Pradhan Mantri Awas Yojana - Urban 2.0

Guide to Online Submission for PMAY-U 2.0 Application Forms

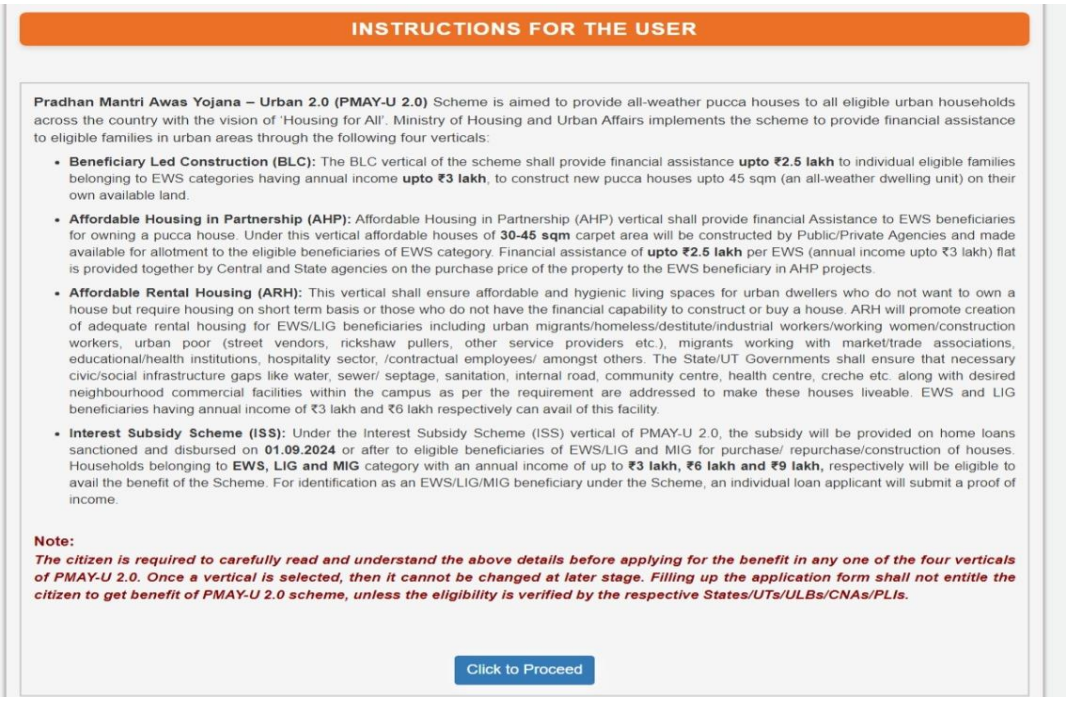
Ministry of Housing & Urban Affairs
Government of India

Applying for PMAY- 2.0

Step 1: Interested user can access the PMAY-U 2.0 website from PMAY (U). Here they can click on **Apply for PMAY-U 2.0**.

The system would direct the user to official PMAY-U 2.0 MIS website. The website would display necessary information about the scheme. To register, user can click on **Apply for PMAY-U 2.0**.

Step 2: System would successfully take them to the **Instruction of PMAY-U 2.0** page. Carefully read and understand the four verticals before selecting the vertical for which the benefits are to be claimed.



INSTRUCTIONS FOR THE USER

Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0) Scheme is aimed to provide all-weather pucca houses to all eligible urban households across the country with the vision of 'Housing for All'. Ministry of Housing and Urban Affairs implements the scheme to provide financial assistance to eligible families in urban areas through the following four verticals:

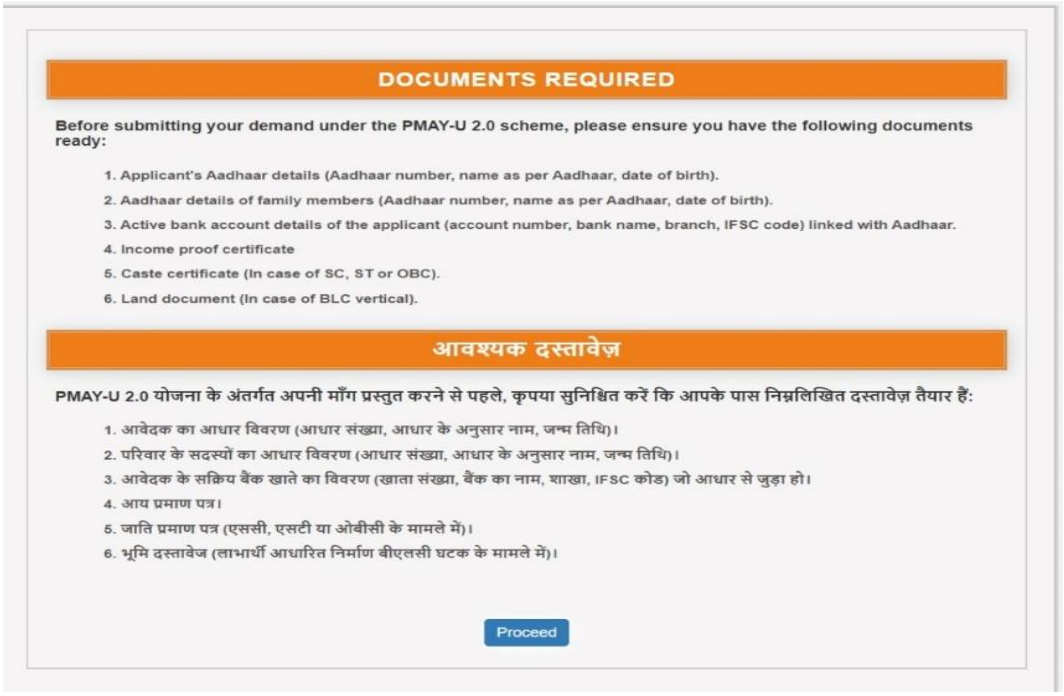
- **Beneficiary Led Construction (BLC):** The BLC vertical of the scheme shall provide financial assistance **upto ₹2.5 lakh** to individual eligible families belonging to EWS categories having annual income **upto ₹3 lakh**, to construct new pucca houses upto 45 sqm (an all-weather dwelling unit) on their own available land.
- **Affordable Housing in Partnership (AHP):** Affordable Housing in Partnership (AHP) vertical shall provide financial Assistance to EWS beneficiaries for owning a pucca house. Under this vertical affordable houses of **30-45 sqm** carpet area will be constructed by Public/Private Agencies and made available for allotment to the eligible beneficiaries of EWS category. Financial assistance of **upto ₹2.5 lakh** per EWS (annual income upto ₹3 lakh) flat is provided together by Central and State agencies on the purchase price of the property to the EWS beneficiary in AHP projects.
- **Affordable Rental Housing (ARH):** This vertical shall ensure affordable and hygienic living spaces for urban dwellers who do not want to own a house but require housing on short term basis or those who do not have the financial capability to construct or buy a house. ARH will promote creation of adequate rental housing for EWS/LIG beneficiaries including urban migrants/homeless/destitute/industrial workers/working women/construction workers, urban poor (street vendors, rickshaw pullers, other service providers etc.), migrants working with market/trade associations, educational/health institutions, hospitality sector, /contractual employees/ amongst others. The State/UT Governments shall ensure that necessary civic/social infrastructure gaps like water, sewer/ septage, sanitation, internal road, community centre, health centre, creche etc. along with desired neighbourhood commercial facilities within the campus as per the requirement are addressed to make these houses liveable. EWS and LIG beneficiaries having annual income of ₹3 lakh and ₹6 lakh respectively can avail of this facility.
- **Interest Subsidy Scheme (ISS):** Under the Interest Subsidy Scheme (ISS) vertical of PMAY-U 2.0, the subsidy will be provided on home loans sanctioned and disbursed on **01.09.2024** or after to eligible beneficiaries of EWS/LIG and MIG for purchase/ repurchase/construction of houses. Households belonging to **EWS, LIG and MIG** category with an annual income of up to **₹3 lakh, ₹6 lakh and ₹9 lakh,** respectively will be eligible to avail the benefit of the Scheme. For identification as an EWS/LIG/MIG beneficiary under the Scheme, an individual loan applicant will submit a proof of income.

Note:

The citizen is required to carefully read and understand the above details before applying for the benefit in any one of the four verticals of PMAY-U 2.0. Once a vertical is selected, then it cannot be changed at later stage. Filling up the application form shall not entitle the citizen to get benefit of PMAY-U 2.0 scheme, unless the eligibility is verified by the respective States/UTs/ULBs/CNAs/PLIs.

Click to Proceed

Step 3: Cross check the availability of these documents before proceeding further. Click on the **Proceed** button to be taken on the next page.



DOCUMENTS REQUIRED

Before submitting your demand under the PMAY-U 2.0 scheme, please ensure you have the following documents ready:

1. Applicant's Aadhaar details (Aadhaar number, name as per Aadhaar, date of birth).
2. Aadhaar details of family members (Aadhaar number, name as per Aadhaar, date of birth).
3. Active bank account details of the applicant (account number, bank name, branch, IFSC code) linked with Aadhaar.
4. Income proof certificate
5. Caste certificate (In case of SC, ST or OBC).
6. Land document (In case of BLC vertical).

आवश्यक दस्तावेज़

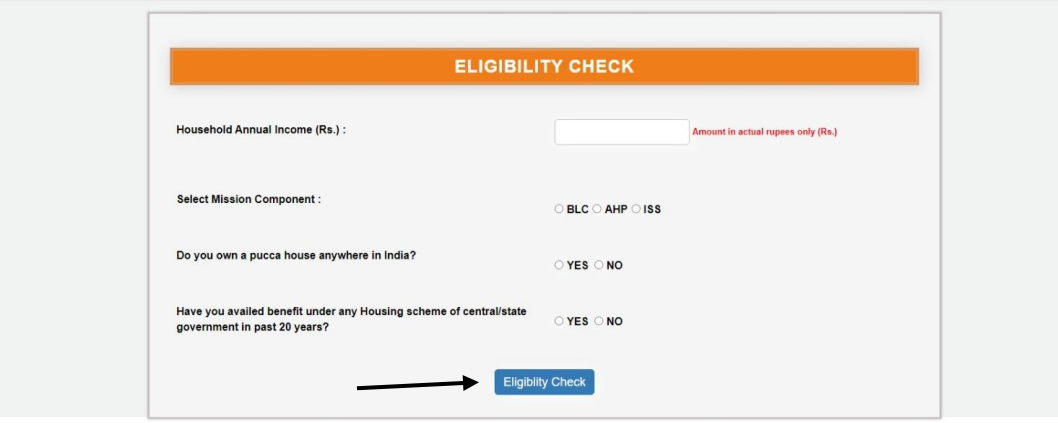
PMAY-U 2.0 योजना के अंतर्गत अपनी माँग प्रस्तुत करने से पहले, कृपया सुनिश्चित करें कि आपके पास निम्नलिखित दस्तावेज़ तैयार हैं:

1. आवेदक का आधार विवरण (आधार संख्या, आधार के अनुसार नाम, जन्म तिथि)।
2. परिवार के सदस्यों का आधार विवरण (आधार संख्या, आधार के अनुसार नाम, जन्म तिथि)।
3. आवेदक के सक्रिय बैंक खाते का विवरण (खाता संख्या, बैंक का नाम, शाखा, IFSC कोड) जो आधार से जुड़ा हो।
4. आय प्रमाण पत्र।
5. जाति प्रमाण पत्र (एससी, एसटी या ओबीसी के मामले में)।
6. भूमि दस्तावेज (लाभार्थी आधारित निर्माण बीएलसी घटक के मामले में)।

Proceed

Eligibility for PMAY-U 2.0

Step 4: In the next section, the User needs to undergo the eligibility check for the scheme.

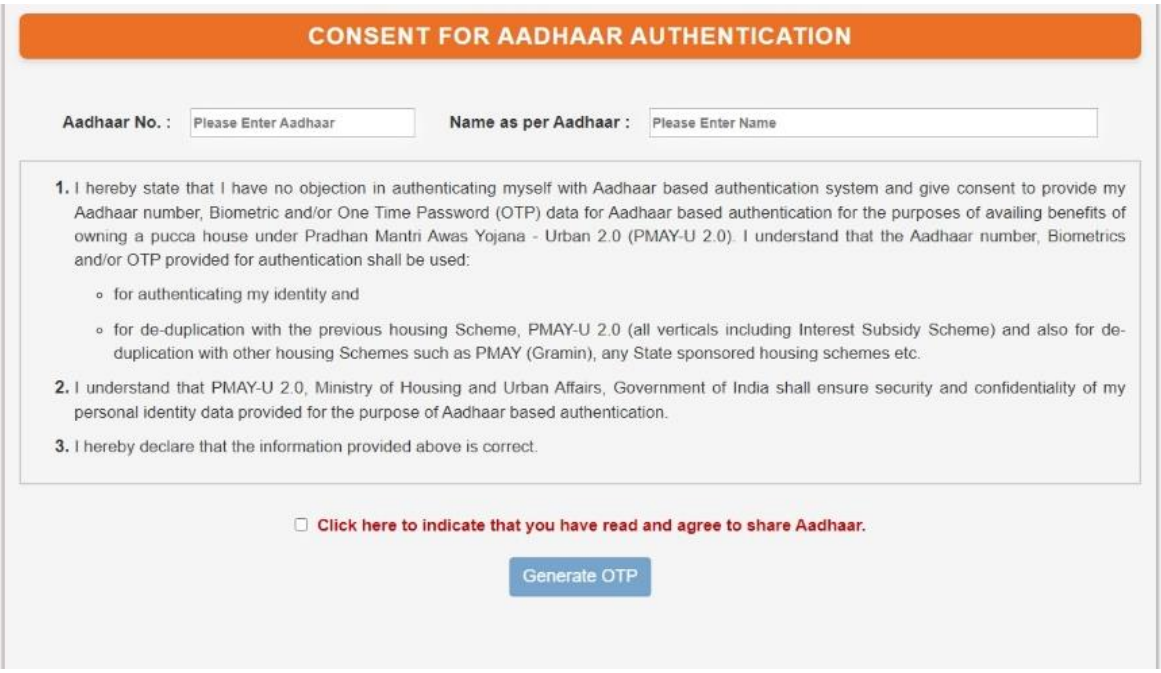


User would not be Eligible for the schemes in cases-

- *Annual Household Income is above 3,00,000 (For BLC and AHP) and Annual Household income above 9,00,000 (For ISS)*
- *If they own a pucca house anywhere in India*
- *If they have availed benefit under any Housing scheme of central/state government in past 20 years.*

Aadhar Authentication

Step 5: Once the Eligibility check is completed, Aadhaar authentication is required. Users must enter their Aadhaar Number and Name as per Aadhaar and generate OTP. Upon receiving the OTP, enter it and submit to complete the process.

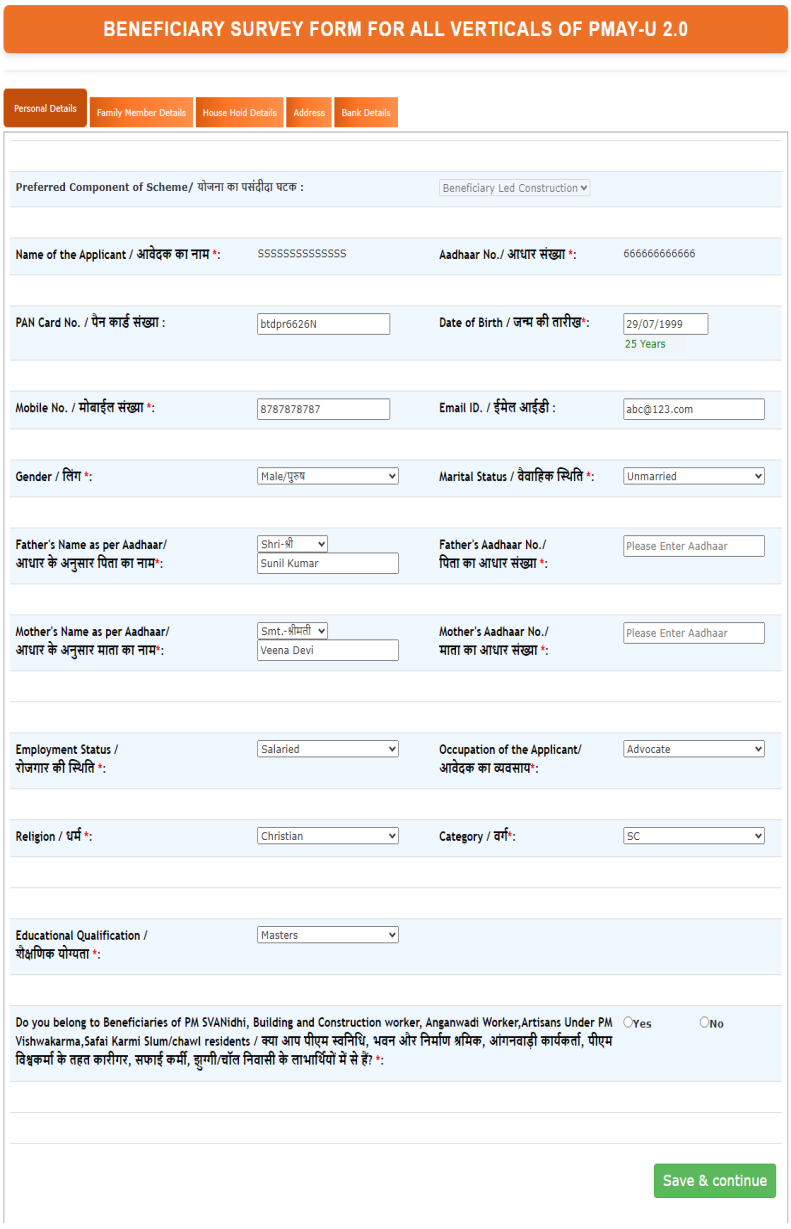


Note: *A single Aadhar number can be used to fill only one form.*

Filling the Beneficiary Survey Form

Step 6: User will then be taken to the Beneficiary Survey Form for all verticals. The survey form has different sections.

- **Personal Details:** In this section of the form, User's Name, Aadhar and Preferred vertical scheme will be auto filled. The user needs to fill their other personal details.



In case of-

Married-Female: Husband's Aadhar details are mandatory.

Widow: Select Late from dropdown menu.

Deceased Father/Mother: Select Late from the dropdown.

Any parent's Aadhar not available: Select NA from the dropdown.

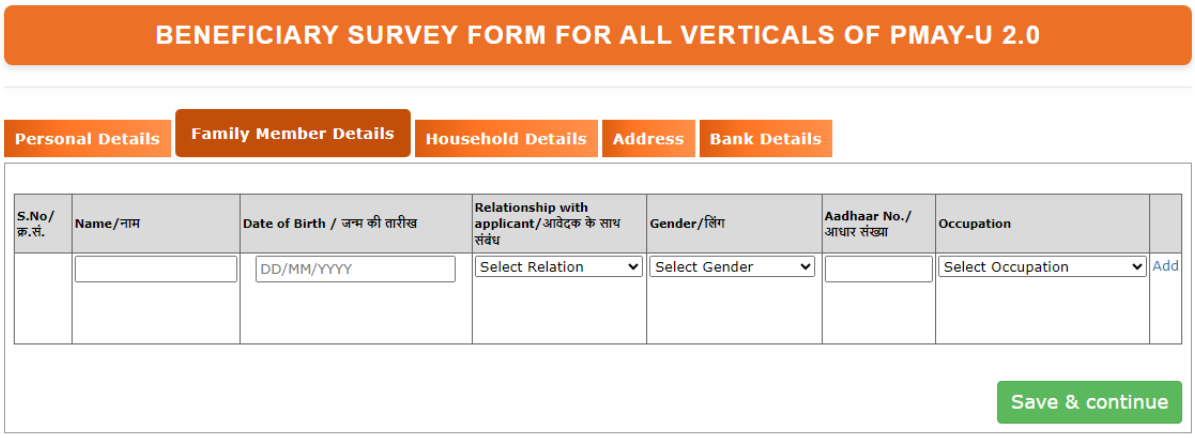
Users who belong to **Special Focus Groups** (Safai karmi, slum/chawl resident/Anganwadi worker) or beneficiaries of PM SVANidhi, Building or construction worker etc. need to specify by clicking on checkbox and giving ID details where required.

PMAY-U 2.0 also aims to focus on special groups such as Safai Karmi, PMSVANidhi beneficiaries and different artisans under Pradhan Mantri-Vishwakarma Scheme, Anganwadi Workers, Building and other Construction Workers, slum dwellers/chawls etc.

Preference will also be given to minority classes. Applicant can choose their category from dropdown. In case of Minority- SC/ST/OBC, the applicant needs to upload their caste certificate.

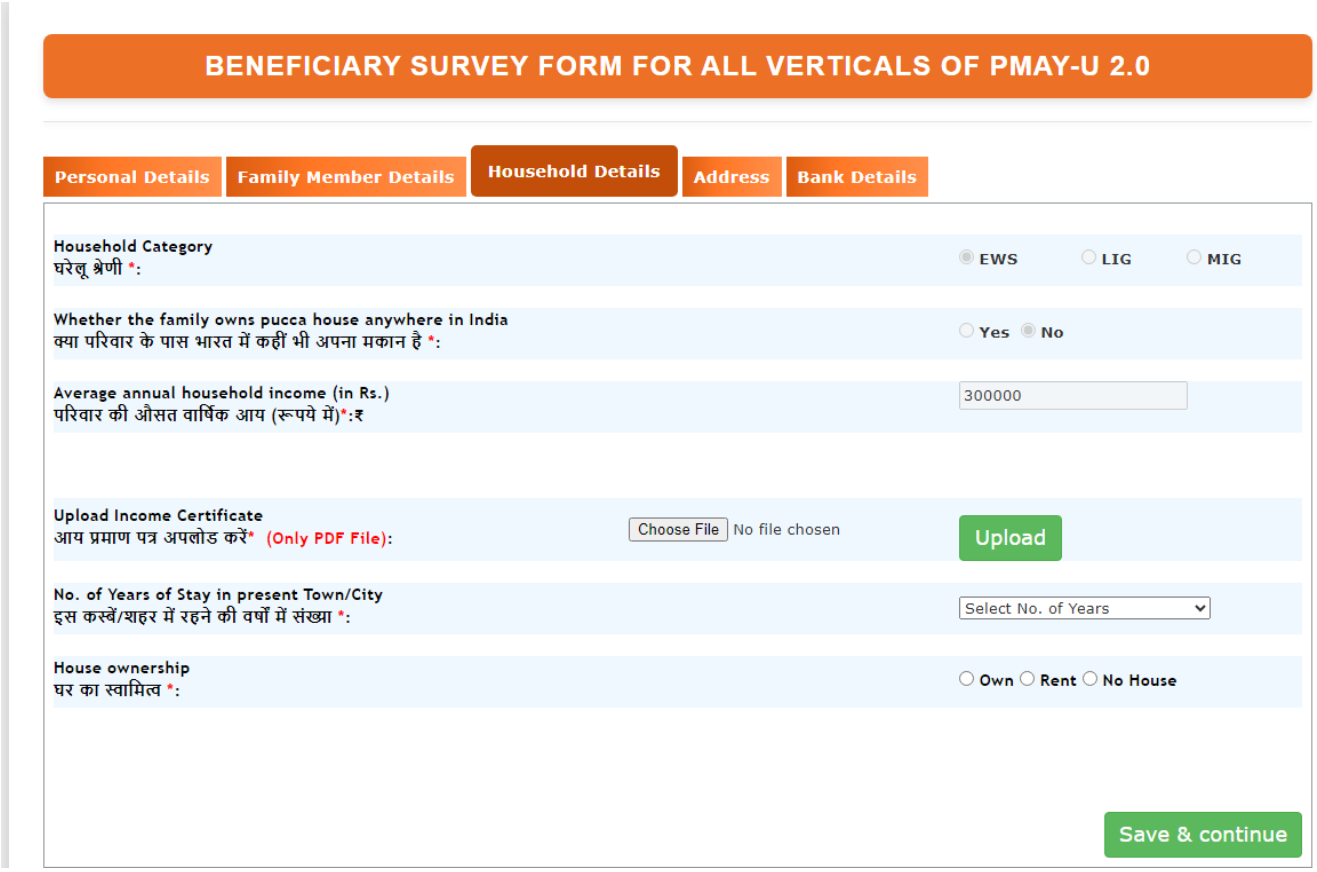
- **Family Member Details**

  The system will auto-fill family member details, based on the information provided in Personal details. User can review these details, make edits, or add other family members information as required. *In case of **Married- Male**, specify wife details in this section.*



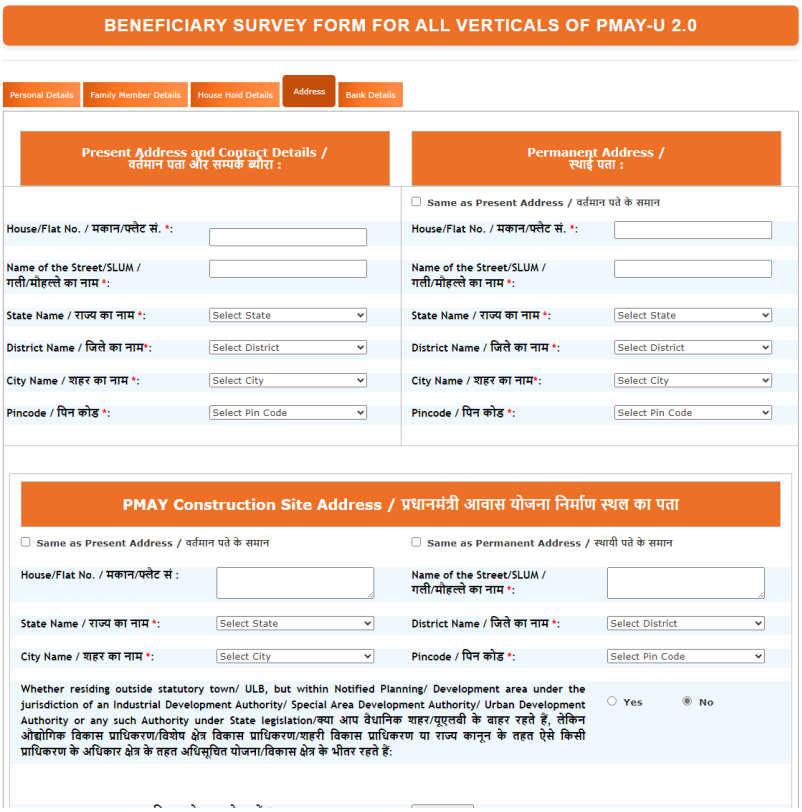
- **Household Details**

  The system will automatically fill the Household Category, pucca house ownership details and Average Annual household income. Users must **upload Income certificate**, select years of stay in the town/city, and fill the house ownership details, such as **own/rent/no house**. Then mention the type of house- **Kutcha/semi-pucca/pucca**; then select **the type of roof** from dropdown.



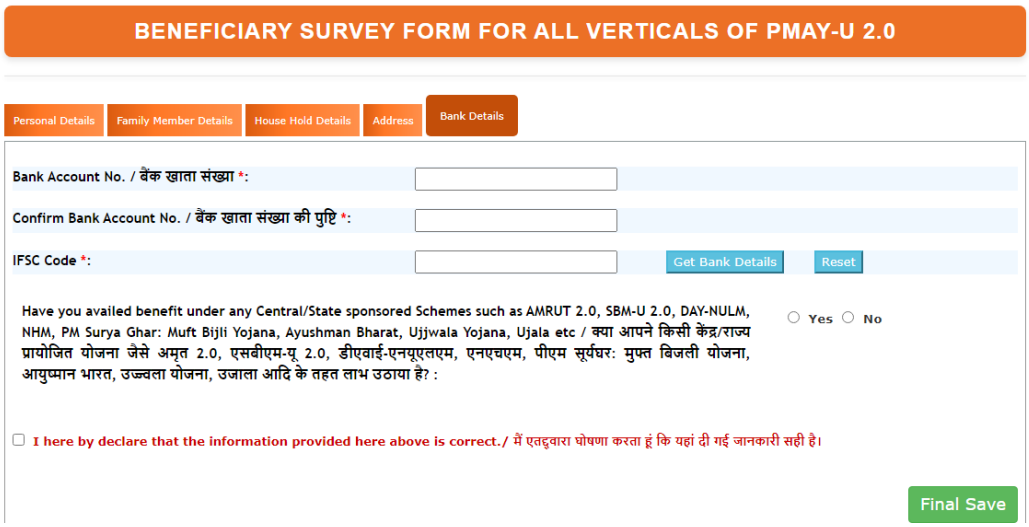
- **Address**

  User need to fill their Present Address/ Permanent Address/ and Construction site address.



- **Bank Details**

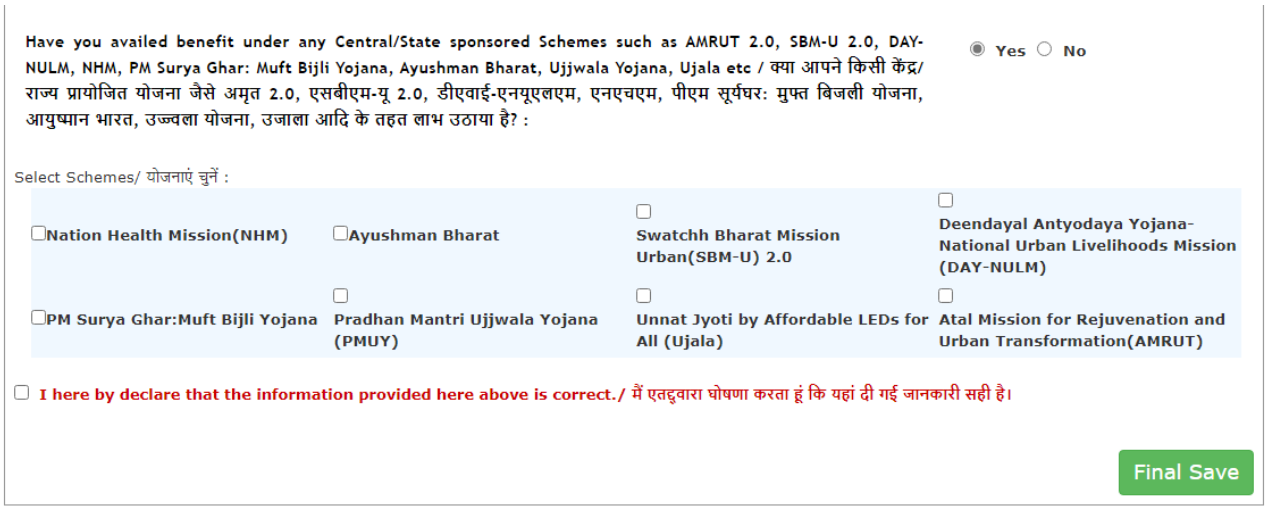
  Users must enter their bank account number, and IFSC code to generate Bank details. Once the bank details are generated, user must verify before proceeding.



- **State Sponsored Scheme details**

Pradhan Mantri Awas Yojana-Urban 2.0 (PMAY-U 2.0) will align with various initiatives like the Smart Cities Mission, Swachh Bharat Mission (SBM-U 2.0), National Urban Livelihoods Mission (DAY-NULM), PM Vishwakarma, PM SVANidhi, and others, along with relevant state schemes. This convergence will enhance resource utilization. To improve affordability, in addition to central and state funds, contributions from sources like the Building and Other Construction Workers Welfare Fund and District Mineral Fund may be used for houses granted to specific beneficiary groups.

Users who have availed any Central or State Sponsored Scheme such as AMRUT 2.0, SBM-U etc. as listed in the form, need to select the scheme while filling the form.

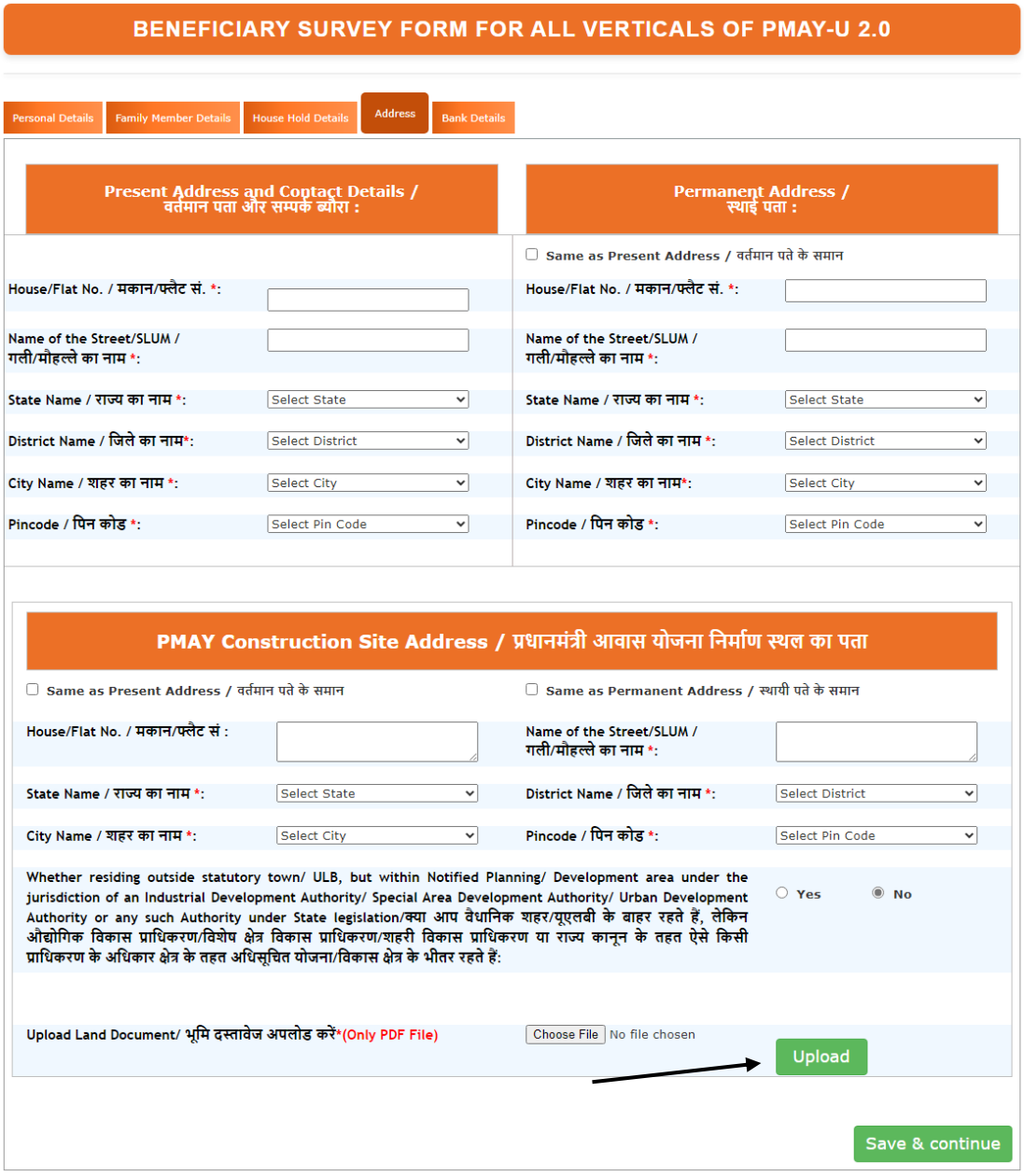


FOR BLC VERTICAL

- **Address**

For **BLC projects**, the user needs to fill their Present Address, Permanent Address, PMAY Construction Site Address as well as their Contact details.

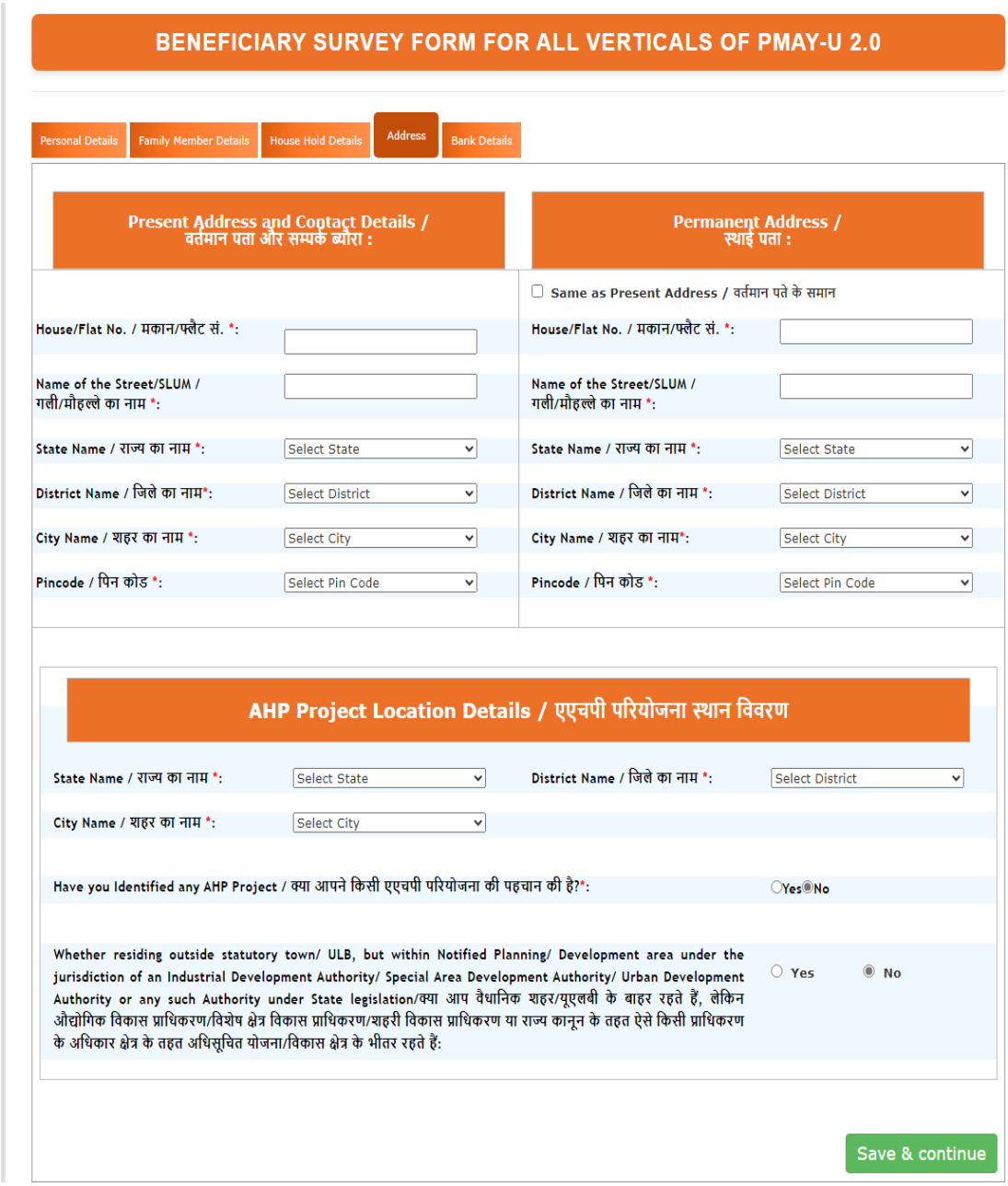
Note: It is mandatory for BLC projects to ***upload the Land Document****.*



FOR AHP VERTICAL

- **Address**

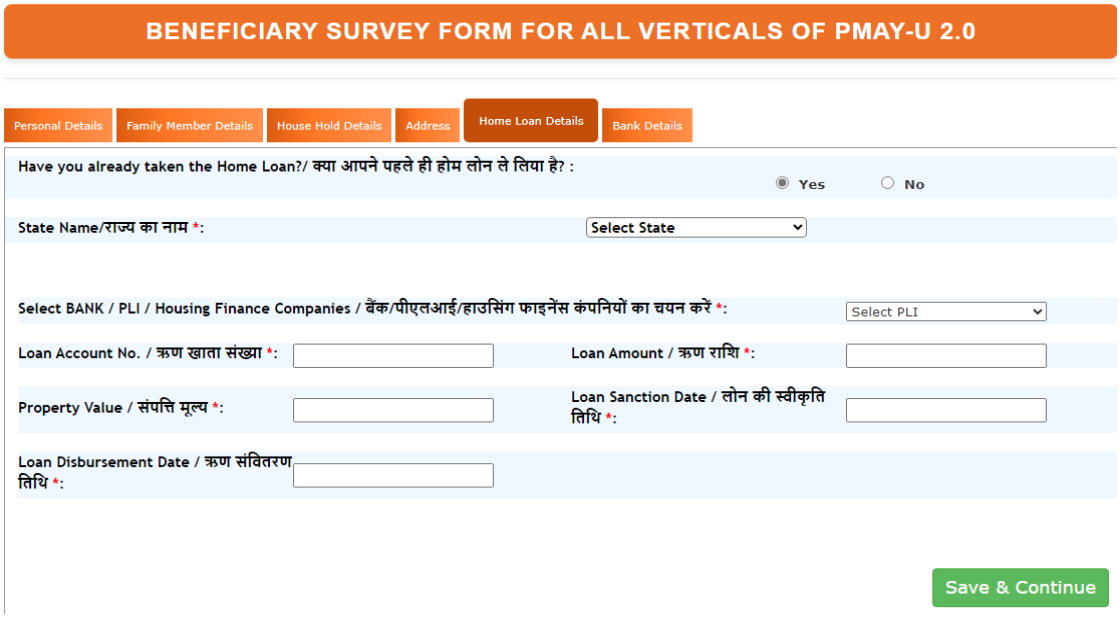
  Users need to fill their Present Address/Permanent Address and **AHP Project Location details** by stating the State, District and city details. They must mention if they have identified with any AHP Project- and give project details for the same.



FOR ISS VERTICAL

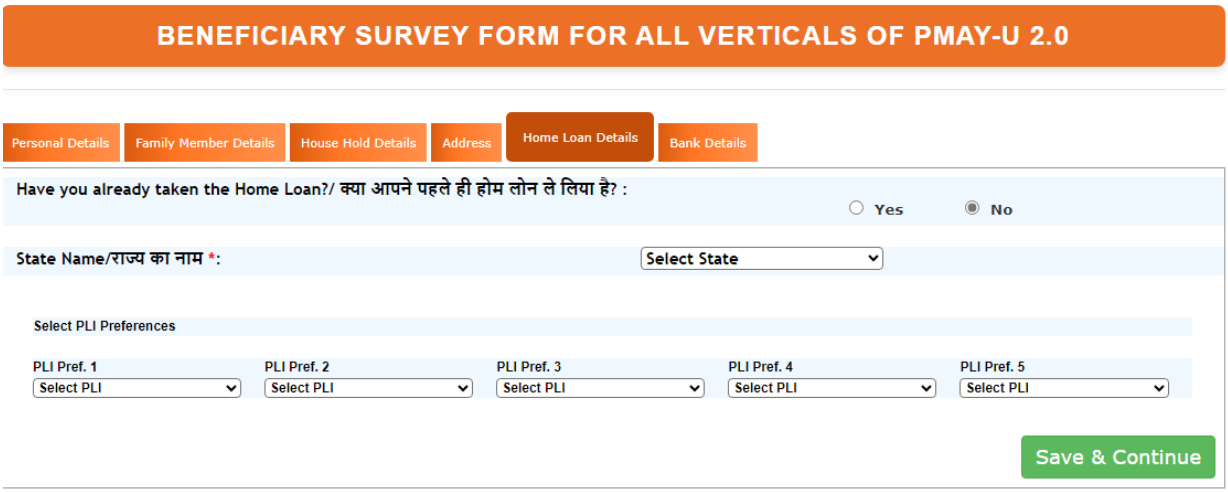
- **Home Loan Details**

In the ISS vertical, Users must provide Home Loan Details. If the User has already availed a Home Loan, select **Yes** and enter the required details.



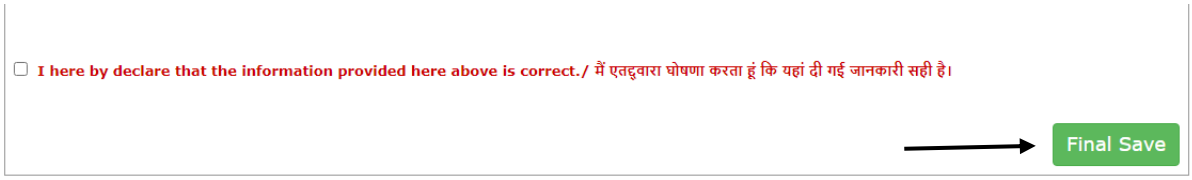
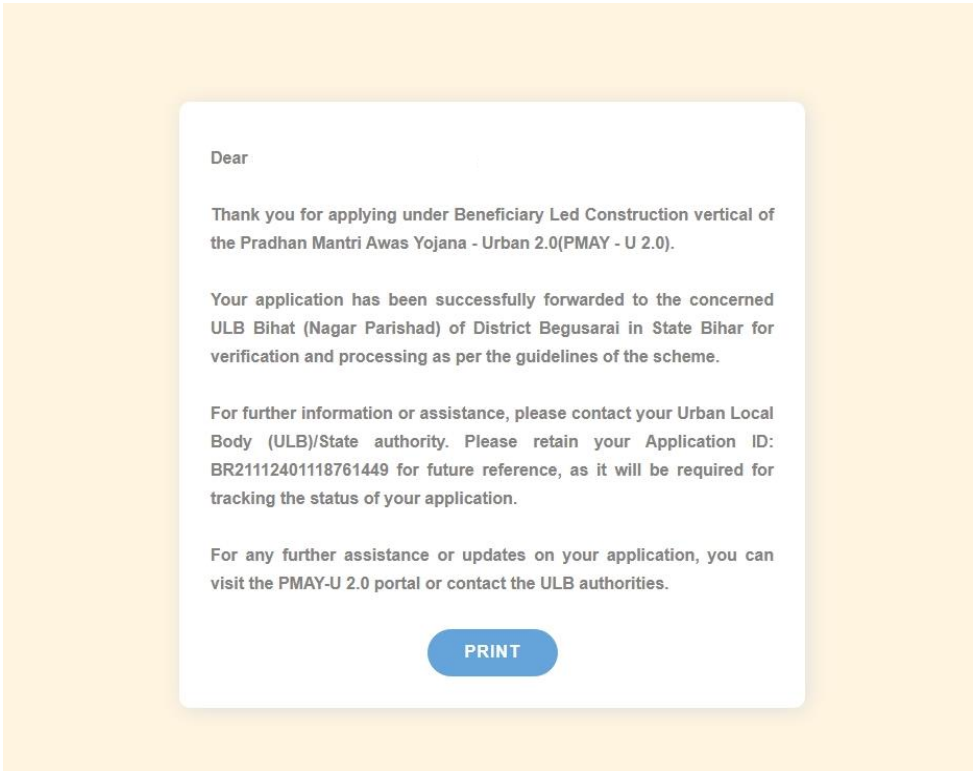
Note: The subsidy will be provided on home loans sanctioned and disbursed ***on or after 01.09.2024*** *to eligible beneficiaries.*

In case the User has not yet availed for Home Loan, select **No**, select the State, and select five different PLIs from whom you want to avail loan from. Click on **save & continue**.



Submitting the Survey Form

Step 8: On the final page, check the acknowlegment box to confirm the accuracy of the information provided and click the **Final Save** button to submit the form.



Step 9: After clicking on the Final Save button, the application **form submission is completed**. Users can click on **Print** button to either save the PDF of their application or print it.