

FAQs

[1. Which component am I eligible for?](#)

(a) If citizen is from slum: ISSR (In-situ slum rehabilitation component)

(b) If Citizen is from non-slum:

- Has land of his own, lives in a kutcha house and interested in construction: Beneficiary led construction BLC (new construction)
- Has land of his own, lives in a semi-pucca or pucca house and interested in enhancement of minimum 9 sqm BLC (enhancement). Maximum area after enhancement should not be more than 30 sqm.
- Can afford to construct or purchase house using housing loan: Select Credit Linked Subsidy Scheme (CLSS). Citizen will get subsidy on home loan.
- Do not have any land to construct or cannot afford home loan: Select Affordable Housing in Partnership (AHP)

Please refer to the **ELIGIBILITY** tab in the PMAYU Assam App for further details. Please input your monthly family income and land ownership status to know which component you are eligible for.

[2. Is there any income criteria?](#)

- If Monthly household income is upto INR 25,000 (EWS) – eligible under all component
- If Monthly household income is between INR 25,000 and INR 50,000 (LIG) – eligible only under CLSS. They can avail CLSS by directly approaching the banks for housing loans.
- If Monthly household income is more than INR 50,000 – they can avail CLSS by directly approaching the banks for housing loans.

[3. What benefits will I get under this scheme?](#)

- ISSR: Benefit of Rs. 1 Lakh by Govt. of India and Rs. 50,000 from Govt. of Assam per unit for ISSR projects.
- AHP: Central assistance of Rs.1.5 lakh per beneficiary and State & ULB share will be at the discretion of State at the time of formulation of project.
- BLC: Central assistance of Rs.1.5 lakh per beneficiary and State assistance of Rs. 50,000.

- CLSS: Upfront subsidy @ 6.5% for EWS and LIG for loans upto Rs. 6 lakh. Subsidy calculator at http://www.pmaymis.gov.in/EMI_Calculator.aspx. Bank should have MoU with NHB or HUDCO. Check for MoU at http://www.mhupa.gov.in/User_Panel/UserView.aspx?TypeID=1499. CLSS helpline numbers are: NHB : 1800-11-3377, 1800-11-3388, HUDCO : 1800-11- 616

[4. Do I have to pay anything?](#)

The beneficiaries need not pay for getting enrolled under the scheme. The forms are available **FREE OF COST** at:

- Municipal Board / Town Committee
- PMAYU Assam mobile application
- <http://pmayuassam.in>
- With ward members

Any incidents of exploitation by unauthorized entities must be brought to the notice of the State Mission Directorate, Urban Development Department, Ganeshguri, Guwahati.

[5. I donot have Adhaar Card, Can I apply?](#)

Since Assam citizens still do not have an Aadhar Card, their voter ID will be considered as their unique ID under the PMAYU Assam Mission. All applications collected as a part of the Assam PMAYU Demand Survey done at the Municipal Board/Town Committee must have the voter ID.

[6. Whom should I contact for further information?](#)

- Kindly contact the Municipal Corporation/Town Committee of your respective town.
- Visit <http://pmayuassam.in/index.html> for scheme details

For grievance redressal kindly contact the District Development Commissioner.

Please refer to the **CONTACT** tab in the PMAYU Assam App.

[7. Where can I track my application status?](#)

- Your application can be tracked at http://pmaymis.gov.in/Track_Application_Status.aspx. The application can also be tracked via the **STATUS** tab in the PMAYU Assam mobile application.