

Housing News

PMAY: All about Pradhan Mantri Awas Yojana



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2 weeks ago



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Is the Pradhan Mantri Awas Yojana active or not?

The central government has extended the validity of the PMAY-Urban till September 30, 2022. This also means that the benefits of the CLSS under the scheme will also be available to home buyers till September 30, 2022.

Government sources are of the view that the scheme might be further extended till 2024.

The union cabinet has also extended the validity of the PMAY-Gramin programme till March 31, 2024, to achieve the target of constructing 2.95 crore houses. The earlier deadline for the PMAYG was March 31, 2021.

Earlier, March 31, 2022 was set as the deadline for the PMAY scheme. The last date to avail of benefits under the CLSS was also March 31, 2022. While these deadlines have been extended, benefits offered under **Section 80EEA** to promote affordable housing came to an end on March 31, 2022, since the government made no announcement to continue with the section in Union Budget 2022-23.

What is PMAY?

Launched on June 1, 2015, the PM Awas Yojana targets to eliminate India's housing shortage by focusing on urban, as well as rural areas. It has two components – PMAY

Urban and PMAY Rural – which are formally known as the Pradhan Mantri Awas Yojana-Shahri and the Pradhan Mantri Awas Yojana-Gramin.

PMAY: Key highlights

PMAY full form	Pradhan Mantri Awas Yojana
	PMAY-Urban aka PMAY-Shahri
PMAY verticals	PMAY-Rural aka PMAY-Gramin
	PMAY urban: https://pmaymis.gov.in/
Official website	PMAY rural: http://iay.nic.in/
Launch date	June 25, 2015
	PMAY-Urban: September 30, 2022
Valid till	PMAY-Gramin: March 31, 2024
	Pradhan Mantri Awas Yojana (Urban)
	Ministry of Housing and Urban Affairs
Address	Nirman Bhawan, New Delhi-110011
PMAY components	In Situ Slum Redevelopment
	Credit Linked Subsidy Scheme
	Affordable Housing in Partnership
	Beneficiary-led Construction Scheme
	1800-11-6163 – HUDCO
Toll free number	1800 11 3377, 1800 11 3388 – NHB

PMAY: The premise

Even though successive governments at the centre have been launching schemes meant to solve India's housing problem since the 1990s (for example, the Indira Awas Yojana of 1990 and the Rajiv Awas Yojana of 2009), the prime minister Narendra Modi-led government announced a decentralised programme in 2015, under which the government promised to provide housing to

every citizen in India. We know this ambitious scheme as the **Pradhan Mantri Awas Yojana** or **PMAY**.

Find out how to fill [Pradhan Mantri Awas Yojana Online Form](#)



Also read our guide on how to check [PMAY status](#).

Pradhan Mantri Awas Yojana beneficiaries

The beneficiaries under the PMAY list are divided into four categories, based on the annual income of the household.

Beneficiary	Annual income of the household
Economically Weaker Section (EWS)	Up to Rs 3 lakhs
Lower Income Group (LIG)	Rs 3 lakhs to Rs 6 lakhs
Middle Income Group-1 (MIG-1)	Rs 6 lakhs to Rs 12 lakhs
Middle Income Group-2 (MIG-2)	Rs 12 lakhs to Rs 18 lakhs

Source: Housing Ministry

Who can be a beneficiary of PMAY scheme?

- A family of husband, wife and unmarried children are considered a household, according to the parameters set under the Pradhan Mantri Awas Yojana. A beneficiary applying for benefits under this scheme should not own a pucca house, either in his name or in the name of any member of his family, in any part of India.
- People with a pucca house of less than 21 sq metres may be included under enhancement of the existing house.
- Adult earning members of a family are considered a separate household and thus, a beneficiary of the scheme, irrespective of their marital status.
- In the case of married couples, either of the spouses or both together in joint ownership, will be eligible for a single house, provided they meet the income eligibility criteria of the household under the scheme.
- The beneficiaries from the EWS category are eligible for assistance in all four verticals of the missions, whereas the LIG/MIG category is eligible under only the CLSS component of the mission.
- People belonging to the SC, the ST and the OBC categories and women belonging to the EWS and the LIG are also eligible to avail of benefits under the Pradhan Mantri Awas Yojana.

See also: [How to use PMAY CLSS tracker portal to track application status](#)

PMAY Gramin aka PMAY Rural

To address the housing shortage in rural areas, where a large part of India's population still lives, in spite of the tremendous urbanisation in this agriculture-centric economy, the union government restructured the Indira Awas Yojana (IAY) into the Pradhan Mantri Awas Yojana Gramin (PMAY-G), with effect from April 1, 2016, after certain gaps were identified during the concurrent evaluations and the performance audit by the Comptroller and Auditor General of India (CAG) in 2014.

The PMAY-G (or [PMAY Rural](#)) programme aims to replace the kuccha homes (dwellings made of mud, using straw-like materials for thatching, which are not appropriate to live in, in extreme weather conditions) in India's villages, with pucca homes (dwellings made of enduring materials like brick, cement and iron, etc., which provide protection against all weather and which have a long life span).

Number of homes built under PMAY Gramin

According to data provided by the Housing Ministry in 2019, it takes 114 days on an average, to construct a house under this scheme. So far, 1.26 crore houses have already been built across India under the PMAY-G scheme.

Under the PMAY-G, a beneficiary is given 100% grant of Rs 1.20 lakhs in plain areas and Rs 1.30 lakhs in hilly states, north-eastern states, difficult areas, Jammu and Kashmir and Ladakh, etc., to build a pucca house. The minimum size of the houses to be built under the PMAY-G scheme has been fixed at 25 sq metres.

Beneficiaries of the PMAY-G are also provided support of unskilled labour wages under the MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme) and an additional assistance of Rs 12,000 for construction of toilets under the Swachh Bharat Mission Gramin (SBM-G).

PMAY Shahri aka PMAY Urban

Launched on June 25, 2015, the [PMAY Urban](#) mission aims to end housing shortage in India's urban areas, by ensuring a pucca house to all eligible households by 2022, when India completes 75 years of its independence. All in all, the government plans to build 20 million homes under the PMAY-U mission.

Phases of Pradhan Mantri Awas Yojana

The scheme will be executed in three phases:

Stage	Phase-1	Phase-2	Phase-3
Start date	January 4, 2015	January 4, 2017	January 4, 2019
End date	January 3, 2017	January 3, 2019	January 3, 2022
Cities covered	100	200	Remaining cities

Source: Housing Ministry

Carpet area limit under PMAY for beneficiaries

The carpet area of houses under the PMAY scheme should be between 30 and 60 sq metres for beneficiaries belonging to the EWS and LIG categories. The carpet area of a house under the PMAY scheme should be up to 160 sq metres for MIG-I beneficiaries and up to 200 sq metres for MIG-II beneficiaries.

PMAY house size

Category of applicant	Annual income in Rs	House carpet area in sq metre	House carpet area in sq ft
EWS	3 lakh	60	645.83
LIG	6 lakh	60	645.83
MIG-1	6-12 lakh	160	1,722.33
MIG-2	12-18 lakh	200	2,152.78

Source: Housing Ministry

Under the government's rules, carpet area is defined as 'the net usable floor area of an apartment, including the area covered by internal partition walls of the apartment but excluding the area covered by the external walls'.

To have a clearer understanding of the term, read our guide on [carpet area](#).

Components/verticals of PMAY

The ambitious target under the Pradhan Mantri Awas Yojana to provide 'Housing for all by 2022' is envisaged to be achieved through four verticals of the scheme. These include:

- 1. In-situ Slum Redevelopment (ISSR):** Stands for rehabilitation of slums by building houses through private participation for the eligible slum dwellers on the land under the slums.

2. **Credit-Linked Subsidy Scheme (CLSS):** Provides for central subsidy on home loans of between Rs 6 lakhs and Rs 12 lakhs at lower rates of interest, for the construction of new homes or renovation of existing homes.
3. **Affordable Housing in Partnership (AHP):** States to build affordable housing projects with central assistance of Rs 1,50,000, either through central agencies or in partnership with the private sector for the EWS category.
4. **Beneficiary-led individual house construction/enhancements (BLC):** Makes provisions that people belonging to the EWS category can either construct a new house or enhance the existing house on their own with central assistance of Rs 1,50,000.

PMAY Credit-Linked Subsidy Scheme (CLSS)

Under the Credit-Linked Subsidy Scheme (CLSS), borrowers can get a certain amount from their overall home loan at subsidised rates, depending on the buyer category they fall in.

- Those with income of up to Rs 3 lakhs fall under the **EWS category** of buyers as defined under the PMAY and get an interest subsidy of 6.5% on a loan amount of up to Rs 6 lakhs. •
Those with income between Rs 3 lakhs and Rs 6 lakhs fall under the **LIG category** of buyers as defined by the PMAY and get an interest subsidy of 6.5% on a loan amount of up to Rs 6 lakhs.
- Those with income between Rs 6 lakhs and Rs 12 lakhs fall under the **MIG-1 category** of buyers as defined by the PMAY and get an interest subsidy of 4% on a loan amount of up to Rs 9 lakhs.
- Those with annual income between Rs 12 lakhs and Rs 18 lakhs fall under the **MIG-2 category** of buyers as defined by the PMAY and get an interest subsidy of 3% on a loan amount of up to Rs 12 lakhs.

PMAY interest subsidy under CLSS

Buyer category	Interest subsidy/ annum	Upper limit for loan for which subsidy is given
EWS	6.50%	Rs 6 lakhs

LIG	6.50%	Rs 6 lakhs
MIG -1	4.00%	Rs 9 lakhs
MIG-2	3.00%	Rs 12 lakhs

Source: Housing Ministry

1. Note that any additional loans beyond the subsidised loan amount, will be at non-subsidised rates.
2. Also note that the loans should have been used either for purchase of an under-construction property or from the secondary market or to construct your own home.
3. Under the PMAY guidelines, the house bought by availing of a loan under this scheme, should be in the name of the woman of the household for the EWS and LIG categories. Ownership by women is not mandatory in case a unit is being developed using a land parcel.

PMAY subsidy calculator

Using the PMAY subsidy calculator at the official portal,

<https://pmayuclap.gov.in/content/html/Subsidy-Calc.html>, you can know the exact amount of money you will receive from the government as the subsidy under the CLSS. To calculate the amount, you will have to key in details like your annual income, loan amount, loan tenure, type of units (whether pucca or kuccha), ownership type (women ownership is a must in EWS and LIG homes) and area of the unit.

Apart from displaying the subsidy amount, the page will also display the subsidy category, i.e., EWS, LIG, MIG-1 or MIG-2.

Subsidy amount under PMAY for various categories

Depending on the category they come from, borrowers get different subsidies on their housing loans under the PMAY CLSS.

Borrower category	EWS	LIG	MIG-1	MIG-2
PMAY CLSS subsidy amount	Rs 2.20 lakhs	Rs 2.67 lakhs	Rs 2.35 lakhs	Rs 2.30 lakhs

Source: Housing Ministry

What is the maximum subsidy you can get under PMAY?

The maximum subsidy under the PMAY scheme is Rs 2.67 lakhs (Rs 2,67,280 to be exact).

PMAY home loan subsidy benefit timeline

For the EWS and LIG categories, the subsidy benefit is available on home loans that are disbursed on or after June 17, 2015. In case of MIG-1 and MIG-2 categories, the subsidy benefit is available on [home loans](#) that are disbursed on or after April 1, 2017.

How the subsidy under PMAY reaches you?

Once your application for subsidy under the PMAY programme is approved, funds are transferred from the central nodal agency (CNA) to the bank (referred to as prime lending institutions or PLI in government documents) from where the beneficiary has borrowed his home loan. The bank will then credit this amount to the home loan account of the borrower. This money will then be deducted from your outstanding home loan principal. So if you have received Rs 2 lakhs as the PMAY subsidy and your outstanding loan amount is Rs 30 lakhs, it would reduce to Rs 28 lakhs after the subsidy.

See also: How does the [PMAY interest subsidy](#) scheme for EWS and LIG work?

Helpline numbers to inquire about CLSS

NHB toll-free number

1800-11-3377

1800-11-3388

HUDCO toll-free number

1800-11-6163

How to apply for the PM Awas Yojana online in 2022?

First of all, remember that only a candidate with an Aadhaar card can apply for the benefits of the PMAY scheme. To apply online, keep your Aadhaar number handy and visit the PMAY portal at <https://pmaymis.gov.in>.

On the homepage, click on the 'apply online' option under the 'citizen assessment' tab. Now, select one among the four verticals for which you want to apply.

If you are applying for the CLSS subsidy, your application must be submitted to your home loan provider.

How to apply offline for PMAY in 2022?

Eligible candidates can obtain and fill forms in this regard available at common service centres (CSCs). They have to pay a nominal fee of Rs 25 plus GST on purchase of the PMAY subsidy form. CSCs are the access point to avail of essential public utility services in rural parts of India.

Last date to apply for PMAY CLSS subsidy

In May 2020, finance minister Nirmala Sitharaman said the last date of the Pradhan Mantri Awas Yojana Credit-Linked Subsidy Scheme for the MIG-1 and MIG-2 categories had been extended till March 31, 2021. For the LIG and EWS categories, however, the last date is March 31, 2022.

Time taken to get the subsidy amount from PMAY

It takes nearly three to four months for an application to be processed.

Can existing home loan borrowers get subsidy under PMAY CLSS in 2021?

In case they meet the terms and conditions, home buyers who are currently servicing a home loan, can avail of the PMAY CLSS subsidy in 2021. However, one must also recall that the subsidy benefit is available on home loans that are disbursed on or after June 17, 2015, if the borrower is from the EWS or LIG categories. In case of MIG-1 and MIG-2 categories, the subsidy benefit is available on home loans that are disbursed on or after April 1, 2017.

PMAY home loan: Important points to remember

1. All home loan accounts under the PMAY scheme will be linked to the Aadhaar numbers of the beneficiary.
2. The subsidy is available for a maximum tenor of 20 years only.
3. The lender from where you have taken a home loan will charge an interest rate that is prevailing at the bank.
4. If you switch your lender to avail of benefits of low interest rates, even though you have already availed of the interest subvention benefit under the CLSS, then, you will not be eligible for the interest subvention benefit again.

How to check PMAY subsidy status?

You can check your PMAY application status by following some simple steps. To check your PMAY status online, read our step-by-step guide on [How to track your PMAY application status?](#)

How to download the PMAY application form?

Visit the official website of the [PMAY](#) and click on the 'Citizen Assessment' option. From the drop-down menu, select 'Track Your Assessment Status'.

Once you click on this option, you will get the Track Assessment Form. Select either 'By Name, Father's Name and Mobile Number' or 'By Assessment ID'.

Enter the required details and click on 'Submit' to access the application form. Once the form appears on the screen, click on 'Print'.

Banks offering home loans under PMAY

- SBI
- Punjab National Bank
- Bank of Baroda
- HDFC Bank
- ICICI Bank
- Axis Bank
- IDFC First Bank
- Bandhan Bank
- Bank of India
- IDBI Bank
- Canara Bank

Key facts about PMAY

Full form of CNAs in PMAY context

The term CNA stands for central nodal agency. In case of PMAY, [National Housing Bank \(NHB\)](#), HUDCO and SBI have been appointed as the central nodal agencies.

Process to get the assessment ID for PMAY

The assessment ID for the PMAY is generated by the official PMAY portal, after an applicant successfully completes the registration process. This ID is used to track the status of the application.

Banks eligible to provide PMAY home loan

A large number of banks, housing finance companies, regional rural banks, cooperative banks and non-banking finance companies (NFCs) have tied up with the central nodal agencies, HUDCO, SBI and NHB, to offer home loans under various verticals of the PMAY. Formally christened as the primary lending institutions (PLIs) under the official PMAY documentation, these financial institutions, which are as large as 244 in number according to official figures provided in 2017, also offer individual home buyers with the credit-linked subsidy, among other loans under the programme. Listed below are the top state-run and private lenders offering credit subsidy on home loans under the PMAY programme.

Top public banks from where you can get PMAY subsidy

Bank	Website	Associated central nodal agency
State Bank of India	www.sbi.co.in	NHB
Punjab National Bank	www.pnbindia.in	NHB
Allahabad Bank	www.allahabadbank.in	NHB
Bank of Baroda	www.bankofbaroda.co.in	NHB
Bank of India	www.bankofindia.com	NHB
Bank of Maharashtra	www.bankofmaharashtra.in	NHB
Canara Bank	www.canarabank.in	NHB
Central Bank of India	www.centralbankofindia.co.in	HUDCO
Corporation Bank	www.corpbank.com	NHB
Dena Bank	www.denabank.co.in	NHB
IDBI Bank	www.idbi.com	NHB
Indian Bank	www.indian-bank.com	NHB
Indian Overseas Bank	www.iob.in	NHB
Oriental Bank of Commerce	www.obcindia.co.in	NHB
Punjab & Sind Bank	www.psbindia.com	NHB

Syndicate Bank	www.syndicatebank.in	NHB
UCO Bank	www.ucobank.com	NHB
Union Bank of India	www.unionbankonline.co.in	NHB
United Bank of India	www.unitedbankofindia.com	NHB
Vijaya Bank	www.vijayabank.com	HUDCO

Top private banks from where you can get PMAY subsidy

Bank	Website	Associated central nodal agency
Axis Bank	www.axisbank.com	NHB
ICICI Bank	www.icicibank.com	NHB
HDFC Bank	www.HDFC.com	NHB
Kotak Mahindra Bank	www.kotak.com	NHB
LIC Housing Finance	www.lichousing.com	NHB
Karnataka Bank	www.karnatakabank.com	NHB
Karur Vysya Bank	www.kvb.co.in	NHB
IDFC Bank	www.idfcbank.com	NHB
Jammu & Kashmir Bank	www.jkbank.net	HUDCO
Bandhan Bank	www.bandhanbank.com	NHB
Dhanlaxmi Bank	www.dhanbank.com	HUDCO
Deutsche Bank AG	www.deutschebank.co.in	NHB
South Indian Bank	www.southindianbank.com	HUDCO
Lakshmi Vilas Bank	www.lvbank.com	NHB
Aadhar Housing Finance	www.aadharhousing.com	NHB
Aditya Birla Housing	www.adityabirlahomeloans.com	NHB Finance
Bajaj Housing Finance	www.bajajfinserv.in	NHB
PNB Housing Finance	www.pnbhousing.com	NHB

List of state-level nodal agencies for PMAY-U

State	Organisation	Address	Email ID
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Andaman & Nicobar Islands	UT of Andaman & Nicobar Islands	Municipal Council, Port Blair – 744101	jspwdud@gmail.com
Andhra Pradesh	Andhra Pradesh Township Infrastructure Development Corporation Limited	Flat no 502, Vijaya Lakshmi Residency, Gunadhala, Vijayawada – 520004	aptsidco@gmail.com mdswachhandhra@gmail.com
Andhra Pradesh	Andhra Pradesh State Housing Corporation Limited	AP State Housing Corporation Ltd, Himayatnagar, Hyderabad – 500029	apshcl.ed@gmail.com
Arunachal Pradesh	Government of Arunachal Pradesh	Department of Urban Development and Housing, Mob-II, Itanagar Block A, Room no 219,	chiefengineercumdir2009@yahoo.com cecumdirector@udarunachal.in
Assam	Government of Assam	Assam Secretariat, Dispur, Guwahati – 781006	directortcpassam@gmail.com
Bihar	Government of Bihar	Urban Development and Housing Department, Vikash Bhavan, Bailey Road, New Sectt, Patna – 15, Bihar	sltcraybihar@gmail.com
Chandigarh	Chandigarh Housing Board	Sec 9D, Chandigarh, 160017	chb_chd@yahoo.com info@chb.co.in
Chhattisgarh	Government of Chhattisgarh	Mahanadi Bhawan, Mantralaya D Naya Raipur, Chhattisgarh,	pmay.cg@gmail.com

		Room no S-1/4	
Dadra & Nagar Haveli and Daman & Diu	UT of Dadra & Nagar Haveli and Daman & Diu	Secretariat, Silvassa, 396220	devcom-dd@nic.in
Dadra & Nagar Haveli	UT of Dadra & Nagar Haveli	Secretariat, Silvassa, 396220	pp_parmar@yahoo.com
Goa	Goa government	GSUDA 6th Floor, Shramshakti Bhavan, Patto – Panaji	gsuda.gsuda@yahoo.com
Gujarat	Gujarat government	Affordable Housing Mission, New Sachivalya, Blk no 14/7, 7th floor, Gandhinagar – 382010	gujarat.ahm@gmail.com mis.ahm2014@gmail.com
Haryana	State Urban Development Agency	Bays 11-14, Palika Bhavan, Sector 4, Panchkula – 134112, Haryana	suda.haryana@yahoo.co.in
Himachal Pradesh	Directorate of Urban Development	Palika Bhavan, Talland, Shimla	ud-hp@nic.in
Jammu & Kashmir	J&K Housing Board		Jkhousingboard@yahoo.com raysltcjkhb@gmail.com
Jharkhand	Urban Development Department	3rd floor, Room No 326, FFP Building, Dhurwa, Ranchi, Jharkhand, 834004	jhslteray@gmail.com director.ma.goj@gmail.com

Kerala	State Poverty Eradication Mission Urban Administration	TRIDA Building, JN Medical College, PO Thiruvananthapuram GoMP Palika Bhawan, Shivaji Nagar, Bhopal, 462016	uhmkerala@gmail.com addlcommuad@mpurban.gov.in mohit.bundas@mpurban.gov.in
Madhya Pradesh	Odisha Maharashtra government	Development Department Griha Nirman Bhawan, 4th Floor, Kalanagar, Bandra (East), Mumbai 400051	mhdhfhfa@gmail.com cemhadapmay@gmail.com
Maharashtra	Government of Manipur	Town Planning Department, Government of Manipur, Directorate Complex, North AOC, Imphal – 795001	hfamanipur@gmail.com tpmanipur@gmail.com
Manipur	Government of Meghalaya	Raitong Building , Meghalaya Civil Secretariat, Shillong, 793001	duashillong@yahoo.co.in
Meghalaya	Urban Development & Poverty Alleviation	Directorate of Urban Development and Poverty Alleviation, Thakthing Tlang, Aizawl, Mizoram, Pin: 796005	hvlzara@gmail.com
Mizoram	Housing & Urban	Municipal Affairs Cell, AG Colony, Kohima –	zanbe07@yahoo.in
Nagaland			

797001	1st Floor, State Secretariat, Annex – B, Government of Puducherry	Bhubaneswar – 751001 Tripura Government of Tripura Town & Country Planning Department, Jawahar Nagar, tcppondy@gmail.com	ouhmodisha@gmail.com
Punjab	Punjab Urban Development Authority	Boomianpet, Puducherry – 605005	
Rajasthan	Rajasthan Urban Drinking Water, Sewerage & Infrastructure Corporation Ltd (RUDSICO)	PUDA Bhavan, Sector 62, SAS Nagar, Mohali, Punjab	office@puda.gov.in ca@puda.gov.in
Sikkim	Government of Sikkim	4-SA-24, Jawahar hfarajasthan2015@gmail.com Nagar, Jaipur	
Tamil Nadu	Government of Tamil Nadu	Department of UD & Housing, Government of Sikkim, NH 31A, Gangtok, 737102 Tamil Nadu Slum Clearance Board, No 5 raytnscb@gmail.com Kamarajar Salai, Chennai – 600005 Commissioner and Director of Municipal Administration, 3rd Floor, Ac Guards Public	gurungdinker@gmail.com
Telangana	Government of Telangana		tsmepma@gmail.com

Health, Lakdikapool, Hyderabad Directorate Of Urban sipmiutripura@gmail.com	Development, Government of Tripura, Pt. Nehru Complex, Gorakha Basti, 3rd Floor, Khadya Bhawan, Agartala. Pin: 799006	
Directorate of Uttarakhand Urban Development	State Urban Development Authority, 85A, Motharawala Road, pmayurbanuk@gmail.com Ajabpur kalan, Dehradun 9th Floor,	
Karnataka Government of Karnataka	Vishweshwaraiah Towers, Dr Ambedkar Veedhi, Bangalore, 560001	dmaray2012@gmail.com
State Urban West Bengal Development Authority	ILGUS Bhaban, Block HC Block, Sector 3, Bidhannagar, Kolkata – 700106	wbsuda.hfa@gmail.com
State Urban Uttar Pradesh Agency (SUDA)	Navchetna Kendra, 10, Ashoka Marg, Lucknow 226002	hfaup1@gmail.com

(Source: [PMAY website](#))

FAQs

Is home ownership affordable in India?

It is difficult to say that housing is affordable in India. However, easier access to mortgage finance, longer loan tenures, higher loan-to-value ratios and tax incentives have made home ownership slightly more affordable.

Did India have a low-cost housing scheme for its poor prior to PMAY?

While efforts to provide low cost housing have been made for many years (National Housing Policy, 1994; Jawaharlal Nehru National Urban Renewal Mission, 2005; Rajiv Awas Yojana 2013), the Pradhan Mantri Awas Yojana (PMAY) launched in 2015, with the aim to provide 'Housing for All by 2022', provided a fresh impetus to the segment. It has two components – the PMAY Urban (PMAY-U) and the PMAY-Gramin (PMAY-G).

Is Jawaharlal Nehru National Urban Renewal Mission, 2005 still active?

No, the PMAY-U, launched in 2015, subsumes all the previous urban housing schemes and aims to address the urban housing shortage of 20 million by 2022.

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PMAY Gramin: What is Pradhan Mantri Awas Yojana Gramin (PMAY Rural) scheme?

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