



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

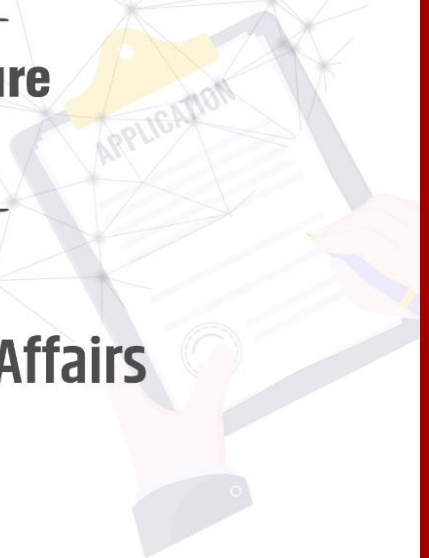


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Preface

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 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 with 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, and tools to ensure smooth implementation.

Background

PMAY-U, launched in June 2015, is one of the major flagship programs 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 them 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 application 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

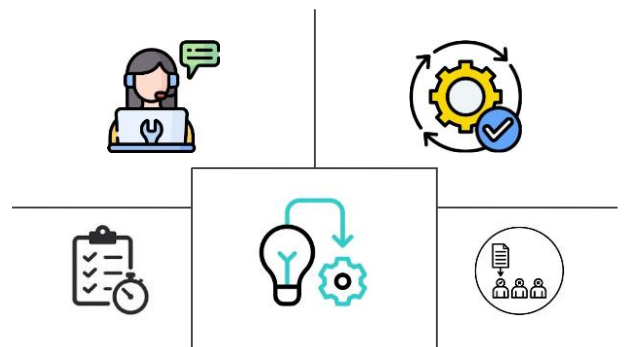
- i. State Level Sanctioning and Monitoring Committee (SLSMC): Responsible for the approval of projects and monitoring their implementation within the state.
- ii. State Nodal Agency (SNA): Responsible for liaising with the central government, urban local bodies, and other stakeholders.



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.

← → ↻ pmaymis.gov.in/PMAYMIS2_2024/Auth/Login.aspx

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Pradhan Mantri Awas Yojana - Urban 2.0

प्रधानमंत्री
आवास योजना-उर्बन 2.0

Home Scheme Guidelines Apply for PMAY-U 2.0 Publication Event Gallery FAQs State/ULB/PLI Login

LOGIN

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