

DESCRIPTION

Pradhan Mantri Awas Yojana is a national scheme launched by the Ministry of Housing and Urban Affairs, Government of India in the year 2015. PMAY was started with an aim of providing affordable housing to urban poor and other economically weaker section of the country. It is also known as “Housing for all”.

Under PMAY scheme government provides an interest subsidy of 6.5% on housing loans to the beneficiaries for 20 years under Credit Link Subsidy Scheme (CLSS). Houses under this scheme are constructed through an eco-friendly technology.

PMAY scheme is divided into three phases from starting to the end of the scheme. These are:-

- PMAY Phase-1 from April 2015 to March 2017- It was aimed to cover 100 cities.
- PMAY Phase-2 from April 2017 to March 2019- It covers additional 200 cities.
- PMAY Phase-3 from April 2019 to March 2022- It is to cover remaining cities.

PM Awas Yojana (PMAY) Online form 2019 for third phase are available now. Eligible people can fill the PM awas yojana application form and can avail the benefit of the scheme. PM Awas Yojana is an initiative of Indian Government to provide housing facility to the poor section of urban areas (also rural area) on affordable rates. It was launched in 2015 and till date, two phases have been completed. PM Awas Yojana list 2019 and apply online through below link. A large no of people (beneficiaries) have been identified from various states and Union Territories for availing the benefit and construction of houses for these beneficiaries is going on.

Documents Needed

- **Aadhaar card-** It is compulsory for all the candidates to provide their Aadhaar card details. Without Aadhaar Card no one can apply.
- **An Identity and residential proof-** Documents can include any of the following- Voter ID, PAN card, Driving License.
- **Caste/Community certificate-** Applicant has to bring the supporting document or certificate in case he/ she belongs to a minority community.

- **Economically Weaker Section certificate or Low Income Group certificate** needs to be provided by the applicant.
- **A proof of nationality-** Applicants can show their passport or any other document.
- **Property valuation certificate**
- **Bank details and account statements-** All the applicants are required to submit their bank account details.
- **Salary Slip**
- **Income Tax Return (ITR) statements**
- **Proof that the beneficiary is constructing a home only under the PMAY scheme**
- **Proof that the beneficiary does not own a 'pucca' house**

Eligibility

- The maximum age limit of the beneficiary is 70 years.
- Beneficiary or any of his/her family members must not have any dwelling/pucca house in any part of the India.
- Beneficiary must be from EWS category that means the annual income of the beneficiary should be less than 3lakhs.
- Beneficiary must have an annual income between 3lakhs to 6lakhs if he/she is from LIG (Low Income Group).
- Membership of one adult female member of the family is mandatory in ownership of the house. It means the houses provided under this scheme shall be owned individually by an adult female member or jointly with males.

How to apply PM Awas Yojana 2019

- **ONLINE:-**

PMAY Application can be obtained and filled through two methods. Applicants can either obtain the application form at a nominal cost of Rs.25/- from the Common Service Centers established by the government of states and Union Territories.

The second mode of registration is the online mode in which applicants can register

through the official website of the Ministry. As application for third phase are currently available, eligible candidates can apply.

Step: 1 - Log on to the PMAY website pmaymis.gov.in

Step: 2 - Choose the ‘Citizen Assessment’ option and click on the applicable choice: “For Slum Dwellers” or “Benefits under other 3 components”.

Step: 3 - Enter **Aadhaar card** details

Step: 4 - This will redirect you to the application page, where you will have to fill in all the details accurately.

Step: 5 - The details to be filled include name, contact number, other personal details, bank account and income details, among others.

Step: 6 - Once this is done, choose the ‘Save’ option and enter the **Captcha code**.

Step: 7 - Then, click on the ‘**Save**’ button. The application is now complete and a **print out** can be taken at this stage.

• **OFFLINE:-**

While individuals can apply for the PMAY scheme online using the steps mentioned above, they can also apply for it offline.

In order to apply for PMAY offline, you need to visit a Common Service Centre (CSC) made available by the state and union territory governments. There, you need to fill up and submit the application form provided by the officials after paying Rs.25 plus GST.

It needs to be mentioned here that no private entity/persons have been authorized by the Ministry of Housing and Urban Affairs (MOHUA) to collect this fee from any beneficiary under this scheme. If you have any further clarifications, you can call or write to:

DOWNLOADS

PDF files are attached in e-mail

