



Ministry of Housing and Urban Affairs
Government of India

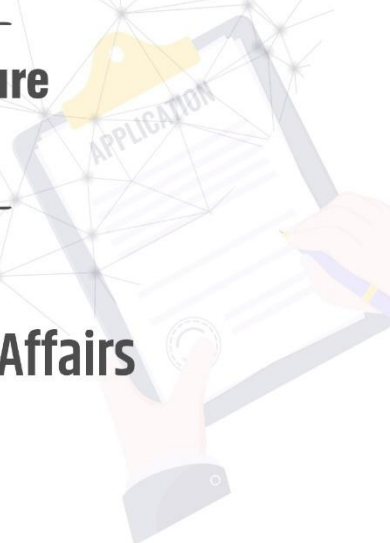
Pradhan Mantri Awas Yojana - Urban **2.0**

Unified Web Portal



Standard Operating Procedure for Urban Local Bodies

Ministry of Housing and Urban Affairs
Government of India



Preface

Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) has been launched with an objective to provide pucca houses to 1 crore people of urban India. The Scheme emphasizes on empowerment of urban poor and middle-class families by giving them secured pucca houses to focus on the betterment of their lives. PMAY-U 2.0 will provide financial assistance to 1 crore families to construct, purchase or rent a house in urban areas over a period of 5 years. Government Assistance of ₹2.30 lakh crore will be provided under the Scheme.

Families belonging to EWS/LIG/MIG segments, having no pucca house anywhere in the country, are eligible to purchase or construct a house under PMAY-U 2.0. The Scheme will be implemented through different verticals, giving eligible beneficiaries the option avail benefits under any one of the four verticals as per their choice and eligibility.

A unified web portal has been developed to effectively execute the Scheme. It also ensures transparency, helps in monitoring and efficient management of the Scheme and more importantly, to enable beneficiaries to directly apply under PMAY-U 2.0. The portal simplifies the process for application, allows beneficiaries to know the status of application, modalities of data exchange among stakeholders, ensures faster due-diligence, approval and release of subsidy. The web portal is accessible to all stakeholders and will help in monitoring and evaluating of PMAY-U 2.0 scheme.

The user manual will help the Urban Local Bodies (ULB) and all stakeholders about the web portal and will guide them on how to approve beneficiaries prepare Detailed Project Reports and forward the same for approval at the State/UT level effectively. It will take the users through the portal's features, sections, tools to ensure smooth implementation.

Background

PMAY-U, launched in June 2015, is one of the major flagship programmes of Government of India to provide all-weather pucca houses to all eligible beneficiaries in the urban areas. Based on the learnings gathered during the implementation of the PMAY-U Scheme and, also to meet the housing requirements arising out of the increase in the number of eligible families, the Union Cabinet on 10th June 2024 resolved to provide assistance to 3 crore additional rural and urban households for the construction of houses. Subsequently, on 9th August 2024, the Union Cabinet, chaired by the Hon'ble Prime Minister Shri Narendra Modi, approved Pradhan Mantri Awas Yojana - Urban 2.0 for the next 5 years.

In pursuance of the Hon'ble Prime Minister's vision, PMAY-U 2.0 will address the housing needs of 1 crore families, ensuring that every citizen leads a better quality of life. The Scheme will be implemented through the following four verticals:

- Beneficiary Led Construction (BLC)
- Affordable Housing in Partnership (AHP)
- Affordable Rental Housing (ARH)
- Interest Subsidy Scheme (ISS)

PMAY-U 2.0 will achieve the vision of 'Housing for All' by fulfilling the housing dreams of EWS/LIG/MIG segments. The Scheme will also ensure equity across different segments of population by addressing the requirement of slum dwellers, SC/STs, minorities, widows, Persons with Disabilities and other underprivileged sections of the society.

Coverage

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.

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.

Eligibility Criteria

Families belonging to EWS/LIG/MIG segments, 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. A beneficiary will be eligible for availing benefit under any one vertical of the 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.

EWS households are defined as households with an annual income of up to ₹3 lakh; LIG as households with an annual income from ₹3 lakh up to ₹6 lakh; and MIG 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.

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.

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.

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.

The beneficiaries may avail benefit in PMAY-Gramin 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.

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.

PMAY-U 2.0 Verticals:

Beneficiary Led Construction

- EWS beneficiary to construct house on own land
- Provision of land patta/rights to the landless by States/UTs
- Geo-tag the construction stages of the house by beneficiaries.
- Release of instalment is linked to construction stage
- Free of cost statutory approvals, if needed
- Upgradation of Tenable Slums with housing and infrastructure.

Affordable Housing in Partnership

- EWS beneficiary to purchase/avail allotted houses in Apartment projects by public/ private sector agencies/ parastatal agencies
- Redeemable Housing Vouchers for purchase of houses in whitelisted private sector projects
- Various State Incentives to public/private projects
- In-Situ Slum Redevelopment of tenable Slums or Slum Resettlement

Affordable Rental Housing

Affordable & dignified rental living spaces for urban dwellers

Model-1: Utilizing existing Government funded vacant houses by converting them into ARH under PPP mode or by public agencies.

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.

Interest Subsidy Scheme

- Benefits of subsidy on home loans for EWS/LIG and MIG families
- Max. Loan value ₹25 lakh
- Max. House Value ₹35 lakh
- Loan subsidy of up to ₹1.80 lakh for EWS/LIG/MIG beneficiaries
- 5-Yearly instalments



Introduction to MIS

The PMAY-U 2.0 MIS, functioning as a web-based service delivery platform with workflow capabilities, will manage essential tasks from survey data entry to providing construction-linked financial aid via PFMS. The administrative structure is organized at multiple levels:

National Level

- i. Ministry of Housing and Urban Affairs (MoHUA): Responsible for overseeing policy formulation, providing guidance, and monitoring the scheme comprehensively.
- ii. Central Sanctioning and Monitoring Committee (CSMC): Responsible for sanctioning projects and monitoring their progress.



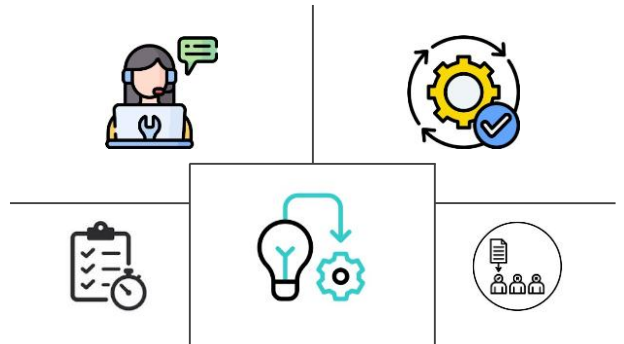
State Level

- i. State Level Sanctioning and Monitoring Committee (SLSMC): Responsible for the approval of projects and monitoring their implementation within the state.
- ii. State Nodal Agency (SNA): Responsible for liaising with the central government, urban local bodies, and other stakeholders.



City/ ULB Level

- i. Urban Local Bodies (ULBs): Plays a critical role in the execution of the scheme at the city level, including project formulation, beneficiary identification, and ensuring timely completion of projects.
- ii. City Level Technical Cell (CLTC): Responsible for providing technical support to the ULBs in project planning, design, and implementation. It ensures that the projects adhere to the technical standards and guidelines mentioned under PMAY-U 2.0.
- iii. Implementing Agencies: Various implementing agencies, including public and private sector entities, are involved in the construction of housing units. These agencies work under the supervision of the ULBs and SNAs to ensure that projects are completed as per the approved plans and timelines.





User Access to MIS portal

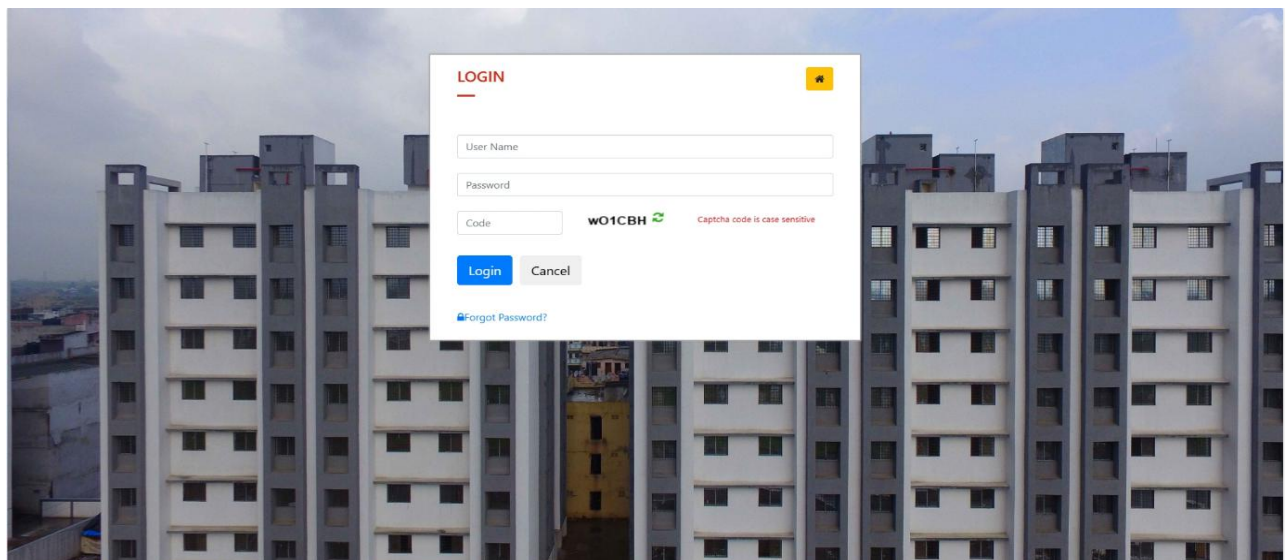
Users can access the PMAY-U 2.0 MIS website on- [PMAY-HFA\(Urban\)](#). On the website menu bar, click on the State/ULB/PLI login to proceed further.



The system would open a new tab. Here, the user can log in by entering valid credentials provided for the ULB login and the unique captcha. These credentials include-

- Username
- Password

The ULB Credentials would be created by the State/UT and will be provided to the ULBs.

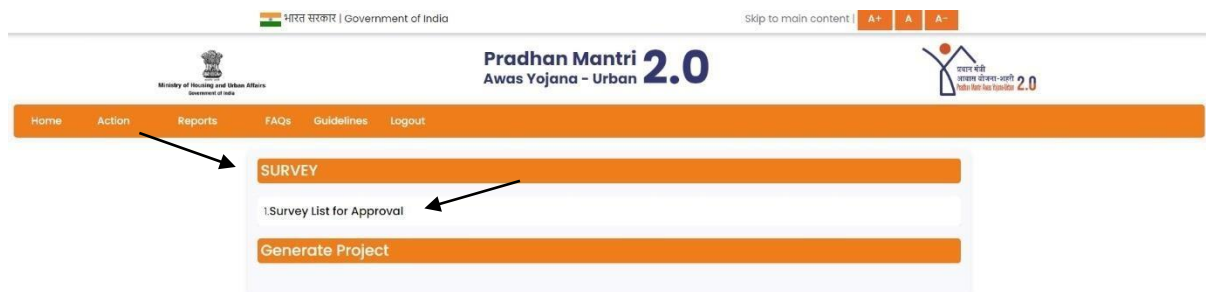


Survey Application List for Approval

On the portal, users can click on **“Action”** option available on Menu bar.



The system would display the provision for ‘SURVEY’ and ‘GENERATE PROJECT’.



User will click on the Survey tab to access the **‘Survey List for Approval’**.

The screenshot shows the 'CITIZEN SURVEY VERIFY / EDIT' table, which lists survey applications for approval. The table has columns for Sr.No., Application No., Name of Applicant, Category, Father Name, Mobile Number, Mission Component, and Actions. The 'Actions' column contains 'Edit / Verify' links for each row.

Sr.No.	Application No.	Name of Applicant	Category	Father Name	Mobile Number	Mission Component	Actions
1	BR032161124015933670	Ajit Kumar	General	Vinod Singh	8810363489	Beneficiary Led Construction	Edit / Verify
2	BR032161124076762480	NEHA PANDEY	General		9136713031	Beneficiary Led Construction	Edit / Verify
3	BR032161124078832678	SHAYRA KHATOON	General		7717782813	Beneficiary Led Construction	Edit / Verify
4	BR032161124081706753	SAPANA PANDAY	General		7678478666	Beneficiary Led Construction	Edit / Verify
5	BR032161124084834531	MOFIDA KHATOON	General		9934815627	Beneficiary Led Construction	Edit / Verify
6	BR032161124118039656	Jyoti kumari	OBC		9931421987	Beneficiary Led Construction	Edit / Verify
7	BR032161124124362209	NIBHA KUMARI	OBC		7033831011	Beneficiary Led Construction	Edit / Verify
8	BR032161124130705119	ragni kumari	OBC	ram swarth sah	8002288448	Beneficiary Led Construction	Edit / Verify
9	BR032161124132635083	pakija naj	General		9471259468	Beneficiary Led Construction	Edit / Verify
10	BR03216112415440570	Shyamsunder Das	SC	Jagdeesh Das	9008183280	Beneficiary Led Construction	Edit / Verify

System would show the beneficiary survey list submitted by the applicants. After checking the details, document verification for salary, land and category and complete the field inspection the ULB can verify or reject each survey application. If the user needs to edit the application in any available parameter user will click on green **Edit/Verify** button to access the survey form they wish to edit or verify.

After verifying the details, the user must enter Ward no and select the respective Constituency and Assembly Constituency. After filling in the details and checking all parameters, user will click on **Verify & Save** to Approve the survey form.

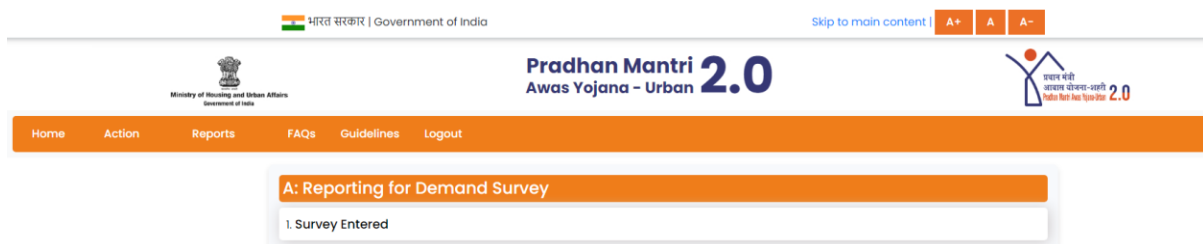
Users can also reject the forms they find ineligible for the scheme.

Reports

To identify and quantify the number of eligible beneficiaries requiring housing under the scheme, users can view all the Survey Reports from their city.

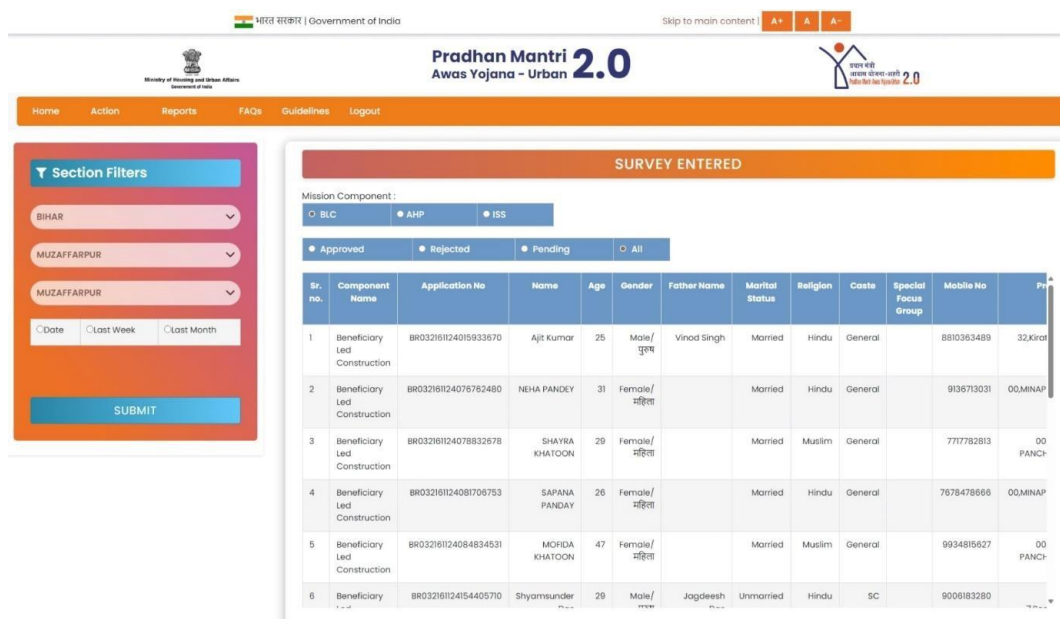
User will check the reports to understand the nature and type of housing needs as in the selected/preferred verticals. This can be accessed by clicking on the 'Reports' tab.

The user shall then click on the 'Survey Entered' tab.



The system would display a list of all the survey reports and the status of the reports. Users can filter the displayed list by choosing the mission component or report status. ULB will identify the beneficiaries and ensure to prioritize the Special Focus Groups and also the inclusion of other target categories of beneficiaries.

User can also filter the survey report list chronologically from the given options- Last week, Last Month or Specific Date from the Section Filter given on the left panel of the web page.



BLC Project Generation

Urban Affairs
Go

Pradhan Mantri Awas Yojana - Urban **2.0**

प्रधानमंत्री आवास योजना - शहरी

FAQs Guidelines Logout

SURVEY

Generate Project

1. BLC Project

2. AHP Project

- i. For BLC project, user will select the **BLC projects** option. The system would display all the **verified** beneficiary survey application forms. Users can select the forms from the list by clicking on the check box, and then click on **PROCEED**
- ii. In order to Generate Project, the user can create BLC projects wherein a 'List of Verified Survey Applications' will be displayed.

Families belonging to EWS/LIG/MIG segments, living in urban areas, having no pucca house either in his/her name or in the name of any member of his/her family anywhere in the country are eligible to purchase/construct or rent a house under PMAY-U 2.0.

Reports FAQs Guidelines Logout

LIST OF VERIFIED SURVEY APPLICATIONS

☐ Select All

Records to display: 100

Sr.No.	Application No.	Name of Applicant	Category	Father Name	Mobile Number	Mission Component
<input type="checkbox"/> 1	BR032161124173961000	RILA KHATOON	OBC		9801580711	Beneficiary Led Construction
<input type="checkbox"/> 2	BR032161124185501791	CHANDANI KHATUN	OBC	MD. Israfil	9708253986	Beneficiary Led Construction

PROCEED

- iii. After clicking on the Proceed button, a summarized categorization of beneficiaries will be displayed along with ULB share (per unit) and State/UT share (per unit) which needs to be entered manually by the User.
- iv. Upon receiving applications, ULB/Implementing Agencies will develop an integrated city-wide proposal for eligible beneficiaries.
- v. After entering all correct information, the user may click on the 'Proceed' button. This will take the user to the 'Format for sending proposals under Beneficiary Led Construction'.

vi. In this page, data such as certain fields - Name of State, District, ULB/UDA, Project Code amongst others - will be auto populated.

vii. The User may Save the page or Reset in case of any data needs to be changed.

viii. After necessary verification the User may click on the save button and forward to State login for State Level Sanctioning and Monitoring Committee (SLSMC).

Families who have already benefited from the PMAY-U scheme will be placed on a waiting list for PMAY-U 2.0. Their eligibility for additional benefits under the new phase will be reviewed based on updated criteria and the availability of resources. This ensures fair prioritization of resources while addressing the needs of previously supported beneficiaries.

List of Verified Survey Applications

The system would display details of all the beneficiaries selected for the project. This includes-

- *Total number of beneficiaries*
- *Beneficiary count as per category*
- *Beneficiary count as per Special Focus Group*
- *Beneficiary count as per Gender and ownership.*

LIST OF VERIFIED SURVEY APPLICATIONS

Total number of beneficiaries selected:

No. of beneficiaries covered in this project

Gen	SC	ST	OBC	Total
0	0	0	0	0

No. of beneficiaries covered under Special Focus Group

Safai Karmi	Street Vendors under PMSVANidhi Scheme	Anganwadi Workers	Building and other construction workers	Slum/chawl residents	Artisans Under PM Vishwakarma Scheme	Not Applicable	Total
0	0	0	0	0	0	0	0

No. of houses constructed/acquired please specify Ownership

Joint	Male	Female	Transgender	Total
0	0	0	0	0

No. of beneficiaries covered in this project

Male	Female	Transgender	Total
0	0	0	0

ULB share (per unit) State share (per unit)

PROCEED

Enter the ULB Share (per unit) and State share (per unit) before Proceeding. Once done, the user can click on **Proceed**.

The system would display the format for sending proposals for BLC project. Users shall fill all the mandatory fields such as Project name, Project code, State level Nodal Agency etc.

FORMAT FOR SENDING PROPOSALS UNDER BENEFICIARY LED CONSTRUCTION

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

All fields marked with * are mandatory

1	Name of the State/UT	<input type="text" value="Bihar"/>
2	Name of the District	<input type="text" value="Muzaffarpur"/>
3	Name of the ULB/UDA	<input type="text" value="Muzaffarpur"/>
4	Project Name *	<input type="text"/>
5	Project Code *	<input type="text" value="5A10249603000006"/>
6	State Level Nodal Agency *	<input type="text"/>
7	Implementing Agency/ULB/UDA*	<input type="text" value="Select Implementing Agency"/>
8	Date of approval by State Level Sanctioning and Monitoring Committee (SLSMC) *	<input type="text" value="dd/mm/yyyy"/>
9	No. of locations covered in project *	

S.No	Name of Location	No. of beneficiaries	Whether Slum/ Non-slum	If yes. It is identified /notified by ULB/State	If Slum, whether it gets completely rehabilitated	
	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Add

10	No. of beneficiaries covered in the project*														
	<table style="width: 100%; border-collapse: collapse; font-size: x-small;"> <tr> <th style="width: 12.5%;">Gen*</th> <th style="width: 12.5%;">SC*</th> <th style="width: 12.5%;">ST*</th> <th style="width: 12.5%;">OBC*</th> <th style="width: 12.5%;">Total*</th> <th style="width: 12.5%;">Minority*</th> <th style="width: 12.5%;">Others if any*</th> </tr> <tr> <td><input type="text" value="0"/></td> <td><input type="text" value="0"/></td> <td><input type="text" value="0"/></td> <td><input type="text" value="0"/></td> <td><input type="text" value="0"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table>	Gen*	SC*	ST*	OBC*	Total*	Minority*	Others if any*	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>
Gen*	SC*	ST*	OBC*	Total*	Minority*	Others if any*									
<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>									
10.A	No. of beneficiaries covered under Special Focus Group *														
	<table style="width: 100%; border-collapse: collapse; font-size: x-small;"> <tr> <th style="width: 16.6%;">Safai Karmi*</th> <th style="width: 16.6%;">Street Vendors under PMSVANidhi Scheme*</th> <th style="width: 16.6%;">Anganwadi Workers *</th> <th style="width: 16.6%;">Building and other construction workers*</th> <th style="width: 16.6%;">Slum/chawls residents *</th> <th style="width: 16.6%;">Artisans under PM Vishwakarma Scheme*</th> </tr> <tr> <td><input type="text" value="0"/></td> <td><input type="text" value="0"/></td> <td><input type="text" value="0"/></td> <td><input type="text" value="0"/></td> <td><input type="text" value="0"/></td> <td><input type="text" value="0"/></td> </tr> </table>	Safai Karmi*	Street Vendors under PMSVANidhi Scheme*	Anganwadi Workers *	Building and other construction workers*	Slum/chawls residents *	Artisans under PM Vishwakarma Scheme*	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>		
Safai Karmi*	Street Vendors under PMSVANidhi Scheme*	Anganwadi Workers *	Building and other construction workers*	Slum/chawls residents *	Artisans under PM Vishwakarma Scheme*										
<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>										
11	Whether beneficiaries has been selected as per PMAY-U 2.0 Guidelines?														
	<input type="radio"/> Yes <input checked="" type="radio"/> No														
12	No. of houses constructed/acquired Please specify ownership (any of these)														
	<table style="width: 100%; border-collapse: collapse; font-size: x-small;"> <tr> <th style="width: 25%;">Joint*</th> <th style="width: 25%;">Female *</th> <th style="width: 25%;">Male *</th> <th style="width: 25%;">Transgender*</th> </tr> <tr> <td><input type="text" value="0"/></td> <td><input type="text" value="0"/></td> <td><input type="text" value="0"/></td> <td><input type="text" value="0"/></td> </tr> </table>	Joint*	Female *	Male *	Transgender*	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>						
Joint*	Female *	Male *	Transgender*												
<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>												

Once the format is filled out, click on **Save**. In case of an error, user can also choose the **reset** option.

30	Whether convergence with other Central/State Schemes has been ensured? Furnish details.	
a. Swachh Bharat Mission	<input type="radio"/> Yes	<input checked="" type="radio"/> No
b. AMRUT	<input type="radio"/> Yes	<input checked="" type="radio"/> No
c. Smart Cities Mission	<input type="radio"/> Yes	<input checked="" type="radio"/> No
d. PM Surya Ghar: Muft Bijli Yojana	<input type="radio"/> Yes	<input checked="" type="radio"/> No
e. National Urban Livelihoods Mission	<input type="radio"/> Yes	<input checked="" type="radio"/> No
f. PMVishwakarma	<input type="radio"/> Yes	<input checked="" type="radio"/> No
g. PMSVANidhi	<input type="radio"/> Yes	<input checked="" type="radio"/> No
h. Any other Central/State Scheme	<input type="radio"/> Yes	<input checked="" type="radio"/> No

Save
Reset

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.

Note: Confirm if State/UT and ULB have checked all the details of the beneficiaries as per the scheme guidelines.

And that no beneficiary has been selected for more than one benefit under the Mission including Interest Subsidy Scheme (ISS) vertical of the Mission.

The ULB will ensure that the projects include beneficiaries from special focus groups. The scheme emphasizes support for specific groups such as Safai Karamcharis, street vendors identified under the Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PMSVANidhi) Scheme, artisans under the Pradhan Mantri Vishwakarma Scheme, Anganwadi workers, Building and Other Construction Workers (BoCW), slum dwellers/chawls, and other groups identified during the scheme's implementation.

The project(s), along with the list of verified beneficiaries, will be reviewed by the State Level Appraisal Committee (SLAC) and approved by the State Level Sanctioning and Monitoring Committee (SLSMC) at the State/UT level. While approving BLC projects, ULBs and States/UTs must ensure that beneficiaries have the necessary funds or the capacity to mobilize resources for constructing the proposed houses.

* More Modules under the ULB login is being developed and will be subsequently updated. Users are requested to visit the website time to time for updated version.