Urban Transformation through Housing for All

1 CRORE and more

27th December, 2019
“हमने सपना देखा है कि जब आजादी 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 fulfill 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 fulfill 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
Mission Progress

Features & Progress

- **112 Lakh** Houses Sanctioned
- **103 Lakh** Houses Sanctioned
- **32 Lakh** Houses Completed
- **60 Lakh** Houses Grounded
- **15 Lakh** Houses using new Technologies

ISSR
- In-Situ Slum Redevelopment
- Gol grant @ Rs. 1 Lakh per house
- 4.6 Lakh ISSR houses approved

CLSS
- Credit Linked Subsidy Scheme
- Benefit upto Rs 2.67 Lakh through interest subsidy of 3-6.5%
- 8.18 Lakh Beneficiaries under CLSS

AHP
- Affordable Housing in Partnership
- Gol grant @ Rs 1.5 Lakh per house
- 28 Lakh AHP houses approved

BLC
- Beneficiary-Led Construction
- Gol grant @ Rs. 1.5 Lakh per house
- 62 Lakh BLC houses approved

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.
Hon'ble President’s Announcement - ‘Housing for All by 2022’

Road to success...

- 2014: 7.26 Lakh Houses
- 2015: 2015
- 2016: 16.76 Lakh Houses
- 2017: 41.63 Lakh Houses
- 2018: 80.33 Lakh Houses
- 2019: 100+ Lakh Houses

Road to success...
Journey so far...

(Sanctioned houses in Lakh)
GROWTH DRIVERS

Employment
1.20 Cr. employment through forward and backward linkages with 21 sectors

Cement Requirement
17.7 Million MT cement already consumed in houses under PMAY(U)

Steel Requirement
About 13 Million MT steel required for sanctioned houses. So far, about 4 Million MT already consumed

Benefit to All
5.8 L Senior Citizens, 3.5 L Workers, 1L Entrepreneurs, 1.5 L Artisans, 0.63 L Divyang, 770 Transgender and many more.

Potential to Generate Electricity
Approx. 31 L Sqm roof top area available for solar grids under AHP. 12 L Sqm is readily available

Boost to Allied Sectors
Banking Sector, Housing Finance institutions, & Real Estate sector. Impacts on livelihood, transport, skill development, landscape development etc.
Sanction in other than NE & Hilly States

- Andhra Pradesh: 20.00
- Bihar: 3.03
- Chhattisgarh: 2.55
- Goa: 0.01
- Gujarat: 6.25
- Haryana: 2.67
- Jharkhand: 1.98
- Karnataka: 6.25
- Kerala: 1.26
- Madhya Pradesh: 7.70
- Maharashtra: 11.57
- Punjab: 0.80
- Rajasthan: 1.99
- Tamil Nadu: 7.36
- Telangana: 2.15
- Uttarakhand: 1.42
- West Bengal: 4.09
- Uttar Pradesh: 15.54

No. of houses in Lakh
Sanction in NE, Hilly States and UTs

### NE & Hilly States

<table>
<thead>
<tr>
<th>State</th>
<th>Sanction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arunachal Pradesh</td>
<td>7,230</td>
</tr>
<tr>
<td>Assam</td>
<td>96,989</td>
</tr>
<tr>
<td>Himachal Pradesh</td>
<td>9,939</td>
</tr>
<tr>
<td>Manipur</td>
<td>42,823</td>
</tr>
<tr>
<td>Meghalaya</td>
<td>4,672</td>
</tr>
<tr>
<td>Manipur</td>
<td>42,823</td>
</tr>
<tr>
<td>Nagaland</td>
<td>32,001</td>
</tr>
<tr>
<td>Mizoram</td>
<td>30,339</td>
</tr>
<tr>
<td>Tripura</td>
<td>82,011</td>
</tr>
<tr>
<td>Uttrakhand</td>
<td>39,575</td>
</tr>
<tr>
<td>Sikkim</td>
<td>537</td>
</tr>
</tbody>
</table>

### Union Territories

<table>
<thead>
<tr>
<th>Territory</th>
<th>Sanction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jammu &amp; Kashmir</td>
<td>46,497</td>
</tr>
<tr>
<td>Ladakh</td>
<td>1,777</td>
</tr>
<tr>
<td>Puducherry</td>
<td>13,389</td>
</tr>
<tr>
<td>Delhi</td>
<td>16,352</td>
</tr>
<tr>
<td>A&amp;N Island</td>
<td>612</td>
</tr>
<tr>
<td>Chandigarh</td>
<td>320</td>
</tr>
<tr>
<td>Daman &amp; Diu</td>
<td>1,217</td>
</tr>
</tbody>
</table>

* only CLSS cases in Delhi & Chandigarh
Year-on-Year Physical Progress

<table>
<thead>
<tr>
<th>Year</th>
<th>Sanctioned</th>
<th>Grounded</th>
<th>Completed</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-16</td>
<td>7.26</td>
<td>9.86</td>
<td>7.27</td>
</tr>
<tr>
<td>2016-17</td>
<td>16.76</td>
<td>17.52</td>
<td>11.02</td>
</tr>
<tr>
<td>2017-18</td>
<td>41.63</td>
<td>36.00</td>
<td>19.43</td>
</tr>
<tr>
<td>2018-19</td>
<td>80.33</td>
<td>52.67</td>
<td>26.18</td>
</tr>
<tr>
<td>2019-20</td>
<td>103.00</td>
<td>60.00</td>
<td>32.00</td>
</tr>
</tbody>
</table>
## Comparison with Earlier Scheme

<table>
<thead>
<tr>
<th>Urban Housing Scheme Indicators</th>
<th>2004-2014</th>
<th>2014-20</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment in Projects</td>
<td>₹ 38,303 Cr</td>
<td>₹ 6.13 Lakh Cr</td>
<td>15.6 times</td>
</tr>
<tr>
<td>Central Assistance Approved</td>
<td>₹ 20,303 Cr</td>
<td>₹ 1.6 Lakh Cr</td>
<td>7.9 times</td>
</tr>
<tr>
<td>Central Assistance Released</td>
<td>₹ 17,989 Cr</td>
<td>₹ 64,000 Cr</td>
<td>3.2 times</td>
</tr>
<tr>
<td>Houses Approved for Construction</td>
<td>13.46 Lakh</td>
<td>103 Lakh</td>
<td>7.7 times</td>
</tr>
<tr>
<td>Houses Grounded for Construction</td>
<td>8.58 Lakh</td>
<td>60 Lakh</td>
<td>7.0 times</td>
</tr>
<tr>
<td>Construction of Houses Completed</td>
<td>8.04 Lakh</td>
<td>32 Lakh</td>
<td>4.0 times</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Interest Subvention Schemes</th>
<th>ISHUP/RRY</th>
<th>CLSS</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>No of Beneficiaries</td>
<td>18,166</td>
<td>8,18,000</td>
<td>45 times</td>
</tr>
<tr>
<td>Subsidy Released (₹ in Cr.)</td>
<td>₹ 23.00 Cr</td>
<td>₹ 20,283 Cr</td>
<td>912 times</td>
</tr>
</tbody>
</table>

*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
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.

Funding of Houses

- **Budget**: Rs 26,000
- **EBR**: Rs 38,000

**Funds Released**: Rs 64,000 Cr

**Total Investment**: Rs 6.13 Lakh Cr
Year-on-Year Central Assistance

Sanctioned
Released
Utilised

(Rs in Crore)

2015-16
2016-17
2017-18
2018-19
2019-20

12,192
26,437
64,352
1,24,590
1,63,181

3,223
7,821
24,352
49,424
64,000

491
2,015
6,605
25,614
49,717

0
10,000
20,000
30,000
40,000
50,000
60,000
70,000
80,000
90,000
100,000
110,000
120,000
130,000
140,000
150,000
160,000
170,000
180,000
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 है। अब पी.एम.ए.वाई. के तहत राहों 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 भुगतने की 4% तक की छूट और 12 लाख रुपये कर्ज पर ब्याज में 3% तक की छूट दी जाएगी”

- नरेंद्र मोदी
Credit Linked Subsidy Scheme (CLSS)

State Wise Distribution under CLSS

Legend

<table>
<thead>
<tr>
<th>Range</th>
<th>Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; 1,00,000</td>
<td></td>
</tr>
<tr>
<td>50,000 – 1,00,000</td>
<td></td>
</tr>
<tr>
<td>25,000 – 50,000</td>
<td></td>
</tr>
<tr>
<td>10,000 – 25,000</td>
<td></td>
</tr>
<tr>
<td>&lt; 10,000</td>
<td></td>
</tr>
</tbody>
</table>

8.18 Lakh beneficiaries
“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”

- नरेंद्र मोदी
Year-on Year Progress under CLSS

8.18 Lakh
CLSS beneficiaries as on 27.12.19

CLSS Beneficiaries (Nos.)

- MIG
- EWS/LIG
- Total

<table>
<thead>
<tr>
<th>Year</th>
<th>MIG (Nos.)</th>
<th>EWS/LIG (Nos.)</th>
<th>Total (Nos.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-16</td>
<td>5,835</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2016-17</td>
<td>28,442</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2017-18</td>
<td></td>
<td>1,13,866</td>
<td>1,13,866</td>
</tr>
<tr>
<td>2018-19</td>
<td></td>
<td>1,67,658</td>
<td>2,52,926</td>
</tr>
<tr>
<td>2019-20</td>
<td></td>
<td>5,67,950</td>
<td>5,64,942</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8,17,868</td>
<td>8,17,868</td>
</tr>
</tbody>
</table>

(till Dec'19)
“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
Use of Alternate Construction Technologies

**Technology Innovation – GHTC India**

Use of Alternate Construction 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

**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
## Light House Projects

<table>
<thead>
<tr>
<th>Location</th>
<th>Technology</th>
<th>Houses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indore</td>
<td>Prefabricated Sandwich Panel System</td>
<td>1,024</td>
</tr>
<tr>
<td>Rajkot</td>
<td>Monolithic Concrete Construction System</td>
<td>1,144</td>
</tr>
<tr>
<td>Chennai</td>
<td>Precast Concrete Construction System - Components Assembled at Site</td>
<td>1,152</td>
</tr>
<tr>
<td>Ranchi</td>
<td>Precast Concrete Construction System - 3D Precast Volumetric</td>
<td>1,008</td>
</tr>
<tr>
<td>Agartala</td>
<td>Light Gauge Steel Structural System &amp; Pre-Engineered Steel Structural System</td>
<td>1,000</td>
</tr>
<tr>
<td>Lucknow</td>
<td>Stay in-place Formwork System</td>
<td>1,040</td>
</tr>
</tbody>
</table>

- 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

1. Demand validation by ULBs
2. Aadhaar seeding
3. Geo-tagging
4. DBT/PFMS
5. Digitization with bank a/c
6. Web-demand capture
Geo-Tagging

1. Grounding Stage
2. Foundation Stage
3. Lintel Stage
4. Roof Stage
5. Completion Stage

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(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

- **Selection of Cities**
- **Decide timelines on Mandatory Conditions**
- **Stakeholders’ Consultations**
- **Demand Survey**
- **Enter into MoA with MoHUA**
- **HFAPoA Vision Document**
- **Preparation of DPRs**
- **Approval by SLSMC**
- **Approval by PLIs**
- **Random appraisal at MoHUPA & consideration for release of funds by CSMC**
- **Release of advance subsidy to CNAs**
- **Disbursement of 1st installment to States/UTs**
- **Project Implementation**
- **Subsequent Fund Disbursement**
- **States/UTs**
- **Annual Implementation Plan (AIP)**
- **Identification & prioritization of Projects**
- **Indl. Loan applications**
- **Signing of MoU between CNAs & PLIs**

**Funding Access**
Mandatory Reforms

1. Removal of NA permission from residential zone of Master Plan
2. Earmarking of land for affordable housing in Master Plan
3. Single-window Time-bound building approval system
4. Adoption of pre-approved building design system
5. Amendment of existing rental laws as per Model Act
6. Provision of additional FAR/TDR for low cost housing
### Key Initiatives: Driving Progress

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RERA</strong></td>
<td>• Real Estate (Regulation and Development) Act, 2016 (RERA) for regulation and promotion of the Real Estate.</td>
</tr>
<tr>
<td><strong>Infrastructure Status</strong></td>
<td>• Infrastructure Status to Affordable Housing</td>
</tr>
<tr>
<td><strong>NUHF</strong></td>
<td>• National Urban Housing Fund (NUHF) - EBR of Rs. 60,000 for funding PMAY(U) projects</td>
</tr>
</tbody>
</table>
| **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 Word Bank’s *Doing Business Report from 142nd to 63rd*. In construction permit, India climbed from 52th to 27th place |
**Housing for All: Multi-Pronged Approach**

- Access to Finance
- Efficient land use
- Technology for Construction
- Training & Capacity Building
- Reducing Cost

**Housing for All by 2022**

**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 जीवन रहे। “हाउसिंग फॉर ऑल - सबके लिए घर, ये हमारा सपना भी है और संकल्प भी है”

- नरेंद्र मोदी