

Frequently Asked Questions

1) Which component to select?

a. If citizen is from slum: ISSR (Insitu slum rehabilitation component)

b. If Citizen is from non slum:

i. Has land of his own and interested in construction: Beneficiary led construction BLC (new construction) incase existing structure is kutcha or semi pucca, BLC(enhancement) incase existing structure is pucca and enhancement of minimum 9 sqm and max area after enhancement should not be more than 30 sqm

ii. Can afford to construct/purchase/enhance house using housing loan: Select CLSS Credit Linked Subsidy Scheme. Citizen will get subsidy on home loan.

iii. Donot have any land to construct or cannot afford home loan Select Affordable Housing in Partnership AHP Component

2) Is there any income criteria?

a. Household income

i. 0-25000 per month: Any component can be selected

ii. 25001-50000 per month: Only CLSS EWS/LIG component can be selected

iii. 50001 - 1,00,000 per month: CLSS MIG-I

iv. 1,00,001 - 1,50,000 per month: CLSS MIG-II

3) What benefits I will get in scheme?

a. ISSR: GoI grant Rs. 1 lakh per house and State & ULB share will be at the discretion of State at the time of formulation of project

b. AHP & BLC: Central assistance of Rs.1.5 lakh per dwelling unit and State & ULB share will be at the discretion of State at the time of formulation of project

c. CLSS: Upfront subsidy @ 6.5% for EWS and LIG for loans upto Rs. 6 lakh. Interest subsidy @4% on home loans upto Rs. 9 lakh for MIG-1 and interest subsidy @3% on home loans upto Rs. 12 lakh for MIG-II. Subsidy calculator at <http://nhb.org.in/government-scheme/pradhan-mantri-awas-yojana-credit-linked-subsidy-scheme/> . Bank should have MoU with NHB or HUDCO. Check for MoU at

http://www.mhupa.gov.in/User_Panel/UserView.aspx?TypeID=1499.
CLSS helpline numbers are:

Helpline Numbers for CLSS: NHB: 1800-11-3377, 1800-11-3388,
HUDCO:1800-11-6163

- 4) Do I have to pay anything?
 - a. Pay for application at CSC Rs 25/-+service tax
 - b. On website form is available at <http://www.pmaymis.gov.in/> - Donot have to pay anything. Please note form cannot be filled for income group greater than 50000 per month. However, potential beneficiaries opting for Credit Linked Subsidy Scheme are requested to approach a bank/HFC of their choice and location as per the list provided at http://www.mhupa.gov.in/User_Panel/UserView.aspx?TypeID=1499
 - c. Beneficiary share will be told by ULB/Municipality incase you are given a benefit under the scheme. Currently this is only application for interested applicants

- 5) I donot have Aadhaar Card, Can I apply?
 - a. Aadhaar Number is mandatory for Citizen to apply online. Please get Aadhaar number from nearest CSC. CSC locator available at <http://www.apnacsconline.in/csc-locator/>

- 6) Whom should I contact for further information?
 - a. Contact your municipality in a division who is in-charge of PMAY(U).