



PMAY-U 2.0 Newsletter

New Delhi

Issue 86th, 15th December 2024

Hon'ble Minister Shri Manohar Lal inaugurates National Workshop on Pradhan Mantri Awas Yojana - Urban 2.0

Hon'ble Minister for Housing and Urban Affairs and Power, Shri Manohar Lal, inaugurated the national workshop on Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) in New Delhi on 18th November 2024. Organised by the Ministry of Housing and Urban Affair (MoHUA), in partnership with Housing and Urban Development Corporation Ltd (HUDCO), the event was attended by of Shri Kuldip Narayan, Joint Secretary and Mission Director (JS&MD), Housing for All (HFA), Shri Sanjay Kulshrestha, Chairman and Managing Director, HUDCO and senior officials of the Ministry. Principal Secretaries and Secretaries of different States/UTs, PMAY-U Mission Directors of States/UTs and other officials were also there.



Addressing the distinguished audience, the Hon'ble Minister began his speech by saying that housing for all is subject of immense importance. "Everyone dreams of having a home, and your own house brings a lot of happiness in your lives. Hon'ble Prime Minister brought the PMAY scheme for the people to make their dream of owning a pucca house true. I salute the Hon'ble Prime Minister for this visionary scheme to transform the lives of people," Hon'ble Minister said.



Hon'ble Minister highlighted about the PMAY-U 2.0 Scheme, its impact on economy and allied sectors, creation of more than 3 crore estimated employment opportunities for people. He emphasised on effective implementation of PMAY-U 2.0 and responsive governance so that the benefits reach the last mile, impacting every eligible family positively.

PMAY-U PROGRESS













Central **Assistance**



Central **Assistance**



118.64 Lakh 114.13 Lakh 89 Lakh

Rs 8.07 Lakh Crore

Rs 2.00 Lakh Crore

Rs 1.66 Lakh Crore

Lauding the efforts of the States/UTs, Hon'ble Minister said that States/UTs have played a pivotal role in the successful implementation of PMAY-U. He added that their tireless efforts are also required in implementation of PMAY-U 2.0.

Hon'ble Minister also spoke about the Affordable Rental Housing component which has been introduced as a separate verticle under the scheme to provide adequate affordable rental accommodation to working women and industrial workers. "It will be beneficial for those who do not want to construct a house due to financial constraints or other reasons. However, financial reasons will not hinder them from the opportunity to have a pucca roof over their heads along with dignified living," Hon'ble Minister said.

Centred on the theme of implementation of PMAY-U 2.0, the objective of workshop was to disseminate about the scheme, its approach, methodologies and effectively articulate the roadmap for implementation across the urban areas of the country. It fostered knowledge exchange, provided a common platform for all stakeholders to come together and network for effective and smooth implementation PMAY-U 2.0 and encourage dissemination of best practices adopted by States/UTs, paving the way for a more robust, sustainable and inclusive affordable housing ecosystem in India.

PMAY-U 2.0 is currently in the implementation phase with more than 30 States/UTs having signed the Memorandum of Agreement (MoA) with MoHUA. Officials from States/UTs exchanged the MoAs with the Ministry in the presence of Hon'ble Minister. Shri Kuldip Narayan, JS&MD, HFA gave an overview of PMAY-U, the progress made under the Scheme and the milestones achieved over the years. About 90 lakh houses have been constructed under PMAY-U. He also presented a way forward for implementation of PMAY-U 2.0. He highlighted that the States/UTs form the strength of the Scheme and each State/UT to strive to create benchmarks for implementing PMAY-U 2.0 at every level to provide pucca house, along with quality of life to those in need.





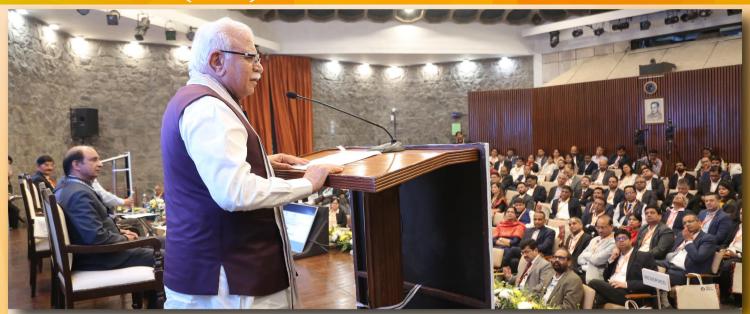
"PMAY-U is one of the largest urban affordable housing programmes of the world owing to its magnitude of implementation. We have designed PMAY-U 2.0 with learnings from PMAY-U and consultation with States/UTs and academicians. There is a bouquet of choices for States/UTs for reforms and we should learn from each other to implement the Scheme in a systematic manner and ensure every State/UT has an affordable housing policy," JS&MD said while highlighting that the target is not just to construct 1 crore houses, but also provide quality of life to families and to develop affordable housing ecosystem.

As part of the workshop, four parallel breakout sessions were also held. State/UT officials participated in the sessions and shared their insights on topics such as "Affordable Housing Policy and Reforms undertaken by States/UTs", "Various models in Promotion of Affordable Housing in Partnership (AHP) vertical", "Promotion of Rental Housing with focus on Working Women and Industrial Workers" and "Use of Innovative Construction Technologies in Affordable Housing and Beneficiary Led Construction".

State/UT officials presented and analysed the specific strategies, policies and reforms, outlined the affordable housing policy framework in their respective State/UT and highlighted the objectives, goals and regulatory frameworks aimed adopted by them at promoting affordable housing under PMAY-U. The breakout sessions allowed States/UTs to exchange knowledge, learn from each other's experiences for implementing affordable housing strategies in an efficient, sustainable and inclusive manner.

The participants of the workshop were also introduced to the unified web portal of PMAY-U 2.0 scheme. PMAY-U 2.0 has been launched with an objective to provide pucca houses to 1 crore people of urban India. The Scheme will empower urban poor and middle-class families by giving them secured houses to focus on the betterment of their lives. It will promote inclusive urban development and ensure equity across different segments of population by addressing the housings requirement of slum dwellers, different income groups, SC/STs, minorities, widows, Persons with Disabilities, women and other underprivileged sections of the society.

National Workshop on-Interest Subsidy Scheme (ISS) Vertical Under PMAY-U 2.0



Another national workshop was organised by MoHUA on 14th November 2024 in New Delhi on Interest Subsidy Scheme (ISS) vertical of PMAY-U 2.0. The event was hosted in partnership with National Housing Bank (NHB). It was graced by Shri Manohar Lal, Hon'ble Minister for Housing and Urban Affairs in the presence of Shri Srinivas Katikithala, Secretary, MoHUA, Dr. MP Tangirala, Additional Secretary, Department of Financial Services, Ministry of Finance, Shri Kuldip Narayan, JS&MD, HFA, Shri Sanjay Shukla, MD, National Housing Bank, senior officials from the Ministry and States/UTs. The workshop was also attended by more than 250 participants from various Banks, Housing Finance Companies (HFCs), Primary Lending Institutions (PLIs) and other financial institutions.

While addressing the participants, Hon'ble Minister spoke about identifying the genuine beneficiaries and helping them in getting a pucca roof over their heads. Hon'ble Minister emphasised that the system should support the homeless in availing benefits of the Scheme without any hurdles and be bit empathetic while processing his home loan subsidy application.

Hon'ble Minister also explained about the vision of Central Government under leadership of Hon'ble Prime Minister and highlighted the key features of PMAY-U 2.0, especially the ISS vertical. He further called upon all the financial institutions to be active partner of this reformative journey of providing housing to all which will be a major milestone of a Viksit Bharat.





The inaugural address was delivered by Secretary, MoHUA, during which he shared about the exponential progress of PMAY-U scheme and about its magnitude of coverage which has made it one of the world's largest affordable housing programmes. He also appreciated the role of banking fraternity in the success of Credit Linked Subsidy Scheme (CLSS) vertical. Further, Secretary, MoHUA spoke about affordable housing ecosystem, focusing on housing policies that ensure a pucca house to urban residents, thereby enhancing their quality of life.

Shri Kuldip Narayan, JS&MD, HFA presented a comprehensive overview of PMAY-U 2.0, outlining its criteria, modalities and implementation process. The detailed presentation helped the participants understand the Scheme, its verticals and how it will be implemented to ensure pucca houses to 1 crore citizens of urban India. He also highlighted the achievements of PMAY-U, particularly the CLSS vertical which benefitted about 25 lakh beneficiaries of different segments. The key focus upto on ISS vertical of PMAY-U 2.0 which provides benefits of subsidy on home loans to EWS/LIG/MIG families. Subsidy of ₹1.80 lakh will be given to eligible beneficiaries per house.

The participants of the workshop were also presented a demo of the unified web portal designed and developed by MoHUA to effectively execute the scheme. This was followed by an interactive session with the participants, wherein JS&MD, HFA answered queries related to the web portal and took suggestions for effective implementation of PMAY-U 2.0. An important milestone was achieved at the workshop with signing of Memorandum of Understanding (MoU) between NHB and 147 different PLIs for implementation of Interest Subsidy Scheme.

Hon'ble Minister Addresses Press Conference on Achievements of PMAY-U & other Fagship Schemes of Ministry



Hon'ble Minister for Housing and Urban Affairs, Shri Manohar Lal, addressed a press conference in New Delhi on 10th December 2024 during which he highlighted the progress and achievements of PMAY-U and other flagship schemes under MoHUA over the last one decade, with specific focus on past six months. Hon'ble Minister stated that investments have grown 16 times, from approximately ₹1,78,053 crore between 2004-14 to ₹28,52,527 crore since 2014. This increase underscores the government's commitment to achieving the goal of Viksit Bharat by 2047.



Hon'ble Minister emphasized that the accelerating rate of urbanization has made urban development a cornerstone of India's growth strategy. Over the past six months, urban development schemes have been expanded and implemented with greater speed and efficiency to provide ease of living for citizens. Initiatives launched to improve quality of life through affordable housing, improved infrastructure were also discussed. With respect to PMAY-U 2.0, Hon'ble Minister shared that in-principle approval has been given for over 6 lakh houses under the scheme. Additionally, he spoke about Affordable Rental Housing (ARH) vertical of PMAY-U 2.0, which will provide affordable and dignified rental accommodation to working women industrial workers and other stakeholders in cities. To streamline operations, sanctions to States/UTs will be finalized based on demand received by 31st March 2025, providing clarity on yearly house allocations.

Shri Tokhan Sahu, Hon'ble Minister of State for Housing and Urban Affairs visits Punjab & Tripura



Hon'ble Minister of State (MoS) for Ministry of Housing and Urban Affairs, Shri Tokhan Sahu visited Ferozepur district in Punjab on 20th November 2024 to review the ongoing Central Government schemes and development works. Hon'ble MoS was apprised by the progress of PMAY-U and other schemes, projects by senior officials. He also paid a visit to PMAY-U beneficiaries' houses in Ferozepur to know about their transformation after getting a pucca house in their name.

On 22nd November 2024, Hon'ble MoS visited Khowai district in Tripura to review the progress of PMAY-U and other Government schemes. He also met PMAY-U beneficiaries around the area and participated in Grih Pravesh functions.

Demand Survey under PMAY-U 2.0 launched in Chhattisgarh by Hon'ble Deputy Chief Minister



Hon'ble Deputy Chief Minister of Chhattisgarh Shri Arun Sao launched state-wide Rapid Assessment Survey under PMAY-U 2.0 on 15th November 2024 from Mungeli for the states of chhatisgarh. He started the Rapid Assessment Survey by visiting the houses of prospective beneficiaries and filling their application forms to avail benefits under the Scheme. On the occasion, the Hon'ble Deputy Chief Minister motivated maximum people to take part in the survey and register themselves to fulfil the dream of having a pucca house of their own and gave the message of 'no citizen should be left behind'. More than 1,100 camps have been organised to assist people.

Secretary, MoHUA launches PMAY-U 2.0 Unified Web Portal



Shri Srinivas Katikithala, Secretary, MoHUA launched the web portal of PMAY-U 2.0 on 29th October 2024 during a meeting with Shri Kuldip Narayan, JS&MD, HFA, senior officers from the Ministry and States/UTs. The web portal is a user-friendly platform that allows applicants to apply directly for the Scheme, thus simplifying the application process and making it more accessible. It can be accessed by all stakeholders such as States/UTs, Urban Local Bodies (ULBs), Central Nodal Agencies (CNAs)/Primary Lending Institutions (PLIs) and beneficiaries. The portal allows beneficiaries to track their application status on real-time basis, ensures faster due-diligence and release of subsidy and helps in monitoring and evaluating the PMAY-U 2.0 Scheme Eligible individuals, families can apply for PMAY-U 2.0 Scheme at: https://pmaymis.gov.in/PMAYMIS2_2024/PmayDefault.aspx.

Signing of MoUs for implementation of PMAY-U 2.0



On 29th October 2024, the Ministry of Housing and Urban Affairs signed Memorandum of Understanding (MoUs) with National Housing Bank (NHB), Housing and Urban Development Corporation Ltd. (HUDCO) and State Bank of India (SBI) for implementation of Pradhan Mantri Awas Yojana - Urban 2.0. The MoUs were signed in the presence of Shri Srinivas Katikithala, Secretary, MoHUA, Shri Kuldip Narayan, JS&MD, HFA, senior officers from NHB, HUDCO, SBI and the Ministry. NHB, HUDCO and SBI have been identified as the three Central Nodal Agencies (CNAs) by the Ministry for the implementation of #PMAYUrban 2.0.



Message from JS&MD,HFA

As I begin to write this message, I would first like to inform our readers that we have had a great start to PMAY-Urban 2.0 with close to 30 States/UTs having signed the MoA for implementation of the Scheme. PMAY-U 2.0 has been launched in line with Hon'ble Prime Minister's vision of Housing for All. It is a transformative initiative aimed at ensuring affordable housing to urban poor and middle-class people. Through this scheme, we aim to empower families by supporting them in realising their dream of owning a home.

PMAY-U 2.0 underscores the Government's efforts to address the housing challenges faced in the urban areas and contribute to the overall growth and development of cities. I take this occasion to encourage all eligible citizens to avail benefits of this scheme and help us build a more inclusive future, and more importantly, have a pucca house which they can call their own.

Through the scheme, along with building pucca houses, we are laying a strong foundation for a brighter and better future of crores of families. PMAY-U 2.0 will make homeownership a reality for 1 crore families for whom a pucca house was only a distant dream. These families have struggled to get access to safe, secure and affordable housing. As we embark on this journey, I also urge all stakeholders, financial institutions to come together and help us in providing a pucca roof over the heads of 1 crore families of urban India.

JS&MD, HFA reviews progress of PMAY-U & implementation status of PMAY-U 2.0



In the month of November, Shri Kuldip Narayan, JS&MD, HFA chaired online meetings to review the progress of PMAY-U. Shri RK Gautam, Deputy Director General (DDG), HFA, PMAY-U Mission Directors from different States/UTs and other officials attended the meetings. As the Scheme period ends in December 2024, States/UTs were directed to work in Mission mode to ensure completion of all sanctioned houses by continuously monitoring the progress, closure of projects with declaration of 'HFA Achieved Cities'. JS&MD also asked the States/UTs to ensure geo-tagging of houses.

The implementation of PMAY-U 2.0 was also discussed with States/UTs with respect to signing of Memorandum of Agreement (MoA) with the Ministry, formulation of an 'Affordable Housing Policy', demand survey for selection of beneficiaries, among others.







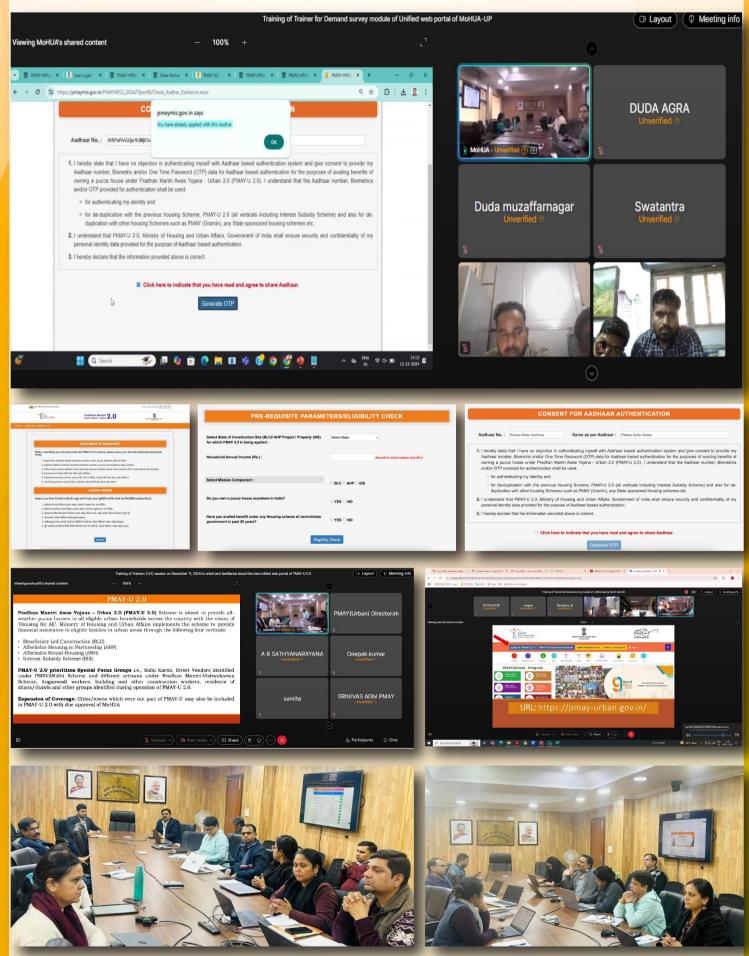




Training programme on PMAY-U 2.0: Unified Web-Portal hosted by MoHUA

Series of online training sessions are being organised by MoHUA to orient State/UT officials about the Unified Web Portal of PMAY-U 2.0. The session is hosted on a regular basis during which officials from the Ministry explain to the participants about the importance of web portal, its modalities and functions. The portal simplifies the process for application, allows beneficiaries to know the status of application, modalities of data exchange among stakeholders, ensures faster due-diligence, approval and release of subsidy. The web portal is accessible to all stakeholders and will help in monitoring and evaluating of PMAY-U 2.0 scheme. The training programme was followed by an interactive session with the participants, wherein queries related to the web portal were answered and suggestions for effective implementation of PMAY-U 2.0 were taken.

The web portal can be accessed at: https://pmaymis.gov.in/PMAYMIS2_2024/PmayDefault.aspx.



Awareness Camps organised in States/UTs on PMAY-U 2.0

Facilitating Citizens for Demand Survey

Local authorities of different States, including Bihar, Chhattisgarh, Madhya Pradesh, Odisa and Rajasthan, are organising camps to help people fill PMAY-U 2.0 forms. These camps aim to provide assistance to eligible beneficiaries in accessing and understanding the application process. The staff assist the applicants, provide guidance on the required documents. These camps are raising awareness about PMAY-U 2.0, scheme benefits, eligibility criteria and any ways to apply for it.















Ghar Hua Apna, Pura Hua Sapna



The stability of having your own house has brought a renewed sense of hope and security in me and my son's lives. The improved living conditions allowed me to manage my finances better and invest in my son's future. Our pucca house has alleviated huge amount of stress associated with our previous living conditions. I can focus more on my job as a nurse and provide a better and safe environment for my son's growth. As a single mother, I can offer my son a more secured and fulfilling future.

Smt Lata Yalla Dibang Valley, Arunachal Pradesh



My mother struggled hard all her life in a rented, cramped house. It was my father's dream to construct a house for the family, where my mother and all of us could live in dignity. My father's demise, however, shattered us and the responsibility came on me. A promo on PMAY-U prompted to me to apply for the scheme in some time, I saw my father's dream getting fulfilled in front of my eyes. We recently hosted our Grih Pravesh function and all my relatives and neighbours joined the celebrations. We feel proud to be part of the scheme and are thankful to the Hon'ble Prime Minister for PMAY-U.

Shri Sewa Ram Teli Rajsamand, Rajasthan

Ghar Hua Apna, Pura Hua Sapna



I have been suffering from polio since childhood. I can barely walk without a support. Our previous house where we used to live on rent did not have a lift due to which each day was a struggle for me. Moreover, owing to increasing rent, inconvenient living conditions, I had to bear the pain of changing house frequently. PMAY-U came as a ray of hope in my life. After the due approvals, we were allotted a flat in an upmarket area Surat city and due to my disability, I got a flat on the first floor, which has made my life much easier. I can now use the lift and with wide passageways, reach the first floor with ease. All basic amenities are available within the vicinity. I am now pursuing my dream of teaching primary children of nearby homes to earn a living. My daughter is also studying in a good school and has a safe environment to live in, with all facilities.

Smt Samta Pukhraj Sethia Surat, Gujarat



We have lived in a kutcha house for years. We have no children who can take care of us. The old house had become dilapidated and there were lack of facilities. Our living conditions were deplorable, but PMAY-U gave us a new life. With the subsidy received under the Scheme, we have built our own pucca house with almeniities. This home is our safe space and will take care of us.

Shri Ramesh Chandra Vidisha, Madhya Pradesh

SOCIAL MEDIA NEWS









FOLLOW US ON SOCIAL MEDIA

f © in X

Social Media







FOLLOW US ON SOCIAL MEDIA

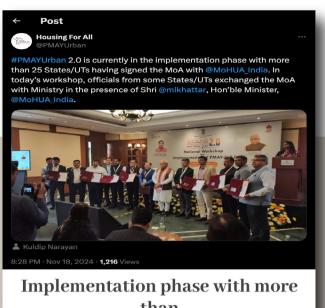






Social Media

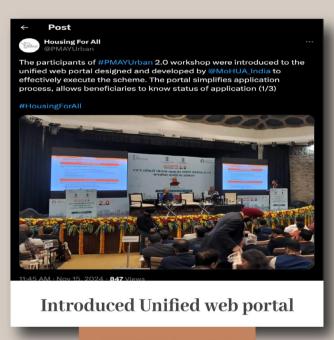




25 States



PMAYUrban 2.0



PMAYUrban 2.0



PMAYUrban 2.0



PMAYUrban 2.0



PMAYUrban 2.0

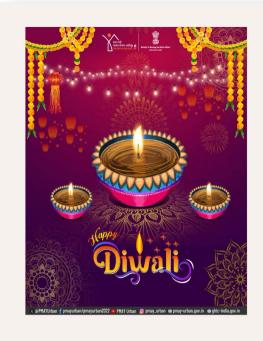




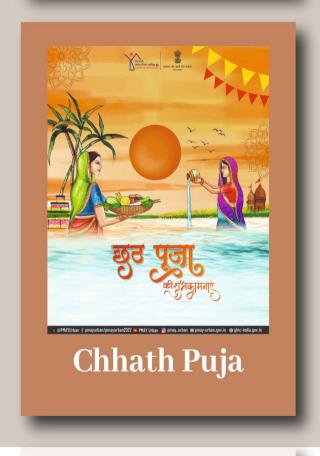


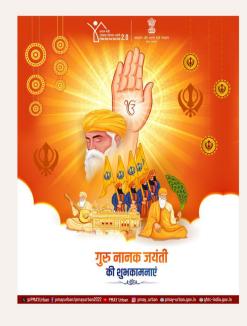
Social Media





Diwali





Gurunanak Jayanti