

Pradhan Mantri Awas Yojana

Pradhan Mantri Awas Yojana, a flagship Mission of Government of India being implemented by Ministry of Housing and Urban Affairs (MoHUA), was launched on 25th June 2015. The Mission addresses urban housing shortage among the EWS/LIG and MIG categories including the slum dwellers by ensuring a pucca house to all eligible urban households by the year 2022, when Nation completes 75 years of its Independence.

About Pradhan Mantri Awas Yojana

To achieve the objective of "Housing for All by the year 2022", the Pradhan Mantri Awas Yojana - Urban (PMAY-U) and Pradhan Mantri Awas Yojana - Rural (PMAY-U) for urban and rural areas respectively PMAY-G) was introduced.

Five years of the scheme have just been completed in the year 2020 and till now the Ministry of Housing and Urban Affairs (MoH & UA) has received verified demand of about 1.12 crore houses under PMAY (U).

Out of the total demands received by the Ministry of Housing and Urban Affairs (MoH & UA), the foundation of 65 lakh houses has been laid and 3.5 million houses have been built and distributed among the beneficiaries across the country.

Launched Restructured Rural Housing Scheme called Pradhan Mantri Awas Yojana-Gramin (PMAY-G) on 20 November 2016, with the goal of achieving the objective of "Housing for all by the year 2022" Was done. In this plan, the target was to build 2.95 crore houses with all basic facilities in rural areas.

It is noteworthy that under this, construction work of 1.10 crore houses has been completed, which includes the housing of 1.46 lakh landless beneficiaries under the Pradhan Mantri Awas Yojana-Gramin (PMAY-G).

Ministry of Housing & Urban Affairs has initiated **Affordable Rental Housing Complexes (ARHCs)**, a sub-scheme under Pradhan Mantri Awas Yojana - Urban (PMAY-U). This will provide ease of living to urban migrants/ poor in Industrial Sector as well as in non-formal urban economy to get access to dignified affordable rental housing close to their workplace.

MoHUA has initiated the Global Housing Technology Challenge - India (GHTC-India) which aims to identify and mainstream a basket of innovative construction technologies from across the globe for housing construction sector that are sustainable, eco-friendly and disaster-resilient.

A web based monitoring system, CLSS Awas Portal (CLAP) is a common platform where all stakeholders i.e. MoHUA, Central Nodal Agencies, Primary Lending Institutions, Beneficiaries and Citizens are integrated in real time environment. The portal facilitates processing of applications along with tracking of subsidy status by beneficiaries. CLSS tracker has also been incorporated in PMAY(U) mobile App and UMANG platform.

The Mission covers the entire urban area consisting of Statutory Towns, Notified Planning Areas, Development Authorities, Special Area Development Authorities, Industrial Development Authorities or any such authority under State legislation which is entrusted with the functions of urban planning & regulations. All houses under PMAY(U) have basic amenities like toilet, water supply, electricity and kitchen. The Mission promotes women empowerment by providing the ownership of houses in name of female member or in joint name. Preference is also given to differently abled persons, senior citizens, SCs, STs, OBCs, Minority, single women, transgender and other weaker & vulnerable sections of the society. A

PMAY(U) house ensures dignified living along with sense of security and pride of ownership to the beneficiaries.

Subsidy:

Particulars	EWS	LIG	MIG I	MIG II
Household Income (Rs.)	upto 3 Lakh	3-6 Lakh	6-12 lakh	12-18 Lakh
Carpet Area in sqm	30	60	160	200
Interest Subsidy (% p.a.)	6.5%		4.0%	3.0%
Maximum Loan Tenure	20 Years			
Eligible Loan Amount (Rs)	6,00,000/-		9,00,000/-	12,00,000/-
Discounted NPV Rate	9%			
Upfront amount (Rs) for Subsidy for a 20 Year Loan	2,67,280/-		2,35,068/-	2,30,156/-
Approx. monthly savings @ Loan Interest of 10%	2,500/-		2,250/-	2,200/-

COVID-19 pandemic has resulted in reverse migration of urban migrants/ poor in the country. Urban migrants stay in slums/ informal settlements/ unauthorised colonies/ peri-urban areas to save cost on housing. This will provide ease of living to urban migrants/ poor in Industrial Sector as well as in non-formal urban economy to get access to dignified affordable rental housing close to their workplace.

Incentives will be provided to public/ private entities by Central/ State Government for developing & operating ARHCs which will include additional FAR/FSI, Income tax and GST exemption, Single window approval within 30 days, Project finance at lower interest rate, Trunk infrastructure till project site, Municipal services at



residential rates and Use permission changes for houses for the vacant land.

Beneficiaries for ARHCs are urban migrants/ poor from EWS/LIG categories comprising of street vendors, rickshaw pullers and other service providers, industrial workers along with migrants working with market/ trade associations, educational/ health institutions, hospitality sector, long term tourists/ visitors, students or any other category.

MoHUA has provisioned for an additional grant in the form of Technology Innovation Grant (TIG) under TSM for the project using innovative & alternate technology for speedier, sustainable, resource efficient and disaster resilient construction. TIG of Rs. 1,00,000/- per dwelling unit in case of double bedroom (upto 60 sqm carpet area), Rs. 60,000/- per Dwelling Unit (upto 30 sqm carpet area) in case of single bedroom and Rs. 20,000 per Dormitory Bed (upto 10 sqm carpet area) shall be released by MoHUA to entities through BMTPC. TIG will be applicable only for projects using innovative and alternate technologies and

sanctioned during the PMAY(U) Mission period (March 2022) and completed within 18 months after getting all statutory approvals.

CLSS Awas Portal (CLAP): A web based monitoring system, CLSS Awas Portal (CLAP) is a common platform where all stakeholders i.e. MoHUA, Central Nodal Agencies, Primary Lending Institutions, Beneficiaries and Citizens are integrated in real time environment. The portal facilitates processing of applications along with tracking of subsidy status by beneficiaries. CLSS tracker has also been incorporated in PMAY(U) mobile App and UMANG platform.

gradeup



Follow us on
Telegram



Gradeup: PCS & State Exams
137K subscribers **Subscribe Now**

