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Government of India
Ministry of Housing and Urban Affairs
(HFA-V) Division

3rd Floor, Sankalp Bhawan, New Delhi-110001

Date: 04.05.2026

To,

The Additional Chief Secretaries/ Principal Secretaries/Secretaries
Urban Development/Housing/MA of all States/UTs

Sub: Issuance of Standard Operating Procedure (SoP) for Affordable Housing in Partnership (AHP) vertical under Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0) – reg.

Sir/Madam,

Ministry of Housing and Urban Affairs (MoHUA) has been implementing Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0) w.e.f. 01.09.2024 to provide all-weather pucca houses to eligible urban beneficiaries across the country through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS).

2. AHP vertical constitutes an important supply-side intervention aimed at enhancing the availability of affordable housing through the collaborative participation of States/UTs, Urban Local Bodies (ULBs) and Public and Private Sector Agencies. To guide Public/Private Agencies in effective planning, implementation and monitoring of AHP projects under PMAY-U 2.0 in a structured, transparent and outcome-oriented manner, a SoP for AHP vertical under PMAY-U 2.0 has been prepared with aim to provide clear and comprehensive policy guidance to Public and Private Agencies for systematic planning, appraisal, approval and implementation of the AHP vertical under PMAY-U 2.0. A copy of the SOP is enclosed herewith for reference please.

3. States/UTs are requested to disseminate the SoP to all concerned agencies including Urban Local Bodies (ULBs), implementing agencies and other stakeholders for its effective planning, implementation and monitoring of AHP projects under PMAY-U 2.0 in a structured, transparent and outcome-oriented manner.

4. This issues with the approval of the Competent Authority.

Yours faithfully,

(Satyendra Kumar Singh)

Under Secretary to the Government of India

Tel: 011-23063285

Encl.: As above

Copy for information to:

1. PS to Hon'ble Minister (HUA)
2. PS to Hon'ble MoS (HUA)
3. PSO to Secretary (HUA)
4. PPS to JS & MD (HFA)
5. PPS to DDG(HFA)
6. All Directors/Under Secretaries/Deputy Directors (HFA)



Ministry of Housing and Urban Affairs
Government of India

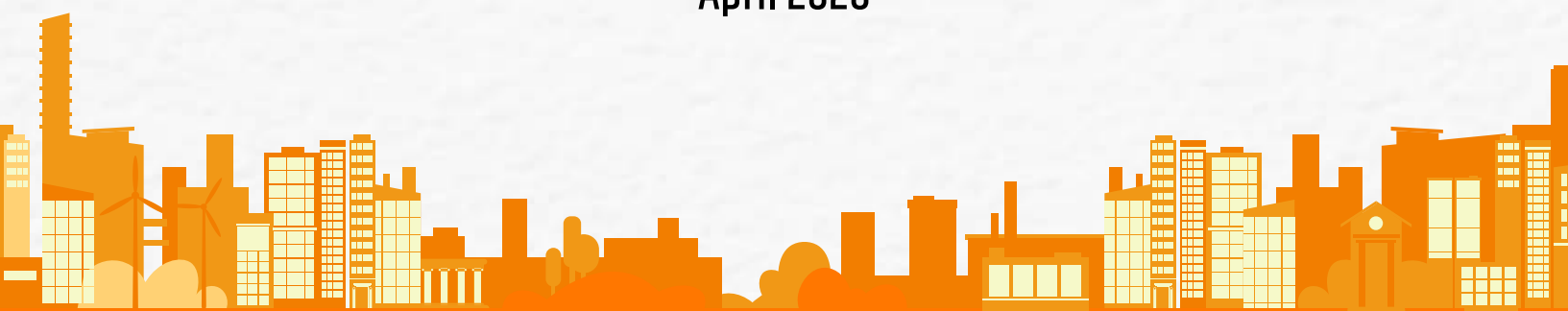
Pradhan Mantri Awas Yojana-Urban 2.0



Affordable Housing in Partnership

Standard Operating Procedure

April 2026



Ministry of Housing and Urban Affairs
Government of India



“

घर सिर्फ ज़रूरतों से नहीं, घर सम्मान से भी जुड़ा होता है, स्वाभिमान से जुड़ा होता है और एक बार जब घर बन जाता है तो घर के हर सदस्य की सोच भी बदलती है, आगे बढ़ने का नया हौसला पैदा होता है। हमारा प्रयास है, हर परिवार की इस ज़रूरत को पूरा करना और उसके सम्मान को बढ़ाना।”

नरेन्द्र मोदी

माननीय प्रधानमंत्री

मनोहर लाल
MANOHAR LAL



आवासन और शहरी कार्य मंत्री एवं
विद्युत मंत्री
भारत सरकार
Minister of
Housing and Urban Affairs; and
Minister of Power
Government of India



Message

Housing is not merely a policy priority, it is a matter of dignity, empowerment and social justice. The Government of India is unwavering in its resolve to ensure that every family has a pucca roof over their heads. Guided by the visionary leadership of Hon'ble Prime Minister Shri Narendra Modi, the Pradhan Mantri Awas Yojana – Urban was launched in 2015 with the historic commitment of achieving Housing for All.

In the past decade, this resolve has translated into unprecedented outcomes. With over 97 lakh pucca houses completed and handed over to beneficiaries across the country, PMAY-U has not only built homes but also restored dignity, strengthened women's ownership, and empowered lakhs of urban poor families. By its sheer scale, transparency and speed of implementation, PMAY-U stands today among the largest and most impactful urban housing programmes in the world.

As India moves decisively on the path of rapid urbanisation and economic transformation, the aspirations of our urban citizens are rising. Recognising this, the Government launched PMAY-U 2.0 with the bold objective of providing pucca houses to an additional one crore urban families, ensuring that the momentum of development leaves no one behind.

The Affordable Housing in Partnership (AHP) vertical under PMAY-U 2.0 represents our commitment to cooperative and participatory development. It seeks to actively mobilise the strengths of both public institutions and private enterprises, encouraging proactive participation and leveraging their expertise, innovation and resources to deliver affordable housing at scale. This comprehensive guideline issued by the Ministry on AHP vertical of PMAY-U 2.0 will certainly provide a transparent, accountable and result-oriented framework for implementation of AHP projects nationwide.

I am confident that this guideline will further accelerate the pace of construction and ensure timely delivery of quality houses to eligible urban beneficiaries. I call upon State Governments, Urban Local Bodies, public agencies and private developers to partner in this national mission with renewed dedication.

Together, let us reaffirm our commitment to Housing for All, transforming aspirations into reality, empowering families with security and dignity and strengthening the foundation of inclusive and sustainable urban development as we march forward towards a Viksit Bharat.

(Manohar Lal)

तोखन साहू
TOKHAN SAHU



आवासन और शहरी कार्य राज्य मंत्री
भारत सरकार
Minister of State for Housing & Urban Affairs
Government of India



Message

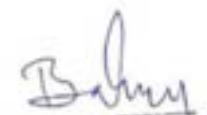
Pradhan Mantri Awas Yojana—Urban (PMAY-U), envisioned under the dynamic leadership of Hon'ble Prime Minister Narendra Modi, has empowered the poor and marginalized sections of society with a dignified place to call home. By ensuring access to safe and affordable housing, the Mission has not only transformed urban landscapes but also strengthened access to better health, education and livelihood opportunities. PMAY-U stands as a testament to our Government's unwavering commitment to Housing for All and inclusive, people-centric urban development that leaves no family behind.

As we move forward into the next phase of PMAY-U 2.0 to address the additional demand of 1 crore urban households, our Government has once again demonstrated its firm belief in cooperative federalism and outcome-driven governance. The Mission is implemented through different verticals, among which Affordable Housing in Partnership (AHP) plays a pivotal role in leveraging both public and private sector participation to accelerate housing delivery and ensure scale, speed, and transparency.

This Standard Operational Guidelines clearly articulate the framework for implementation of AHP through both public and private agencies. It defines the roles and responsibilities of all stakeholders, streamline procedures for project application and approval, thereby strengthening transparency and accountability at every stage.

I believe that adoption of this guideline will further enhance the implementation mechanism and bridge the gap between citizens, implementing agencies and Government institutions in effective planning, implementation and monitoring of AHP projects under PMAY-U 2.0 in a structured, transparent and outcome-oriented manner.

With the collective efforts of all stakeholders, I am confident that PMAY-U 2.0 will play a transformative role in shaping a stronger and more prosperous nation. Through this Mission, we reaffirm our resolve to build an inclusive and developed India, advancing steadily towards the vision of a Viksit Bharat.


(Tokhan Sahu)

श्रीनिवास कटिकिथाला, मा.प्र.से.
सचिव
Srinivas Katikithala, I.A.S.
Secretary



भारत सरकार
आवासन और शहरी कार्य मंत्रालय
निर्माण भवन, नई दिल्ली-110011
Government of India
Ministry of Housing and Urban Affairs
Nirman Bhawan, New Delhi-110011



Message

Urban India stands at a pivotal moment of transformation expanding in scale, dynamism and opportunity. As our cities grow, so does our collective responsibility to ensure that this growth remains inclusive, equitable and sustainable. Access to safe, secure and affordable housing is central to this vision, not only as a basic human necessity but also as a catalyst for economic activity and social stability.

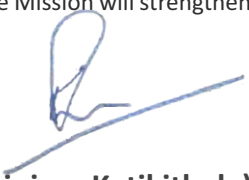
The Government of India, under the visionary leadership of Hon'ble Prime Minister Narendra Modi, launched the Pradhan Mantri Awas Yojana – Urban (PMAY-U) to address the growing urban housing demand. The Mission has played a transformative role by sanctioning nearly 1.23 crore houses, of which more than 97 lakh have already been completed and delivered to eligible beneficiaries. Building upon this significant progress, the Government in 2024 reaffirmed its commitment to achieving Housing for All through Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0). The renewed Mission aims to assist an additional one crore urban households, with a strengthened emphasis on convergence and alignment with State-level Affordable Housing Policies and enhanced participation of both public and private agencies.

Under PMAY-U 2.0, the Affordable Housing in Partnership (AHP) vertical serves as a critical supply-side intervention. It seeks to augment the stock of affordable housing through structured collaboration among Central and State Governments, Urban Local Bodies and private sector partners. By fostering partnerships and streamlining implementation mechanisms, the AHP vertical is poised to accelerate delivery, improve quality standards and ensure that the benefits of urban development reach every eligible household.

To facilitate effective and transparent implementation of the AHP vertical, a comprehensive guideline has been prepared which provides clear guidance on project conceptualisation, appraisal, approval, execution, monitoring and post-completion processes. It defines the roles and responsibilities of States/UTs, ULBs, implementing agencies, and private developers, ensuring structured planning, accountability and timely delivery of housing projects across cities with special emphasis on Transit-Oriented Development (TOD) principles. By institutionalizing transparency, quality assurance and convergence with other urban missions, the document strengthens implementation capacity and promotes full occupancy and long-term sustainability of AHP projects nationwide.

I am confident that this guideline will serve as a practical roadmap for States and Union Territories, enabling them to undertake realistic project planning, efficient resource mobilisation and time-bound execution of AHP projects in alignment with local housing policies and ground realities.

With the collective efforts of Public and private sector agencies, PMAY-U 2.0 will continue to shape cities that are more liveable, connected and opportunity-driven. By integrating housing with infrastructure and essential services, the Mission will strengthen inclusive and sustainable urban growth, advancing steadily towards the realization of a Viksit Bharat.



(Srinivas Katikithala)

कुलदीप नारायण, मा.प्र.से.
संयुक्त सचिव
Kuldip Narayan, IAS
Joint Secretary



भारत सरकार
आवासन और शहरी कार्य मंत्रालय
Government of India
Ministry of Housing and Urban Affairs



Foreword

The Pradhan Mantri Awas Yojana – Urban (PMAY-U) laid a strong foundation for addressing the housing needs of the urban poor by facilitating the construction and delivery of lakhs of pucca houses across the country. In the last decade, the Pradhan Mantri Awas Yojana-Urban (PMAY-U) supported the construction of nearly 1.23 crore houses of which 97 lakh houses are complete and delivered to the beneficiaries.

Building upon the significant progress achieved, PMAY-U 2.0 represents a renewed and strengthened commitment to realizing the vision of Housing for All, with an enhanced focus on inclusion, sustainability and scale. Under PMAY-U 2.0, the Affordable Housing in Partnership (AHP) vertical emerges as a key pillar, driving the creation of quality housing stock by leveraging institutional capacities, encouraging public and private collaboration and harnessing private sector efficiencies to accelerate delivery and expand access to affordable home ownership.

To enable structured and impact driven implementation of AHP projects, the Ministry of Housing and Urban Affairs has prepared a comprehensive Standard Operating Procedure (SoP) which provides detailed guidance on project conceptualisation, appraisal, approval and execution, while clearly defining the roles and responsibilities of all stakeholders. It seeks to streamline processes, enhance transparency and improve efficiency in project delivery. This document serves as a practical roadmap for implementing agencies including private developers to translate policy into action.

The SoP also strengthens accountability through defined timelines, digital monitoring mechanisms and convergence with State-level housing policies, thereby ensuring that projects are well formulated, financially viable and aligned with local urban development plans. By clearly outlining procedures, approval pathways and stakeholder responsibilities, the document provides greater certainty and ease of participation for private developers, encouraging wider and more confident engagement in the AHP vertical. At the same time, it simplifies coordination for States and Urban Local Bodies, reducing procedural bottlenecks and expediting decision-making.

I encourage all stakeholders to proactively operationalise these provisions and unlock the full potential of the AHP vertical in creating sustainable housing assets for urban beneficiaries. Through coordinated efforts, timely implementation and strong public and private collaboration, we can ensure transparent delivery of quality homes and advance inclusive and sustainable urban development.


(Kuldip Narayan)



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Preamble

The Government of India accords high priority to the provision of safe, affordable, inclusive and sustainable housing for all urban households. In furtherance of the national commitment to Housing for All, the Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0) has been launched w.e.f. 1st September 2024 with an aim to provide all-weather pucca houses with basic civic amenities to eligible beneficiaries belonging to the EWS, LIG and MIG categories in urban areas. Under PMAY-U 2.0, the Affordable Housing in Partnership (AHP) vertical constitutes an important supply-side intervention aimed at enhancing the availability of affordable housing through the collaborative participation of States/UTs, Urban Local Bodies (ULBs) and public and private sector agencies.

The Ministry of Housing and Urban Affairs (MoHUA) has prepared a Standard Operating Procedure (SoP) which aims to guide Public/Private Agencies in effective planning, implementation and monitoring of AHP projects under PMAY-U 2.0 in a structured, transparent and outcome-oriented manner. The key objectives of this SoP are to:

- 1 To provide clear and comprehensive policy guidance to Public and Private Agencies for the systematic planning, appraisal, approval and implementation of the Affordable Housing in Partnership (AHP) vertical under PMAY-U 2.0;
- 2 To encourage and facilitate proactive participation of both public and private sector stakeholders in the delivery of affordable housing, leveraging their respective strengths and resources;
- 3 To promote high standards of construction quality, adherence to prescribed timelines and achievement of full occupancy of housing projects, thereby ensuring durability and effective utilization of created assets;
- 4 To promote convergence with other Central, State and local government schemes and programmes in order to enhance overall liveability through improved access to infrastructure, basic services and social amenities;
- 5 To strengthen institutional and governance mechanisms for effective monitoring, transparency, accountability and beneficiary-centric implementation of AHP projects;
- 6 To support post-completion processes by providing clear and uniform provisions for project handover, allotment, occupancy, and long-term operation and maintenance of housing assets.

This SoP lays down a structured framework for the planning, approval, and implementation of AHP projects under PMAY-U 2.0, clearly defining roles, responsibilities and processes from project conception to handover. It ensures accountability, quality, and timely delivery through robust beneficiary verification, DPR appraisal, geo-tagging, quality monitoring and statutory compliance mechanisms. Overall, it facilitates the objective of Housing for All by promoting safe, sustainable, and inclusive housing for EWS households through cooperative federalism and public-private collaboration.

1. Background

- 1.1 Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-Urban 2.0) is one of the major flagship programs being implemented by Government of India to provide all weather pucca houses to eligible beneficiaries in the urban areas across the country. PMAY-U 2.0 has been launched with effect from 1st September 2024 to provide financial assistance to urban poor and middle-class families belonging to the Economically Weaker Section (EWS)/ Low Income Group (LIG)/ Middle Income Group (MIG) categories through States/Union Territories (UTs)/Central Nodal Agencies (CNAs) to construct, purchase or rent a house at an affordable cost in urban areas over a period of five years.
- 1.2 Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-Urban 2.0) is one of the major flagship programs being implemented by Government of India to provide all weather pucca houses to eligible beneficiaries in the urban areas across the country. PMAY-U 2.0 has been launched with effect from 1st September 2024 to provide financial assistance to urban poor and middle-class families belonging to the Economically Weaker Section (EWS)/ Low Income Group (LIG)/ Middle Income Group (MIG) categories through States/Union Territories (UTs)/Central Nodal Agencies (CNAs) to construct, purchase or rent a house at an affordable cost in urban areas over a period of five years.
- 1.3 AHP vertical of PMAY-U 2.0 supports houses with a minimum carpet area of 30 sqm. Public/Private Agencies will have the flexibility in terms of determining the size of houses up to 45 sqm and other facilities without any enhancement in financial assistance from Government of India. Projects must include basic civic amenities (water, sanitation, sewerage, roads, electricity), while States/UTs are responsible for providing trunk infrastructure up to the project site from their own resources.

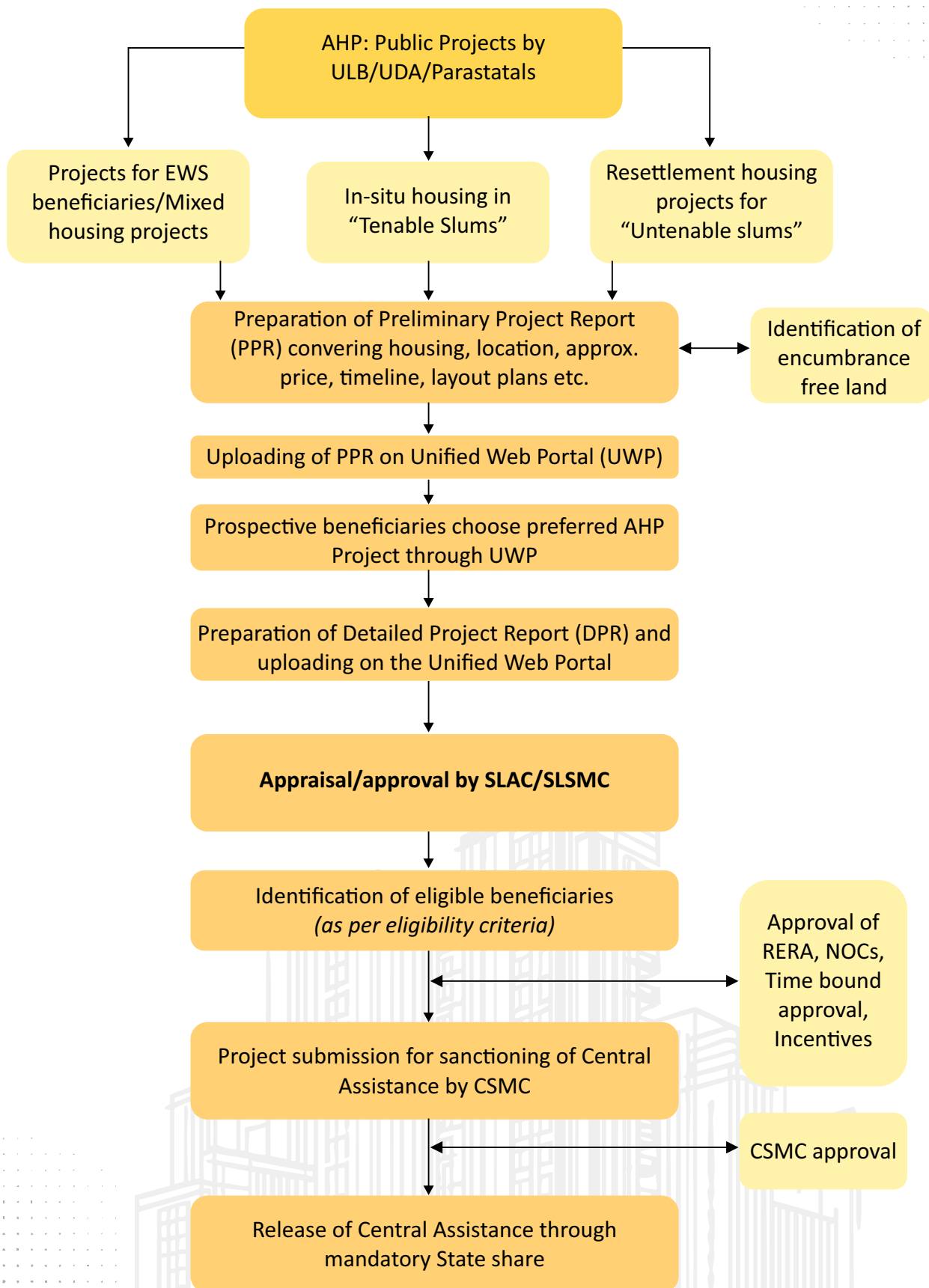
2. Affordable Housing in Partnership

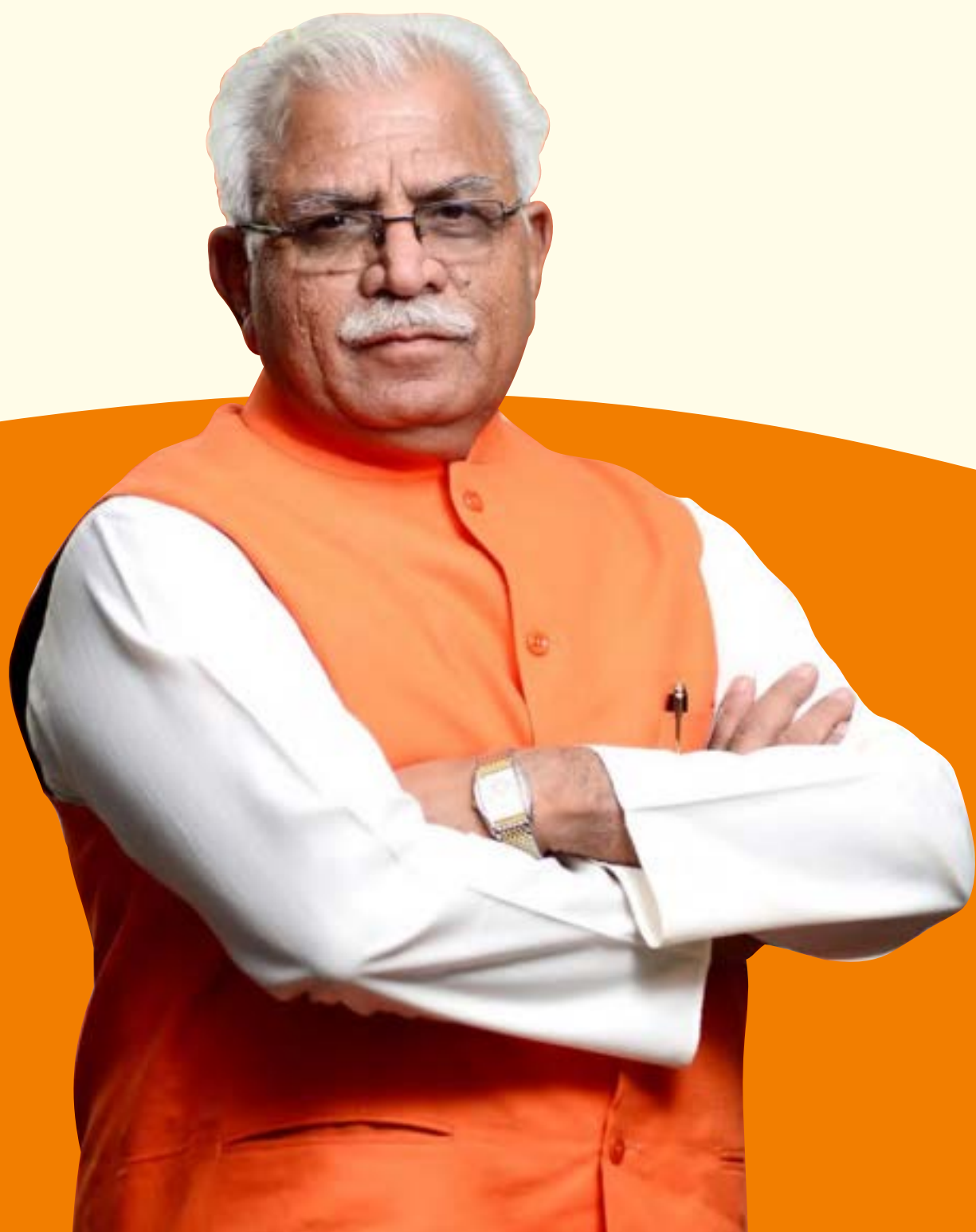
- 2.1 The Affordable Housing in Partnership (AHP) vertical of PMAY-U 2.0 provides Central Assistance to EWS beneficiaries for ownership of pucca houses constructed through partnerships involving States/UTs, ULBs and public or private agencies.
- 2.2 To enhance the supply of affordable housing, AHP projects may be implemented either through government agencies or in partnership with private agencies, including industries. The projects under AHP are a supply-side intervention under which affordable houses with a carpet area of 30-45 sqm are constructed with basic civic services and social infrastructure by public or private agencies. These houses are allotted to eligible EWS beneficiaries through a transparent process by the State/UT Governments.

2.3 The AHP vertical under PMAY-U 2.0 is implemented through two models:

i **Model-1: Construction of houses by Public Sector agencies and parastatals**

- a Under this model, Public Agencies/Parastatals undertake construction of AHP projects on encumbrance-free land supported by valid ownership documents.
- b Preliminary Project Report (PPR) covering housing, location, approx. price, timeline, layout plans etc. for such AHP projects are to be prepared and publicised on Unified Web Portal (UWP).
- c Based on the PPR, the prospective beneficiaries may be able to choose preferred AHP project and apply through the UWP as per the process.
- d The Detailed Project Report (DPR) of such projects are prepared by States/UTs/ULBs covering housing components, infrastructure, financial structuring, implementation timelines and institutional responsibilities and the same shall be uploaded on the UWP.
- e The DPRs are approved by State Level Sanctioning and Monitoring Committee (SLSMC) of the States/UTs before forwarding to Central Sanctioning and Monitoring Committee (CSMC) for consideration of release of Central Assistance. The AHP Projects must comply with the National Building Code (NBC), relevant Indian Standards (IS) and disaster-resilience norms.
- f States/UTs may also undertake In-situ slum redevelopment, redevelopment of dilapidated housing and resettlement of untenable slums under this Model in accordance with PMAY-U 2.0 guidelines, including mandatory de-notification of slums, where applicable.
- g Central Assistance are released in instalments linked to physical progress, subject to compliance with scheme guidelines and provision of the matching State/UT share.
- h Flowchart depicting steps in AHP (public projects) component of the Mission is as under:





“

प्रधानमंत्री आवास योजना के अंतर्गत करोड़ों मकान अभी तक दिए जा चुके हैं। न केवल मकान आप देते हैं बल्कि उस मकान में जरूरी आवश्यकताएं, इंफ्रास्ट्रक्चर आपने गरीब समाज के सुख सुविधाओं के लिए सब प्रयत्न किए हैं।”

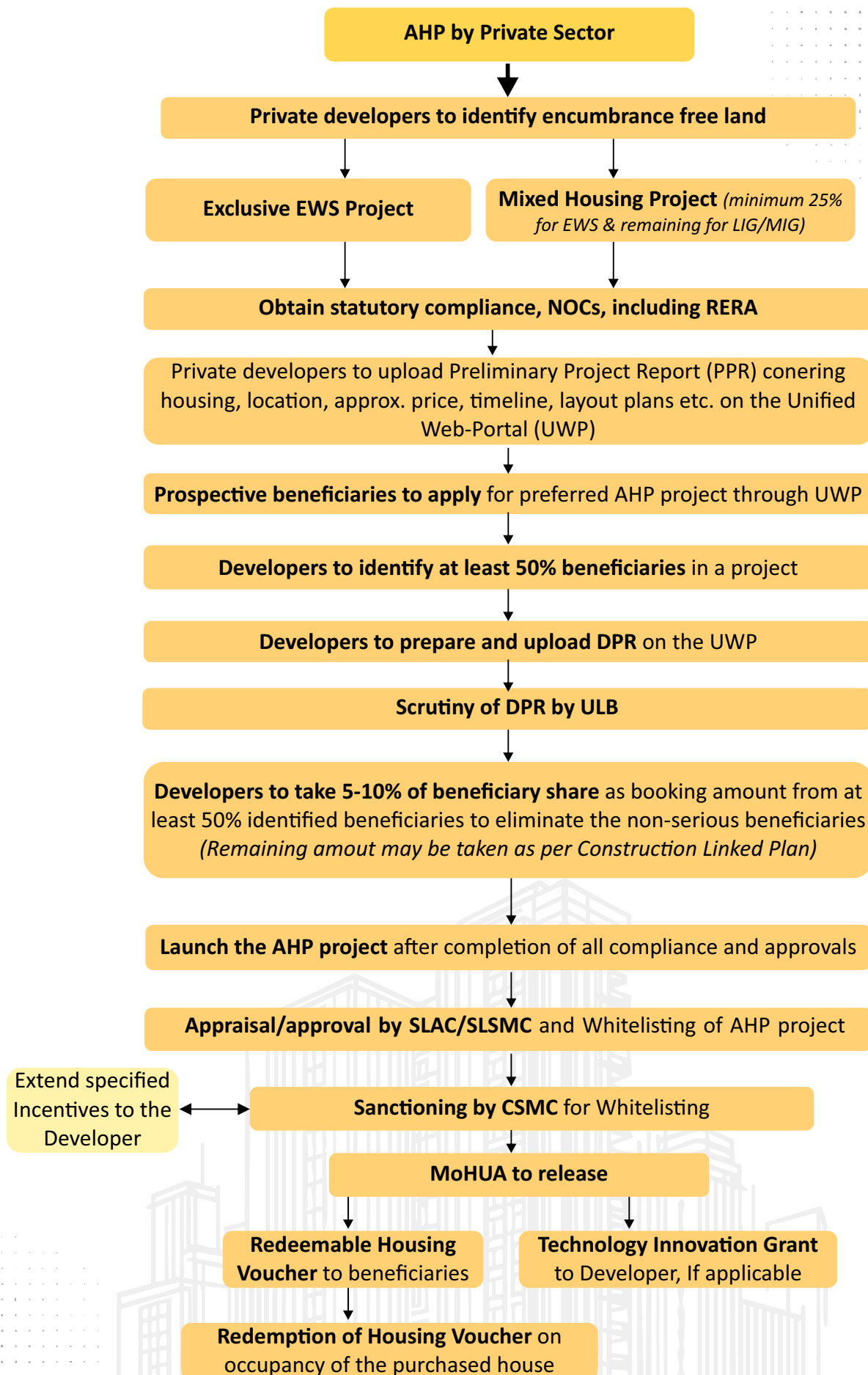
श्री मनोहर लाल

माननीय आवासन एवं शहरी कार्य मंत्री

ii **Model-2: Private sector AHP projects- Ownership of house by purchase from Real Estate Market through Housing Voucher:**

- a Under this Model, the Private developers can undertake AHP projects on PPP mode on their own available encumbrance-free land as:
- Exclusive EWS housing projects; or
 - Mixed housing projects with at least 25% EWS units and a minimum of 100 dwelling units to avail scheme incentives as per PMAY-U 2.0 guidelines. The remaining units may be sold in the open market in accordance with applicable State policies and regulations.
- b) The developers shall obtain all requisite statutory compliances and approvals in a timely manner to ensure smooth project execution. This includes securing necessary No Objection Certificates (NOCs) from relevant authorities and complying with applicable regulatory frameworks and Real Estate Regulatory Authority (RERA) registration.
- c) Private developers shall prepare a Preliminary Project Report (PPR) detailing key aspects such as housing, project location, indicative pricing, implementation timeline, layout plans and other relevant specifications and upload the same on the Unified Web Portal (UWP) for review and transparency.
- d) Prospective beneficiaries can apply for their preferred Affordable Housing in Partnership (AHP) project through the Unified Web Portal (UWP), ensuring a streamlined, transparent and accessible application process.
- e) Developers shall be required to identify and onboard at least 50% of the prospective beneficiaries for each project to ensure adequate demand assessment, project viability and timely implementation.
- f) Developers shall prepare a Detailed Project Report (DPR) incorporating all technical, financial and implementation details of the project and upload the same on the Unified Web Portal (UWP) for appraisal, approval and monitoring.
- g) The Detailed Project Report (DPR) shall be scrutinized by the Urban Local Body (ULB) to assess its technical, financial, and regulatory compliance as per scheme guidelines of PMAY-U 2.0 and to ensure alignment with applicable norms and guidelines before further appraisal and approval.
- h) Developers shall collect 5–10% of the beneficiary share as a booking amount from at least 50% of the identified beneficiaries to ensure commitment and eliminate non-serious applicants. The remaining amount may be collected subsequently in accordance with a Construction Linked Payment Plan.
- i) The Affordable Housing in Partnership (AHP) project shall be formally launched only after completion of all requisite statutory compliances, approvals, and clearances from the competent authorities.
- j) For projects of exclusive EWS category and mixed housing project, the interested developers are required to submit project proposals with the required details as per Scheme guidelines of PMAY-U 2.0 to the concerned ULB for scrutiny, listing the project on Unified Web Portal and subsequent approval of SLSMC and further sanctioning of CSMC.
- k) Once approved, those projects become Whitelisted Projects, making developers eligible for scheme incentives, subject to meeting all eligibility criteria of Scheme guidelines of PMAY-U 2.0.
- l) States/UTs fix the upper ceiling sale price (₹/sqm carpet area) for EWS houses in whitelisted projects to ensure affordability and accessible to the intended beneficiaries. Subsequently, the details of whitelisted projects are uploaded on the Unified Web Portal for wider beneficiary access.
- m) The interested beneficiaries apply for the house in a desired whitelisted project and fill the application form prescribed under PMAY-U 2.0 on Unified Web Portal. The application is verified by ULBs and based on the eligibility; the beneficiaries are attached with the preferred whitelisted project.
- n) Central Assistance is provided to EWS beneficiaries through Redeemable Housing Vouchers (RHV) for whitelisted, with States/UTs contributing their share.
- o) Technology Innovation Grant (TIG) of ₹1,000/sqm (up to 30 sqm per DU) is provided to developers of whitelisted AHP projects using approved innovative technologies.
- p) Housing vouchers are issued in the beneficiary's name after verified occupancy and redeemed by the developer.

i q) Flowchart depicting steps in AHP (Private sector) component of the Mission is as under:



The details of AHP Models are available in the PMAY-U 2.0 scheme guidelines <https://pmay-urban.gov.in/pmay-u-2.0-guidelines>.

3. Step by Step suggestive process for application by prospective Public/Private developers for registration of AHP projects on the Unified Web Portal

In order to promote Affordable Housing in Partnership (AHP) projects and to encourage proactive participation of both Public and Private Developers, the Urban Local Bodies (ULBs) and implementing agencies shall ensure **transparent and timely disclosure of all prospective as well as approved AHP project details on the Unified Web Portal (UWP) of PMAY-U 2.0**, in the prescribed format and in accordance with the scheme guidelines.

Such disclosure shall be undertaken to enhance transparency, facilitate informed decision-making by beneficiaries and enable effective monitoring by Central and State Governments. The project information displayed on the Unified Web Portal shall, inter alia, include the project name and location, details of the implementing agency/developer, total number of dwelling units, unit-wise and category-wise breakup (EWS/LIG/MIG/HIG), carpet area and unit cost, indicative sale price to beneficiaries, applicable central and state assistance and the phasing and expected timelines for project completion.

In addition, the Unified Web Portal shall also reflect the approval status of the project, stages of implementation etc. The ULBs and implementing agencies shall be responsible for ensuring that the information uploaded on the Unified Web Portal is accurate, complete and updated on a regular basis, so as to build confidence among stakeholders and support effective implementation of the AHP vertical under PMAY-U 2.0.

i. Private/Public Agency to upload the project details on Unified Web-Portal

Prospective Public/Private Agencies shall register details of their AHP projects on the Unified Web portal of PMAY-U 2.0 after submitting the following documents for public view:

- 1 Detailed Project Report (DPR) with housing and infrastructure details
- 2 Area/location (Site images), Agency profile
- 3 Proof of land ownership or development rights (clear & encumbrance-free); Layout Plan & Unit Configuration
- 4 Financial model (sale price, subsidy sharing)
- 5 Compliance with PMAY-U 2.0 norms
- 6 RERA registration details
- 7 Construction timeline

credentials uploaded
compliance with the
ne guidelines. Upon
authority, the project
Portal for access by

shall enable eligible
Partnership (AHP)
configuration and
facilitate informed
the effective
optimal utilization of

4. Process for Beneficiary Application under AHP vertical on Unified Web Portal

1. PMAY-U 2.0 Website

GOVERNMENT OF INDIA

Ministry of Housing and Urban Affairs

Pradhan Mantri Awas Yojana - Urban 2.0

Dashboard Home Scheme Guidelines ISS Subsidy Calculator Apply for PMAY-U 2.0 Apply for ARH Support/FAQs Gallery Publications Login

"A home brings dignity and an enhanced ability to fulfil one's dreams. With record investment of Rs. 10 lakh crore, the Pradhan Mantri Awas Yojana-Urban 2.0 scheme will benefit countless people and contribute to better cities."

-Hon'ble Prime Minister

Pradhan Mantri Awas Yojana - Urban 2.0

Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) - Housing for All Mission provides financial assistance to 1 crore urban poor and middle-class families to construct, purchase or rent a house at an affordable cost in cities. PMAY-U 2.0 is implemented through four verticals i.e., Beneficiary Led Construction, Affordable Housing in Partnership, Affordable Rental Housing and Interest Subsidy 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. Central assistance of up to ₹2.50 lakh crore is provided under the Scheme.

PMAY-U 2.0 also ensures equity across different segments of population by addressing the housing requirements of widows, single women, persons with disabilities, senior citizens, transgender, persons belonging to Scheduled Castes/Scheduled Tribes, Minorities and other weaker & vulnerable sections of the society. Special focus is 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

PMAY-U 2.0 Verticals

Beneficiary Led Construction (BLC)
The BLC vertical provides financial assistance to individual eligible families belonging to EWS categories to construct new pucca houses or their own existing and for beneficiaries under the central map to construct or construct a pucca house.

Affordable Housing in Partnership (AHP)
The AHP vertical provides financial assistance to EWS beneficiaries for constructing a house under the central, affordable house of 40-60 sqm under the central map to construct or construct a pucca house.

Affordable Rental Housing (ARH)
Under ARH, rental housing is provided for EWS beneficiaries including urban poor, homeless, vulnerable, and other weaker and vulnerable sections, other than Anganwadi workers, Safai Karmi, Street Vendors, etc. through the ARH.

Interest Subsidy Scheme (ISS)
Under ISS, central subsidy is provided on home loans sanctioned and disbursed to EWS/LIG or other eligible EWS, LIG & MIG beneficiaries with annual income of up to ₹10 lakh. ARH & PMSVANidhi to avail the benefit of the scheme.

The PMAY-U 2.0 website is designed and developed to facilitate the filing of applications, record management, tracking of applications, monitoring, documentation and knowledge sharing among the stakeholders at the National, State/UT/ULB level. The web portal is also accessible to parastatals, implementing agencies and other public/private entities involved in the scheme's implementation. The PMAY-U 2.0 website can be accessed at https://pmaymis.gov.in/pmaymis2_2024/pmaydefault.aspx

Users can access a wide range of information on the website, including details about the PMAY-U 2.0 mission, operational guidelines, scheme progress, details on the four verticals, FAQs, latest updates and media coverage as well as highlights from different events, including all photographs and videos.

The PMAY-U 2.0 website also features a dedicated Management Information System (MIS) that enables user logins for key stakeholders, including MoHUA, States/UTs/ULBs and other implementing agencies. Additionally, the website facilitates the public and private entities to register and submit applications for various components of the scheme.

Things To Know

- 1 A beneficiary meeting the eligibility criteria defined under the scheme may submit the application through Unified Web Portal of PMAY-U 2.0, Common Service Centre (CSC) or by visiting the concerned Urban Local Bodies/Municipalities they are residing in.
- 2 A 'Pucca' house is defined as an all-weather dwelling unit with roof and walls made up of sturdy, modern, and durable materials like burnt bricks, stones packed with cement or lime, cement concrete, timber, Galvanized Iron (GI) sheets, asbestos sheets, machine-made tiles etc.
- 3 A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. User must fill the details of all family members with Aadhar Details, Date of Birth, Relationship with Beneficiary and Occupation.
- 4 In case of a married male, details of wife should be included; and in case of unmarried children, their details should be included
- 5 EWS households are defined as households with an annual income up to ₹3 lakh. LIG households are households with an annual income from ₹3 lakh up to ₹6 lakh. MIG households are households with an annual income from ₹6 lakh up to ₹9 lakh.
- 6 The present address is the current location where the applicant is residing at the time of registration.
- 7 Permanent address is the official and long-term residence of the applicant as per the legal or official documents.
- 8 The construction site address is the location where the housing construction or the proposed site of construction under PMAY-U 2.0.

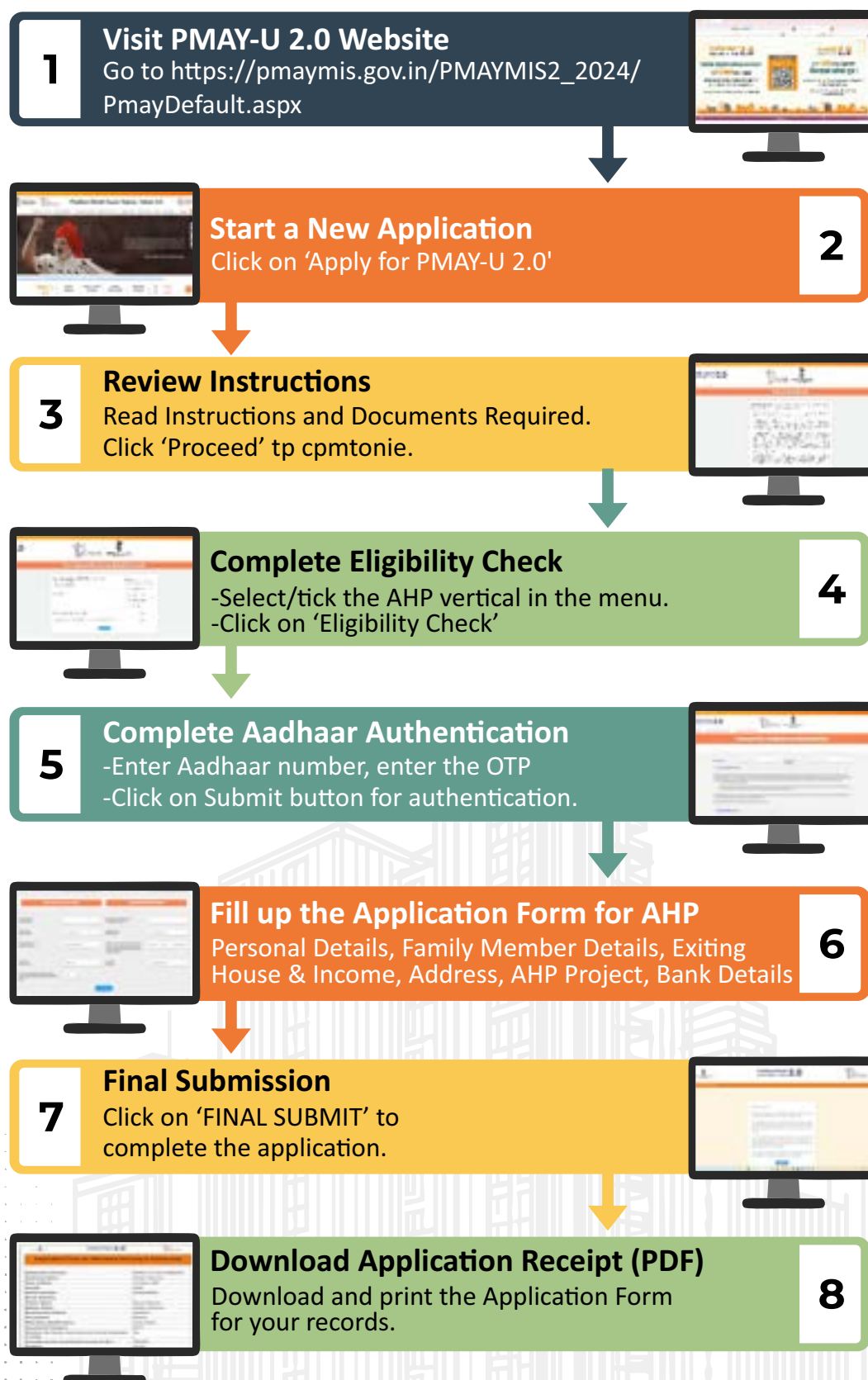
Disclaimer:

- 1 *Mere submission of an application on the UWP for an AHP project shall not create any right or claim for benefits under the scheme. Approval and release of benefits shall be contingent upon due diligence, verification, and compliance with the applicable PMAY-U guidelines.*
- 2 *Any beneficiary or member of the beneficiary's family who has already been allotted a house under any housing scheme of the Central Government or State/UT Government in urban areas shall not be eligible for benefits under this AHP project of PMAY-U.*
- 3 *In case, at any stage, a beneficiary is found to be a duplicate applicant or otherwise ineligible in the MIS (Management Information System) or upon verification by the competent authority, the Government of India (GoI) shall not be responsible for reimbursement of any amount already collected or paid in advance by the developer to or on behalf of such beneficiary.*
- 4 *In case of any contravention in the SoP, the provision laid down in the Scheme Guidelines of PMAY-U 2.0 will prevail.*

ii. Applying for PMAY-U 2.0

The following flowchart illustrates the overall application process for AHP projects in a city and may be followed by prospective beneficiaries to understand the procedure and apply for a project of their choice:

How to Apply under PMAY-U 2.0 (AHP Vertical)



The following process shall be followed to enable prospective beneficiaries to understand the available AHP projects in a city and apply as per their choice:

Step 1:

An, interested beneficiary who wants to own a house under PMAY-U 2.0 may:

- register on the PMAY-U 2.0 website by clicking on the 'Apply for PMAY-U 2.0' tab
- The system then directs the user to PMAY-U 2.0 website. The webpage displays a menu bar that helps the user navigate to take required action.
- To register, the user can click **Apply for PMAY-U 2.0**.



Step 2:

- The system successfully directs the user to the 'Instruction for the User' page.
- This page provides information about the four verticals under PMAY- U 2.0, along with annual income criteria for eligibility and permissible carpet area for each vertical.
- The user is required to read and understand the instructions carefully, her/his eligibility criteria, the option to choose any one vertical out of the four verticals of PMAY-U 2,0 before availing the benefits.

Instruction 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/PLAs.

[Click to Proceed](#)

Step 3:

- Users are required keep the necessary documents ready before proceeding further such as, Aadhaar card (details of the beneficiary and the family), bank account details, income proof and others relevant documents,.
- To proceed to the next page, the user must click the Proceed button.

Documents

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 (Only PDF file, Size upto 100kb.)
5. Land document (In case of BLC vertical). (Only PDF file, Size upto 1mb.)

आवश्यक दस्तावेज

PMAY-U 2.0 योजना के अंतर्गत अपनी माँग प्रस्तुत करने से पहले, कृपया सुनिश्चित करें कि आपके पास निम्नलिखित दस्तावेज 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। (केवल पीडीएफ फाइल, आकार 100kb)
5. भूमि दस्तावेज (समाप्त अवधि के निर्माण योजनाओं के मामले में)। (केवल पीडीएफ, आकार 1mb)

[Proceed](#)

Step 4:

- After proceeding, the User needs to undergo the Pre-requisite Parameters/Eligibility Check for the scheme.
- The beneficiary willing to apply for AHP vertical shall tick mark the AHP vertical in the menu.
- To proceed to the next page, click on the **Eligibility Check** button

The screenshot shows a web form titled "Pre-requisite Parameters/Eligibility Check". The form includes the following fields and options:

- Select State/UT of Construction Site (B/C) / AHP Project / Property (RS) for which PMAY 2.0 is being applied :** A dropdown menu labeled "Select State".
- Household Annual Income (Rs.) :** A text input field with a red note below it: "Amount in lakhs rupees only (Rs.)".
- Select Vertical :** Three radio button options: "Beneficiary led Construction", "Affordable Housing in Partnership", and "Interest Subsidy Scheme".
- Do you own a pucca house anywhere in India?** Radio button options: "YES" and "NO".
- Have you availed benefit under any Housing scheme of central/state government in past 20 years?** Radio button options: "YES" and "NO".
- Eligibility Check** button: A blue button at the bottom center.



Aadhaar OTP will be sent only to **Aadhaar Registered Mobile Number**.

Step 5:

- Once the Eligibility check is completed, the user shall provide consent for **Aadhaar authentication**.
- Users must enter their Aadhaar Number and Name exactly as provided in the Aadhaar card.
- An OTP will be generated on the mobile number registered with the Aadhaar card.
- Upon receiving the OTP, user shall **enter the OTP** and submit the same to complete the process.

GOVERNMENT OF INDIA

Pradhan Mantri Awas Yojana - Urban 2.0

Home / Instruction of PMAY-U 2.0 / Aadhaar Authentication

Consent for Aadhaar Authentication

Aadhaar No:

Name as per Aadhaar:

[Play English Audio](#)

I, I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and give consent to provide my Aadhaar number, Biometric and/or One Time Password (OTP) data for Aadhaar based authentication for the purposes of availing benefits of owning a pucca house under Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0). I understand that the Aadhaar number, Biometrics and/or OTP provided for authentication shall be used:

- for authenticating my identity and
- for de-duplication with the previous housing Scheme, PMAY-U 2.0 (all verticals including Interest Subsidy Scheme) and also for de-duplication with other housing Schemes such as PMAY (Gramin), any State sponsored housing schemes etc

2. I understand that PMAY-U 2.0, Ministry of Housing and Urban Affairs, Government of India shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.

3. I hereby declare that the information provided above is correct.

☒ [Click here to indicate that you have read and agree to share Aadhaar.](#)

[Generate OTP](#)

Enter OTP:

[Submit](#)

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

Step 6: Filling the Application Form for AHP

- i. **Personal Details:** In this section of the form, user's Name, Aadhaar number and preferred component of the scheme that the user has already selected will be auto filled.

The user needs to fill their other personal details manually.

- In case of Married Female:** Husband's Aadhaar details are mandatory.
- Widow:** Please select late from dropdown menu.
- Deceased Father/ Mother:** Please select late from the dropdown.

Home / Instruction of PMAY-U 2.0 / Aadhaar Authentication / Citizen Assessment Form

APPLICATION FORM FOR INTEREST SUBSIDY SCHEME

Personal Details | Family Member Details | Household Details | Address Details | Scheme Details | Home Loan Details

Preferred Component of Scheme/ योजना का पसंदीदा घटक: Interest Subsidy Scheme

Name of the Applicant / आवेदक का नाम: Late Kumar

Aadhaar No. / आदर्श संख्या: 840089340075

PAN Card No. / पैन कार्ड संख्या: PAN Card No.

Date of Birth / जन्म की तारीख: DD/MM/YYYY

Sections of the Application form will auto-fill

Application Form for Affordable Housing in Partnership

Personal Details

Family Member Details

Household Details

Address Details

Bank Details

Household Category

घरेलू श्रेणी:

☐ EWS

☐ LG

☐ MIG

Whether the family owns pucca house anywhere in India

क्या परिवार के पास भारत में कहीं भी अपना मकान है:

☐ Yes

☐ No

Average annual household income (in Rs.)

परिवार की औसत वार्षिक आय (रुपये में):

300000

Upload Income Proof

आय प्रमाण पत्र अपलोड करें (Only PDF File, max size allowed is 100kb):

(Certificate issued by District Administration, Certificate issued by Employer, Self-certificate/Affidavit, etc.)

Choose file

Not a User

Upload

No. of Years of Stay in present Town/City

इस कस्बे/शहर में रहने की वर्षों में संख्या:

Select No. of Years

House ownership

घर का स्वामित्व:

☐ Own

☐ Rent

☒ No House

Save & Continue

iv Selection of AHP Projects by beneficiaries

The beneficiary is required to fill in the present and property address. Applicants may also enter AHP project details if identified.

Pradhan Mantri 2.0

Awas Yojana - Urban

मकान सौदी योजना

Pradhan Mantri 2.0

Ministry of Housing and Urban Affairs

AHP Project Location Details

एएचपी परियोजना स्थान विवरण

House/Flat No.

मकान/फ्लैट नं.:

State Name

राज्य का नाम:

Maharashtra

Sub District Name

उप जिले का नाम:

Select Sub District

City Name

शहर का नाम:

Select City

Have you Identified any AHP Project

क्या आपने किसी एएचपी परियोजना की पहचान की है:

Select any two projects

Select the Sanctioned Project / प्रोजेक्ट का चयन करें:

☐ AHP Project of 500 EWS houses

☐ Ahp projects of 700 ESM, 500 LIG and 100 MIG houses

☐ AHP project with 12500 house under different locations

Name of the Street/SLUM

गली/घोड़खोले का नाम:

District Name

जिले का नाम:

Select District

Select your location/area where you want to construct/ purchase house

अपना स्थान/क्षेत्र चुनें जहाँ आप घर बनाना/ खरीदना चाहते हैं:

☒ City

☐ LDA

☐ Housing Board

Pincode

पिन कोड:

Select Pin Code

If identified, applicants may select up-to TWO sanctioned projects

Yes

No

Select the Prospective Project / प्रोजेक्ट का चयन करें:

☐ Proposed AHP Project for 1500 EWS houses

☐ Proposed Ahp projects of 1000 ESM, 400 LIG and 500 MIG houses

☐ Proposed AHP project with 10000 house under different locations

Save & Continue

v. **Bank Details:** Enter active bank account number, IFSC code and click on Get Bank Details

Application Form for Affordable Housing in Partnership

Personal Details

Family Member Details

Household Details

Address Details

Bank Details

Bank Account No.
बैंक खाता संख्या:

Bank details

Confirm Bank Account No.
बैंक खाता संख्या की पुष्टि:

Confirm Bank details

IFSC Code:

IFSC

Get Bank Details

Reset

Have you availed benefit under any Central/State sponsored Schemes such as AMRUT 2.0, SBM-U 2.0, DAY-NULM, NHM, PM Surya Ghar: Muft Bijli Yojana, Ayushman Bharat, Ujjwala Yojana, Ujala etc क्या आपने किसी केंद्र/राज्य प्रायोजित योजना जैसे अमृत 2.0, एकबीरक-यु 2.0, दीपवाह-एनपूलेशन, एनएचएम, पीएम सूर्यघर: मुफ्त बिजली योजना, आयुष्मान भारत, उज्ज्वला योजना, उजाला आदि के तहत लाभ उठाया है?

Yes

No

☐ Self-Undertaking by Applicant under AHP vertical of PMAYU2.0 / PMAYU2.0 के एचएपी वर्टिकल के तहत आवेदक द्वारा स्व-उपकरण।

☐ I here by declare that the information provided here above is correct./ मैं इसद्वारा घोषणा करता हूँ कि यहां दी गई जानकारी सही है।

Final Save

After ticking on Self-undertaking and declaration, click on the **Final Save**, after which the system will **generate an Application ID** and an acknowledgment mentioning that the User’s application has been successfully forwarded to the Urban Local Body concerned for verification and processing as per the guidelines of the scheme.

Have you availed benefit under any Central/State sponsored Schemes such as AMRUT 2.0, SBM-U 2.0, DAY-NULM, NHM, PM Surya Ghar: Muft Bijli Yojana, Ayushman Bharat, Ujjwala Yojana, Ujala etc क्या आपने किसी केंद्र/राज्य प्रायोजित योजना जैसे अमृत 2.0, एकबीरक-यु 2.0, दीपवाह-एनपूलेशन, एनएचएम, पीएम सूर्यघर: मुफ्त बिजली योजना, आयुष्मान भारत, उज्ज्वला योजना, उजाला आदि के तहत लाभ उठाया है?

Yes

No

☐ Self-Undertaking by Applicant under AHP vertical of PMAYU2.0 / PMAYU2.0 के एचएपी वर्टिकल के तहत आवेदक द्वारा स्व-उपकरण।

☐ I here by declare that the information provided here above is correct./ मैं इसद्वारा घोषणा करता हूँ कि यहां दी गई जानकारी सही है।

Final Save

Ensure to read and click checkbox

FINAL SUBMIT BUTTON

vi. Submission of form

The system will auto-generate message indicating the successful submission of the Application form along with the Application ID, Concerned ULB, State and Component Applied.

Ministry of Housing and Urban Affairs
Government of India

Pradhan Mantri
Awas Yojana - Urban 2.0



Home > Object Assessment Form Print

Verify the Application Details
– ULB, State and Component

Dear Hitesh sharma,

Thank you for applying under Affordable Housing Project vertical of the Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY - U 2.0).

Your application has been successfully forwarded to the concerned ULB Samastipur, Municipal Corporation of District Samastipur in State Bihar for verification and processing as per the guidelines of the scheme.

For further information or assistance, please contact your Urban Local Body (ULB) State authority. Please retain your Application ID: BR022170126132965998 for future reference, as it will be required for tracking the status of your application.

For any further assistance or updates on your application, you can visit the PMAY-U 2.0 portal or contact the ULB authorities.

PRINT

Save the Application

Users can click on **Print button** to either save the PDF of their application or print it

Ministry of Housing and Urban Affairs
Government of India

Pradhan Mantri
Awas Yojana - Urban 2.0



Application Form for Affordable Housing in Partnership

Application Number	BR022170126132965998
Applicant Name	Hitesh Sharma
Date of Birth	10-Mar-1990
Gender	Male
Mobile Number	8989898989
Email Address	
Father Name	Ronit Sharma
Mother Name	Madhu Sharma
Employment Status	Salaried
Occupation	Banker
Education Qualification	Upto Matric
Household Category	EWS
Whether the family owns pucca house anywhere in India.	No
Average annual household income (in Rs.)	300000
Religion	Hindu

Sample Application Form PDF

5. Step by step process for States/UTs/ULBs/Public/Private Agencies for implementation of AHP projects

States/UTs/ULBs/ Public/Private Agencies are advised to follow a structured and sequential process for formulation and implementation of Affordable Housing in Partnership (AHP) projects under PMAY-U 2.0, to ensure inclusive, safe and affordable housing for EWS households as under:

5.1 Pre-Approval stage: The following steps shall be followed by Public/Private Agency for the **pre-approval stage** of AHP projects under PMAY-U 2.0:

i Project planning and feasibility analysis:

- a) Assess housing demand; verify applications; identify eligible target beneficiaries; and evaluate site conditions, land availability and compliance with PMAY-U 2.0 guidelines.
- b) Examine technical, financial and legal feasibility, including cost estimates, funding structure, implementation capacity and risk assessment, to ensure timely, sustainable and cost-effective project execution.
- c) Prioritize AHP projects in Transit Oriented Development (TOD) locations such as areas near metro stations, bus/railway terminals, ring roads and major commercial or institutional hubs by adopting TOD and precinct-based planning to integrate affordable housing with mass transit, promote mixed-use development, improve access to employment and services for EWS/LIG households and reduce commuting costs.
- d) Plan AHP projects in convergence with other urban missions and State Government schemes (e.g., AMRUT, SBM-U) to ensure adequate infrastructure and civic services, optimize resource utilization, avoid duplication and enhance sustainability and quality of life for beneficiaries.
- e) State/UT Governments shall undertake comprehensive planning for AHP projects based on realistic assessments of housing demand, availability of eligible beneficiaries, encumbrance-free land and financial viability, including project costs, funding sources and long-term sustainability, to ensure timely completion and effective achievement of the objective of *Housing for All*.

ii. Identification of encumbrance-free land

- a. Select encumbrance-free land and free from disputes, belonging to State/ULB or through partnerships with private agencies. A Detailed verification of land ownership, title and records is carried out to ensure compliance with all legal requirements.
- b. Undertake land-use conversion as per Master Plan, zoning regulations and local development control norms where required, ensuring the land is suitable for residential housing under the project.

iii. Use of Innovative Technologies in AHP Projects

- a) States/UTs/ULBs/Implementing Agencies shall promote the use of innovative, cost-effective, time-efficient and sustainable construction technologies in AHP projects, in compliance with BIS/NBC standards.
- b) Such technologies shall aim to reduce construction time and cost, improve quality and durability, enhance safety and minimize environmental impact.
- c) Proposals adopting innovative technologies shall be assessed during DPR appraisal for technical feasibility, lifecycle cost, local adaptability and maintenance requirements.
- d) Capacity building may be undertaken to ensure effective implementation.

iv Preparation of layout and building plans:

- a) The implementing agencies shall Prepare detailed site layouts and architectural plans in compliance with local development regulations, PMAY-U 2.0 guidelines and statutory norms.
- b) The plans may include dwelling units, internal roads, open spaces, parking and civic/social infrastructure.
- c) The plans shall be submitted to statutory authorities (Town Planning, ULB, Fire Department, etc.) for approval.

v Preparation of structural design and safety compliance:

- a) Structural designs of the housing units with basic and social infrastructure facilities shall be developed in accordance with IS/NBC codes and State/Local norms. Due considerations shall be given to factors such as load calculations, soil conditions, seismic safety, wind forces and durability requirements etc.
- b) Designs shall ensure safety, resilience, durability and constructability based on soil, seismic, wind and load considerations etc.

vi Project Financial Planning:

- a) Preparation of detailed cost estimates covering construction, land development, infrastructure, statutory approvals and contingencies.
- b) Define funding pattern of Central Assistance, State/ULB share and beneficiary contribution.
- c) Under Model-2, Private developers shall arrange private or institutional financing for the project. This shall support cash flow requirements of the agency and align fund release milestones to ensure timely completion of the project.

vii Preparation of Preliminary Project Report (PPR):

- a) Public/Private Agencies shall prepare a Preliminary Project Report (PPR) detailing key aspects such as housing, project location, indicative pricing, implementation timeline, layout plan, and other relevant specifications and upload on the Unified Web Portal for review and transparency.

viii) Uploading of PPR on the Unified Web Portal:

- a) The State/UT/ULB/Private Agency shall upload the details of AHP project including project location, number of dwelling units, unit cost, beneficiary category and expected completion timeline on the Unified Web Portal of PMAY-U 2.0 in the prescribed format.
- b) Complete and authenticated information of eligible beneficiaries shall be entered on the web-portal, as per PMAY-U 2.0 scheme guidelines. This shall include details such as Aadhaar details of individuals and family members, income details, self-undertaking for not having pucca house etc.

xi Tendering of the project by Public agencies under Model–1:

- a) Initiation of a transparent and competitive tendering process by the State/UT/SLNA/ULB/IA for selection of a suitable construction agency.
- b) Detailed tender documents shall be prepared in accordance with the approved DPR, technical specifications, timelines and contract conditions.
- c) The tendering process shall include fair competition, cost efficiency and selection of a qualified agency capable of executing the project as per PMAY-U 2.0 guidelines.

x Selection of the construction agency and issuance of work order by Public agencies:

- a) Award of work to the most responsive and qualified bidder with defined scope, quality standards and timelines to commence construction of the approved AHP project.

xi Obtaining Statutory compliances and No Objection Certificates (NOCs):

- a) Obtain all required Statutory compliances and No Objection Certificates (NOCs) from relevant departments (Fire, PWD, Airport Authority, Pollution Control Board, Electricity, Labour, Environment, etc.) to ensure regulatory compliance.
- b) For the Public Sector projects, the NOC and clearances along with RERA registration is to be obtained by the public agencies at the time of final approval at the State level during SLAC/SLSMC approval. At the same time, in the Private Sector projects, the clearances/ compliances and RERA registration is to be obtained at the start of the process i.e. before uploading the PPR at the UWP.
- c) States/UTs to ensure Single Window and time bound approval of building plans and layouts and all applicable NOCs etc. with minimal compliances devising a green channel approach with provision for deemed approval of all AHP projects within 90 days from the date of approval of CSMC.

xii Registration of the project under RERA:

- a) Register the project under RERA, ensuring transparency, disclosure of project details like such as layout plans, timelines, approvals and financial information and protection of beneficiary interests.
- b) This also helps in regulating the project execution, enhances confidence among beneficiaries and ensures timely completion & delivery of the houses to the beneficiaries.
- c) Under AHP vertical, change of project proponent/construction agency is not permissible.

xiii Marketing and beneficiary mobilization:

- a Conduct outreach to target EWS beneficiaries through advertisements, awareness programs and coordination with SLNA/ULBs.
- b Invite applications through unified web-portal and disseminate eligibility criteria as per PMAY-U 2.0. PPR uploaded on UWP at this stage will include basic details of the project. The interest shown by prospective beneficiaries on project publicised on UWP will indicate the feasibility of such projects.
- c Effective marketing ensures adequate demand, transparent beneficiary selection and timely mobilization of eligible households for successful project implementation.
- d Exposure of prospective beneficiaries to project sites for fostering a sense of ownership and, strengthening trust in the project and encouraging beneficiaries to aspire to live in their own homes, leading to improved dignified future.
- e Developers to identify and onboard at least 50% of the prospective beneficiaries for each project to ensure adequate demand assessment, project viability and timely implementation

xiv Preparation of Detailed Project Report and upload DPR on Unified Web Portal:

- a) States/ULBs/Developers shall prepare a Detailed Project Report (DPR) incorporating all technical, financial and implementation details of the project and upload the same on the Unified Web Portal (UWP) for appraisal, approval and monitoring.
- b) For public sector projects, agencies shall prepare the Detailed Project Report (DPR) and upload it on the UWP before obtaining approval from the SLSMC. For private sector projects, agencies shall prepare and upload the DPR after submitting the Project Proposal Report (PPR) on the portal, and in parallel with the identification of beneficiaries and collection of their initial contribution.

xv Scrutiny of DPR by the Urban Local Bodies:

- a) The Detailed Project Report (DPR) submitted by the developer shall be examined by the respective Urban Local Body (ULB) to ensure compliance with applicable planning norms, building by-laws, and scheme guidelines. The scrutiny process shall include verification of project feasibility, beneficiary identification, financial structuring, and adherence to prescribed technical standards. ULBs shall also assess the availability of requisite infrastructure and services and ensure that all statutory approvals and clearances are in place before recommending the DPR for further consideration.

xvi Collection of booking amount by Private Developers to ensure beneficiary commitment:

- a) Developers shall collect 5–10% of the beneficiary share as a booking amount from at least 50% of the identified beneficiaries to ensure commitment and eliminate non-serious applicants. The remaining amount may be collected subsequently in accordance with a Construction Linked Payment Plan.

xvii Launching of the Projects by the Developers:

- a) The developer shall launch the project only after obtaining all required statutory approvals, NOCs/clearances, including RERA registration, completion of DPR scrutiny by the Urban Local Bodies and collection of advance booking amount from at least 50% of identified beneficiaries.
- b) The project shall be launched in a transparent manner with adequate public disclosure of project details, eligibility criteria, unit specifications, unit price, and payment schedule for the identified beneficiaries who have paid the advance booking amount etc.

xviii Appraisal of the DPR by the State Level Appraisal Committee (SLAC) at the State/UT level:

- a) The State Level Appraisal Committee (SLAC) shall examine the DPR at the State/UT level and conduct a techno-economic appraisal, covering project design, cost estimates, statutory clearances and beneficiary eligibility.
- b) The SLAC appraisal reports, along with comments and recommendations, shall be forwarded to the SLNA for approval by the SLSMC at the State/UT level and subsequent approval by the CSMC at MoHUA.

xix Approval by the State Level Sanctioning and Monitoring Committee (SLSMC) at the State/UT level:

- a) SLSMC, chaired by the Chief Secretary, shall provide formal sanction of the project in compliance with PMAY-U 2.0.
- b) The SLSMC also approves the availability of State share for the project before forwarding to CSMC for Central Assistance.

5.2 Project Approval/Sanctioning Stage:

Following compliances shall be completed by the States/UTs/ULBs and Private Developers prior to launch of AHP project :

- i) Identification of the Developer and Issuance of work order
- ii) Registration of projects under RERA
- iii) Obtaining all statutory approvals and necessary NOCs
- iv) AHP projects shall be launched only after at least 50% of the proposed houses are booked and a minimum of 50% Aadhaar-seeded beneficiary details are entered on the Unified Web Portal of PMAY-U 2.0.
- v) Private/ Public Agencies/ Developers shall collect 5-10% of the beneficiary share as a booking amount from beneficiaries to eliminate the non-serious beneficiaries and avoid the unoccupancy issues at a later stage and loss to the Government. The booking amount may be adjusted against the beneficiary share.

A. Approval by the Central Sanctioning and Monitoring Committee (CSMC) under PMAY-U 2.0:

CSMC, chaired by Secretary MoHUA, shall examine the project compliance as per PMAY-U 2.0 guidelines, financial pattern and beneficiary details and sanctions Central Assistance.

5.3 Post Approval/Sanctioning Stage: The following steps shall be followed by States/UTs/ULBs/Implementing Agencies in the **post-approval stage** of AHP projects under PMAY-U 2.0:

i. Handover of the project site to the selected developer by Public Agencies:

- a. Formal transfer of encumbrance-free land to the selected construction agency/developer after completion of pre-construction requirements, including site demarcation, land record verification and execution of a land handover memorandum.

ii. Appointment of a Quality Monitoring Agency (applicable only for Model–1 of AHP projects):

- a) Engagement of an independent third-party agency to monitor construction quality and safety through inspections, material testing, workmanship verification and compliance reporting as per PMAY-U 2.0 guidelines.

iii. Geo-tagging and progress reporting:

- a) Geo-tagging of the project location and construction stages (layout, foundation/plinth, superstructure, finishing and completion with infrastructure) shall be carried out through the AHP App.
- b) Under Geo-tagging of AHP project, the project location , number of towers in the project and number of flats in each Tower shall be captured through AHP App. This process enables real-time monitoring of physical progress, enhances transparency and supports effective tracking and verification of the project through the PMAY-U MIS.
- c) Implementing Agencies shall regularly update stage wise physical and financial progress, photographs and fund utilization on the Unified Web Portal (UWP) for effective monitoring and transparency. Regular updates on the UWP shall facilitate effective monitoring, transparency and timely decision-making.

iv Construction of the project, including all basic and social infrastructure:

- a) Site layout marking and excavation as per approved drawings, structural design and soil conditions to ensure correct alignment and foundation stability.
- b) Execution of civil works as per the approved DPR, including housing units and essential services such as water supply, sanitation, sewerage, drainage, roads, electricity, street lighting and social infrastructure.

v Project Monitoring:

- a) Independent inspections shall be carried out by Central Agencies at various stages to ensure compliance with approved designs, specifications, material quality and workmanship, with periodic reporting and corrective actions.
- b) This mechanism ensures adherence to quality standards, timely corrective actions and overall reliability of construction of AHP project under PMAY-U 2.0.

vi Project completion and No Objection Certificates (NOCs):

- a) Completion of the projects within the approved timeframe and obtaining all required NOCs and Completion Certificates (Fire, Sewerage, Electricity, Lifts, etc.) from concerned State authorities.
- b) This step ensures that the project meets all safety, regulatory and service requirements, thereby enabling lawful occupation and handover of the housing units to beneficiaries.

vii Handover of completed houses to the identified beneficiaries:

- a) Allotment and physical transfer of dwelling units to eligible beneficiaries shall be undertaken after registration of the house in the name of the selected beneficiaries.
- b) This process shall include verification of beneficiary details, execution of allotment and possession formalities and orientation of beneficiaries on the use and maintenance of housing facilities.
- c) Allotment of houses to identified eligible beneficiaries in AHP projects to be carried out through a transparent procedure as approved by SLSMC. While making the allotment in AHP projects, families with persons with disabilities and senior citizens may preferably be allotted houses on the ground floor or lower floors.
- d) AHP projects shall be implemented with a focus on achieving 100% occupancy of completed dwelling units. Appropriate beneficiary identification, allotment and handholding mechanisms shall be ensured to prevent vacancies and misuse. Full occupancy shall be a key indicator of project success and sustainability.

viii Release of Redeemable Housing Vouchers (RHV) and Technology Innovation Grant (TIG):

- a) Central Assistance shall be provided to the beneficiaries of EWS categories in the form of Redeemable Housing Vouchers (RHV) for purchase of house under whitelisted projects in PMAY-U 2.0 as well as open market projects. The housing voucher will be issued in the name of beneficiary on verified occupancy of the house and redeemed by the developer. State Government will also provide its financial share towards its part in housing voucher in AHP.
- b) An additional grant in the form of Technology Innovation Grant (TIG) @ ₹1,000 per sqm up to 30 sqm carpet area per DU shall be provided to the private developers of AHP projects (except open market projects) using innovative construction technologies notified by MoHUA. Additionally, States/UT Government may also provide TIG for AHP projects from their own resources in proportion to the Central Government.

ix Buy-Back of AHP Houses under PMAY-U 2.0:

- a) Under PMAY-U 2.0, buy-back of AHP houses is provisioned wherein an allotted beneficiary, after completion of a specified lock-in period of 5 years, may voluntarily opt to sell the allotted house back to the Government/ULB.
- b) Such buy-back shall be permitted only in cases where the beneficiary is willing to sell and shall be carried out at a price determined as per the approved scheme guidelines and valuation of the beneficiary contribution made for that house.
- c) The houses so bought back by the Government/ULB may thereafter be re-allotted or sold to other eligible beneficiaries under PMAY-U 2.0, in accordance with the prevailing eligibility criteria and allotment procedures, ensuring optimal utilisation of housing stock and continued support to the intended beneficiary groups.

x Training for residents on do's & don'ts for proper use and maintenance of houses and associated infrastructure:

- a) Before the handover of the houses to the beneficiaries, the construction agency shall conduct awareness and training programmes to educate the residents on safe usage of the dwelling units, utilities and common facilities.
- b) This includes guidance on maintenance of sanitation, electrical systems, water supply, waste management, operation of lift and shared infrastructure.
- c) These trainings promote responsible occupancy, enhances the lifespan of assets and ensure sustainable living in the housing complex.

xi Formation of a Residential Welfare Association (RWA)/ Apartment Owners Association (AoA) for day-to-day operation and maintenance (O&M):

- a) Implementing agencies shall facilitate the formation of RWA/AoA to ensure community participation, efficient management and long-term sustainability of the housing project.
- b) The RWA/AoA shall be responsible for the management and maintenance of the housing complex and its common infrastructure facilities. It shall also oversee routine maintenance, collection of user charges, upkeep of common services and coordination with local authorities.
- c) In AHP projects, a robust and transparent grievance redressal mechanism shall be established to address complaints and concerns of beneficiaries and other stakeholders in a timely and effective manner. The mechanism shall provide multiple channels for grievance registration, tracking and resolution, including online and offline modes, with clearly defined timelines and accountability.
- d) An efficient grievance redressal system shall enhance transparency, ensure beneficiary satisfaction and contribute to the smooth implementation and monitoring of affordable housing projects.

xii Project closure and operation & maintenance during the defect liability period by the construction agency:

- a) Formal project closure of the project with submission of final reports and utilization certificates. During the defect liability period, the construction agency shall rectify any defects and ensure operation and maintenance as per the contractual provisions.





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