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**La Gazette de L'État de Poudouchéry**  
**The Gazette of Puducherry**

**PART - II**

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GOVERNMENT OF PUDUCHERRY  
CHIEF SECRETARIAT  
(ADI DRAVIDAR WELFARE AND SCHEDULED TRIBES WELFARE)

[G.O. Ms. No. 03/CS(ADW&STW)/A2/2026,  
Puducherry, dated 23rd February 2026]

**ORDER**

The Adi Dravidar Welfare and Scheduled Tribes Welfare Department is implementing a housing Scheme, viz., the “Beneficiary-Led Construction (BLC)” component of the Pradhan Mantri Awas Yojana (Urban) – Housing for All, which provides central assistance of ₹ 1,50,000 (Rupees one lakh fifty thousand only) per eligible household.

The existing State-run housing subsidy Scheme, namely the “Bharat Ratna Rajiv Gandhi Housing Scheme”, has been dovetailed with the PMAY (Urban) Scheme, with an income ceiling of ₹ 3.00 lakhs per annum, as stipulated in the G.O. Ms. No. 01/2020-21/Wel(SCW), dated 02-09-2020 of the Adi Dravidar Welfare and Scheduled Tribes Welfare Secretariat. Further, the assistance amount under the PMAY (Urban) Scheme has been enhanced from ₹ 5,00,000 (Rupees five lakhs only) to ₹ 5,50,000 (Rupees five lakhs fifty thousand only), as per the G.O. Ms. No. 04/ADW&STW/2024, dated 07-02-2024 of the Chief Secretariat (Adi Dravidar Welfare and Scheduled Tribes Welfare), Puducherry.

2. Whereas, in the year 2024, the Ministry of Housing and Urban Affairs, Government of India, has launched the Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0) – ‘Housing for All’ Scheme, with the objective of providing Central Assistance to all eligible beneficiaries/ households/implementing agencies through the States/Union Territories (UTs) and Primary Lending Institutions (PLIs) for construction, purchase, or rental of a house at an affordable cost. Under this Scheme, a financial assistance of ₹ 2,25,000 (Rupees two lakh twenty-five thousand only) is provided per household from the Central Government. In addition, a State Share of ₹ 4,00,000 (Rupees four lakh only) is provided under the State Housing Construction Scheme. There onwards, the total housing subsidy extended to each beneficiary under the PMAY-U 2.0 Scheme amounts to ₹ 6,25,000 (Rupees six lakh twenty-five thousand only), comprising ₹ 2,25,000 from the Central fund and ₹ 4,00,000 from the State fund.

3. Whereas, the Government of Puducherry has observed that the physical progress of the houses sanctioned to the approved Scheduled Castes (SC) and Scheduled Tribes (ST) beneficiaries under the housing Scheme is unsatisfactory, as the beneficiaries are required to contribute an additional amount of approximately ₹ 2.00 to ₹ 3.00 lakhs towards completion of the houses. As a result, many beneficiaries are compelled to avail loans from private money lenders at exorbitant interest rates, thereby falling into a debt trap. Furthermore, a significant number of selected beneficiaries have expressed reluctance to avail the financial assistance, owing to the rising cost of construction. The hardships faced by the selected beneficiaries, the escalating cost of construction, and the need for enhancement of financial assistance for SC/ST beneficiaries have been engaging the attention of the Government for appropriate remedial measures.

4. Accordingly, sanction of the Lieutenant-Governor is hereby conveyed to enhance the Financial Assistance to Scheduled Castes (SC) and Scheduled Tribes (ST) beneficiaries from the existing rate of ₹ 5.50 lakhs to ₹ 7.00 lakhs under the Beneficiary-Led Construction (BLC) component of the Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0) – ‘Housing for All’ Scheme by enhancing to existing the State Share of ₹ 4.00 lakhs to ₹ 4.75 lakhs, and the Central Assistance at ₹ 2.25 lakhs, as per the revised guidelines of PMAY-U 2.0. The enhanced financial assistance of ₹ 7.00 lakhs shall be applicable only to the new housing projects implemented by the Adi Dravidar Welfare and Scheduled Tribes Welfare Department under the PMAY-U 2.0 Scheme. The quantum of financial assistance of ₹ 7.00 lakhs will be in 3 (three) instalments in accordance with the revised sharing pattern of Central and State assistance, through ABT/DBT (Aadhaar-based/Direct Benefit Transfer) mode, as detailed below:-

Instalment	Construction Level	Central Share	State Share	Total
		₹	₹	₹
First Instalment	Foundation Level	90,000	1,85,000	2,75,000
Second Instalment	Lintel Level	90,000	1,85,000	2,75,000
Third Instalment	On Completion of House	45,000	1,05,000	1,50,000
<b>Total :</b>		<b>2,25,000</b>	<b>4,75,000</b>	<b>7,00,000</b>

5. The enhancement of housing subsidy is subject to the following conditions as prescribed under the revised Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0) – ‘Housing for All’ Scheme, for providing Central Assistance:

6. *Eligibility Criteria.*—

(a) **Target Group :** EWS/LIG/MIG families in urban areas with no pucca house anywhere in India.

**(b) Income Limits :**

- (i) EWS : Up to ₹ 3 lakh/year
- (ii) LIG : ₹ 3-6 lakh/year
- (iii) MIG : ₹ 6-9 lakh/year

(States may revise EWS limit with MoHUA approval)

**(c) Exclusions :**

- (i) Already allotted a house under any Government housing Scheme in the last 20 years.
- (ii) House curtailed under PMAY-U post 31-12-2023.

**(d) Priority Groups :** Widows, single women, PwDs, senior citizens, SC/ST, minorities, transgender, Safai Karmis, street vendors (PMSVANidhi), artisans (PM-Vishwakarma), Anganwadi/construction workers, slum/chawl residents, *etc.*

**(e) Parental Clause :** Applicants whose parents already received a house will be considered after others.

**(f) Scheme Duplication :** Only one of PMAY-G or PMAY-U 2.0 can be availed. MIS integration ensures no duplication.

**(g) Aadhaar :** Mandatory for all family members. States/Union Territories to ensure Aadhaar enrolment if absent. The Unique Identification Authority of India has instructed that as per provision in the Aadhaar and other Laws (Amendment) Act, 2019, Union Territory Government shall mandate use of Aadhaar authentication for the beneficiaries under section 7 of the Aadhaar Act, 2016. If needed, necessary Aadhaar Notification under section 7 of the Aadhaar Act, 2016 shall be issued.

**7. Financial Assistance and House Construction Norms.—**

**(a) Assistance Amount :** ₹ 2.25 lakh per eligible EWS household for new construction on own land.

**(b) House Design :**

- (i) **Carpet Area :** 30-45 sq.m.

- (ii) **Minimum Layout** : 2 rooms, kitchen, and toilet/bathroom.
  - (iii) **Below 30 sq.m. land** : Multi-storey allowed with approval.
  - (iv) **Renovation/Extension** : Not permitted.
- (c) **Fund Disbursement** :
- (i) **Central Share** : Released *via* DBT in 3 instalments (40:40:20) based on progress.
  - (ii) **State/Union Territory Share** : Equal to Central share (cash). Higher contributions allowed.
  - (iii) **Beneficiary Contribution** : Minimum 25% of house cost.
- (d) **Monitoring and Timelines** :
- (i) Geo-tagging at construction stages is mandatory.
  - (ii) ULB Verification within 15 days (auto-approval if delayed).
  - (iii) **Fund Release** : Within 7 days of approval.
  - (iv) **Completion Timeline** : 12-18 months from sanction.
- (e) **Additional Funding Sources** : May include BoCW Fund, District Mineral Fund, *etc.*, for vulnerable groups.

8. The Department shall ensure registration on PFMS, collection and seeding of Aadhaar with beneficiaries' Bank Accounts, and transfer of subsidy through Aadhaar-authenticated DBT (Cash). In line with the provisions of the Aadhaar and Other Laws (Amendment) Act, 2019 and section 7 of the Aadhaar Act, 2016.

9. The Director, ADW shall ensure that the benefits under the dovetailed PMAY-BRRG Scheme are extended only to eligible SC/ST beneficiaries by the ADW&STW Department, and that cases pertaining to OEBC beneficiaries are dealt with by the Puducherry Slum Clearance Board, as per the existing guidelines.

10. All other terms and conditions as stipulated in the G.O. Ms. No. 09/2020-21/Wel(SCW), dated 12-02-2021 of the Adi Dravidar Welfare and Scheduled Tribes Welfare Secretariat, shall remain unchanged.

11. The enhanced rate of financial assistance shall be extended to beneficiaries who have not availed the first instalment and are entitled to receive assistance in three instalments. In respect of beneficiaries who have already availed the first and second instalments, they shall be considered for the remaining instalment(s) at the enhanced rate under PMAY.

12. These orders shall come into force with effect from the date of publication of this Notification in the Official Gazette.

13. This issues with the concurrence of the Finance Department, Puducherry *vide* their I.D.E.Comp.No. 38544/FD/F5/AI/FC/2025-26, dated 09-02-2026.

(By order of the Hon'ble Lieutenant-Governor)

**K. CANDANE @ SIVARADJANE,**  
Under Secretary to Government  
(Adi Dravidar Welfare and Scheduled Tribes Welfare).