

SWARANJEET Kaur



PUNJAB



Swaranjeet Kaur's husband **Harbhajan Singh** is the only bread-winner of his family. The income was only sufficient to meet their daily needs. The couple, who lived in a kutchra house in Ludhiana, **Punjab**, never thought they would ever own a pucca house but Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] helped them in fulfilling their family's dream. On learning about the Scheme, Harbhajan applied for it as per the norms and availed the assistance.

With the support of financial assistance under PMAY(U) and his own contribution, Swaranjeet and Harbhajan made their own dream house. All basic amenities like water supply, sewerage and a pucca road have also been provided up to his house by the local administration.

It is this convergence of all needs of a safe and secured life that Harbhajan banks on for his better future. "A house is not just four walls for me. It gives me strength and confidence to take risks in life. I want to make it big for my family," he says.