



Ministry of Housing and Urban Affairs
Government of India

PMAY-U 2.0

— AWARDS 2027 —



Standard Operating Procedure

October 2026



Ministry of Housing and Urban Affairs
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1. Introduction

Building on the achievements of Pradhan Mantri Awas Yojana - Urban (PMAY-U) and recognising the evolving housing needs of a rapidly urbanising India, the Government of India launched PMAY-U 2.0 in September 2024 to support an additional 1 crore eligible urban families. The success of the Mission reflects the spirit of cooperative federalism, underpinned by strong collaboration among the Centre, States/UTs, ULBs, implementing agencies, financial institutions, public and private sector entities, and beneficiaries. Accordingly, Ministry of Housing and Urban Affairs (MoHUA) instituted the *PMAY-U 2.0 Awards 2027* to recognise excellence across the entire affordable housing ecosystem. These Awards would serve as an instrument to incentivise States/UTs and ULBs to improve performance, foster a culture of innovation and accountability, and promote the adoption of replicable practices.

2. Purpose of Award

PMAY-U 2.0 targets the construction of about one crore houses by 2029. Given the diversity in planning, implementation and outcomes across States/UTs, the Awards aim to recognise the “Achievers” and encourage healthy competition to accelerate progress towards 'Housing for All'. The overarching purpose of the PMAY-U 2.0 award may be outlined as:

1. To recognize best performers under PMAY-U 2.0 Mission through a fair, data-based and verifiable process and acknowledge outstanding performance by States/UTs, ULBs/Implementing Agencies in advancing the objectives PMAY-U 2.0.
2. Promote healthy competition and encourage sustained improvement in implementation, housing delivery, quality and beneficiary outcomes.
3. Encourage innovations in successful implementation of the projects.
4. Promote and exchange successful experiences in solving problems, mitigating risks, resolving issues and planning for success of the Mission.

3. Architecture of Award

The awards have broadly been classified into 3 major categories:

- A. Best Performing State/UT Awards
- B. Best Performing Urban Local Bodies (ULBs) Awards
- C. Special Recognition



A. Best Performing State/UT Awards

For the purpose of Awards, States/UTs have been divided into three major groups:

- **Group I: 18 States:** Andhra Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh and West Bengal
- **Group II: 8 North Eastern and 2 Hilly States:** Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Himachal Pradesh and Uttarakhand
- **Group III: 7 Union Territories (UTs):** A&N Islands, Chandigarh, D&N Haveli and Daman & Diu, Delhi, Jammu & Kashmir, Ladakh and Puducherry.

The number of awards under each category is outlined below:

S.No.	Awards	No. of Awards
1.	Best Performing States (<i>Group I</i>)	2
2.	Best Performing North-Eastern and Hilly States (<i>Group II</i>)	2
3.	Best Performing UTs (<i>Group III</i>)	2
	Total No. of Awards	6

From each group of States/UTs. two awards consisting of **One Winner** and **One Runner-up** will be given.

4. Evaluation Parameters

For evaluation of awards, the status on 30th September 2026 will be considered as baseline and corresponding progress till 31st August 2027 be considered. The data available on Unified Web Portal (UWP) will be taken for evaluating the achievements. The evaluation of the PMAY-U 2.0 Awards 2027 for States will be based the weightage/ score against each parameter as described below:

S.No.	Parameters	Score
I.	% of houses sanctioned against estimated target during the Mission	10
II.	% of houses grounded for construction against approval under BLC	10
III.	% of houses completed against approval under BLC	10
IV.	% of funds utilized against Mother sanction of 2027-28 (April 27-Aug 27)	5
V.	Fastest utilization of funds under PMAY- U 2.0 against Mother Sanction (April 27-Aug 27)	5
VI.	% of houses sanctioned under AHP against total estimated target	15
VII.	% of beneficiary attachment against total houses sanctioned under AHP	10
VIII.	% of AHP houses where all statutory approval and NoCs were obtained within 3 months after project sanction	10
IX.	% of houses with new technology under AHP projects against total AHP houses sanctioned	5

X.	100% completion of legacy sanctioned houses under PMAY-U	5
XI.	% of houses occupied against total sanctioned houses under legacy AHP of PMAY-U	10
XII.	Timely Geo-tagging of Construction Milestones (as defined in SoP)	5
	Total Score	100

B. Best Performing ULB Awards

For the purpose of ULB level awards, all ULBs have been classified into 4 major zones. From each zone, best performing ULBs including Municipal Corporation (2), Municipal Council (2) and Nagar/Town Panchayat (2) will be awarded. The two awards will consist of One Winner and One Runner-Up. The details of zones are as under:

East Zone	West/Central Zone	North Zone	South Zone
Bihar, West Bengal, Odisha, Jharkhand, Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Sikkim	Gujarat, Maharashtra, DNH&DD, Goa, Madhya Pradesh, Rajasthan, Chhattisgarh	Uttar Pradesh, Haryana, Himachal Pradesh, Uttarakhand, Jammu & Kashmir (UT), Ladakh, Punjab, Chandigarh (UT), Delhi	Tamil Nadu, Andhra Pradesh, Karnataka, Kerala, Puducherry, A&N Islands, Telangana

The evaluation of the PMAY-U 2.0 Award 2027 for ULBs will be based the weightage/ score against each parameter as described below:

S.No.	Parameters	Score
I.	% of houses sanctioned against estimated target under the Mission	10
II.	% of houses grounded for construction against approval under BLC	10
III.	% of houses completed against approval under BLC	10
IV.	% of funds utilized against Mother sanction of 2027-28 (April 27-Aug 27)	5
V.	Fastest utilization of funds under PMAY-U 2.0 against Mother Sanction	5
VI.	% of houses sanctioned under AHP against total estimated target	15
VII.	% of beneficiary attachment against total houses sanctioned under AHP	10
VIII.	% of AHP houses where all statutory approval and NoCs were obtained within 3 months after project sanction	10
IX.	% of houses with new technology under AHP projects against total AHP houses sanctioned	5
X.	100% completion of legacy sanctioned houses under PMAY-U	5
XI.	% of houses occupied against total sanctioned houses under legacy AHP of PMAY-U	10
XII.	Timely Geo-tagging of Construction Milestones (as defined in SoP)	5
	Total Score	100

Explanation of each sub-indicator for State and ULB awards is at Annexure II.

C. Special Recognition

These State level Special Awards are conceived for special recognition to the best practices implemented by the States with respect to innovation in policy, design, construction, monitoring, project, convergence with other schemes etc. The **Award Screening Committee** will evaluate and recommend to **Empowered Committee** for final decision of the winner under each sub-category. The members of the Committee may also visit the States/UTs for final selection under each sub-category. The decision of the Committee shall be final.

1. Best AHP Project under PMAY-U 2.0

For evaluation of this award the houses sanctioned during award period will be considered and progress will be assessed till 31st August 2027, on the basis of following sub-criteria:

Parameter for evaluation	Maximum Marks
Highest number of houses sanctioned in a single project	20
Use of new construction technology	20
Provision of social and physical infrastructure	20
Attachement of beneficiaries	20
Timely geo-tagging of construction stages	20

2. Best performing PLIs under ISS and Home Loan Scheme for EWS/LIG/MIG: Urban Areas:

The Primary Lending Institution (PLI) sanctioning the highest number of eligible cases under ISS and the Home Loan Scheme for EWS/LIG/MIG: Urban Areas, under larger umbrella of the CRGFTLIH under PMAY-U 2.0, since inception will be considered for the award. The assessment will be based on the total number of eligible beneficiaries whose housing loans have been sanctioned and covered under the scheme, reflecting the institution's contribution towards facilitating access to affordable housing finance for EWS, LIG and MIG households. 3 PLIs as per the performance will be awarded.

3. Best performing HFCs under ISS and Home Loan Scheme for EWS/LIG/MIG: Urban Areas:

The Housing Finance Corporation (HFC) registering the highest number of eligible cases covered under ISS under PMAY-U 2.0 during award period will be considered for the award. The assessment will be based on the total number of eligible beneficiaries whose housing loans have been sanctioned and covered under the scheme, reflecting the HFC's contribution towards expanding access to affordable housing finance for EWS, LIG and MIG households. 3 top performing HFCs will be awarded under this category.

4. State/UT with highest number of ARH units sanctioned and grounded in 2026-27:

The State/UT achieving the highest number of ARH units sanctioned under PMAY-U 2.0 since inception, up to 31 August 2027, will be considered for the award. The assessment will be based on the total number of ARH units sanctioned and grounded during the specified period, reflecting the State/UT's efforts to promote and expand affordable rental housing for urban migrants, working women, industrial workers and other eligible urban households. The top three States/UTs with the highest number of ARH units sanctioned and grounded will be recognized and awarded accordingly, encouraging States/UTs to accelerate project preparation, facilitate approvals and expand the supply of affordable rental housing. The weightage of each component will be as under:

S.No.	Sub-Indicator	Maximum Marks
1.	Number of ARH units sanctioned	30
2.	Number days for granting statutory approvals by State/para-statal	30
3.	Timely geo-tagging of all the construction stages (as defined in SoP)	40
	Total Marks	100

5. Best State/UT Award for Affordable Housing Policy and Reforms under PMAY-U 2.0:

This award will recognise the State/UT demonstrating exemplary commitment to promoting affordable housing through the formulation and implementation of a comprehensive, progressive and effective Affordable Housing Policy and the successful implementation of the reforms prescribed under PMAY-U 2.0. The assessment will consider the number of reforms implemented out of the 13 prescribed reforms, policy innovations, regulatory and financial incentives, private-sector participation, land availability, rental housing initiatives, institutional strengthening, improved governance and streamlined approval processes. The award will also take into account measurable outcomes in expanding the supply of affordable housing and improving access to adequate housing for EWS, LIG and other eligible urban households.

6. Special Recognition to District Award:

This award will be conferred on the District in which more than one ULB qualifies for the award, recognising the collective performance of its ULBs in implementing PMAY-U 2.0. The award aims to encourage coordinated efforts at the district level and promote healthy competition among ULBs to accelerate housing construction, improve implementation efficiency and achieve the objectives of the Mission.

5. Evaluation Methodology

Indexing would be applied for assigning the score against each sub-indicator. For instance, if 70% houses are grounded against sanction, the score will be calculated as 7 [$0.7 \times 10 = 7$ - *Parameter II*]. Similarly, if completion [*Parameter III*] is 50%, the score will be 5 [$0.5 \times 10 = 5$]. The State with highest total score will be awarded accordingly.

For evaluation of progress under BLC/AHP/ARH will be as per milestone and geo-tagging stages as defined in the SoP, attached as Annexure III.

6. Validation of Data-Negative marking

As mentioned in above sections, the evaluation of the awards will be based on progress reported on the UWP. The States/UTs needs to be watchful of the progress and geo-tag the stage of completion for capturing the progress on UWP. In order to verify the data progress updated by States/UTs, a validation mechanism has been devised in PMAY-U 2.0 Awards 2027.

A provision of **negative marking** in the overall score of the States/UTs/ULBs is in-built if the physical and financial progress reflected on Unified Web Portal does not match with the ground situation. The validation process will have two level of selection: at city level and houses/projects level. The samples of cities as well as houses/projects will be randomly decided for this purpose as per requirement.

Following two-step process of negative marking will be adopted:

Step 1: Adjusted Marks: Percentage of samples of houses/projects failed out of total number of samples will lead to deduction of the same percentage of marks from the overall score.

Step 2: Negative Marks: On account of failure of more than 10% samples of houses/projects, further negative marks as in the table below on the adjusted marks will be applied:

% Sample of Houses/Project Failure	% of Negative marks
< 10%	0%
10%- 20%	5%
21%-30%	10%
31%- 40%	20%
41%-50%	30%
>50%	Disqualified

For illustration, please refer to the matrix and explanation given below:

Sr. No.	Total Marks	Marks Scored	% of sample failed	Deduction of marks	Adjusted marks	Negative marks	Final marks
1.	100	90	8%	8	82	0	82
2.	100	90	20%	18	72	3.6	68.4
3.	100	90	40%	36	54	10.8	43.2

- (i) In any given State/UT completion of the house is reflected on the UWP from where sample for validation is drawn based on criteria defined.
- (ii) During validation process, 8% of the samples do not match with the claim, hence, same percentage (8%) is deducted from overall score. No further deduction is applied here as shown in Sr. No. 1 of above table.
- (iii) As mentioned in Sr. No. 2, the percentage of failure of houses is 20%, hence, 20 marks is deducted from marks scored (20% of 90 marks obtained-18) making 'adjusted marks' 72. Percentage of failure, being 20%, it attracted additional deduction of 5% from adjusted marks, making final score 68.4, as per above table. Same method is followed in Sr. No.3 of the table.

These indicators will be verified on the ground through field visits on sample basis to be devised at the time of evaluation. Sample houses within the city would be selected from various locations within the city for geographical representation.

7. Award Ceremony

All types of State and ULB level awards shall be given in the form of Scroll and Citation (Memento) at a special National Event -World Habitat Day 2027 to be held at New Delhi. The awardees shall receive their award by the highest level of the Government.

Disclaimer: Ministry on its own discretion may alter the number of awards, indicators and weightage for the award process, if required, without detailing out the reason thereof.

Sr. No.	State/UT	Estimated Houses (Nos)
1.	A&N Island	3,600
2.	Andhra Pradesh	3,93,700
3.	Arunachal Pradesh	8,300
4.	Assam	1,16,400
5.	Bihar	3,11,000
6.	Chandigarh	27,200
7.	Chhattisgarh	1,57,400
8.	Delhi	4,33,100
9.	DNH & DD	9,100
10.	Goa	24,000
11.	Gujarat	6,81,800
12.	Haryana	2,33,900
13.	Himachal Pradesh	18,300
14.	J&K	90,500
15.	Jharkhand	2,10,200
16.	Karnataka	6,25,200
17.	Kerala	4,22,400
18.	Ladakh	1,200
19.	Lakshadweep	1,300
20.	Madhya Pradesh	5,31,900
21.	Maharashtra	13,47,700
22.	Manipur	21,800
23.	Meghalaya	15,800
24.	Mizoram	14,900
25.	Nagaland	15,200
26.	Odisha	1,85,500
27.	Puducherry	22,500
28.	Punjab	2,75,400
29.	Rajasthan	4,52,900
30.	Sikkim	4,000
31.	Tamil Nadu	9,26,700
32.	Telangana	3,58,000
33.	Tripura	25,500
34.	Uttar Pradesh	11,79,100
35.	Uttarakhand	82,000
36.	West Bengal	7,72,500
	Total	1,00,00,000

I. Percentage of houses sanctioned against estimated target during the Mission:

Based on the urban population, estimated State/UT-wise and ULB-wise targets for sanctioning and completion of houses have been allocated against the overall target of 1 crore houses under PMAY-U 2.0 and communicated to the respective States/UTs. Under this indicator, scores shall be assigned based on the percentage achievement against the allocated targets, covering all four verticals of PMAY-U 2.0. The scores shall be determined in proportion to the actual achievement against the respective targets. The State/UT wise target is attached as Annexure I for ready reference.

II. Percentage of houses grounded for construction against approval under BLC:

This indicator will assess the extent of progress achieved in grounding houses under the BLC vertical, measured against the total number of houses sanctioned. The houses sanctioned as on 30 September 2026 shall be taken as the baseline for assessing progress during the award assessment period. The assessment shall be based on the percentage of sanctioned houses that have been grounded during the assessment period, as reflected in the geo-tagging data available on the PMAY-U 2.0 portal. The scores shall be assigned proportionately to the progress achieved against the total sanctioned houses, based on verified geo-tagging records. This will ensure objective, transparent and evidence-based assessment of implementation progress under the BLC vertical.

III. Percentage of houses completed against sanctioned houses:

Under this indicator the score will be given on the basis of total houses sanctioned under PMAY-U 2.0 and its corresponding completion till award period i.e. 31.8.2027. This parameter is a crucial indicator designed to evaluate the performance and implementation efficiency of States and ULBs under PMAY-U 2.0 framework. The indicator assesses the proportion of houses completed against the total number of houses sanctioned, based on verified geo-tagging data as captured on Unified Web Portal of PMAY-U 2.0. This parameter aims to provide a comprehensive measure of implementation progress, highlighting the efficiency, timeliness, and completion rate of housing projects across States and ULBs. The indicator will serve as a key determinant in recognizing and rewarding entities that demonstrate exemplary performance in achieving the objectives of “Housing for All”.

IV. Percentage of funds utilized against Mother sanction of FY 2027-28:

This indicator will assess the financial performance of States/UTs based on the percentage of funds utilised against the Mother Sanction released for the financial year 2027–28 during the period from April 2027 to August 2027. The assessment shall consider the utilisation of funds in relation to the total amount of the Mother Sanction issued till 30th June 2027, for calculation of % utilization till 31st August 2027 as reflected in the financial progress reports and records available on the PMAY-U 2.0 portal and other relevant digital platforms. Scores shall be assigned proportionately to the percentage of funds utilised against the total Mother Sanction. This indicator aims to encourage timely utilisation of available funds and strengthen financial discipline and implementation efficiency under the Mission.

V. Fastest utilization of funds under PMAY-U 2.0 against Mother Sanction:

This award will recognise the State/UT demonstrating the fastest utilisation of funds released under PMAY-U 2.0 against the total funds allocated under the Mother Sanction during the prescribed assessment period. The assessment will be based on the percentage of funds utilised against the eligible allocation, supported by the prescribed financial records and utilisation certificates. The award aims to encourage timely and efficient utilisation of available funds, accelerate the implementation of housing projects and ensure that financial resources are effectively deployed to achieve the objectives of the Mission.

VI. Percentage of houses sanctioned under AHP against total estimated target:

This parameter will assess the performance of States/UTs in achieving the maximum houses sanctioned under AHP vertical against estimated target of the State/UT/ULB. The assessment will be based on the percentage of houses sanctioned against the total estimated target communicated to the respective State/UT under AHP vertical. Higher weightage will be accorded to States/UTs achieving a higher proportion of their estimated targets, thereby encouraging timely submission of viable project proposals, expeditious project approvals and accelerated implementation of affordable housing projects.

VII. Percentage of beneficiary attachment against total house sanctioned under AHP:

This parameter will assess the extent of beneficiary identification and attachment to houses sanctioned under the AHP vertical of PMAY-U 2.0. The assessment will be based on the percentage of sanctioned houses for which eligible beneficiaries have been identified and successfully attached on the UWP against the total houses sanctioned under AHP. Higher scores will be awarded to States/UTs achieving a higher percentage of beneficiary attachment, thereby promoting timely beneficiary identification, transparency in allotment and expeditious implementation of AHP projects.

VIII. % of AHP houses where all statutory approval and NoCs were obtained within 3 months after project sanction:

This parameter will assess the timeliness of obtaining all requisite statutory approvals and No Objection Certificates (NoCs) for projects sanctioned under the Affordable Housing in Partnership (AHP) vertical of PMAY-U 2.0. The assessment will be based on the percentage of sanctioned AHP houses for which all required approvals and NoCs were obtained within three months from the date of project sanction, against the total houses sanctioned under AHP. Higher scores will be awarded to States/UTs achieving a higher percentage, thereby encouraging inter-departmental coordination, expeditious regulatory clearances and timely commencement of housing projects.

IX. Percentage of houses with new technology under AHP projects against total AHP houses sanctioned:

This parameter will assess the adoption of innovative and modern construction technologies in projects sanctioned under the Affordable Housing in Partnership (AHP) vertical of PMAY-U 2.0. The assessment will be based on the percentage of AHP houses incorporating approved new construction technologies against the total number of houses sanctioned under AHP. Higher scores will be awarded to States/UTs achieving a higher proportion of houses using such technologies, thereby promoting faster construction, improved quality and durability, resource efficiency, and sustainable housing development.

X. 100% completion of legacy sanctioned houses under PMAY-U:

This parameter will assess the performance of States/UTs in completing all houses sanctioned under the erstwhile Pradhan Mantri Awas Yojana–Urban (PMAY-U). States/UTs that achieve 100% completion of all legacy sanctioned houses, covering the applicable verticals of the Mission, within the prescribed assessment period will be awarded full marks, while those failing to achieve complete saturation will be awarded zero marks. The parameter aims to accelerate the completion of pending houses and ensure that all eligible beneficiaries receive the intended benefits of the Mission.

XI. Percentage of houses occupied against total sanctioned under legacy AHP vertical of PMAY-U:

This parameter will assess the extent to which houses sanctioned under the legacy Affordable Housing in Partnership (AHP) vertical of PMAY-U have been occupied by the intended beneficiaries. The assessment will be based on the percentage of houses occupied against the total number of houses sanctioned under the legacy AHP vertical. The sanction of AHP houses reported as on 30.9.2026 will be considered as baseline for assessment.

XII. Timely Geo-tagging of Construction Milestones (as defined in SoP):

This parameter will assess the timeliness of geo-tagging houses at the prescribed construction milestones in accordance with the Standard Operating Procedure (SoP) under PMAY-U 2.0. The assessment will be based on the percentage of houses for which geo-tagging at the respective construction stages is completed within the prescribed timelines. Higher scores will be awarded to States/UTs demonstrating better compliance with the prescribed timelines, thereby ensuring accurate and timely reporting of physical progress, improved monitoring, and greater transparency in implementation.

PROPOSED MILESTONE-WISE TIMELINES FOR COMPLETION OF BLC, AHP and ARH PROJECTS

This Annexure sets out the proposed timelines, measured from the start of the project, for key construction milestones in Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP) and Affordable Rental Housing (ARH) projects, as specified in the reference document.

1. BLC Projects (Total Time Period – 12 Months)

S. No.	Criterion / Milestone	Proposed Timeline from Sanction of Project (Months)
1.	% Excavation work completed as per the approved building plan and site requirements	1
2.	% Foundation work completed in accordance with the approved structural design and technical specifications.	3
3.	% Lintel work completed as per the approved building design and construction specifications.	5
4.	% Roof construction completed, ensuring structural stability and compliance with approved plans.	10
5.	% Completed in accordance with the approved plan and applicable quality standards	12

2. AHP Projects Using Innovative Technology (Total Time Period – 24 months + 3 months allowed for various approval/NoCs)

S. No.	Criterion / Milestone	Proposed Timeline from Sanction of Project (Months)
1.	% Grounding of project commenced as per approved plans and site requirements.	2
2.	% Foundation work completed as per approved structural designs and technical specifications.	5
3.	% Superstructure constructed using innovative construction technology as per approved designs and specifications.	15
4.	% Finishing and external development works completed as per approved plans.	22
5.	% Project completed as per approved plans and applicable quality standards.	24

3. AHP Projects Using Conventional Technology (Total Time Period – 36 months + 3 months allowed for various approval/NoCs)

S. No.	Criterion / Milestone	Proposed Timeline from Start of Project (Months)
1.	% Grounding of project commenced as per approved plans and site requirements.	5
2.	% Foundation work completed as per approved structural designs and technical specifications.	10
3.	% Superstructure work completed as per approved building plans and specifications.	20
4.	% Finishing and external development works completed as per approved plans.	30
5.	% Project completed as per approved plans and applicable quality standards.	36

4. ARH Projects Using Innovative Technology (Total Time Period – 24 months + 3 months allowed for various approval/NoCs)

S. No.	Criterion / Milestone	Proposed Timeline from Start of Project (Months)
1.	% Grounding of project commenced as per approved plans and site requirements.	2
2.	% Foundation work completed as per approved structural designs and technical specifications.	5
3.	% Superstructure constructed using innovative construction technology as per approved designs and specifications.	15
4.	% Finishing and external development works completed as per approved plans.	22
5.	% Project completed as per approved plans and applicable quality standards.	24

Notes for implementation

1. The prescribed timelines shall be calculated from project sanction/ approval after obtaining all statutory approvals and NoCs as mentioned in PMAY-U 2.0 Guidelines and monitored against the milestones specified in this Annexure.
2. Each milestone shall be supported by progress reports, site inspections and geo-tagged photographs, wherever applicable, ensuring compliance with prescribed quality standards and the use of innovative construction technology, wherever applicable.



**Joint Secretary & Mission Director (Housing for All)
Ministry of Housing and Urban Affairs
Government of India**

**Room No. 320, 3rd Floor, Sankalp Bhawan,
Kasturba Gandhi Marg, New Delhi - 110001
Tel: 011-23783030/ 23783031
E-mail: jshfa-mohua@gov.in**

