration charges of title deed of EWS/LIG households under PMAY(U)’
- 2.6 State/UT Governments and Implementing Agencies should encourage the promoters of ISSR and AHP projects to enable the formation of associations of beneficiary residents like Resident Welfare Association (RWA), to take care of facilities and maintenance of houses being built under the mission, in line with the provisions of “Real Estate Regulation and Development Act (RERA), 2016” and other applicable State laws.

3. Implementation Methodology

The Mission will be implemented through four verticals giving option to beneficiaries, ULBs and State/UT Governments. These four verticals are as below:

“In situ” Slum Redevelopment	Affordable Housing through Credit Linked Subsidy	Affordable Housing in Partnership	Subsidy for Beneficiary-Led Individual house Construction or Enhancement
<ul style="list-style-type: none"> - Using land as a resource - With private participation - Extra FSI/TDR/FAR if required to make projects financially viable 	<p>A. Interest subsidy for EWS and LIG:</p> <ul style="list-style-type: none"> - EWS: Annual Household Income up to Rs.3,00,000 and house sizes upto 30 sq.m. - LIG: Annual Household Income from Rs.3,00,001 to Rs.6,00,000 and house sizes upto 60 sq.m <p>B. Interest subsidy for MIG:</p> <ul style="list-style-type: none"> - MIG I: Annual Household Income from Rs. 6,00,001 to Rs. 12,00,000 and house sizes upto 160 sq.m. - MIG II: Annual Household Income from Rs.12,00,001 and 18,00,000 and house sizes upto 200 sq.m. 	<ul style="list-style-type: none"> - With private sector or public sector including Parastatal agencies - Central Assistance per EWS house in affordable housing projects where 35% of constructed houses are for EWS category 	<ul style="list-style-type: none"> - For individuals of EWS category requiring individual house - State to prepare a separate project for such beneficiaries - No isolated/splintered beneficiary to be covered



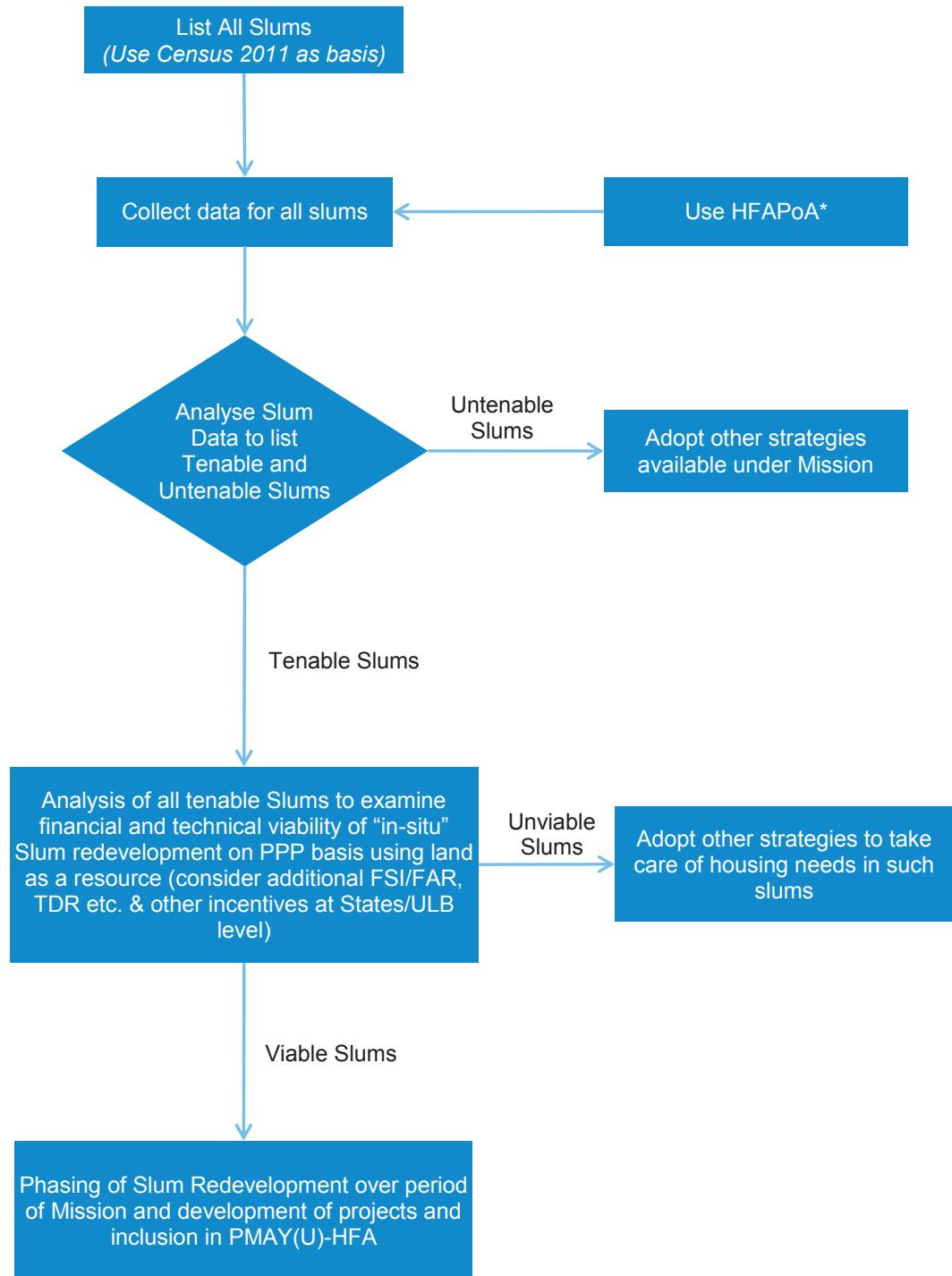
4. “In-situ” Slum Redevelopment using land as Resource

“In-situ” slum rehabilitation using land as a resource with private participation for providing houses to eligible slum dwellers is an important component of the Pradhan Mantri Awas Yojana (Urban) – Housing for All Mission. This approach aims to leverage the locked potential of the land under slums to provide houses to the eligible slum dwellers bringing them into the formal urban settlement.

- 4.1 Slums, whether on Central Government land/State Government land/ULB land, private land, should be taken up for “in-situ” redevelopment for providing houses to all eligible slum dwellers. Slums so redeveloped should compulsorily be de-notified.
- 4.2 Private partner for Slum Redevelopment would be selected through open transparent bidding process. State Governments/UTs and cities would, if required, provide additional Floor Area Ratio (FAR)/Floor Space Index (FSI)/Transferable Development Rights (TDR) for making slum redevelopment projects financially viable. Slum rehabilitation grant of Rs. one lakh per house, on an average, would be admissible for all houses built for eligible slum dwellers in all such projects. States/UTs will have the flexibility to deploy this Central Assistance for other slums being redeveloped for providing houses to eligible slum dwellers with private participation, except slums on private land. It means that States/UTs can utilise more than Rs. one lakh per house in some projects and less in other projects but within overall average of Rs. one lakh per house calculated across the State/UT.
- 4.3 The per house upper ceiling of Central Assistance, if any, for such slum redevelopment projects would be decided by the Ministry.
- 4.4 “In-situ” redevelopment of slums on private owned lands for providing houses to eligible slum dwellers can be incentivised by State Governments/UTs or ULBs by giving additional FSI/FAR or TDR to land owner as per its policy. Central Assistance cannot be used in such cases.
- 4.5 Beneficiary contribution in slum redevelopment project, if any, shall be decided and fixed by the State/ UT Governments.
- 4.6 Eligibility of the slum dwellers like cut-off date etc. will be decided by States/ UTs preferably through legislation.
- 4.7 States/ UTs may decide whether the houses constructed will be allotted on ownership rights or on renewable, mortgageable and inheritable leasehold rights. States/ UTs may impose suitable restrictions on transfer of houses constructed under this component.
- 4.8 Approach for slum rehabilitation with private partnership is outlined as below:
 - 4.8.1 As a first step, all tenable slums as identified in Housing for All Plan of Action (HFAPoA) of the city should be analysed with respect to their location, number of eligible slum dwellers in that slum (refer 4.6), area of the slum land, market potential of the land (land value as per ready reckoner can be used), FAR/ FSI available and density norms applicable to that piece of land etc.



Strategy for Slum Redevelopment using Land as a Resource (Ref. Para 4 of the guidelines)



* Where HFAPoA is not approved, use existing SFCPoA prepared under RAY.



- 4.8.2 On the basis of analysis of slums, the implementing authorities should decide whether a particular slum can be redeveloped with private participation or not using land as a resource and to provide houses to eligible slums dwellers. For making projects financially viable, in some cases, states and cities might have to provide additional FAR/ FSI or TDR and relax density and other planning norms. States/ UTs may also allow commercial usage for part of the land/ FAR as mixed usage of the land.
- 4.8.3 States/ UTs/ ULBs can also consider clubbing of nearby slums in clusters for in-situ redevelopment to make them financially and technically viable. Such cluster of slums can be considered as a single project.
- 4.8.4 A viable rehabilitation project would have two components i.e. “slum rehabilitation component” which provides housing along with basic civic infrastructure to eligible slum dwellers and a “free sale component” which will be available to developers for selling in the market so as to cross subsidize the project.
- 4.8.5 While formulating the project, the project planning and implementing authorities should also decide the area of slum land which should be given to the private developers. In some cases, the area of slum may be more than what is required for rehabilitating all eligible slum dwellers plus free sale component for cross subsidizing the project. In such cases, project planning authorities should give only the required slum land to private developers and remaining slum land should be utilised for rehabilitating slums dwellers living in other slums or for housing for other urban poor.
- 4.8.6 Slum dwellers through their association or other suitable means should be consulted while formulating redevelopment projects especially for the purpose of designing of slum rehabilitation component.
- 4.8.7 The private developers who will execute the slum redevelopment project should be selected through an open transparent bidding process. The eligibility criteria for prospective developers can be decided by States/ UTs and ULBs. The scope of work of the prospective developers should be to conceive and to execute the project as mandated by the implementing agency using its financial and technical resources. The project developers would also be responsible for providing transit accommodation to the eligible slum dwellers during the construction period.
- 4.8.8 All financial and non-financial incentives and concessions, if any, should be integrated in the project and declared ‘a priori’ in the bid document. These incentives and concessions should also include contribution from beneficiaries/slum dwellers, if any.
- 4.8.9 Sale of “free sale component” of project should be linked to the completion and transfer of slum rehabilitation component to the implementing agency/state.



Such stipulation should be clearly provided in the bid document to avoid any complications.

- 4.8.10 Slum rehabilitation projects should be handed over to implementing agency to make allotments to eligible slum dwellers through a transparent process. While making the allotment, families with physically handicapped persons and senior citizens should be given priority for allotment on ground floor or lower floors.
- 4.8.11 Open and transparent bidding for the slum redevelopment project may result either into a positive premium or negative premium. In case of positive premium, the developer who offers the highest positive premium while satisfying all other conditions should be selected. In case of negative premium, the implementing authority/ agency may select the bidder proposing lowest negative premium. Funds required to make the project viable can be made available either from slum rehabilitation grant of Central Government or own fund of States and ULBs as well as positive premium received from other projects. Any private participation, that demands substantial grants from Government, may not be encouraged. Slums can either be taken up later for development or Kutcha/ unserviceable houses in such slums can be taken up under other components of the Mission.
- 4.8.12 State Project planning and implementing authorities, ULBs should have a single project account for slum redevelopment project where positive premium, slum rehabilitation grant from Central Government, funds from State Government or any other source is to be credited and used for financing all slum redevelopment projects with negative premium. Such accounts can be opened city-wise.
- 4.8.13 Slum rehabilitation projects would require various approvals from different agencies as per prevailing rules and procedures in the concerned States/ UTs. Project development may also require changes in various development control rules. To facilitate such changes and for faster formulation and approval of projects, it is suggested that a single authority should be constituted with the responsibility to change planning and other norms and also for according approval to projects.

5. Credit-Linked Subsidy Scheme (CLSS)

The Mission, in order to expand institutional credit flow to the affordable housing sector will implement Credit Linked Subsidy component as a demand driven intervention. Credit linked Subsidy will be provided on home loans taken by eligible beneficiaries of Economically Weaker Section (EWS)/Low-Income Group (LIG) and Middle-Income Group (MIG) for acquisition of houses by purchase/ re-purchase/ construction of houses. This benefit will also be available to EWS/LIG for incremental housing. CLSS for MIG was made operational w.e.f. 01.01.2017, initially for one year and has been extended upto 31.03.2021.

- 5.1 Beneficiaries of EWS/LIG, MIG - I & MIG-II seeking housing loans for acquisition of houses from PLIs [Banks, HFCs, Non-Banking Financial Companies (NBFCs) and other such institutions]



would be eligible for an interest subsidy at the rate of 6.5%, 4% and 3% respectively for a tenure of 20 years⁶ or during tenure of loan, whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%. The CLSS scheme details are summarized in the Table below:

Table: CLSS Scheme Details

Particulars	EWS	LIG	MIG-I	MIG-II
Scheme Duration	17.06.15 to 31.03.22		01.01.17 to 31.03.21	
Household Income (Rs. p.a)	Upto 3,00,000/-	3,00,001/- to 6,00,000/-	6,00,001/- to 12,00,000/-	12,00,001/- to 18,00,000/-
Interest Subsidy (% p.a.)		6.5%	4.0%	3.0%
Maximum loan tenure (in years)			20 Years	
Eligible Housing Loan Amount for Interest Subsidy (Rs.)		6,00,000/-	9,00,000/-	12,00,000/-
Dwelling Unit Carpet Area	Upto 30# Sq.m	Upto 60# Sq.m	Upto 160 sq.m	Upto 200 sq.m
Discount Rate for Net Present Value (NPV) calculation of interest subsidy (%)			9%	

The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs.6.00 lakh only.

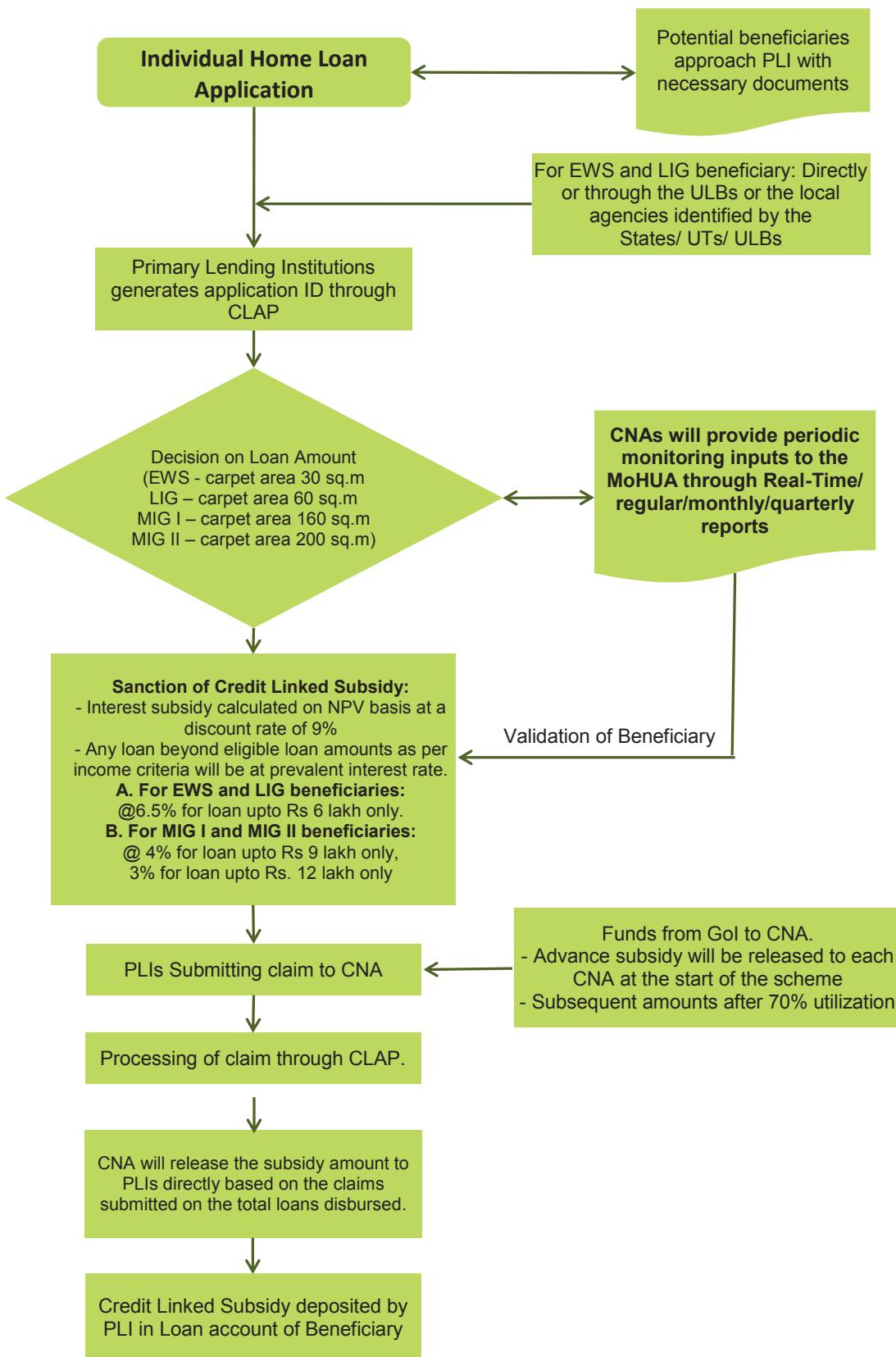
The handbook on Operational Guidelines for CLSS for EWS/ LIG and CLSS for MIG are available separately.

- 5.2 Credit Linked Subsidy will be available only for loan amount upto Rs.6 Lakh for EWS/LIG, Rs.9 Lakh for MIG-I and Rs.12 Lakh for MIG-II and additional loans beyond these limits, if any, will be at non-subsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI).
 - 5.3 Credit Linked Subsidy would be available for housing loans availed for acquisition/new construction and addition of rooms, kitchen, toilet, etc.to existing dwellings as incremental housing. The carpet area of houses being constructed or enhanced under this component of the mission should be upto 30 sq.mt. and 60 sq.mt. for EWS and LIG respectively, in order to avail of this Credit Linked Subsidy. The EWS/LIG beneficiary, at his/ her discretion, can build a house of larger areas but interest subvention would be limited to first Rs. 6 lakh only.
- CLSS for MIG will support acquisition/ construction of houses (including re-purchase) of 160 sq.mt. and 200 sq.mt. carpet area as per income eligibility under MIG-I and MIG-II respectively. The houses should have access to basic civic infrastructure facilities like water, toilet, sanitation, sewage, road, electricity etc.
- 5.4 Housing and Urban Development Corporation (HUDCO), National Housing Bank (NHB) and State Bank of India (SBI) have been identified as Central Nodal Agencies (CNAs) to channelize this subsidy to the lending institutions and for monitoring the progress of this component. Ministry may notify other institutions also as CNA in future.

⁶ Amended vide No.I-11016/15/2016-HFA-4 (FTS -3017120) dated 11th March, 2017

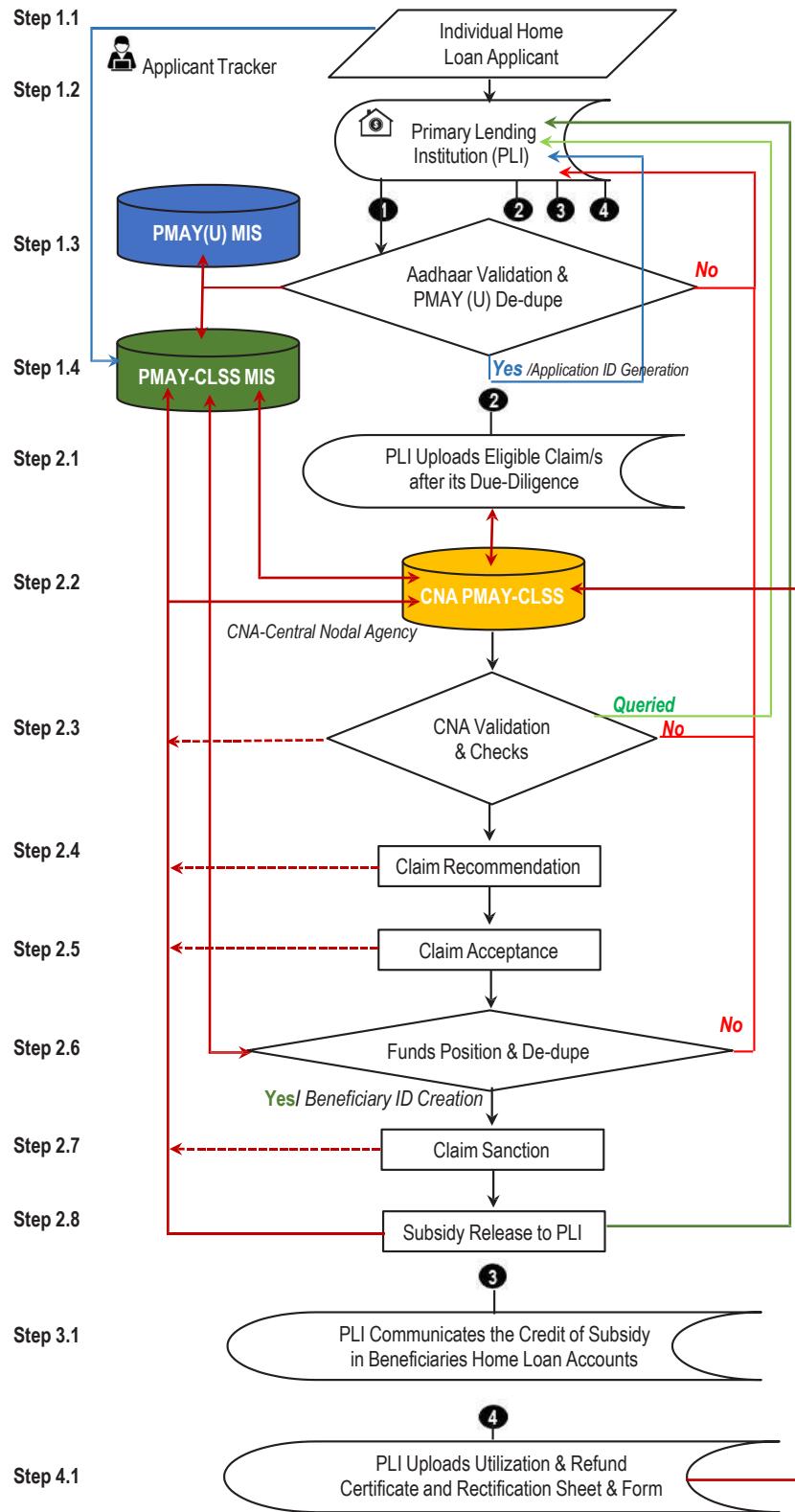


Steps in Credit Linked Subsidy Scheme (Ref. Para 5 of guidelines)





Steps in the PMAY-CLSS Flow Chart (Ref. Para 5.12 of Guidelines)



Process 1

- ✓ Receipt of Home Loan Application by PLI
- ✓ PLI Uploading Home Loan Application (HLA) Data to GOI (PMAY-CLSS MIS)
- ✓ GOI Validating & De-duping HLA Data
- ✓ GOI Generating and Communicating 'Application ID' to Applicant and PLI
- ✓ Applicant can track the progress through Application ID

Process 2

- ✓ PLI Uploads PMAY-CLSS Eligible Claims Data (API/XL) on CNA's Portal (CNA PMAY-CLSS)
- ✓ CNA Undertakes Data Consistency Check
- ✓ CNA Validates Application ID and De-dupe with GOI (PMAY-CLSS MIS)
- ✓ CNA Claims Scrutiny
- ✓ CNA Recommends Eligible Claims
- ✓ CNA Accepts the Claims, based on PLI Compliances (Utilization & Refunds Confirmation, CNA's Observations, etc.)
- ✓ CNA Refers the Claims to GOI for De-dupe Check
- ✓ 'Beneficiary ID' Generation by PMAY (U) MIS
- ✓ CNA Claims Sanction
- ✓ CNA Releases Subsidy to PLI

CNA follows 'First-in First-out' Method for Subsidy Release, subject to PLI's Compliances and Funds Availability from GOI

Process 3

- ✓ PLI Communicates to Beneficiary about Subsidy Credit to the Home Loan Account

Process 4

- ✓ PLI Scheme-wise Settlement to CNA on Earlier Subsidy Receipts within a Fortnight.



- 5.5 Primary Lending Institutions (PLIs) can register only with one CNA by signing MOU as provided in Annexure I and/or Annexure IA.
 - 5.6 CNAs will be responsible for ensuring proper implementation and monitoring of the scheme and will put in place appropriate mechanisms for the purpose. CNAs will provide periodic monitoring inputs to MoHUA through real-time, regular monthly and quarterly reports as per Annexure-2 and any other information as may be required.
 - 5.7 PLIs shall link beneficiary identification to Aadhaar/ Aadhaar Virtual ID to avoid duplication.
 - 5.8 Preference under the Scheme, subject to beneficiaries being from EWS/ LIG/ MIG segments, should be given to Manual Scavengers, Women (with overriding preference to widows, single women), persons belonging to Scheduled Castes/Scheduled Tribes/Other Backward Classes, Minorities, Persons with disabilities and Transgender.
 - 5.9 State Level Nodal Agency (SLNA) identified by State/UT for implementing the mission will facilitate the identified eligible beneficiaries in getting approvals and documents, etc. to avail Credit Linked Subsidy.
 - 5.10 For identification as an EWS or LIG beneficiary under the scheme, an individual loan applicant will submit self-certificate/affidavit as proof of income.
 - 5.11 In case a borrower has taken a housing loan from one PLI and availed interest subvention under the scheme but later on switches to another PLI for balance transfer, such beneficiary will not be eligible to claim the benefit of interest subvention again.
 - 5.12 Under the Mission, beneficiaries can take benefit under one component only. Since other three components are to be implemented by State/UT Government through Urban Local Bodies/ Authorities etc. and this component is to be implemented by PLIs, therefore, in order to ensure that beneficiaries do not take advantage of more than one component, PLIs should use CLSS Awas Portal (CLAP) to upload data on the CLAP portal to check duplication and to facilitate tracking of application status by beneficiaries.
- Concerned States/ UTs will have access to the details of CLSS beneficiaries through CLAP, while deciding beneficiaries under other three verticals of the Mission, so that no beneficiary is granted more than one benefit under the Mission.
- 5.13 [Primary Lending Institutions, in the home loan applications, shall disclose transparently the Scheme eligibility and ascertain willingness and eligibility of applicants under CLSS for EWS/ LIG.]⁷

6. Affordable Housing in Partnership (AHP)

The third component of the Mission is Affordable Housing in Partnership. This is a supply side intervention. The Mission will provide financial assistance to EWS houses being built with different partnerships by States/UTs/Cities.

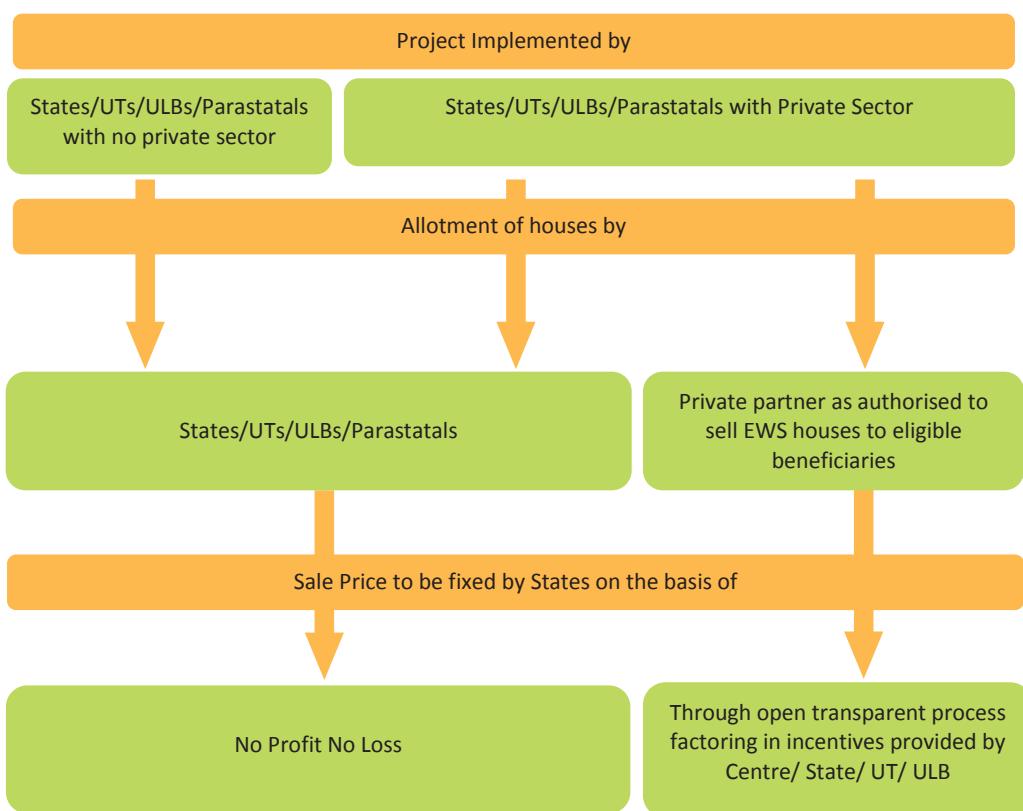
- 6.1 To increase availability of houses for EWS category at an affordable rate, States/UTs, either through its agencies or in partnership with private sector including industries, can plan affordable housing projects. Central Assistance at the rate of Rs.1.5 Lakh per EWS house would be

⁷ Amended vide No.I-11016/15/2016-HFA-4 (FTS -3017120) dated 11th March, 2017



available for all EWS houses in such projects.

- 6.2 The States/UTs would decide on an upper ceiling on the sale price of EWS houses in rupees per square meter of carpet area in such projects with an objective to make them affordable and accessible to the intended beneficiaries. For that purpose, State and cities may extend other concessions such as their State subsidy, land at affordable cost, stamp duty exemption etc.
- 6.3 The sale prices may be fixed either on the project basis or city basis using following principles;



- 6.4 An affordable housing project can be a mix of houses for different categories but it will be eligible for Central Assistance, if at least 35% of the houses in the project are for EWS category and a single project has at least 250 houses. CSMC, however, can reduce the requirement of minimum number of houses in one project on the request of State Government.
- 6.5 Allotment of houses to identified eligible beneficiaries in AHP projects should be made following a transparent procedure as approved by SLSMC and beneficiaries selected should be part of HFAPoA. Preference in allotment may be given to physically handicapped persons, senior citizens, Scheduled Castes, Scheduled Tribes, Other Backward Classes, minority, single women, transgenders and other weaker and vulnerable sections of the society. While making the allotment, the families with person with disability and senior citizens may be allotted house preferably on the ground floor or lower floors.
- 6.6 Detailed Project Report of such projects prepared by concerned implementing agencies should be approved by SLSMC.



7. Beneficiary-Led Individual House Construction or Enhancement

The fourth component of the mission is assistance to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own to cover the beneficiaries, who are not able to take benefits of other components of the mission. Such families may avail Central Assistance of Rs. 1.50 lakhs for construction of new houses or for enhancement of existing houses under the Mission.

- 7.1 Beneficiaries desirous of availing this assistance shall approach the ULBs with adequate documentation regarding availability of land owned by them. Such beneficiaries may be residing either in slums or outside the slums. Beneficiaries in slums which are not being redeveloped can be covered under this component if beneficiaries have a Kutch [or Semi-Pucca]⁸ house.
- 7.2.1 The Urban Local Bodies shall validate the information given by the beneficiary and building plan for the house submitted by beneficiary so that ownership of land and other details of beneficiary like economic status and eligibility can be ascertained. In addition, the condition of the houses e.g. kutch, semi-kutch etc. of the prospective beneficiary should be checked with SECC data to ensure beneficiary's consequent eligibility for construction of new house. SECC data regarding number of rooms, details of family members etc. should also be checked to ensure beneficiary's eligibility for enhancement.
- [7.2.2 If the beneficiary has a pucca house with carpet area up to 21 sq. mt. area or a semi-pucca house, lacking in one of the facilities- i.e. room, kitchen, toilet, bath or a combination of these, it may be taken up for enhancement subject to ULB/State ensuring structural safety of the house and adherence to following conditions:
 - i. The total carpet area after enhancement must not be less than 21 sq. mt and must not be more than 30 sq. mt.
 - ii. Enhancement shall mean addition of minimum carpet area of 9.0 sq. mt into the existing house with pucca construction of at least one habitable room or room with kitchen and/or bathroom and/or toilet conforming to NBC norms.
 - iii. The details of the enhancement proposals under BLC vertical shall be submitted in proposed Annexure 7D of the PMAY(U) guidelines.]⁹
- 7.3 On the basis of these applications, ULBs will prepare an integrated city wide housing project for such individual beneficiaries in accordance with the City Development Plan (CDP) or other such plans of the city to ensure construction of proposed houses are as per planning norms of the city and scheme is implemented in an integrated manner. Individual applicants for assistance shall not be considered.
- 7.4 Such Projects would be approved by States in SLSMC.
- 7.5 While approving project for individual house construction, Urban Local Bodies and States/UTs should ensure that required finance for constructing the planned house is available to the beneficiary from different sources including his own contribution, GoI assistance, State

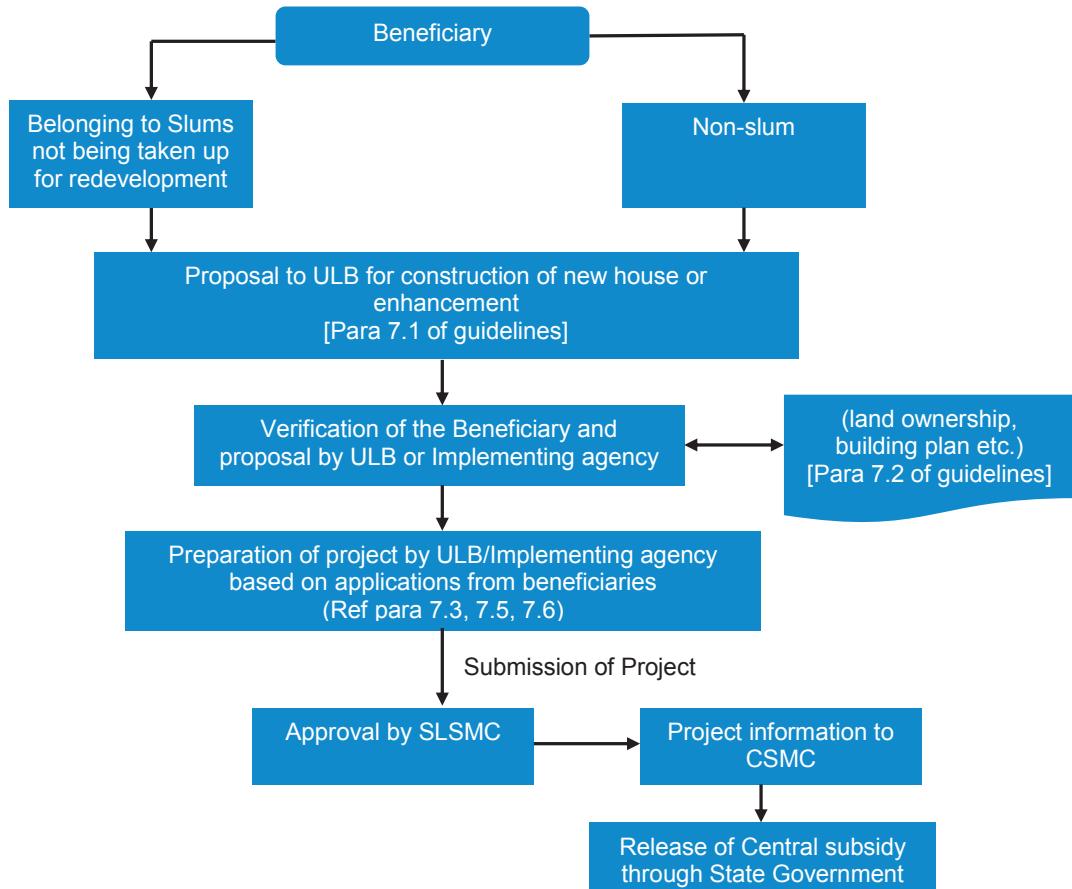
⁸ Amended vide No. N-II027/19/2015-HFA-I(FTS-12985) dated 22.09.2015

⁹ Amended vide No. N-II027/19/2015-HFA.I/Vol-2(FTS-13988) dated 25.05.2016



Government assistance etc. In no case, GoI assistance will be released for house where balance cost of construction is not tied up, as otherwise release of GoI assistance may result into half constructed houses.

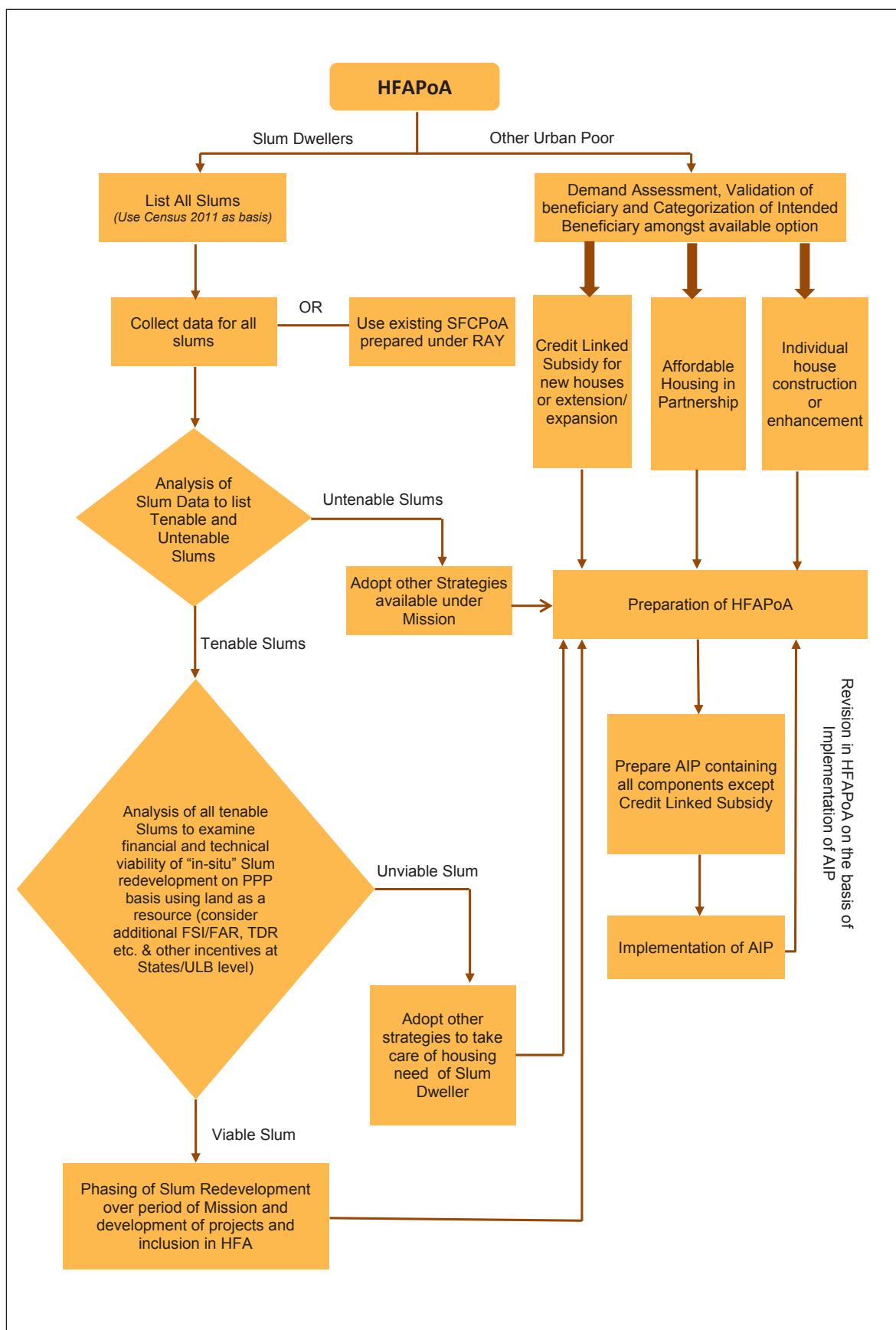
- 7.6 States/ UTs or cities may also contribute financially for such individual house construction. Central Assistance will be released to the bank accounts of beneficiaries identified in projects through States/UTs as per their recommendations.
- 7.7 Though the funds from Central Government to State Governments would be released in lump-sum including assistance for this component, State Government should release financial assistance to the beneficiaries in 3-4 instalments depending on progress of construction of the house. Beneficiary may start the construction using his own funds or any other fund and GoI assistance will be released in proportion to the construction by individual beneficiary. The last instalment of Rs. 30,000/- of GoI assistance should be released only after completion of the house.
- 7.8 The Mission has also issued Geo-tagging Operational Guidelines. The progress of such individual houses should be tracked through geo-tagging norms so that each house can be monitored effectively. States will be required to develop a system for tracking progress of such houses through geo-tagging norms. Flow chart showing steps in Beneficiary-Led Construction or Enhancement component of the Mission is as under:





8. Implementation Process

- 8.1 As a first step, States/ UTs will sign a Memorandum of Agreement (MoA) to participate in the Mission by agreeing to mandatory conditions and other modalities. A copy of the MoA to be signed between State/UT and Centre is placed at Annexure 3.
- 8.2 States/ UTs will send proposals to the Ministry for inclusion of cities in the Mission along with broad assessment of housing and resources requirement. Ministry will approve inclusion of these cities considering availability of resources. The Credit Linked Subsidy component of the Mission will, however, be implemented in all statutory cities/towns across the country right from the launch of the Mission.
- 8.3 States/ Cities will undertake a demand survey through suitable means for assessing the actual demand of housing. While validating demand survey, States/Cities should consider possible temporary migration from rural areas to cities just to take advantage of housing scheme and exclude such migrants from list of beneficiaries. On the basis of demand survey and other available data, cities will prepare Housing for All Plan of Action (HFAPoA). HFAPoA should contain the demand of housing by eligible beneficiaries in the city along with the interventions selected out of four verticals mentioned in para 3 of the guidelines. The information regarding beneficiaries should be collected by States/UTs in suitable formats but must contain the information as in Annexure 4. While preparing HFAPoA, State/UT and Implementing Agencies should also consider the affordable housing stock already available in the city as Census data suggests that large number of houses are vacant.
- 8.4 Jan Dhan Yojana/other bank account number and Aadhaar number/ Aadhaar Virtual ID /Voter ID card/any other unique identification details of intended beneficiaries or a certificate of house ownership from Revenue Authority of Beneficiary's native district will be integrated in the data base of HFAPoA for avoiding duplication of benefit to one individual family. Beneficiaries will be validated by States/UTs and ULBs thereby ensuring their eligibility at the time of preparation of the projects and approval of projects.
- 8.5 On the basis of HFAPoA, States/Cities will subsequently prepare the Annual Implementation Plans (AIPs) dividing the task upto 2022 in view of the availability of resources and priority. For larger cities, HFAPoA and AIPs can be prepared at sub-city (ward/zone etc.) level with the approval of concerned State/UT Government.
- 8.6 The result of demand survey, draft HFAPoA and draft AIP should be discussed with the local representatives including MLAs and MPs of that area so that their views are adequately factored in while finalising the plans and beneficiary list.
- 8.7 Cities which have already prepared Slum Free City Plan of Action (SFCPoA) or any other housing plan with data on housing, should utilise the existing plan and data for preparing "Housing for All Plan of Action" (HFAPoA). Houses constructed under various schemes should be accounted for while preparing HFAPoA & AIP. Flow Chart for preparing HFAPoA is placed below. The formats for the HFAPoA and AIP are kept at Annexure 5 & 6 respectively.





- 8.8 The HFAPoA and AIPs should be submitted to the Ministry after approval of State level Sanctioning and Monitoring Committee (SLSMC) for assessment of the overall plan and required central financial assistance. In view of availability of finance and upon assessment of plan, CSMC may issue directions for change in HFAPoA and AIPs.
- 8.9 HFAPoA should be reviewed on a yearly basis to make changes in view of implementation of Annual Implementation Plan (AIP) in the preceding years.
- 8.10 Based on HFAPoA and availability of resources, each city will prepare Detailed Project Reports (DPRs) under each component of the Mission [except CLSS].¹⁰ All DPRs should be approved by State Level Sanctioning and Monitoring Committee (SLSMC).
- 8.11 Urban Local Bodies should take into account the provisions of the City Development Plan, City Sanitation Plan etc. in preparing HFAPoA for achieving synergy with other ongoing programmes of both Central and State Governments.
- 8.12 A Beneficiary will be eligible for availing only a single benefit under any of the existing options i.e. Slum Redevelopment with private partner, Credit Linked Subsidy, direct subsidy to individual beneficiary and Affordable Housing in Partnership. It will be the responsibility of State/UT Government to ensure that the beneficiary is not given benefit under more than one component of the Mission and all assisted families are part of HFAPoA.

9. Technology Sub-Mission

- 9.1 A Technology Sub-Mission (TSM) under the Mission would be set up to facilitate adoption of modern, innovative and green technologies and building material for faster and quality construction of houses. Technology Sub-Mission will also facilitate preparation and adoption of layout designs and building plans suitable for various geo-climatic zones. It will also assist States/ Cities in deploying disaster resistant and environment friendly technologies.
- 9.2 The Sub-Mission will coordinate with various regulatory and administrative bodies for mainstreaming and up scaling the deployment of modern construction technologies and material in place of conventional construction. Technology Sub-Mission will also coordinate with other agencies working in green and energy efficient technologies, climate changes etc.
- 9.3 The Sub-Mission will work on following aspects: i) Design & Planning ii) Innovative technologies & materials iii) Green buildings using natural resources and iv) Earthquake and other disaster resistant technologies and designs. Simple concept of designs ensuring adequate sunlight and air should be adopted.
- 9.4 Centre and State would also partner with willing IITs, NITs and Planning & Architecture institutes for developing technical solutions, capacity building and handholding of States and Cities.
- 9.5 State or region specific needs of technologies and designs would also be supported under this Sub-Mission.

¹⁰ Amended vide No. N-11027/19/2015-HFA-I(FTS-12985) dated 22.09.2015



10. Slums on Central Government Land

- 10.1 Central Government land owning agencies should also undertake “in-situ” slum redevelopment on their lands occupied by slums by using it as a resource for providing houses to slum dwellers. In case of relocation, a land should either be provided by the agency itself or the agency may collaborate with the States/UTs for obtaining land from State/UT/City. Central Government agencies should not charge land costs for the land used for the purpose of housing the eligible slum dwellers.
- 10.2 Central Govt. agencies undertaking slum development in partnership with private developers would be eligible for slum rehabilitation grant of Rs. 1 lakh per house on an average for all slums on their land being taken up for redevelopment with private partners.

11. Mandatory Conditions

Availability of urban land is the biggest constraint in providing housing to all including weaker sections. Therefore, to ease administrative and regulatory bottlenecks, a set of Mandatory Conditions has been included in the Mission to facilitate growth of housing sector including affordable housing. For participating in the Mission and to avail of financial assistance from Central Government, States/ UTs should agree to fulfill following Mandatory Conditions:-

- 11.1 States/ UTs to make suitable changes in the procedure and rules for obviating the need for separate Non Agricultural (NA) Permission if land already falls in the residential zone earmarked in Master Plan of city or area.
- 11.2 States/ UTs shall prepare/amend their Master Plans earmarking land for Affordable Housing.
- 11.3 A System should be put in place to ensure single-window, time bound clearance for layout approval and building permissions at ULB level.
- 11.4 States/ UTs shall adopt the approach of deemed building permission and layout approval on the basis of pre-approved lay outs and building plans for EWS/LIG housing or exempt approval for houses below certain built up area or plot area.
- 11.5 States/ UTs would either legislate or amend existing rental laws on the lines of Model Tenancy Act being prepared by the Ministry.
- 11.6 States/ UTs shall provide additional FAR /FSI/ TDR and relaxed density norms for slum redevelopment and low cost housing, if required.

12. Capacity Building Activities

5% of the allocation under the scheme is earmarked for capacity building, Information Education & Communication (IEC) and Administrative & Other Expenses (A&OE). Allocation available under this head will be utilised for carrying out various activities required for effective implementation of the mission. Illustrative activities under this component are as below:



- 12.1 Capacity building activities under the Mission include Establishment of SLTC / CLTC, preparation of HFAPoA, Trainings/ Workshops/ Study/ Exposure Visits, IEC, Social Audit, Third Party Quality Monitoring (TPQM), Geo-tagging, Administrative & Other Expenses (A&OE), and Research/ Documentation etc. The Mission has also issued Capacity Building Activities Norms.
- 12.2 Financial and other norms for various activities under capacity building will be as per the Capacity Building norms approved by the CSMC and issued under the Mission.
- 12.3 States/ UTs are required to submit an Annual Capacity Building plan as per the Capacity Building Norms along with the approval of SLSMC and the same will be approved by Competent Authority.
- 12.4 Under **IEC**, Mission will undertake activities for developing and dissemination of advocacy material aimed at various stakeholders with the approval of competent authority. Some of the IEC activities permitted include display of hoardings, standees, banners, posters, leaflets, stone plates along with PMAY(U) logo outside beneficiary houses, making photographs/ audio-visuals of success stories, performance/ street play by local artists, and any other innovative IEC activities approved by the SLSMC. Allocation of funds for IEC activities will be based on the urban population of respective States/UTs and fully funded by Ministry.
- 12.5 **Social Audit:** Mission, at its discretion, will also assist State/UT Governments in undertaking Social Audit of the projects being implemented under the mission. Such Social Audit would be carried out by State/UT Government and ULBs through credible institutions including technical institutions (IITs, NITs etc.) and architectural and design institutes and through students of such institutions. Mission will provide 100% financial assistance for social audit with the approval of CSMC. The Mission has also issued Social Audit Guidelines.
- 12.6 **Administrative and Other Expenses** of Mission would also be borne out of these earmarked funds. Allocation of funds for A&OE of States/ UTs will be based on the urban population of respective States/ UTs and fully funded by the Ministry. The Ministry will create a Technical Cell, Project Management Cell etc. as required for the Mission for effective implementation of the scheme including hiring of the services of manpower on contract basis for short and longer duration.

Central Assistance sanctioned under A&OE should not be used either to buy any fixed assets or to add value to any existing fixed asset, for any purpose.
- 12.7 The Ministry has engaged appraising agencies like BMTPC and HUDCO to assist the Ministry in appraising HFAPoA and Annual Implementation Plans (AIPs). Services of these appraisal agencies will also be required for checking projects randomly. The expenditure on such activities will also be met from these funds. CSMC will decide the financial norms for such activities.
- 12.8 A Technology Sub-Mission has been formed under the Mission. The activities of sub-mission will be financed under capacity building allocation of the Mission.
- 12.9 **Third Party Quality Monitoring Agencies (TPQMA):** It is envisaged that the States/UTs would engage TPQMA to ensure quality of construction under various components of the Mission. States/



UTs should draw up their quality monitoring and assurance plans involving third-party agencies. Such plan will include visits by third party agencies to the project site and to advise State/ UT and Urban Local Bodies on quality related issues. On the basis of quality assurance report by such agencies and also reports of their own technical staff, States and ULBs should take both preventive and curative measures to ensure that standard quality houses, and infrastructure (including Anganwadi Centres, rain water harvesting systems, solar energy system, ramps and other facilities for persons with disability, in ISSR and AHP projects) are constructed under the mission. Ministry will provide central assistance to implement third party quality monitoring mechanism by sharing the cost on 75:25 basis; and in case of NE and special category states on 90:10 basis. Ministry will share expenses for a maximum of three visits by TPQMA to each project. Annual Quality Monitoring Plans should be submitted by States/ UTs to Mission for the approval of CSMC after taking approval of SLSMC. The Mission has also issued Third Party Quality Monitoring Guidelines.

- 12.10 Preparation of HFAPoA and Technical Cells in State & Cities:** Preparation of HFAPoA requires number of activities by States and cities. Mission will assist States/ cities in carrying out these activities for preparation of HFAPoA under capacity building and A&OE funds. Many cities have already been given assistance under RAY for preparation of Slum Free City Plan of Action (SFCPoA). States and cities should utilise that amount for preparation of HFAPoA and claim next instalment when 70% of the released funds have been utilised.
- 12.11** The activities required for preparation of HFAPoA will be funded by Ministry in the ratio of 75:25 and in case of North Eastern and special category States in the ratio of 90:10. The unit cost/ financial norms have been prescribed by the Mission in the Capacity Building norms.
- 12.12 Establishment of Technical cells:** For implementing “Pradhan Mantri Awas Yojana (Urban)- Housing for All” states and cities will require different competencies like planning, engineering, social mobilisation, financial planning etc. Ministry will provide assistance to the states and city government for enhancing capacity of their employees/ officers in these operational areas. Ministry will also assist city and state government in constitution of Technical and Project Management Cell at state and city level. A State Level Technical Cell (SLTC) with 5-10 professionals will be supported with the approval of CSMC which can increase the size of such cell on the requirement of State/UT.
- 12.13** City Level Technical Cell (CLTC) with 2-4 professionals depending on the size of the city and quantum of work will also be supported by the Mission with the approval of CSMC. In case of big cities like metropolitan cities the number of professionals in CLTC can be more than 4 with the approval of CSMC.
- 12.14** The Ministry support for CLTC and SLTC will be in the ratio of 75:25 and in case of North Eastern and special categories states it will be in the ratio of 90:10. The financial norms for such Cells have been prescribed by the Mission in the Capacity Building Norms.
- 12.15** Any other activities which are required for building the capacity for implementing the Mission or in general for augmenting the capacity of Centre, States and ULBs in this sector can be taken up with the approval of CSMC.



13. Convergence with other Schemes

- 13.1 Industries, through Department of Industrial Policy and Promotion (DIPP), would be requested to plan and make provision for housing facilities for all its employees whether contractual or permanent. Housing for its employee should be an integral part of industrial set up by Industry and planning by State Governments.
- 13.2 Ministry of Railways and other land owning Central Government agencies would be requested to undertake “in-situ” redevelopment of slums existing on its land providing houses to eligible slum dwellers.
- 13.3 The Atal Mission for Rejuvenation and Urban Transformation (AMRUT) of 500 cities Mission under MoHUA to converge civic amenities and infrastructure development in outer areas of the cities so that more land with civic facilities can become available and part of which can be used by cities for housing for weaker section. Smart Cities Mission to make provisions for housing for weaker section.
- 13.4 The Construction Workers Welfare Fund is set up by States/ UTs under the central law of Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996. States/ UTs collect cess on construction projects and transfer the amount to the Welfare Fund for Construction Workers. Ministry of Labour will be requested to ask States/ UTs for creating rental housing stocks to workers as welfare measure.
- 13.5 Schemes such as Swachh Bharat Mission (U), National Urban Livelihood Mission, National Health Mission, Sarv Siksha Abhiyan, Solar Mission etc. target the urban poor. States/ UTs to ensure convergence with relevant schemes in housing projects to be undertaken under this Mission.

14. Mechanism for Release of Central Assistance except Credit Linked Subsidy

- 14.1 Indicative State/ UT wise allocation will be made based on urban population and estimated slum population or other criteria as may be decided by MoHUA. The allocation will be made separately for each component. Ministry can change the inter-se allocation between different components with the approval of competent authority. However, Ministry may decide allocation and disbursement of Central Assistance to States/ UTs based on project proposals and its implementation status.
- 14.2 Central Assistance under different components will be released to the States/ UTs after the approval of CSMC and with concurrence of the Integrated Finance Division (IFD) of the Ministry. Central share would be released in 3 instalments of 40%, 40% and 20%.
 - 14.2.1 The Central assistance along with the committed State share should be released (preferably within 15 days from the date of receipt of Central assistance) in the SLNA account for release to implementing agencies. Implementing agencies in turn wherever applicable, shall release the funds to eligible beneficiaries within 15 days from the receipt of the funds.
- 14.3 Mission, with the approval of CSMC, will release initial fund for taking up preparatory activities for formulating HFAPoA after taking into consideration of number of cities covered under Mission. States/UTs shall submit HFAPoA for the selected cities as soon as possible, preferably within 6



months of selection of city. On the basis of HFAPoA, the requirements of financial assistance from GoI would be projected.

- 14.4 States/ UTs will submit Annual Implementation Plan (AIP) each year for the next year in prescribed format given at Annexure 6 so that Ministry can assess budgetary requirement. AIP should be submitted each year.
- 14.5 After approval of Annual Implementation Plan (AIP), State/UT will be required to submit details of the projects approved by SLSMC under different components of the Mission in prescribed format kept at Annexure 7. CSMC would consider the project-wise information for releasing first instalment of 40% of admissible Central share for each component. For considering the release of first instalment, CSMC may scrutinize the selected DPRs with the help of technical/other institutions. For year 2015-16 i.e. for the first year of Mission, AIP will not be necessary. State/UT may seek Central assistance on the basis of projects approved by SLSMC as per scheme guidelines by quarterly sending details of approved projects in the prescribed format given at Annexure 7. Criteria for release of 1st instalment are mentioned in Annexure 9A.
- 14.6 Second instalment of 40% would be released based on at least 70% utilization of earlier central release along with corresponding State/ UT releases, and commensurate physical progress. Before releasing 2nd instalment, CSMC may check quality of the houses being constructed on random basis or houses of specific project through technical institutions along with reports of Third-Party Quality Agencies selected by States/UTs for quality monitoring purpose. The format of utilization certificate to be submitted is kept at Annexure 8. Criteria for release of 2nd instalment are mentioned in Annexure 9A.
- 14.7 States/ UTs will further release the Central Assistance to cities and/or other implementing agencies. In order to provide flexibility, States/ UTs are allowed to release funds on the basis of actual progress of the projects, implying that for a project being implemented faster, States/UTs can release more funds.
- 14.8 The final instalment of 20% of central assistance will be released subject to at least 70% utilization of earlier central releases along with corresponding State's releases and completion of projects including construction of houses and infrastructure, as may be applicable, in each project. The 3rd & final instalment of 20% of central assistance would also be contingent of achieving mandatory reforms. States/UTs will be required to submit project completion reports for all approved projects as per Annexure 9. Criteria for release of 3rd & final instalment are mentioned in Annexure 9A.

In case, all houses in a BLC project are not completed due to unavoidable circumstances, 3rd & final instalment for the project will be released upon furnishing the completion certificate of at least 90% of the houses in that project. The release at this stage will be restricted to maximum admissible central assistance for these completed houses after reconciliation/ adjustment of earlier releases. The States/ UTs may ensure completion of remaining houses by using the provisions of para 14.7 of the scheme guidelines, at the earliest but not later than the end of Mission period and accordingly claim for central assistance for final settlement as a one-time measure upon submission of completion certificate.
- 14.9 Under the component of Subsidy for Beneficiary-Led Individual house Construction or Enhancement,



central assistance transferred to States/ UTs shall be transferred electronically to the beneficiary bank accounts through PFMS/DBT/Aadhaar based payment. States/ UTs shall prepare an electronic list of eligible beneficiaries with Aadhaar/ Virtual Aadhaar ID and valid Bank account numbers before sanctioning projects for individual construction or enhancement.

- 14.10 All eligible beneficiaries under all components of the scheme should have an Aadhaar/ Aadhaar Virtual ID which should be integrated with the details of beneficiary. In case, any eligible beneficiary does not have an Aadhaar card/ Aadhaar Virtual ID, States/UTs and Cities should ensure that Aadhaar/ Aadhaar Virtual ID enrolment of such beneficiaries is done on priority.
- 14.11 Funds released to the city or any other implementing agency by State should be kept in a separate account opened for this Mission for utilization towards implementation of the scheme and shall not form part of their general financial operations. Any interest accrued on the Central fund is to be used for the Mission purpose only after approval of the Ministry.

15. Release of Central Assistance for Credit Linked Subsidy Component of the Mission

- 15.1 An advance subsidy will be released to each CNA at the start of the scheme. Subsequent amounts of credit linked subsidy will be released to the CNAs after 70% utilization of earlier amounts, on quarterly basis, and based on claims raised by CNAs, as per prescribed format Annexure 10.
- 15.2 Based on the loan disbursed by a PLI to EWS, LIG and MIG beneficiaries, the CNA will release the subsidy amount to PLIs directly based on the claims submitted on the total loans disbursed. Subsidy will be released to the PLI by the CNA in maximum of four instalments.
- 15.3 0.1% of total fund disbursement by the CNAs to the PLIs will be paid to the CNAs for their administrative expenses.
- 15.4 Subsidy will be credited by the PLI to the borrower's account upfront by deducting it from the principal loan amount of the borrower. The borrower will pay EMI as per lending rates on the remainder of the principal loan amount.
- 15.5 In lieu of the processing fee for housing loan for the borrower under the scheme, PLIs will be given a lump sum amount of [Rs. 3000 (Rupees Three Thousand only) for EWS/ LIG beneficiaries]¹¹ and Rs. 2000 (Rupees Two Thousand only) for MIG beneficiaries¹² per sanctioned application. PLIs will not take any processing charge from the beneficiary [for housing loans upto the eligible loan amount as per income criteria under the Scheme. For additional loan amounts beyond the eligible loan amounts, PLIs can charge the normal processing fee.]^{11&12}
- 15.6 EWS/ LIG beneficiary can apply for a housing loan directly or through the ULBs or the local agencies identified by the States/ UTs/ ULBs for facilitating the applications from intended beneficiaries. In order to incentivize the designated staff of ULBs or NGOs a sum of Rs.250 per sanctioned application would be paid out of CLSS funds payable through State Governments.

¹¹ Amended vide No. I-11016/15/2016-HFA-4(eoffice no. 3017120) dated 11.03.2017 w.e.f. 01.01.2017, earlier the amount was Rs.1000 till 31.12.2016.

¹² The provision for MIG as per Operational Guidelines - CLSS for MIG.



16. Administration and Implementation Structure

The Programme will have a three-tier implementation structure.

- 16.1 An inter-ministerial committee viz. Central Sanctioning and Monitoring Committee (CSMC) is constituted under the Chairpersonship of Secretary (MoHUA) for implementation of the Mission, approvals there under and monitoring. The constitution and indicative functions of CSMC is at Annexure 11.
- 16.2 A Committee of Secretary (MoHUA) and Secretary (DFS) in Government of India is also constituted for monitoring the Credit Linked Subsidy component of the Mission, giving targets to PLIs etc. The Committee can co-opt other members as is felt necessary by it.
- 16.3 A Mission Directorate (MD) is also formed under the Ministry to implement the Mission. It is headed by Joint Secretary (Mission).
- 16.4 States/ UTs are required to constitute an inter-departmental State Level Sanctioning & Monitoring Committee (SLSMC) for approval of Action Plans and projects under various components of the Mission. The Committee should be headed by Chief Secretary and suggested composition of the Committee along with its indicative functions is at Annexure 12.
- 16.5 Each State/ UT will identify a State Level Nodal Agency (SLNA) under the Mission wherein a State Level Mission Directorate will be set up for coordination of the scheme and reform-related activities.
- 16.6 State Level Appraisal Committee (SLAC) [will]¹³ be constituted by the State /UT for techno-economic appraisal of DPRs submitted by ULBs/Implementing Agencies. SLAC will submit their appraisal reports with their comments and recommendations to the SLNA for taking approval of SLSMC.
- 16.7 State may nominate a separate State Level Nodal Agency (SLNA) under the Credit Linked Subsidy component of the Mission to identify, motivate and organize beneficiaries to seek housing loans.
- 16.8 A city level Mission for selected cities should be set up under the chairpersonship of the Mayor or Chairman of the ULB as the case may be.
- 16.9 Suitable grievance redressal system should be set up at both State and City level to address the grievances in implementing the Mission from various stakeholders.

17. Monitoring & Evaluation

Mission will be monitored at all three levels: City, State and Central Government. CSMC will monitor formulation of HFAPoA, Annual Implementation Plans (AIPs) and project implementation. Suitable monitoring mechanisms will be developed by the Mission. States and cities will also be required to develop monitoring mechanism for monitoring the progress of mission and its different components.

¹³ Amended vide No. N-II027/19/2015-HFA.I/Vol-2(FTS-I3988) dated 21.06.2017



18. Affordable Rental Housing Complexes

- 18.1 COVID-19 pandemic has resulted in reverse migration of workers/ poor in the country. Urban migrants/ poor consisting of workers in manufacturing industries, domestic/ commercial establishments, health sector, service providers, hospitality industry, construction or other such sectors play an important role in urban economy. They come from rural areas or small towns for seeking better employment opportunities in urban areas. In order to maximize savings, they often compromise with living conditions to send remittances to families left behind at their native places. Usually, they live in slums, informal/ unauthorized colonies or peri-urban areas to save on high rental charges.
- 18.2 Government of India aims to promote economic activities through the vision of “AatmaNirbhar Bharat”. In line with the vision of Self-reliant India, Ministry of Housing and Urban Affairs (MoHUA) after consultation with concerned Central Ministries/Departments, States/UTs and other stakeholders from Private/ Public Sector has launched Affordable Rental Housing Complexes (ARHCs) scheme for urban migrants/ poor as a sub-scheme under PMAY (U). ARHCs aim at creating vibrant, sustainable and inclusive affordable rental housing avenues for urban migrants/ poor by ‘aggregation of their demand at a given site’. These ARHCs will provide them dignified living with all civic amenities in proximity to their workplace by:
- i. Utilizing existing Government funded vacant houses in cities by converting them into ARHCs under Public Private Partnership (PPP) mode or by Public agencies as a Centrally Sponsored Scheme,
 - ii. Construction, Operation and Maintenance of Affordable Rental Housing Complexes by Public/ Private Entities on their own vacant land as a Central Sector Scheme.

18.3 Principles and Objectives of ARHCs:

- i. To address the vision of ‘AatmaNirbhar Bharat Abhiyan’ significantly by creating a sustainable ecosystem of affordable rental housing solutions for urban migrants/ poor.
- ii. To achieve overall objective of “Housing for All” encompassing the need of affordable rental housing for urban migrants/ poor. ARHCs will provide them dignified living with necessary civic amenities near their place of work.
- iii. To create a conducive environment by incentivizing Public/ Private Entities to leverage investment for creating affordable rental housing stock to take care of their own requirements for workforce and also cater to neighboring areas, if they have available vacant land.

18.4 Coverage and Duration of ARHCs:

- i. ARHCs will be implemented in all Statutory Towns as per Census 2011 and Towns notified subsequently, Notified Planning Areas and areas of Development/ Special Area Development/ Industrial Development Authorities. States/UTs may consider any project as ARHCs in any other areas after due notification.



- ii. Projects under ARHCs will be applicable for consideration and funding till PMAY (U) Mission period i.e. March 2022.
- iii. Projects approved during the Mission period will continue for another 18 months to enable fund release and completion of projects.

I8.5 Target Beneficiaries:

- i. Beneficiaries for ARHCs will be from Economically Weaker Section (EWS)/ Low Income Group (LIG) who are urban migrants/poor. They include labour, urban poor (street vendors, rickshaw pullers, other service providers etc.), industrial workers, and migrants working with market / trade associations, educational / health institutions, hospitality sector, long term tourists / visitors, students or any other persons of such category.
- ii. Preference under the Scheme shall be given to persons belonging to Scheduled Castes/ Scheduled Tribes/Other Backward Classes, Widows and working Women, Divyang, Minorities, subject to beneficiaries being from EWS/LIG segments as provisioned by the Government.

I8.6 A separate Operational Guidelines for implementation of Affordable Rental Housing Complexes (ARHCs) has already been issued.



Annexure I

(Para 5.5 of the Guidelines)

MEMORANDUM OF UNDERSTANDING (MOU)

This Memorandum of Understanding (MoU) has been executed on the (Date in words) at between National Housing Bank (NHB) / Housing and Urban Development Corporation Ltd (HUDCO)/ State Bank of India (SBI), (address), through its (Name & designation) (hereinafter called the First Party, which shall unless repugnant to the context shall mean and include their successors, assignees and administrators) ON THE FIRST PART

AND

M/s (Primary Lending Institution/ lender Name)(Address) through its (name & designation) (hereinafter called the Second Party/Lender”, which shall unless repugnant to the context shall mean and include their successors, assignees and administrators) ON THE SECOND PART

WHEREAS, the Ministry of Housing and Urban Affairs (MoHUA), Government of India is implementing the Interest Subvention Scheme known as “Credit Linked Subsidy Scheme” (CLSS) (hereinafter called the “Scheme”) as part of the “Pradhan Mantri Awas Yojana (Urban)- Housing for All” Mission to address the housing needs of the Economically Weaker Sections (EWS) / Low Income Groups (LIG) segments in urban areas.

WHEREAS, the Scheme envisages the provision of interest subsidy to EWS, LIG segments to enable such borrower/ beneficiary to buy/ construct a pucca house or extend houses.

WHEREAS, MoHUA, Government of India has designated the First Party as the Central Nodal Agency (CNA) to implement the Scheme. The interest subsidy will be released by the CNA to the Second Party in respect of housing loan sanctioned by Second Party/ Lender to various borrowers/ beneficiaries as detailed in this MoU.

WHEREAS, the Second Party/ Lender is, inter-alia, in the business of lending housing loans to individual beneficiaries on deferred payment basis and is interested in providing the benefit of the Scheme to eligible borrowers/beneficiaries.

NOW, THEREFORE, IN CONSIDERATION OF THE PROMISES AND MUTUAL COVENANTS, BOTH THE PARTIES HERETO AGREE AS FOLLOWS:

- A.** The MoHUA, Government of India has issued the guidelines for “Credit Linked Subsidy Scheme” (CLSS) as part of the “Pradhan Mantri Awas Yojana (Urban)- Housing for All” Mission guidelines (hereinafter called the guidelines) which is part of this MoU. The broad features of the scheme, terms for loan and subsidy reimbursement, selection of beneficiaries, roles and responsibilities of various agencies under the scheme and its monitoring etc. will be as per the guidelines.
- B.** The MoHUA, Government of India shall be at full liberty to amend/ modify/ terminate the Scheme and the Scheme guidelines. However, in respect of loans already sanctioned by the lender/second party and part-disbursed, based on the availability of the eligible subsidy amount, the amount shall be made available out of the budgetary allocation in the event of the amendment /modification / termination of the scheme.



- C.** That the First Party is the CNA appointed by MoHUA, Government of India for channelizing the Interest Subsidy to the Second Party/ Lender out of the subsidy released by Government of India to the First Party under the Scheme.

D. Responsibilities and Obligations of First Party

- I. The First Party shall be responsible for release of interest subsidy to the Second Party/ Lender out of the funds released by MoHUA, Government of India, as per the Scheme. On receipt of information regarding the loan disbursed by the Second Party/ Lender to eligible borrower/ beneficiary, the First Party shall release the subsidy amount to the Second Party/ Lender directly.
2. The interest subvention will be at the rate of 6.5 (six and a half) percent on the principal amount of the loan for, both, EWS and LIG segment, admissible for a maximum loan amount of first Rs.6.00 (six) lakhs [If the loan size, however, is less than Rs 6.00 (six) lakhs, the subsidy will be limited to the loan amount], irrespective of the total loan size, for [20 years]¹⁴ or full period of the loan, whichever is lesser. The Net Present Value (NPV) of subsidy will be calculated based on a notional discount rate of 9 (nine) percent and upfront subsidy shall be given to the Second Party/ Lender. The NPV subsidy given to the lender will be deducted from the principal loan amount of the borrower/beneficiary, who will then have to pay interest to the Second Party/ Lender at an agreed documented rate on effectively reduced housing loan for the whole duration of the loan.

E. Responsibilities and Obligations of Second Party:

- I. The Second Party/ Lender hereby undertakes to pass-on the entire benefit of the Scheme to its borrowers/ beneficiaries.
2. The Second Party/ Lender hereby undertakes to implement the Scheme as per its terms & conditions.
3. The Second Party/ Lender hereby undertakes that it will follow the best practices of lending to implement the Scheme and follow the scheme guidelines and Regulations of Reserve Bank of India (RBI) / National Housing Bank (NHB).
4. The Second Party/ Lender will exercise due diligence in risk assessment and will adopt diligent appraisal and sanction procedures, including assessment of the loan eligibility and the repayment capacity of the borrower/beneficiary.
5. The Second Party/ Lender will adhere to all extant guidelines issued by the MoHUA, Government of India under the “Pradhan Mantri Awas Yojana (Urban)- Housing for All” Mission including the modifications/amendments to such Guidelines from time to time.
6. The Second Party/ Lender will provide utilization/end use certificate to the First Party on a quarterly basis and also the certificate in relation to the physical progress of the construction leading up to the completion of the housing unit. The Second Party/ Lender shall submit a consolidated utilization certificate on completion of the housing unit within one year period [from the completion of construction or a maximum of 36

¹⁴ Amended vide No. I-I1016/15/2016-HFA-4 (eoffice No.3017120) dated 11.03.2017
The tenure of 20 years is w.e.f. 01.01.2017 vide No.II011/28/2017-HFA-4 UD/E-99034371 dated 15.03.2018.
Earlier the tenure was 15 years till 31.12.2016.



months from date of the disbursement of the 1st instalment of the loan amount.]¹⁵ In case of default in not providing utilization/end-use certificate the Second Party/ Lender shall refund the amount of subsidy to the First Party. Further, any unutilized amount of subsidy shall be immediately returned by Second Party/ Lender to the First Party.

7. The Second Party/ Lender will monitor the construction of the dwelling units financed under the Scheme, including the approvals for the building design, infrastructure facilities etc. as also the quality of the construction and verify through site visits etc. the expenditure incurred up to different stages of construction.
8. In the event of default in repayment of the loan by the borrower/beneficiary to the Second Party/ Lender and the loan becoming Non-Performing Assets (NPA), the Second Party/ Lender will proceed for recovery of the dues through such measures as considered appropriate, including foreclosure of the property, as per law. In all such cases, the amount of the recoveries will be charged to the subsidy amount [on a proportionate basis (in proportion to the loan outstanding and subsidy disbursed).]¹⁶
9. The Second Party/ Lender will provide each borrower/beneficiary a statement, which will make him/her understand the amount given as subsidy, how the subsidy has been adjusted and the impact of the subsidy on his/her equated monthly installments (EMI).
10. The Second Party/ Lender shall provide all other information, statements and particulars as may be required from time to time by the First Party or by the MoHUA, Government of India under the Scheme.
11. The Second Party/ Lender will clearly explain to the loanees/ borrowers/ beneficiaries the consequences of availing loan on fixed/floating rates of interest.

F. Disputes and Jurisdiction

All disputes and differences between First Party and Second Party/ Lender arising part of these presents shall as far as possible be resolved through negotiations. However, if any differences/ disputes still persist the same shall be referred to the sole arbitrator appointed by the CEO/ CMD/ DMD(RB), NHB/ HUDCO/ SBI under the provisions of the Arbitration and Conciliations Act, 1996. The decision of the sole arbitrator shall be final and binding on the parties. Arbitration proceedings shall be held at Delhi.

Signed on this date as mentioned above.

For and on behalf of

**National Housing Bank/
Housing & Urban Development
Corporation Ltd./
State Bank of India
(First Party/ CNA)**

**Bank/HFCs/lenders/PLIs
(Second Party/ Lender)**

For and on behalf of

^{15 & 16} Added vide No. N-11027/19/2015-HFA-I(FTS-12985) dated 22.09.2015



Annexure I(A)
(Para 5.5 of the Guidelines)

MEMORANDUM OF UNDERSTANDING (MOU)

This Memorandum of Understanding (MoU) has been executed on _____
at _____

BETWEEN

National Housing Bank (NHB)/ Housing and Urban Development Corporation Limited (HUDCO) / State Bank of India (SBI) _____ (Address), through Shri _____ (name) its _____ (designation) (hereinafter called the “First Party”, which shall unless repugnant to the context shall mean and include their successors, assignees and administrators)
ON THE FIRST PART

AND

M/s. _____ (Primary Lending Institution Name), _____ (Address) through Shri (name) its _____ (designation) (hereinafter called the “Second Party/Lender”, which shall unless repugnant to the context shall mean and include their successors, assignees and administrators) **ON THE SECOND PART**

WHEREAS, the _____ (Primary Lending Institution Name), _____ (Address) has already executed the MoU with NHB/HUDCO/SBI for the implementation of Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme (PMAY-CLSS) for beneficiaries of EWS/LIG

WHEREAS, the Ministry of Housing and Urban Affairs (MoHUA), Government of India is implementing an interest subsidy scheme to cater to the Middle Income Group (“MIG”) named as Credit Linked Subsidy Scheme (CLSS) for MIG (hereinafter called as the “Scheme”) to address the housing needs of the MIG segment in urban areas as part of the “Pradhan Mantri Awas Yojana (Urban) – Housing for All” Mission.

WHEREAS, the Scheme envisages the provision of differential interest subsidy to MIG I and MIG II segments to enable such borrower/ beneficiary to buy/ construct a pucca house.

WHEREAS, MoHUA, Government of India has designated the First Party as the Central Nodal Agency (CNA) to implement the Scheme. The interest subsidy will be released by the CNA to the Second Party/ Lender in respect of housing loan sanctioned by Second Party/ Lender to various borrowers/ beneficiaries under the Scheme as detailed in this MoU.

WHEREAS, the Second Party/ Lender is, inter-alia, in the business of lending housing loans to individual beneficiaries on deferred payment basis and is interested in passing on the benefit of the Scheme to eligible borrowers/ beneficiaries by crediting the eligible subsidy amount to their housing loan account as per the Scheme.

**NOW, THEREFORE, IN CONSIDERATION OF THE PROMISES AND MUTUAL COVENANTS,
BOTH THE PARTIES HERETO AGREE AS FOLLOWS:**

- A. The MoHUA, Government of India has issued the operational guidelines for the Scheme (hereinafter called the “Scheme Guidelines”) by setting out broad features of the Scheme, terms for loan and subsidy reimbursement, selection of beneficiaries, roles and responsibilities of



various agencies under the Scheme and its monitoring, etc. The Scheme Guidelines shall be treated as part and parcel of this MoU and shall be read together for all purpose.

- B.** The MoHUA, Government of India shall be at full liberty to amend/ modify/ withdraw/ terminate the Scheme and/ or amend/ modify the Scheme Guidelines.
- C.** That the First Party is the CNA appointed by MoHUA, Government of India for channelizing the Interest Subsidy to the Second Party/ Lender out of the subsidy released by Government of India to the First Party under the Scheme.

D. Responsibilities and Obligations of First Party

- 1. The First Party shall be responsible for release of interest subsidy to the Second Party/ Lender out of the funds released by MoHUA, Government of India, as per the Scheme Guidelines. On receipt of information regarding the loan disbursed by the Second Party/ Lender to eligible borrower/ beneficiary, the First Party shall release the subsidy amount to the Second Party/ Lender directly.
- 2. The interest subsidy will be at the rate of 4.0 (four) percent and 3.0 (three) percent on the principal amount of the loan for the MIG and MIG II borrower/ beneficiary, respectively and subsidy shall be admissible for a maximum loan amount of first Rs.9.00 (nine) lakh for MIG I AND Rs.12.00 (twelve) lakh for MIG II, as the case may be, irrespective of the total loan size, for 20 (twenty) years or full period of the loan, whichever is less. If the loan size, however, is less than Rs.9.00 (nine) lakh for MIG I and Rs.12.00 (twelve) lakh for MIG II, the subsidy will be calculated based on the actual loan amount. The Net Present Value (NPV) of subsidy will be calculated based on a notional discount rate of 9.0 (nine) percent and upfront subsidy shall be released to the Second Party/ Lender. The NPV subsidy given to the Second Party/ Lender will be deducted from the principal loan amount of the borrower/ beneficiary, who will then have to pay interest to the Second Party/ Lender at an agreed documented rate on effectively reduced housing loan for the whole duration of the loan.

E. Responsibilities and Obligations of Second Party/ Lender

- 1. The Second Party/ Lender hereby undertakes to pass-on the entire benefit of the Scheme to its borrowers/ beneficiaries.
- 2. The Second Party/ Lender hereby undertakes to implement the Scheme as per the terms & conditions under the Scheme Guidelines.
- 3. The Second Party/ Lender hereby undertakes that it will follow the best practices of lending to implement the Scheme and follow the Scheme Guidelines and the Regulations of Reserve Bank of India (RBI)/ National Housing Bank (NHB) issued from time to time.
- 4. The Second Party/ Lender will exercise necessary due diligence in risk assessment and will adopt diligent appraisal and sanction procedures, including assessment of the loan eligibility and the repayment capacity of the borrower/ beneficiary.
- 5. The Second Party/ Lender will adhere to all extant guidelines issued by the MoHUA Government of India under the Scheme Guidelines including the amendments/ modifications issued from time to time.
- 6. The Second Party/ Lender will provide utilization/ end use certificate to the First Party on a quarterly basis and also the certificate in relation to the physical progress of the construction leading up to the completion of the housing unit financed under the



Scheme. The Second Party/ Lender shall submit a consolidated utilization certificate on completion of the housing unit within one year period from the completion of construction or a maximum of 36 months from the date of the disbursement of the 1st installment/ tranche of the loan amount. In case of default in not providing utilization/ end-use certificate, the Second Party/ Lender shall refund the amount of subsidy to the First Party. Further, any unutilized amount of subsidy shall be immediately returned by Second Party/ Lender to the First Party.

7. The Second Party/ Lender will monitor the construction of the dwelling units financed under the Scheme, including the approvals for the building design, infrastructure facilities etc. as also the quality of the construction and verify through site visits, etc. the expenditure incurred up to different stages of construction.
8. In the event of default in repayment of the loan by the borrower/ beneficiary to the Second Party/ Lender and the loan becoming Non-Performing Asset (NPA), the Second Party/ Lender will proceed for recovery of the dues through such measures as considered appropriate, including foreclosure of the property, as per law. In all such cases, the amount of the recoveries will be charged on first charge basis to the subsidy amount and shall be appropriated on proportionate basis (i.e. in proportion to the loan outstanding and subsidy disbursed).
9. The Second Party/ Lender will provide each borrower/ beneficiary a statement, which will make him/ her understand the amount given as subsidy, how the subsidy has been adjusted and the impact of the subsidy on his/ her equated monthly installments (EMI).
10. The Second Party/ Lender shall provide all other information, statements and particulars as may be required from time to time by the First Party or by MoHUA, Government of India under the Scheme.
11. The Second Party/ Lender shall furnish the credit information periodically on the CLSS for MIG beneficiaries to credit information companies, as per the prescribed format.
12. The Second Party/ Lender will clearly explain to the loanees/ borrowers/ beneficiaries the consequences of availing loan on fixed/ floating rates of interest.

F. Governing Laws, Disputes and Jurisdiction

This MoU shall be governed by the laws of India and all disputes and differences between First Party and Second Party/ Lender arising part of these presents shall as far as possible be resolved through negotiations. However, if any differences/ disputes still persist the same shall be referred to the sole arbitrator appointed by the Managing Director and CEO/CMD, NHB/HUDCO/SBI under the provisions of the Arbitration and Conciliations Act, 1996. The decision of the sole arbitrator shall be final and binding on the parties. Arbitration proceedings shall be held at Delhi.

Signed on this date as mentioned above.

For and on behalf of

(First Party/CNA)

For and on behalf of

(Second Party/ Lender)



Annexure 2

(Para 5.4 of the Guidelines)

FORMAT 2A : MASTER DATA TO BE COLLECTED FROM THE PLIs FOR MIS/ MONITORING BY THE CNA

- 1) PLI Details
 - a) Name of PLI*:
 - b) PLI code*:
 - c) Category of PLI (Bank/HFC/NBFC-MFI/others) *:
- 2) Borrower Details
 - a) Name of borrower (Should be same as Name in Housing Loan Account No)*
 - b) Marital Status:
 - c) Spouse Name:
 - d) Aadhaar/ Aadhaar Virtual ID Card No. of Spouse:
 - e) PAN Card No:
 - f) Address of borrower: (House/Flat/Door No, Name of Street, City/Village, District, State, Pincode)
 - g) Mobile No. of borrower: and e-mail ID:
 - h) Household Category: EWS/LIG/MIG-I/ MIG-II:
 - i) Occupation:
 - j) Household Annual Income (INR):
 - k) Religion [Hindu-01, Muslim-02, Christian-03, Sikh-04, Jainism-05, Buddhism- 06, Zoroastrianism-07, Others - 08]*
 - l) Caste [General-01, SC-02, ST-03, OBC-04]*
 - m) Preference Category: Person with Disability-01, Manual Scavenger-02, Widow-03, Working Women-04 and Others-05 (Pl. specify)*
 - n) Sex: Male/Female/Transgender*:
 - o) Aadhaar/ Aadhaar Virtual ID Card number*:
 - p) Name as per Aadhaar/ Aadhaar Virtual ID:
- 3) Co-Borrower Details
 - a) Name of co-borrower (Should be same as Name in Housing Loan Account No)*
 - b) Marital Status:
 - c) Spouse Name:
 - d) Aadhaar/ Aadhaar Virtual ID Card No. of Spouse:
 - e) PAN Card No:
 - f) Address of co-borrower: (House/Flat/Door No, Name of Street, City/Village, District, State, Pincode)
 - g) Mobile No. of co-borrower: and e-mail ID:
 - h) Household Category: EWS/LIG/MIG-I/ MIG-II:



- i) Occupation:
 - j) Household Annual Income (INR):
 - k) Religion [Hindu-01, Muslim-02, Christian-03, Sikh-04, Jainism-05, Buddhism- 06, Zoroastrianism-07, Others - 08]*
 - l) Caste [General-01, SC-02, ST-03, OBC-04]*
 - m) Preference Category: Person with Disability-01, Manual Scavenger-02, Widow-03, Working Women-04 and Others-05 (Pl. specify)*
 - n) Sex: Male/Female/Transgender*:
 - o) Aadhaar/ Aadhaar Virtual ID Card number*:
 - p) Name as per Aadhaar/ Aadhaar Virtual ID:
- 4) Number of adult dependents/ unmarried son/ daughter as per Aadhaar/ Aadhaar Virtual ID (upto 4):
- a) _____
 - b) _____
 - c) _____
 - d) _____
- 5) Property type* (01-Flat; 02-Independent house)
- 6) Type of House: New (01); Re-purchased (02); Existing only in case of EWS / LIG (03)
- 7) Carpet area of house (in sq mtrs) * [put √]
- Upto 30 sq mtrs
 - Upto 60 sq mtrs
 - Upto 160 sq mtrs
 - Upto 200 sq mtrs
- 8) Complete postal address of property with PIN code* (House/Flat/Door No, Name of Street, City/Village, District, State, Pincode, Town Code)
- 9) Ownership mode (only in case of enhancement). Whether
- Self owned
 - Inherited
- 10) Loan Amount Sanctioned (In Rs)*
- 11) Housing Loan Account Number*
- 12) Purpose of loan * (For purchase/re-purchase-01/Construction-02/Extension-03/Repair-04):
- 13) Tenure of loan including Moratorium Period (in months)*:
- 14) Housing loan interest*:
- 15) Moratorium period if any* (in months):
- 16) Repayment start date [DD/MM/YYYY]*
- 17) Subsidy Claim Number [Single Installment – 00, Multiple Installments – Respective Number]
 - i) Loan Amount Disbursed for this Claim (In Rs)*
 - ii) Loan Amount Disbursed Date (DD/MM/YYYY)*



- iii) Subsidy Claim Number (00 Single instalment, Multiple Instalment (Respective Number))*
- iv) Interest Subsidy Amount Claimed*
- v) NPV of the subsidy
- vi) Date of credit of subsidy [DD MM YYYY format]
- 18) Cumulative Amount of subsidy credited
(as subsidy is to be credited in instalments in proportion to the loan disbursed)
- 19) Source of the application (Whether direct/ULB or Govt. designated agency/ NGO Developers)*:
- 20) Whether trunk and line infrastructure is existing or being provisioned*
 - i) Water Supply (Yes/No)
 - ii) Electricity Supply (Yes/No)
 - iii) Drainage/Sanitation (Yes/No)
- 21) Sanction Date [DD/MM/YYYY]*

Note 1: All details should be filled up as per Aadhaar only

Note 2: Consent for Aadhaar Authentication:

I. I hereby state that I have no objection in authenticating myself with Aadhaar based authenticate system and consent to providing my Aadhaar number, Biometric and/or One-Time Password (OTP) data for Aadhaar based authentication for the purposes of availing benefits of owing a pucca house under Pradhan Mantri Awas Yojana (Urban) [PMAY(U)]. I understand that the Aadhaar number, Biometrics and/or OTP I provide for authentication shall be used:-

- a. for authenticating my identity and;
- b. for de-duplication with other housing schemes like PMAY(Gramin), Rural Housing Interest Subsidy Scheme(RHIS), etc.

II. I understand that PMAY (Urban), Ministry of Housing and Urban Affairs, Government of India shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.

III. I hereby declare that the information provided hereunder is correct.

Name:

Masked Aadhaar Number:

Mobile Number:

Enclosure: Copy of the Aadhaar Id self-attested.

Signature of applicant

Date:

(To be filled by PLIs/ HFCs)

Domain Id:

Registration No. (if any)

* Mandatory Fields



Annexure 3

(Para 8.1 of the Guidelines)

MEMORANDUM OF AGREEMENT (MOA)

THIS AGREEMENT is made on this _____ day of _____ (month),
201__ (year) between the Government of India, through the Ministry of Housing and Urban Affairs,
hereafter referred to as First Party;

AND

The State/UT Government of _____ (name of the State/UT) through
its Hon'ble Governor/ Administrator, hereafter referred to as Second Party;

WHEREAS, the Second Party shall participate with the First Party, for carrying out its responsibilities
under the Pradhan Mantri Awas Yojana (Urban)– Housing for All;

AND WHEREAS the First Party and the Second Party have agreed to abide by the ‘Scheme
Guidelines’ of PMAY(U), issued by the First Party;

AND WHEREAS the Second Party has agreed to implement the mandatory conditions as prescribed
in the ‘Scheme Guidelines’ of PMAY(U), issued by the First Party, as per agreed timelines, as indicated
in detail at Annexure ‘A’;

AND WHEREAS the First Party has considered the documents mentioned in Annexure ‘A’ and
found them consistent with the goals and objectives of PMAY(U).

NOW THE PARTIES WITNESSED as follows:

1. That the First Party shall release its share of central financial support as per the ‘Scheme
Guidelines’ of PMAY(U), issued by the First Party, upon signing of this Memorandum of
Agreement (MoA).
2. That the Second Party shall abide by its share of financial support as per the ‘Scheme Guidelines’
issued by the First Party.
3. That the First Party shall not bear any escalation to the project cost due to any delays in
execution or otherwise, and shall be borne by the Second Party.
4. That the Second Party shall set-up the ‘Administration and Implementation Structure’ as
necessary to implement PMAY(U).



5. That the Second Party shall comply with 'Monitoring and Evaluation' mechanisms and procedures as specified in the 'Scheme Guidelines' of PMAY(U) issued by the First Party.
6. That the Parties to the agreement further covenant that in case of a dispute between the parties the matter will be resolved through mutual discussion.
7. That in case there is any delay in the implementation of the mandatory conditions or submission of any periodic reports etc. by the Second Party, due to the circumstances beyond the control of Second Party i.e. Force Majeure, the decision on the matter of extension of time for the implementation of the goals and objectives of PMAY(U) shall be at the discretion of the First Party.
8. That in case of any breach regarding the terms and conditions of PMAY(U), the First Party shall be entitled to withhold subsequent installments of the grant.

IN WITNESS THEREOF, all the parties have signed on these presents of Memorandum of Agreement in the presence of witnesses.

SIGNATORIES:

1. For Government of India through the Ministry of Housing and Urban Affairs (First Party)
2. For Government of (Name of State/UT) (Second Party)

WITNESSES:

1.

2.

**Mandatory Conditions**

Sl No.	Conditions (Either through Executive Order/Notification/Legislation)	Specify the timeline (YY - YY)*
1.	States/ UTs shall remove the requirement of separate Non Agricultural (NA) Permission in case land falls in the residential zone earmarked in the Master Plan of city/town.	
2.	States/UTs shall prepare/amend the Master Plans earmarking land for Affordable Housing.	
3.	States/ UTs shall put in place a single-window- time bound clearance system for layout approvals and building permissions.	
4.	States/ UTs shall adopt pre-approved building permission and layout approval system for EWS/LIG housing or exempt approval below certain built up area /plot area.	
5.	States/ UTs shall legislate or amend existing rent laws on the lines of the Model Tenancy Act circulated by the First Party.	
6.	States/UTs shall provide additional Floor Area Ratio (FAR)/ Floor Space Index (FSI)/ Transferable Development Rights (TDR) and relax density norms, for slum redevelopment and low cost housing.	

* Timeline should be within the Mission period i.e. by 2022.

**Annexure 4**

(Para 8.3 of the Guidelines)

PRADHAN MANTRI AWAS YOJNA (URBAN) - HOUSING FOR ALL (HFA)**FORMAT 4A: INFORMATION OF BENEFICIARY BEING COVERED
UNDER SLUM [REHABILITATION]¹⁷****1. Name of head of the family** _____**2. Sex** [Male: 01, Female: 02, Transgender: 03] _____**3. Father's name** _____**4. Occupation of the head of the family** _____**5. Age of head of the family** _____**6. Whether residing outside notified/ statutory town/ ULB, but within Notified Planning/ Development area under the jurisdiction of an Industrial Development Authority/ Special Area Development Authority/ Urban Development Authority or any such Authority under State legislation.**

(i) No	(ii) If Yes
	(a) Name of Development Authority/ Notified Planning Area: (b) Name of Town/ Village:

7. Present Address and Contact Details

- i. House No. _____
- ii. Name of the Slum _____
- iii. City _____
- iv. Mobile No. _____
- v. Email _____
- vi. Pincode _____

8. Permanent Address

- i. House/Flat/Door No. _____
- ii. Name of the Street _____
- iii. City/ Village _____
- iv. District, State _____
- v. Pincode _____

9. Address of the House/ Flat under PMAY (U)

¹⁷ Amended vide No. I-I1027/19/2015-HFA.I/Vol-2(FTS-13988) dated 21.06.2016

**10. Aadhaar Number/ Aadhaar Virtual ID****11. Number & age of family members**

Name	Relationship to Head of the Family	Gender	Age	Occupation	Aadhaar Number/ Aadhaar Virtual ID	Joint Holdership (Yes/No)
						<input type="checkbox"/>

12. Religion

[Hindu-01, Muslim-02, Christian-03, Sikh-04, Jainism-05,

Buddhism- 06, Zoroastrianism-07, others (specify)-08]

13. Caste

[General-01, SC-02, ST-03, OBC-04]

14. Whether Person with Disability (Yes/No)**15. Marital Status**

[Married-01, Unmarried-02, Single Woman/Widow-03]

16. Whether the family owns any house [..]¹⁸ anywhere in India (Yes/No)

a. If yes, then location details (Locality/ City/ State)

b. If yes, then extent of land in sq.mtrs

17. Ownership details of existing house

[Own – 01, Rent – 02, Otherwise – 03]

18. Average monthly income of household (in Rs.)**Signature/Thumb Impression of Head of Household****Signature of representative of ULB in-charge
of above information****Note 1:** All details should be filled up as per Aadhaar only**Note 2: Consent for Aadhaar Authentication**

- I. I hereby state that I have no objection in authenticating myself with Aadhaar based

¹⁸ Amended vide No. I-I 1027/19/2015-HFA.I/Vol-2(FTS-13988) dated 21.06.2016



authenticate system and consent to providing my Aadhaar number, Biometric and/or One-Time Password (OTP) data for Aadhaar based authentication for the purposes of availing benefits of owing a pucca house under Pradhan Mantri Awas Yojana (Urban) [PMAY(U)]. I understand that the Aadhaar number, Biometrics and/or OTP I provide for authentication shall be used:-

- a. for authenticating my identity and;
- b. for de-duplication with other housing schemes like PMAY (Gramin), Rural Housing Interest Subsidy Scheme (RHSS), etc.

II. I understand that PMAY (Urban), Ministry of Housing and Urban Affairs, Government of India shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.

III. I hereby declare that the information provided hereunder is correct.

Name:

Masked Aadhaar Number:

Mobile Number:

Enclosure: Copy of the Aadhaar Id self-attested.

Signature of applicant

Date:

(To be filled by ULBs/ Implementing Agencies)

Domain Id:

Registration No. (if any)

**FORMAT 4B - REQUIRED INFORMATION OF BENEFICIARY*****1. Name of head of the family****2. Sex** [Male: 01, Female: 02, Transgender: 03]**3. Father's name****4. Occupation of the head of the family****5. Age of head of the family****6. Whether residing outside notified/ statutory town/ ULB, but within Notified Planning/ Development area under the jurisdiction of an Industrial Development Authority/ Special Area Development Authority/ Urban Development Authority or any such Authority under State legislation.**

(i) No	(ii) If Yes
	(a) Name of Development Authority/ Notified Planning Area:
	(b) Name of Town/ Village:

7. Present Address

i. House/ Flat/ Door No.

ii. Name of the Street

iii. City

iv. Mobile No.

v. Email

vi. Pincode

8. Permanent Address

i. House/ Flat/ Door No.

ii. Name of the Street

iii. City/ Village

iv. District, State

v. Pincode

9. Ownership details of existing house

[Own – 01, Rent – 02, Otherwise – 03]

10. Type of the house based on roof type

[Pucca (CC & Stone Slab)-01, Semi-Pucca

(Asbestos/ Steel Sheet, Tiled)-02,

Katcha (Grass/thatched, Tarpaulin, Wooden)-03]

11. Number of rooms in the dwelling unit excluding kitchen**12. Address of the House/ Flat under PMAY (U)**

13. Aadhaar Number/ Aadhaar Virtual ID

14. Number & age of family members

Name	Relationship to Head of the Family	Gender	Age	Occupation	Aadhaar Number/ Aadhaar Virtual ID	Joint Holdership (Yes/No)

15. Religion

[Hindu-01, Muslim-02, Christian-03, Sikh-04, Jainism-05, Buddhism- 06, Zoroastrianism-07, others (specify)-08]

16. Caste

[General-01, SC-02, ST-03, OBC-04]

17. Bank Details

- a. Bank account number
- b. Name of the Bank & Branch
- c. IFSC Code of Bank

18. Number of Years of Stay in this Town/City

[0 to 1 year- 01, 1 to 3 years- 02, 3 to 5 years- 03, More than 5 years- 04]

19. Size of existing dwelling unit (Carpet area in square meters)

20. Whether Person with Disability (Yes/No)

21. Marital Status [Married-01, Unmarried-02, Single Woman/Widow-03]

22. Whether the family owns any house [..]¹⁹ anywhere in India (Yes/No)

- c. If yes, then location details (Locality/City/State)
- d. If yes, then extent of land in Sq.mtrs

23. Employment Status

(Self Employed – 01, Salaried – 02, Regular Wage – 03, Labour – 04, Other – 05)

24. Average monthly income of household (in Rs.)

25. Does the family have a BPL Card (Yes / No)

- a. If yes, Provide BPL Card No.

26. Housing requirement of family

(New House – 01, Enhancement – 02)

27. In case of enhancement, please specify enhancement required [One room/Kitchen/Bath/Toilet or combination of these]

¹⁹ Amended vide No. I-I1027/19/2015-HFA.I/Vol-2(FTS-13988) dated 21.06.2016



28. Preferred component of Mission under which beneficiary need assistance under HFA

- i. Credit linked subsidy - 01
- ii. Affordable Housing in Partnership - 02
- iii. Beneficiary-led individual house construction/enhancement - 03

29. Abridged House list TIN (from SECC)

(If assistance under Beneficiary-led individual house construction/enhancement)

Signature/Thumb Impression of Head of Household

Note: * Same format shall be used for ineligible slum dwellers and beneficiary of those slums, which have not been considered for slum redevelopment through Private Participation as per process flow chart of HFAPoA of the "PMAY(U)-Housing for All" Scheme Guidelines.

Signature of representative of ULB in-charge of above information

Note 1: All details should be filled up as per Aadhaar only

Note 2: Consent for Aadhaar Authentication

I. I hereby state that I have no objection in authenticating myself with Aadhaar based authenticate system and consent to providing my Aadhaar number, Biometric and/or One-Time Password (OTP) data for Aadhaar based authentication for the purposes of availing benefits of owing a pucca house under Pradhan Mantri Awas Yojana (Urban) [PMAY(U)]. I understand that the Aadhaar number, Biometrics and/or OTP I provide for authentication shall be used:-

- a. for authenticating my identity and;
- b. for de-duplication with other housing schemes like PMAY(Gramin), Rural Housing Interest Subsidy Scheme(RHIS), etc.

II. I understand that PMAY (Urban), Ministry of Housing and Urban Affairs, Government of India shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.

III. I hereby declare that the information provided hereunder is correct.

Name:

Masked Aadhaar Number:

Mobile Number:

Enclosure: Copy of the Aadhaar Id self-attested.

Signature of applicant

Date:

(To be filled by ULBs/Implementing Agencies)

Domain Id:

Registration No. (if any)



Annexure 5

(Para 8.7 of the Guidelines)

Formats for Pradhan Mantri Awas Yojana (Urban) - Housing for All Plan of Action

I. Slum-wise Intervention strategies for Tenable Slums

Name of the Slum	Area of the Slum in sq.mts	Total no. of Slum Households as per*	Eligible Slum Households	Whether 'in-situ' redevelopment with Private Participation	Required Area for in-situ Re-development in Sq.mts	FSI/FAR	name of other slum if proposed for resettlement in this slum	Proposed Year of Intervention
					Existing	Proposed		

Note: * Please mention source of data

II. Slum-wise Intervention strategies for untenable/ unviable Slums

Name of the Slum	Area of the Slum in sq. mtrs	Total no. of Slum Households as per*	Proposed Development Strategy				Proposed Year of Intervention
			(i) Affordable Housing Project (AHP)	(ii) Credit Linked Subsidy Scheme (CLSS)	(iii) Beneficiary Led Construction	(iv) Clubbing with other Tenable Slums***	

Note: * Please mention source of data
** Please mention (i), (ii), (iii) or (iv) as per the case or combination thereof



III. Year-wise Proposed Interventions in Slums

Year	Number of Beneficiaries and Central Assistance Required (Rs. in Crores)					
	Redevelopment through Private Participation		Beneficiary-led Construction		Credit Linked Subsidy	
No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount	
2015-16						
2016-17						
2017-18						
2018-19						
2019-20						
2020-21						
2021-22						
Total						

IV. Year-wise Proposed Interventions for Other Urban Poor based on demand survey

Year	Number of Beneficiaries and Central Assistance Required (Rs. in Crores)					
	Beneficiary-led Construction		Credit Linked Subsidy		Affordable Housing in Partnership	
No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	
2015-16						
2016-17						
2017-18						
2018-19						
2019-20						
2020-21						
2021-22						
Total						



V. Year-wise targets under different components

Interventions	Number of Beneficiaries and Central Assistance Required (Rs. in Crores)										Total				
	2015-16		2016-17		2017-18		2018-19		2019-20		2020-21		2021-22		
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Redevelopment through Private Participation	Slums														
Subsidy for beneficiary-led/ improvement of existing house	Slums														
Credit linked subsidy to individual beneficiaries	Slums														
Affordable Housing in Partnership (AHP)	Slums														
	Non-Slums														
	Total														

Signature
(State Level Nodal Officer)

Signature
(Principal Secretary/Secretary, Concerned Department)



Annexure 6

(Para 8.7 & Para 14.4 of the Guidelines)

Summary Sheet for Annual Implementation Plan (AIP) for the year **:

Admissible Components		Target for Year*	Achievement for Year**	Target for Year***	Remaining Targets as per HFAPoA
A.	Beneficiary-led Construction				
	• New Houses				
	• Enhancement				
	• Sub Total (A)				
B.	In-Situ Slum Rehabilitation with Participation of Private Sector				
	• Number of Slums				
	• Number of Households (B)				
C.	Affordable Housing in Partnership (EWS Category) (C)				
D.	Credit linked subsidy				
	• EWS Households				
	• LIG Households				
	• Sub Total (D)				
E.	Total (A+B+C+D)				

Note: * The year preceding to the year of this AIP

** The year for which Annual Implementation Plan has been prepared



I. Subsidy for Beneficiary-led Individual House Construction or Enhancement

Year *	Beneficiary-led Individual House Construction or Enhancement in Slums & Non – Slum Areas			Resource Mobilization (Rs. in Crores)					
	New Housing	No. of Beneficiaries	New Housing	Enhancement of existing housing	Total Cost	Central Share	State share	Beneficiary Share	ULB share (if applicable)
2015-16									
2016-17									
2017-18									
2018-19									
2019-20									
2020-21									
2021-22									
Total									

Note: * Please fill the projected figures for the year for which AlP is proposed and actual figures of achievement for preceding years

II. Slum Rehabilitation of Slum Dwellers with Participation of Private Sector

Year *	Slum Rehabilitation through Participation of Private Sector			Resource Mobilization (Rs. in Crores)			
	No. of Slums	No. of Beneficiaries	Total Cost	Central Share	State share	Beneficiary Share	ULB share (if applicable)
2015-16							
2016-17							
2017-18							
2018-19							
2019-20							
2020-21							
2021-22							
Total							

Note: * Please fill the projected figures for the year for which AlP is proposed and actual figures of achievement for preceding years



III. Affordable Housing in Partnership with Public & Private sectors

Year *	Number of Projects	No. of Beneficiaries	Resource Mobilization (Rs. in Crores)			
			Total Project Cost (AHP)	Central Share	State Share	ULB Share (if applicable)
2015-16						
2016-17						
2017-18						
2018-19						
2019-20						
2020-21						
2021-22						
Total						

Note: * Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years



IV. Affordable Housing for Weaker Section through Credit Linked Subsidy

Year *	Credit Link Subsidy Availed for	Affordable Housing through Credit Linked Subsidy				Resource Mobilization (Rs. in Crores)		
		Number of Beneficiaries Availed Loan		Estimated Interest Subsidy Availed		EWS	LIG	EWS
		EWS	LIG					
2015-16	New Housing							
	Enhancement (Existing Housing)							
2016-17	New Housing							
	Enhancement (Existing Housing)							
2017-18	New Housing							
	Enhancement (Existing Housing)							
2018-19	New Housing							
	Enhancement (Existing Housing)							
2019-20	New Housing							
	Enhancement (Existing Housing)							
2020-21	New Housing							
	Enhancement (Existing Housing)							
2021-22	New Housing							
	Enhancement (Existing Housing)							
	Total							

Note: * Please fill the projected figures for the year for which AlP is proposed and actual figures of achievement for preceding years

Signature
(State Level Nodal Officer)

Signature

(Principal Secretary/Secretary, Concerned Department)

**Annexure 7A**

(Para 14.5 of the Guidelines)

Format for 'In-situ' Slum Redevelopment Projects with Private Partner

1	Name of the State	:	
2	Name of the City	:	
3	Name of Slum	:	
4	Project Name	:	
5	Project Code *	:	
6	State Level Nodal Agency	:	
7	Implementing Agency (Urban Local Body/ Development Authority/ Housing Board/ Urban Improvement Trust/ Designated Slum Rehabilitation Agency/ Private agency/ Developer)	:	
8	Date of approval by State Level Sanctioning and Monitoring Committee (SLSMC)	:	
9	Project Cost (Rs. In Lakhs)	:	
10	Project Duration (In months)	:	
11	i) Status of slum (Please write: 1 if notified, 2 if recognised and 3 if identified) ii) Total Slum area (Sqm.) iii) Area under slum rehabilitation (Sqm.) iv) Slum Population	:	

12	[No. of locations covered in project] ²⁰	Name of Location	No. of beneficiaries	Whether Slum/non slum (y/n)	If y, 1 if notified, 2 if recognised and 3 if identified	If Slum, whether it gets completely rehabilitated y/n					
							Gen	SC	ST	OBC	Total
a	No. of existing slum households [Use (a,b,c) for single project in multiple locations]	Name of location									
		a									
		b									
		c									
Total											
b	No. of eligible slum households:	a									
		b									
		c									
		Total									
c	[No. of Beneficiaries covered in project] ¹⁸	Name of location	Male (01)	Female (02)	Transgender (03)	Persons with disability					
		a									
		b									
		c									
Total											
d	[No. of houses constructed/ acquired Please specify ownership (any of these)] ¹⁸	Name of location	Joint (01)	Female (02)	Male (03)	Transgender (04)					
		a									
		b									
		c									
Total											

²⁰ Amended vide No. I-I 1027/19/2015-HFA.I/Vol-2(FTS-I3988) dated 21.06.2016



13	No. of houses Proposed (slum rehabilitation only) with carpet area and built up area.	:	
14	Whether beneficiary have been selected as per PMAY (U) Guidelines? (Yes/No)	:	
15	Whether private partner has been selected through open competitive bidding? If yes, date of bidding	:	
16	Incentives to Private Partner	:	
	i) Existing FSI in the area	:	
	ii) FSI provided in the project	:	
	iii) Other Incentives, if any	:	
17	i) Gol grant required (Rs. 1.0 lakh per eligible slum dweller) (Rs. In Lakhs)	:	
	ii) State grant, if any (Rs. In Lakhs)	:	
	iii) ULB grant, if any (Rs. In Lakhs)	:	
	iv) Beneficiary Share (Rs. In Lakhs)	:	
	v) Total (Rs. In Lakhs)	:	
18	Whether technical specification/dwelling unit design for housing have been ensured as per Indian Standards/ NBC/ State norms?	:	
19	Type of Temporary arrangement for beneficiaries during construction period provided in the project (Rent / Transit Shelter)	:	
20	Whether trunk infrastructure is existing or is being provided through AMRUT or any other scheme? (Yes/ No)	:	
21	Whether the provision of Civic infrastructure has been made as per applicable State norms/CPHEEO/IS Code/ NBC? i) Water Supply (Yes/No) ii) Sewerage (Yes/No) iii) Road (Yes/No) iv) Storm Water Drain (Yes/No) v) External Electrification (Yes/No) vi) Solid Waste Management (Yes/No) vii) Any other, specify viii) In case, any infrastructure has not been proposed, reasons thereof	:	
22	Whether disaster (earthquake, flood, cyclone, landslide etc.) resistant features have been adopted in concept, design and implementation of the project? Details thereof.	:	
23	Whether Quality Assurance is part of the Project, if not, how it is proposed to be ensured? Details thereof.	:	
24	Whether O&M is part of Project, if yes, for how many years?	:	
25	Whether encumbrance free land is available for the project or not? Details thereof.	:	
26	Whether any innovative/cost effective/ Green technology adopted in the project? Details thereof.	:	
27	Comments of SLAC after techno economic appraisal of DPR	:	
28	Project brief including any other information ULB/State would like to furnish	:	



29	<p>Whether convergence with other Central/ State schemes has been ensured? Furnish details.</p> <ul style="list-style-type: none"> a. Swachh Bharat Mission b. AMRUT c. Smart City Mission d. National Urban Livelihoods Mission e. Any other Central/ State Scheme 	
----	--	--

*State will give code number to each project sanctioned under PMAY (U)-HFA as 'ABCDEFGHIJKLM'

(Where, 'AB' is State Code as per census, 'CDEFGH' is City Code as per census, 'IJ' is running number of project of the city and 'K' is project component code i.e. 'K' will be 1 - for In-situ slum development, 2- for Relocation, 3 – for AHP and 4 – for Beneficiary Led Construction or enhancement, 'L' will be N-for New, R – for Revised, 'M' will be running number which will be 0 for new and 1 and so on for revisions.

It is hereby confirmed that State/UT and ULB have checked all the beneficiaries as per Guidelines of HFA. It is also submitted that no beneficiary has been selected for more than one benefit under the Mission including Credit Linked Subsidy Scheme (CLSS) component of the Mission.

Consolidated information of all slums being redeveloped with use of Mission grants is enclosed.

Signature

(State Level Nodal Officer)

Signature

(Principal Secretary/Secretary, Concerned Department)



Enclosure with Annexure 7A
(Para 14.5 of the Guidelines)

Consolidated information on Slums being Redeveloped in the State, ULB wise as on Date

Date:

S. No.	Name of the project	No. of DUs (slum rehabilita- tion only)	Date of Sanction	Project cost (slum rehabilitation Part)	Deployment of Gol share (Rs. in lakhs)
ULB-1					
i)					
ii)					
iii)					
ULB-2					
i)					
ii)					
iii)					

Signature

(State Level Nodal Officer)

Signature

(Principal Secretary/Secretary, Concerned Department)



Annexure 7B(G)
(Para 14.5 of the Guidelines)

**Format for Projects under Affordable Housing in Partnership (AHP)
on Government Land**

1	Name of the State		:							
2	Name of the City		:							
3	Project Name		:							
4	Project Code*		:							
5	State Level Nodal Agency		:							
6	Implementing Agency (Urban Local Body/ Development Authority/ Housing Board/ Urban Improvement Trust/Private agency/ Developer) • Land type (Private Land) (Public Land) • Project type (Land existing on Slum Green- field Land)									
7	Date of approval by State Level Sanctioning and Monitoring Committee (SLSMC)									
8	Mode of Tendering: (i) Engineering Procurement Construction (EPC) (ii) Public Private Partnership (PPP) (iii) Any other, please specify									
9	Technology: (i) New Technology (ii) Conventional Technology Please specify the details									
10	Project Cost (Rs. in Lakhs)	:	Housing	Infrastructure		Other		Total		
11.	[No. of locations covered in project] ²¹	:	Name of Location	No. of ben- eficiaries	Whether Slum/non slum (y/n)	If y, 1 if notified, 2 if recognised and 3 if identi- fied	If Slum, whether it gets completely re- habilitated y/n			
a	No. of EWS beneficiaries covered in the project [Use (a,b,c) for single proj- ect in multiple locations]		Name of location	Gen	SC	ST	OBC	Total	Minor- ity	Person with Disability
a										
b										
c										
	Total	:								
b	[No. of beneficiaries cov- ered in project] ²¹	:	Name of location	Male (01)		Female (02)		Transgender (03)		
a										
b										
c										
	Total	:								
c	[No. of houses construct- ed/ acquired Please specify ownership (any of these)] ²¹		Name of location	Joint (01)	Female (02)	Male (03)	Transgender (04)			
a										
b										
c										
	Total	:								

²¹ Amended vide No. I-I 1027/19/2015-HFA.I/Vol-2(FTS-I 3988) dated 21.06.2016



12	Whether beneficiary have been selected as per PMAY (U) Guidelines? (Yes/No)	:	
13	Construction Cost of EWS Unit (Rs. in Lakhs)	:	
14	Project Duration (in months)	:	
15	Whether Sale Price is approved by State/ UT?	:	
16	If yes, Sale price of EWS unit (Rs. In Lakhs)	:	
17	i) Carpet area of EWS unit in sqm. and Built up Area ii) DUs per Tower/Block iii) Total no. of Blocks	:	
18	Total No of houses proposed in the Project i) No. of EWS unit ii) No. of LIG units iii) No. of MIG units iv) No. of HIG units v) No of Commercial units, if any	:	
19	Whether open and transparent procedure has been envisaged to select private partner, if private partner has been considered?	:	
20	No. of EWS houses eligible for Central Assistance	:	
21	Goi grant required (Rs. 1.50 lakh per eligible EWS house) (Rs. In Lakhs) State grant (Rs. In Lakhs) Land Cost (Rs. In Lakhs) Cash Grant (if any) (Rs. In Lakhs) Implementing Agency share (Rs. In Lakhs) Beneficiary Share (Rs. In Lakhs) Total (Rs. In Lakhs)	:	
22	Whether technical specification/ design for housing have been ensured as per Indian Standards/NBC/ State norms?	:	
23	Whether trunk infrastructure is existing or is being provided through AMRUT or any other scheme? (Yes/No) Details thereof.	:	
24	Whether the provision of Civic infrastructure has been made as per applicable State norms/CPHEEO/IS Code/ NBC i) Water Supply (Yes/No) ii) Sewerage (Yes/No) iii) Road (Yes/No) iv) Storm water Drain (Yes/No) v) External Electrification (Yes/No) vi) Solid Waste management (Yes/No) vii) Any other, specify viii) In case, any infrastructure has not been proposed, reasons thereof	:	



25	Whether adequate social infrastructure facilities covered in the project; If no, whether the same are available in vicinity?	:	
26	Whether disaster (earthquake, flood, cyclone, landslide etc.) resistant features have been adopted in concept, design and implementation of the project? Details thereof.	:	
27	Whether Quality Assurance is part of the Project, if not, how it is proposed to be ensured? Details thereof.	:	
28	Whether O&M is part of Project, if yes, for how many years?	:	
29	Whether encumbrance free land is available for the project or not? Details thereof.	:	
30	Whether any innovative/cost effective/Green technology adopted in the project? Details thereof.	:	
31	Comments of SLAC after techno economic appraisal of DPR	:	
32	Project brief including any other information ULB/State would like to furnish	:	
33	Whether convergence with other Central/ State schemes has been ensured? Furnish details. a. Swachh Bharat Mission b. AMRUT c. Smart City Mission d. National Urban Livelihoods Mission e. Any other Central/ State Scheme	:	

*State will give code number to each project sanctioned under PMAY (U)-HFA 'ABCDEFGHIJKLM'

(Where, 'AB' is State Code as per census, 'CDEFGH' is City Code as per census, 'IJ' is running number of project of the city and 'K' is project component code i.e. 'K' will be 1 - for In-situ slum development, 2- for Relocation, 3 – for AHP and 4 – for Beneficiary Led Construction or enhancement), 'L' will be N-for New, R – for Revised, 'M' will be running number which will be 0 for new and 1 and so on for revisions

It is hereby confirmed that State/UT and ULB have checked all the beneficiaries as per Guidelines of HFA. It is also submitted that no beneficiary has been selected for more than one benefit under the Mission including Credit Linked Subsidy Scheme (CLSS) component of the Mission.

Signature
(State Level Nodal Officer) Signature
(Principal Secretary/Secretary, Concerned Department)



Annexure 7B(P)

**Format for Projects under Affordable Housing in Partnership (AHP)
on Private Land**

1	Name of the State		:				
2	Name of the City		:				
3	Project Name		:				
4	Project Code*		:				
5	Administrative Department		:				
6	State Level Nodal Agency		:				
7	Implementing Agency (Urban Local Body/ Development Authority/ Housing Board/ Urban Improvement Trust/Private agency/ Developer)		:				
8	Whether open and transparent procedure has been envisaged to select private partner?		:				
9	Mode of Tendering: (i) Engineering Procurement Construction (EPC) (ii) Public Private Partnership (PPP) (iii) any other, please specify		:				
10	Technology: (i) New Technology (ii) Conventional Technology Please specify the details		:				
11	Whether Concession agreement has been signed with private partner		:				
12	Name & Address of the Private Partner		:				
13	Type of PPP (BOT, BOOT, BOLT, OMT etc.)		:				
14	Incentives to Private Partner		:				
	i) Existing FSI in the area		:				
	ii) FSI provided in the project		:				
	iii) Other Incentives, if any like exemption on land use conversion charges, EDC, Building plan sanction fee, Stamp duty, fast track approval etc.		:				
15	Land details of site		:				
	i) Type and status of land- Acquired, Nazul, Gram Sabha etc.		:				
	ii) Land Use (as per Master Plan)- Residential, Agriculture etc.		:				
	iii) If land use is other than residential, Whether necessary permission available for residential use		:				
	iv) Area details		:				
	v) Status of possession		:				
16	Date of approval by State Level Sanctioning and Monitoring Committee (SLSMC)		:				
17	No. of locations covered in project	:	Name of Location	No. of beneficiaries	Whether Slum/non slum (y/n)	If y, 1 if notified, 2 if recognised and 3 if identified	If Slum, whether it gets completely rehabilitated y/n



18	a. If the project is in multiple location: No. of EWS beneficiaries covered in the project	:	Name of location	Gen	SC	ST	OBC	Total	Minority	Person with Disability
	a	:								
	b	:								
	c	:								
	Total	:								
	b. No. of beneficiaries covered in project	:	Name of location	Male (01)		Female (02)		Transgender (03)		
		a								
		b								
		c								
	Total	:								
19	c. No. of houses constructed/ acquired Please specify ownership (any of these)		Name of location		Joint (01)		Female (02)		Male (03)	Transgender (04)
		a								
		b								
		c								
	Total	:								
20	Project Cost (Rs. in Lakhs)	:	Housing	Infrastructure		Other		Total		
		Total	:							

21	Whether beneficiary have been selected as per PMAY (U) Guidelines? (Yes/No)	:								
22	Construction Cost of EWS Unit (Rs. in Lakhs)	:								
23	Project Duration (in months)	:								
24	Whether Sale Price is approved by State/UT?	:								
25	If yes, Sale price of EWS unit (Rs. In Lakhs)	:								
26	Carpet and built up area of EWS unit in sqm.	:								
27	Total No. of houses proposed in the Project	:								
	i) No. of EWS unit	:								
	ii) No. of LIG units	:								
	iii) No. of MIG units	:								
	iv) No. of HIG units	:								
	v) No. of Commercial units, if any	:								
28	Whether project is involved Positive Premium or Negative Premium	:								
29	Concession fee, if any, payable by the Concessionaire	:								
30	No. of EWS houses eligible for Central Assistance	:								
31	i. Govt grant required (Rs. 1.50 lakh per eligible EWS house) (Rs. In Lakhs) ii. State Share (Rs. In Lakhs) iii. Implementing Agency share (Rs. In Lakhs) iv. Beneficiary Share (Rs. In Lakhs) v. Viability Gap Funding, if required vi. Total (Rs. In Lakhs)	:								
32	Provision relating to Escrow account, if any	:								
33	Whether technical specification/ design for housing have been ensured as per Indian Standards/NBC/ State norms?	:								



34	Whether trunk infrastructure is existing or is being provided through AMRUT or any other scheme? (Yes/No) Details thereof	
35	Whether the provision of Civic infrastructure has been made as per applicable State norms/CPHEEO/ IS Code/ NBC i. Water Supply (Yes/No) ii. Sewerage (Yes/No) iii. Road (Yes/No) iv. Storm water Drain (Yes/No) v. External Electrification (Yes/No) vi. Solid Waste management (Yes/No) vii. Any other, specify viii. In case, any infrastructure has not been proposed, reasons thereof	:
36	Whether adequate social infrastructure facilities covered in the project; If no, whether the same are available in vicinity? Details thereof	:
37	Whether disaster (earthquake, flood, cyclone, landslide etc.) resistant features have been adopted in concept, design and implementation of the project? Details thereof	:
38	Whether Quality Assurance is part of the Project, if not, how it is proposed to be ensured?	:
39	Whether O&M is part of Project, if yes, for how many years?	:
40	Whether any innovative/cost effective/ Green technology adopted in the project? Details thereof	
41	Comments of SLAC after techno economic appraisal of DPR	
42	Project brief including any other information ULB/ State would like to furnish	
43	Whether convergence with other Central/ State schemes has been ensured? Furnish details. a. Swachh Bharat Mission b. AMRUT c. Smart City Mission d. National Urban Livelihoods Mission e. Any other Central/ State Scheme	

*State will give code number to each project sanctioned under PMAY (U)-HFA 'ABCDEFGHIJKLM'

(Where, 'AB' is State Code as per census, 'CDEFGH' is City Code as per census, 'IJ' is running number of project of the city and 'K' is project component code i.e. 'K' will be 1 - for In-situ slum development, 2- for Relocation, 3 – for AHP and 4 – for Beneficiary Led Construction or enhancement), 'L' will be N-for New, R – for Revised, 'M' will be running number which will be 0 for new and 1 and so on for revisions.

It is hereby confirmed that State/UT and ULB have checked all the beneficiaries as per Guidelines of HFA. It is also submitted that no beneficiary has been selected for more than one benefit under the Mission including Credit Linked Subsidy Scheme (CLSS) component of the Mission.

Signature
(State Level Nodal Officer)

Signature

**Annexure 7C**

(Para 14.5 of the Guidelines)

Format for Projects under Beneficiary Led Construction (New Construction)

1	Name of the State	:								
2	Name of the City	:								
3	Project Name	:								
4	Project Code *	:								
5	State Level Nodal Agency	:								
6	Implementing Agency/ ULB	:								
7	Date of approval by State Level Sanctioning and Monitoring Committee (SLSMC)	:								
8	[No. of locations covered in project] ²³	: 	Name of Location	No. of beneficiaries	Whether Slum/ non slum (y/n)	If yes, 1 if notified, 2 if recognised and 3 if identified	If Slum, whether it gets completely rehabilitated y/n			
9	Project Cost (Rs. in Lakhs)	:								
10	No. of beneficiaries covered in the project	: 	Gen	SC	ST	OBC	Total	Minority	Person with Disability	
11	Whether beneficiary have been selected as per PMAY (U) Guidelines? (Yes/No)	:								
12	[No. of houses constructed/acquired Please specify ownership (any of these)] ²²	:	Joint (01)	Female (02)	Male (03)	Transgender (04)				
13	[No. of beneficiaries covered in project] ²²	:	Male (01)	Female (02)	Transgender (03)					
14	Whether it has been ensured that selected beneficiaries have rightful ownership of the land	:								
15	(i) Whether building Plan for all houses have been approved (ii) Total Carpet Area and Built Up Area (iii) Cost of Construction	:								
16	i) Gol grant required (Rs. 1.5 lakh per eligible Beneficiary) (Rs. In Lakhs) ii) State grant, if any (Rs. In Lakh) iii) ULB grant, if any (Rs. In Lakh) iv) Beneficiary Share (Rs. In Lakh) v) Total (Rs. In Lakhs)	:								
17	Whether technical specification/ design for housing have been ensured as per Indian Standards/NBC/ State norms?	:								
18	Whether it has been ensured that balance cost of construction is tied up with State grant, ULB grant & beneficiary share?	:								

²² Amended vide No. I-I 1027/19/2015-HFA.I/Vol-2(FTS-I 3988) dated 21.06.2016



19	Whether trunk and line infrastructure is existing or being provisioned i) Water Supply (Yes/No) ii) Sewerage (Yes/No) iii) Road (Yes/No) iv) Storm water Drain (Yes/No) v) External Electrification (Yes/No) vi) Solid Waste management (Yes/No) vii) Any Other, specify viii) In case, any infrastructure has not been proposed, reasons thereof		
20	Whether disaster (earthquake, flood, cyclone, landslide etc.) resistant features have been adopted in concept, design and implementation? Details thereof	:	
21	Whether Demand Survey Completed for entire city?		
22	Whether City-wide integrated project have been formulated? If not, reasons thereof.		
23	Whether validation with SECC data for housing conditions conducted?		
24	Whether Direct Benefit Transfer (DBT) of fund to individual bank account of beneficiary ensured in the project?		
25	Whether there is provision in DPR for tracking/ monitoring the progress of individual houses through geo-tagged photographs?		
26	Whether any innovative/cost effective/ Green technology adopted in the project? Details thereof		
27	Comments of SLAC after techno economic appraisal of DPR		
28	Brief of project, including any other information ULB/State would like to furnish		
29	Whether convergence with other Central/ State schemes has been ensured? Furnish details. a. Swachh Bharat Mission b. AMRUT c. Smart City Mission d. National Urban Livelihoods Mission e. Any other Central/ State Scheme		

*State will give code number to each project sanctioned under PMAY (U)-HFA as 'ABCDEFGHIJKLM' (Where, 'AB' is State Code as per census, 'CDEFGH' is City Code as per census, 'I' is running number of project of the city and 'K' is project component code i.e. 'K' will be 1 - for In-situ slum development, 2- for Relocation, 3 – for AHP and 4 – for Beneficiary Led Construction or enhancement), 'L' will be N-for New, R – for Revised, 'M' will be running number which will be 0 for new and 1 and so on for revisions.

It is hereby confirmed that State/UT and ULB have checked all the beneficiaries as per Guidelines of HFA. It is also submitted that no beneficiary has been selected for more than one benefit under the Mission including Credit Linked Subsidy Scheme (CLSS) component of the Mission.

<p>Signature (State Level Nodal Officer)</p>	<p>Signature (Principal Secretary/Secretary, Concerned Department)</p>
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**[Annexure 7D**

(Para 7.2 b of the Guidelines)

Format for Projects under Beneficiary led Construction (Enhancement)]²³

1	Name of the State	:									
2	Name of the City	:									
3	Project Name	:									
4	Project Code	:									
5	State Level Nodal Agency	:									
6	Implementing Agency/ULB	:									
7	Date of approval by State Level Sanctioning and Monitoring Committee (SLSMC)	:									
8	[No. of locations covered in project] ²⁴	:	Name of Location	No. of beneficiaries	Whether Slum/ non slum (y/n)	If y, 1 if notified, 2 if recognised and 3 if identified	If Slum, whether it gets completely rehabilitated y/n				
9	Project Cost (Rs. in Lakhs)	:									
10	No. of Beneficiaries covered in the project	:	General	SC	ST	OBC	Total	Minority	Person with Disability		
11	Number of Beneficiaries with type of enhancement	:	One room	One room + Kitchen	One room +Toilet	One room + Bath room	One room + Toilet + Bath room	Total			
i	Number of Beneficiaries										
ii	Govt grant required (Rs. in Lakhs)	:									
iii	State grant, if any (Rs. in Lakhs)										
iv	ULB grant, if any (Rs. in Lakhs)										
v	Beneficiary Share, if any (Rs. in Lakhs)										
vi	Total (Rs. in Lakhs)										
12	Whether beneficiaries have been selected as per PMAY (U) Guidelines? (Yes/No)	:									
13	[No. of houses constructed/acquired. Please specify ownership (any of these)] ²⁴	:	Joint (01)	Female (02)	Male (03)	Transgender (04)					
14	[No. of beneficiaries covered in project] ²⁴	:	Male (01)	Female(02)			Transgender (03)				
15	Whether it has been ensured that selected beneficiaries have rightful ownership of the land? (Yes/No)	:									
16	Whether building plan for all houses have been approved? (Yes/No)	:									
17	Whether the proposed enhancements are as per NBC norms? (Yes/No)	:									
18	Whether the structural safety of the existing house ensured by the ULB? (Yes/No)										

²³ Added vide No. N-I I027/19/2015-HFA.I/Vol-2(FTS-13988) dated 25.05.2016²⁴ Amended vide No. I-I I027/19/2015-HFA.I/Vol-2(FTS-13988) dated 21.06.2016



19	Whether trunk and line infrastructure is existing or being provisioned		
i.	Water supply (Yes/No)	:	
ii.	Sewerage (Yes/No)	:	
iii.	Road (Yes/No)	:	
iv.	Storm water drain (Yes/No)	:	
v.	External electrification (Yes/No)	:	
vi.	Solid waste management (Yes/No)	:	
vii.	Any other, specify	:	
viii.	In case, any infrastructure has not been proposed, reasons thereof	:	
20	Whether disaster (earthquake, flood, cyclone, landslide etc.) resistant features have been adopted in concept, design and implementation?	:	
21	Whether demand survey has been completed for entire city? (Yes/No)	:	
22	Whether City-wide integrated project has been formulated? If not, reasons thereof.	:	
23	Whether validation with SECC data for housing conditions conducted? (Yes/No)	:	
24	Whether Direct Benefit Transfer (DBT) of fund to individual bank account of beneficiary ensured in the project?	:	
25	Whether there is provision in DPR for tracking/ monitoring the progress of individual houses through geo-tagged photographs?	:	
26	Whether any innovative/ cost effective/ green technology adopted in the project?	:	
27	Comments of SLAC after techno economic appraisal of DPR	:	
28	Brief of project, including any other information ULB/State would like to furnish	:	
29	Whether the enhancement proposed for each house is more than 9 sqmt area? (Yes/No)	:	
30	Whether total carpet area of each house after enhancement is not less than 21 sqmt and not more than 30 sqmt? (Yes/No)	:	
31	Whether convergence with other Central/ State schemes has been ensured? Furnish details. a. Swachh Bharat Mission b. AMRUT c. Smart City Mission d. National Urban Livelihoods Mission e. Any other Central/ State Scheme		

*State will give code number to each project sanctioned under PMAY (U)- HFA as 'ABCDEFGHIJKLM'

(Where, 'AB' is State Code as per census, 'CDEFGH' is City Code as per census, 'I' is running number of project of the city and 'K' is project component code i.e. 'K' will be 1 - for In-situ slum development, 2- for Relocation, 3 – for AHP and 4 – for Beneficiary Led Construction or enhancement), 'L' will be N-for New, R – for Revised, 'M' will be running number which will be 0 for new and 1 and so on for revisions.

It is hereby confirmed that State/UT and ULB have checked all the beneficiaries as per Guidelines of HFA. It is also submitted that no beneficiary has been selected for more than one benefit under the Mission including Credit Linked Subsidy Scheme (CLSS) component of the Mission.

Signature (State Level Nodal Officer)	Signature (Principal Secretary/Secretary, Concerned Department)
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**Annexure 8**

(Para 14.6 of the Guidelines)

**Form GFR 12 – C
[See Rule 239]
Form of Utilisation certificate**

Certified that out of Rs. _____ Grants-in-aid (Central Assistance) sanctioned during the year _____ in favour of _____ under the Ministry/Department Letter no. given in the table below and Rs. _____ on account of unspent balance of the previous year, a sum of Rs. _____ has been utilised for the purpose of _____, for which it was sanctioned and that the balance of Rs. _____ remaining unutilised at the end of the year has been surrendered to Government (Vide No. _____, dated _____) / will be adjusted towards the Grants-in-aid (Central Assistance) payable during the next year.

SI No.	Letter No. and date	Amount
	Total:-	

2. Certified that I have satisfied myself that the conditions on which the grants-in-aid was sanctioned have been duly fulfilled/ are being fulfilled and that I have exercised the following checks to see that the money was actually utilised for the purpose for which it was sanctioned.

3. Physical progress of the projects, where Government of India grants have been utilised, is enclosed.

Kinds of checks exercised

- 1.
- 2.
- 3.
- 4.
- 5.

Signature²⁵-----

Designation -----

Date-----

²⁵ To be signed by Principal Secretary/ Secretary of the concerned Department of the State/ UT Govt.



Enclosure to Annexure 8
(Para 14.6 of the Guidelines)

**Pradhan Mantri Awas Yojana (Urban) - Housing for All
Mission Directorate**

Format for Physical Progress of Projects Approved under the Mission

Name of State:

Name of the State Nodal Agency:

Component I : Slum rehabilitation in partnership with Private Sector

(In Rs. Crs.)

Title of the project	No. of slum Households covered	Approved Project Cost	Approved GoI Support	Other funds	Funds utilised	
					GoI	Others

Component II : Affordable Housing in Partnership

(In Rs. Crs.)

Title of the project	No. of EWS Households sanctioned	Approved Project Cost	Approved GoI Support	Other funds	Funds utilised	
					GoI	Others

Component III : Subsidy for Individual Beneficiary for House construction/enhancement

(In Rs. Crs.)

Title of the project	No. of EWS houses approved	Approved Project Cost	Approved GoI Support	Other funds	Funds utilised	
					GoI	Others

Physical progress ²⁶	No. of Houses					
	01	02	03	04	05	06
Component I						
Component II						
Component III						

²⁶ Ground Level: 01, Plinth Level: 02, Roof Level:03, Finishing stage: 04, Superstructure completed (For multistory only): 05 and Completed: 06

**Applicable at the time of claiming the 3rd and final instalment of 20%**

Name of the project location-wise	Houses Sanctioned	[No. of slums] ²⁵	Houses completed with the requisite infrastructure, particularly the following: (i) Power Supply (ii) Water Supply and (iii) Drainage/ Sanitation	Houses Allotted			
				In the name of woman	In the name of Male	In Joint Name	In the name of Trans-gender
		[rehabilitated]	de-notified] ²⁷				

Enclosure: Undertaking**Undertaking :**

This is to certify that the beneficiaries covered under the above-mentioned project have not been extended benefits under remaining other component of the Mission.

Signature (with Seal)

Authorised Signatory

Designation of the Official

State Level Nodal Agency (Name)

Date:

Signature (with seal)

Authorised Signatory

Designation of the Official

Department

Name of State/UT

Date:

²⁷ Amended vide No. I-I 1027/19/2015-HFA.I/Vol-2(FTS-13988) dated 21.06.2016



Annexure 9

(Para 14.8 of the Guidelines)

COMPLETION CERTIFICATE

STATE/UNION TERRITORY, _____

CERTIFICATE FOR CLOSURE OF PROJECTS SANCTIONED UNDER THE MISSION

Name of Project:

Project cost approved by GoI (Rs. in Cr.):

GoI share approved (Rs. in Cr.):

No. of houses approved:

No. of houses completed:

It is hereby undertaken that the project(s) approved under the “Pradhan Mantri Awas Yojana (Urban)- Housing for All” Mission stands complete in all respect wherein the houses are built along with necessary infrastructure as per prevailing byelaws of the States/UTs and as approved by the centre. Central share released for this purpose has been fully utilised towards the approved components of the project.

Signature (with Seal)

Authorised Signatory

Designation of the Official

State Level Nodal Agency (Name)

Date:

Signature (with seal)

Authorised Signatory²⁸

Designation of the Official

Department

Name of State/UT

Date:

²⁸ To be signed by Principal Secretary/Secretary of the concerned department of the State/UT Govt.



Annexure 9A

(Para 14.5 & 14.6 of the Guidelines)

CRITERIA FOR RELEASE INSTALLMENT (EXCEPT CLSS)

Criteria for Instalment	ISSR	AHP	BLC
Criteria for 1st Instalment	<ul style="list-style-type: none"> (i) Identification of Developer (ii) Issuance of work order (iii) Registration of projects under Real Estate (Regulation and Development) Act, 2016 [RERA] and (iv) Entry of Aadhaar seeded beneficiaries in MIS. (v) Any other requirement(s) as specified/directed by CSMC 	<ul style="list-style-type: none"> (i) Identification of Developer (ii) Issuance of work order (iii) Registration of projects under Real Estate (Regulation and Development) Act, 2016 [RERA]. (iv) Any other requirement(s) as specified/directed by CSMC 	<ul style="list-style-type: none"> (i) Entry of Aadhaar seeded beneficiaries as per DPR in MIS. (ii) Any other requirement(s) as specified/directed by CSMC
Criteria for 2nd Instalment	<ul style="list-style-type: none"> (i) Submission of utilization certificate of at least 70% of fund released by Centre as well as States/UTs Government and commensurate physical progress. (ii) Action Taken Reports (ATRs) on the recommendations by Third-Party Quality Monitoring Agencies (TPQMA) duly approved by SLSMC. (iii) Certificate on compliance of observations made by HUDCO/BMTPC during the site scrutiny and (iv) Geo-tagging of current stage of construction of the project(s). 	<ul style="list-style-type: none"> (i) Entry of Aadhaar seeded beneficiaries in MIS (ii) Submission of utilization certificate of at least 70% of fund released by Centre as well as States/UTs Government and commensurate physical progress (iii) Action Taken Reports (ATRs) on the recommendations by Third-Party Quality Monitoring Agencies (TPQMA) duly approved by SLSMC. (iv) Certificate on compliance of observations made by HUDCO/BMTPC during the site scrutiny, if any (v) Geo-tagging of current stage of construction of the project(s). 	<ul style="list-style-type: none"> (i) Submission of utilization certificate of at least 70% of fund released by Centre as well as States/UTs Government and commensurate physical progress. (ii) Action Taken Reports (ATRs) on the recommendations by Third-Party Quality Monitoring Agencies (TPQMA) duly approved by SLSMC. (iii) Certificate on compliance of observations made by HUDCO/BMTPC during site scrutiny and (iv) Geo Tagging of current stage of construction of the house(s).
Criteria for Final Instalment	<ul style="list-style-type: none"> (i) Submission of UCs of at least 70% utilization of earlier Central releases along with State/UT releases. (ii) Completion certificates in respect of the projects including associated infrastructure in each project as per Annexure 9. (iii) Achieving mandatory reforms. (iv) Action Taken Reports (ATRs) on the recommendations by Third-Party Quality Monitoring Agencies (TPQMA) in their 2nd/3rd visits duly approved by SLSMC. (v) Geo-tagging of completed stage of construction of projects/houses. (vi) (Status of Social Audit 	<ul style="list-style-type: none"> (i) Submission of UCs of at least 70% utilization of earlier Central releases along with States/UTs releases. (ii) Completion certificates in respect of the projects including associated infrastructure in each project as per Annexure 9. (iii) Achieving mandatory reforms. (iv) Action Taken Reports (ATRs) on the recommendations by Third-Party Quality Monitoring Agencies (TPQMA) in their 2nd/3rd visits duly approved by SLSMC. (v) Geo-tagging of completed stage of construction of projects/houses. (vi) Status of Social Audit 	<ul style="list-style-type: none"> (i) Submission of UCs of at least 70% utilization of earlier Central releases along with States/ UTs releases. (ii) Completion certificates in respect of the projects including associated infrastructure in each project as per Annexure 9. (iii) Achieving mandatory reforms. (iv) Action Taken Reports (ATRs) on the recommendations by Third-Party Quality Monitoring Agencies (TPQMA) in their 2nd/3rd visits duly approved by SLSMC. (v) Geo-tagging of current stage of construction of projects/houses. (vi) Status of Social Audit



Annexure 10

(Para 15.1 of the Guidelines)

FORMAT FOR UTILIZATION CERTIFICATE FOR CNAs

FORMAT FOR CLAIMING SUBSIDY UNDER CREDIT LINKED SUBSIDY SCHEME (CLSS) OF THE MINISTRY OF HOUSING & URBAN AFFAIRS, GOVERNMENT OF INDIA

[To be furnished by Central Nodal Agencies (NHB/HUDCO/SBI) to the MoHUA]

Summary

S.No.	Particulars	Rs. in Cr.
1	Total cumulative subsidy received from MoHUA	
2	Interest earned on the funds available with CNA	
3	Subsidy amount released to PLIs so far (Please give State-wise and bank-wise details as per attached Format)	
4	Balance subsidy including interest available with CNA	
5	Subsidy sought from MoHUA	

It is certified that

- i) As certified by the PLIs, the loans have been sanctioned and disbursed in accordance with the extant guidelines for CLSS of the Ministry of Housing & Urban Affairs, Government of India.
- ii) It is further declared that there has been no negligence on the part of the CNA or any of its officers in verifying the claims and sanctioning the amounts to PLIs of the above referred loan accounts and the same has been sanctioned as per guidelines.
- iii) There is no duplicate claim of the subsidy for any of the aforesaid loan accounts.

(Authorized Signatory)

(Name and Designation)

Date:

Place



Enclosure to Annexure 10
(Para 15.1 of the Guidelines)

State- wise releases

State	No. of Beneficiaries	Amount of Subsidy released
Total		

PLI- wise releases

PLI	No. of Beneficiaries	Amount of Subsidy released to the PLIs
Total		

**Annexure II**

(Para 16.1 of the Guidelines)

**Central Sanctioning-cum-Monitoring Committee for
“Pradhan Mantri Awas Yojana (Urban) – Housing for All” Mission**

Composition

1	Secretary, Ministry of Housing and Urban Affairs	Chairperson
2	Secretary, Ministry of Finance (Dept. of Expenditure)	Member
3	Secretary, Ministry of Social Justice and Empowerment	Member
4	Secretary, Ministry of Health and Family Welfare	Member
5	Secretary, Department of Finance Services, Ministry of Finance	Member
6	Secretary, Ministry of Labour	Member
7	Secretary, Ministry of Minority Affairs	Member
8	Joint Secretary (NULM), Ministry of HUA	Member
9	Joint Secretary (Housing), Ministry of HUA	Member
10	Joint Secretary and Financial Adviser, Ministry of HUA	Member
11	Mission Director (Smart Cities), Ministry of HUA	Member
12	Joint Secretary and Mission Director in charge of Pradhan Mantri Awas Yojana (Urban)– Housing for All, Ministry of Housing and Urban Affairs	Member

Note : The Chairperson of the CSMC will have the authority to co-opt any other member or invite special invitees to the meeting of the CSMC as and when need arises.

Illustrative Functions of Central Sanctioning and Monitoring Committee (CSMC)

CSMC will be important decision making body for the Mission at GoI level. Key functions of CSMC are as given under:

1. Overall review and Monitoring of the Mission
2. Assessing resource requirement based on HFAPoA and AIP submitted by States/UTs
3. Approval of Central releases under various components of the Mission except CLSS
4. Devising financial and other norms for various activities undertaken as part of the Mission
5. Any other issues required for effective implementation of the Mission

**Annexure 12**

(Para 16.4 of the Guidelines)

**State Level Sanctioning & Monitoring Committee (SLSMC) under
Pradhan Mantri Awas Yojana (Urban) – Housing for All Mission****Composition**

1	Chief Secretary	Chairperson
2	Secretary of Urban Development/Municipal Administration/Local Self-Government/Housing dealing with implementation of PMAY (U)-HFA Mission	Vice-Chairman
3	Secretary of Urban Development/Municipal Administration/Local Self-Government/ Housing	Member
4	Secretary, State Finance Department	Member
5	Secretary, Revenue/Land Administration	Member
6	Secretary (Housing) of the State Govt.	Member
7	Secretary in charge of Environment of the State Government	Member
8	Convener, State Level Banker's Committee	Member
9	State Nodal Officer, PMAY(U)-HFA	Member

Note: The Chairperson of the SLSMC will have the authority to co-opt any other member or invite special invitees to the meeting of the SLSMC as and when need arises.

Illustrative Functions of State level Sanctioning and Monitoring Committee (SLSMC)

SLSMC will be in-charge of overall implementation of the Mission including following:

1. Approval of Housing for All Plan of Action (HFAPoA)
2. Approval of Annual Implementation Plan
3. Approval of DPRs under various components of the Mission
4. Approval of Annual Quality Monitoring Plans
5. Reviewing progress of approved projects in the State and cities
6. Monitoring of implementation of Mission
7. Any other issues required for effective implementation of the Mission.



UNDERTAKING
for Desk-cum-Site Scrutiny

Sub.: Construction ofDUs at District....., under AHP/BLC/ISSR vertical of PMAY(U)

Ref.: Desk-cum-Site Scrutiny Report for the above mentioned project submitted by HUDCO/BMTPC to Ministry of Housing and Urban Affairs, Government of India

With reference to Ministry of Housing and Urban Affairs letter No. dated....., HUDCO/BMTPC has submitted a Desk-cum-Site Scrutiny Report for the above mentioned project to Ministry of Housing and Urban Affairs for consideration of Central Assistance in the said project by CSMC in its meeting held on

A copy of the said Report has been received by the (Name of SLNA) vide HUDCO's/ BMTPC's letter No. dated HUDCO/ BMTPC has indicated certain procedural and technical aspects in the said Desk-cum- Site Scrutiny Report and these observations to be complied with by the implementing agency during the implementation of the project.

.....(Name of SLNA) hereby undertakes to ensure that during implementation of the instant project, all the observations indicated in the Desk-cum-Site Scrutiny Report shall be complied with, in line with the PMAY(U) Guidelines of Government of India and the statutory provisions contained therein, to the satisfaction of State Level Nodal Agency/ Ministry of Housing and Urban Affairs for PMAY(U) for the State of

It is further undertaken that based on the enclosed Desk-cum-Site Scrutiny Report above, such observations and compliances will be ensured in other PMAY(U) projects being implemented by the States/UTs before release of 2nd installment.

Signed this _____ day of _____ 2021.

State Level Nodal Agency

Countersigned by Concerned Principal Secretary



CERTIFICATE
for Desk-cum-Site Scrutiny

**(To be submitted at the time of submitting request for 2nd instalment
of Central Assistance)**

**Sub.: Construction ofDUs at District....., under AHP/
BLC/ISSR vertical of PMAY(U)**

**Ref.: Desk-cum-Site Scrutiny Report for the above mentioned project submitted by
HUDCO/BMTPC to Ministry of Housing and Urban Affairs, Government of India**

This refers to the Desk-cum-Site Scrutiny Report submitted by HUDCO/BMTPC dated..... which was conducted by HUDCO/BMTPC in pursuance of Ministry of Housing and Urban Affairs letter No.dated..... on the subject mentioned above, for consideration of Central Assistance in the said project by CSMC in its meeting held on and Undertaking dated -----by SLNA in this regard.

.....(Name of SLNA) hereby certifies that while implementation of the instant project, all the observations indicated in the Desk-cum-Site Scrutiny Report have been complied with, in line with the PMAY(U) Guidelines of Government of India and the statutory provisions contained therein, to the satisfaction of State Level Nodal Agency for PMAY(U) for the State of-----.

It is further undertaken that based on the scrutiny report above, all observations and compliances are being ensured in other PMAY(U) projects before release of 2nd installment.

Signed this _____ day of _____ 2021

State Level Nodal Agency

Countersigned by Concerned Principal Secretary



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