



Ministry of Housing  
& Urban Affairs  
Government of India



# Urban Transformation through Housing for All



**1 CRORE**  
*and more*

27<sup>th</sup> 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 50<sup>th</sup> meeting of Central Sanctioning and Monitoring Committee (CSMC) held on 27<sup>th</sup> December, 2019.

The vision of Hon'ble Prime Minister to provide pucca house to every household by year 2022, the 75<sup>th</sup> 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"**.

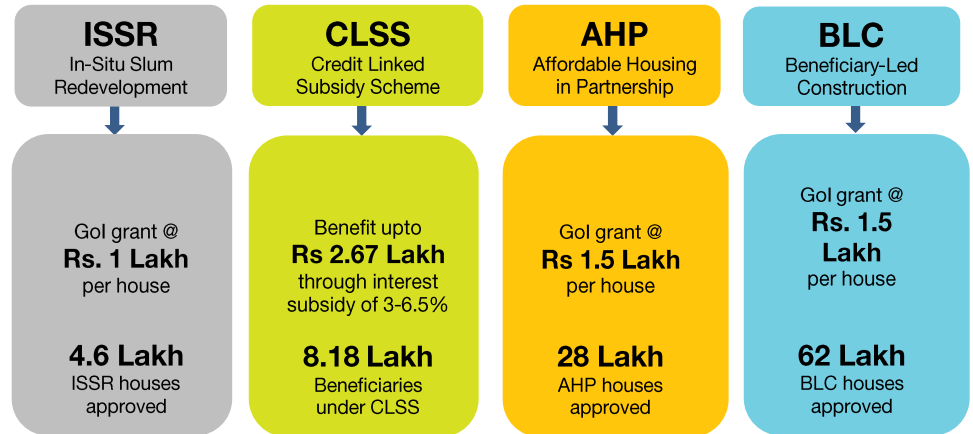
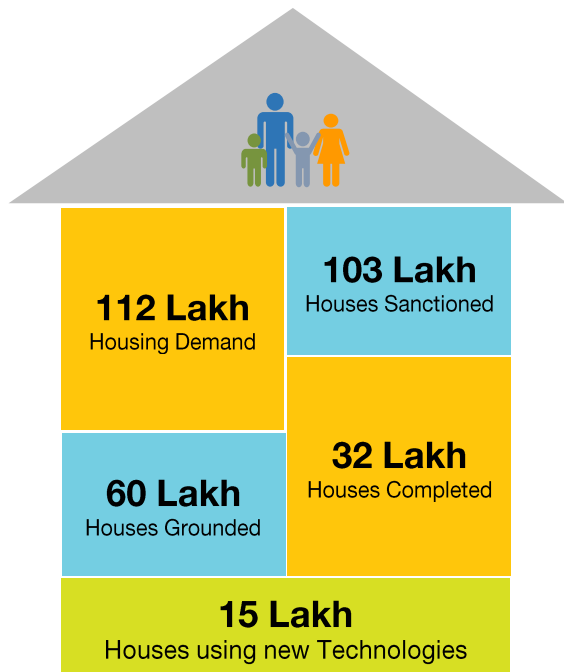
Once again, tons of thanks to one and all for being part of our journey in making this milestone possible!

27.12.2019  
New Delhi

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

# Mission Progress

## Features & Progress



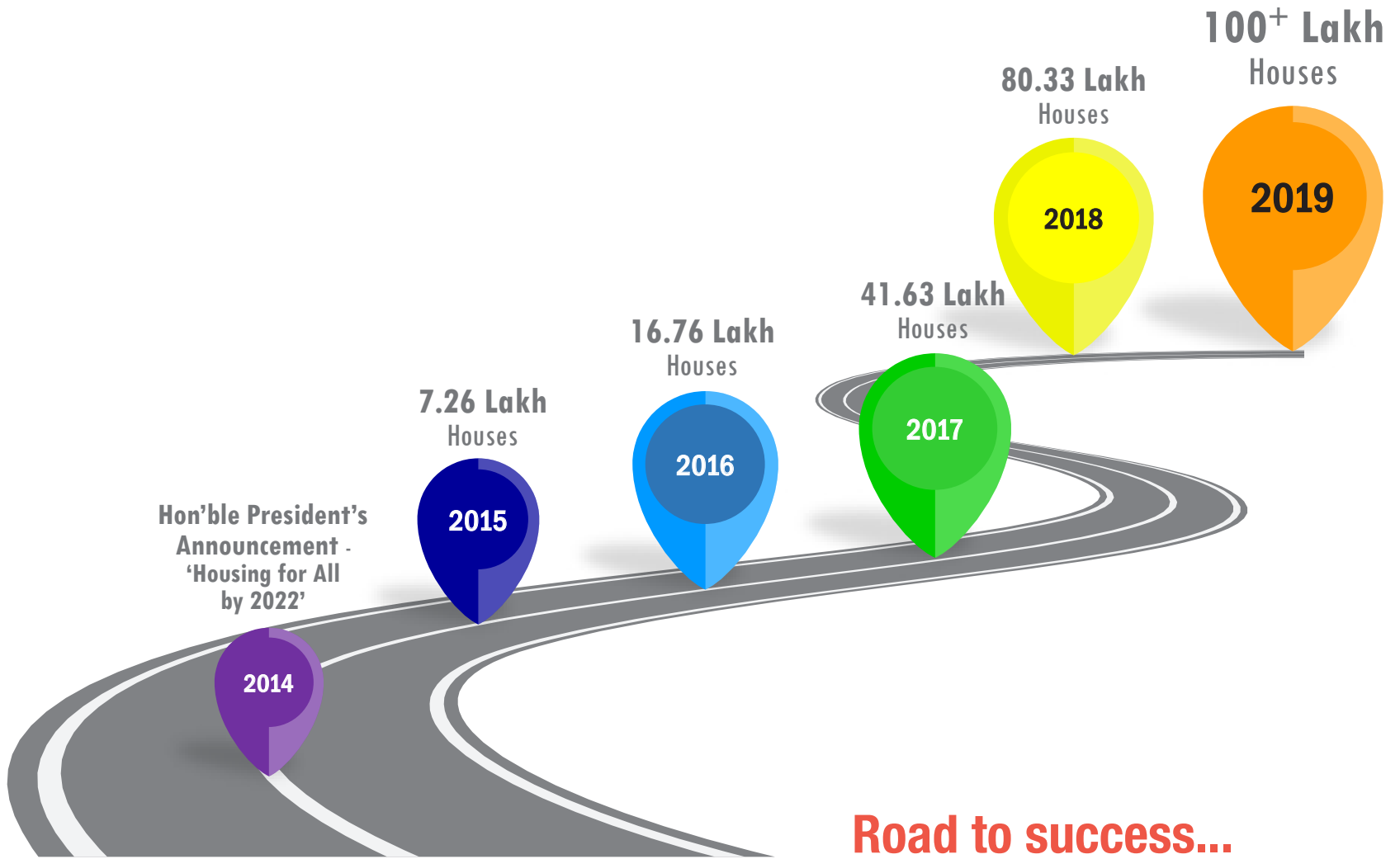
### Features

- 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)

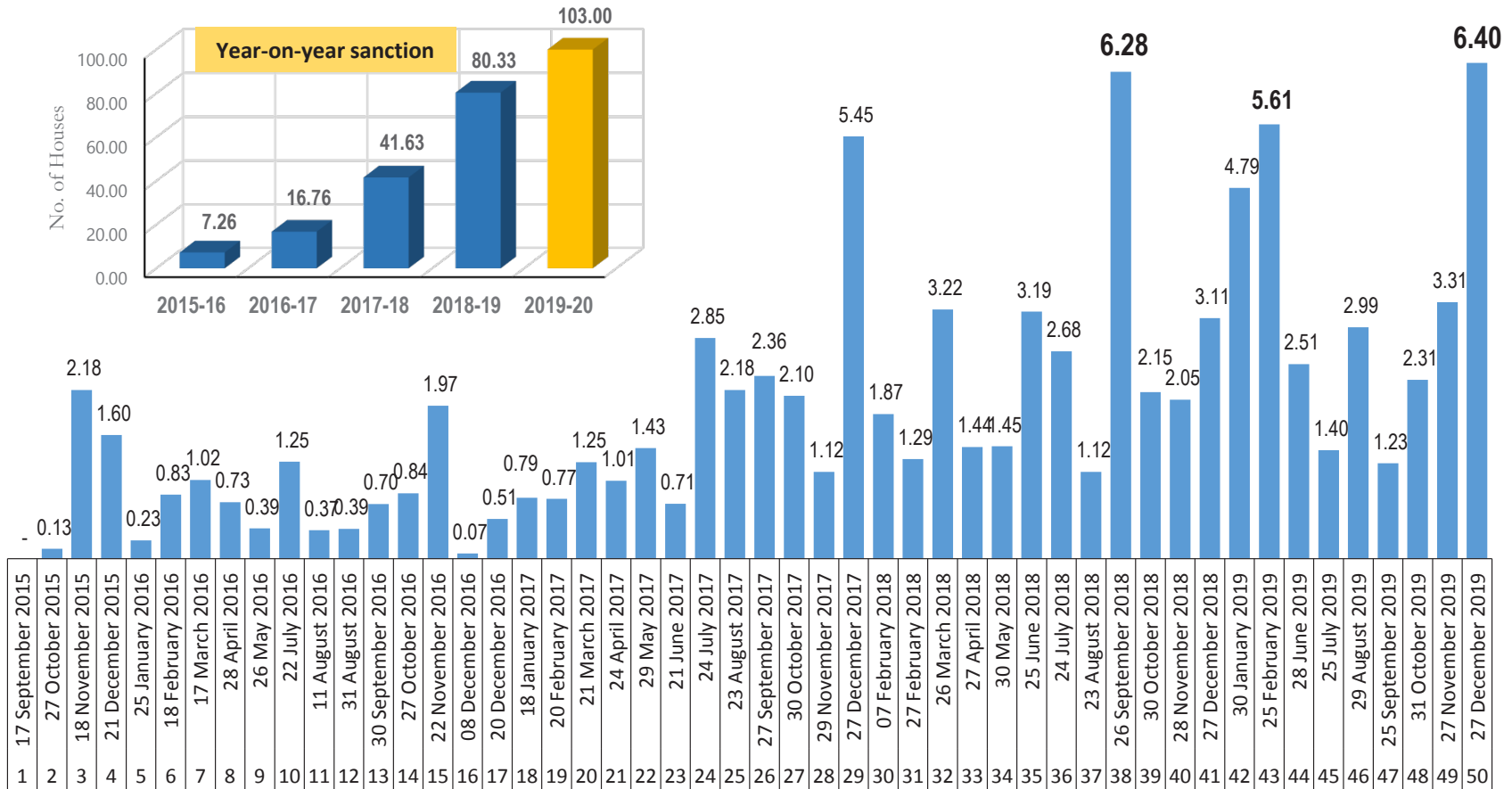
Note: 21.93 Lakh Houses in 100 Smart Cities & 49.87 Lakh Houses in 487 AMRUT cities.





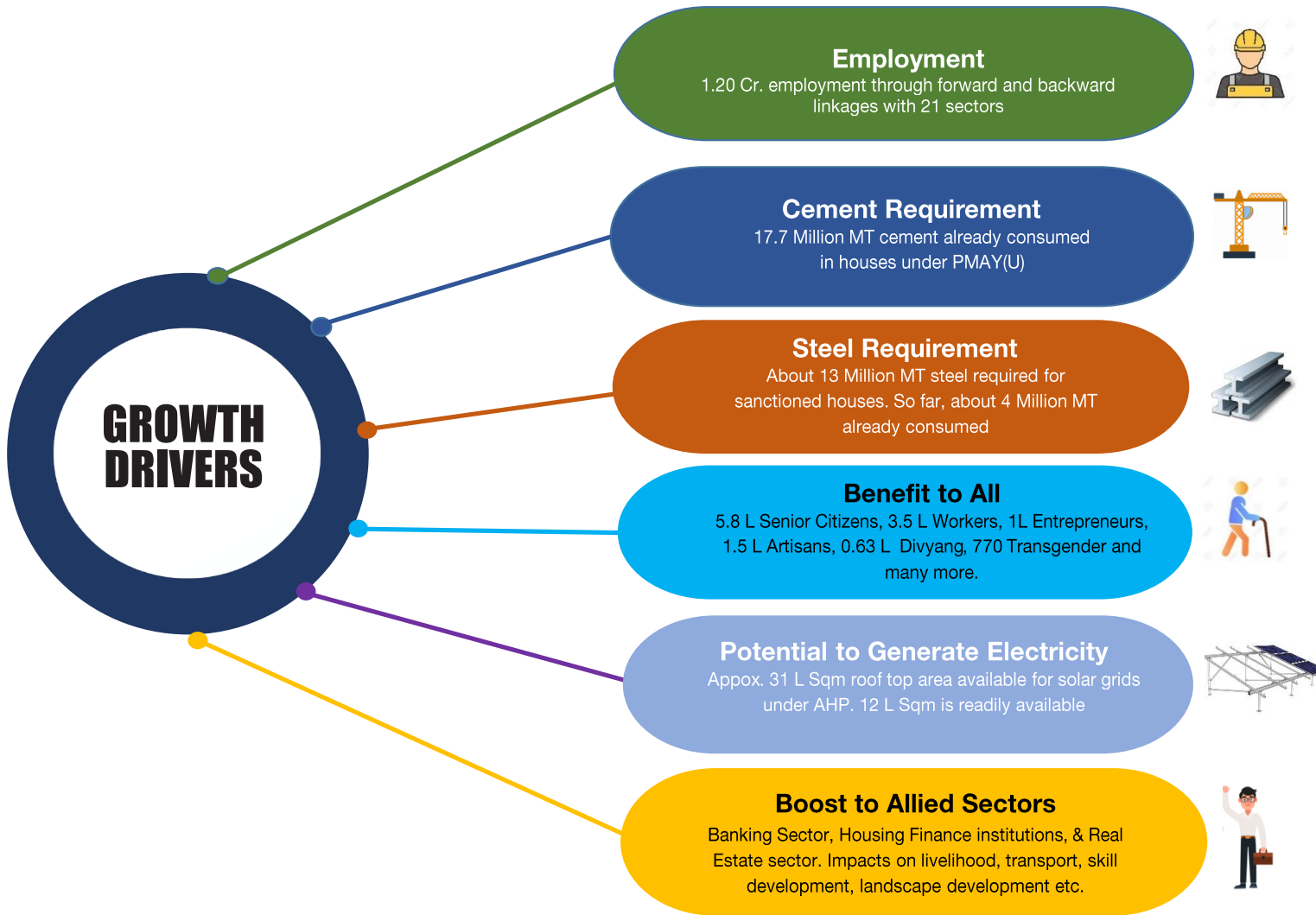


# Journey so far...

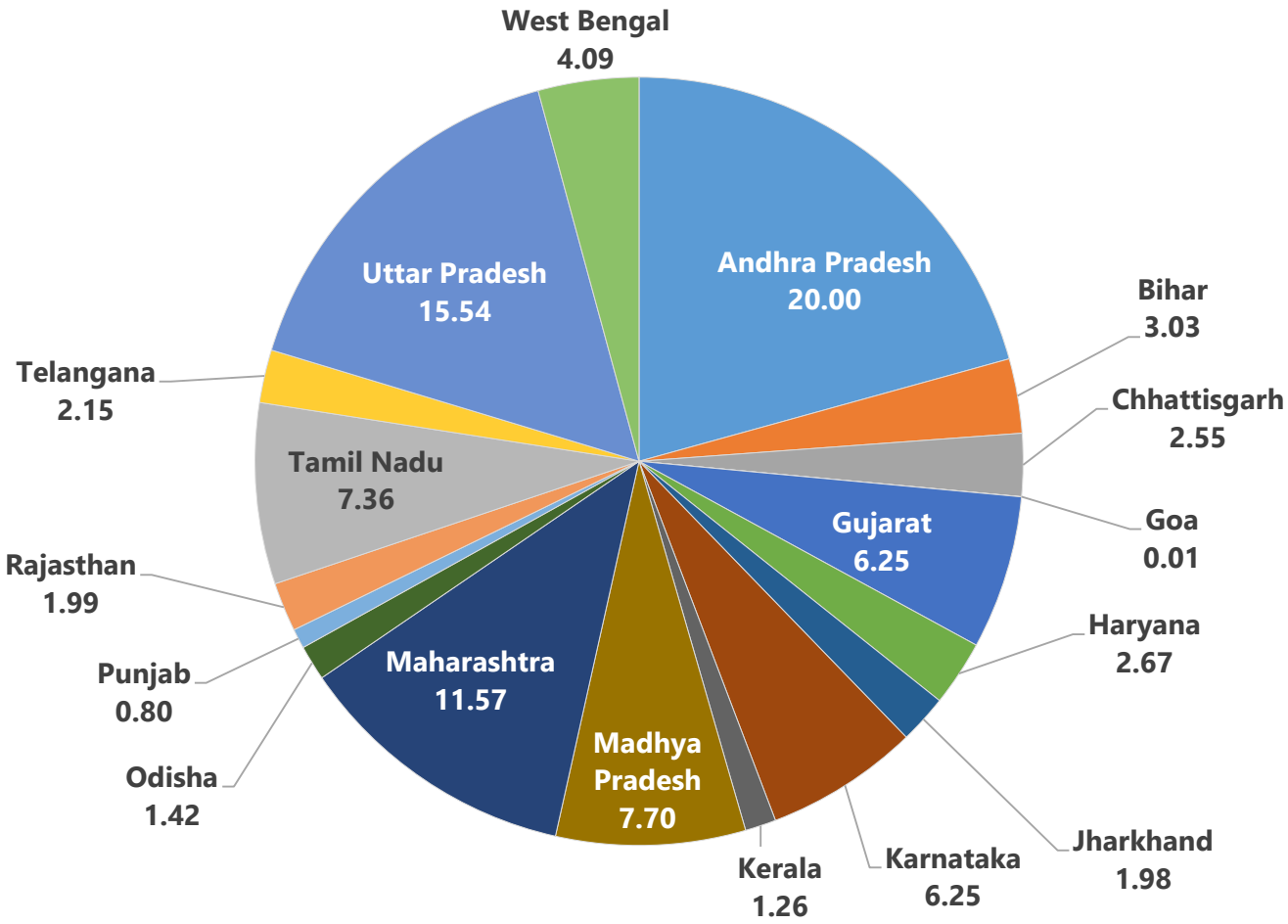


(Sanctioned houses in Lakh)





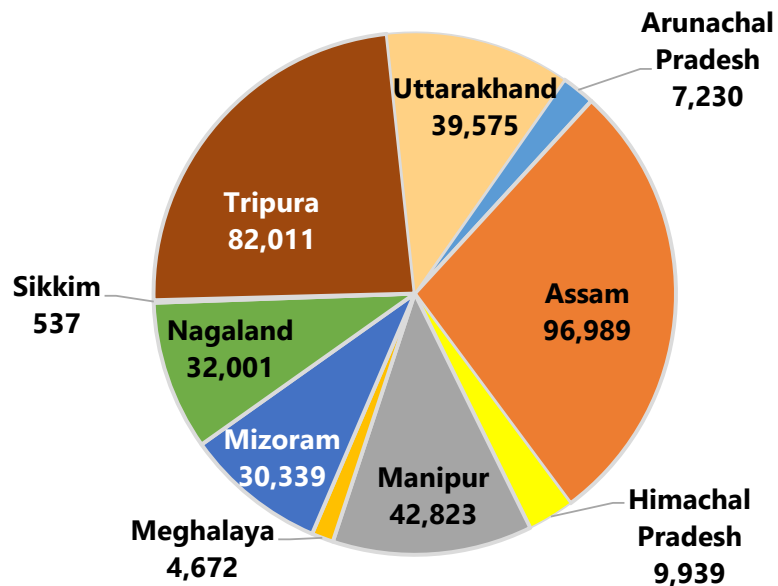
# Sanction in other than NE & Hilly States



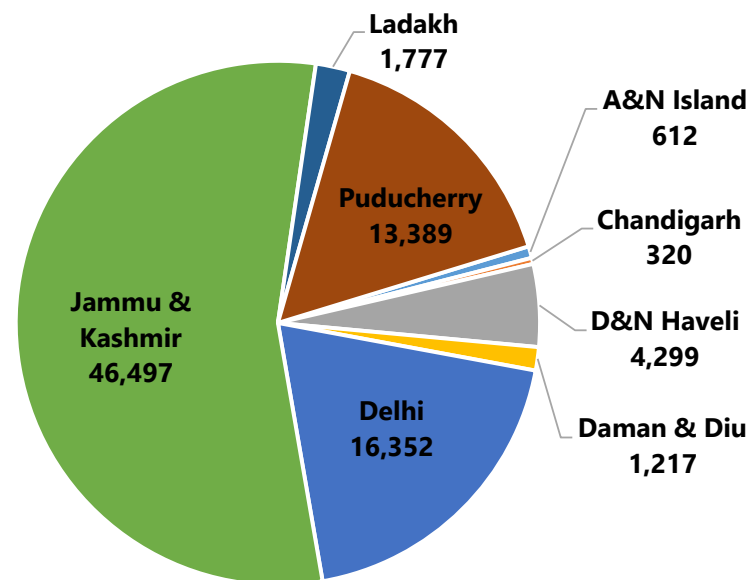
No. of houses in Lakh



# Sanction in NE, Hilly States and UTs



NE & Hilly States



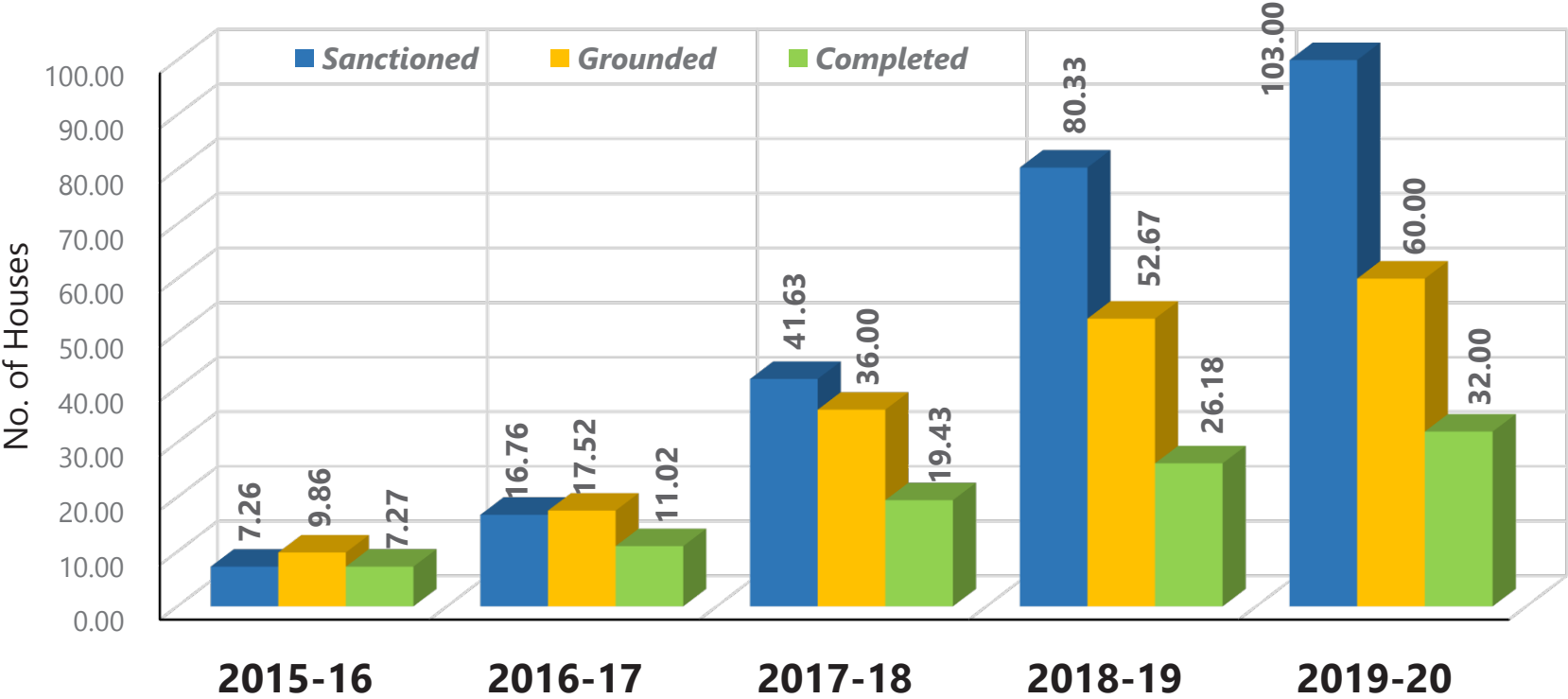
Union Territories

\* 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

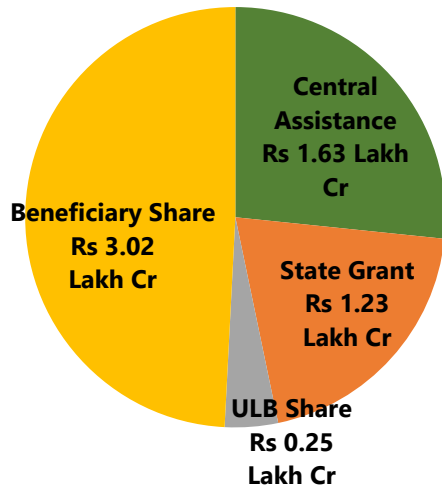


“एक बार चारदीवारी आ जाती है, छत आ जाती है तो इंसान के सपनों में जान आ जाती है और वो नई नई चीजें करने लगता है”

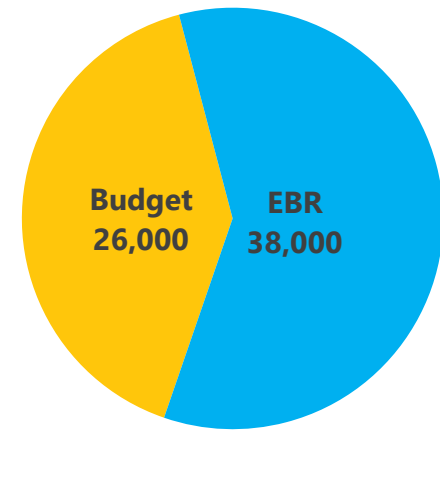
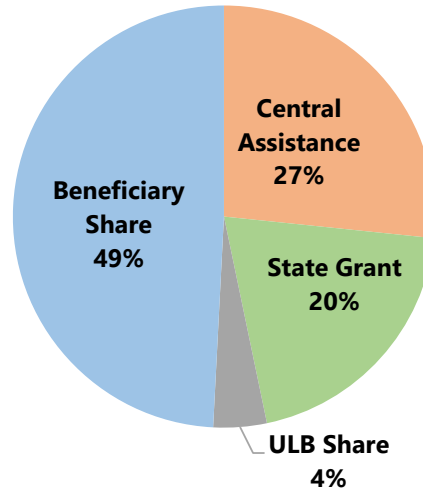
- नरेन्द्र मोदी



## Funding of Houses



Total Investment  
**Rs 6.13 Lakh Cr**

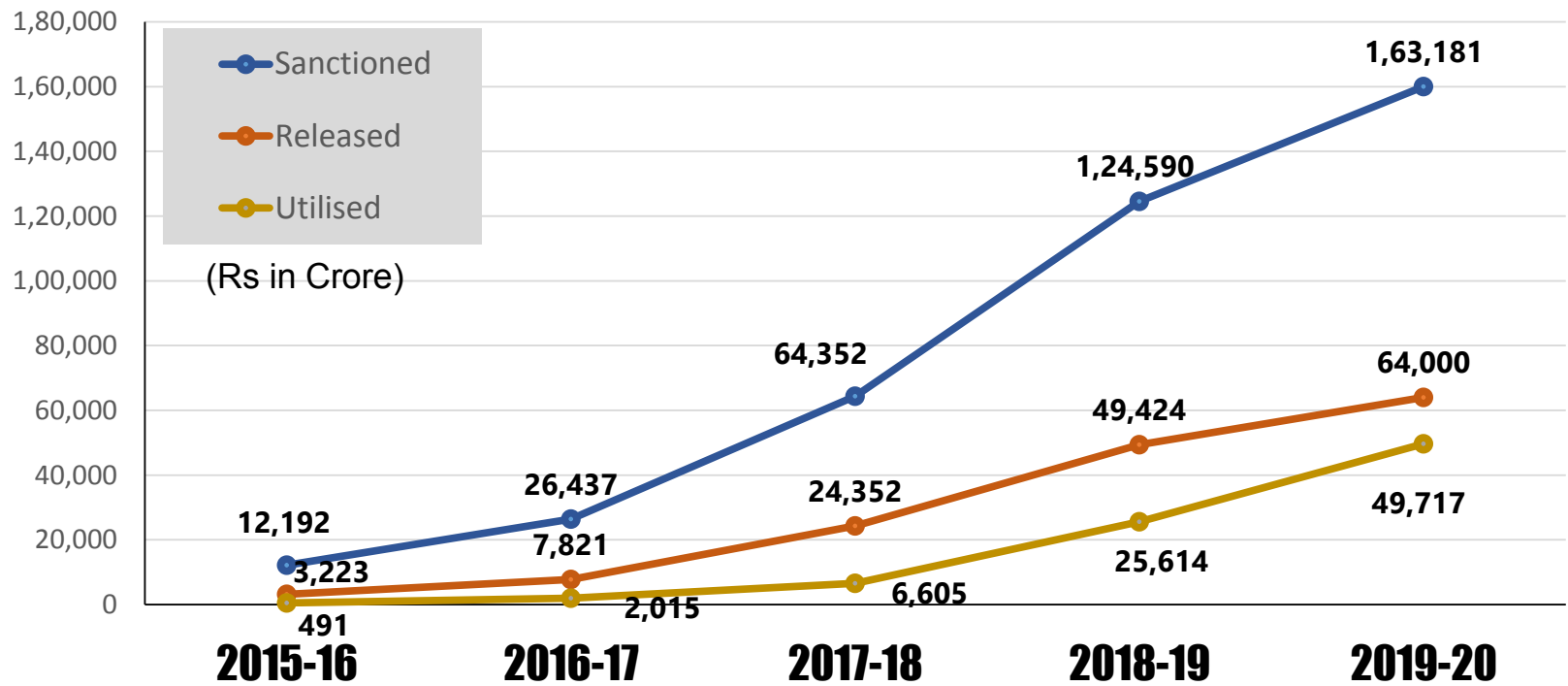


Funds Released  
**Rs 64,000 Cr**

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

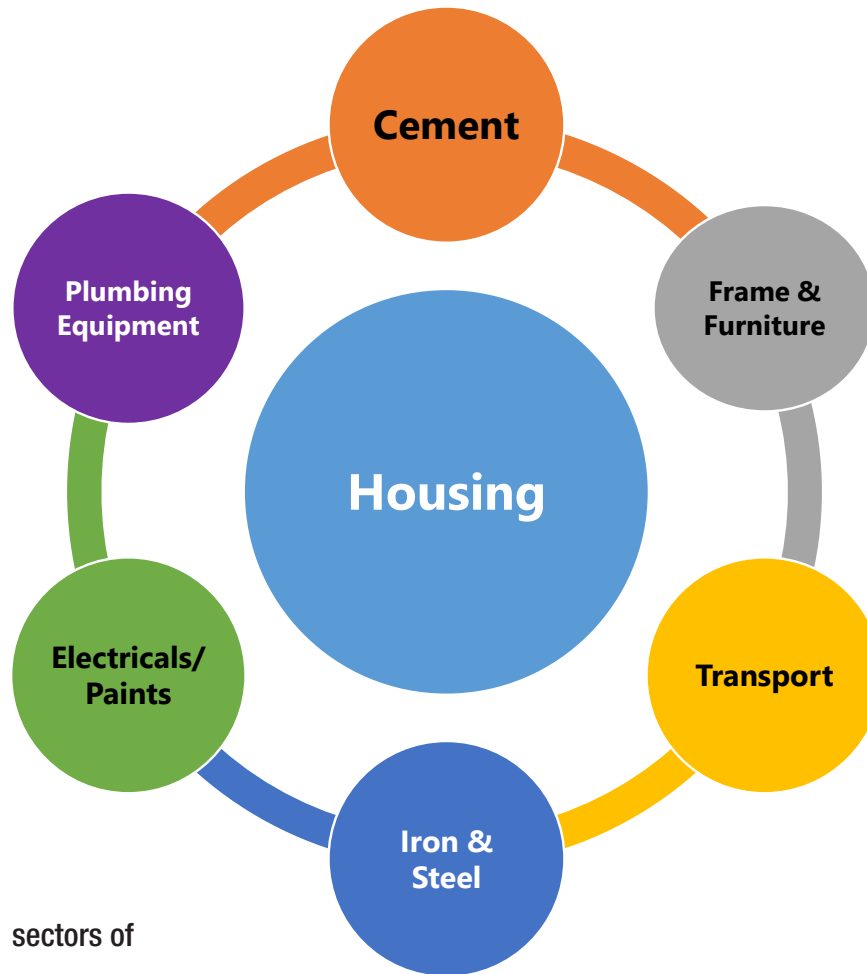


# Year-on-Year Central Assistance





# Impact on Ancillary Sectors

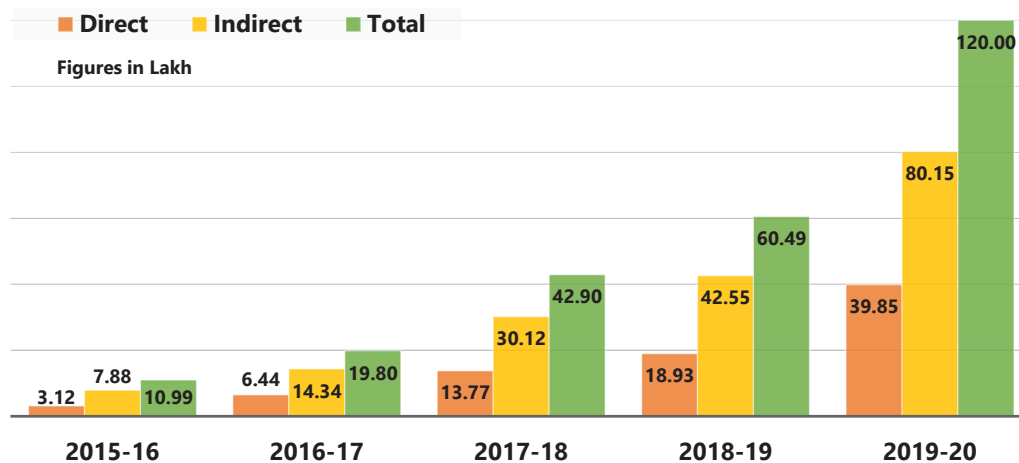


Investment in Housing impacts 21 sectors of economy fuelling employment.

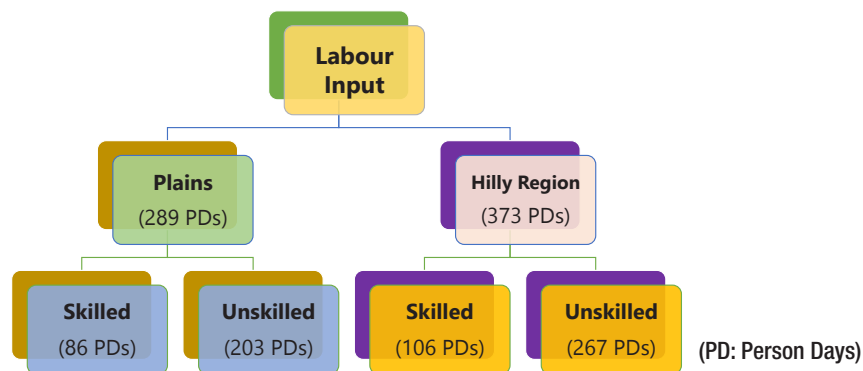
Source: CSO, MOSPI, Govt. of India



# 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 पैसले 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           |



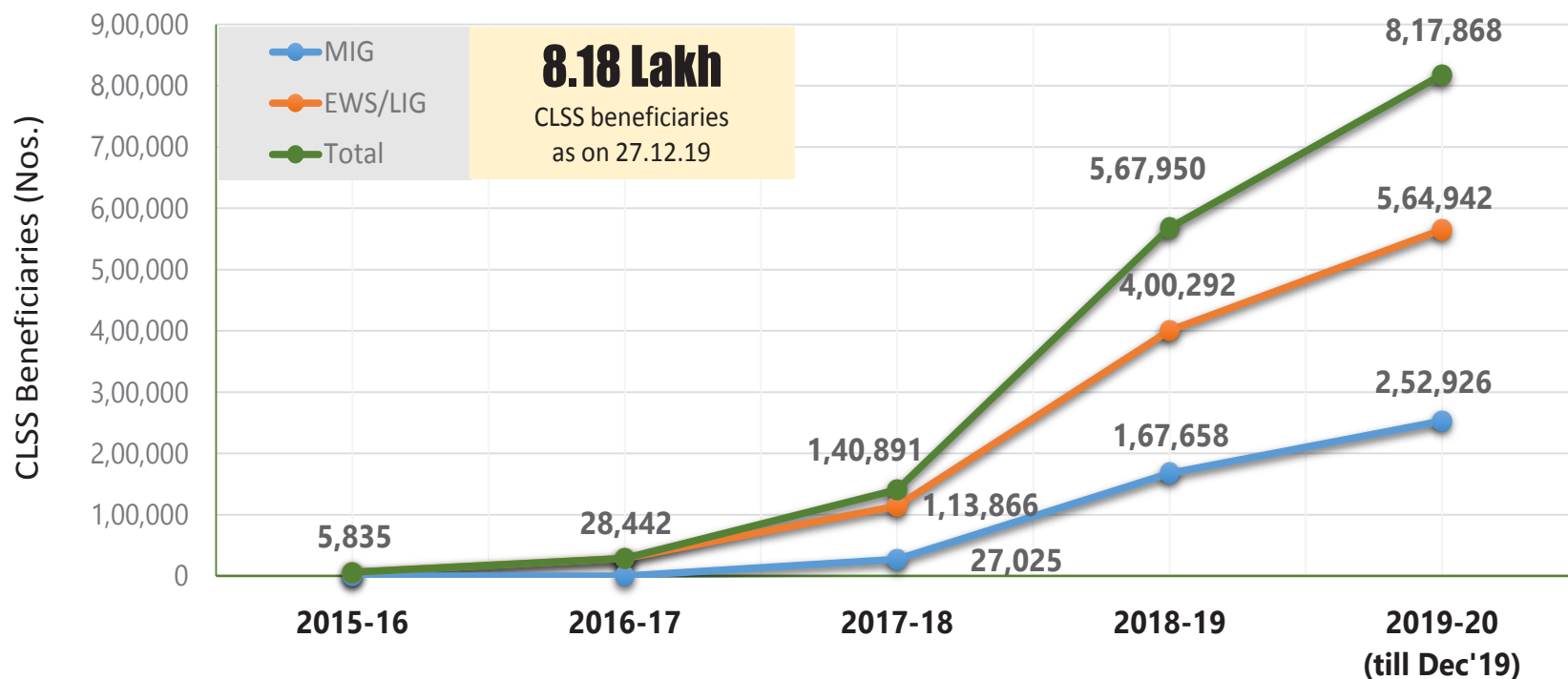
“घर यानि वो जगह जहाँ जीवन जीने लायक सारी सुविधाएं उपलब्ध हों, जिसमें परिवार की खुशियां हों, जिसमें परिवार के हर व्यक्ति के सपने जुड़े हों, प्रधानमंत्री आवास योजना के मूल में भी यही भाव है”

- 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 & LGSF



**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



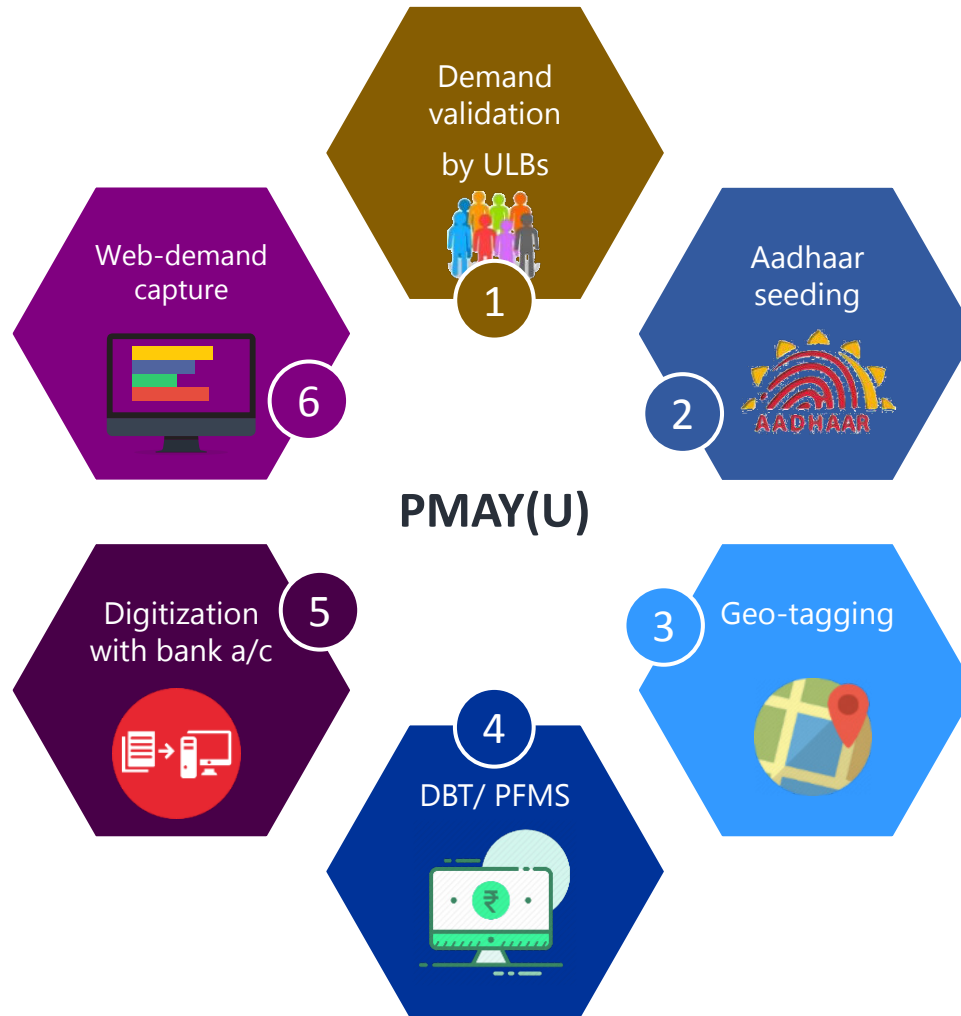


“गरीब से गरीब आदमी को भी सिर्फ विश्राम के लिए जगह न मिले, बल्कि मान सम्मान और परिवार की गरिमा बढ़ाने का भी अवसर मिले”

- 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



pmayuclap.gov.in



ghtc-india.gov.in



PMAY(U) App



UMANG



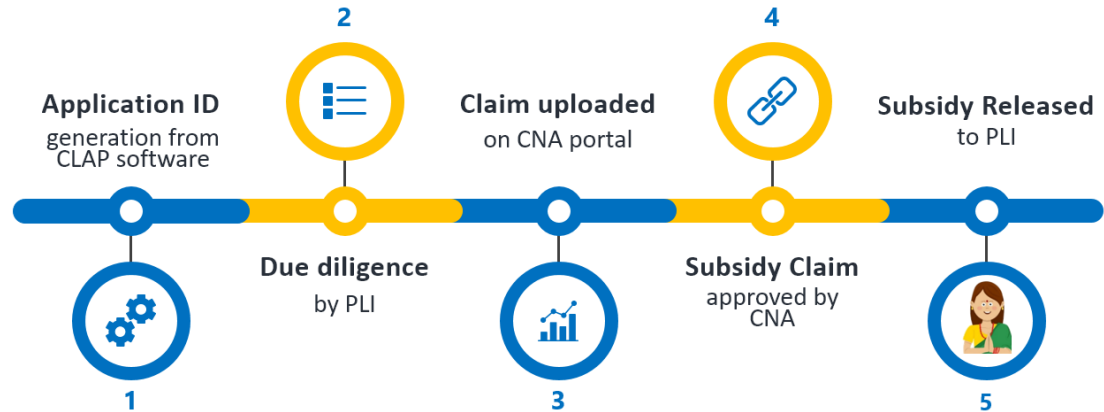
Bhuvan HFA



Bharat Maps



# CLSS Awas Portal (CLAP)



- 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

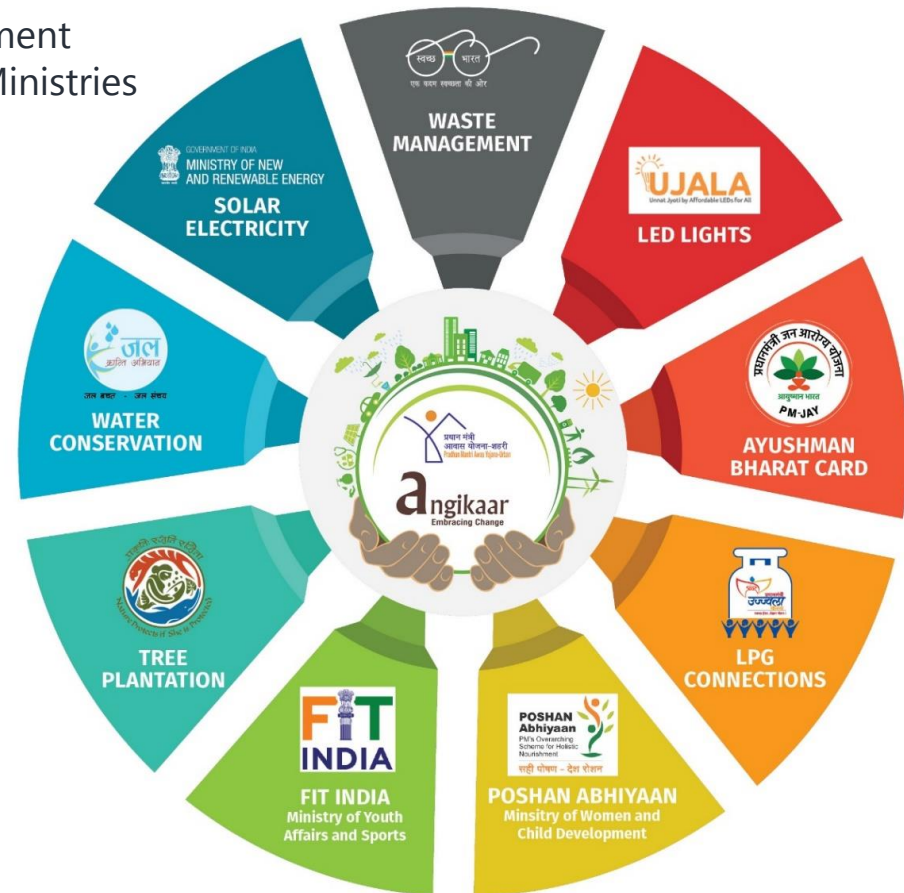
**7,800**

Beneficiary Need Assessment

**15 Lakh**

Citizen Coverage

**22 Lakh**

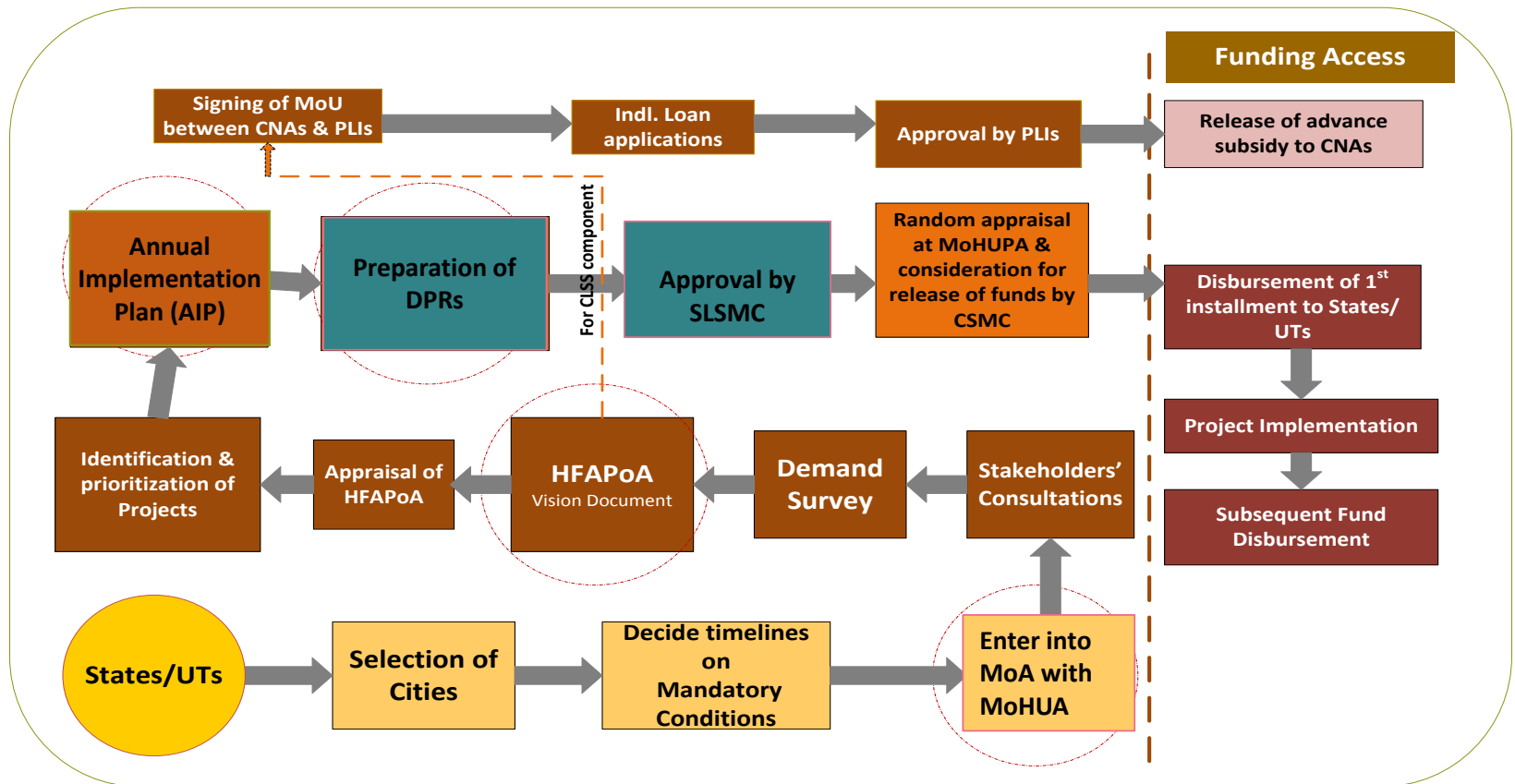


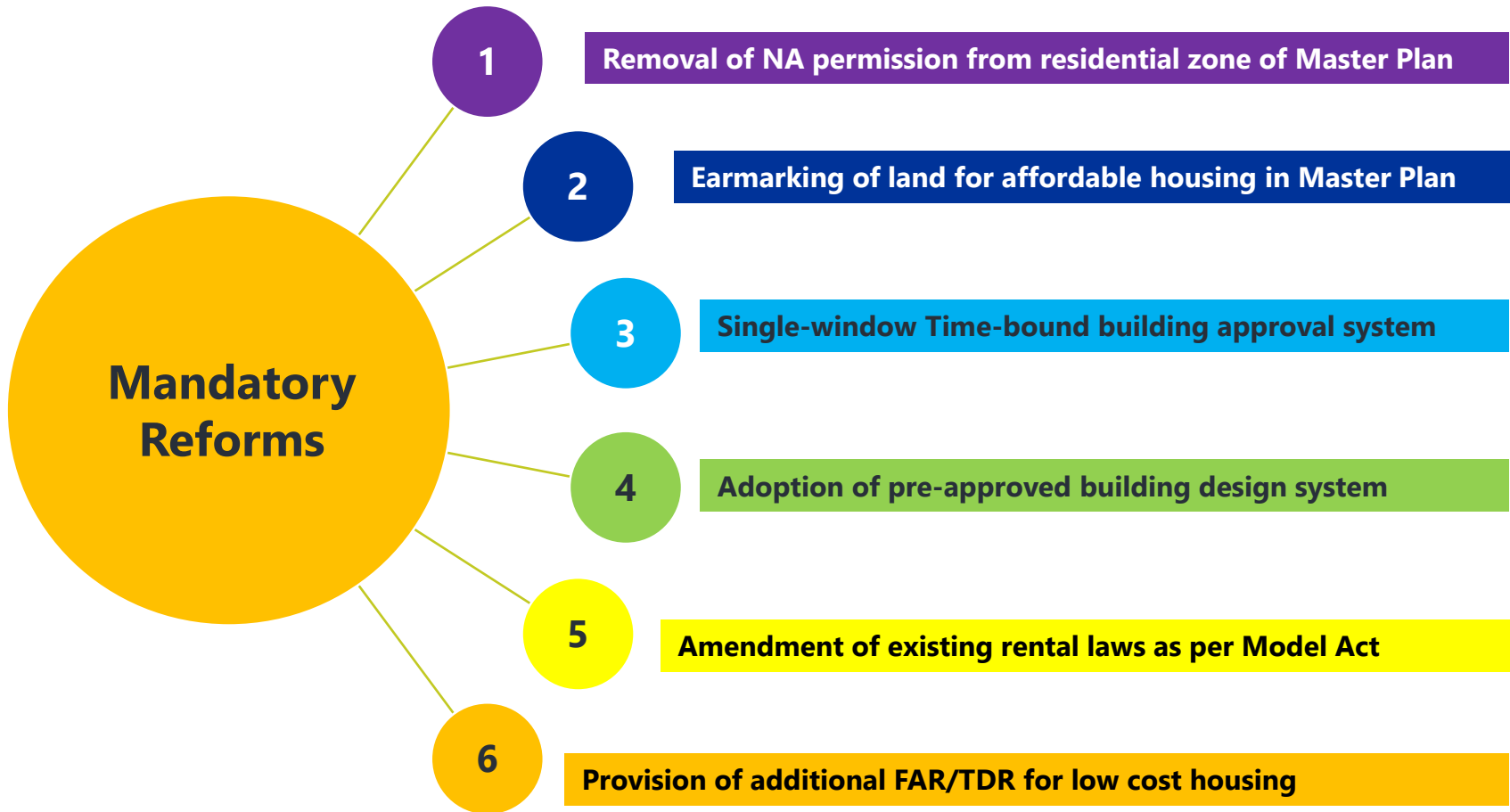
ARP: Angikaar Resource Persons



# 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<br>•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 <sup>nd</sup> to 63 <sup>rd</sup> . In construction permit, India climbed from 52 <sup>th</sup> to 27 <sup>th</sup> 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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