

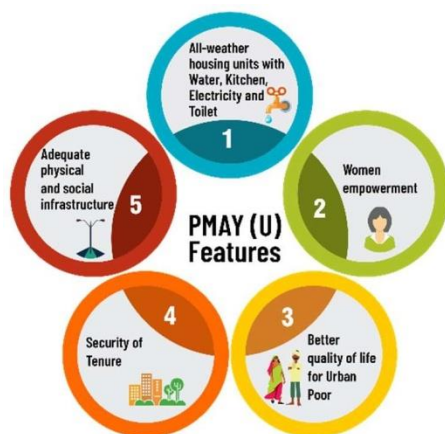
Pradhan Mantri Awas Yojana (Urban)

A. Introduction



Pradhan Mantri Awas Yojana (Urban) (PMAY-U), a flagship Mission of Government of India implemented by the Ministry of Housing and Urban Affairs (MoHUA), was launched on 25th June 2015. The Mission addresses urban housing shortage among the EWS/LIG and MIG categories including the slum dwellers by

ensuring a *pucca* house to all eligible urban households by the year 2022, when nation completes 75 years of its Independence. PMAY(U) adopts a demand driven approach wherein the Housing shortage is decided based on demand assessment by States/UTs. State Level Nodal Agencies (SLNAs), Urban Local Bodies (ULBs)/ Implementing Agencies (IAs), Central Nodal Agencies (CNAs) and Primary Lending Institutions (PLIs) are main stakeholders



who play an important role in implementation & success of PMAY(U). The Mission covers the entire urban area consisting of Statutory Towns, Notified Planning Areas, Development Authorities, Special Area Development Authorities, Industrial Development Authorities or any such authority under State legislation which is entrusted with the functions of urban planning & regulations. All houses under PMAY(U) have basic amenities like toilet, water supply, electricity and kitchen. The Mission promotes women empowerment by

providing the ownership of houses in name of female member or in joint name. Preference is also given to differently abled persons, senior citizens, SCs, STs, OBCs, Minority, single women, transgender and other weaker & venerable sections of the society. A PMAY(U) house ensures dignified living along with sense of security and pride of ownership to the beneficiaries.

PMAY(U) adopts a cafeteria approach to suit the needs of individuals based on the geographical conditions, topology, economic conditions, availability of land, infrastructure etc. The scheme has hence been divided into **four verticals** as given below:



i. **In-situ' Slum Redevelopment(ISSR):**

Slum redevelopment grant of **Rs. 1 lakh per house** is admissible for all houses built for eligible slum dwellers under the component of ISSR using land as Resource with participation of private developers. After redevelopment, de-notification of slums by State/UT Government is recommended under the guidelines.

Flexibility is given to States/Cities to deploy this central grant for other slums being redeveloped. States/Cities provide additional FSI/FAR or TDR to make projects financially viable. For Slums on private owned land, States/Cities provide additional FSI/FAR or TDR to land owner as per its policy. No Central Assistance is admissible in suchcase.

ii. **redit Linked Subsidy Scheme (CLSS):**

Beneficiaries of Economically Weaker Section (EWS)/Low Income Group (LIG), Middle Income Group (MIG)-I and Middle Income Group (MIG)-II seeking housing loans from Banks, Housing Finance Companies and other such institutions for acquiring, new construction or enhancement* of houses are eligible for an interest subsidy of 6.5%, 4% and 3% on loan amount uptoRs. 6 Lakh, Rs. 9 Lakh and Rs.12

Particulars	EWS	LIG	MIG I	MIG II
Household Income (Rs.)	upto 3 Lakh	3-6 Lakh	6-12 lakh	12-18 Lakh
Carpet Area in sqm	30	60	160	200
Interest Subsidy (% p.a.)	6.5%		4.0%	3.0%
Maximum Loan Tenure	20 Years			
Eligible Loan Amount (Rs)	6,00,000/-		9,00,000/-	12,00,000/-
Discounted NPV Rate	9%			
Upfront amount (Rs) for Subsidy for a 20 Year Loan	2,67,280/-		2,35,068/-	2,30,156/-
Approx. monthly savings @ Loan Interest of 10%	2,500/-		2,250/-	2,200/-

Lakh respectively. The Ministry has designated Housing and Urban Development Corporation (HUDCO), National Housing Bank (NHB) and State Bank of India (SBI) as Central Nodal Agencies (CNAs) to channelize this subsidy to the beneficiaries through lending institutions and for monitoring the progress. The scheme for MIG category has been extended upto 31starch2021.

** for EWS/ LIG categoryonly*

iii. **Afordable Housing in Partnership(AHP):**

Under AHP, a Central Assistance of **Rs. 1.5 Lakh per EWS house** is provided by the Government. An affordable housing project can be a mix of houses for different categories but it will be eligible for central assistance, if at least 35% of the houses in the project are for EWS category. The States/UTs decide on an upper ceiling on the

sale price of EWS houses in rupees per square meter of carpet area in such projects with an objective to make them affordable and accessible to the intended beneficiaries. State and cities also extend other concessions such as their State subsidy, land at affordable cost, stamp duty exemption etc.

iv. **Beneficiary-led Construction/ Enhancement (BLC/BLE):**

Central Assistance upto **Rs. 1.5 lakh per EWS house** is provided to eligible families belonging to EWS categories for individual house construction/ enhancement. The Urban Local Bodies validate the information and building plan submitted by the beneficiary so that ownership of land and other details like economic status and eligibility can be ascertained. Central assistance, along with State/UT/ ULB contribution, if any, is released to the bank accounts of beneficiaries through Direct Benefit Transfer (DBT) by States/UTs.

B. Affordable Rental Housing Complexes (ARHCs) for Migrants Workers/ Urban Poor

COVID-19 pandemic has resulted in reverse migration of urban migrants/ poor in the country. Urban migrants stay in slums/ informal settlements/ unauthorised colonies/ peri-urban areas to save cost on housing. They need decent rental housing at affordable rate at their work sites. In order to address this need, Ministry of Housing & Urban Affairs has initiated Affordable Rental Housing Complexes (ARHCs), a sub-scheme under Pradhan Mantri Awas Yojana- Urban (PMAY-U). This will provide ease of living to urban migrants/ poor in Industrial Sector as well as in non-formal urban economy to get access to dignified affordable rental housing close to their workplace. The ARHC scheme will be implemented through two models:

- i. Utilizing existing Government funded vacant houses to convert into ARHCs through Public Private Partnership or by Public Agencies
- ii. Construction, Operation and Maintenance of ARHCs by Public/ Private Entities on their own vacant land

Incentives will be provided to public/ private entities by Central/ State Government for developing & operating ARHCs which will include additional FAR/FSI, Income tax and GST exemption, Single window approval within 30 days, Project finance at lower interest rate, Trunk infrastructure till project site, Municipal services at residential rates and Use permission changes for houses for the vacantland.

Beneficiaries for ARHCs are urban migrants/ poor from EWS/LIG categories comprising of street vendors, rickshaw pullers and other service providers, industrial workers along with migrants working with market/ trade associations, educational/ health institutions, hospitality sector, long term tourists/ visitors, students or any other category. ARHCs will be a mix of single/ double bedroom Dwelling Units and Dormitory of 4/6 beds including all common facilities and will be exclusively used for rental housing for a minimum period of 25years.



MoHUA has provisioned for an additional grant in the form of Technology Innovation Grant (TIG) under TSM for the project using innovative & alternate technology for speedier, sustainable, resource efficient and disaster resilient construction. TIG of Rs. 1,00,000/- per dwelling unit in case of double bedroom (upto 60 sqm carpet area), Rs. 60,000/- per Dwelling Unit (upto 30 sqm carpet area) in case of single bedroom and Rs. 20,000 per Dormitory Bed (upto 10 sqmcarpet area) shall be released by MoHUA to entities throughBMTPC.

TIG will be applicable only for projects using innovative and alternate technologies and sanctioned during the PMAY(U) Mission period (March 2022) and completed within 18 months after getting all statutoryapprovals.

The ARHCs will ensure a dignified living environment for urban migrants/poor close to their workplaces at affordable rates. This will unlock existing vacant housing stock and make them available in urban space. It will propel new investment opportunities and promote entrepreneurship in rental housing sector by encouraging Private/Public Entities to efficiently utilize their vacant land available for developingARHCs.

C. Robust MISSystem

A comprehensive and robust MIS system is in place that helps all stakeholders to seamlessly manage information pertaining to physical and financial progress. The MIS allows submitting on-line demand survey with tracking facility and helps in housekeeping of various records through digitisation such as Survey, Project information, Beneficiary details, fund utilisation etc. The MIS is equipped with Geo-tagging features and integrated with BHUVAN Portal of National Remote Sensing Centre (NRSC) and BHARAT MAP of National Informatics Centre (NIC) for monitoring the progress of construction of houses under the BLC and projects under ISSR and AHP verticals. The MIS has also been integrated with UMANG Mobile App, NITI Aayog Dashboard and DBT Bharat Portal for dissemination of information.

Direct Benefit Transfer (DBT): The transfer of the Central and State/ULB share to the beneficiaries of BLC vertical of the Mission is being done by States/ULB through DBT mode where the instalments are credited directly into the beneficiary's bank account as per construction stage completed and geo-tagged.

CLSS Awas Portal (CLAP)

A web based monitoring system, CLSS Awas Portal (CLAP) is a common platform where all stakeholders i.e. MoHUA, Central Nodal Agencies, Primary Lending Institutions, Beneficiaries and Citizens are integrated in real time environment. The portal facilitates processing of applications along with tracking of subsidy status by beneficiaries. CLSS tracker has also been incorporated in PMAY(U) mobile App and UMANGplatform.

D. Capacity Building underPMAY(U)

A total of 5% of allocation under the scheme is earmarked for capacity building, Information Education & Communication (IEC) and Administrative & Other Expenses (A&OE). Allocation available under the Capacity Building head is being utilised for carrying out various activities required for effective implementation of Mission. Illustrative activities under the Capacity Building head include the following ten components:

Ten components of the Illustrative activities under the Capacity Building

1. Housing for All Plan of Action (HFAPoA)
2. Establishment of State Level Technical Cells (SLTCs) & City Level Technical Cells (CLTCs)
3. Trainings and Workshops
4. Documentation and Research
5. Exposure and Handholding Visits
6. Information Education & Communication (IEC)
7. Social Audit
8. Third Party Quality Monitoring (TPQM)
9. Geo-tagging
10. Administrative and other Expenses (A&OE)



E. Angikaar- a campaign for change management

Aligning to the Hon'ble Prime Minister's vision to address issues that arise from life transformation after moving into pucca houses, ANGIKAAR- campaign for change management was launched on 29th August 2019. The campaign focuses on adopting best practices such as water & energy conservation, waste management, health, sanitation and hygiene for PMAY(U) beneficiaries through community mobilization and IEC activities. PMAY(U) had

converged with various Urban Missions and other Central Ministries like Health & Family Welfare, Jal Shakti, Environment Forest & Climate Change, New & Renewable Energy, Petroleum & Natural Gas, Power, Youth Affairs & Sports and Women & Child Development.

The campaign was formally launched on 2nd October 2019, commemorating 150th Gandhi Jayanti in more than 4,000 cities wherein need assessment is conducted along with door to door awareness for change management. Subsequently, this is followed by continuous and consistent ward level IEC activities in States/ UTs which includes key messages of FIT India (Ministry of Youth Affairs & Sports) and PoshanAbhiyan (Ministry of Women & Child Development) with active participation of sportspersons/ personalities, youth clubs, educational institutions, FIT India Plogging events and orientation/ awareness drives/ health camps respectively.

F. Technology Sub-Mission(TSM)

In order to have an integrated approach for comprehensive technical & financial evaluation of emerging and proven building materials & technologies, their standardisation, developing specifications and code of practices, evolving necessary tendering process, capacity building and creating appropriate delivery mechanism, MoHUA has set up a Technology Sub-Mission under PMAY(U) with the Mission statement as 'Sustainable Technological Solutions for Faster and Cost Effective Construction of Houses suiting to Geo-Climatic and Hazard Conditions of theCountry'.

TSM facilitates adoption of modern, innovative and green technologies and building materials for faster and quality construction of houses. TSM also facilitates preparation and adoption of layout designs and building plans suitable for various geo-climatic zones. It also assists States/Cities in deploying disaster resistant and environment-friendly technologies. A total of 33 Alternate Technologies have been identified out of which CPWD has issued SoR for 29 technologies. Around 15 Lakh houses are been constructed using alternate technologies pan India

G. Global Housing Technology Challenge -India



**GLOBAL
HOUSING
TECHNOLOGY
CHALLENGE INDIA**

MoHUA has initiated the Global Housing Technology Challenge - India (GHTC India) which aims to identify and mainstream a basket of innovative construction technologies from across the globe for housing construction sector that are sustainable, eco-friendly and disaster-resilient. They are to be cost effective and speedier while enabling the quality construction of houses, meeting diverse geo-climatic conditions and desired functional needs. Future technologies will also be supported to foster an environment of research and development in the country. GHTC- India aspires to develop an eco-system to deliver on the technological challenges of the housing construction sector in a holistic manner.

Hon'ble Prime Minister of India inaugurated the Construction Technology India- 2019, a global Expo-cum-Conference, which was organized on 2-3 March 2019 in New Delhi. 60 Exhibitors with **54 proven technologies** from 25 countries showcased their technologies in the Expo. Prime Minister declared the year 2019-20 as the 'Construction Technology Year'.

Under **Affordable Sustainable Housing Accelerators- India** (ASHA-India) initiative, incubation and acceleration support is provided to potential future technologies that are not yet market ready (pre-prototype applicants) or to the technologies that are market ready (post prototype applicants). The ASHA-India Centres will also help in developing design guidelines, construction manuals and other necessary guidelines, relevant for

effective use of such technologies in the region. ASHA-India Centres are to be set up at five host institutions: IIT Bombay, IIT Kharagpur, IIT Madras, IIT Roorkee and CSIR-NEIST, Jorhat.

72 potential future technologies (domestic) have been identified through the challenge which will be shortlisted for providing support under ASHA-India.


H. Light House Projects (LHPs) under GHTC-India

The Lighthouse projects, to be developed under GHTC India, will serve as live laboratories for different aspects of transfer of technology to the field. This includes planning, design, production of components, construction practices and testing for both faculty and students of IITs/ NITs/ Engineering colleges/ Planning and Architecture colleges, builders, professionals of private and public sectors and other relevant stakeholders. GHTC India ushered a paradigm shift in the construction technology to transform the eco-system of housing construction.

For use of innovative technology in construction, the Ministry has introduced a Technology Innovation Grant as an additional grant of Rs. 4.0 Lakh per house over and above the existing share of Rs 1.5 lakh per house under PMAY(U) for LHPs.

The LHPs are being implemented in Gujarat, Jharkhand, Madhya Pradesh, Tamil Nadu, Tripura and Uttar Pradesh to demonstrate the innovative construction technology which are cost-effective, green and sustainable.

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Light House Projects		
		
Location	Technology	Houses
Indore	Prefabricate sandwich Panel System	1024
Rajkot	Monolithic Concrete Construction System	1144
Chennai	Precast Concrete Construction System Precast Components Assembled at Site	1152
Ranchi	Precast Concrete Construction System - 3D Pre-cast Volumetric	1008
Agartale	Light Gauge Steel Structural System Pre-Engineered Steel Structural System	1000
Lucknow	Stay in-Place Formwork System	1040

I. Demonstration Housing Projects (DHPs):

In order to showcase the field application of new emerging technologies, MoHUA has taken an initiative to construct Demonstration Housing through Building Materials and Technology Promotion Council (BMTPC). A DHP provides on-site orientation to practitioners in the housing sector with knowledge on the application and use of alternate technology. Each DHP contains up to **40 Houses** with sustainable, cost and time effective emerging alternate housing construction technologies suitable to the geo-climatic and hazardous conditions of the region. Such DHPs have been completed in Bhubaneshwar, Bihar Sharif, Hyderabad, Lucknow and Nellore and are under pipeline in Agartala, Panchkula, Goa and Hyderabad.
