



SOLAR GUIDE · PUNJAB

PM Surya Ghar and solar subsidy guide: 2026

What the PM Surya Ghar scheme pays towards rooftop solar, who can claim it, and the claim in six steps with the documents to keep ready. Written for PSPCL connections in Punjab, with the date each figure was checked.

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What the scheme pays

PM Surya Ghar: Muft Bijli Yojana is the central government's scheme for rooftop solar. Its central financial assistance, the subsidy, is paid after the system is installed and inspected.

For	Subsidy
A home, 1 kW	₹30,000
A home, 2 kW	₹60,000
A home, 3 kW or more	₹78,000
A housing society or RWA, common facilities	₹18,000 per kW, up to 500 kW

For a home, the subsidy stops rising at 3 kW: each kW above that is paid for in full. A society's limit includes the systems its residents have already installed on their own homes. See [solar for housing societies](#).

Who qualifies

- The electricity connection is in the applicant's own name.
- The applicant owns the house, and the roof gets sun for most of the day and can carry the structure.
- The system is grid-connected, with a net meter: on-grid or hybrid.
- The panels are DCR and on the ALMM list.
- The system is no larger than the sanctioned load.
- No rooftop solar subsidy has been claimed on that connection before.

Businesses, shops and factories do not qualify; the scheme is for homes and housing societies.

Check the 300 free units first

Punjab gives homes 300 free units a month (600 on a two-month bill). If your home stays under that, your bill is already zero and the subsidy cannot make solar pay. General-category homes over the line pay for every unit, and that is where a subsidised system saves most. SC, BC, non-SC BPL and Freedom Fighter households pay only for units above 300.

You pay first, the subsidy follows

The subsidy never comes off the installer's invoice. You pay the full price, and the subsidy is paid into your own bank account 30 to 45 days after the DISCOM inspection. If you borrow, the lender is repaid on its own schedule; the subsidy does not go to the lender.

The claim in six steps

1. ☐ Register on pmsuryaghar.gov.in. Choose Punjab and PSPCL, and enter your consumer number, mobile number and email.
2. ☐ Apply for rooftop solar. PSPCL checks technical feasibility. Install nothing until the approval comes through.

3. ☐ Install with a vendor registered on the portal, using DCR panels from the ALMM list.
4. ☐ Submit the plant details and apply for the net meter: photos, panel and inverter serial numbers and the installation details.
5. ☐ PSPCL fits the bi-directional net meter and inspects the system. The portal issues the commissioning certificate.
6. ☐ Submit your bank details with a cancelled cheque or passbook copy. The subsidy is paid into that account.

Documents to keep ready

1. ☐ A recent electricity bill showing the consumer number and sanctioned load.
2. ☐ Aadhaar card.
3. ☐ Proof of ownership of the house.
4. ☐ A bank account in the applicant's name, with the passbook or a cancelled cheque.
5. ☐ A mobile number and email you can reach throughout.
6. ☐ Photos of the roof, and later of the installed system.

Why claims get held up

- Panels that are not DCR or not on the ALMM list. This cannot be fixed after installation.
- A system larger than the sanctioned load. Get the load increased first.
- Names that do not match across the bill, the application and the bank account.
- A connection still in a late parent's name. Transfer it first.
- Installing before feasibility approval, or a vendor not registered on the portal.
- Missing photos or serial numbers at the commissioning stage.

The PM Surya Ghar loan

The government's release of 11 March 2025 gave the scheme's bank loan at a subsidised 6.75%, collateral-free for loans up to ₹2 lakh, through 12 public-sector banks. The rate moves with wider interest rates, so ask your bank for its current one. The PM Surya Ghar loan and five ways to finance solar cover the options.

Buying without the subsidy

A system bought outside the scheme does not need DCR panels, and in some cases costs less up front. Whether it works out cheaper overall depends on the exact system, so ask for a side-by-side price.

Questions we are asked

How much is the PM Surya Ghar subsidy for 3 kW?

₹78,000. The scheme pays ₹30,000 per kW for the first 2 kW and ₹18,000 for the third kW, and nothing more above 3 kW.

How long does the subsidy take to arrive?

Typically 30 to 45 days after the DISCOM inspection and the commissioning certificate, paid by direct transfer into the applicant's own bank account.

Can I get the subsidy on a hybrid system with batteries?

Yes. A hybrid system stays connected to PSPCL with a net meter, so it qualifies like an on-grid system. The battery itself is not subsidised. Off-grid systems do not qualify.

Work out your own figures

Solar calculator

Size, subsidy, cost and payback from your PSPCL bill.

Roof capacity calculator

How many kW your roof takes, the panels, the units and the price.

Solar quote comparison

Put up to three quotes side by side: price per kW, subsidy and what each leaves out.

Sources

- PM Surya Ghar national portal, checked 4 October 2026
- Press Information Bureau, PM Surya Ghar loan terms, 11 March 2025, checked 27 September 2026

Figures on subsidies, tariffs and schemes are as published by the government at the dates shown and can change. Prices and generation figures are estimates for planning, not a quotation or a guarantee.