



J I T O

**AWAS YOJANA
AHMEDABAD CHAPTER**





PRADHAN MANTARI

A W A S

YOJANA

“Pradhan Mantari Awas Yojna” is the vision by Prime minister for all Urban citizens to have their own dwelling unit at affordable cost

A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters.

ABOUT **JITO**

JITO, is a worldwide organisation of businessmen, industrialists, knowledge workers & professionals reflecting the glory of ethical business practices.

It is a global organization set to achieve socio-economic empowerment, value based education, community welfare, practice of compassion, spread of global friendship and spiritual upliftment of fellow beings.

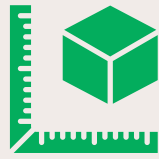


ELIGIBILITY NORMS

“JITO AWAS Yojana” will be restricted for the benefit of Jain community people only.



Households having an annual income between Rs.3,00,001 up to Rs.6,00,000



Upto 60 square metres (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)



The maximum subsidy up to Rs. 2.67 Lakhs*



Interest subsidy at a rate of 6.5%* on home loans up to Rs. 6 lakh for a tenure of 20 years or tenure of loan, whichever is lower



Not for existing property. Required for new acquisition.



Not for renovation/ upgradation – Applicability for no pucca house.

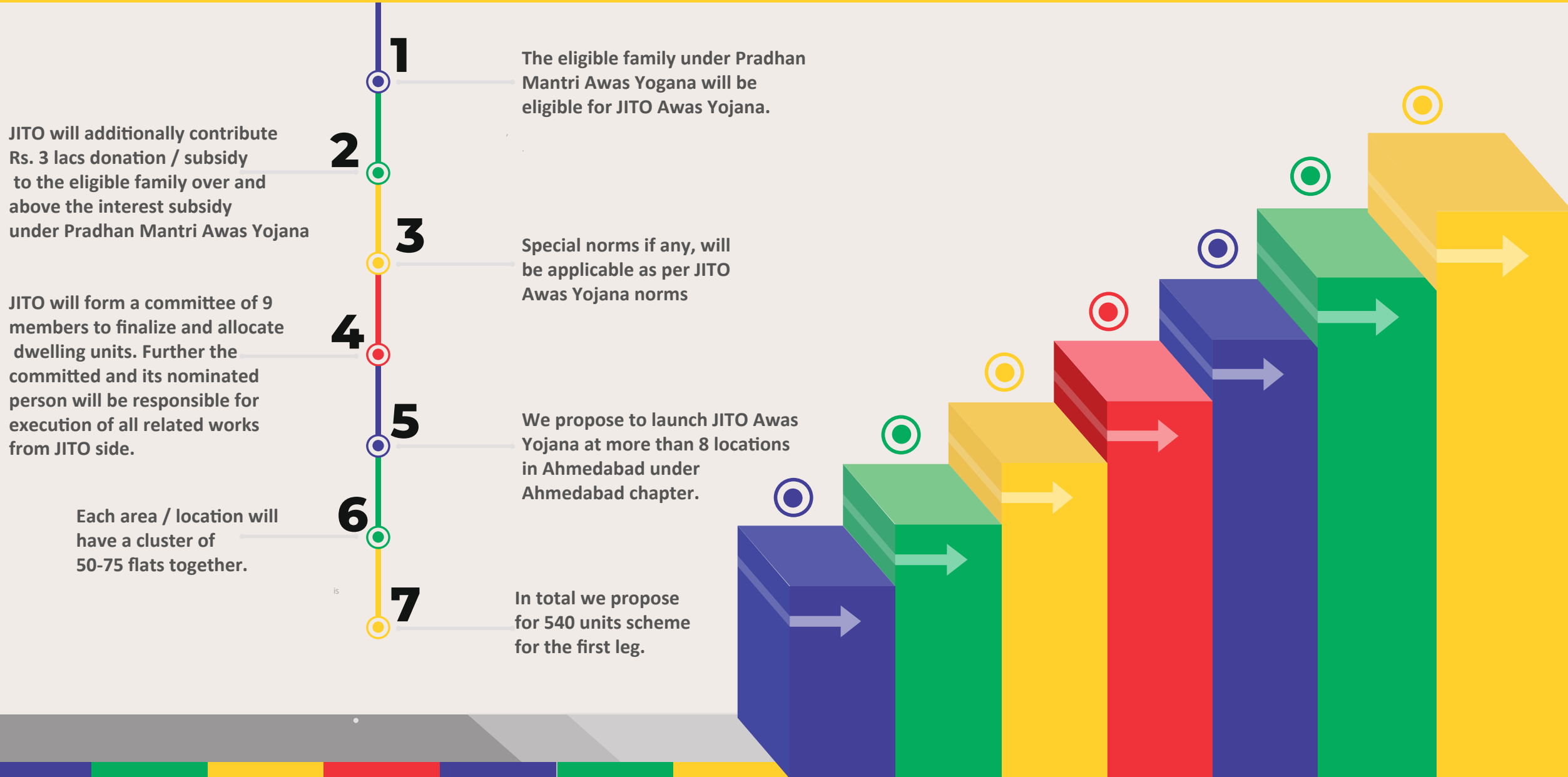


Otherwise house upgradation covered.



Self declaration of income proof required.

WORK FLOW



OUR EXPECTATION FOR THE SAID PROPOSITION

- Are there any benefits available under Jain minority Regulations?
- Are there any extra benefit available from State Government / Central Government?
- Whether any benefit of land allotment can be made under community centre development or housing board development scheme?
- Whether any aid possible under Chief Minister fund for say, sum amounting to Rs. 1 lac per family?
- Whether any technical expert can be appointment form Government side for co - ordination work, documentation work etc. for smooth execution of our yojana?

For Himanshu Shah
JITO, Ahmedabad Chapter.



CRITERIA FOR AWAS YOJANA

UNDER PMAY

01

The maximum age limit of the beneficiary is 70 years.

03

Beneficiary must be from EWS category that means the annual income of the beneficiary should be less than 3 lakhs.

05

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.

02

Beneficiary or any of his/her family member must not have any dwelling/ pucca house in any part of the India.

04

Beneficiary must have an annual income between 3 lakhs to 6 lakhs if he/she is from LIG (Low Income Group).

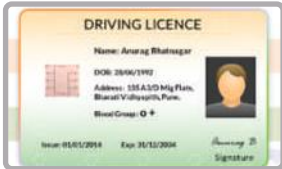


DOCUMENTS NEEDED IN PMAY SCHEME



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

DOCUMENTS NEEDED IN PMAY SCHEME



Bank details and account statements-

All the applicants are required to submit their bank account details

PMAY



Proof that the beneficiary is constructing a home only under the PMAY scheme



Salary Slip



Proof that the beneficiary does not own a 'pucca' house

ITR



Income Tax Return (ITR) statements

CRITERIA FOR AWAS YOJANA



01

Form Fees be paid

02

Age criteria – 21 to 70 years

03

Only for Jains

04

Beneficiary must be from EWS category that means the annual income of the beneficiary should be less than 3 lakhs.

05

Beneficiary must have an annual income between 3 lakhs to 6 lakhs if he/she is from LIG (Low Income Group).

06

Property to be purchased in joint name (Male & Female)

07

Cannot be rented or kept vacant for 5 years after allotment

08

Preference to resale to Jain

09

Insurance is compulsory

10

Cannot apply if similar benefit is taken from any other scheme

11

Only one form should be filled on behalf of family. Two members from the same family cannot apply. In case of divorce, both husband & wife can apply, but the divorce proof from court is must.

12

Forms should be filled in completely

DOCUMENTS REQUIRED

Election Card /
Driving Licence

Ration Card

Passport

If not we should
ask them to get
it is done shortly

Aadhar Card
Compulsory

PAN Card

School Leaving /
Birth Certificate

Letter from Sangh /
Jain Minority
Certificate

Cancelled
Cheque Copy

Passbook
first page copy

Proof of Income /
Salary Slip

Income Tax Return

Electricity Bill /
Municipal Tax Bill

4 Passport
Size Photos

Family Photo

Rent agreement
(if any)

Owned property
related documents
(if any)

Proof of Insurance
(if any)

Cibil Report

Civil surgeon
certificate copy in
case of disability



CRITERIA ON WHICH JITO AHMEDABAD'S SCHEME CAN BE LAID

- Occupation – Self occupied, private sector / Govt sector (Govt jobs are more secured hence less marks should be given)
- Self Education – less marks for more education
- Number of Children – (less marks to less children)
- Children education – (more marks to be given for less educated children)
- Female children – (more marks if female children are there)
- Major illness – (more marks for illness depending upon severity)
- Disability – (more marks for disability)
- Personal Income – (lesser income is preferred)
- Spouse's income – (lesser income is preferred)
- Widow – (preference should be given)
- Stability of income – (lesser stability should be given the preference)
- Age - (higher the age, higher is the preference)
- Maximum % for Amt to be fixed for gynati – (to see that the houses are not allotted to only specific sampradaya)
- Continuity of income – (more is the continuity of income, lesser are the chances)

THANK YOU

