

Urban Transformation through Housing for All



CRORE
and more

27th December, 2019

“हमने सपना देखा है कि जब आज़ादी के 75 साल हों तब हिन्दुस्तान के गरीब से गरीब का भी अपना घर हो”

– नरेन्द्र मोदी



Foreword

I am honoured to present this booklet **‘Urban Transformation through Housing for All: 1 Crore and More’** on achieving the milestone of sanctioning more than one crore PMAY(U) houses in the 50th meeting of Central Sanctioning and Monitoring Committee (CSMC) held on 27th December, 2019.

The vision of Hon’ble Prime Minister to provide pucca house to every household by year 2022, the 75th year of India’s Independence became my Ministry’s mandate and Mission. In the process, Ministry received unstinted guidance from everyone, as we set out in fulfilling the validated housing demand of 1.12 crore from States/UTs.

The scheme synergises Public, Private & Peoples Partnership; however, its prime movers are the beneficiaries who have invested their lives savings and efforts to fulfil the dreams of owning a house wholeheartedly. This enthusiastic participation has resulted in delivery of 32 lakh houses already. The States/UTs have played steward role in this journey through Urban Local Bodies and concerned departments. We have received generous support from the Ministry of Finance for seamless funding of projects.

Further, the initiatives such as Global Housing Technology Challenge (GHTC)- India, Angikaar: a campaign for embracing complete change and CLSS Awas Portal (CLAP), all taken up with the motivation of Hon’ble Prime Minister, have brought fresh energy in overall scheme implementation and has resulted in dignified living to the deprived citizens, a reality. Various fiscal and financial measures introduced by Hon’ble Finance Minister to boost affordable housing sector and reforms for ease of doing business in construction permits or otherwise impacting real estate sector have greatly helped our efforts.

The HFA Mission Directorate led by Joint Secretary & Mission Director, Shri Amrit Abhijat and his entire team of officials, experts in Project Management Unit & attached organisations have worked relentlessly to achieve this important goal post today. We have got over 60 lakh houses grounded so far.


Hon’ble Minister of State (I/C), Ministry of Housing & Urban Affairs, Shri Hardeep S. Puri has, at all times, been confident of our efforts and asserted that we will meet the Mission mandate before 2022. I am immensely thankful for his continuous guidance and faith in us.

As we move on, I am sanguine that we will be faced with challenges of implementation and occupancy but, we are determined and confident that our commitment and resolve will enable us to achieve the goal to fulfil the dreams of millions.

As Secretary, I feel humbled and fortunate that the God has given me opportunity to serve the people of this great nation through this Mission. In essence, the scheme manifests the clarion call of our **Hon’ble Prime Minister for “Sabka Saath, Sabka Vikas aur Sabka Vishwas”**.

Once again, tons of thanks to one and all for being part of our journey in making this milestone possible!

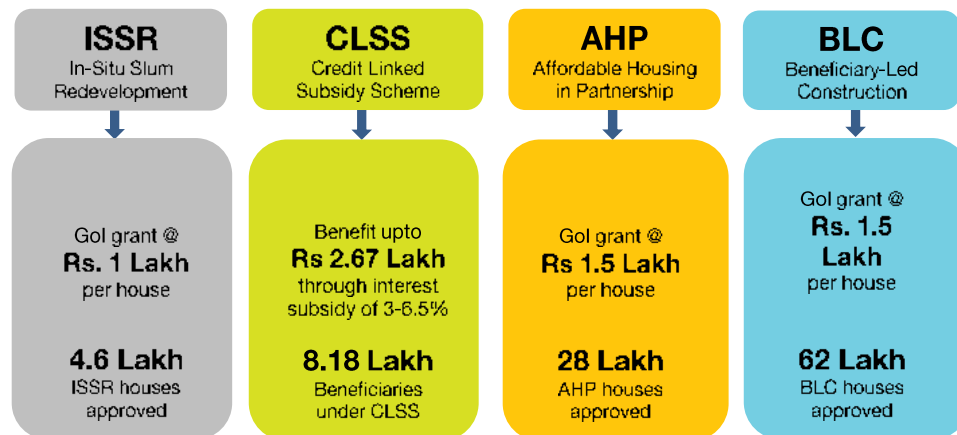
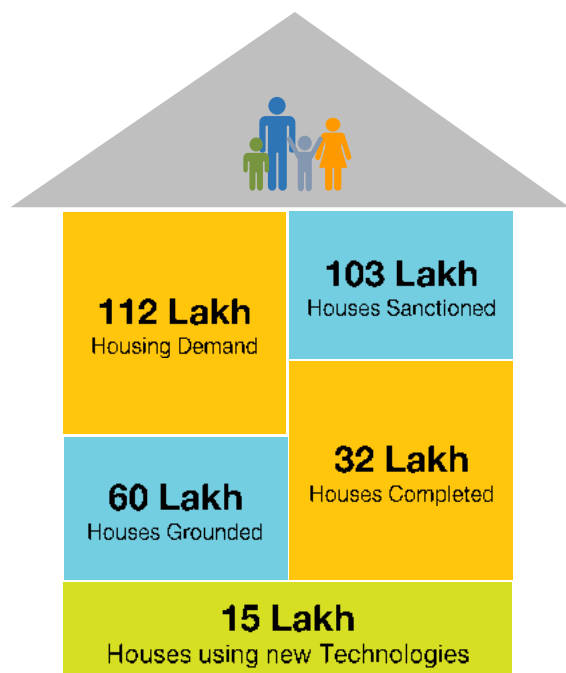
27.12.2019
New Delhi



(Durga Shanker Mishra)
Secretary
Ministry of Housing and Urban Affairs
Government of India

Mission Progress

Features & Progress

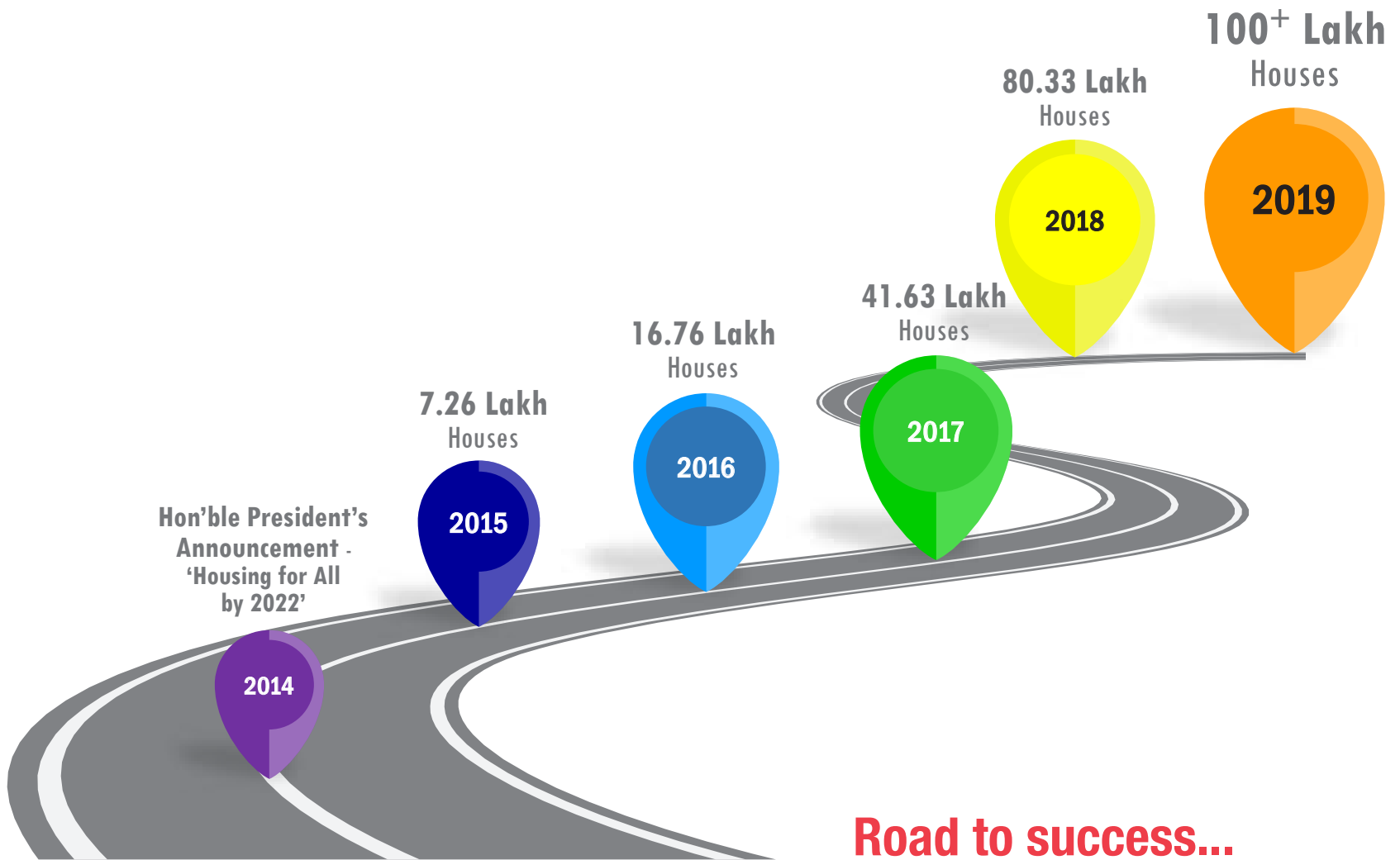


Features

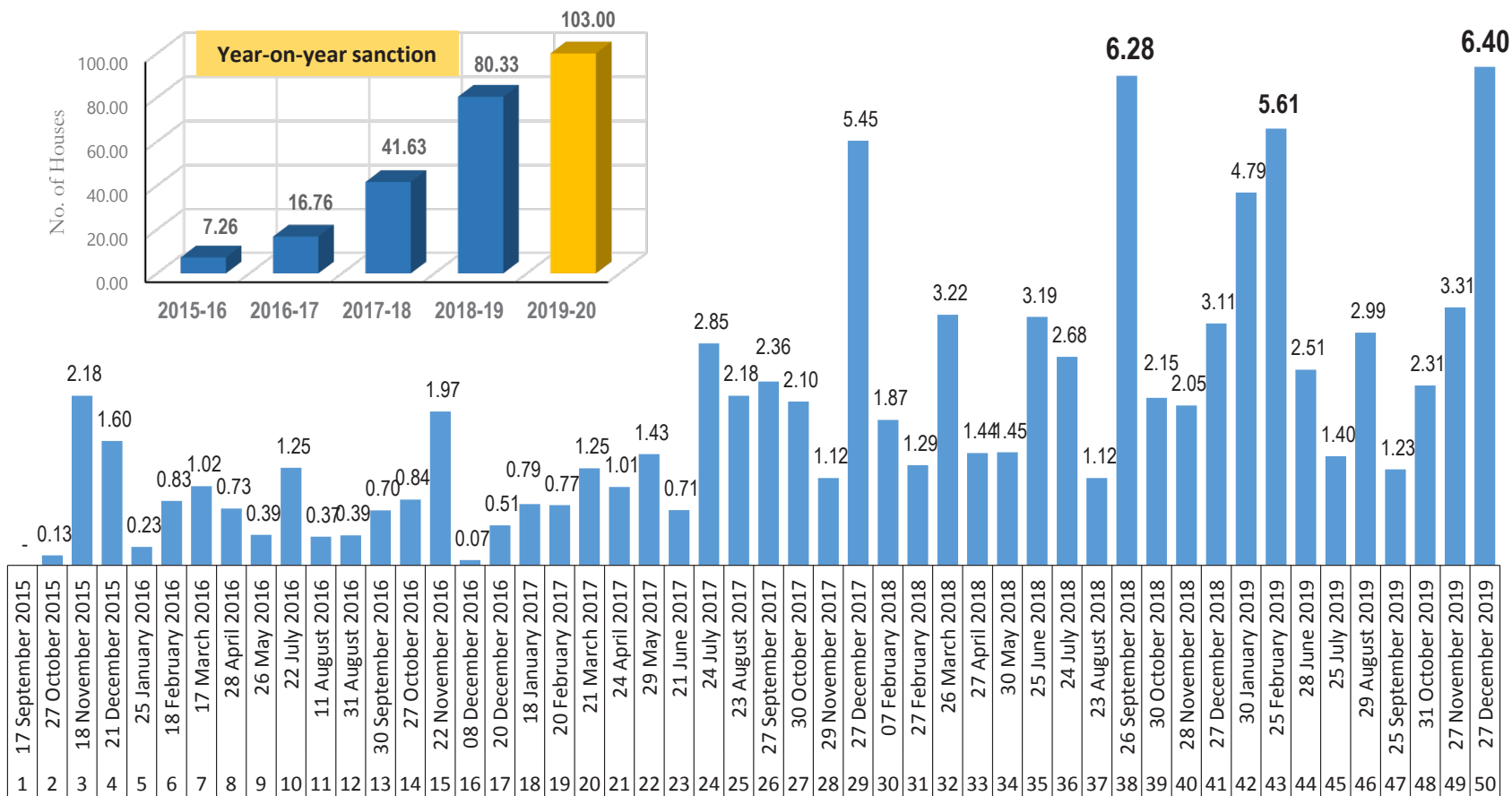
- Security of Tenure
- Women empowerment
- Better quality of life for Urban Poor
- All-weather housing units with Water, Kitchen, Electricity and Toilet
- Adequate physical and social infrastructure
- Securing relevant Sustainable Development Goals (SDGs)

Note: 21.93 Lakh Houses in 100 Smart Cities & 49.87 Lakh Houses in 487 AMRUT cities.



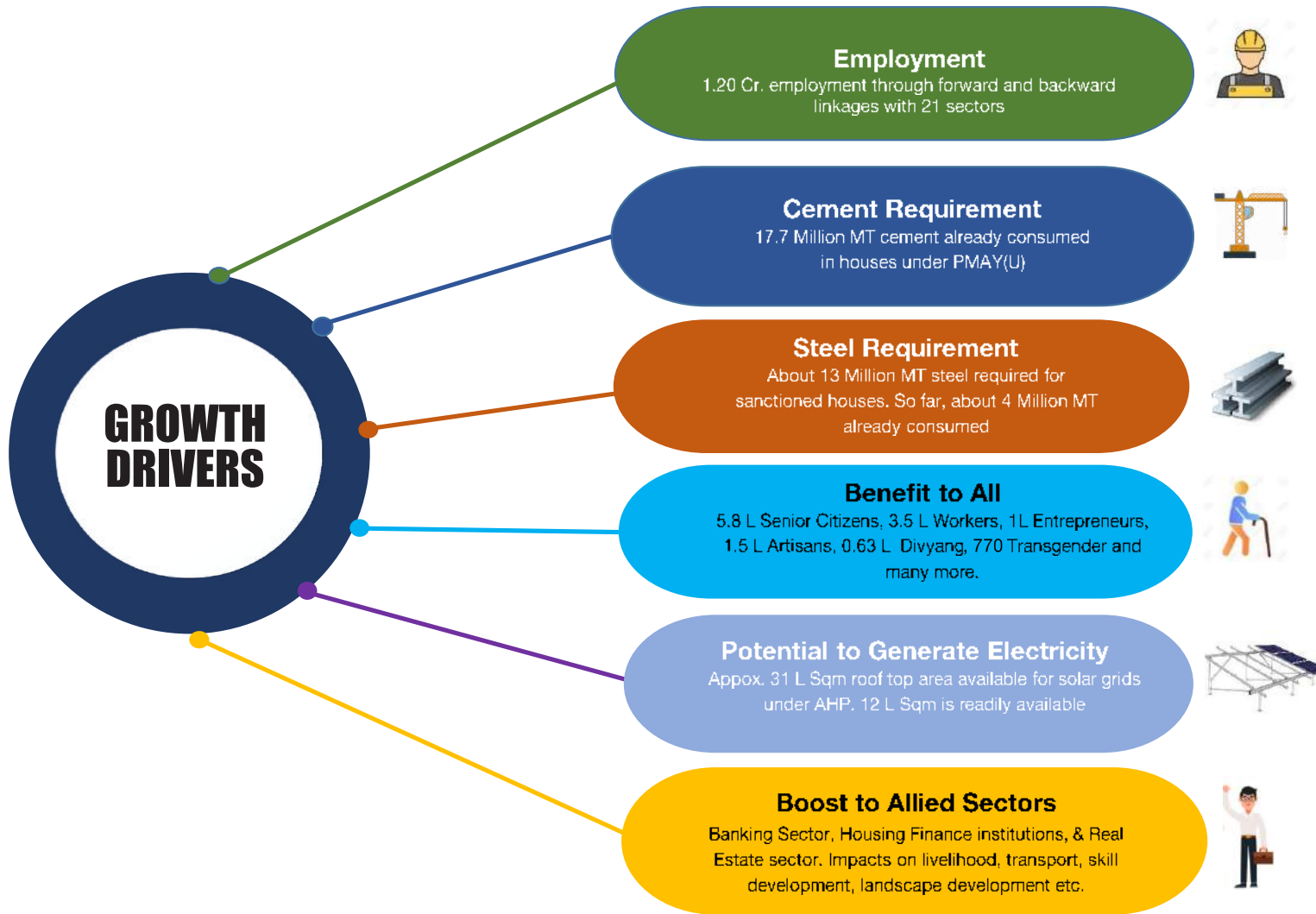


Journey so far...

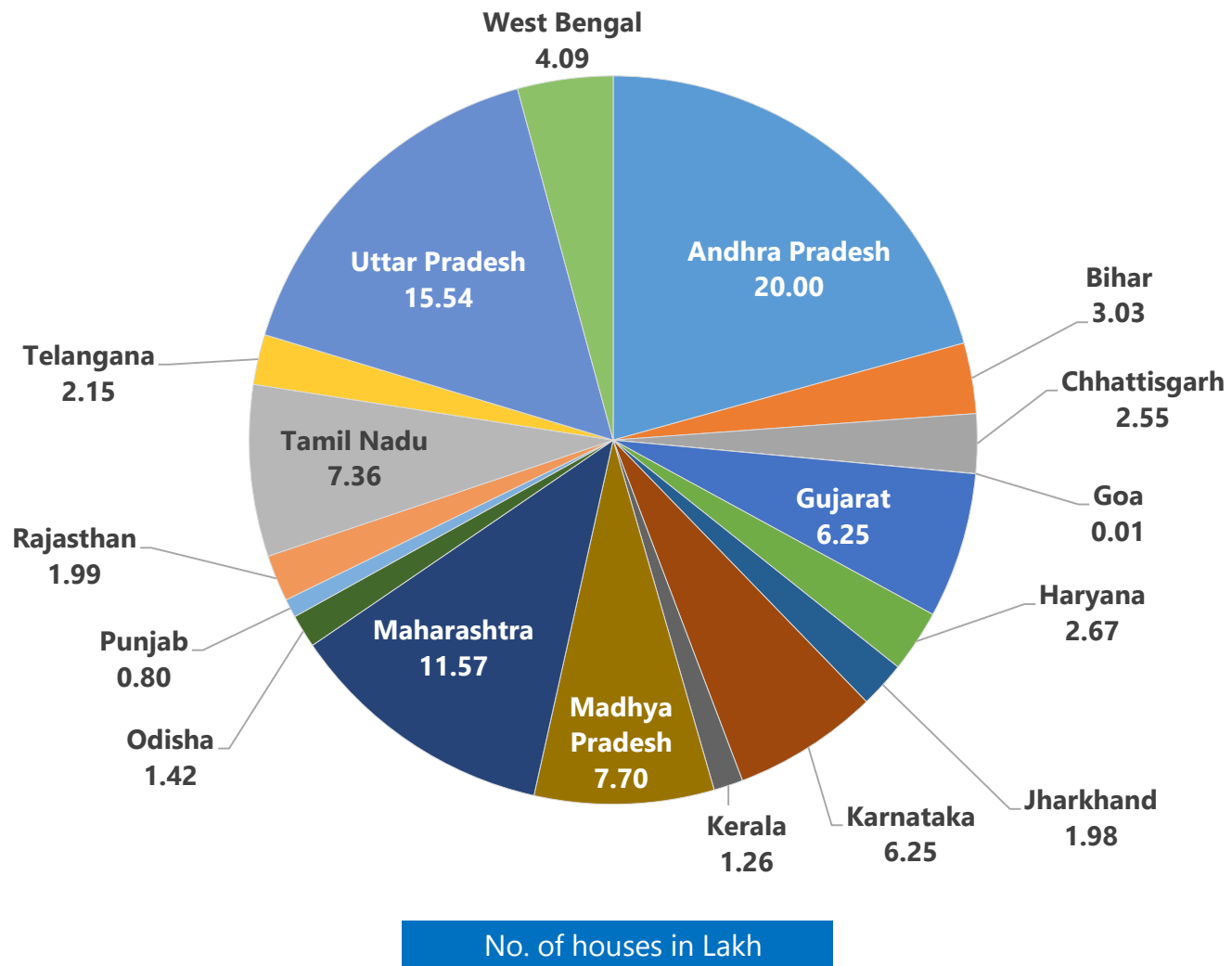


(Sanctioned houses in Lakh)

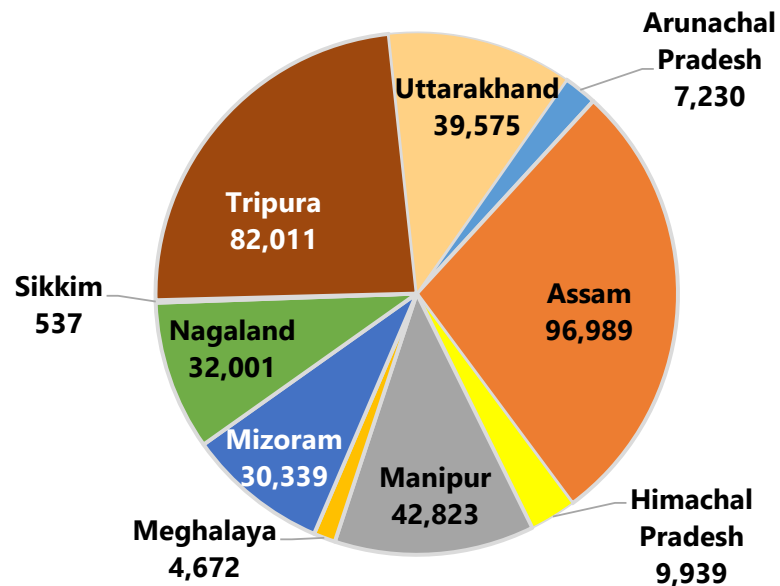




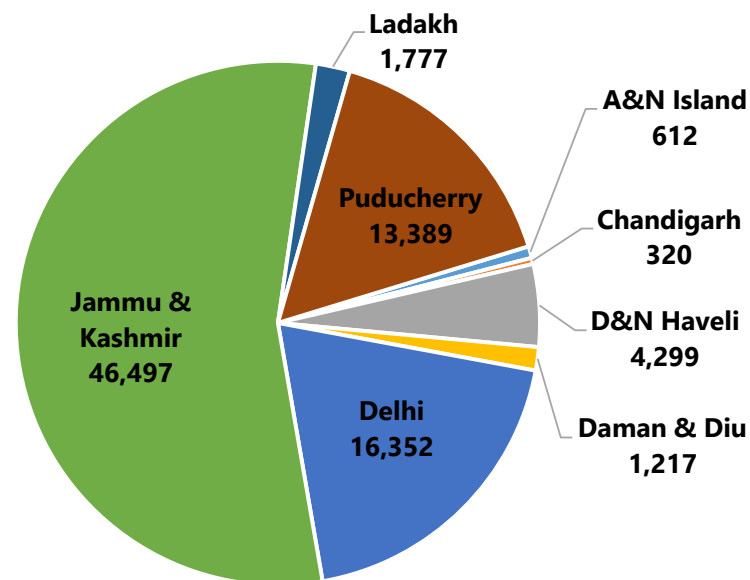
Sanction in other than NE & Hilly States



Sanction in NE, Hilly States and UTs



NE & Hilly States

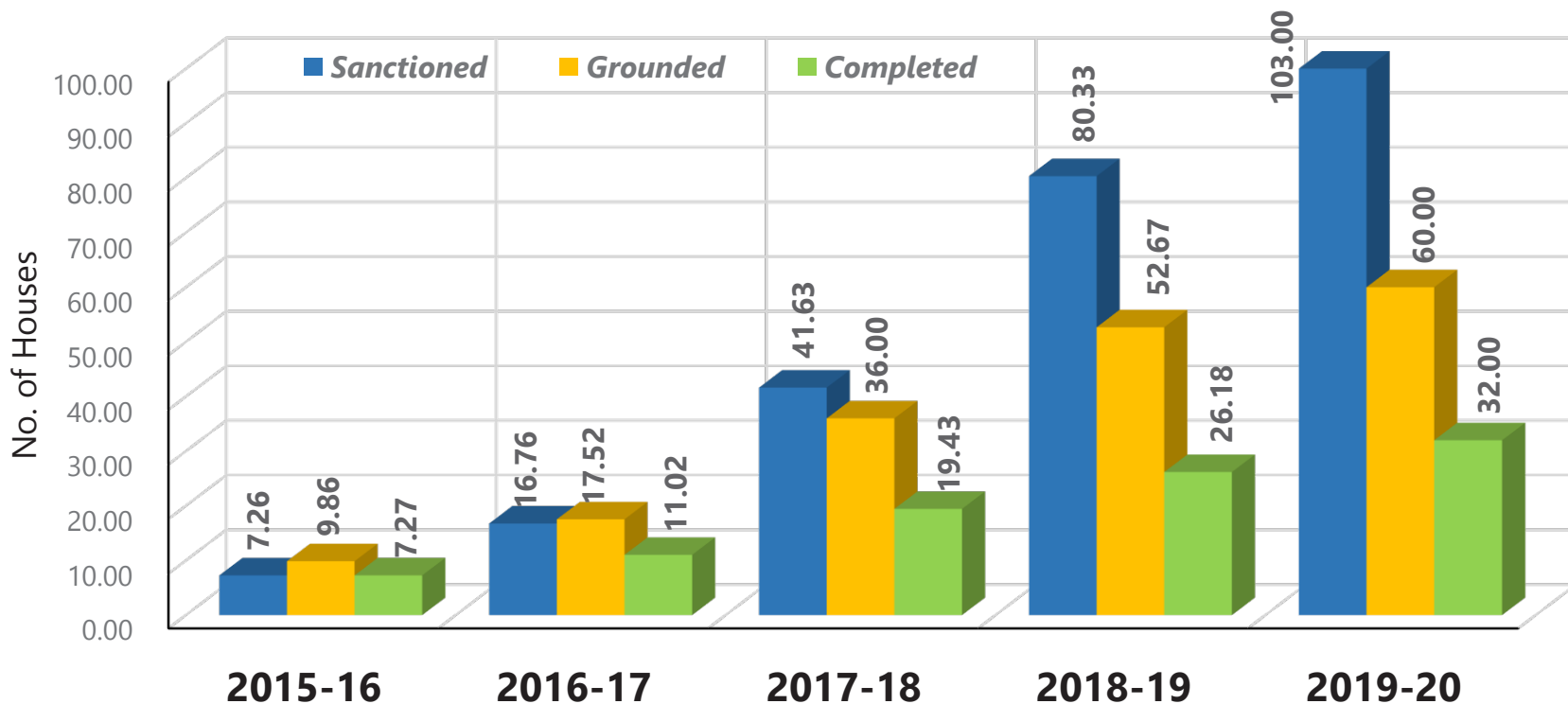


Union Territories

* only CLSS cases in Delhi & Chandigarh



Year-on-Year Physical Progress



Comparison with Earlier Scheme

Urban Housing Scheme Indicators	2004-2014	2014-20	Growth
	Houses under JNNURM (BSUP/IHSDP)	Houses under PMAY(U) (BLC/AHP/ISSR)	
Investment in Projects	₹ 38,303 Cr	₹ 6.13 Lakh Cr	15.6 times
Central Assistance Approved	₹ 20,303 Cr	₹ 1.6 Lakh Cr	7.9 times
Central Assistance Released	₹ 17,989 Cr	₹ 64,000 Cr	3.2 times
Houses Approved for Construction	13.46 Lakh	103 Lakh	7.7 times
Houses Grounded for Construction	8.58 Lakh	60 Lakh	7.0 times
Construction of Houses Completed	8.04 Lakh	32 Lakh	4.0 times

Interest Subvention Schemes	ISHUP/RRY	CLSS	Growth
No of Beneficiaries	18,166	8,18,000	45 times
Subsidy Released (₹ in Cr.)	₹ 23.00 Cr	₹ 20,283 Cr	912 times

ISHUP: Interest Subsidy Scheme for Housing the Urban Poor

RRY: Rajiv Rinn Yojana

CLSS: Credit Linked Subsidy Scheme

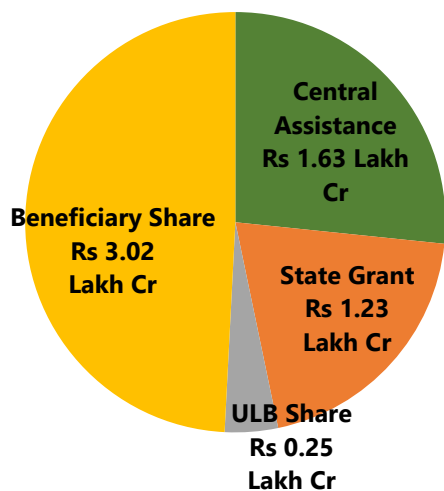


“एक बार चारदीवारी आ जाती है, छत आ जाती है तो इंसान के सपनों में जान आ जाती है और वो नई नई चीजें करने लगता है”

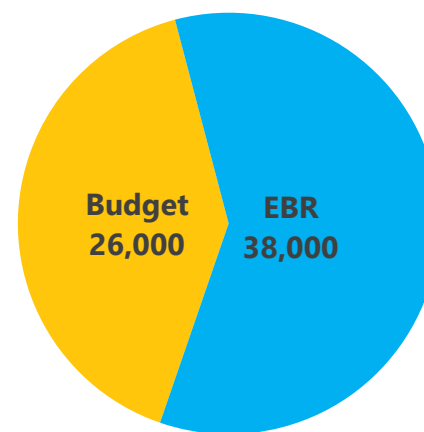
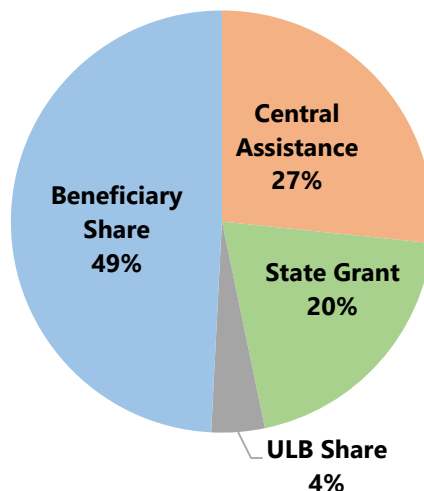
– नरेन्द्र मोदी



Funding of Houses



Total Investment
Rs 6.13 Lakh Cr

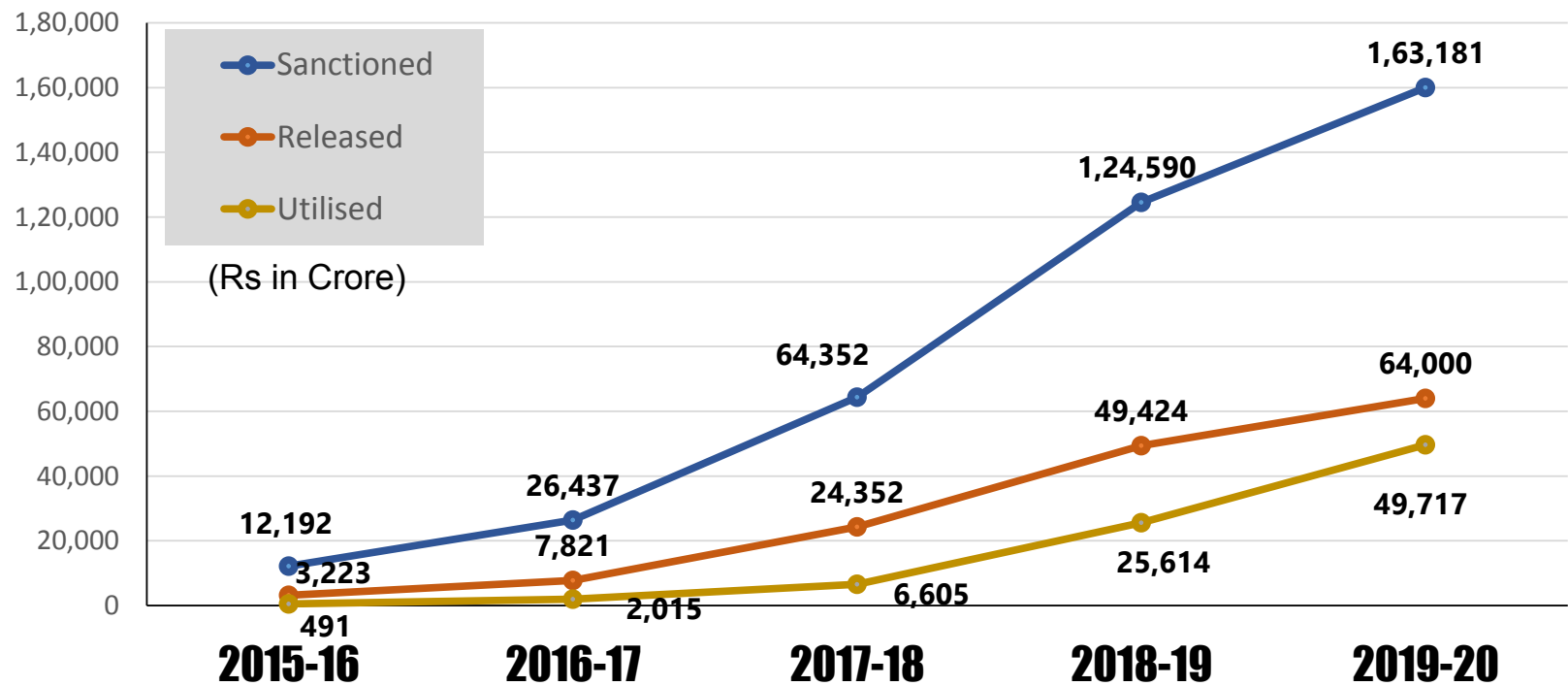


Funds Released
Rs 64,000 Cr

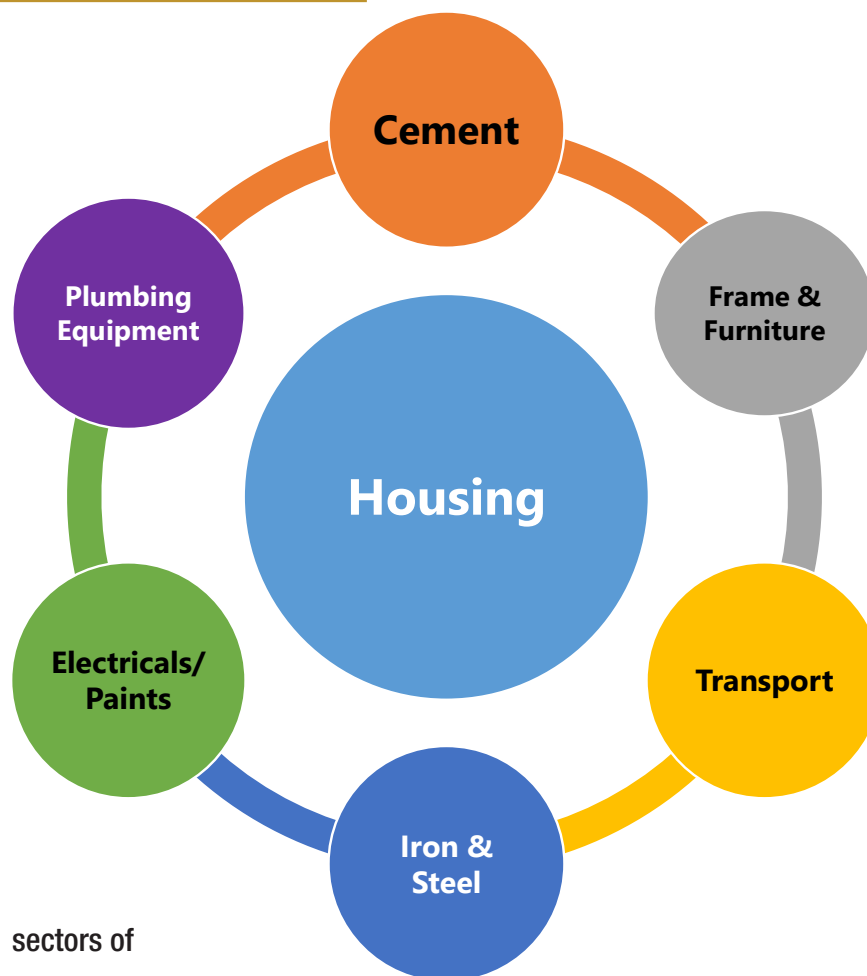
EBR (Extra Budgetary Recourse) is a funding mechanism to supplement the additional requirement over and above the budgetary allocation provisioned by Ministry of Finance, Govt. of India



Year-on-Year Central Assistance



Impact on Ancillary Sectors

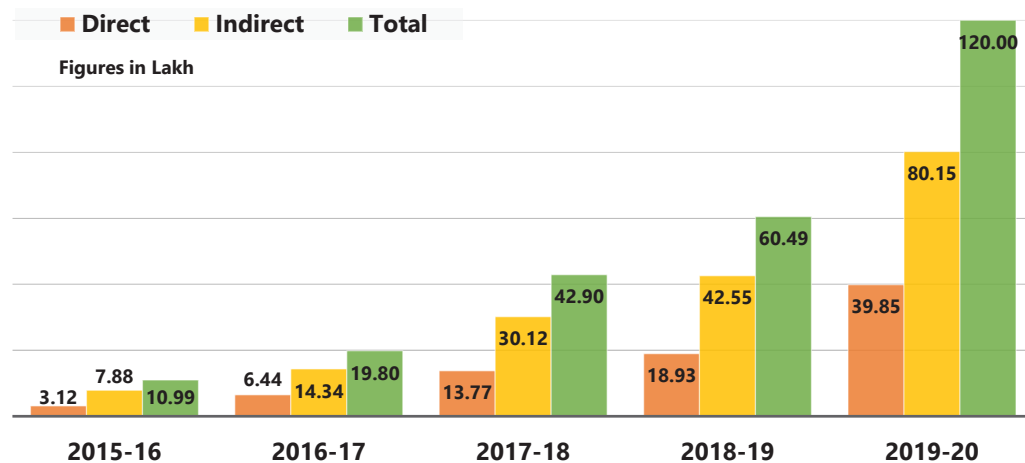


Investment in Housing impacts 21 sectors of economy fuelling employment.

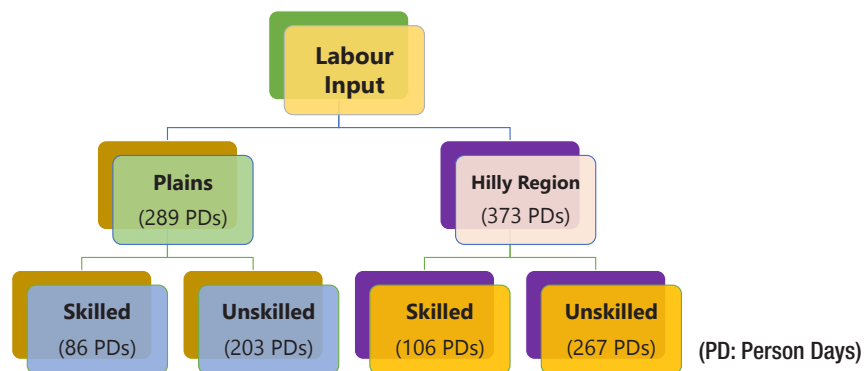
Source: CSO, MOSPI, Govt. of India



Employment Generation



Labour inputs per unit House (30 sq. m)



Source: Assessing Employment Generation under PMAY-Urban, National Institute of Public Finance and Policy, February 2019

“गरीब निम्न मध्यम वर्ग और मध्यम वर्ग के लोग घर खरीद सके, इसके लिए सरकार ने बड़े फैसले लिए हैं। अब पी.एम.ए.वाई. के तहत शहरों में इस वर्ग को नए घर देने के लिए दो नई स्कीमें बनायी गई है। इसके तहत 2017 में घर बनाने के लिए 9 लाख रुपये कर्ज पर ब्याज में 4% तक की छूट और 12 लाख रुपये कर्ज पर ब्याज में 3% तक की छूट दी जाएगी”

– नरेन्द्र मोदी



Credit Linked Subsidy Scheme (CLSS)

State Wise Distribution under CLSS

Legend	CLSS Beneficiaries
	> 1,00,000
	50,000 – 1,00,000
	25,000 – 50,000
	10,000 – 25,000
	< 10,000

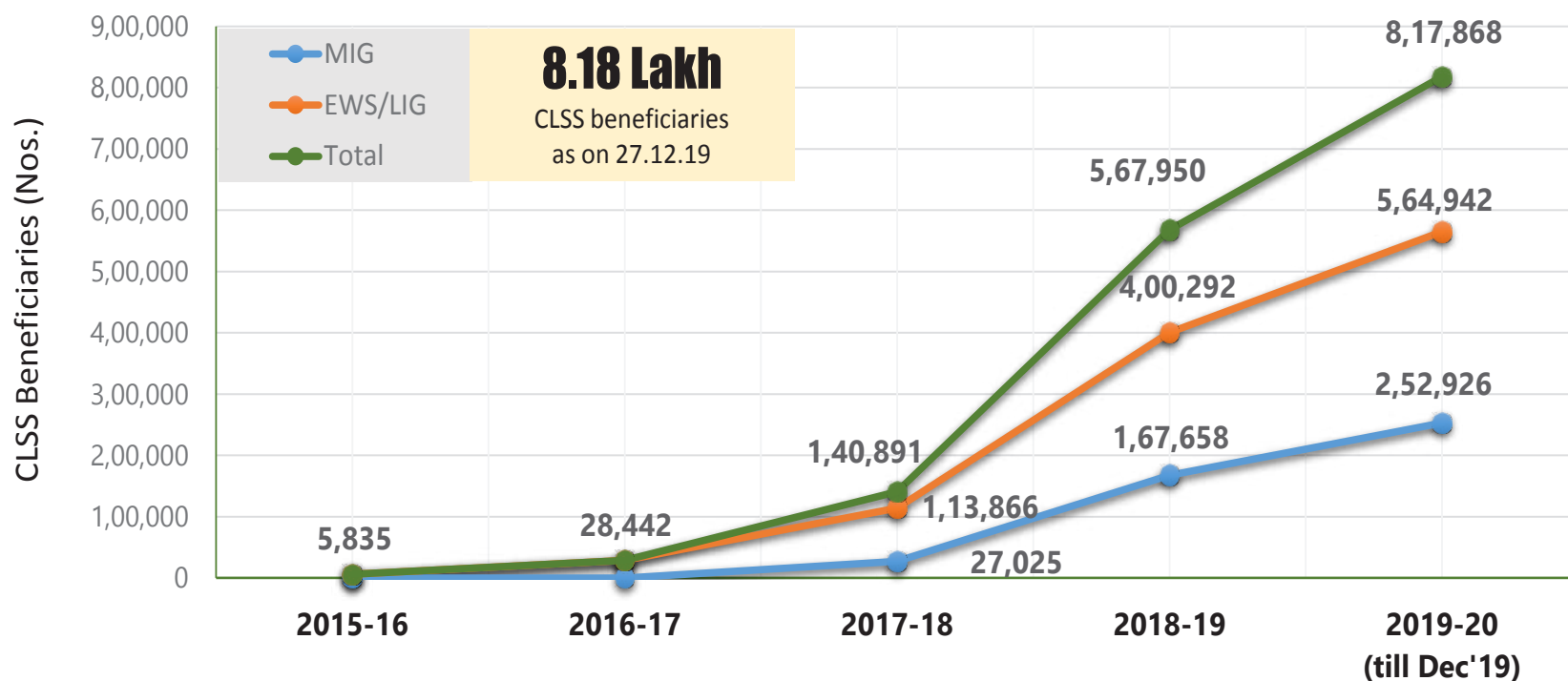


“घर यानि वो जगह जहाँ जीवन जीने लायक सारी सुविधाएं उपलब्ध हों, जिसमें परिवार की खुशियां हों, जिसमें परिवार के हर व्यक्ति के सपने जुड़े हों, प्रधानमंत्री आवास योजना के मूल में भी यही भाव है”

– नरेन्द्र मोदी



Year-on Year Progress under CLSS



“हमने हाउसिंग में नई टेक्नोलॉजी को बल देने के लिये ‘ग्लोबल हाउसिंग टेक्नोलॉजी चैलेंज’, शुरू किया है ताकि लो कॉस्ट हाउसिंग की नवीनतम टेक्नोलॉजी का उपयोग हो सके”

– नरेन्द्र मोदी



Technology Innovation – GHTC India

Use of Alternate Construction Technologies

Technology Sub-Mission under PMAY(U)

33

Alternate Technologies
identified, evaluated and promoted

29

SORs (Schedule of Rates) issued
by CPWD for alternate technologies







15 Lakh

Houses constructed
using alternate technologies

- **Environmental Factor:**
 - Sustainability
 - Energy Efficiency
 - Reduction in Pollution
- **Economic Factor:**
 - Adaptability
 - Affordability and Reduction in O&M
 - Safety at Construction Site
 - Cost Saving/ Speedy Construction
- **Social Benefits:**
 - Quality Assurance
 - Comfort and Standardization
 - Enhance Productivity of Occupants



Light House Projects

Location	Technology	Houses
 Indore	Prefabricated Sandwich Panel System	1,024
 Rajkot	Monolithic Concrete Construction System	1,144
 Chennai	Precast Concrete Construction System-Precast Components Assembled at Site	1,152
 Ranchi	Precast Concrete Construction System-3D Pre-Cast Volumetric	1,008
 Agartala	Light Gauge Steel Structural System & Pre-Engineered Steel Structural System	1,000
 Lucknow	Stay in-place Formwork System	1,040



- ❑ GHTC-India was launched to identify and mainstream innovative proven construction technologies from across the globe which are Cost-effective, Climate & Disaster Resilient, Sustainable and Green.
- ❑ Shortlisted Technologies will showcase 6 Light House Projects (LHPs) in 6 States through challenge process as **Live Laboratories**.
- ❑ **3S** Mantra of Skill, Scale & Speed for superior quality of construction



Demonstration Housing Projects (DHPs)

Model housing projects containing up to **40 Houses each** with sustainable, cost and time effective emerging alternate housing construction technologies suitable to the geo-climatic and hazardous conditions of the region.



Nellore, Andhra Pradesh

Glass Fibre Reinforced Gypsum Panel System



Hyderabad, Telangana

Light Gauge Steel Frame System & Stay-in-place formwork - Coffor



Bihar Sharif, Bihar

Stay in Place - CR Steel Formwork System



Lucknow, Uttar Pradesh

Stay in Place - EPS Double Walled Panel System



Bhubaneswar, Odisha

EPS Core Panel Technology

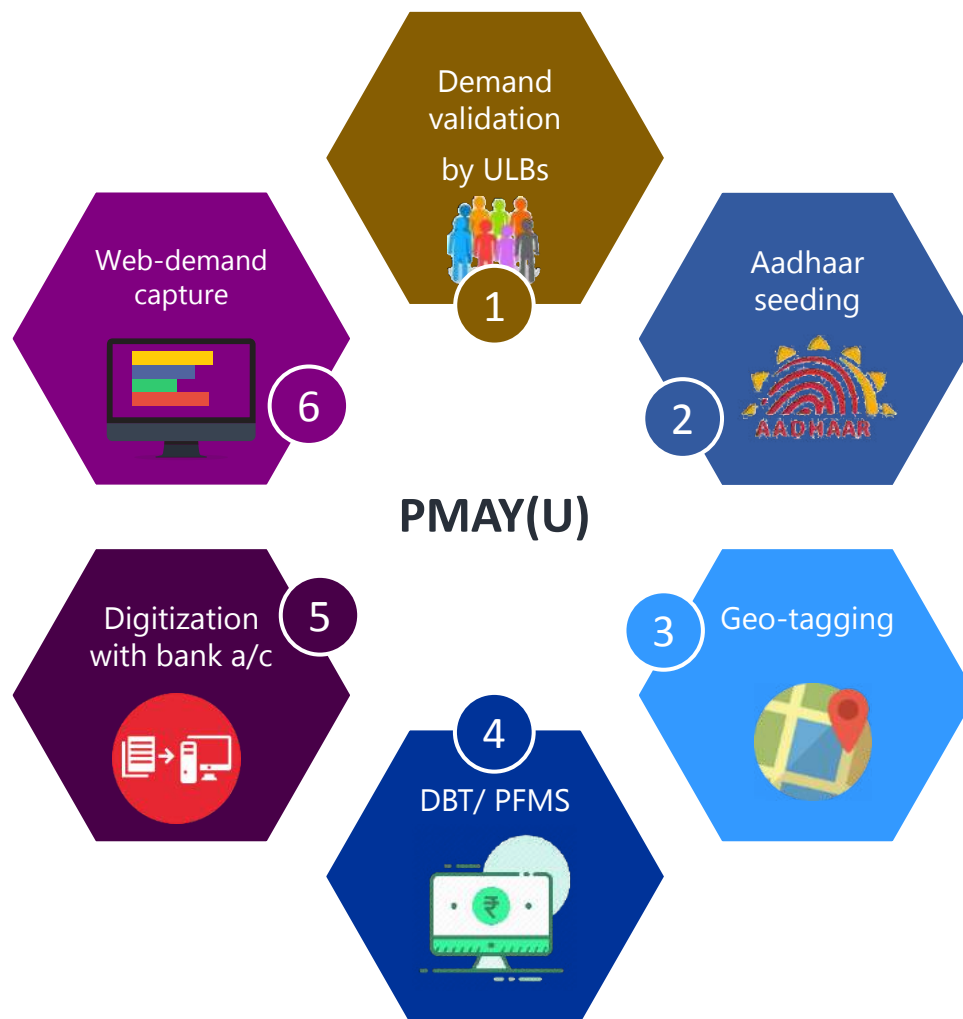


“गरीब से गरीब आदमी को भी सिर्फ विश्राम
के लिए जगह न मिले, बल्कि मान सम्मान
और परिवार की गरिमा बढ़ाने का भी अवसर
मिले”

– नरेन्द्र मोदी



Accountability Systems





Geo-Tagging



Geo-Tagging of BLC house in Ambikapur, Chhattisgarh

Bhuvan Mobile App

30 Lakh BLC houses geo-tagged

NIC Mobile App

1,100 AHP/ISSR projects geo-tagged



Citizen Centric IT Solutions

Websites & Dashboard

- ✓ Progress, House Gallery
- ✓ PMAY(U) - GURUKUL
- ✓ CMS Grid with States/UTs
- ✓ Integrated with other Mission portals
- ✓ IEC, Social Media Integration

Mobile Applications

- ✓ Effective use of technology to establish direct connection with its beneficiaries
- ✓ 12 Lakh beneficiaries covered
- ✓ 10 Lakh Photos/ videos uploaded
- ✓ CLSS Tracker, Need Assessment by ARPs



pmay-urban.gov.in



pmayucap.gov.in



ghtc-india.gov.in



PMAY(U) App



UMANG



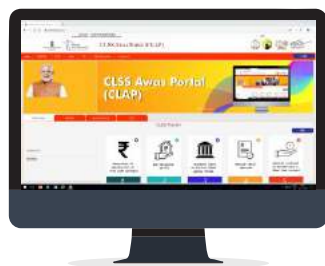
Bhuvan HFA



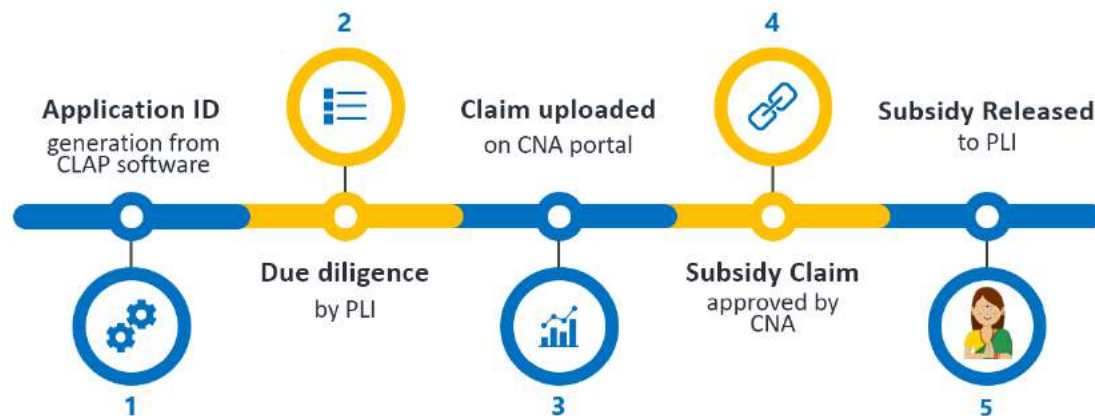
Bharat Maps



CLSS Awas Portal (CLAP)



<https://pmayuclap.gov.in>



- Transparent and robust real-time web based system
- Increased standardisation in process through uniform system for all CNAs
- Application status tracking
- SMS alerts to beneficiaries



Angikaar - Embracing Change

- ❖ Adapting PMAY(U) Homes
- ❖ A Campaign for Change Management
- ❖ Convergence with Missions and Ministries

Cities Covered

4,424

ARPs on Field

7,800

Beneficiary Need Assessment

15 Lakh

Citizen Coverage

22 Lakh

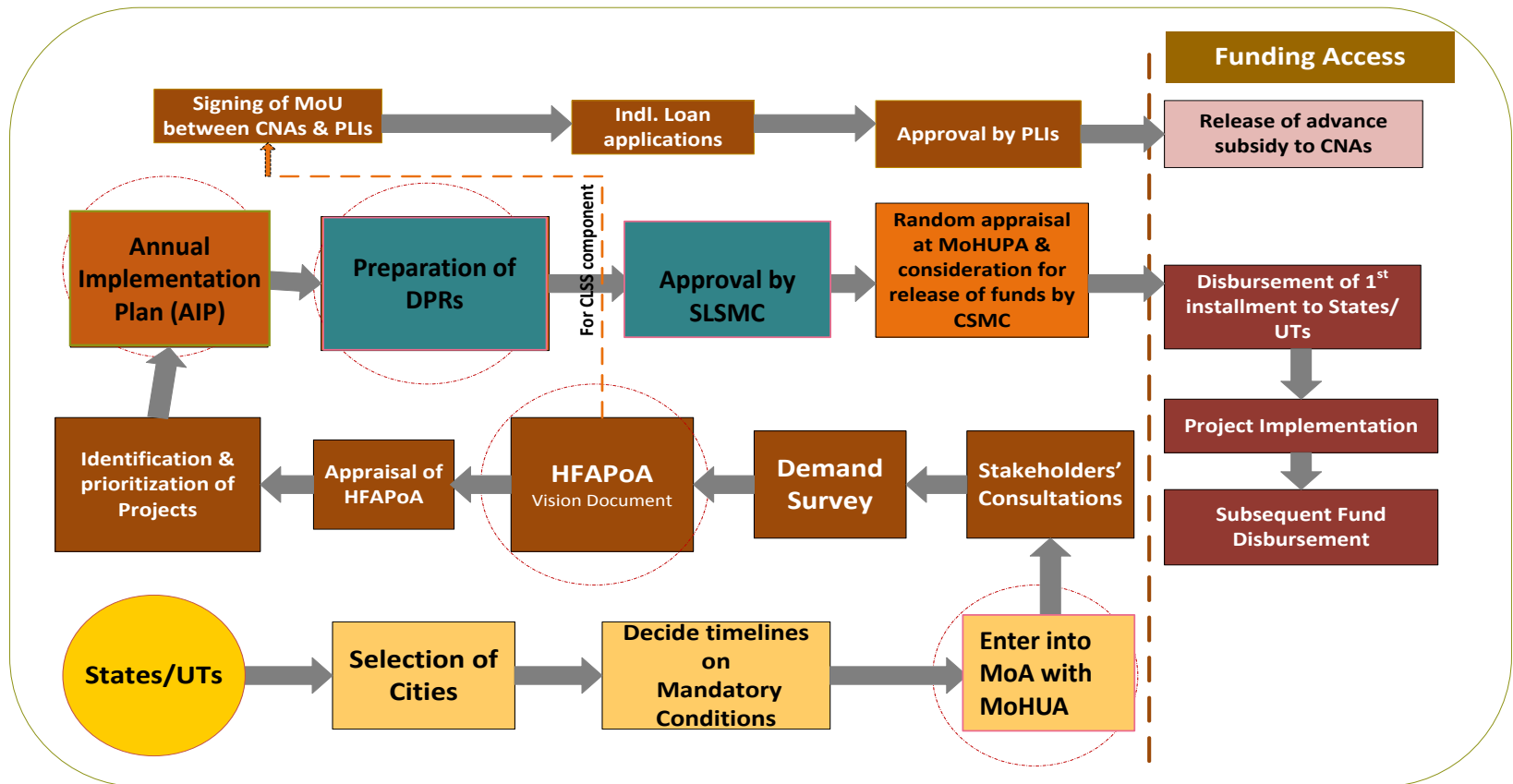


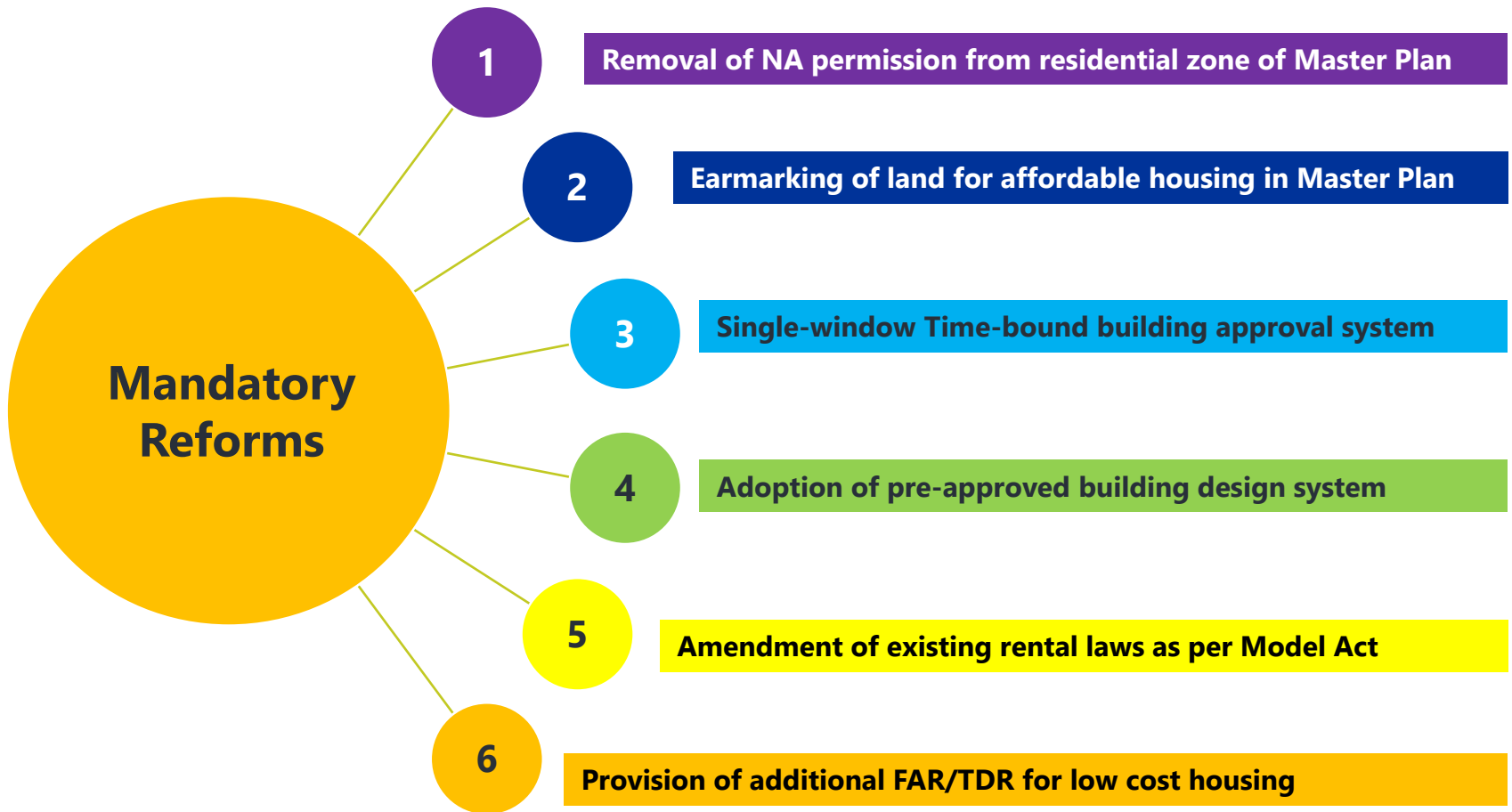
ARP: Angikaar Resource Persons



Mission Architecture

Implementation Process



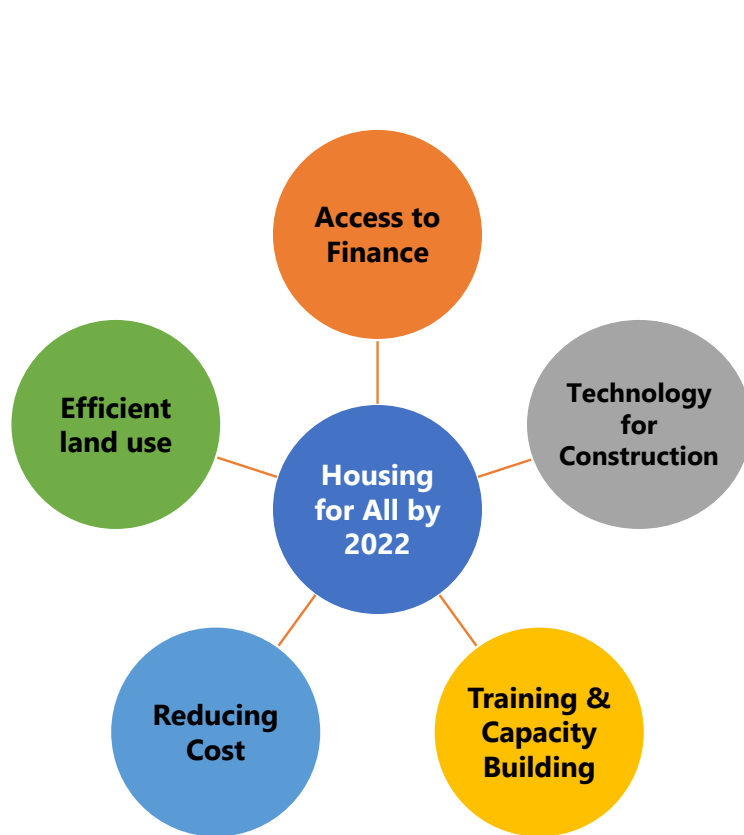


Key Initiatives: Driving Progress

RERA	•Real Estate (Regulation and Development) Act, 2016 (RERA) for regulation and promotion of the Real Estate.
Infrastructure Status	•Infrastructure Status to Affordable Housing
NUHF	•National Urban Housing Fund (NUHF) - EBR of Rs. 60,000 for funding PMAY(U) projects
Reduction of GST	•8% to 1% in Affordable Housing projects •12% to 5% in other housing projects
AHF	•Affordable Housing Fund (AHF) with initial corpus of Rs. 10,000 Cr. to reduce interest burden on affordable housing.
Income Tax Benefits	•Widening the scope of Affordable Housing- for income tax benefits (Section 80-IBA) from 30 to 60 sqm for Metros & 60 to 90 sqm for Non-metros
AIF	•Alternate Investment Fund (AIF) of INR 25,000 Cr. for last mile funding of stalled Housing projects
EoDB	•Major jump in ease of doing business rank in World Bank's <i>Doing Business Report</i> from 142 nd to 63 rd . In construction permit, India climbed from 52 th to 27 th place



Housing for All : Multi – Pronged Approach



Housing
for All

STRATEGY FOR 2022

“Provide Every Family with a pucca house, water connection, toilet and 24x7 electricity supply”

- ❖ Shift focus of projects to life cycle cost approach instead of cost per square foot approach
- ❖ Use land lying idle with sick/loss making PSUs of central/state governments
- ❖ Consider a subcategory under priority sector lending for affordable houses



“2022 तक इस देश में कोई गरीब बिना घर के न रहे। “हाउसिंग फॉर ऑल – सबके लिए घर, ये हमारा सपना भी है और संकल्प भी है”

– नरेन्द्र मोदी





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