

Pradhan Mantri Awas Yojana - Urban 2.0



Housing for All Mission Scheme Guidelines

September 2024



Ministry of Housing and Urban Affairs
Government of India

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Preface

Pradhan Mantri Awas Yojana - Urban (PMAY-U) Scheme was launched on 25th June 2015 by the Hon'ble Prime Minister to provide all-weather pucca houses to all eligible urban households across the nation with the vision of 'Housing for All'.

Over the years, the need for housing has become prevalent in tandem with urban expansion. Urban areas continue to experience rising housing demand due to the creation of new cities/towns coupled with rapid pace of urbanization. 'Affordable Housing' needs vary significantly among different income groups, including EWS, LIG and MIG segments across the country. It is necessary to support all these groups in realizing their aspirations of owning a house to lead a dignified life.

Hon'ble Prime Minister on the 77th Independence Day announced that Government of India will come up with a new Scheme to provide benefits to weaker section and middle-class families in owning a home. Subsequently, in June 2024, the Union Cabinet resolved to provide assistance to 3 crore additional rural and urban households for the construction of houses, to meet the housing requirements arising out of the increase in the number of eligible families.

In the Union Budget 2024, Hon'ble Finance Minister announced that under PMAY-U 2.0, housing needs of 1 crore urban poor and middle-class families will be addressed in the next 5 years. Accordingly, Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) has been launched to provide assistance to 1 crore eligible urban families, thus ensuring that eligible citizens of urban India lead a better quality of life.

The contours of PMAY-U 2.0 have been designed on the basis of learnings of PMAY-U scheme, global best practices/ benchmarks and outcomes of series of consultations with multiple stakeholders including States/UTs, Banks, Housing Finance Companies, Private Sector etc.

PMAY-U 2.0 seeks to address the affordable housing requirement in urban areas through following verticals:

- i. Beneficiary Led Construction (BLC)
- ii. Affordable Housing in Partnership (AHP)
- iii. Affordable Rental Housing (ARH)
- iv. Interest Subsidy Scheme (ISS)



Table of Contents

Para No.	Particular	Page No.
1	Scope of PMAY-U 2.0	1
2	Coverage	2
3	Eligibility Criteria	3
4	Implementation Methodology	4
5	PMAY-U 2.0 Verticals	5
5.1	Beneficiary Led Construction (BLC)	6
5.2	Affordable Housing in Partnership (AHP)	10
5.3	Affordable Rental Housing (ARH)	17
5.4	Interest Subsidy Scheme (ISS)	23
6	Technology & Innovation Sub-Mission (TISM)	27
7	Convergence with other Schemes	28
8	Funding Pattern	29
9	Mechanism for Release of Central Assistance under BLC/AHP/ ARH	30
10	Mechanism for Release of Central Assistance under Interest Subsidy Scheme	35
11	Capacity Building Activities	35
12	Administration and Implementation Structure	42
13	Unified Web Portal & Management Information System (MIS)	43
14	Promotion of Affordable Housing Ecosystem, Reforms and incentives	43
15	Monitoring & Evaluation	45
	Annexures	46



Definitions for the purpose of the Mission

Affordable House	A house having carpet area up to 60 sqm in Metros and 90 sqm in non-metro with house value of up to ₹45 lakh.
Affordable Housing in Partnership	Group Housing projects in which at least 25% of the houses are less than 45 sqm for EWS category.
Beneficiary	A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. Families belonging to EWS/LIG/MIG segments, living in urban areas, 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.
Building Materials and Technology Promotion Council (BMTPC)	An autonomous organization under the aegis of the Ministry of Housing and Urban Affairs to bridge the gap between research and development for large scale field application of innovative building materials & construction technologies in construction sector.
Carpet Area	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. 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.
Central Nodal Agencies (CNAs)	Nodal Agencies identified by Ministry for the purpose of implementation of Interest Subsidy Scheme vertical of the PMAY-U 2.0
Completed House	A house in which walls and ceiling are completed, plastered and painted, floor finishes, electrical and plumbing fixtures, doors and windows installed along with logo of PMAY-U 2.0 will be considered as complete.
Completed Project	The project in which all the houses are completed in all respect including on-site infrastructure such as internal roads, pathways, common green area, boundary wall, water supply sewerage/ septage, drainage, external electrification etc. and ready to live. Dwelling units under projects shall have water supply, electricity, kitchen and toilet conforming to NBC/ State/ Local Authority norms.
Central Sector Scheme	Central Sector Schemes are those that are implemented by a Central Agency and 100% funded by Central Government.



Centrally Sponsored Scheme	Centrally Sponsored Schemes are those that are funded directly by the Central Ministries/Departments and implemented by States/UTs or their agencies.
Concessionaire	Concessionaire means Public/Private agencies, organizations, industrial bodies/associations, institutions implementing ARH under Model-1.
Central Sanctioning and Monitoring Committee (CSMC)	An inter-ministerial committee viz. Central Sanctioning and Monitoring Committee (CSMC) constituted under the Chairpersonship of Secretary, MoHUA to supervise the implementation of the Scheme along with approvals and monitoring.
Dormitory	Dormitory under ARH shall be an all-weather building with 3-4 bedded halls having total carpet area up to 10 sqm per bed including provision of Separate bed, side table, shelves, lockers, common facilities of kitchen and toilet etc.
Economically Weaker Section (EWS)	Households having an annual income up to ₹3.0 lakh. States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions with concurrence of the Ministry.
EWS House	An all-weather single dwelling unit or a unit in a multi-storied super structure having carpet area of minimum 30 sqm and maximum up to 45 sqm with adequate basic civic services and infrastructure services like toilet, water, electricity etc.
Entity	Entity means Public/Private bodies including landowners, developers, promoters, manufacturing units, industries, institutions, associations, Central Government organisations/parastatals implementing ARH on their own available vacant land under Model-2.
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: $\text{FAR} = \frac{\text{Total Built-up area on all the floors} \times 100}{\text{Plot Area}}$ If States/Cities have some variations in this definition, State/City definitions may be accepted under the Mission.
Implementing Agencies (IAs)	Agencies such as Urban Local Bodies, Development Authorities, Housing Boards, Private developer etc. which are selected by State Government/ State Level Sanctioning and Monitoring Committee (SLSMC) for implementing Pradhan Mantri Awas Yojana-Urban 2.0.
Low Income Group (LIG)	Households having an annual income from ₹3.0 lakh up to ₹ 6.0 lakh.
Middle Income Group (MIG)	Households having an annual income from ₹6 lakh up to ₹9 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)] or any other financial institutions as may be identified by the RBI.
Parastatals	Parastatals are institutions/organizations, which are wholly or partially owned and managed by the Government (either autonomous or quasi-Governmental).
State Level Sanctioning and Monitoring Committee (SLSMC)	An inter-departmental Committee viz. State Level Sanctioning and Monitoring Committee (SLSMC) under the Chairpersonship of Chief Secretary, constituted by States/UTs for monitoring of progress of the Mission and approval of new projects under various components.
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 Agency (SLNA)	Nodal Agency designated by the State/UT Governments for implementing the Mission.
Trunk Infrastructure	Trunk infrastructure is the higher order infrastructure development with primary purpose to service 'catchment' areas to be shared between developments, commonly provided by local governments. It includes development of main line of infrastructure such as water supply, drainage, sewerage/septage, roads, streetlight, electricity etc.
Transferable 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.
Technology Innovation Grant	Technology Innovation Grant (TIG) under TISM is to facilitate adoption of innovative, sustainable, green and disaster resilient technologies as well as building materials for cost effective, faster and quality construction under Mission.
Vacant House	Houses completed under schemes of Government of India or States/UTs but not allotted or unoccupied and lying vacant (except PMAY-U).
Whitelisted Project	A housing project exclusively for EWS or combination of EWS/LIG/ MIG houses fulfilling the eligibility criteria defined in the PMAY-U 2.0 scheme guidelines and approved by SLSMC and CSMC.



Abbreviations

A&OE	Administrative and Other Expenses
AHP	Affordable Housing in Partnership
AMRUT	Atal Mission for Rejuvenation and Urban Transformation
ARH	Affordable Rental Housing
BIS	Bureau of Indian Standards
BLC	Beneficiary Led Construction
BMTPC	Building Materials & Technology Promotion Council
CLTC	City Level Technical Cell
CNA	Central Nodal Agency
CPHEEO	Central Public Health and Environmental Engineering Organization
CRGF	Credit Risk Guarantee Fund
CSC	Common Service Centre
CSMC	Central Sanctioning and Monitoring Committee
DAY-NULM	Deendayal Antyodaya Yojana-National Urban Livelihoods Mission
DPIIT	Department for Promotion of Industry and Internal Trade
DBT	Direct Benefit Transfer
DPR	Detailed Project Report
DU	Dwelling Unit
EDC	External Development Charge
EMI	Equated Monthly Instalment
EOI	Expression of Interest
EPC	Engineering Procurement Construction
EWS	Economically Weaker Section
FAR	Floor Area Ratio
FSI	Floor Space Index
GFR	General Financial Rules
GST	Goods and Services Tax
HFA	Housing for All
HFCs	Housing Finance Companies
HUDCO	Housing and Urban Development Corporation Ltd.
IEC	Information, Education and Communication
IFD	Integrated Finance Division
IIT	Indian Institute of Technology





IS	Indian Standard
ISS	Interest Subsidy Scheme
LIG	Low Income Group
MIG	Middle Income Group
MoHUA	Ministry of Housing and Urban Affairs
MIS	Management Information System
MoA	Memorandum of Agreement
MoU	Memorandum of Understanding
MTA	Model Tenancy Act
NAL	Non-Agricultural Land
NBC	National Building Code
NHB	National Housing Bank
NHM	National Health Mission
NIT	National Institute of Technology
NOC	No Objection Certificate
NPA	Non-Performing Assets
NPV	Net Present Value
OBC	Other Backward Class
O&M	Operation and Maintenance
PLI	Primary Lending Institution
PMAY-G	Pradhan Mantri Awas Yojana - Gramin
PMC	Project Management Consultancy
PMAY-U	Pradhan Mantri Awas Yojana - Urban
PMAY-U 2.0	Pradhan Mantri Awas Yojana - Urban 2.0
PM SVANidhi	Prime Minister Street Vendor's AtmaNirbhar Nidhi
PMU	Project Management Unit
PPP	Public Private Partnership
PSU	Public Sector Undertaking
RBI	Reserve Bank of India
RERA	Real Estate (Regulation and Development) Act, 2016
RFP	Request For Proposal
RHV	Redeemable Housing Voucher
RWA	Resident Welfare Association
SBI	State Bank of India
SBM	Swachh Bharat Mission



SC	Scheduled Caste
SLAC	State Level Appraisal Committee
SLNA	State Level Nodal Agency
SLSMC	State Level Sanctioning and Monitoring Committee
SLTC	State Level Technical Cell
ST	Scheduled Tribe
TDR	Transferable Development Right
TIG	Technology Innovation Grant
TISM	Technology & Innovation Sub-Mission
TPQMA	Third Party Quality Monitoring Agency
TSM	Technology Sub-Mission
ULB	Urban Local Body
UT	Union Territory



1. Scope of PMAY-U 2.0

- 1.1 Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) – ‘Housing for All’ Mission for urban areas will be implemented for 5 years from 01.09.2024 to provide Central Assistance to all eligible beneficiaries/households/ implementing agencies through States/Union Territories (UTs)/Primary Lending Institutions (PLIs) to construct, purchase or rent a house at an affordable cost.
- 1.2 The Mission will be implemented as Centrally Sponsored Scheme (CSS) except for the component of Interest Subsidy Scheme (ISS) which will be implemented as a Central Sector Scheme. The Scheme will be implemented through following four verticals:
 - i. Beneficiary Led Construction (BLC)
 - ii. Affordable Housing in Partnership (AHP)
 - iii. Affordable Rental Housing (ARH)
 - iv. Interest Subsidy Scheme (ISS)
- 1.3 A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. Families belonging to EWS/LIG/MIG segments, living in urban areas, 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.
- 1.4 The Scheme will support construction of houses with a minimum of 30 square meter (sqm) carpet area along with basic civic amenities and social infrastructure. Further, States/UTs will have the flexibility in terms of determining the size of houses up to 45 sqm and other facilities in consultation with the Ministry, without any enhancement in financial assistance from Government of India. States/UTs through their implementing agencies will provide trunk infrastructure from their own resources up to project site.
- 1.5 The projects should have basic civic infrastructure/amenities like water, sanitation, sewerage, road, electricity etc. Urban Local Bodies (ULBs) should ensure that individual houses under ISS and BLC verticals shall have the provision for these basic civic amenities. States/UTs shall endeavour to make suitable provisions in the Detailed Project Reports (DPRs) of AHP and ARH Projects for the following:
 - a) Necessary provision of ramp and other facilities for barrier free access to ensure accessibility for Persons with Disabilities (Divyangjan) as mentioned under the provisions of Rights of Persons with Disabilities Act, 2016.
 - b) Construction of Anganwadi Centres at the site of AHP projects, wherever required.
 - c) Provision of Rainwater Harvesting System.
 - d) Solar Energy System, especially to meet the requirement of common facilities.
 - e) Adequate number of plantations within the project site.
- 1.6 States/UTs, at their discretion, may decide a cut-off date on which beneficiaries have to be a resident of that urban area for being eligible to take benefits under the Scheme.



- 1.7 In order to participate in the Scheme and to avail financial assistance from Central Government, States/UTs should agree to fulfil the prescribed reforms within the specified timeline by signing a Memorandum of Agreement (MoA) with MoHUA as per the format at **Annexure-1A**.
- 1.8 The houses constructed/ acquired/purchased with Central Assistance under the Scheme 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. In cases where the applicant is a widower, unmarried, separated person, or transgender, the house will be made in the individual's name. In case of death of beneficiary(s), the legal heir of the beneficiary will get the benefit under the scheme.
- 1.9 To enable the applicant to avail benefits of PMAY-U 2.0, 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.
- 1.10 An undertaking from the beneficiary will be taken as a declaration of the fulfilment of eligibility criteria of income and not owning a pucca house anywhere in India on his/her name or any other family members in a specified format as per **Annexure-2 (A, B & C)** of the Scheme Guidelines.
- 1.11 State/UT Governments and Implementing Agencies should ensure the formation of beneficiary residents associations such as Resident Welfare Association (RWA)/Apartment Owners Association (AOA) in AHP projects. These associations will be responsible to take care of facilities and maintenance of houses built under the Scheme. Implementing Agencies shall ensure the compliances of "Real Estate (Regulation and Development) Act [RERA], 2016" (if applicable) and other applicable State laws.

2. Coverage

- 2.1 All Statutory Towns as per Census 2011 and towns notified subsequently and areas falling within the boundary of Notified Planning Areas, Notified Planning/ Development area under the jurisdiction of 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 be included for the coverage under the Scheme for all verticals.
- 2.2 The Cities/Towns and areas falling under Notified Planning Areas, Notified Planning/ Development area under the jurisdiction of Industrial Development Authority/Special Area Development Authority/Urban Development Authority or any such Authority, where PMAY-U is being implemented will continue to be covered under PMAY-U 2.0. Cities/towns which were not part of PMAY-U may also be included in PMAY-U 2.0 with due approval of MoHUA.



3. Eligibility Criteria

- 3.1 Families belonging to EWS/LIG/MIG category, living in urban areas, having no pucca house anywhere in the country, are eligible to purchase or construct a house under PMAY-U 2.0.
- 3.2 A beneficiary will be eligible for availing benefit under any of the verticals of PMAY-U 2.0 scheme. The beneficiary who has been allotted house under any of the housing scheme of Central Government, State/UT Government and Local Self Government in last 20 years in urban or rural areas, shall not be eligible to seek benefit under PMAY-U 2.0. An undertaking may also be submitted by the beneficiary while validating the demand by ULB in this regard.
- 3.3 EWS households are defined as households with an annual income of up to ₹3 lakh. LIG is defined as households with an annual income from ₹3 lakh up to ₹6 lakh. MIG is defined as households with an annual income from ₹6 lakh up to ₹9 lakh. States/UTs shall have the flexibility to redefine the annual income criteria of EWS as per prevailing conditions with concurrence of MoHUA.
- 3.4 Preference under the Scheme will be given to Widows, single women, Persons with Disabilities, Senior Citizens, Transgenders, persons belonging to Scheduled Castes/ Scheduled Tribes, Minorities and other weaker and vulnerable sections of the society. Special focus will be given to Safai Karmi, Street Vendors identified under PMSVANidhi Scheme and different artisans under Pradhan Mantri-Vishwakarma Scheme, Anganwadi workers, building and other construction workers, residents of slums/chawls and other groups identified during operation of PMAY-U 2.0.
- 3.5 It would also be ensured that if a pucca house has been provided to the parents of any eligible beneficiary under the previous housing schemes then, he/she will be considered only after other eligible families/beneficiaries whose parents have not availed any benefit under the previous housing schemes are included in the list of beneficiaries.
- 3.6 The houses sanctioned under PMAY-U which got curtailed by Central Sanctioning and Monitoring Committee (CSMC) after 31.12.2023 due to any reason on the recommendation of States/UTs, shall not be sanctioned in PMAY-U 2.0 to those beneficiaries.
- 3.7 The beneficiaries may avail benefit in PMAY-G or PMAY-U 2.0 as per their jurisdiction. The MIS linkage between Department of Rural Development for PMAY-G and MoHUA for PMAY-U 2.0 would be done to avoid duplication of beneficiaries. The final list of beneficiaries may be checked and verified by States/UTs/ULBs before sending to the CSMC for sanctioning.
- 3.8 All eligible beneficiaries (including family members) should have an Aadhaar/ Aadhaar Virtual ID 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.



- 3.9 A District/ULB level Committee headed by the District Magistrate/Municipal Commissioner/ Executive Officer will be responsible for selection of beneficiaries. Government of India may nominate two non-officials/public representative members as part of committee.

4. Implementation Methodology

- 4.1 In order to avail the Central Assistance under PMAY-U 2.0, it shall be mandatory for States/ UTs to implement reforms & provide incentives for affordable housing and formulate 'Affordable Housing Policy' of the State. States/UTs will sign the Memorandum of Agreement (MoA) with the Ministry of Housing and Urban Affairs for the implementation of the PMAY-U 2.0 Mission. By signing the MoA, they would agree to formulate and implement an "Affordable Housing Policy" as outlined in Para 14, which includes various incentives and reforms for affordable housing along with adherence to other scheme modalities.
- 4.2 After signing of MoA, States/UTs will send proposal to the Ministry for inclusion of additional/ newly formed statutory towns/cities under PMAY-U 2.0, except already approved cities under PMAY-U, if any.
- 4.3 The ULB/State designated agency will be the nodal agency for Scheme implementation in a city. Development authorities and other parastatal agencies shall submit their proposals for approval of State Level Appraisal Committee (SLAC)/SLSMC and CSMC through respective ULB only.
- 4.4 States/UTs/Cities will undertake a rapid assessment of housing demand under different verticals through suitable means for assessing the actual demand of housing as per **Annexure-3**. The beneficiaries can register themselves for housing demand with all details on unified Web-portal. The beneficiaries will be validated by States/UTs/ULBs as per the eligibility criteria of the scheme guidelines. States/UTs/ULBs should verify and exclude the beneficiary families from the list who is having a pucca house in rural area and migrated to city to take advantage of PMAY-U 2.0.
- 4.5 States/UTs/ULBs should also identify the beneficiaries from the Special Focused Group (SFG), as mentioned in para 3.4, for inclusion in PMAY-U 2.0 and accordingly provide benefits to these groups on priority.
- 4.6 Based on demand assessment and other accessible data, cities will complete the online format of the City-wise Housing Plan on the Unified Web-portal in accordance with **Annexure-4**, which includes the vertical wise total and annual demand of housing for eligible beneficiaries in the city.
- 4.7 The progress of houses constructed under the Scheme will be tracked through Geo-tagging at various stages and other digital norms so that each house can be monitored effectively at every stage of construction. The Geo-tagging of houses will be done in five construction stages in accordance to the applicable verticals of PMAY-U 2.0 such as layout, foundation/ plinth, lintel, roof and completion stage.



- 4.8 Central Assistance under AHP and BLC verticals will be released to States/UTs in instalments based on the Geo-tagging status of projects/houses updated in MIS. The Geo-tagging of houses along with their spatial location is required to be captured by the experts/PMC at ULB level. The expenditure incurred on Geo-Tagging of houses/projects under BLC/AHP/ISS/ARH will be released by the Ministry as per the funding pattern.
- 4.9 States/UTs shall endeavour to complete all the houses sanctioned under PMAY-U 2.0 before the period as specified in Detailed Project Report (DPR) by providing incentives to beneficiaries such as enhanced financial assistance, provisions of subsidized construction materials, etc.
- 4.10 Under the scheme, there shall be a mandatory lock-in period of five years from the date of completion of house under BLC, possession of house under AHP and disbursement of first instalment of home loan under ISS verticals and the beneficiary shall not be allowed to sell/transfer the house during the lock-in period.
- 4.11 States/UTs may also propose row housing projects within the jurisdiction of Development Authorities only under AHP vertical, subject to provision of all basic/civic amenities and social infrastructure facilities as envisaged under other AHP projects in the Scheme.
- 4.12 The Mission will undertake various Information, Education and Communication (IEC) activities at national level for widespread dissemination of the scheme. States/UTs/ULBs will also undertake various awareness activities for wider dissemination among all stakeholders. States/UTs/ULBs will mandatorily display the PMAY-U 2.0 logo prominently in front of all housing units constructed under the Scheme.
- 4.13 States/UTs are advised to create awareness among various stakeholders including beneficiaries on the use of innovative housing construction technologies and materials which enhance thermal comfort, energy efficiency, disaster resilience and are cost effective.
- 4.14 The CSMC will provide all necessary approvals on administrative and financial matters of PMAY-U 2.0 scheme. CSMC will also resolve the difficulties faced by the Ministry as well as States/UTs/ULBs during the implementation of the scheme. Any changes in the norms for Capacity Building activities shall also be done by the CSMC.

5. PMAY-U 2.0 Verticals

PMAY-U 2.0 will be implemented through following four verticals which will provide flexibility to the beneficiaries/States/UTs in choosing different options available under the Scheme as described below:





5.1 Beneficiary Led Construction (BLC)

- 5.1.1 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.
- 5.1.2 In the case of landless beneficiaries, States/UTs at their own expense may provide heritable, but non-transferable land rights (pattas) to the family, making them eligible beneficiaries under the BLC vertical.
- 5.1.3 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).
- 5.1.4 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.
- 5.1.5 Beneficiaries desirous of availing this assistance shall approach the ULBs/ Implementing Agencies or register their demand through Unified Web Portal with necessary documents, including ownership proof of land and submit the application. Such beneficiaries may include families residing either in tenable slums or outside the slums/peripheral areas of the ULB.



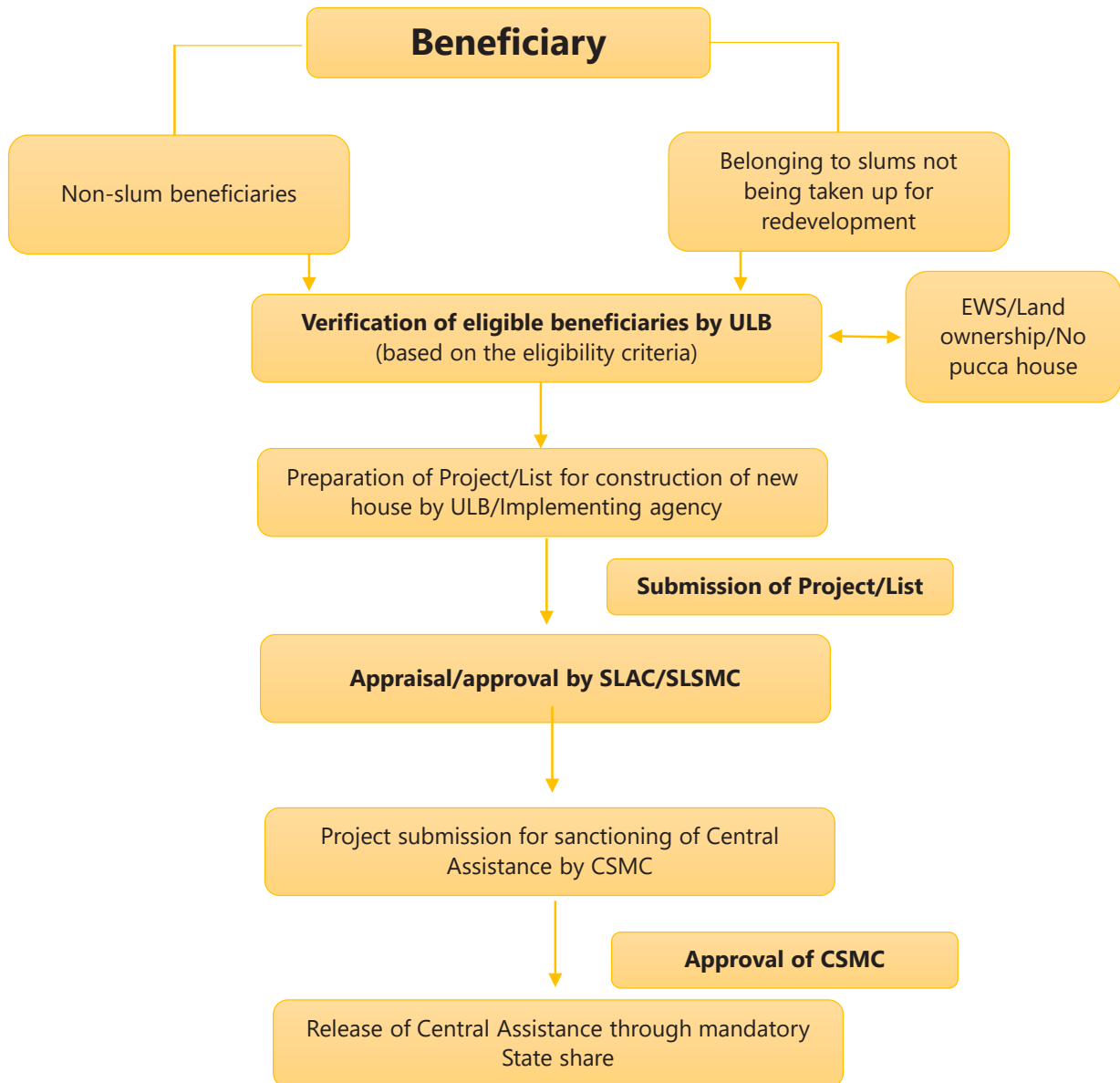
- 5.1.6 The implementing agencies shall validate/verify the information, building plan of the house, ownership documents of land and other details (like economic status and eligibility) etc. submitted by the beneficiary through online/offline mode. However, the layout plan shall not be insisted upon where States/UTs have given the exemption for construction of houses having provision of deemed approval or pre-approved building plan.
- 5.1.7 The condition of the house e.g. kutchha, semi-kutchha etc. of the prospective beneficiary should be checked and verified on ground to ascertain eligibility for construction of new house.
- 5.1.8 On receipt of applications, implementing agencies will prepare an integrated city-wide proposal for the eligible beneficiaries. The project(s) with the list of verified beneficiaries should be appraised by SLAC and approved by the SLSMC at State/UT level. While approving BLC projects, ULBs and States/UTs should ensure that required funds or capacity to mobilise funds for constructing the planned house is available with the beneficiary.
- 5.1.9 The States/UTs shall propose the BLC houses/projects of various cities through a verified list of eligible beneficiaries along with the valid land titles for approval of CSMC at MoHUA in prescribed format as per **Annexure-5A** of the scheme guidelines. The proposal will contain model drawings, design, layout, estimate, list of beneficiaries and implementation methodology.
- 5.1.10 Each City shall propose the BLC proposals/lists to CSMC once in every 3/6 months for sanctioning of Central Assistance. The States/UTs are mandatorily required to attach the eligible beneficiaries with Aadhaar authentication in MIS prior to sanction of the project from CSMC.
- 5.1.11 The houses constructed under the Scheme should conform to the standards provided in National Building Code (NBC). If available area of land is less than 30 sqm (minimum size of house), in such case also, a beneficiary/multiple beneficiaries can construct multi-storeyed house of minimum 30 sqm house, subject to the approval of State Level Sanctioning and Monitoring Committee (SLSMC). The houses under the Scheme should be designed and constructed to meet the requirements of structural safety against earthquake, flood, cyclone, landslides etc. conforming to the NBC norms and other relevant Bureau of Indian Standards (BIS) codes.
- 5.1.12 Central Assistance shall be released in three instalments of 40:40:20 ratio, considering physical progress of construction of house, through Direct Benefit Transfer (DBT) mode to the bank account of beneficiary identified in projects through States/UTs. States/UTs may release the first instalment of financial assistance to eligible beneficiaries approved by SLSMC/CSMC from their own share without waiting for the Central Assistance so that the work on ground may be started.



- 5.1.13 It shall be mandatory for the States/UTs to provide their matching share and remaining cost for construction of the house will be borne by the beneficiary. The State/UT share shall be only in the form of financial share as specified in the Scheme guidelines and contribution in the form of labour, materials etc. shall not be considered as part of States/UT share. Apart from minimum prescribed State/UT share, States/UTs may provide additional financial support in the form of extra assistance or construction materials.
- 5.1.14 In case a tenable slum in any ULB has a requirement of pucca house, the State/UT Governments can propose the projects with list of eligible beneficiaries for sanctioning of Central Assistance under BLC vertical. The infrastructure deficit in the slum will be addressed by the State/UT/ULB fund and delisting of the slum shall be done mandatorily after upgradation.
- 5.1.15 The beneficiaries will also be allowed to Geo-tag the progress of the houses through the applicable modalities and subsequently, the ULBs/implementing agencies shall monitor and approve the Geo-tagging status of the house as captured by the beneficiary for subsequent release of funds to the beneficiaries. The ULBs/implementing agencies will be required to approve the geo-tagging as captured by the beneficiary/expert/PMC at ULB level within 15 days of uploading, failing which the geo-tagging will be auto approved in the system.
- 5.1.16 States/UTs/Implementing Agencies will have to release the funds to the beneficiaries through DBT within 7 days of approval of each level of Geo-tagging of a house in MIS, for timely completion of projects/houses.
- 5.1.17 All houses under BLC vertical should be completed within 12-18 months from the date of sanction by the CSMC and detailed timeline should be clearly mentioned in the implementation methodology of the project proposals.



5.1.18 Flowchart depicting steps in BLC component of the Mission is as under:



5.2 Affordable Housing in Partnership (AHP)

- 5.2.1 Affordable Housing in Partnership (AHP) vertical shall provide Central Assistance to EWS beneficiaries for owning a pucca house being built in different partnerships by States/UTs/Cities/Private Agencies.
- 5.2.2 This vertical is a supply side intervention where 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.
- 5.2.3 To increase availability of houses for EWS category at an affordable rate, States/UTs can plan affordable housing projects under two typologies i.e. either through Government Agencies or in partnership with Private Agencies including industries.
- 5.2.4 States/UTs/IAs shall charge minimum booking amount from the beneficiaries to eliminate the non-serious beneficiaries and avoid the unoccupancy issues at a later stage and loss to the exchequer. The booking amount will be adjusted against the beneficiary share.
- 5.2.5 The States/UTs shall decide on an upper ceiling on the sale price of EWS houses in 'rupees per square meter' of carpet area in AHP projects with an objective to make them affordable and accessible to the intended beneficiaries. For this purpose, States/UTs and cities shall extend other concessions under Affordable Housing Policy.
- 5.2.6 DPR of AHP projects prepared by concerned implementing agencies should be approved by SLSMC. The proposal will contain land ownership documents, model drawing, design, layout, estimate, list of beneficiaries and implementation methodology. An Affordable Housing in Partnership project can be exclusive for EWS or a mix of houses for different categories, but it will be eligible for Central Assistance, only if at least 25% of the houses in the project are for EWS category and a single project has at least 100 EWS houses under AHP by public sector agencies and parastatals. However, CSMC can relax the requirement of minimum number of houses in a project on the request of State Government.
- 5.2.7 Projects of the AHP vertical should promote use of resource efficient, climate responsive, disaster resilient, eco-friendly and sustainable building materials, technologies and processes. The project should also adopt green building norms in line with prevailing standards and specifications including sustainable construction practices to provide thermal comfort, reduce energy use and environmental impact.
- 5.2.8 Central Assistance will be provided to public sector implementing agencies and to beneficiaries through Redeemable Housing Vouchers (RHV) in case of private sector projects.
- 5.2.9 States/UTs shall ensure Single window and time bound approval of building plans and layouts, registration under RERA, all applicable NOCs etc. with minimal compliances devising a green channel approach with provision for deemed approval of all AHP projects within 90 days from the date of approval of CSMC.



- 5.2.10 All projects under AHP shall be completed within 24-36 months from the date of receipt of all Statutory approvals. All statutory approvals including NOCs shall have to be obtained within 3 months from the date of approval of CSMC. If the projects are not completed in all respect within this timeline, the subsequent instalments of Central Assistance for such projects will be released subject to approval of CSMC.
- 5.2.11 The Geo-tagging of AHP projects will be done in five construction stages such as layout, foundation/plinth, superstructure, finishing and completion stage with infrastructure. Under Geo-tagging of AHP the location of the project, number of towers in project and number of flats in a Tower will be captured via BHARAT App.
- 5.2.12 Allotment of houses to identified eligible beneficiaries in AHP projects should be made following a transparent procedure as approved by SLSMC. While making the allotment in AHP projects, the families with person with disability and senior citizens may be allotted house preferably on the ground floor or lower floors.
- 5.2.13 An additional Grant in the form of Technology Innovation Grant (TIG) @ ₹1,000 per sqm up to 30 sqm carpet area per DU shall be provided to AHP Projects using innovative construction technologies notified by MoHUA through GHTC/PACS by BMTPC/CPWD. Additionally, States/UT Government may also provide TIG for AHP projects from their own resources in proportion to the Central TIG. TIG will be applicable only for projects using innovative and alternate technologies and should be completed within 18-24 months in all respect, after getting all statutory approvals. The selection of technology will be done in a transparent manner while selecting the construction agency.
- 5.2.14 Under any circumstances except force majeure event(s), if agency fails to fulfil any obligations stipulated in scheme guidelines and agreement signed thereto or unable to complete AHP project in all respect within agreed timeframe; all earlier releases to Agencies will be recovered along with applicable accrued interest as per applicable laws.
- 5.2.15 All AHP projects should be mandatorily registered under the provisions of the Real Estate (Regulation and Development) Act, 2016 [RERA]. Under AHP vertical, change of project proponent/construction agency is not permissible and RERA registration should be done in the name of the agency against which the project has been sanctioned by CSMC.
- 5.2.16 The AHP vertical of the Scheme is a supply side intervention adopting two models:

A. Model-1: Construction of houses by Public Sector agencies and parastatals

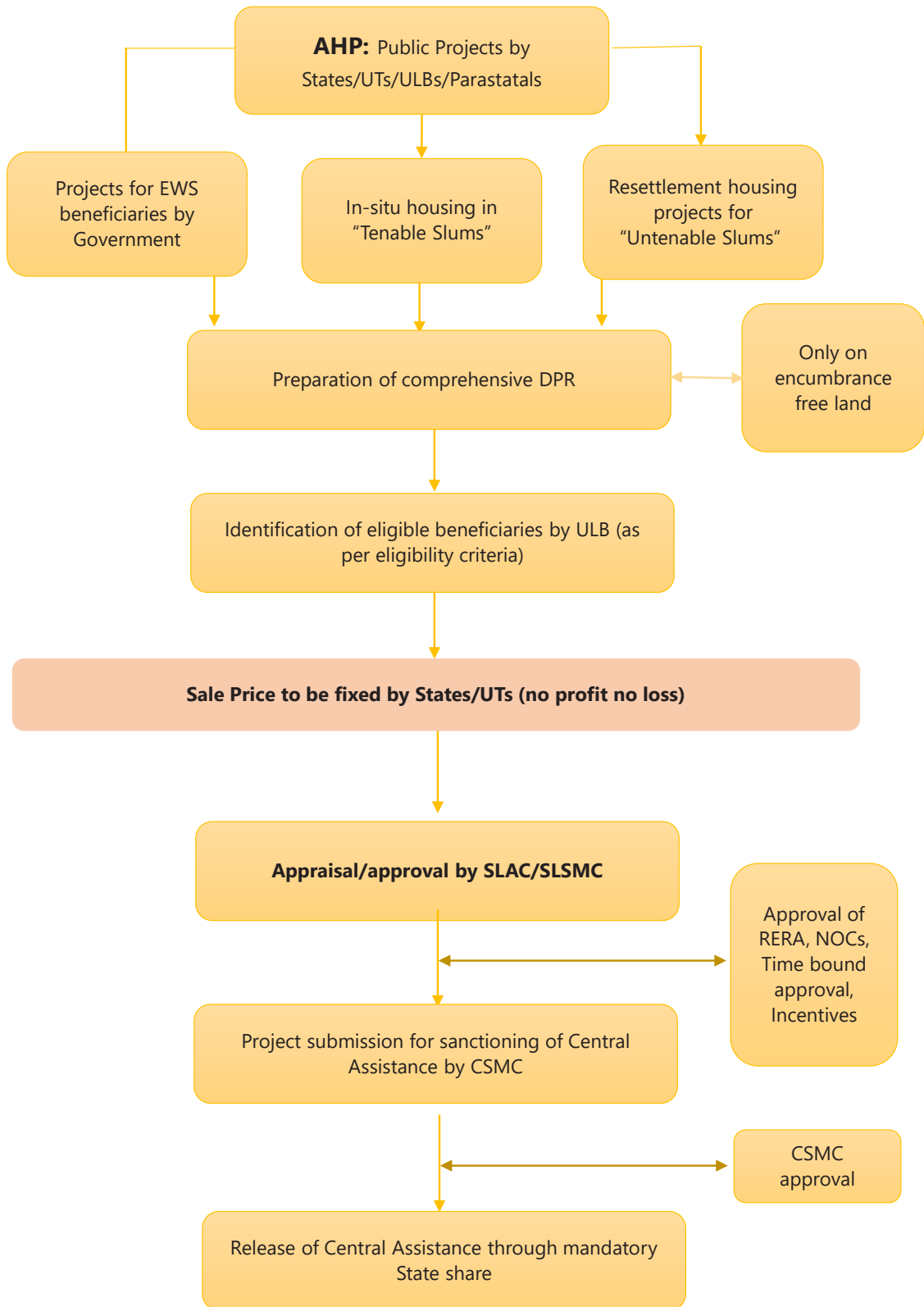
- i. The AHP projects under Public Sector will be sanctioned only on encumbrance free land supported with ownership documents submitted along with Detailed Project Report (DPR). The DPRs of such projects shall be comprehensive in nature and shall mandatorily include housing as well as all related infrastructure services along with the specific roles and responsibilities of respective agencies and timelines for completion of the works along with handing over plan.



- ii. The DPR of the AHP project will be prepared by concerned implementing agencies based on prevailing Schedule of Rate (SoR) and appraised by SLAC. The DPR will be approved by SLSMC of the States/UTs before forwarding to CSMC as per **Annexure-5B** for consideration of release of Central Assistance.
- iii. AHP projects shall promote diverse housing typologies with mix of work and shelter ensuring livelihoods opportunities. Adequate social infrastructure like schools, healthcare, green cover and recreational facilities in affordable housing areas shall be ensured by States/UTs.
- iv. Under AHP vertical, States/UTs may also propose 'Redevelopment' or 'In-situ Improvement' projects for tenable slums having dilapidated buildings located on Government/ULB/Public land. Under this vertical, the existing slum will be demolished and redeveloped in-situ in the form of multi-storied building with all basic amenities and social infrastructure. All slums developed under AHP vertical would be compulsorily de-notified by States/UTs.
- v. The State/UT may also propose projects for 'Resettlement' of untenable slums located on environmentally hazardous sites to appropriate sites by constructing new housing colonies/group houses in alternate land with access to all basic civic amenities and social infrastructure.
- vi. Central/State Government land owning agencies including Central Public Sector Undertakings (CPSUs) and State Public Sector Undertakings (SPSUs) may also undertake "in-situ" slum redevelopment on their lands. 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/State Government agencies should not charge land costs for the land used for the purpose of housing the eligible slum dwellers.
- vii. Central Assistance will be released to the implementing agencies (public agencies/ parastatals) in three instalments in the ratio of 40:40:20 based on progress of the projects and submission of compliances. It shall be mandatory for States/UTs to provide their share under AHP vertical as State/UT matching share. The remaining cost of the house will be borne by the beneficiary.
- viii. For beneficiary share, States/UTs shall facilitate to secure home loans at concessional rates through a special home loan product by Banks/HFCs.



- ix. Flowchart depicting steps in AHP (public projects) component of the Mission is as under:



B. Model-2: Private sector AHP projects- Ownership of house by purchase from Real Estate Market through Housing Voucher

- i. The AHP projects may be constructed by the Private developers on Public Private Partnership (PPP) mode on their own available encumbrance free land with following available options:
 - a. A project exclusively for EWS category
 - b. Mixed housing project, if at least 25% of the houses in the project are for EWS category and a single project has at least 100 houses.
- ii. For projects of exclusive EWS category and mixed housing project, the interested developer will submit the project proposals with the required details as per **Annexure-5C** to the concerned ULB for scrutiny and subsequent approval of SLSMC for whitelisting and further sanctioning of CSMC and listing the project on Unified Web Portal.
- iii. After approval, these projects shall be considered as 'Whitelisted Project' under PMAY-U 2.0 and the developer shall be then eligible for availing various incentives as mentioned in the scheme guidelines. These projects shall conform to all eligibility criteria as per the Scheme guidelines. A checklist for whitelisting of AHP projects is at **Annexure-5D**.
- iv. The States/UTs would decide on an upper ceiling on the sale price of EWS houses of Whitelisted Projects in 'rupees per square meter' of carpet area with an objective to make them affordable and accessible to the intended beneficiaries.
- v. The details of whitelisted projects will be uploaded on unified web portal for wider access to the beneficiaries who are interested to purchase a house in that project.
- vi. The interested beneficiaries will apply for the house in a desired whitelisted project and fill the application form prescribed under PMAY-U 2.0 on Unified Web Portal. The application form will be forwarded to the concerned ULB for verification of their eligibility as per the Scheme guidelines. Based on the eligibility, the beneficiary will be attached with the preferred whitelisted project.
- vii. EWS beneficiaries eligible under AHP vertical will also have to apply by filling up the application form prescribed under PMAY-U 2.0 on Unified Web Portal in order to purchase a house from the open market as per their choice and preference under the projects. The list of such eligible beneficiaries will further be submitted by States/UTs for subsequent approval of SLSMC and sanctioning of CSMC. On approval of

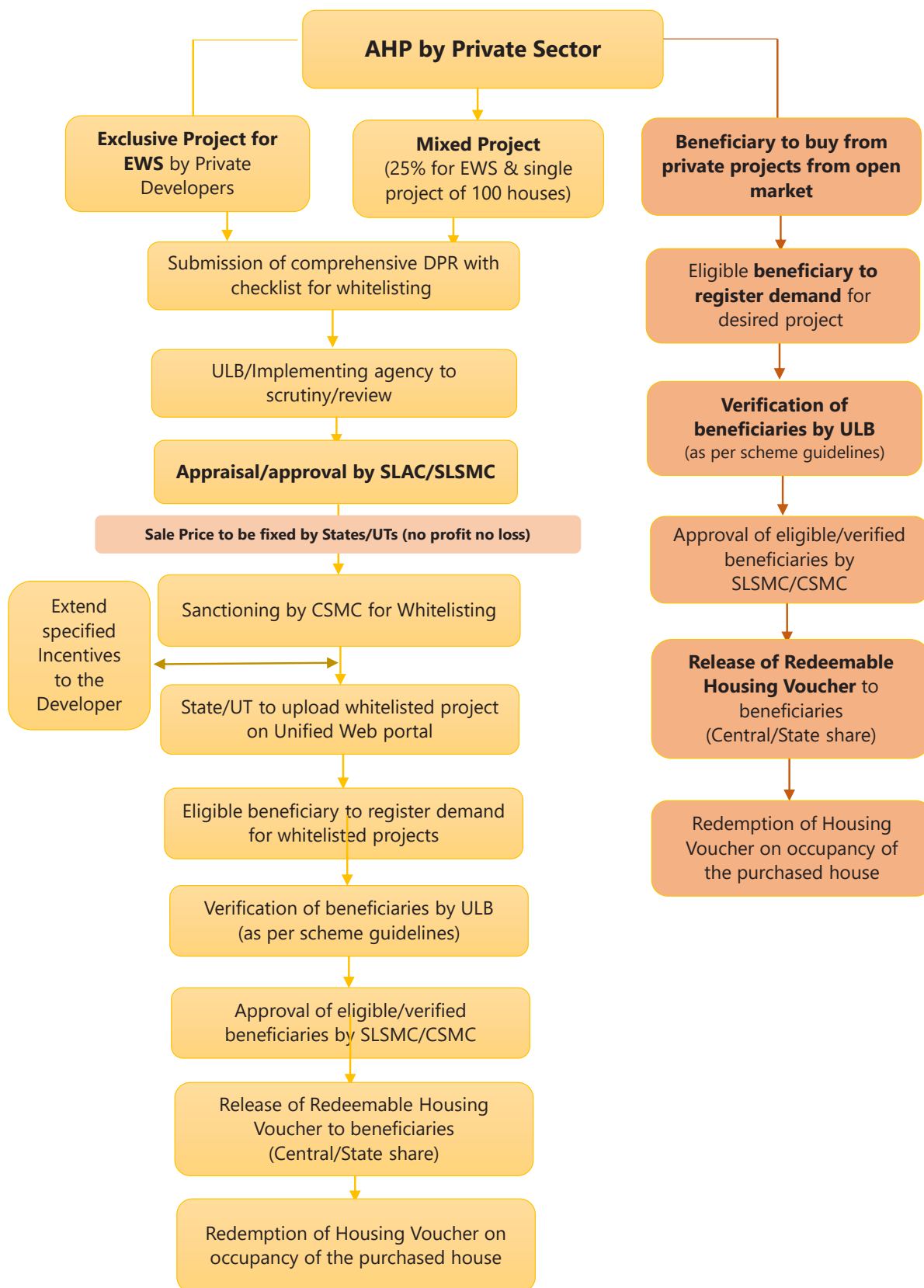


CSMC, the selected beneficiary will be attached with the preferred project by States/ UTs in MIS. In such open market projects, the beneficiary shall get benefit under AHP, while the developer of said project will not be eligible to get the predefined incentives of Affordable Housing Policy of PMAY-U 2.0.

- viii. Central Assistance shall be provided to the beneficiaries of EWS categories in the form of Redeemable Housing Vouchers (RHV) for purchase of house under whitelisted projects in PMAY-U 2.0 as well as open market projects. State Government will also provide its financial share towards its part in housing voucher in AHP.
- ix. An additional grant in the form of Technology Innovation Grant (TIG) @ ₹1,000 per sqm up to 30 sqm carpet area per DU shall be provided to the private developers of AHP projects (except open market projects) using innovative construction technologies notified by MoHUA. Additionally, States/UT Government may also provide TIG for AHP projects from their own resources in proportion to the Central Government.
- x. The housing voucher will be issued in the name of beneficiary on verified occupancy of the house and redeemed by the developer.



- xi. Flowchart depicting steps in AHP (Private sector) component of the Mission is as under:



5.3 Affordable Rental Housing (ARH)

- 5.3.1 Affordable Rental Housing (ARH) vertical will create a conducive environment by incentivizing Public/Private Entities to leverage investment for creating affordable rental housing stock. It 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.
- 5.3.2 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. The State/UT Governments shall ensure that necessary civic/social infrastructure gaps like water, sewer/ septage, sanitation, internal road, community centre, health centre, creche etc. along with desired neighbourhood commercial facilities within the campus as per the requirement are addressed to make these houses liveable.
- 5.3.3 Rental housing stock shall be used for rental purposes only and managed by ULBs or public/private entities. States/UTs/ULB/Concessionaire/Entities may tie up with Aggregator(s) to rent out houses. Rent may be remitted by such agencies deducting directly from the salary/ fee/any kind of remuneration etc. of tenants.
- 5.3.4 Municipal services such as water supply, electricity, house/property tax, sewerage/ septage charge etc. will be levied at par with residential projects.
- 5.3.5 The details of available ARH stock including project details, rent details, project wise occupancy status will be displayed and updated on daily basis by ULB/Concessionaire/ Entity on Unified Web portal as well as on the website of concerned ULB.
- 5.3.6 ARH will be implemented through following two models:

A. Model-1: Converting existing Government funded vacant houses into ARH through Public Private Partnership mode or by Public Agencies.

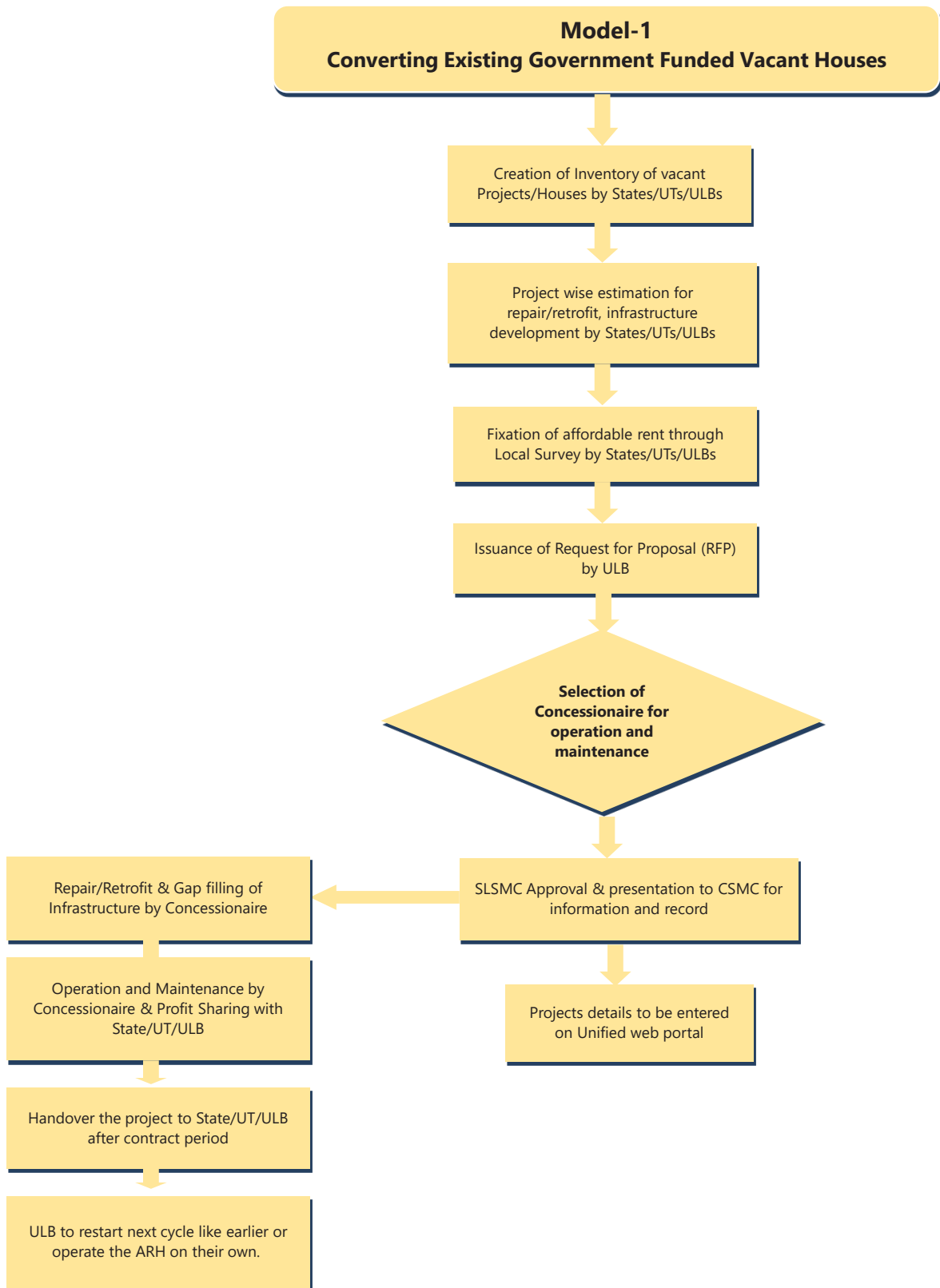
- i. States/UTs may rent out the houses constructed under various Central/ State/UT Government Schemes which are still lying vacant and unutilized, by making them liveable for eligible beneficiaries through repair/retrofitting along with necessary civic infrastructure facilities by themselves or through a Concessionaire.
- ii. The required investment for repair/retrofit will be made by States/UTs/ULB/ Concessionaire from their own financial sources which would be recovered through rental income.



- iii. State/UTs after obtaining approval of projects from SLSCMC constituted under PMAY-U 2.0 will appraise CSMC about ARH for information and records.
- iv. Consortium will be permissible through partnering with other agencies for participating in the tender process, project financing, management, implementation and operation of ARH.
- v. Initial affordable rent of ARH projects will be fixed by the local authority based on a local survey. Subsequently, rent will be enhanced biennially by 8%, subject to maximum increase of 20% in aggregate, over a period of 5 years, effective from the date of signing of the contract.
- vi. Concessionaire will be selected through a transparent process by States/UTs/ULBs. While bidding, affordable rental amount and period of concession shall be considered as one of the parameters.
- vii. States/UTs/ULBs/Concessionaire and tenants (including institutions) will sign a rent agreement abiding to applicable rules and regulations. Tenants will abide by the contract terms and vacate premises without any dispute. ARH shall be governed by Model Tenancy Act (MTA) or modification of their existing laws in the line of MTA for speedy resolution.
- viii. After completion of contract period, Concessionaire will hand over ARH to the concerned ULB/State/UT. Thereafter, ULB may restart next cycle of concession agreement like earlier or operate ARH on their own.



- ix. Flowchart depicting steps in Model-1 of ARH vertical of the Mission is as under:



B. Model-2: Construct, Operate and Maintain rental housing by Private/Public Entities for urban poor, working women, employees of Industries, Industrial Estates, Institutions and other eligible EWS/LIG families.

- i. Public/Private Entities may construct, operate and maintain ARH to provide accommodation to eligible EWS/LIG families. The Entities may also use ARH for their own employees/workers as well as serve the requirement of neighbouring industries or may use them as rental to others as may deem fit. Entity under ARH projects can partner or associate with other entities for land arrangement, project financing and operation and maintenance.
- ii. Minimum size of dwelling units (single/double bedroom) and dormitories shall conform to the requirement of National Building Code (NBC) and State/Local Authority norms.
- iii. A single project of ARH shall have at least 10 DU (double bedroom unit/ Single bedroom unit) or equivalent dormitory beds (1 single bedroom unit of minimum 30 sqm carpet area is considered equivalent to 3-4 dormitory beds). A copy of the format to be filled by States/UTs/ULBs through Entities for subsequent forwarding to MoHUA is at **Annexure-6**.
- iv. There will be complete flexibility to private/public entities to have any mix of single/ double bedroom and dormitories. However, to ensure that such complexes are used for urban migrant/poor of EWS/LIG category and not misused for any other purposes, a ceiling of maximum 1/3 dwelling units (33%) in double bedroom form in any project of ARH is permissible. States/UTs/ULBs to ensure that the carpet area per person should not be less than 6 sqm per person.

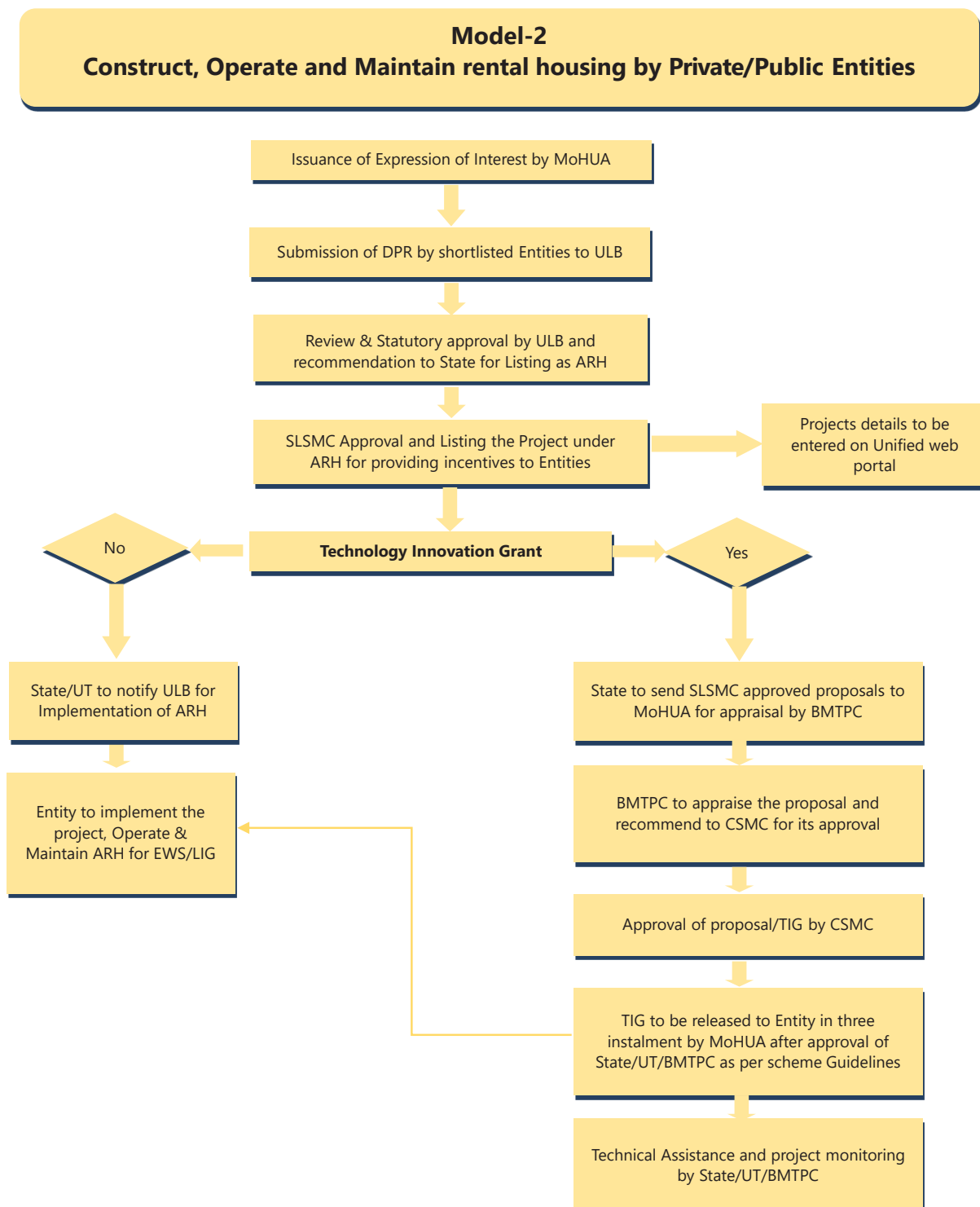
Type of Dwelling Units (DUs)	Carpet Area	Unit Structure	Ratio under ARH
Single Bedroom	Minimum 30 sqm	1 bedroom, living room, kitchen, bathroom and toilet etc.	Ratio of dwelling units and dormitory beds may vary as per project requirement.
Dormitory	Up to 10 sqm	Separate bed, side table, shelves, lockers, common facilities of kitchen and toilet etc.	
Double Bedroom	Up to 60 sqm	2 bedrooms, living room, kitchen, bathroom and toilet etc.	A maximum of one-third (33%) of total dwelling units in the project is permissible as ARH.



- v. Initial affordable rent of ARH projects will be fixed by the Entities based on a local survey. Subsequently, rent will be enhanced biennially by maximum 8%.
- vi. Entity themselves or through associated Institutions/Organizations may organize suitable point-to-point transport, if needed. Expenditure for the same may be recovered from tenants at affordable rate.
- vii. The Public/Private Entities constructing ARH under Model-2 will get benefit of various incentives under 'Affordable Housing Policy' through Central/State Governments as envisaged under PMAY-U 2.0. 10% of the total area of the project shall be permissible for commercial use.
- viii. The required investment for construction of ARH will be made by Public/Private Entity which would be recovered through rental income. Government will provide TIG under TISM for the ARH project using innovative & alternate technology for speedier, sustainable, resource efficient and disaster resilient construction.
- ix. A TIG of ₹3,000 per sqm on carpet up area (including internal infrastructure) shall be released by MoHUA as Central Assistance and State/UT Government shall release ₹2,000/sqm as part of State Share for construction of ARH projects. TIG will be applicable only for projects using innovative and alternate technologies and should be completed within 18-24 months in all respect, after getting all statutory approvals.
- x. The Geo-tagging of ARH projects will be done in five construction stages such as layout, foundation/plinth, superstructure, finishing and completion stage with infrastructure. Under Geo-tagging of ARH the location of the project, number of towers in project and number of flats in a Tower will be captured via BHARAT App.
- xi. Under any circumstances, if Entity fails to fulfil any obligations stipulated in Scheme guidelines and agreement signed thereto or unable to complete ARH project in all respect within agreed timeframe; all earlier releases to Entities will be recovered along with accrued interest as per applicable laws.



xii. Flowchart depicting steps in Model-2 of ARH vertical of the Mission is as under:



5.4 Interest Subsidy Scheme (ISS)

- 5.4.1 The Mission, will implement Interest Subsidy Scheme (ISS) vertical as a Central Sector Scheme to expand institutional credit flow to the affordable housing sector. 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/ re-purchase/construction of houses.
- 5.4.2 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.
- 5.4.3 A maximum release of interest subsidy of ₹1.80 lakh having maximum NPV of ₹1.50 lakh (at Discount Rate of 8.5%) shall be provided to eligible beneficiaries having a loan tenure of more than five years. Households having income up to ₹9 lakh, loan value up to ₹25 lakh for property value up to ₹35 lakh would be eligible for a subsidy at 4.0 % on first ₹8 lakh for a tenure up to 12 years. The carpet area of houses under this component shall be up to 120 sqm. Subsidy to the beneficiaries will be released in 5 equal yearly instalments.
- 5.4.4 The broad features and eligibility criteria of the Interest Subsidy Scheme are provided in the table below:

Parameters	EWS/LIG/MIG
Annual HH income (₹)	Up to ₹9 lakh
Interest Subsidy (% P.A.)	4.0%
Maximum Housing Loan eligible (₹)	₹25 lakh
Maximum House Value	₹35 lakh
Maximum Carpet area (up to) in sqm	120
Maximum benefit of interest subsidy (₹) – Actual Release	₹1.80 lakh
Maximum benefit of interest subsidy (₹) - NPV	₹1.50 lakh

5.4.5 Exclusion (Ineligibility) Criteria under ISS:

- The subsidy under the scheme will be provided only once for a property. If it is sold to someone else, the purchaser can't take benefit of ISS on this property. PLIs are to ensure that subsidy benefit is not taken by the previous owner by checking on the unified web portal, before initiating the claim of the current occupant.
- If two or more family members take combined or separate loan on same property, they will be treated as same family for calculation of family income and benefit.
- In case a borrower has taken a housing loan from one PLI and later on switches to another PLI for balance transfer, such beneficiary will not be eligible to claim the benefit of interest subsidy again. If a person has not claimed interest subsidy from first PLI, he/she shall not be eligible after balance transfer.



- iv. Only loan up to ₹25 lakh with the house value up to ₹35 lakh will be eligible for subsidy under this vertical. If the family income or property value as assessed by PLI for sanction of loan is higher than eligibility limit, loan will not be eligible for subsidy.
- v. In case of any false declaration on income level by a beneficiary who has already availed the scheme benefit, he/she would be liable for legal proceedings under applicable laws.

5.4.6 Under this vertical, Central Nodal Agencies (CNAs) will be designated by the Ministry by signing of an MoU as per **Annexure-1B**, to channelize the subsidy to the beneficiary's account through identified PLIs. PLIs can register only with one CNA by signing MoU as provided.

5.4.7 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 and any other information as may be required. PLIs shall link beneficiary identification to Aadhaar/ Aadhaar Virtual ID to avoid duplication. Further, CNA will sign a MoU with interested PLIs for release of subsidy to the beneficiaries as per **Annexure-1C**.

5.4.8 For availing the benefit under ISS vertical, eligible beneficiaries will be required to register their demand through Unified web-portal. Subsequently, the application will be forwarded to the concerned PLIs for further necessary action as per his/her eligibility criteria as per **Annexure-7**.

5.4.9 Based on the loan disbursed by a PLI to beneficiaries, the Ministry shall release subsidy through single click on a monthly basis through CNA to PLI using unified web-portal. Beneficiary would be intimated by Short Message Service (SMS) on registered mobile number about amount of subsidy credit, bearing beneficiary ID details.

5.4.10 The subsidy will be released in 5 yearly instalments through DBT in loan accounts of beneficiary provided loan is active at the time of release of subsidy and more than 50% principal is outstanding. 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.

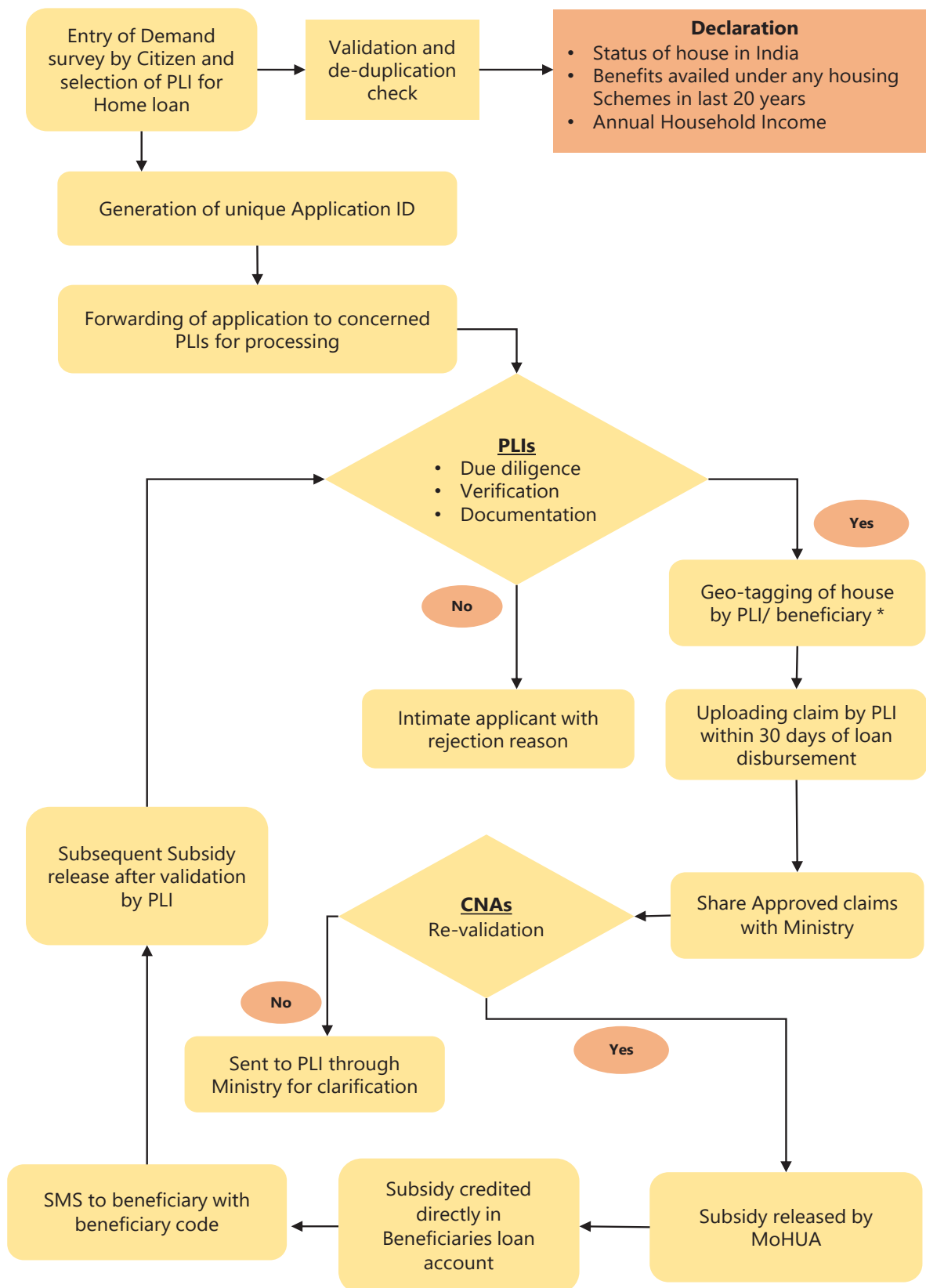
5.4.11 The subsidy will be provided to those beneficiaries who have submitted the approved layout plan to the PLIs as per guidelines of States/UTs. However, the layout plan may not be insisted by PLIs where States/UTs have provided the exemption for construction of houses having provision of deemed approval or pre-approved building plan.



- 5.4.12 The PLI shall follow best practices of lending by extending the loan at affordable rate to the PMAY-U beneficiary. The PLI shall charge interest on reducing balance method whereby the interest is computed only on the principal outstanding for payment of consecutive instalments.
- 5.4.13 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 the benefit of Interest Subsidy Scheme. SLNA shall organize loan melas, conduct monthly review with PLIs to resolve challenges faced by beneficiaries in availing the benefit of the scheme. In order to facilitate awareness and benefit of the scheme among the beneficiaries, all PLIs shall mandatorily display the details of the scheme along with the contact details at their respective branches for smooth disbursement of loan and interest subsidy.
- 5.4.14 The State Level Bankers Committee (SLBC) shall also monitor the Scheme through its prevalent institutional mechanism. The SLNA shall ensure to participate in SLBC meeting to share the details of interested applicants.
- 5.4.15 Any change in contact details (Name/Number) of the designated officer at Bank Branch shall have to be updated by next day by the PLI on the portal.
- 5.4.16 PLIs should use unified web-portal to check duplication so that no beneficiary is granted more than one benefit under the Mission. Concerned States/ UTs will have access to the details of ISS beneficiaries through the portal, while deciding beneficiaries under other three verticals of the Mission.
- 5.4.17 Geo-tagging of houses along with their geo-spatial location is required to be done by the respective PLI/Beneficiary as per the payment plan. Geo-tagging of houses to be done after release of 1st instalment, in case of purchase of completed house. In case of construction /under construction house, Geo-tagging is to be done before release of each instalment. It is to be ensured by PLI that before releasing 4th instalment to the beneficiary the geo-tagging of house at completed level is captured in MIS.
- 5.4.18 MoHUA will pay 0.1% of total fund disbursement by the CNAs to the PLIs towards the administrative expenses to the CNAs.



5.4.19 Flowchart depicting steps in Interest Subsidy Scheme vertical of the Mission is as under:



**Geotagging of houses to be done after release of 1st instalment, in case of purchase of completed house. In case of construction /under construction house, geo tagging is to be done before release of each instalment.*



6. Technology & Innovation Sub-Mission (TISM)

- 6.1 The Technology Sub-Mission (TSM) set up under PMAY-U shall continue to guide and facilitate States/UTs and other stakeholders in adoption of modern, innovative and green technologies and alternate building material for faster and quality construction of houses. It will further be expanded into Technology & Innovation Sub-Mission (TISM) to support innovative design and construction practices and projects.
- 6.2 It will also assist States/UTs/Cities in deploying disaster resistant and environment friendly technologies for climate smart buildings and resilient housing. TISM will also facilitate preparation and adoption of layout designs and building plans suitable for various geo-climatic zones.
- 6.3 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 materials practices. It will also coordinate with other agencies working in green and energy efficient technologies, climate changes adaptation etc.
- 6.4 The Sub-Mission will work on following aspects of design and planning:
 - i) Innovative construction technologies & alternate building materials
 - ii) Green buildings using passive design architecture and renewable resources
 - iii) Earthquake and other disaster resistant design and construction
 - iv) Thermally comfortable, climate smart buildings including simple concept of designs ensuring adequate sunlight and air.
 - v) State or region-specific technologies and designs
- 6.5 Centre and State would also partner with interested IITs, NITs, research laboratories and Planning & Architecture institutes and other technical institutions for developing technical solutions, capacity building and handholding of States/UTs/Cities.
- 6.6 Pursuing the vision of Hon'ble Prime Minister to transform housing construction sector, MoHUA initiated a Global Housing Technology Challenge to identify and mainstream the best available construction technologies from across the globe. GHTC will continue to explore, assess & identify innovative construction technologies, materials & processes developed across the globe.
- 6.7 Out of the identified 54 technologies, six Light House Projects (LHPs) using six distinct technologies were finalised to showcase use of these technologies for further mainstreaming in the country. These LHPs have already been constructed which will be scaled up in PMAY-U 2.0 by undertaking more such projects using innovative construction technologies.
- 6.8 TIG under TISM is to facilitate the builders/developers for adoption of innovative, sustainable, green and disaster resilient technologies as well as building materials for cost effective, faster and quality construction of AHP/ARH projects.



- 6.9 Under PMAY-U 2.0, special innovative/demonstration projects built or constructed using resource efficient, climate responsive, disaster resilient, eco-friendly and sustainable building materials, construction technologies and processes may be sanctioned and additional TIG will be sanctioned by CSMC. This will be a financial grant and will be in addition to the existing funding under PMAY-U 2.0.
- 6.10 Under TISM, innovative projects and practices will be supported in challenge mode.

7. Convergence with other Schemes

- 7.1 States/UTs will be encouraged to ensure convergence with various Centrally sponsored Schemes such as Atal Mission for Rejuvenation and Urban Transformation (AMRUT 2.0) to converge civic amenities and infrastructure development in outer areas of the cities so that more land with civic facilities become available and part of which can be used by cities for housing for weaker section.
- 7.2 Further Pradhan Mantri Awas Yojana-Urban (PMAY-U) 2.0 will converge with Smart Cities Mission, Swachh Bharat Mission (SBM-U 2.0), National Urban Livelihoods Mission (DAY-NULM), PM Vishwakarma, National Health Mission (NHM), PM SVANidhi, PM Surya Ghar: Muft Bijli Yojana, Ayushman Bharat, Ujjwala Yojana, Ujala Yojana and other relevant Schemes. In addition, various state sponsored Schemes will also be converged with PMAY-U 2.0. Converging with these Schemes/Missions will ensure effective and efficient utilization of public resources. However, name of the Scheme will be kept intact as Pradhan Mantri Awas Yojana-Urban 2.0 (PMAY-U 2.0).
- 7.3 To increase affordability of PMAY-U 2.0 houses, apart from Central and State assistance, funds may also be contributed from other sources for houses sanctioned to specific group of beneficiaries like Building and other Construction Workers (BoCW) Welfare Funds, District Mineral Fund etc. 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 which can also suitably be used for construction of affordable houses by States/UTs.
- 7.4 Industries through Department for Promotion of Industry and Internal Trade (DPIIT) would be requested to plan and make provision for rental housing facilities for its employees whether contractual or regular. Housing for its employee should be an integral part of industrial set up by Industry and planning by State/UT Governments.
- 7.5 Ministry of Railways and other land owning Central Government may undertake "In-situ" redevelopment of slums under the AHP vertical of the Scheme on its land providing houses to eligible slum dwellers. State/UT governments may collaborate with land owning agencies for the same.
- 7.6 States/UTs/ULBs shall make necessary efforts to converge PMAY-U 2.0 with the 'Aspirational Districts Program' to achieve Housing for All in urban areas of these districts on priority.





8. Funding Pattern

- 8.1 The cost of house construction under different verticals, except for Interest Subsidy Scheme (ISS) shall be shared among Ministry, States/UTs/ULBs and identified eligible beneficiaries. The vertical wise Central Assistance along with State/UT share is as under:

Sl. No	States/UTs	PMAY-U 2.0 Verticals		
		BLC & AHP	ARH	ISS
1	Assam, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Tripura, Sikkim, Himachal Pradesh, Uttarakhand, UTs of Jammu and Kashmir, Puducherry and Delhi	Central Govt. - ₹2.25 lakh/Unit State Govt. - Min. ₹0.25 lakh/Unit	Technology Innovation Grant Central Govt. - ₹3,000/sqm per unit State Govt. - ₹2,000/sqm per unit	Home Loan Subsidy – up to ₹1.80 lakh (Actual Release) per unit by Government of India as Central Sector Scheme
2	All other UTs	Central Govt. - ₹2.50 lakh/Unit		
3	All other States	Central Govt. - ₹1.5 lakh/Unit State Govt. - Min. ₹1.00 lakh/Unit		

Notes:

- State/UT share shall be mandatory under PMAY-U 2.0. Apart from the minimum State Share, the State Governments may also provide additional top-up share to increase affordability. However, a minimum beneficiary share of 25% of the house cost/project cost shall be made mandatory. Further, States/UTs which were providing higher share during PMAY-U, than the prescribed under PMAY-U 2.0 shall continue to provide the same while implementing the scheme.
- In addition to Central Assistance, MoHUA will provide Technology Innovation Grant (TIG) only to the projects using innovative building materials, technologies & processes @ ₹1,000 per sqm on built up area (including internal infrastructure) for 30 sqm per unit to the implementing agencies to offset the impact of any additional cost implication under AHP projects.

- 8.2 State/UT/ULBs/Parastatals and other Public/Private Agencies implementing PMAY-U 2.0 may avail loan from HUDCO at affordable rates to construct affordable houses under PMAY-U 2.0.



9. Mechanism for Release of Central Assistance under BLC, AHP and ARH

- 9.1 Indicative State/UT wise allocation will be made based on urban population or any other criteria as may be decided by MoHUA. The Ministry can change the inter-se allocation with the approval of Secretary, MoHUA. However, Ministry may decide allocation and disbursement of Central Assistance to States/UTs based on project proposals and its implementation status.
- 9.2 The Central assistance along with the committed State share will be released (preferably within 15 days from the date of receipt of Central assistance) in the State Nodal Agency (SNA) account for release to implementing agencies/beneficiaries. Implementing agencies in turn wherever applicable shall release the funds to eligible beneficiaries within 15 days from the receipt of the funds.
- 9.3 Central Assistance under BLC, AHP and ARH 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 Assistance under BLC, AHP and ARH will be released in 3 instalments of 40%, 40% and 20%.
- 9.4 States/UTs will further release the Central Assistance to cities and/or other implementing agencies. In order to provide flexibility, States/UTs will be 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 for such projects.
- 9.5 A provision for Fund Transfer Order (FTO) will be made in MIS for tracking the actual status of fund release to beneficiary under BLC vertical which shall be integrated with the Geo-tagging stages.
- 9.6 Funds released to the city or any other implementing agency by State/UT shall be kept in a separate bank account opened for this Mission for utilization towards implementation of the Scheme and shall not form part of their general financial operations. SNA-SPARSH or applicable PFMS mechanism will be followed by States/UTs wherever required.
- 9.7 **Funding under Beneficiary Led Construction:**
 - 9.7.1 Under BLC vertical, it would be mandatory for the States/UTs to propose the BLC houses/projects through a verified list of eligible beneficiaries, approved by SLSMC with clear land title and 100% entry of Aadhaar seeded beneficiaries in MIS before sanction of the CSMC.
 - 9.7.2 The 40% central assistance shall be released through SNA-SPARSH or applicable PFMS mechanism for sanctioned beneficiaries after approval of CSMC. States/UTs may release the first instalment of financial assistance to approved beneficiaries from their own share without waiting for the Central Assistance so that the work on ground may be started.



- 9.7.3 The second instalment of 40% for BLC houses shall be released to “Lintel Stage’ geo tagged beneficiaries from time to time.
- 9.7.4 The third and final instalment of 20% for BLC houses shall be released based on the Geo-tagging of Completed stage of the houses.
- 9.7.5 For every release of 2nd and 3rd instalments of Central Assistance under BLC, States/ UTs are required to submit the following compliance:
- Utilisation Certificate of at least 75% of fund released by Centre as well as States/UTs Government in a Financial Year and commensurate physical progress.
- 9.7.6 States/UTs are required to submit the following compliance when 50% Central Assistance in a particular BLC projects is released:
- ATRs on the recommendations by Third Party Quality Monitoring Agencies (TPQMA) duly approved by SLSMC.
- 9.7.7 States/UTs are required to submit the following compliance when 90% Central Assistance in a particular BLC projects is released:
- ATRs on the recommendations by Third Party Quality Monitoring Agencies (TPQMA) duly approved by SLSMC.
 - Submission of Social Audit Report.
- 9.7.8 Under BLC vertical, the 2nd and 3rd instalment will be released to the beneficiaries based on the actual progress made and Geo-tagging of various stages in MIS and other compliances, without any linkage to progress of the entire project.

For Example, if a BLC project sanctioned by CSMC has 100 beneficiaries, the first instalment shall be released to all the 100 beneficiaries based on the compliances as per para 9.7 above. While releasing the 2nd instalment, if only 75 houses have progressed up to the lintel level as per Geo-tagging status in MIS (*eligibility criteria for releasing the 2nd instalment*), the 2nd instalment shall be released for only such 75 beneficiaries subject to other compliances. Similarly, while releasing the 3rd instalment, if only 50 houses have completed in all respect (*eligibility criteria for releasing the 3rd instalment*), then the 3rd instalment shall be released to only such 50 beneficiaries. The release of 2nd and 3rd instalment in this case will not be dependent on the progress of other houses. The similar process will be followed for remaining beneficiaries till the completion of houses and release of final instalment within the project period.

In case of BLC, the beneficiaries are not inter-correlated with each other rather they are mutually exclusive, and all the beneficiaries are delinked with the project for the purpose of release of Central Assistance. By following the above process of fund release, the beneficiaries who are fulfilling the criteria shall not be deprived from getting the benefits of central assistance due to slow progress of other beneficiaries of said BLC project.



9.8 Funding under Affordable Housing in Partnership: Public Projects

9.8.1 Under AHP vertical, States/UTs will be required to present DPRs on encumbrance free land and documents of clear land title shall be attached to the DPR. The first instalment of 40% shall be released on the basis of following compliances:

- a) Identification of Developer and Issuance of work order
- b) Registration of projects under RERA
- c) All statutory approvals and necessary NOCs
- d) Entry of minimum 50% Aadhaar seeded beneficiary in MIS, and
- e) Any other requirement(s) as specified/directed by CSMC.

9.8.2 The second instalment of 40% under AHP shall be released based on the following compliance:

- a) Entry of 100% Aadhaar seeded beneficiaries in MIS
- b) Submission of UC of at least 75% of fund released by Centre as well as States/UTs Government and commensurate physical progress including infrastructure work of the project
- c) ATRs on the recommendations by Third Party Quality Monitoring Agencies (TPQMA) duly approved by SLSMC
- d) Certificate on compliance of observations made by HUDCO/BMTPC during the site scrutiny, if any
- e) Geo-tagging of current stage of construction of the project(s), and
- f) Any other requirement(s) as specified/directed by CSMC.

9.8.3 The final instalment of 20% of central assistance will be released subject to following compliances by States/UTs:

- a) Submission of UC of 100% utilization of earlier Central releases along with States/UTs releases
- b) Completion Certificates in respect of the projects/blocks including associated infrastructure in each project
- c) ATRs on the recommendations by TPQMA in their 2nd/3rd visits duly approved by SLSMC
- d) Geo-tagging of completed stage of construction of projects/blocks
- e) Submission of Social Audit Report, and
- f) Any other requirement(s) as specified/directed by CSMC.

9.8.4 The 2nd and 3rd instalment under AHP will be released only for the houses/ blocks including infrastructure for which work has started on ground and the same shall be cross verified through Geo-tagging status in MIS. Before releasing 2nd instalment, CSMC may check quality of the houses being constructed on random basis or houses of specific project through technical institutions (HUDCO/BMTPC) along with reports of Third-Party Quality Monitoring Agencies selected by States/UTs for quality monitoring purpose.



9.9 Funding under Affordable Housing and Partnership: Private Projects

9.9.1 The Central Assistance under Private Sector model of the AHP vertical along with State share will be released to EWS beneficiaries in the form of Redeemable Housing Vouchers (RHV). The RHV will be handed over to the beneficiaries of the whitelisted project at the time of registration/purchase of house.

9.9.2 Redemption of vouchers/release of central assistance:

- The project will be eligible for Central Assistance for the EWS houses after geo-tagging of the completed stage.
- The developer can redeem the RHV received from the beneficiary by submitting the same to the concerned/designated Banks/HFCs.
- The Central Assistance in the form of RHV will be released in a single instalment upon fulfilling the eligibility conditions.

9.10 For both models (except open market projects) under AHP, an additional grant in the form of Technology Innovation Grant (TIG) @ ₹1,000 per sqm up to (30 sqm carpet area per DU) shall be provided by MoHUA to the implementing agencies i.e. Public/Private developers. TIG will be provided only to the projects using innovative construction technologies as notified by MoHUA. TIG under various models of AHP shall be released as per the criteria below:

S. No.	AHP projects	Mechanism for TIG release
Public Sector Projects		
1	Construction of houses by public sector agencies and parastatals.	i. 50% of TIG- during release of 1 st instalment of Central Assistance ii. Remaining 50%- during release of 2 nd instalment of Central Assistance
Private Sector Projects		
2	One project exclusively for EWS category.	100% TIG will be released on completion of 50% physical progress of the project.
3	Mixed housing project, if at least 25% of the houses in the project are for EWS category and a single project has at least 100 houses.	100% TIG will be released on completion of 50% physical progress of the project. (TIG will be applicable for number of EWS houses proposed)
4	Houses purchased from Open Market.	No provision of TIG

9.11 Funding under Affordable Rental Housing

9.11.1 The required investment under both models will be made by Concessionaire/ Public/Private Agencies which would be recovered through rental income during the concession period.



9.11.2 Under Model-2, Government will provide TIG for the ARH project using innovative & alternate technology for speedier, sustainable, resource efficient and disaster resilient construction.

9.11.3 TIG shall be released by MoHUA as Central Assistance and State/UT Government shall also release their share of TIG for construction of ARH projects as under:

Type of Unit	Carpet Area applicable for TIG	Permissible TIG amount
Single Bedroom	Maximum 30 sqm	Gol: ₹3,000/sqm State Share: ₹2,000/sqm
Dormitory	Maximum 10 sqm	Gol: ₹3,000/sqm State Share: ₹2,000/sqm
Double Bedroom	Maximum 60 sqm	Gol: ₹3,000/sqm State Share: ₹2,000/sqm

9.11.4 Central Assistance of TIG will be released by MoHUA to State/UTs in three instalments at the ratio of 40:40:20 on recommendations of BMTPC (as technical partner of MoHUA) for further release to the implementing agencies as under:

- First instalment of 40% will be released on sanctioning of the projects by CSMC, receipt of all Statutory approvals and necessary NOCs, grounding of the project and corresponding Geo-tagging of plinth level in MIS.
- Second instalment of 40% will be released based on submission of Utilization Certificate of 75% of earlier instalment as per GFR 2017 and commensurate physical and financial progress and corresponding Geo-tagging of super structure in MIS
- Third and final instalment of 20% will be released based on submission of Utilization Certificate of 100% of earlier instalment as per GFR 2017, submission of Completion Certificate issued by the local authorities as per the prescribed format and corresponding Geo-tagging in MIS.

9.11.5 States/UTs shall also release their share along with the Central Assistance of TIG to Public/ Private Agencies in the similar pattern as above.

9.12 The criteria for release of central assistance under BLC/AHP and ARH is at **Annexure-8**.

9.13 The format of Utilisation Certificate to be filled by States/UTs under BLC/AHP and ARH is at **Annexure-9** and its enclosure. The format for Completion Certificate to be filled by States/ UTs under BLC, AHP/ARH is at **Annexure-10 (A&B)**.



10. Mechanism for Release of Central Assistance under Interest Subsidy Scheme

- 10.1 Funds will be released to CNAs as per PFMS/DoE guidelines as applicable from time to time. The advance subsidy will be released to each CNA upon submission of expected demand of claims by the PLIs. The subsequent amount of interest subsidy will be released to the CNAs after 75% utilization of earlier amounts, on quarterly basis and based on the claim raised by CNAs as per **Annexure-11** and its enclosure.
- 10.2 Based on the loan disbursed by a PLIs to eligible beneficiaries, the CNAs will release the subsidy amount to PLIs for the claims submitted on the total loans disbursed. Subsidy will be credited by the PLI to the borrower's account by deducting it from the principal loan amount of the borrower within 7 days from the date of fund release by CNA to PLI and updating on Unified Web-Portal. The borrower will pay EMI as per lending rates on the remainder of the principal loan amount.
- 10.3 In lieu of the processing fee for housing loan for the borrower under the Scheme, PLIs will be given a lump sum amount of ₹4,000 (Rupees Four Thousand only) per sanctioned application for EWS/LIG and MIG beneficiaries. PLIs will not take any processing charge from the beneficiary for housing loans up to 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 in proportion.
- 10.4 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 ₹500 per sanctioned application would be paid out of ISS funds payable through State/UT Governments.

11. Capacity Building Activities

- 11.1 Five percent (5%) of the allocation under PMAY-U 2.0 shall be 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 including Establishment of PMU at National level, State Level Technical Cell (SLTC)/City Level Technical Cell (CLTC), Trainings/Workshops/ Study/Exposure Visits, IEC, Social Audit, Third Party Quality Monitoring (TPQM), Information Technology, Geo-tagging, Administrative & Other Expenses (A&OE), activities related to TISM and Research/Documentation etc.
- 11.2 States/UTs shall submit an Annual Capacity Building Plan covering all components as per the Capacity Building Financial Norms along with the approval of SLSMC and the same will be approved by Competent Authority.
- 11.3 Central Assistance of 50% shall be released in advance for conducting various activities



under the Capacity building head under PMAY-U 2.0, subject to submission of duly approved Annual Capacity Building Plan by SLSMC of States/UTs. Remaining 50% shall be released after submission of Utilisation Certificate of at least 75% of the earlier released Central Assistance along with all supporting documents.

- 11.4 Central Assistance for capacity building activities of SLTC/CLTC, TPQMA Social Audit, IEC, A&OE, Exposure visit, training & workshop and research & documentation will be borne by the Ministry as per sharing pattern (60:40, 90:10 or 100:0) applicable for the State/UT as given in the table below. Norms for Capacity Building Activities will be as described in following paragraphs, unless modified by CSMC.

S. No.	States/UTs	Funding pattern for CB activities
1	Assam, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Tripura, Sikkim, Himachal Pradesh, Uttarakhand, UTs of Jammu and Kashmir, Puducherry and Delhi	Central share: 90% State/UT share: 10%
2	All other UTs	Central share: 100% State/UT share: Nil
3	All other States	Central share: 60% State/UT share: 40%

- 11.5 **Establishment of Technical Cells:** For implementing PMAY-U 2.0, States/UTs will require different competencies like planning, engineering, social mobilisation, financial planning, MIS, GIS etc. Ministry will provide assistance to the States/UTs for enhancing capacity of their employees/officers in these operational areas. Ministry will also assist State/UT governments in constitution of Technical Cells at state and city level.

11.5.1 **State Level Technical Cell (SLTC):** The States/UTs will set up a State Level Technical Cell (SLTC) at State/UT headquarter comprising of maximum 12 Domain Experts/ Professionals of various fields depending upon their actual requirement on contract basis. The SLTC experts will dedicatedly work with the SLNA for providing technical support in effective and timely implementation of PMAY-U 2.0 in the respective State/UT. State/UT shall ensure that these SLTC experts should be engaged in various activities under PMAY-U 2.0 only.

- An indicative list of professionals as per their domain expertise for SLTC may include Urban Planner/Town Planning Expert, Engineering Expert (Civil/ Infrastructure), GIS Expert, Housing Finance and Policy Expert, Capacity Building Expert/Social Development Expert, IEC Expert, MIS/IT Expert, Data Management Expert, Legal Expert, Procurement Expert, Financial Management & Accounting Expert and Administrative Expert. The States/ UTs shall assess their requirement for composition of SLTC based on their requirements and the workload. The remuneration for experts in SLTC will be as follows:



S. No	Qualification	Maximum Remuneration (per month)
1	Postgraduate with minimum 10 years of experience	₹1,20,000
2	Graduate with minimum 8 years of experience	₹1,00,000

11.5.2 City Level Technical Cell (CLTC): Cities will hire 2-5 Domain Experts/Professionals of various fields depending upon their actual requirement on contract basis for assisting the implementing agencies in effective planning, implementation and monitoring of PMAY-U 2.0 scheme. State/UT shall ensure that these CLTC experts should be engaged in various activities under PMAY-U 2.0 only.

- i. The States/UTs may also group small cities at district level and hire CLTC experts at district level. The suggestive composition of CLTC experts in different cities based on the population is as under:

S. No.	Cities Population	Maximum No. of CLTC Experts
1	Cluster of cities having population up to 50,000 (<i>CLTC to be formed at district level</i>)	3
2	50,000 to 2 lakh	2
3	2 lakh to 5 lakh	3
4	5 lakh to 10 lakh	4
5	More than 10 lakh	5

- ii. **The remuneration for experts in CLTC will be as follows:**

- a. For Cities with more than 10 lakh population:
- ₹70,000/- per expert per month for Postgraduate with minimum experience of 8 years
 - ₹55,000/- per expert per month for Graduate with minimum experience of 5 years
- b. For Medium Cities with 5- 10 lakh population:
- ₹60,000/- per expert per month for Postgraduate with minimum experience of 5 years
 - ₹50,000/- per expert per month for Graduate with minimum experience of 3 years
- c. For Small Cities with less than 5 lakh population:
- ₹50,000/- per expert per month for Postgraduate with minimum experience of 5 years
 - ₹45,000/- per expert per month for Graduate with minimum experience of 3 years
 - ₹35,000/- per expert per month for Diploma with minimum experience of 3 years



Note:

- i. States/UTs will set up SLTC/CLTC in their respective States/UTs/Cities for assisting the SLNA and ULBs in effective implementation of PMAY-U 2.0 scheme. These experts may be transferred anywhere in the State/UT, as per the requirement of the implementing agencies or in public interest. States/UTs can either discontinue the CLTC experts in a city where the scheme has reached to a saturation stage and there is no further requirement of these experts, or they can be shifted to any other cities where work is ongoing.
- ii. The monthly remuneration of SLTC/CLTC is excluding the statutory deductions such as GST, necessary PF contribution, Health Insurance etc. Such other charges will be provided to the States/UTs as per financial norms on production of documentary proof.
- iii. The contract issued to various agencies/experts for any capacity building activity shall be initially for 2 years. Further extension of the contract(s) may be extended, subject to continuation of the project and performance of the activities/professionals/experts and as per decision that may be taken by the State Government/UT.

11.5.3 Information, Education & Communication (IEC): Under the Scheme, States/UTs/ULBs will undertake activities for developing and dissemination of advocacy material aimed at various stakeholders with the approval of competent authority.

- i. Some of the IEC activities permitted include display of hoardings, standees, banners, posters, leaflets, photographs/audio-visuals of success stories, jingles/advertising performance/street play by local artists, display of PMAY-U 2.0 logo. The beneficiary details should be embossed or engraved with the logo on the stone plate preferably in local language. States/UTs may take up any other innovative IEC activities approved by the SLSMC.
- ii. The State/UTs shall follow the following financial norms under IEC for preparation of the Annual Capacity Building Plan (ACBP):

S. No	Category	Annual Maximum Cost up to (in ₹)
1	Nagar/Town Panchayat	60,000/-
2	Municipal Council	1,50,000/-
3	Municipal Corporation	5,00,000/-
<i>Note: States/UTs shall consider the overall housing demand assessment and number of houses sanctioned during the year while preparing the ACBP.</i>		

- iii. For conducting the rapid demand assessment, the State/UT Government may also utilise the IEC funds at State/UT level for IEC activities and judiciously allot the fund to respective ULBs as per the requirement, within the approved amount under ACBP.

11.5.4 Social Audit: The Ministry 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 Government/Private/Non-Government Agencies/ credible Institutions having similar experience of conducting social audit for housing/infrastructure projects.

- i. An amount of ₹ 7.0 lakh will be allowed for conducting Social Audit as per approved Social Audit Plan for a minimum of 5 cities.

S. No.	Particulars	Amount (in ₹)
1	Social Audit Agency Charges	6,00,000/-
2	Travel, Accommodation, Workshop logistics, documentation and other cost	1,00,000/-
	Total	7,00,000/-

- ii. For the purpose of Social Audit, each State/UT will select at least 10% of the approved projects, using random sampling technique. All projects selected for audit should have at least 100 dwelling units grounded for construction with beneficiaries identified. If any selected project does not meet this requirement of 'minimum 100 dwelling units', it should be replaced with another project with required number of dwelling units, through random sampling.
- iii. State/UT should ensure that at least one social audit process with a cycle of minimum 10% sample size should be conducted every year. The process should be repeated in the next audit cycle/next year, by selecting a different set of projects, other than the ones audited in previous year.
- iv. The sampling process should also ensure 'purposive' inclusion of a cross section of projects belonging various 'verticals', 'durations', 'levels of completion', and 'population groups' for audit. Projects with maximum number of beneficiaries from SC, ST, minority, transgender and differently abled person backgrounds should be preferred for including in Social Audit.

11.5.5 Administrative & Other Expenses: A&OE will include financial assistance to States/UTs for the expenses incurred by SLTC/CLTC experts for Travel, Boarding & Lodging, System Support, Overheads, Miscellaneous, Communications, Stationery and photocopying etc. subject to approval of the Competent Authority.

- i. The financial norms for Central Assistance under A&OE are under:

S. No.	Category	Annual Maximum Cost (in ₹)
1	Nagar/Town Panchayat	60,000/-
2	Municipal Council	75,000/-
3	Municipal Corporation	1,50,000/-
4	SLNA/Mission Directorate	10,00,000/-

- ii. 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. The State/



UT Government may utilise the A&OE funds at State/UT level and judiciously allot the fund to respective ULBs as per the requirement, within the approved amount under ACBP.

- iii. Official members will be entitled for TA/DA as per respective service rules applicable in their case and will be borne by the concerned department/organisation to which they belong. Non-officials (SLTC/CLTC) will be entitled for travel/boarding/lodging as per the agreed terms of contract.

11.5.6 Third Party Quality Monitoring Agencies (TPQMA):

- i. States/UTs would engage TPQMA to ensure quality of construction under BLC/AHP/ARH verticals 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/UTs and ULBs should take both preventive and curative measures to ensure that standard quality houses, and infrastructure (including Anganwadi Centres, rainwater harvesting systems, solar energy system, ramps and other facilities for persons with disability in AHP and ARH projects) are constructed.
- ii. Ministry will provide 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.
- iii. The core activities under TPQM will include TPQM experts/agencies that will undertake field visits for ascertaining quality of construction at various stages of construction as per PMAY-U 2.0. 'Visits' include examining/reviewing project documents, implementation and conducting any required tests/assessments and report writing.
- iv. Central Assistance for this purpose will be limited to 3 'visits' to each project. The State/UTs/ULBs are free to include more field visits by TPQMA, as necessary. Each State/UT will report the progress of TPQM on a quarterly basis. The TPQM agency shall be allowed for an amount of ₹50,000 per visit during a project implementation life cycle.
- v. TPQM will be done for all projects which are being constructed under AHP and ARH components of PMAY-U 2.0.
- vi. In case of BLC projects, a systematically selected sample of houses may be monitored. The sampling should be done through a transparent and well-defined process to cover all the BLC Projects in the city in a holistic way, leading to selection of a representative sample. The recommended sample size for monitoring BLC houses is 5-10% of DUs or 50 DUs, whichever is more. In cities where there are multiple 'BLC projects' with less than 500 DUs, the SLNA/TPQMA may consider forming of clusters of around 500 or more DUs which could then be considered as a single unit/project to draw bigger samples of more than 50 DUs which can be covered under one TPQM visit. If there are cities where less than 50 DUs are being constructed under the BLC vertical, all the DUs should be selected for TPQM.



11.5.7 Geo-tagging: The progress of houses constructed under PMAY-U 2.0 shall be monitored through stage wise Geo-tagging through Bhuvan/Bharat HFA/PMAY mobile application. Experts/PMC based in the cities/States will moderate the collected data at Bhuvan-PMAY-U 2.0 Geo-platform. An amount of ₹300 per dwelling unit will be allowed (₹60 per stage for 5 stages) to States/UTs for Geo-tagging. Any additional cost shall be borne by State/UT Governments.

11.5.8 Training And Workshop: Under this head, various Trainings, Workshops (National/Regional/State/City level), Thematic Workshops and Training of Trainers on PMAY-U2.0 shall be done by Ministry/States/UTs/ULBs. The financial Norms under various Trainings/Workshops will be as follows:

S. No	Workshop/Trainings	Annual Maximum Cost (in ₹)
1	District Level	2,00,000/-
2	State Level	8,00,000/-
3	Regional Level	10,00,000/-
4	National Level	20,00,000/-

11.5.9 Exposure and Handholding visits: States/UTs/ULBs will be allowed to undertake exposure/field visits for cross learning on best practices of successful/unique/innovative projects under PMAY-U2.0 for further adoption and replication, subject to approval of Ministry. The financial norms are as under:

S. No	Particulars	Maximum Cost (in ₹)
1	Exposure visit (in-country) having 15 to 20 participants for 2-4 days towards cost of organizing exposure visits done through a judicious mix of classroom learning and field visits.	6,00,000/-per visit

11.5.10 Desk-cum-Site Scrutiny: Desk-cum-site scrutiny of DPRs/Projects under PMAY-U 2.0 will be done by BMTPC/HUDCO on random basis. The site scrutiny of projects shall include checking the specific project details such as land title, beneficiary details, availability of services including trunk infrastructure at the project site, project viability etc. The site scrutiny report of BMTPC/HUDCO shall be submitted to the Ministry prior to the sanction of project(s) by the CSMC. A MoA would be signed with these agencies with the specified scope of work for the purpose. The desk-cum-site scrutiny of projects using innovative technologies/materials will be done by BMTPC, being a technical partner under TISM. The format of undertaking for desk-cum-site scrutiny and Certificate of Compliance done by States/UTs is at **Annexure-12 (A&B)**.

11.5.11 A model request for proposal (RFP) for selection of agencies for TPQM, SLTC, CLTC, PMU, PMC and Social Audit shall be prepared and circulated by MoHUA for easy reference and adoption by States/UTs/ULBs.



- 11.5.12 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.
- 11.5.13 A Data Resource Management Cell (DRMC) set up by MoHUA through BMTPC under PMAY-U shall continue to support in PMAY-U 2.0 for data analysis, daily/weekly/monthly reporting and Development/Operation/Maintenance of various web-based applications.

12. Administration and Implementation Structure

- 12.1 The Central Sanctioning and Monitoring Committee (CSMC) under the Chairpersonship of Secretary, MoHUA shall be set up to supervise the implementation of the Scheme along with approvals and monitoring. The composition of CSMC is at **Annexure-13**.
- 12.2 A Committee of Secretary, MoHUA and Secretary, Department of Financial Services in Government of India will be constituted for monitoring the Interest Subsidy Scheme vertical of the Scheme, giving targets to PLIs and facilitating affordable and easy loans to the beneficiaries etc. The Committee can co-opt other members as is felt necessary by it.
- 12.3 The Joint Secretary & Mission Director - Housing for All under the Ministry of Housing and Urban Affairs shall be the nodal officer for overall implementation of the Scheme.
- 12.4 Each State/UT will identify a State Level Nodal Agency (SLNA) under the Scheme wherein a State Level Mission will be set up headed by the State Mission Director for overall coordination of the PMAY-U 2.0.
- 12.5 States/UTs may nominate a separate State Level Nodal Agency (SLNA) under the Interest Subsidy Scheme vertical of the Mission to coordinate with various stakeholders for effective implementation of ISS vertical.
- 12.6 State Level Appraisal Committee (SLAC) comprising of technical/ finance officers including Mission Director will 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 approval of SLSMC. The Committee can co-opt other members as is felt necessary by it.
- 12.7 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 the Chief Secretary and composition of the Committee along with its indicative functions is placed at **Annexure-14**. The Committee can co-opt other members as is felt necessary by it.
- 12.8 The Ministry will create a Technical Cell/Programme 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.

- 12.9 Appropriate structure will be created at BMTPC for effective and efficient operationalisation of Scheme with regard to appraisal and monitoring of project; fund release; design, development and maintenance of dedicated website/ unified web-portal; documentation & maintenance of records; printing of guidelines and other Information Education and Communication (IEC) materials on various Mission related activities etc. Expenditure incurred on this account will be reimbursed to BMTPC by MoHUA.
- 12.10 A suitable grievance redressal system would be set up at National/State/City level to address the grievances of various stakeholders while implementing the Scheme. MoHUA has developed a Public Grievances Redress and Monitoring System for registering any form of complaints regarding implementation of PMAY-U and its speedy disposal which shall continue under PMAY-U 2.0.

13. Unified Web Portal & Management Information System (MIS)

- 13.1 A robust and unified web portal will be developed to monitor and evaluate the Scheme. This web-portal will be accessible to all stakeholders and have the facility for the beneficiaries to apply and track their application status on real-time basis. States/UTs, implementing agencies, beneficiaries and all concerned stakeholders will have accessibility to upload all requisite information. This will enable real-time reporting and monitoring of the progress and performance of the Scheme. A mobile-friendly interface will also be developed with offline functionality and multi-lingual support with enhanced accessibility and inclusivity.
- 13.2 The MIS of web-portal shall provide real-time access to key performance indicators, dashboards and analytics to enable informed decision-making by program managers and policymakers. By focusing on these key aspects of quality, the MIS system will significantly enhance the management and effectiveness of the Scheme leading to better outcomes and improved service delivery for citizens.
- 13.3 Comprehensive training and ongoing support shall be provided to users of the MIS system to ensure effective utilization and maximum benefit of the portal. The support includes the user training sessions, online tutorials, helpdesk support, and user manuals in local languages.

14. Promotion of Affordable Housing Ecosystem, Reforms & Incentives

- 14.1 Public/Private sector play a vital role in addressing the affordable housing shortage in urban areas of the country. Therefore, there is a need to boost supply of such houses by creating an enabling eco-system for augmenting the affordable housing stock. Such proactive initiatives will improve the affordability of the houses for urban poor. A collaborative, multi-pronged and concerted efforts in this direction is required from all stakeholders including States/UTs, ULBs and Development Authorities/Planning Authorities etc. Hence, States/UTs will mandatorily formulate 'Affordable Housing Policy' by March 2025, under which various reforms and incentives should be provided to Public/Private agencies for construction of affordable housing.



14.2 After signing of MoA, the concerned State/UT will have to mandatorily carry out first phase of urban reforms by 31st December 2024 and other major reforms by 30th June 2025 for availing the benefits under PMAY-U 2.0. Details of these reforms and incentives along with timelines are as under:

A. By December 2024:

- i. Nominal (less than 1%) Stamp duty/Registration Charges for houses (up to 60 sqm) registered under PMAY-U 2.0.
- ii. 50% additional FAR with TDR facility free of cost and built-up area used for EWS/LIG, not to be counted in overall FAR of the project.

B. By June 2025:

- i. Reservation of Land/Area for Affordable Housing in relevant Scheme/Policy/ Building Byelaws.
- ii. Inclusion of Affordable Housing Zones in the Master Plans/Town Planning Schemes
- iii. Single Window and time bound approval of building plans and layouts with minimal compliances within 60 days by devising a green channel approach.
- iv. Exemption of all statutory charges such as developmental charges, scrutiny charges, layout deposit and other related charges/fee.
- v. Exemption of charges in Land Conversion/Land Use changes.
- vi. Mandatory reservation of 5% of built-up area for EWS/LIG housing in all housing projects beyond 10,000 sqm built-up area or 5,000 sqm plot area.
- vii. Adoption of Model Tenancy Act (drafted and sent by MoHUA) by enacting the fresh State legislation or amending the exiting tenancy law in order to promote rental housing segment.
- viii. Provision of land rights/patta by State/UT to landless for construction of Affordable Housing.
- ix. Providing Land for construction of Affordable Housing in Partnership at affordable rates.
- x. Creation of land bank(s) for construction of houses under AHP by mapping the land available in their jurisdiction along with the ownership details.
- xi. Streamlining the process of documentation related to acquiring land ownership as an integral part of urban reforms.
- xii. Other such similar reforms.

14.3 Central Government will give following benefits for all EWS/LIG houses assisted under PMAY-U 2.0 Projects:

- i. Provision of TIG for adoption of innovative technology in house construction.
- ii. To help Beneficiaries of informal sectors, Home Loan Product will be developed with help of Department of Financial Services (DFS) and Banks/HFCs which will also be supported by Credit Risk Guarantee Fund.





- 14.4 Ministry of Housing and Urban Affairs will also work with Ministry of Finance to explore following in consultations with stakeholders:
- Infrastructure status to all lending by Financial Institutions for PMAY-U 2.0 projects/houses
 - GST on ARH Projects to be treated at par with affordable housing.
 - Other possible Tax incentives

15. Monitoring & Evaluation

- 15.1 PMAY-U 2.0 'Housing for All' Mission will be monitored at all three levels: City, State and Central Government. CSMC will monitor project formulation and project implementation including stage wise progress of houses and financial progress amongst others. States/UTs and Cities will develop suitable mechanism for effective and efficient monitoring of the progress of mission at various levels.
- 15.2 A Mid-Term Evaluation of the Scheme shall be conducted to assess the impact of the scheme on urban poor and middle class and accordingly the modalities of the Scheme will be reviewed.



Memorandum of Agreement (MoA)

THIS AGREEMENT is made at **New Delhi** on this _____ day of _____ (month), 202__ (year)

BY AND BETWEEN

The Government of India, through the Ministry of Housing and Urban Affairs, hereinafter referred to as **First Party**;

AND

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

WHEREAS, First Party has launched Pradhan Mantri Awas Yojana - Urban 2.0 [**PMAY-U 2.0**] to provide all weather pucca houses to eligible urban citizens through four verticals with central assistance and issued the detailed 'Scheme Guidelines' to implement PMAY-U 2.0 [hereinafter referred to as '**Scheme Guidelines**'];

AND WHEREAS, the Second Party has agreed to collaborate with the First Party, for carrying out its responsibilities under the PMAY-U 2.0;

AND WHEREAS the First Party and the Second Party have agreed to abide by the 'Scheme Guidelines';

AND WHEREAS the Second Party in order to implement PMAY-U 2.0 has agreed to formulate and implement the reforms & incentives as mentioned in 'Affordable Housing Policy' in the 'Scheme Guidelines', the details of 'Affordable Housing Policy' along with the timelines as listed para 14.1 of Operational Guidelines;

NOW THE PARTIES WITNESSED AS FOLLOWS:

1. The PMAY-U 2.0 shall be administered as per the PMAY-U 2.0 scheme guidelines issued by the First Party and amendments thereto from time to time with the approval of Competent Authority of First Party.
2. That the First Party shall release its share of Central financial assistance as per the 'Scheme Guidelines'.
3. That the Second Party shall release its share of financial support as per the 'Scheme Guidelines'.
4. That the Second Party shall set-up the 'Administration and Implementation Structure' as required for the effective implementation of PMAY-U 2.0.
5. That the Second Party shall comply with 'Monitoring and Evaluation' mechanisms and procedures as specified in the 'Scheme Guidelines'.





6. That the Second Party through the respective implementing agencies shall provide the necessary Trunk Infrastructure from their own resources up to the project site and shall ensure all necessary statutory approvals/NoCs required to begin the construction of houses/projects as per the 'Scheme Guidelines'.
7. That the First Party shall not bear any escalation to the project cost due to any delay in execution of project or otherwise, and same shall be borne by the Second Party.
8. That at any time during the implementation of PMAY-U 2.0 Scheme, if there is delay in execution of project, implementation of the Reforms or submission of any periodic reports etc. due to the "Force Majeure Event", in such case, the Second Party shall inform to First Party about the same within fifteen (15) days from the date of occurrence of such event and further, upon the representation of Second Party, the First Party shall be at its discretion to provide extension of timelines for implementation of Scheme etc.
9. Second Party Shall implement following reforms by December 2024 and remaining reforms by June 2025 as per Operational Guidelines: -
 - i. Nominal (less than 1%) Stamp duty/Registration Charges for houses (up to 60 sqm) registered under PMAY-U 2.0.
 - ii. 50% additional FAR with TDR facility free of cost and built-up area used for EWS/LIG, not to be counted in overall FAR of the project.
 - iii. {Any other reform to be listed here}
10. That if there is any delay in execution of project, implementation of the Affordable Housing Policy or Reforms or submission of any periodic reports, Statutory approvals and necessary NOCs for the Project(s) under PMAY-U 2.0 as per Scheme Guidelines due to any act or omission of the Second Party, in such case, any extra cost of the Project shall be borne by the Second Party only.
11. That States/UTs shall not amend/modify/alter the Scheme Guidelines under any circumstances while implementation of the Scheme. In case of any breach regarding the terms & conditions of 'Scheme Guidelines', the First Party shall be entitled to withhold subsequent instalment(s) of Central Assistance of Second Party.
12. That the Parties shall abide and adhere to the covenant in agreement further in case of a dispute between the parties, the matter will be resolved through mutual discussion.

IN WITNESS THEREOF, THE PARTIES HERETO HAVE EXECUTED THESE PRESENTS THE DAY AND YEAR FIRST HEREINABOVE WRITTEN.

**For and on behalf of Ministry
of Housing and Urban Affairs,
Government of India**

**For and on behalf of State Government
of _____ [Name of State/ UT]**

First Party

Second Party

Witness: _____

Witness: _____

Name:

Name:

Designation:

Designation:



Annexure-1B

(Para 5.4.5 of the Guidelines)

Memorandum Of Understanding (MOU)

THIS AGREEMENT is made at **New Delhi** on this _____ day of _____ (month), 202__ (year)

BY AND BETWEEN

The Government of India, through the Ministry of Housing and Urban Affairs, hereinafter referred to as **First Party**;

AND

The Second Party _____ (name Implementing Agency) identified as **Central Nodal Agency** for implementing the 'Interest Subsidy Scheme' of Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) on the home loans, through its (Name & designation) _____ Nodal Officer _____ Name (hereinafter called the Second Party, which shall unless repugnant to the context shall mean and include their successors, assignees and administrators) on **the Second Party**;

WHEREAS, the Second Party shall implement Interest Subsidy Scheme (ISS) under Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) as per the '**Scheme Guidelines**' issued by the First Party, for carrying out its responsibilities in providing interest subsidy to Primary Lending Institutions (PLIs) for transfer of the subsidy benefit to eligible beneficiary in the home loan account;

AND WHEREAS the First Party and the Second Party have agreed to abide by the 'Scheme Guidelines';

AND WHEREAS the Second Party has agreed to implement the ISS by identifying and onboarding the eligible PLIs as per 'Scheme Guidelines';

AND WHEREAS the First Party has considered to release the subsidy to CNAs based on the demand raised and upon utilization of 75% fund released for the implementation of the Scheme.

AND WHEREAS, THE SECOND PARTY AGREES:

- a) Goal setting and preparation for facilitating Primary Lending Institutions such as HFCs, SFBs, RRBs, Banks etc. for disbursement of home loan.
- b) to develop training modules and train the PLI staff identified as nodal officer to anchor ISS.
- c) to align its systems and process along with IT systems as per the IT systems anchored at the MoHUA.





- d) to help PLIs to establish necessary processes and IT systems in alignment to IT systems of MoHUA for carrying out the due diligence as per the requirement described in the 'Scheme Guidelines' for implementing ISS.
- e) to depute the dedicated staff members for the management of Administrative, IT systems and Grievance Redressal of PLIs.
- f) to conduct Due Diligence, Monitor and provide Necessary Reports in regular intervals for review by MoHUA.
- g) to establish an effective grievance redressal cell.

For and on behalf of

**Ministry of Housing and Urban Affairs,
Government of India**

Name: _____

(First Party)

For and on behalf of

Central Nodal Agency

Name: _____

(Second Party)



Memorandum of Understanding (MOU)

This Memorandum of Understanding (MoU) is made and executed at New Delhi on the _____ (Date in words)

BY AND BETWEEN

M/s _____ as Central Nodal Agency, having its office at _____ (address) through its _____ authorized signatory (Name & designation) (hereinafter called as '**CNA**' or '**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 _____ (Bank/HFC/RRB/State Co-operative Bank/Primary Lending Institution/ lender) having its office at _____ (address) through its _____ (name & designation) (hereinafter called the '**PLI**' or '**Second Party**', 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 Subsidy Scheme" (hereinafter called the "ISS") under Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) as per 'Scheme Guidelines' to support the eligible beneficiaries by providing the interest subsidy on home loans and to address the housing needs of the Economically Weaker Sections (EWS)/Low Income Groups (LIG) and Middle Income Groups (MIG) segments in urban areas;

AND WHEREAS, the ISS envisages the provision of interest subsidy on home loan to enable EWS/ LIG/MIG borrower/beneficiary to buy or construct the house;

AND WHEREAS, MoHUA, Government of India has designated the First Party as the Central Nodal Agency (CNA) to implement the ISS vertical of PMAY-U 2.0;

AND WHEREAS the interest subsidy will be released by the First Party/CNA to Second Party/PLI in respect of housing loan sanctioned by Second Party/PLI to the eligible borrowers/beneficiaries as per the 'Scheme Guidelines' of PMAY-U 2.0 through unified web portal;

AND WHEREAS, the First Party is the CNA appointed by MoHUA, Government of India for channelizing of Interest Subsidy to the Second Party/PLI out of the subsidy released by Government of India to the First Party/CNA under the Scheme;

AND WHEREAS, the Second Party/PLI is, inter-alia, in the business of lending the housing loans



to individual homebuyers on deferred payment basis and is interested in providing the benefit of the ISS to eligible borrowers/beneficiaries under PMAY-U 2.0;

AND WHEREAS, The MoHUA, Government of India has issued the Scheme guidelines of PMAY-U 2.0; wherein modalities for implementation of ISS are elaborated. The broad features of the ISS, terms for loan, subsidy reimbursement, selection of beneficiaries, roles and responsibilities of various agencies under the ISS and its monitoring etc. shall be governed as per the Scheme Guidelines of PMAY-U 2.0. The copy of Scheme guidelines is annexed as **Annexure-I**.

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

- A. That it is understood and agreed by both the parties that interest subsidy under ISS shall be released through a single click on a monthly basis to all the eligible beneficiaries by MoHUA through First Party/CNA. Accordingly, the borrowers/ beneficiary shall be intimated about credit of subsidy amount to his/her account by Short Messaging Service (SMS).
- B. That to implement the ISS effectively, the Second Party/PLI shall aggregate the demands for funds to the First Party/CNA on annual basis and same are to be utilized in the respective Financial Year.
- C. That it is understood and agreed by both the parties that the MoHUA, Government of India shall be at its discretion to amend or modify the Scheme guidelines or withhold the ISS.
- D. Further, it is also understood and agreed by the parties that in the event of any amendment or modification of Scheme Guidelines or withholding the ISS by MoHUA, the home loans which already got sanctioned and partly-disbursed by the Second Party/PLI, the interest subsidy shall be made available by First Party/CNA to Second Party/PLI based on the availability of funds out of the budgetary allocation.
- E. That in order to facilitate awareness about the benefit of ISS among the potential beneficiaries, Second Party/PLI shall display the details of ISS along with the contact details at their respective branches.

F. Responsibilities and Obligations of First Party:

1. The First Party/CNA shall be responsible for the release of interest subsidy to the Second Party/PLI out of the funds released by MoHUA, Government of India, as per the Scheme Guidelines. On receipt of information by the Second Party/PLI regarding the loan disbursed to eligible borrower/beneficiary under ISS, the First Party/CNA shall channelize the subsidy amount to the borrower/ beneficiary account through MoHUA. Accordingly, the interest subsidy under ISS shall be released through a single click on a monthly basis to all the eligible beneficiaries by MoHUA through First Party/CNA.
2. The interest subsidy shall be at the rate of 4% (four percent) on the principal amount of the home loan for EWS, LIG and MIG segment, admissible for a maximum loan amount of ₹8



(Eight) lakh, where maximum loan can be given up to ₹25 (Twenty Five) lakh, for the period of 12 (Twelve) years or full period of the loan, whichever is lesser, where minimum tenure of loan should be for 5 (Five) years. However, if the loan size is below ₹8 (Eight) lakh, the subsidy will be limited to the loan amount. In no case Actual Subsidy will be more ₹1.80 lakh.

3. The Net Present Value (NPV) of subsidy will be calculated based on notional discount rate of 8.5% and subsidy will be provided in 5 annual instalments provided that the principal loan outstanding is more than 50% in the loan account, as the case may be. 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 at an agreed document rate on effectively reduced housing loan for the whole duration of the loan.

G. Responsibilities and Obligations of Second Party:

1. The Second Party/PLI hereby undertakes to ensure that the entire benefit of the ISS are passed on to its borrowers/beneficiaries.
2. The Second Party/PLI hereby undertakes to implement the ISS as per the 'Scheme Guidelines'.
3. The Second Party/PLI hereby undertakes that it will follow the best practices of lending to implement the ISS and follow the Scheme Guidelines and Regulations of Reserve Bank of India (RBI)/National Housing Bank (NHB).
4. The Second Party/PLI shall 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 shall adhere to all extant guidelines issued by the MoHUA, Government of India under the "Pradhan Mantri Awas Yojana - Urban 2.0" Scheme including the modifications/amendments to such guidelines from time to time.
6. The Second Party/PLI shall provide Utilization/End Use Certificate to the First Party/CNA on a monthly basis after the subsidy gets released by MoHUA and also the certificate in relation to the physical progress of the construction leading up to the completion of the housing unit.
7. The Second Party/PLI shall confirm the release of interest subsidy by checking the loan account of each beneficiary and then submit a consolidated Utilization Certificate on completion of housing unit within One month period from the date of receipt of interest subsidy from First Party/CNA to Second Party/PLI. After the receipt of interest subsidy from First Party/CNA to Second Party/PLI, the amount of credited subsidy has to be reflected in the home loan account of respective beneficiaries.

In case, the Second Party/PLI fails to provide the Utilization/End Use Certificate to First



Party/CNA, in such case, the Second Party/PLI shall refund the amount of subsidy to the First Party/CNA. Further, any unutilized amount of subsidy shall be immediately returned by Second Party/PLI to the First Party/CNA with interest at the rate of MCLR of State Bank of India.

8. The Second Party/PLI shall provide the statement to each borrower/beneficiary, which will make him/her understand about the subsidy amount, adjustment of subsidy and the impact of the subsidy on his/her equated monthly instalments (EMI) or tenure of the home loan. The beneficiaries shall be intimated immediately after receipt of interest subsidy from First Party/CNA to give an option to the beneficiaries to choose either to reduce his/her EMI or reduction in tenure of home loan. In case of no response from the beneficiary within seven (7) working days, the EMI of home loan shall be reduced accordingly.
9. The Second Party/PLI shall 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.
10. In the event of default in repayment of the loan by the borrower/beneficiary to the Second Party/PLI and the loan becoming Non-Performing assets (NPA), the Second Party/PLI shall initiate the recovery of the dues through such measures as considered appropriate, including foreclosure of the property as per law. In all such cases, the subsidy amount shall be adjusted against the amount of recoveries in proportion to the loan outstanding and subsidy disbursed.
11. The Second Party/PLI shall provide all other information, statements and particulars as may be required from time to time by the First Party/CNA or by the MoHUA, Government of India while implementing the Scheme.
12. The Second Party/PLI shall clearly explain to the borrowers/ beneficiaries the benefits and consequences of availing loan on fixed/floating rates of interest.
13. Geo-tagging of beneficiary houses along with their geo-spatial location shall be done by the Second Party/PLI before claim of subsidy. The Second Party/PLI shall make the claim the subsidy amount through a proper channel within thirty (30) days from the date of disbursement of home loan to the beneficiary; otherwise, it shall be responsibility of the Second Party/PLI.

H. Disputes and Jurisdiction:

1. That the Parties shall abide and adhere to the covenant in agreement further in case of a dispute between the parties, the matter will be resolved through mutual discussion.
2. All disputes and differences between First Party/CNA and Second Party/PLI 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 First Party/CNA 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 New Delhi.

IN WITNESS THEREOF, THE PARTIES HERETO HAVE EXECUTED THESE PRESENTS THE DAY AND YEAR FIRST HEREINABOVE WRITTEN.

For and on behalf of Central Nodal Agency
i.e. ____[Name of CNA- NHB/HUDCO/SBI]

For and on behalf of Primary Lending
Institution __[Name of Bank/HFCs/PLI]

First Party

Second Party

Witness:_____

Name:

Designation:

Witness:_____

Name:

Designation:



**Annexure-2A**

(Para 1.10 of the Guidelines)

Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0) Self-Undertaking by Beneficiary under BLC

I _____, [Beneficiary's Full Name] son/daughter/wife of [Parent/Spouse's Name], born on _____ presently residing in _____
(Address) _____ [Name of City/Town] _____ State _____ Mobile/ Contact
number] _____ (Aadhar number) do hereby solemnly affirm and declare as under:

1. That there is no pucca house in my name or any family member name in any part of India.
2. That I belong to EWS category, as my annual household income from all sources is up to ₹ **3,00,000/- (Rupees Three Lakh Only)**.
3. That I am the owner of the land/property with valid documents where the construction is proposed situated at _____. The said land is free from all legal disputes and is suitable for the construction of house under the PMAY-U 2.0 Scheme.
4. That I or my family member have not availed benefits under any other housing Scheme of the Government of India or State Government in last 20 years.
5. That I am willing to contribute my share of money for the construction of my house under PMAY-U 2.0, within stipulated time period i.e. Twelve (12) Months from the date of receipt of first instalment under the PMAY-U 2.0 Scheme.
6. That I shall use the house constructed under PMAY-U 2.0 Scheme only for residential purpose and shall not use for any other activities.
7. That I shall not sell-out/transfer the house constructed under PMAY-U 2.0 Scheme for a period of Five (5) years from the date of completion of my house.
8. That I have not applied/availed benefit under any other vertical of PMAY-U 2.0
9. That I shall adhere to all terms and conditions of the PMAY-U 2.0 Scheme.

I hereby declare that all the above information provided by me in the application form is true and correct to the best of my knowledge and belief. I also understand that non-compliance with respect to eligibility or submission of false information will lead to legal consequences, including but not limited to, disqualification from the Scheme and recovery of any benefits already received under PMAY-U 2.0 Scheme.

Signature:**Name:****Date:****Place:**

Annexure-2B

(Para 1.10 of the Guidelines)

Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0) **Self-Undertaking by Beneficiary under AHP**

I _____, [Beneficiary's Full Name] son/daughter/wife of [Parent/Spouse's Name], born on _____ presently residing in _____
 (Address) _____ [Name of City/Town _____ State _____ Mobile/Contact number] _____ (Aadhar number) do hereby solemnly affirm and declare as under:

1. That there is no pucca house in my name or any family member name in any part of India.
2. That I belong to EWS category, as my annual household income from all sources is up to ₹ **3,00,000/- (Rupees Three lakh Only)**.
3. That I or my family member have not availed benefits under any other housing Scheme of the Government of India or State Government in last 20 years.
4. That I am willing to contribute my share of money for the construction of my house under PMAY-U 2.0, within stipulated time period as mentioned in Agreement under the PMAY-U 2.0 Scheme.
5. That I shall not sell-out/transfer the house constructed under PMAY-U 2.0 Scheme for a period of Five (5) years from the date of completion/registration/ allotment/possession of my house.
6. That I shall use the house constructed under PMAY-U 2.0 Scheme only for residential purpose and shall not use for any other activities.
7. That I shall adhere to all terms and conditions of the PMAY-U 2.0 Scheme.
8. That I have not applied/availed benefit under any other vertical of PMAY-U 2.0.

I hereby declare that all the above information provided by me in the application form is true and correct to the best of my knowledge and belief. I also understand that non-compliance with respect to eligibility or submission of false information will lead to legal consequences, including but not limited to, disqualification from the Scheme and recovery of any benefits already received under PMAY-U 2.0 Scheme.

Signature:

Name:

Date:

Place:





Annexure-2C

(Para 1.10 of the Guidelines)

Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0) Self-Undertaking by Beneficiary under ISS

I _____, [Beneficiary's Full Name] son/daughter/wife of [Parent/Spouse's Name], born on _____ presently residing in _____
(Address) _____ [Name of City/Town] _____ State _____ Mobile/Contact
number] _____ (Aadhar number) do hereby solemnly affirm and declare as under:

1. That there is no pucca house in my name or any family member name in any part of India.
2. That I belong to EWS/LIG/MIG category, as my annual household income from all sources is up to **₹9,00,000/- (Rupees Nine lakh Only)**.
3. That I or my family member have not availed benefits under any other housing Scheme of the Government of India or State Government in last 20 years.
4. That I am willing to contribute my share of money for the construction of my house under PMAY-U 2.0, within stipulated time period as mentioned in Agreement under the PMAY-U 2.0 Scheme.
5. I hereby declare that I shall not sell out/transfer the house for which subsidy has been received under ISS vertical of PMAY-U 2.0 Scheme up to the period of Five (5) years from the date of release of the first instalment.
6. That I shall use the house constructed under PMAY-U 2.0 Scheme only for residential purpose and shall not use for any other activities.
7. That I shall adhere to all terms and conditions of the PMAY-U 2.0 Scheme.
8. That I have not applied/availed benefit under any other vertical of PMAY-U 2.0.

I hereby declare that all the above information provided by me in the application form is true and correct to the best of my knowledge and belief. I also understand that non-compliance with respect to eligibility or submission of false information will lead to legal consequences, including but not limited to, disqualification from the Scheme and recovery of any benefits already received under PMAY-U 2.0 Scheme.

Signature:

Name:

Date:

Place:



Annexure-3

(Para 4.4 of the Guidelines)

Beneficiary Survey Form for all verticals of PMAY-U 2.0

(To be filled by States/UTs/ULBs for Sanctioning projects by CSMC)

Required information of Beneficiary		
S. No.	Required field	
1	Name of head of the Family	
2	Aadhaar/Virtual Aadhaar ID	
3	PAN Card (if available)	
4	Date of Birth [dd/mm/yyyy]	
5	Sex [Male 01, Female 02, Transgender 03]	
6	Father's name	
7	Aadhaar/Virtual Aadhaar ID of Father	
8	Mother's name	
9	Aadhaar/Virtual Aadhaar ID of Mother	
10	Employment Status [Self Employed-01, Salaried-02, Regular Wage-03, Labour-04, Others-99]	
11	Occupation of the head of the family	
12	Education Qualification: [No Education-01/up to Matric-02 /Inter-03/ Bachelor-04/Masters-05/Doctoral-06]	
13	Household Category: EWS-01/LIG-02/MIG-03	
14	Whether the family owns pucca house anywhere in India – Yes/No	
15	Average annual household income (in ₹)	
16	Religion [Hindu-01, Muslim-02, Christian-03, Sikh-04, Jainism-05, Buddhism-06, Zoroastrianism-07, Others-99]	
17	Marital Status [Married-01, Unmarried-02, Single Woman/Widow-03]	
18	Special Focus Group: [Safai Karmi-01, Beneficiary of PMSVANidhi-02, Building & Construction Workers-03, Slum/Chawl residents-04, Artisans under PM-Vishwakarma Scheme-05, Anganwadi workers-06, Others-99]	
19	Category: [General-01, SC-02, ST-03, OBC-04]	
20	Whether residing outside 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. (Yes/ No) If yes, a. Name of Development Authority/Notified Planning Area b. Name of Town/Village	
21	Preferred component of Scheme a. Beneficiary-Led Construction (BLC)-01 b. Affordable Housing in Partnership (AHP) – 02 c. Affordable Rental Housing (ARH) - 03 d. Interest Subsidy Scheme (ISS) - 04	





22	Present Address					
	a.	House/Flat/Door No				
	b.	Name of the Street				
	c.	City/Town				
	d.	District				
	e.	State				
	f.	Mobile No.				
	g.	Email				
	h.	Pin code				
23	Permanent Address [Mark Check if same as Present Address]					
	a.	House/Flat/Door No.				
	b.	Name of the Street				
	c.	City/Town				
	d.	District				
	e.	State				
	f.	Mobile No.				
	g.	E-mail				
	h.	Pin code				
24	Address of the proposed House/ Flat under PMAY -U 2.0					
	a.	House/Flat/Door No.				
	b.	Name of the Street				
	c.	City/Town				
	d.	District				
	e.	State				
	f.	Mobile No.				
	g.	E-mail				
	h.	Pin code				
25	No. of years residing in the present city/town					
26	Type of the house based on roof type [Pucca (CC & Stone Slab)-01, Semi-Pucca (Asbestos/ G.I. sheet, Tiled)02, Kutchha (Grass/thatched, Tarpaulin, Wooden)-03]					
27	Details of family members					
	Name	Relationship with Head of the Family	Gender	D.O.B. [dd/mm/yyyy]	Occupation	Aadhaar Number/ Aadhaar Virtual ID
28	Bank Details					
	a. Bank account number					
	b. Name of the Bank & Branch					
	c. IFSC Code of Bank					
29	Do you have Jan Dhan Yojana account? (Yes/No)					
30	Does the family have a BPL Card (Yes/No)					
	If yes, Provide BPL Card No.					
31	Have you availed benefit under any Central/State sponsored Schemes such as AMRUT 2.0, SBM-U 2.0, DAY-NULM, NHM, PM Surya Ghar: Muft Bijli Yojana, Ayushman Bharat, Ujjwala Yojana, Ujala etc.					
	If yes, then provide the Scheme name					
32	Signature/Thumb Impression of Head of Household					



33	Signature of representative of ULB in-charge	
Note 1: All details should be filled up as per Aadhaar only. Note 2: Consent for Aadhaar Authentication: a) I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and give consent to provide my Aadhaar number, Biometric and/or One Time Password (OTP) data for Aadhaar based authentication for the purposes of availing benefits of owning a pucca house under Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0). I understand that the Aadhaar number, Biometrics and/or OTP provided for authentication shall be used: i. for authenticating my identity and ii. for de-duplication with the previous housing Scheme, PMAY-U 2.0 (all verticals including Interest Subsidy Scheme) and also for de-duplication with other housing Schemes such as PMAY (Gramin) etc. b) I understand that PMAY-U 2.0, 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. c) 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: Place:		



Annexure-4
(Para 4.6 of the Guidelines)

**City-wise Housing Plan to be filled by ULB/Implementing Agency
on the Unified web-portal**

Verticals of PMAY-U 2.0	City-wise Housing Plan with Number of Beneficiaries and Central Assistance Required (₹ in crore)											
	2024-25		2025-26		2026-27		2027-28		2028-29		Total	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Beneficiary Led Construction												
Affordable Housing in Partnership												
Affordable Rental Housing												
Interest Subsidy Scheme												
Total												

Signature
State Level Nodal Officer

Signature
(Secretary/Mission Director)



Annexure-5A

(Para 5.1.9 of the Guidelines)

Format for sending proposals under Beneficiary Led Construction

(To be filled by States/UTs/ULBs for Sanctioning projects by CSMC)

1	Name of the State/UT									
2	Name of the ULB/UDA									
3	Project Name									
4	Annexure Code									
5	State Level Nodal Agency									
6	Implementing Agency/ULB/UDA									
7	Date of approval by State Level Sanctioning and Monitoring Committee (SLSMC)									
8	(No. of locations covered in project)	Name of Location	No. of beneficiaries			Whether Slum/ Non-slum (y/n)	If yes. It is identified / notified by ULB/ State (y/n)	If Slum, whether it gets completely rehabilitated y/n		
9	No. of beneficiaries covered in: the project	Gen	SC	ST	OBC	Total	Minority		Others if any	
9.A	No. of beneficiaries covered under Special Focus Group	Safai Karmi	Street Vendors under PMSVANidhi Scheme			Anganwadi Workers	Building and other construction workers	Slum/ chawls residents	Artisans under PM Vishwakarma Scheme	
10	Whether beneficiary has been selected as per PMAY-U 2.0 Guidelines? (Yes/No)									
11	[No. of houses constructed/acquired Please specify ownership (any of these)]					Joint (01)	Female (02)	Male (03)	Transgender (04)	
12	[No. of beneficiaries covered in project]					Male (01)		Female (02)	Transgender (03)	
13	a) Whether it has been ensured that selected beneficiaries have rightful ownership of the land (Yes/No)									
	b) Whether the beneficiary has been validated by district/city level committee? (Yes/No)									
14	(i) Whether building Plan for all houses have been approved (ii) Total Carpet Area and Built-Up Area (iii) Cost of Construction (₹ in Lakh)									
15	Project Cost (₹ in lakh)									
16	Gol grant (₹ lakh per eligible beneficiary)									
	ii) State grant (₹ in lakh)									
	iii) ULB grant, if any (₹ in lakh)									
	iv) Beneficiary Share (₹ in lakh)									
	v) Total (₹ in lakh)									
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?	
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 any latest survey report of Gol 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 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 City Plan	
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 Cities Mission d. PM Surya Ghar: Muft Bijli Yojana e. National Urban Livelihoods Mission f. PMVishwakarma g. PMSVANidhi e. Any other Central/State Scheme	

It is hereby confirmed that State/UT and ULB have checked all the details of the beneficiaries as per the scheme guidelines. It is also submitted that no beneficiary has been selected for more than one benefit under the Mission including Interest Subsidy Scheme (ISS) vertical of the Mission.

Signature

State Level Nodal Officer

Signature

(Secretary/Mission Director)



Annexure-5B

(Para 5.2.16 (A-ii) of the Guidelines)

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

(Land title should be in the name of Govt./Public agency only)

(To be filled by States/UTs/ULBs for Sanctioning projects by CSMC)

Basic information of the Project		
1	Name of the State	
2	Name of the ULB/UDA	
3	Project Name and Project Code	
4	State-Level Nodal Agency	
5	Implementing Agency (Urban Local Body, Development Authority/Housing Board/ Urban Improvement Trust)	
6	Project type (Land existing on Slum/ greenfield Land)	
7	Whether encumbrance free land in the name of proposing agency is available for the project or not? Details thereof.	
8	Comments of SLAC after techno economic appraisal of DPR	
9	Date of approval by State Level Sanctioning and Monitoring Committee (SLSMC)	
10	Mode of Tendering: (i) Engineering Procurement Construction (EPC) (ii) Public Private Partnership (PPP) (iii) Any other, please specify	
11	Technology: (i) Innovative Technology (technology should be identified through transparent manner) Please specify the details.	
	(ii) Conventional Technology Please specify the details.	
12	Identified Approved Innovative Technology Proposed	
13	Whether design of houses are as per guidelines/ norms? (Yes/No)	
14	Whether disaster resistant features and durability of the structure as per relevant Indian Standards is being ensured? (Yes/ No)	
15	Whether structure design has been vetted by IIT/ NIT or any other? (Yes/No)	



16	DPR uploaded on portal? (Yes/No) (Upload DPR online prior to approval of CSMC)	
17	Incentives under affordable housing policy as per PMAY-U -2.0 guidelines (Please specify the details)	

18	No. of locations covered in project	Name of Location	No. of beneficiaries	Whether Slum/non slum (y/n)	If yes: 1, if notified: 2, if recognised: 3 if identified:4	If Slum, whether it gets completely re-habilitated y/n

19	No. of Towers/Block covered in Project	Serial numbers/ Name of Tower	No. of floors in the tower	No. of houses per floor in the tower	Total no. of beneficiaries in Tower
		A			
		B			
		C			
	Total:				

20	No. of EWS beneficiaries covered in the project [Use (a,b,c) for single project in multiple locations]	Name of location	Gen	SC	ST	OBC	Total	Minority	Person with Disability
		A							
		B							
		C							
	Total:								

20 A

No. of beneficiaries covered under Special Focus Group

a.	Anganwadi workers	
b.	Artisans under PM-Vishwakarma Scheme	
c.	Building & Construction Workers	
d.	Safai Karmi	
e.	Slum/Chawl Residents	
f.	Beneficiary of PM SVANidhi	
g.	Others	



21	No. of beneficiaries covered in Project		Name of location	Male (01)	Female (02)	Transgender (03)
		A				
		B				
		C				
	Total:					

22	[No. of houses constructed/acquired Please specify ownership (any of these)]		Name of location	Joint (01)	Male (02)	Female (03)	Transgender (04)
		A					
		B					
		C					
	Total						

23	(a) Whether beneficiaries have been selected as per PMAY-U 2.0 Guidelines? (Yes/No)	
	(b) Whether the beneficiaries have been validated by district/city level committee? (Yes/No)	

Project Cost Details

24	Project Cost (₹ in Lakh)	:	Housing	Infrastructure	Other	Total

25	Construction Cost of EWS Unit (₹ in Lakh)	
26	Project Duration (in months)	
27	Whether Sale Price is approved by State/UT?	
28	No. of EWS houses eligible for Central Assistance	
29	If yes, Sale price of EWS unit (₹ in lakh):	
30	Carpet area of EWS unit in sqm. and Built-up Area	
31	Total No of houses proposed in the Project	
	i) No. of EWS units	
	ii) No. of LIG units	
	iii) No. of MIG units	
	iv) No. of HIG units	
	v) No of Commercial units, if any	
32	Whether open and transparent procedure: has been envisaged to select private partner, if private partner has been considered?	
33	Funding Pattern	
	(a) Total Project Cost (₹ in lakh)	
	(b) Gol contribution (eligible EWS house) (₹ in lakh)	
	(c) Technology Innovation Grant (TIG) @₹1000 per sqm. up to 30 sqm carpet area per DU, if any (₹ in Lakh)	
	(d) State share (₹ In Lakh)	
	(e) State TIG (₹ In Lakh)	
	(f) Implementing Agency/ULBs share, if any (₹ in Lakh)	
	(g) Beneficiary Share (₹ in Lakh)	





Infrastructure details		
34	Whether technical specification/ design for housing have been ensured as per Indian Standards/NBC/State norms?	
35	Whether trunk infrastructure is existing or: is being provided through AMRUT or any other Scheme? (Yes/No) Details thereof.	
36	Whether the provision of Civic infrastructure has been made as per applicable State norms/ CPHEEO/IS Code/ NBC (Yes/No) Details thereof	
a. Internal Infrastructure		
	i) Roads	
	ii) Drainage	
	iii) Electricity	
	iv) Storm Water Drains	
	v) Provision of solar lights in common area within the project periphery	
	vi) Any Other, Specify	
b. Social Infrastructure		
	i) Health Centre	
	ii) Anganwadi	
	iii) Creche	
	iv) Community Centre	
	v) Provision of ramp facility	
	vi) Any Other, Specify	
c. Neighbourhood Commercial-		
	i) Street Shops	
	ii) Grocery Store	
	iii) Medical Shops	
	iv) Milk Booths	
	v) ATM	
	vi) Any Other, Specify	
d. External Infrastructure and its connectivity with internal infrastructure (Yes/No) Details thereof		
	i) Water Supply	
	ii) Sewerage	
	iii) Road	
	iv) Storm Water Drainage	
	v) External Electrification	
	vi) Solid Waste Management	
	vii) Any Other, Specify	
	Number of trees to be planted at project site	
37	Whether adequate social infrastructure facilities covered in the project; If no, whether the same are available in vicinity?	



38	Whether disaster (earthquake, flood, cyclone, landslide etc.) resistant features have been adopted in concept, design and implementation of the project? Details thereof.		
39	Whether Quality Assurance is part of the Project, if not, how it is proposed to be ensured? Details thereof.		
40	Whether O&M is part of Project, if yes, for how many years?		
41	Whether any innovative/cost effective/ Green technology adopted in the project? Details thereof		
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 Cities Mission d. PM Surya Ghar: Muft Bijli Yojana e. National Urban Livelihoods Mission f. PMVishwakarma g. PMSVANidhi e. Any other Central/ State Scheme		

It is hereby confirmed that State/UT and ULB have checked all the details of beneficiaries as per Scheme Guidelines of PMAY-U 2.0. It is also submitted that no beneficiary has been selected for more than one benefit under the Mission including the Interest Subsidy Scheme (ISS) vertical of the Mission.

Signature

Signature

State Level Nodal Officer

(Secretary/Mission Director)



**Annexure-5C**

(Para 5.2.16 (B-ii) of the Guidelines)

**Format for Affordable Housing in Partnership by
private developers on Private Land (Whitelisted project)**

1	Name of the State	
2	Name of the City	
3	Name of the Project	
4	Location of the Project	
5	Project Code	
6	Administrative Department	
7	Name and address of the Private Developer	
8	Total No. of houses proposed in the Project	
9	Total No. of EWS houses proposed in the Project	
10	Nature of Project (Exclusively EWS/Mixed Housing)	
	If mixed housing specify the details	
	(i) No. of EWS units	
	(ii) No. of LIG units	
	(iii) No. of MIG units	
	(iv) No. of HIG units	
	(v) No. of Commercial units, if any	
11	Innovative Construction Technology used: (Yes/No)	
	If Yes, Name of Innovative Technology approved by CWPDP/MoHUA under GHTC/ PACS by BMTPC or any other (please specify)	
	Whether the developer is the innovative technology provider (Yes/No)	
	If No, please specify the mode of selection of technology. (Please upload the documents i.e. tender documents etc)	
12	Whether the project is Eligible for TIG (Yes/No)	
13	Details of Conventional Technology used in the project	



14	Incentives to Private Partner	
i)	Existing FSI in the area	
ii)	Additional FSI provided in the project, if any	
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 project site	
i)	Type and status of land- Purchased	
ii)	Land Use (as per Master Plan)- Residential, Agriculture/ Other	
iii)	If land use is other than residential, whether necessary permission available for residential use	
iv)	Area details (in sqm)	
v)	Whether the developer has got the possession of the land (yes/no)	
	If yes, please upload/attach the documents	
16	Date of appraisal by State Level Appraisal Committee (SLAC), please attach the minutes	
17	Date of approval by State Level Sanctioning and Monitoring Committee (SLSMC), please attach the minutes	
	whether the developer has identified the beneficiaries? Yes/No	

18	If the project is in multiple location:									
a.	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								
	Total									





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									

19	Project Cost (₹ in Lakh)		Housing	Infrastructure	Other	Total

20	Whether beneficiary has been selected as per PMAY-U 2.0 Guidelines? (Yes/No)		
21	Construction Cost of per EWS Unit (₹ in Lakh)		
22	Project Construction Duration (in months)		
23	Sale Price approved for per EWS house by State/UT (Rs in lakh)		
24	Carpet area of EWS unit in sqm. (Carpet area min 30 Sqm)		
25	Built-up area of EWS unit in sqm.		
26	No. of EWS houses eligible for Central Assistance		
27	Funding Pattern		
	a) Total Project Cost (₹ In Lakh)		
	b) Gol contribution (eligible EWS house) (₹ In Lakh)		
	i) Redeemable housing Vouchers (RHV) (Rs in Lakh)		
	ii) TIG @₹1000 per sqm. up to 30 sqm carpet area per DU (Rs in Lakh)		
	c) State/ULB Share (₹ In Lakh)		
	i) Redeemable housing Vouchers (RHV) (Rs in Lakh)		
	ii) Technology Innovation Grant (TIG) (Rs in Lakh)		
	d) Beneficiary Share (Rs in Lakh)		
28	Whether technical specification/ layout/design for housing have been ensured as per Indian Standards/NBC/ State norms? (Yes/No)		

29	Whether structure design has been vetted by IIT/ NIT or any other? (Yes/No) please upload/attach the documents		
30	DPR uploaded on portal? (Yes/No) (Upload DPR online prior to approval of CSMC)		
31	Whether trunk infrastructure is existing or is being provided through AMRUT or any other Scheme? (Yes/No) Details thereof		
32	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. Solar Light (Yes/No)		
	vii. Solid Waste management (Yes/No)		
	viii. Adequate plantation with the project site (Yes/No)		
	ix. Provision of ramp facility		
	x. Any other, specify		
33	Whether adequate social infrastructure facilities covered in the project; If no, whether the same are available in vicinity? Details thereof		
34	Whether disaster (earthquake, flood, cyclone, land-: slide etc.) resistant features have been adopted in concept, design, and implementation of the project? Details thereof		
35	Whether Quality Assurance is part of the Project, if not, how it is proposed to be ensured?		
36	Whether O&M is part of Project, if yes, for how many years?		
37	Whether any innovative/cost effective/ Green technology adopted in the project? Details thereof		





38	Project brief including any other information ULB/ State would like to furnish?	
39	Whether convergence with other Central/ State Schemes has been ensured? Furnish details. a. Swachh Bharat Mission b. AMRUT c. Smart Cities Mission d. PM Surya Ghar: Muft Bijli Yojana e. National Urban Livelihoods Mission f. PMVishwakarma g. PMSVANidhi e. Any other Central/ State Scheme	

It is hereby confirmed that State/UT and ULB have checked all the project details as per Scheme Guidelines of PMAY-U 2.0. It is also submitted that no beneficiary has been selected for more than one benefit under the Mission including Interest Subsidy Scheme (ISS) component of the Mission.

Signature

State Level Nodal Officer

Signature

(Secretary/Mission Director)



Annexure-5D

(Para 5.2.16 (B-iii) of the Guidelines)

Whitelisting of Private Sector Projects under AHP

(Checklist to be filled by ULBs and enclosed with Annexure 5C)

Sl. No.	Particulars	Details
A. Project Brief		
1	Name of State/UT	
2	Name of City	
3	Name of Project	
4	Project location (complete address of the project site)	
5	Project Code	
6	Project Cost (In Lakh)	
7	Central Assistance (In Lakh)	
8	Technology Innovation Grant (In Lakh), only for projects using innovative technologies	
9	State/ULB Share (In Lakh)	
10	State TIG (In Lakh)	
11	Developer details (name/address etc)	
12	Project Type (EWS-01, Group housing – 02)	
13	No. of EWS houses	
14	Total Built up Area of project	
15	Construction cost per house	
16	Carpet Area of Single unit in Sqm (Min 30 Sqm)	
17	Built up Area of Single unit in Sqm	
18	Booking amount for beneficiary (in Rupees)	
19	Duration of construction of Project (in months)	
20	Likely date of completion of the project in all respect	
21	Construction Technology - If, Innovative technology specify Details	
22	Distance from the City Centre	
23	Distance from inter-state bus stand	
24	Distance from Railway Station	
B. Specific details for verification through site visits		
25	Land Owned by the developer	Yes
26	Land Encumbrance Free	Yes
27	Eligible for Technology Innovation Grant (TIG)	Yes
28	Whether any cost effective/Green Technology/ materials adopted in projects, details thereof	Yes
29	Whether any Thermal Comfort / Passive design adopted in projects, details thereof	Yes
30	Building Plan Approved	Yes
31	Unit Plan consisting of at least one Room, Hall, Toilet and Kitchen etc.	
32	Green area (landscaping)/Open Area of the Project	Yes



33	Parking Area proposed in the Project	Yes
34	Project is gated society/boundary Wall	Yes
35	Approach Road to the Project site	Yes
36	Public Transport availability	Yes
37	RERA registration	Yes
38	Whether all required internal Infrastructure facilities proposed in the project (Road, Drainage, Electrification, Water Supply Power Back up (DG))	Yes
39	Whether all required Social Infrastructure Facility has been proposed (Health Centre, Primary School, Anganwadi etc.)	Yes
40	Whether the Lift has been provisioned as per bylaws	Yes
41	Whether external Infrastructure facilities are available/ provided by State/ UT Govt. (Approach Road, STP, Solid Waste Management, Electrification etc.)	Yes
42	Project Proposal is consistent and adheres to the scheme Guidelines in all aspects	Yes

Note –Checklist is to be filled by the ULB/Implementing Agency for scrutiny and subsequent approval of SLSMC for whitelisting and further sanctioning of CSMC. Part-B of the checklist refers to mandatory provisions of the projects as per scheme guidelines. Private agency to fulfil all the requirements of Part-B of the checklist. Subsequent to the sanctioning, listing of the project on the Unified Web Portal will be done by ULB/Implementing Agency. (Checklist is part of **Annexure 5C**).

Signature

Signature

(ULB Nodal Officer/
Chief Engineer/Executive Engineer)

(Commissioner/EO)



Annexure 6

(Para 5.3.6 (B-iii) of the Guidelines)

Construct, Operate and Maintain ARH by Private/Public Entities on their own available land

(Format to be filled by States/UTs/ULBs through Entities and to be forwarded to MoHUA)

S. No	Particulars				Details	
1	Name of the State/UT					
2	Name of the City					
3	Project Name					
4	Project Code					
5	State Level Nodal Agency					
6	Implementing Agency					
7	SLAC Appraisal Date					
8	SLSMC Approval Date					
9	No. of Beneficiaries to be covered					
10	Category of Beneficiaries					
11	Whether beneficiaries are as per PMAY-U 2.0 Guidelines?					
12	Project proposed on Private land/ Public land					
13	Whether "Use permission/land use change" is required?					
14	Type of Entity: (Public/Private)					
15	Name of the Entity					
16	Land area (in hectare)					
17	Basic FAR/FSI permissible					
18	Enhanced FAR/FSI permissible					
19	FAR/FSI Utilized					
20	Details of units proposed					
	Single bedroom	Double bedroom	Dormitories	Total		
21	In case of dormitories: Details of Bunk beds	Total number of bunk beds				
22	Area of Unit (in Sqm)	Carpet Area		Built up area		
		DUS (Single bedroom)	DUs (Double bedroom)	Dormitories	DUs (Single bedroom)	DUs (Double Dormitories bedroom)
23	Total Built up area (in Sqm)	DUs (Single bedroom)	DUs (Double bedroom)	Dormitories	Total	
24	Type of Structure	DU			Dormitory	
	i) No. of Floors					
	ii) No. of Blocks					
	iii) No. of DUs per Floor					



25	Details of Affordable Rent Fixed (₹ in per Month)	DUs (Single bedroom)	DUs (Double bedroom)			Dormitory	
26	Project Cost	Project Cost (₹ in lakh)				Cost (per Sqm)	
		DU	Dormitory	Infrastructure	Total	DU	Dormitory
27	Innovative Construction Technology used: (Yes/No)						
28	If Yes, Name of Innovative Technology approved by CPWD/MoHUA under GHTC/ PACS by BMTPC or any other (please specify)						
29	Whether the Entity is the innovative technology provider (Yes/No)						
30	If No, please specify the mode of selection of technology. (Please upload the documents i.e. tender documents etc)						
31	Whether the project is Eligible for TIG (Yes/No)						
32	Amount of TIG Required (₹ in lakh)						
33	Details of Conventional Technology used in the project						
34	Whether design of DUs and dormitories are as per PMAY-U 2.0 guidelines/ norms? (Yes/No)						
35	Whether disaster resistant features and durability of the structure as per relevant Indian Standards is being ensured? (Yes/No)						
36	Whether structure design has been vetted by IIT/ NIT or any other? (Yes/No)						
37	Period of Construction (in months)						
38	Likely date of completion of the project in all respect						
39	Whether convergence with other Central/ State schemes has been ensured? Furnish details. a. Swachh Bharat Mission b. AMRUT c. Smart Cities Mission d. PM Surya Ghar: Muft Bijli Yojana e. National Urban Livelihoods Mission f. PMVishwakarma g. PMSVANidhi h. Any other Central/ State Scheme (Specify)						
40	Is Rainwater Harvesting/water recharge facility provisioned? (Yes/ No)						
41	Is provision of solar lighting in common areas made? (Yes/No)						
42	Any other sustainable/green practices being adopted. Please specify.						
43	Whether the provision of civic infrastructure has been made as per applicable State norms/CPHEEO norms/NBC/IS CODE Please specify.						
44. Infrastructure Details:							
a.	Internal Infrastructure (Specify Details)						
	i) Roads						
	ii) Drainage						
	iii) Electricity						
	iv) Storm Water Drains						
	v) Any Other, Specify						
b.	Social Infrastructure (Please Specify)						
	i) Health Centre						
	ii) Anganwadi						
	iii) Creche						
	iv) Community Centre						

	v) Provision of ramp facility	
	vi) Any Other, Specify	
c.	Neighbourhood Commercial (Please Specify)	
	Street Shops	
	Grocery Store	
	Medical Shops	
	Milk Booths	
	ATM	
	Any Other Specify	
d.	External Infrastructure and its connectivity with internal infrastructure (Please Specify)	
	Water Supply	
	Sewerage	
	Road	
	Storm Water Drain	
	External Electrification	
	Solid Waste Management	
	Any Other, Specify	
45	Quality Assurance Mechanism (Please Specify):	

Declaration: It is hereby confirmed that State/UT and ULB have checked all the project details as per Scheme Guidelines of PMAY-U 2.0.

Signature

Signature

State Level Nodal Officer

(Secretary/Mission Director)



**Annexure-7**

(Para 5.4.7 of the Guidelines)

Master Data to be collected from the PLIs for MIS/ Monitoring by the CNAs

ISS Application ID:		
1. PLI Details		
a	Name of PLI:	
b	PLI code:	
c	Category of PLI (Bank/HFC/others)	
2. Source of the application (Whether direct/ULB or Govt. designated agency / NGO/ Developers/Unified web portal)		
3. Borrower Details		
a	Name of borrower (Should be same as Name in the Housing Loan Account No)	
b	Name as per Aadhaar:	
c	Aadhaar no/Virtual Aadhaar ID:	
d	PAN Number:	
e	Mobile Number:	
f	Religion: [Hindu-01/Muslim-02/ Christian-03/ Sikh-04/ Jainism-05/Buddhism-06/Zoroastrianism-07/Others - 08]	
g	Category: [General-01/ SC-02/ ST-03/ OBC-04]	
h	Special Focus Group: [Safar Karmi-01/Street Vendor-PMSVANidhi-02/Artisans under PM Vishwakarma Scheme-03/Anganwadi Workers-04 /Building & Construction worker-05/Slum/ Chawl Dwellers -06]	
i	Sex: [Male-01/Female-02/Transgender-03]:	
j	Marital Status:	
k	Spouse name:	
l	Aadhaar No. of spouse:	
m	Present Address of borrower: (House/Flat/Door No, Name of Street, City/Village, District, State, Pin code)	
n	Permanent Address of borrower: (House/Flat/Door No, Name of Street, City/Village, District, State, Pin code)	
o	Email id	
p	Household Category: EWS [01]/LIG [02]/MIG [03]	
q	Education Qualification: [No Education-01/up to Matric-02 /Intermediate-03/Bachelor-04/Masters-05/ Doctoral-06]	

r	Distinct Occupation: If Salaried-01 – [Government Employee-0101, Private Sector Employee-0102, Public Sector Employee-0103] If Self-Employed-02 – [Freelancer-0201, Contractor-0202] If Business-03 – [Small Business-0301, Medium Business-0302, Large Business-0303] If Professional-04 – [Doctor-0401, Lawyer-0402, Engineer-0403, Finance professional-0404, Architect/Planner-0405, Teacher/Professor-0406, Artist-0407, Management Consultant-0408, Other Professionals-0409] If Homemaker-05 – [Homemaker-0501] If Non-Salaried-06 [Farmer-0601, Transport Driver-0602, Street Vendors-0603, Fisherman-0604, Daily Wage Worker-0605, Artisan-0606, Ex-service man-0607]	
s	Sector [Sales & Marketing-01/Financial & Insurance Services-02/Fashion & clothing-03/ Media & Entertainment-04 / Infra and allied construction industry-05/ FMCG-06/Transport-07/ Health & wellbeing-08/Other Industry-09]	
t	Annual Household Income (INR): i. Up to ₹3,00,000/- [01] ii. ₹3,00,001/- to ₹6,00,000/- [02] iii. ₹6,00,001/- to ₹9,00,000/- [03]	
4. Co-Borrower Details		
a	Name of Co-borrower (Should be same as Name in the Housing Loan Account No)	
b	Name as per Aadhaar:	
c	Aadhaar no/Virtual Aadhaar ID:	
d	PAN Number:	
e	Mobile Number:	
f	Religion: [Hindu-01/Muslim-02/ Christian-03/ Sikh-04/ Jainism-05/Buddhism-06/Zoroastrianism-07/Others - 08]	
g	Category: [General-01/ SC-02/ ST-03/ OBC-04]	
h	Special Focus Group: [Safar Karmi-01/Street Vendor-PMSVANidhi-02/Artisans under PM Vishwakarma Scheme-03/Anganwadi Workers-04 /Construction worker-05/Slum/ Chawl Dwellers -06]	
i	Sex: [Male-01/Female-02/Transgender-03]:	
j	Marital Status:	
k	Spouse name:	
l	Aadhaar No. of spouse:	
m	Present Address of co-borrower: (House/Flat/Door No, Name of Street, City/ Village, District, State, Pin code)	
n	Permanent Address of Co-borrower: (House/Flat/Door No, Name of Street, City/Village, District, State, Pin code)	
o	Email id:	
p	Household Category: EWS [01]/LIG [02]/MIG [03]	





q	Education Qualification: [No Education-01/up to Matric-02 /Intermediate-03/Bachelor-04/Masters-05/ Doctoral-06]					
r	Distinct Occupation: If Salaried-01 – [Government Employee-0101, Private Sector Employee-0102, Public Sector Employee-0103] If Self-Employed-02 – [Freelancer-0201, Contractor-0202] If Business-03 – [Small Business-0301, Medium Business-0302, Large Business-0303] If Professional-04 – [Doctor-0401, Lawyer-0402, Engineer-0403, Finance professional-0404, Architect/Planner-0405, Teacher/Professor-0406, Artist-0407, Management Consultant-0408, Other Professionals-0409] If Homemaker-05 – [Homemaker-0501] If Non-Salaried-06 [Farmer-0601, Transport Driver-0602, Street Vendors-0603, Fisherman-0604, Daily Wage Worker-0605, Artisan-0606, Ex-service man- 0607]					
s	Sector [Sales & Marketing-01/ Financial & Insurance Services-02/ Fashion & clothing-03/ Media & Entertainment-04 / Infra and allied construction industry-05/ FMCG-06/Transport-07/ Health & wellbeing-08/Other Industry-09]					
t	Household Annual Income (INR): i. Up to ₹3,00,000/- [01], ii. ₹3,00,001/- to ₹6,00,000/- [02] iii. ₹6,00,001/- to ₹9,00,000/- [03]					
5. Family member details:						
	Name	Gender	Relation with Borrower	Aadhaar number	D.O.B	Marital status
a.						
b.						
c.						
d.						
Property Details:						
6. Property type:						
i. Residential Apartment - 01						
ii. Builder Floor - 02						
iii. Independent House - 03						
iv. Plot + Independent House - 04						
v. Row House/ Villas/ Others - 05						
7. Carpet area of house (in sqm)						
i. Less than 30 sqm [01]						
ii. More than 30 sqm up to 60 sqm [02]						
iii. More than 60 sqm up to 120 sqm [03]						



8	Complete postal address of the property with PIN code (House/Flat/Door No, Name of Street, City/Village, District, State, PIN code)	
9	Loan purpose i. Self-Construction – Plot + Construction [01] ii. Self-Construction – Construction of Dwelling Unit on existing land [02] iii. Purchase of Dwelling Units from Builders [03] iv. Purchase of Old Dwelling Units/ Resale Units [04]	
10	In case of re-purchase, i. Name of the seller ii. Aadhar No. of seller	
11	Land ownership (only in case of new construction) [Owned-01/Jointly owned-02]	
12	Property Ownership [Borrower 01/Co-Borrower 02/Borrower & Co-borrower Jointly 03]	
13	House value (to be less than or equal to ₹ 35 lakh):	
14	Date of valuation (dd/mm/yyyy)	
Loan Details:		
15	Loan Account number:	
16	Lending model (Sole lender 01/Primary origination 02/ Co-lending 03)	
17	If Primary origination 02/Co-lending 03 then provide other PLI code/Name:	
18	Loan sanction date [dd/mm/yyyy]:	
19	Loan amount sanctioned (in ₹)	
20	Housing loan interest rate in %:	
21	Type of interest: [Fixed 01/Floating 02/Others 03]	
22	Tenure of loan including moratorium period (in months):	
23	Moratorium period, if any (in months):	
24	Repayment starts date [dd/mm/yyyy]:	
25	Pre-Subsidy EMI (₹):	
26	Mortgage guarantee: [CRGFTLIH 01/Others 02]	
27	Guarantee Amount (₹)	
28	Is the loan covered under AHF/PSL? (Yes 01/No 02), if yes AHF: Yes 01/No 02 PSL: Yes 01/No 02	
29	Property Insurance [Yes 01/No 02]	
Subsidy Claim Information (looped checking for 5 instalments)		
Mandatory Checks All stages of release:		
30	Loan Status [Active 01/Closed 02]	
31	If Loan is Closed [Regular Closer 01/Balance Transfer 02/Pre-Closed 03/Assigned or Loan pool sellout 04/write-off 05/Others 06]	
32	*A mandatory check at the stage of 4 th Claim instalment i. House Status: [Complete 01/under Construction 02] ii. Photo of completion uploaded [Yes-01/No-02]	
33	Loan amount disbursed for this claim (In ₹_____):	
34	Loan amount disbursed date [dd/mm/yyyy]:	
35	Loan outstanding is more than 50% of the loan amount disbursed: [yes-1/no-02]	
36	Principal Outstanding (₹)	
37	Interest Outstanding (₹)	
38	Subsidy claim number (multiple instalment (respective number):	
39	Interest subsidy amount claimed (in ₹)	



40	Processing Fees (in ₹)	
41	NPV of the subsidy (%):	
42	Date of credit of subsidy [dd/mm/yyyy]	
43	Cumulative amount of subsidy credited (in ₹) (as subsidy is to be credited in instalments in proportion to the loan disbursed)	
44	Revised EMI after Subsidy Credited to Loan A/C: (₹)	
45	Revised Tenure after Subsidy Credited to Loan A/C: (months)	
46	Whether civic amenities exist i. Water supply (Yes/No) ii. Electricity supply (Yes/No) iii. Drainage/Sanitation (Yes/No)	

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 for authenticating myself with Aadhaar based authentication system and give consent to provide my Aadhaar number, Biometric and/ or One-Time Password (OTP) data for Aadhaar based authentication for the purposes of availing benefits of owning a pucca house under PMAY-U 2.0. I understand that the Aadhaar number, Biometrics and/or OTP provided for authentication shall be used:
 - a. for authenticating my identity and;
 - b. for de-duplication with other housing Schemes like PMAY(Gramin).
- II. I understand that PMAY-U 2.0, 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 here under is correct.

Name:

Masked Aadhaar Number:

Mobile Number:

Enclosure: Copy of the Aadhaar Id self-attested.

Signature of applicant

Date:

(to be filled by the PLIs/HFCs)

Domain Id:

Registration No. (if any)



Annexure-8

(Para 9.11.4 of the Guidelines)

Criteria for release of instalments of Central Assistance under verticals of PMAY-U 2.0 (Except ISS)

Criteria for Instalment	BLC	AHP (Public Sector Projects)	ARH
<i>Before Sanctioning of CSMC</i>	<i>Entry of 100% Aadhaar seeded beneficiaries as per DPR/proposal in MIS.</i>	<i>Proof of encumbrance free land and documents of clear land title as part of the DPR</i>	<i>Proof of encumbrance free land and documents of clear land title as part of the DPR</i>
1st Instalment	i. After sanctioning of projects/ beneficiaries by CSMC. ii. Any other requirement(s) as specified/directed by CSMC	i. Identification of Developer and Issuance of work order ii. Registration of projects under RERA iii. All statutory approvals and necessary NOCs iv. Entry of minimum 50% Aadhar seeded beneficiary in MIS, and v. Any other requirement(s) as specified/directed by CSMC	i. First instalment of 40% will be released on sanctioning of the projects by SLSMC and CSMC, receipt of all Statutory approvals and necessary NOCs and grounding of the project and corresponding geo-tagging of plinth level in MIS.
2nd Instalment	i. The second instalment of 40% for BLC houses shall be released to "Lintel Stage" geo tagged beneficiaries from time to time.	i. Entry of 100% Aadhaar seeded beneficiaries in MIS ii. Submission of UC of at least 75% of fund released by Centre as well as States/UTs Govts. and commensurate physical progress including infrastructure work iii. 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). vi. Any other requirement(s) as specified/directed by CSMC.	i. Second instalment of 40% will be released based on submission of Utilization Certificate of 75% of earlier instalment as per GFR 2017 and commensurate physical and financial progress and corresponding Geo-tagging of super structure in MIS.



Final Instalment	i. The third and final instalment of 20% for BLC houses shall be released based on the Geo-tagging of Completed stage of the houses.	i. Submission of UCs of 100% utilization of earlier Central releases along with States/UTs releases. ii. Completion Certificates in respect of the projects/blocks including associated infrastructure in each project iii. ATRs on the recommendations by TPQMA in their 2nd /3rd visits duly approved by SLSMC. iv. Geo-tagging of completed stage of construction of projects/ houses. v. Submission of Social Audit Report vi. Any other requirement(s) as specified/directed by CSMC.	i. Third and final instalment of 20% will be released based on submission of Utilization Certificate of 100% of earlier instalment as per GFR 2017, submission of Completion Certificate issued by the local authorities as per the prescribed format and corresponding Geo-tagging in MIS.
-------------------------	---	--	--

Other Compliances for BLC verticals:

- i. For every release of 2nd and 3rd instalments of Central Assistance under BLC, States/UTs are required to submit the following compliance:
 - a. Utilisation Certificate of at least 75% of fund released by Centre as well as States/UTs Government in a Financial Year and commensurate physical progress.
- ii. States/UTs are required to submit the following compliance when 50% Central Assistance in a particular BLC projects is released:
 - a. ATRs on the recommendations by Third Party Quality Monitoring Agencies (TPQMA) duly approved by SLSMC.
- iii. States/UTs are required to submit the following compliance when 90% Central Assistance in a particular BLC projects is released:
 - a. ATRs on the recommendations by Third Party Quality Monitoring Agencies (TPQMA) duly approved by SLSMC.
 - b. Submission of Social Audit Report.



Annexure-9

(Para 9.11.7 of the Guidelines)

Form GFR 12 – C **[See Rule 239]** **FORM OF UTILISATION CERTIFICATE**

Certified that out of ₹_____ 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 ₹_____ has been utilised for the purpose of _____ for which it was sanctioned and that the balance of ₹_____ 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.

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

1. 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.
2. Physical progress of the projects, where Government of India grants have been utilised, is enclosed.

Kinds of checks exercised

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

Signature

(State Level Nodal Officer)

Signature

(Secretary/Mission Director)





Enclosure to Annexure-9
(Para 9.11.7 of the Guidelines)

Pradhan Mantri Awas Yojana – Urban 2.0
Mission Directorate

**Format for Physical/Financial Progress of Projects Approved
under the Scheme**

Name of State/UT

Name of the State Nodal Agency:

Component I: Beneficiary Led Construction (₹ in crore)

Title of the Project	No. of EWS houses sanctioned	Approved Project Cost	Approved Gol Support	Other funds	Funds Utilised	
					Gol	Others

Component II: Affordable Housing in Partnership (₹ in crore)

Title of the Project	No. of EWS houses sanctioned	Approved Project Cost	Approved Gol Support	Other funds	Funds Utilised	
					Gol	Others

Component III: Affordable Rental Housing (₹ in crore)

Title of the Project	No. of Units sanctioned	Approved Project Cost	Approved Gol Support	Other funds	Funds Utilised	
					Gol	Others

Component IV: Interest Subsidy Scheme (₹ in crore)

Title of the Project	No. of EWS/ LIG/ MIG houses sanctioned	Approved Project Cost	Approved Gol Support	Other funds	Funds Utilised	
					Gol	Others

Physical Progress*	No. of Houses		
	01	02	03
Component I			
Component II			
Component III			
Component IV			

GEO-TAGGING STAGES:

The Geo-tagging of houses will be done in 5 construction stages (Non-starter, foundation/plinth, lintel, roof and completion Stage).



Annexure-10A
(Para 9.11.7 of the Guidelines)

COMPLETION CERTIFICATE FOR AHP/ARH

STATE/UNION TERRITORY, _____

CERTIFICATE FOR CLOSURE OF PROJECTS/BLOCKS SANCTIONED UNDER THE MISSION

Name of Project:

Project cost approved by Gol (₹ in Cr.):

Gol share approved (₹ in Cr.):

No. of houses approved:

No. of houses completed:

It is hereby undertaken that the project(s)/ blocks approved under AHP/ARH vertical of "Pradhan Mantri Awas Yojana-Urban 2.0 – 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 and State share along with TIG released for this purpose has been fully utilised towards the construction of project(s)/ blocks.

Signature

(State Level Nodal Officer)

Signature

(Secretary/Mission Director)





Annexure-10B

(Para 9.11.7 of the Guidelines)

COMPLETION CERTIFICATE FOR BLC PROJECTS/HOUSES

STATE/UNION TERRITORY, _____

CERTIFICATE FOR CLOSURE OF PROJECTS/HOUSES SANCTIONED UNDER THE MISSION

Name of Project:

Project cost approved by Gol (₹ in Cr.):

Gol share approved (₹ in Cr.):

No. of houses approved:

No. of houses completed:

It is hereby undertaken that the project(s)/ houses approved in BLC vertical of "Pradhan Mantri Awas Yojana-Urban 2.0 – 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 and State share released for this purpose has been fully utilised towards the construction of projects/houses.

Signature

(State Level Nodal Officer)

Signature

(Secretary/Mission Director)



Annexure-11
 (Para 10.1 of the Guidelines)

Central Nodal Agency – UC
Format for Utilization Certificate for CNAs

[Furnished by CNAs to MoHUA]

Summary:

S. No.	Particulars	₹ in crore
1.	Total cumulative funds allocated	
2.	Total cumulative funds released	
3.	Total cumulative refunds	
4.	Funds left with CNA	
5.	Net total funds released	
6.	Additional fund sought from MoHUA	

#Please give State-wise and bank-wise details as per attached Format.

It is certified by CNA that:

- 1) The loans have been sanctioned and disbursed in accordance with the extant guidelines for ISS for EWS/LIG/MIG of the Ministry of Housing & Urban Affairs Government of India, as certified by the PLIs.
- 2) 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.
- 3) There is no duplicate claim of the subsidy for any of the aforesaid loan accounts.

Date:

Place:

Authorized Signatory

Name _____

Designation _____

Name of CNA _____



Enclosure to Annexure-11
(Para 10.1 of the Guidelines)

State/UT-wise and PLI- wise release

State/UT- wise releases

S. No.	State/UT	No. of Beneficiaries	Amount of Subsidy released	Amount of processing fees released
1				
2				
3				
	Total			

PLI- wise releases

S. No.	PLI	No. of Beneficiaries	Amount of Subsidy released to the PLI	Amount of processing fees released to the PLI
1				
2				
3				
	Total			

Date:

Place:

Authorized Signatory
Name _____
Designation _____
Name of CNA _____



Annexure-12A

(Para 11.5.10 of the Guidelines)

UNDERTAKING
for Desk-cum-Site Scrutiny

Sub.: Construction ofDUs at District....., under AHP/ BLC/ ARH vertical of PMAY-U 2.0

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 2.0 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 2.0 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 2.0 projects being implemented by the States/UTs before release of 2nd instalment.

Signed this_____day of____ 202__

State Level Nodal Agency

Countersigned by Concerned Principal Secretary/Secretary



**Annexure-12B**

(Para 11.5.10 of the Guidelines)

COMPLAINT 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/ ARH vertical of PMAY-U 2.0****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 2.0 Guidelines of Government of India and the statutory provisions contained therein, to the satisfaction of State Level Nodal Agency for PMAY-U 2.0 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 2.0 projects before release of 2nd instalment.

Signed this ____ day of ____ 202__**State Level Nodal Agency****Countersigned by Concerned Principal Secretary/Secretary**

Annexure-13

(Para 12.1 of the Guidelines)

Central Sanctioning and Monitoring Committee for Pradhan Mantri Awas Yojana (Urban) 2.0

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 Financial Services, Ministry of Finance	Member
6	Secretary, Ministry of Minority Affairs	Member
7	Secretary, Ministry of New and Renewable Energy	Member
8	Secretary, Ministry of Micro, Small and Medium Enterprises	Member
9	Secretary, Ministry of Labour & Employment	Member
10	Joint Secretary, Department for Promotion of Industry and Internal Trade (DPIIT)	Member
11	Joint Secretary (NULM), MoHUA	Member
12	Joint Secretary (Housing), MoHUA	Member
13	Joint Secretary and Financial Adviser, MoHUA	Member
14	Joint Secretary and Mission Director, PMAY-Urban– Housing for All, MoHUA	Member Secretary

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 shall 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 City wise Plan and Annual Plan submitted by States/UTs.
3. Approval of Central releases under various components of the Mission except ISS.
4. Devising financial and other norms for various activities undertaken as part of the Mission.
5. All necessary approvals on administrative and financial matters.
6. Any other issues required for effective implementation of the Mission and changes in norms, if required.



Annexure-14

(Para 12.7 of the Guidelines)

State Level Sanctioning & Monitoring Committee (SLSMC) under Pradhan Mantri Awas Yojana (Urban) 2.0

Composition

1.	Chief Secretary	Chairperson
2.	Secretary of Urban Development/Municipal Administration/Local Self-Government/Housing dealing with implementation of PMAY-U 2.0, HFA Mission	Vice-Chairman
3.	Secretary, State Finance Department	Member
4.	Secretary, Revenue/Land Administration	Member
5.	Secretary (Housing) of the State Govt.	Member
6.	Secretary in charge of Environment of the State Government	Member
7.	Secretary, Power Department of the State Government	Member
8.	Secretary, PHED/Water supply Department (as applicable)	Member
9.	Convener, State Level Banker's Committee	Member
10.	Director, Town and country planning department	Member
11.	State Mission Director, PMAY-U 2.0, HFA Mission	Member Secretary

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 DPRs in AHP, ARH and Project details of BLC along with list of beneficiaries under the Mission.
2. Approval of Annual Quality Monitoring Plans.
3. Reviewing progress of approved projects in the State and cities.
4. Monitoring of overall implementation of Mission.
5. Approval of Annual Capacity Building Plans as per Scheme Guidelines.
6. Any other issues required for effective implementation of the Mission.
7. Appraisal/Approval of ATRs on TPQMA and social audit.



[illegible]



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