

Rajiv Ranjan Mishra, IAS
Joint Secretary (Housing)
Tel.: (011) 23061665
Telefax: (011) 23061497
Email: jshousing-mhupa@nic.in



भारत सरकार
आवास और शहरी गरीबी उपशमन मंत्रालय
निर्माण भवन, नई दिल्ली-110108
GOVERNMENT OF INDIA
MINISTRY OF HOUSING
& URBAN POVERTY ALLEVIATION
NIRMAN BHAWAN, NEW DELHI-110108

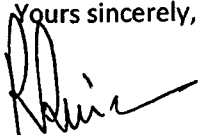
D.O. No. G-16014/18/2015-HFA-V (FTS-14729)
Dated 5th February, 2016

Dear

As you are aware, the Pradhan Mantri Awas Yojana - Housing for All (Urban) (PMAY) has been launched on an All India basis w.e.f. 17th June 2015 and is operational in all Statutory Towns and Planning areas as notified with respect to the statutory town and which surrounds the concerned municipal area.

2. The scheme consists of four different verticals namely (a) In-Situ Slum Redevelopment, (b) Affordable Housing through Credit Linked Subsidy Scheme - CLSS, (c) Affordable Housing in Partnership, and (d) Subsidy for beneficiary-led individual house construction.
3. It may be noted that as per the Scheme Guidelines, the progress of implementation of the Mission is monitored by a Central Sanctioning and Monitoring Committee (CSMC), chaired by Secretary (Ministry of Housing and Urban Poverty Alleviation). The CLSS vertical of the Scheme is monitored by a Monitoring Committee consisting of Secretary (Ministry of Housing and Urban Poverty Alleviation) and Secretary (DFS) as Co-chairs. National Housing Bank (NHB) and Housing and Urban Development Corporation (HUDCO) have been identified as Central Nodal Agencies (CNAs) for CLSS. Salient features of the scheme are attached at Annexure A for your kind information.
4. Separately, after consultation with the CNAs, Indian Bank Association (IBA) has simplified the loan application form and documentation procedure for availing the housing loan under CLSS. We also attach herewith the Loan Application Form and documentation request at Annexure B. IBA has already circulated the documents to the PLIs.
5. We request you to upload the details of the scheme and also the Loan Application Form on your web-site. Kindly also arrange to upload vernacular version of these two documents on the website.
6. We also request you to consider placing a scroll message about the scheme on your websites and also requesting all the member banks in the State to follow the same. While uploading the details on the web-site of the SLBC, it would be useful to create a separate icon for "PMAY Scheme" flashing/ highlighting it as 'NEW' and clicking on which would lead the beneficiary to all scheme related information & documents. It may also be considered if a Toll Free Number could be assigned to the scheme for entertaining enquiries and queries from the beneficiaries.
7. Also, the MoHUPA, GOI would be keen on spreading the PMAY scheme related messages to its beneficiaries through all possible means. Ministry would appreciate if you would also take the initiative to put up some posters/banners about the scheme in regional language inside your bank and brief the visitors too about the scheme, if requested by them.

With regards,

Yours sincerely,

(Rajiv Ranjan Mishra)

Encl.: As above.

All Convener Banks of SLBC (As per list)

19.	Lakshadweep	Syndicate Bank	SLBC Convenor, Syndicate Bank, Regional Office, Pioneer Towers, 1 st Floor, Shanmugam Road, Ernakulam-682031.
20.	Madhya Pradesh	Central Bank of India	Convenor, SLBC, Central Bank of India, Zonal Office, 9, Arera Hills, Bhopal-462011
21.	Maharashtra	Bank of Maharashtra	Convenor, SLBC, Bank of Maharashtra, H.O. "Lokmangal", 1501, Shivajinagar, Pune-411005
22.	Manipur	State Bank of India	Convenor, SLBC, State Bank Of India, Local Head Office, North East Circle, Dispur, Guwahati-781006
23.	Meghalaya	State Bank of India	Convenor, SLBC, State Bank Of India, Local Head Office, North East Circle, Dispur, Guwahati-781006
24.	Mizoram	State Bank of India	Convenor, SLBC, State Bank Of India, Local Head Office, North East Circle, Dispur, Guwahati-781006
25.	Nagaland	State Bank of India	Convenor, SLBC, State Bank Of India, Local Head Office, North East Circle, Dispur, Guwahati-781 006
26.	Odisha	UCO Bank	Convenor SLBC, UCO Bank, C-2, Ashok Nagar, Unit II, Bhubaneswar-751 009
27.	Puducherry	Indian Bank	SLBC Convenor, Indian Bank, Zonal Office, East Coast Road, Pakkamudayanpet, Puducherry-605 008
28.	Punjab	Punjab National Bank	Convenor, State Level Bankers' Committee (Punjab), Punjab National Bank, PNB House, 3rd Floor, Sector-17B, Chandigarh-160 017
29.	Rajasthan	Bank of Baroda	SLBC Convenor, Bank of Baroda, Plot No. 13, 4 th Floor, Baroda Bhavan, Airport Plaza behind Hotel Radisson Blue, Durgapura, Tonk Road, Jaipur-302 018
30.	Sikkim	State Bank of India	SLBC Convenor, State Bank of India, Arcade Shopping Complex, Kazi Road, Gangtok-737101
31.	Telangana	State Bank of Hyderabad	Convenor, SLBC of Telangana, State Bank of Hyderabad, Head Office, Gunfoundry, Hyderabad-500001
32.	Tamil Nadu	Indian Overseas Bank	Convenor of SLBC, Tamil Nadu, Indian Overseas Bank, Agriculture & Rural Initiatives Department, Central Office, 763-Anna Salai, Chennai-600 002
33.	Tripura	United Bank of India	Convenor, SLBC, United Bank of India, Head Office, Lead Bank Division, 10 th Floor, 11, Hemanta Basu Sarani, Kolkata-700 001
34.	Uttar Pradesh	Bank of Baroda	Convenor, SLBC, Bank of Baroda, Zonal Office, Eastern U.P. Zone, 7 th Floor, V-23, Vibhuti Khand, Gomati Nagar, Lucknow-226 010
35.	Uttarakhand	State Bank of India	Convenor, SLBC, State Bank of India, State Level Bankers' Committee, Administrative Office, New Cantt. Road, Dehradun-248001
36.	West Bengal	United Bank of India	Convenor, SLBC, United Bank of India, Head Office, Lead Bank Division, 10 th Floor, 11, Hemanta Basu Sarani, Kolkata-700 001.

Hon'ble Prime Minister envisioned Housing for All by 2022 when the Nation completes 75 years of its Independence. In order to achieve this objective, Central Government has launched a comprehensive mission "Housing for All by 2022"

Housing for All (HFA) mission is since launched in compliance with the above objective of the Government and with the approval of competent authority.

The mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals:

- Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource
- Promotion of Affordable Housing for weaker section through credit linked subsidy
- Affordable Housing in Partnership with Public & Private sectors
- Subsidy for beneficiary-led individual house construction.

1. Scope

- 1.1 "Housing for All" Mission for urban area will be implemented during 2015-2022 and this Mission will provide central assistance to implementing agencies through States and UTs for providing houses to all eligible families/beneficiaries by 2022.
- 1.2 Mission will be implemented as Centrally Sponsored Scheme (CSS), except for the component of credit linked subsidy, which will be implemented as a Central Sector Scheme.
- 1.3 A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house either in his/her name or in the name of any member of his/her family in any part of India, to be eligible to receive central assistance under the mission.
- 1.4 States/UTs, at their discretion, may decide a cut-off date on which beneficiaries need to be resident of that urban area for being eligible to take benefits under the scheme.
- 1.5 Mission with all its component has become effective from the date 17.06.2015 and will be implemented upto 31.03.2022.

2. Coverage and Duration

2.1 All 4041 statutory towns as per Census 2011 with focus on 500 Class I cities would be covered in three phases as follows:

- Phase I (April 2015 - March 2017) to cover 100 Cities selected from States/UTs as per their willingness.
- Phase II (April 2017 - March 2019) to cover additional 200 Cities
- Phase III (April 2019 - March 2022) to cover all other remaining Cities

Ministry, however, will have flexibility regarding inclusion of additional cities in earlier phases in case there is a resource backed demand from States/UTs.

However, States/UTs will have the flexibility to include in the Mission the Planning areas as notified with respect to the statutory town and which surrounds the concerned municipal area.

2.2 The mission will support construction of houses upto 30 square meter carpet area with basic civic infrastructure. States/UTs will have flexibility in terms of determining the size of house and other facilities at the state level in consultation with the Ministry but without any enhanced financial assistance from Centre.

Slum redevelopment projects and Affordable Housing projects in partnership should have basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. ULB should ensure that individual houses under credit linked interest subsidy and beneficiary led construction should have provision for these basic civic services.

3. Implementation Methodology

The Mission will be implemented through four verticals giving option to beneficiaries, ULBs and State Governments. These four verticals are as below:

"In situ" Slum Redevelopment

Using land as a resource
With private participation
Extra ESI/EDR/EARI required to make projects financially viable

Affordable Housing through Credit Linked Subsidy

Interest subvention subsidy for EWS and LG for new house or incremental housing
EWS Annual Household Income Up to Rs. 1 lakh and house sizes upto 30 sqm
LG Annual Household Income Between Rs. 3-6 lakhs and house sizes upto 60 sqm

Affordable Housing in Partnership

with private sector or public sector including Para-statal agencies
Central Assistance for EWS house in affordable housing projects where 35% of constructed houses are for EWS category

Subsidy for beneficiary-led individual house construction

For individuals of EWS category requiring individual house
State to prepare separate mode for such beneficiaries
Not solved/solinted beneficiaries to be covered

4. Credit-Linked Subsidy Scheme

The Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement credit linked subsidy component as a demand side intervention. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

- 4.1 Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 15 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9 %.
- 4.2 The credit linked subsidy will be available only for loan amounts upto Rs 6 lakhs and additional loans beyond Rs. 6 lakhs, if any, will be at nonsubsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI).
- 4.3 Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing.

The carpet area of houses being constructed under this component of the mission should be upto 30 square metres and 60 square metres for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only.

REVISED MODEL BANK

Application / Loan account No.	
Source of application (Direct / ULBs/Designated Agency / Others)	
Name of ULB / Designated Agency / Others	

APPLICATION FORM FOR HOME LOAN
UNDER PRADHAN MANTRI AWAS YOJANA

PHOTOGRAPH OF APPLICANT Signature or Thumb Impression

PHOTOGRAPH OF CO-APPLICANT Signature or Thumb Impression
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To,
THE BRANCH MANAGER
MODEL BANK

I/We request for a loan of Rs. _____ for Purchase of Flat/House / Construction of House / Extension/(Improvement) of House. I/We furnish our particulars as below:

A. PERSONAL INFORMATION

1.	Name (in block letters)	APPLICANT			CO-APPLICANT		
		First	Middle	Last	First	Middle	Last
2.	Fathers'/Husbands' name						
3.	Mothers' Maiden Name						
4.	Relationship of Applicant with Co-Applicant						XXXX
5.	Age & Date of Birth	yrs. DD/MM/YY			yrs. DD/MM/YY		
6.	Sex	MALE / FEMALE/ TRANSGENDER			MALE / FEMALE/ TRANSGENDER		
7.	Category	SC/ST/OBC/GEN/Minority/PWD/ Manual Scavengers/Others			SC/ST/OBC/GEN/Minority/PWD/ Manual Scavengers/Others		
8.	Religion						
9.	Marital status	[Married / unmarried/Others]			[Married / unmarried/Others]		
10.	No. of Dependents [Household Size]	Children Others					
11.	Unique Identification No.[any one]	PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.			PAN Card / Aadhaar No./ Voter's Card Driving License / MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.		
12.	Nationality & Identification Proof						
13.	Employment Category	Salaried / Self Employed / Others			Salaried / Self Employed / Others		
14.	Residential Address with Pin Code (a) Current Address (b) Permanent Address (c) Residence Proof						

15.	Tel. No. & Mobile No.		
16.	Period of stay at the above Address		
17.	Educational/Professional Qualification	Non-Matriculate/Matriculate/ Under graduate / Graduate/Others	Non-Matriculate/Matriculate/ Under graduate / Graduate/Others
18.	Household Annual Income (in Rs)		
19.	Income	Proof Source	Proof Source
20.	Household Income Category	(EWS) / (LIG)	
21.	Existing Loan Details (if any)	Loan 1	Loan 2
22.	- Type and Size	House/Flat/others	Carpet area <30 sq.m. /<60 sq.m/Others
23.	Ownership details of existing house	Owned	Rent
		Inherited	Otherwise
24.	Property Address with Pin Code		

B. EMPLOYMENT STATUS

1.	Particulars	Self-employed/salaried/regular wage/labour/others	Self-employed/salaried/regular wage/labour/others
2.	Name of Employer/ Nature of Business/Profession		
3.	Address with telephone number of Employer /Business/Profession		
4.	If employed Designation and Employee number		
5.	No of years in present occupation/Business/profession		
6.	Total Length of service Date of Retirement / If retired	DD/MM/YY	DD/MM/YY

C. HOUSEHOLD INCOME STATEMENT

1.	Gross salary/Income per month (salary sheet / I.T.Return, form No.16)		
2.	Deductions	Income Tax	
		Professional Tax	
		Provident Fund	
		Insurance Premium	
3.	Other deductions including loan EMIs		
4.	Net Salary / Income p.m.		
5.	Other Income if any		

D. DETAILS OF BANK ACCOUNTS

1.	Name of the Bank/Branch		
2.	Account Number/s [Attach last 6 months statement]		
3.	Since When		

E. DETAILS OF PROPERTY PROPOSED TO BE PURCHASED/CONSTRUCTED/OTHERS ALL 4041 STATUTORY TOWNS AS PER CENSUS 2011 WITH FOCUS ON 500 CLASS I CITIES WOULD BE COVERED

1.	Address of the plot/flat /house with Pincode		
2.	Names and address of the seller /builder / housing society/housing board /housing dev. Authority.		
3.	Area Of The House/Plot/Flat/Others/Please specify		
	(Built Up Area & Carpet Area In Case Of Flat & Land Area And Built Up Area In Case Of House)	Land Area (Sq. m.)	
		Built Up Area (Sq.m.)	
		Carpet Area (Sq. m.)	
5.	In Case Of Lease Hold Property Unexpired		Years

	Period Of Lease	
6.	Age Of Flat/House In Case Of Repurchase	Years
7.	Location Code	(Location Code should be based on Census 2011 for 4041 Statutory towns)
8.	Loan Purpose	(a)New Unit (b)New Unit Construction(c)Existing Unit(d)Existing Unit Extension (e) Repairs /Renovation(f)Others where subsidy is not available

**F. LOAN DETAILS; Purchase of Flat/House / Construction of House / Extension
(Improvement) of House**

1.	Estimate Of Uses Of Funds	Amount (Rs)	Estimate Of Sources Of Funds	Amount (Rs)
2.	Cost Of Purchase /Construction/Repairs/Improvement/Extension.		Loan Requested	
3.	Registration Fees		Savings In Bank	
4.	Stamp Duty		Encashable Investments	
5.	Any Other Costs		Amount Already Spent	
6.	Incidental Costs		Loan From Relatives	
7.	Insurance		Other Source (If Any)	
8.	Total		Total	
9.	Option For Payment of Interest		Fixed Rate Basis / Floating Rate Basis	
10.	Mode of Repayment		ECS/ SI/ PDC/ NECS/ CASH	
11.	Number of Years		10 / 15 / 20 / 25	
12.	Existing Loans / borrowing		Asset owned	

G. REFERENCE

	Name, Address & Contact Nos.	Relation
1.		
2.		

DECLARATION

I/We certify that the information provided by me/us above and in annexure are true, accurate, complete and up to date in all respects. I/We have not withheld any information. Bank is at liberty to verify and take any such action as it may deem fit if my/our statements are found to be untrue. I/We understand that all of the above-mentioned information shall form the basis of my/our loan/subsidy that Bank may decide to grant to me/us at its sole discretion. I/We confirm that the copies of Financials, Bank Statements, Title/Legal Documents, etc. submitted by me/us along with my/our loan application are true copies. I/We further acknowledge Bank has right to seek any information from any other source in this regard. I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the home loan product chosen by me/us. I/We are bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorize Bank to debit my home loan account with the Bank for any fees, charges, interest etc. as may be applicable, other than the processing fee. I/We also agree and acknowledge that Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by Bank without any specific consent or authorization from me/us. I/we authorize Bank to exchange, share, or part with all the information relating to my/our loan details/repayment history / information to other Bank branches / Banks /

Financial Institutions / RBI / CIBIL / Credit Bureau / Agencies / Statutory Bodies as may be required and shall not hold Bank or/ & its agents liable for use of this information.

Place:

Date:

Signature 1

Signature 2

Vernacular witness, if applicable:

I _____ S/o, D/o, W/o _____ hereby declare that the contents of this application form were read and explained to me in _____ by _____ and I have understood the same.

(Sign of borrower/s)

Witness Name _____ Signature _____

Address _____

Acknowledgement Receipt

Loan application No. _____ received on DD/MM/YYYY. Complete document set received on DD/MM/YYYY.

Institution did not charge any for processing fee for the housing loan. Application will be disposed-off and acceptance/rejection notification would be intimated within 15 days from date of receipt of completed application form with supporting documents.

Place:

Date:

Signature

Seal

REVISED SELF DECLARATION – EWS/LIG INCOME CERTIFICATE
(only if it is below taxable unit)

I....., S/o/D/o , aged
years, residing at do hereby declare that;

1. I have applied for Housing Loan under EWS/LIG Scheme of Pradhan Mantri Awas Yojana Credit Linked Subsidy Scheme.
2. Household annual income from all sources is Rs..... (Rupees).
3. I understand and accept that if at any stage, it is found that the information given by me is false/not true, all benefits given to me under the schemes would be withdrawn and legal action as deemed fit, would be taken against me.

Date:

Place:

Signature

**REVISED
MODEL BANK
HOME LOAN**

Purchase of Flat/House / Construction of House / Extension (Improvement) of House

DOCUMENTS FOR SUBMISSION

(Please tick whichever are enclosed)		
i.	Application Form duly filled in	
ii.	Self-declaration – EWS/LIG Income certificate	
iii.	Self-Affidavit Income Certificate (only if the income is below taxable limit)	
iv.	Unique Identification - PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.	
v.	Nationality Identification Proof	
vi.	Proof of category (belonging to SC/ST/OBC/Minority etc.)	
vii.	Copy of Address Proof	
viii.	Income Proof - Original Salary slip / salary Certificate /other income.	
ix.	Latest I.T.Return/ I.T.assessment Order/Form no 16 if applicable	
x.	Statement of Bank Accounts – last 6 months	
xi.	A brief note on the nature of business/ activity / self-drawn attested financial statement / business license in case of self-employed.	
xii.	Valuation certificate from the approved Valuer, if not valued earlier.	
xiii.	The approved plan of Construction.	
xiv.	Architects/Engineers Certificate confirming cost of construction / cost of repairs / Cost of improvements / cost of Extension.	
xv.	Architects Certificate confirming expected life, fitness and future of Flat / House in case of purchase.	
xvi.	Agreement for construction with Builder/Developer	
xvii.	NOC from Housing Society / Competent Authority	
xviii.	Affidavit-cum-Undertaking to the effect that the construction is in an authorized area, construction is strictly as per sanctioned plan/building bye- laws, loan is being availed for acquiring plot/house/flat for residential purpose only.	
xix.	Receipt of advance payment made to builder / seller. If any	
xx.	Affidavit from the beneficiary that either he / she or any of the family members do not own a pucca house (all weather dwelling unit) in any part of India.	
xxi.	Letter of Allotment of Property (where property is proposed to be purchased from builder / housing boards, etc)/OR Agreement to Sale (where resale property is proposed to be purchased), Title deeds / Lease Deed / Mutation in respect of pre-owned property, which is to be extended.	

ACKNOWLEDGEMENT TO THE APPLICANT FOR APPLICATION

We have received home loan application from Mr/Ms _____
along with a copy of the documents (whichever ticked above)

Place:

Date:

Signature

Seal

Pradhan Mantri Awas Yojana Housing for All 2022 Scheme

Pradhan Mantri Awas Yojana Housing for All 2022 Scheme Complete Details:

The much awaited Pradhan Mantri Awas Yojana has been launched by the Prime Minister Narendra Modi that envisages the vision of Housing for All by the year 2022. The article includes various aspects of the scheme covering the beneficiaries, eligibility and the process for applying under the scheme.

The Government of India had earlier launched 'Housing for All' scheme, which has now been reformed as Pradhan Mantri Awas Yojana. The Scheme has been launched by the Prime Minister of India, Narendra Modi on 25th June 2015.

The scheme comes with an aim of constructing more than two crore houses across the length and breadth of the nation within a span of next seven years. This means the scheme which is started in year 2015 would conclude successfully in the year 2022. The target beneficiaries of the scheme would be poor and people living under EWS and LIG categories in urban establishments of the country.



Housing for All 2022 | PM Awas Yojana

The PM Awas Yojana would start in the year 2015 and would be spread for implementation till the year 2022 and would be carried out in three sustainable phases:

Pradhan Mantri Awas Yojana Phase 1: The Phase 1 of PM Awas Yojana would span from April 2015 to March 2017 and a total of 100 cities would see the developmental work started and completed during this phase.

Pradhan Mantri Awas Yojana Phase 2: The Phase 2 of Pradhan Mantri Awas Yojana would span from April 2017 to March 2019 and during this phase, a total of 200 more cities would be covered and developed.

Pradhan Mantri Awas Yojana Phase 3: The Phase 3 of PMAY would span from April 2019 to March 2022 and during this phase the left over cities would be covered and developed.

The Beneficiaries of Pradhan Mantri Awas Yojana

Pradhan Mantri Awas Yojana would target specific groups from the society, which are:

1. Women, irrespective of caste and religion
2. Economically Weaker Section of Society (EWS)
3. Scheduled Tribes (ST)
4. Scheduled Casts (SC)

The Government of India would be granting a subsidy to people from these categories so that they buy a home for themselves and their families. The subsidy amount may range from Rs 1 lakh to Rs 2.30 lakh.

Features of Pradhan Mantri Awas Yojana aka Housing for All 2022

The features of Pradhan Mantri Awas Yojana are as following:

- The government would provide an interest subsidy of 6.5% on housing loans availed by the beneficiaries for a period of 15 years from the start of loan.
- The houses under Pradhan Mantri Awas Yojana would be allotted to preferably the female member of the family. Along with this, preference would be given to the female applicants, in general. This scheme could well be termed as a pro-women scheme.
- While allotting ground floors in any housing scheme under the PMAY, preference would be given to differently-abled and older people.
- The construction of houses under PMAY would be carried out through technology that is eco-friendly.

Interest Rates, EMI Calculation and Subsidy in PM Awas Yojana

The niche of the scheme lies in the fact that the EMI paid by the home owners under the scheme would be reduced significantly. The current rate of housing loan in India is at 10.50 per cent. If someone buys a property currently on a loan of Rs 6 lakh for a tenure of 15 years today, he/she would have to pay an EMI of Rs 6,632 per month currently. However, with 6.5 per cent subsidy under the scheme, the beneficiary would have to pay just Rs 4,050 per month as EMI. Thus, there is a significant reduction of Rs 2,000 in the EMI itself.

Pradhan Mantri Awas Yojana Components (Housing for All 2022)

1. An average of Rs 1 lakh would be granted by the Government of India to all the beneficiaries under the scheme.
2. Through Credit Lined Subsidy Scheme, a subsidy of 6.5% would be given to each beneficiary belong from EWS and Lower Income Group categories.
3. A central government assistance of Rs 1.5 lakh would go to every beneficiary for promoting housing stock and thus 35% of the units under the project would be earmarked for the Economically Weaker Section category.
4. In addition to the above, an Rs 1.5 lakh would be provided to all eligible urban poor who want to construct their own house in urban areas or wish to make necessary renovations in their existing houses.

How to Apply for Pradhan Mantri Awas Yojana (Housing for All 2022)

The scheme has just been launched and it would not be viable for us to give you all the details on how you can apply for the scheme along with guiding you on the application form. We would however, soon update our site with necessary details pertaining to the processes of this scheme, once they are published by government of India.

As a matter of information, following are the states in which Pradhan Mantri Awas Yojana would be carried out:

Sl. No.	State
1	Uttar Pradesh
2	Maharashtra
3	Bihar
4	West Bengal
5	Madhya Pradesh
6	Odisha
7	Telangana
8	Kerala

- 9 Jharkhand
- 10 Assam
- 11 Himachal Pradesh
- 12 Tripura
- 13 Meghalaya
- 14 Manipur
- 15 Nagaland
- 16 Tamil Nadu
- 17 Rajasthan
- 18 Karnataka
- 19 Gujarat
- 20 Punjab
- 21 Chhattisgarh
- 22 Haryana
- 23 Jammu and Kashmir
- 24 Goa
- 25 Arunachal Pradesh
- 26 Mizoram
- 27 Sikkim
- 28 Andhra Pradesh
- 29 Uttaranchal

Following Union Territories would also be covered under PMAY:

- | Sl. No. | UT |
|---------|---|
| 1 | Pondicherry(Puducherry) |
| 2 | Lakshadweep |
| 3 | Delhi (National Capital Territory of Delhi) |
| 4 | Daman and Diu |
| 5 | Dadra and Nagar Haveli |
| 6 | Chandigarh |
| 7 | Andaman and NI |

The scheme is a great initiative by our Prime Minister Narendra Modi and if implemented the way it has been formulated and dreamt off, it is going to change the infrastructural face of Modern India and would

PM Awas Yojana Forms

Since this scheme would take some time to come up. Currently government is working on it very hard and soon you will find PM Awas Yojana forms.