



NEWSLETTER

Fifth Edition of PMAY-HFA(U)

Release Date: 5th November, 2024

Pradhan Mantri Awas Yojana – Housing for All (Urban)

“মকলোৰে মপোন ঘৰ হ'ব আপোন”



PRADHAN MANTRI AWAS YOJANA - URBAN 2.0

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

Components under Pradhan Mantri Awas Yojana-Urban 2.0

a. Beneficiary Led Construction (BLC)

The BLC vertical of the Scheme shall provide financial assistance to individual eligible families belonging to EWS categories to construct new pucca houses (an all-weather dwelling unit) on their own available land. The beneficiaries under this vertical may be allowed to construct all-weather pucca house of minimum 30 sqm. and maximum of 45 sqm. carpet area, conforming to the building safety and design standards provided in National Building Code (NBC). The new pucca house constructed under this vertical shall have combination of at least two rooms, kitchen, and a toilet/bathroom. Enhancement, extension, and renovation of the existing house are not permissible under the Scheme.

b. Affordable Housing in Partnership (AHP)

The AHP vertical shall provide Central Assistance to EWS beneficiaries for owning a pucca house. Under this vertical affordable houses of 30-45 sqm carpet area will be constructed by Public/Private Agencies and made available for allotment to the eligible beneficiaries of EWS category.

c. Affordable Rental Housing (ARH)

ARH will promote creation of adequate rental housing for EWS/LIG beneficiaries including urban migrants/homeless/destitute/industrial workers/working women/construction workers/, urban poor (street vendors, rickshaw pullers, other service providers etc.), migrants working with market/trade associations,

educational/health institutions, hospitality sector, /contractual employees/ amongst others.

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

d. Interest Subsidy Scheme (ISS)

Under the ISS, the subsidy will be provided on home loans sanctioned and disbursed on 01.09.2024 or after to eligible beneficiaries of EWS/LIG and MIG for purchase/repurchase/construction of houses. Households belonging to EWS, LIG and MIG category with an annual income of up to ₹3 lakh, ₹6 lakh and ₹9 lakh, respectively will be eligible to avail the benefit of the Scheme. For identification as an EWS/LIG/MIG beneficiary under the Scheme, an individual loan applicant will submit self certificate/affidavit as proof of income.

PMAY (U) Transforming dream of own house into reality.

BENEFICIARY NAME: JUNTI KALITA

Junti Kalita is a resident of Guwahati Municipal Board of Assam and lived in a congested kutchra house. She lived with her husband, son and mother. Junti Kalita, aged 44 years works in a private school and supports her family for livelihood. Her husband was under treatment for many years and her single income is insufficient to cover all the family's expenses.

One day while returning from school, Junti Kalita's colleague informed her about distribution of PMAY(U) forms and after knowing the benefits under PMAY(U) she quickly collected the PMA(U) form from Guwahati Municipal Board.



PHYSICAL PROGRESS UNDER PMAY(U)

Houses Sanctioned	165542
Houses Completed under BLC	107310
Houses Completed under CLSS	3799

Number of Beneficiary received First Installment	1,64,830
Number of Beneficiary received Second Installment	1,31,440
Number of Beneficiary received Third Installment	60650

