



Ministry of Housing
and Urban Affairs
Government of India



Transforming Urban Landscape: Empowering Women through PMAY(U)





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and Urban Affairs**
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Empowering Women through PMAY(U)***

FOREWORD



HARDEEP S PURI

Hon'ble Minister of State (Independent Charge)
Ministry of Housing & Urban Affairs, Government of India

Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] is celebrating the completion of three years since its launch. This Mission has created a positive impact on the lives of the urban citizens. Aligning with the Hon'ble Prime Minister Shri Narendra Modi's vision of Housing for All, PMAY (U) has sanctioned more than 10,000 projects comprising total project cost of Rs. 2.96 Lakh crore for more than 54 Lakh houses under four different verticals. The PMAY (U) Mission has evolved over the period and has made policy changes to the programme so as to deliver maximum benefits to the citizens and stakeholders.

I congratulate PMAY (U) Mission for launching the book 'Transforming Urban Landscape-Empowering Women through PMAY (U)'. It is a compilation of the journeys of 35 women from across the country. The PMAY (U) Mission underscores the strong commitment of the Government to the empowerment of women.

The PMAY (U) guideline mandates to the provision of housing for all with water, electricity, kitchen and toilet. The Mission converges with other Urban Missions such as Swachh Bharat Mission, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), Smart Cities Mission and Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) for providing city level infrastructure and livelihood opportunities.

I am confident that this compilation of experiences of women beneficiaries will motivate the States and UTs and they will continue to put in concerted efforts to fulfil the dream of the urban citizen.

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HARDEEP S PURI

INTRODUCTION



DURGA SHANKER MISHRA

Secretary, Ministry of Housing & Urban Affairs

Pradhan Mantri Awas Yojana (PMAY-U) has completed three years of its implementation. It is the flagship programme of my Ministry that aims to realise the dream of every urban citizen to own a house with all basic facilities.

The Mission has made a significant difference in the housing sector through its four verticals i.e. Beneficiary Led Construction (BLC), Insitu Slum Redevelopment (ISSR), Affordable Housing in Partnership (AHP) and Credit Linked Subsidy Scheme (CLSS). Ministry has ensured that there is convergence between all Urban Missions and Missions of other Ministries resulting into houses having water, electricity, kitchen with gas connection and toilet.

The States/UTs have immensely contributed in enhancing the quality of living especially of women through policy intervention, innovations and technology. The concerted efforts at the National and States/UTs level has yielded desired results. These efforts have been captured as a collection of stories in Transforming Urban Landscape – Empowering Women through PMAY (U).

This compilation has narrated the stories of women from different walks of life. It has encapsulated their journeys and the emotions that come with the pride of owning their dream house. I am confident that Transforming Urban Landscape – Empowering Women through PMAY (U) will strive and continue to drive States/UTs in achieving the “Housing for All” vision by 2022.

I appreciate the efforts made by Shri Amrit Abhijat, Mission Director, Housing for All (HFA), and all his team members, the concerned State/UTs, the line departments and all key stakeholders of PMAY (U) for contributing in the making of Transforming Urban Landscape – Empowering Women through PMAY (U). My sincere appreciation is to all beneficiaries who have willingly come forward to share their journey and expressed their experiences on owning a house of their own.

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DURGA SHANKER MISHRA

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ANDHRA PRADESH

STATE AT A GLANCE

- State:
ANDHRA PRADESH
- Urban Population:
1,46,10,410

PROJECT STATISTICS

- Houses Sanctioned:
7,42,832
- Houses Grounded:
5,92,243
- Houses Completed:
44,294
- Investment In Projects:
₹44,590.47 cr
- Total Central Assistance Approved:
₹11,177.96 cr
- Central Assistance Released:
₹3,479.15 cr





**MRS. UPPARA
LAKSHMI DEVI**

Adoni

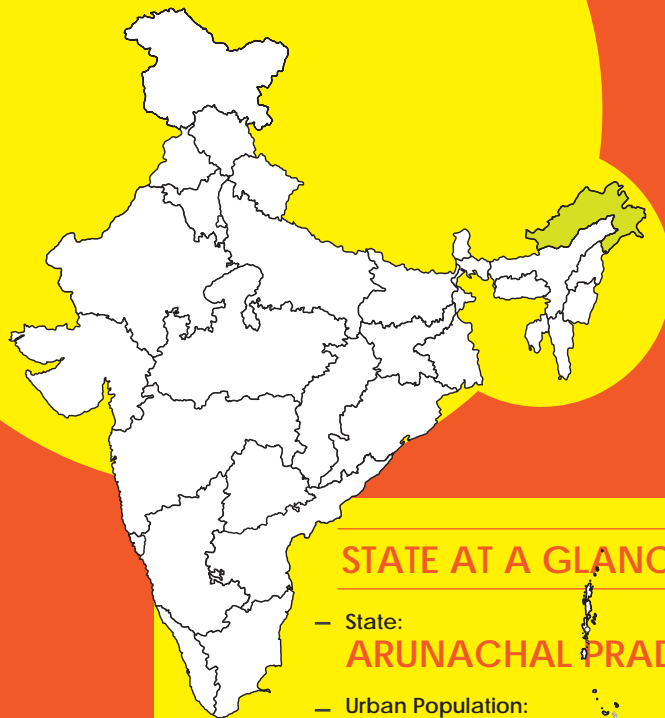
Mrs. Uppara Lakshmi Devi wife of Mr. Narasimhulu, was living in a rented house. The couple earn their livelihood by selling coconut oil in Adoni. They wanted to live in their own pucca house, but due to financial constraints they were not able to start the construction. They were left with no choice but to weather every storm and natural calamity that put their lives in jeopardy. Unable to live in these situations, they were looking for options that could help them build a pucca house.

It was at this time that Lakshmi came to know about the PMAY (U) scheme through the campaigns done by the Urban Local Body. She did not want to miss the opportunity and she enrolled herself for the scheme. After verification of the documents by the municipal staff, a pucca house was sanctioned in her name.

The family discussed and divided the work load and tasks to be done amongst themselves and they were able to save a good amount of money in terms of labour, cost and time. The house is complete in all aspects. The family is living happily with pride in their self-built house.

The joy of building your own home and the pleasure of owning it is a feeling to experience, says a beaming Lakshmi Devi.

ARUNACHAL PRADESH



STATE AT A GLANCE

- State:
ARUNACHAL PRADESH
- Urban Population:
3,13,446

PROJECT STATISTICS

- Houses Sanctioned:
6,093
- Houses Grounded:
4,662
- Houses Completed:
19
- Investment In Projects:
₹346.92 cr
- Total Central Assistance Approved:
₹145.76 cr
- Central Assistance Released:
₹77.48 cr





MRS. LOBSANG DOIMA

Bomdila

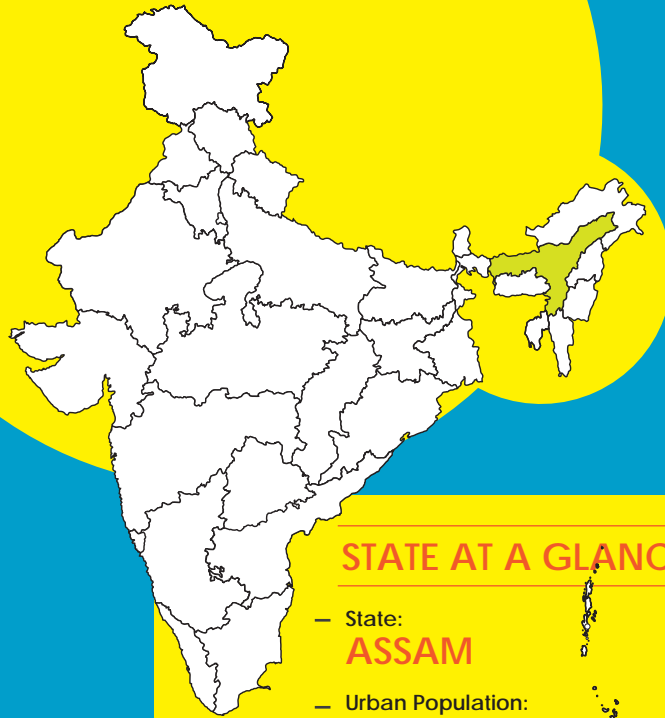
Mrs. Lobsang Doima from Bomdila Arunachal Pradesh is a peon in the Government department. She dreamt for a house where all her family members can live with dignity. She lives with her husband and her three children. Before availing assistance under Pradhan Mantri Awas Yojana (Urban), her family lived in a rickety house with no proper water supply or toilet facility.

After becoming a beneficiary of PMAY (U) Scheme, things changed for Mrs. Lobsang Doima. She built her dream house with the financial assistance received from the Government in addition to her lifetime savings.

The family today lives in their proud home with all basic facilities like water, kitchen and a toilet. She happily expresses immense gratitude and satisfaction.

She says that the financial assistance and support provided under the PMAY (U) has majorly contributed to improved quality of life. She further adds, that her dream of owning a home was fulfilled by PMAY (U) scheme and she can now focus and provide good education to her children.

ASSAM



STATE AT A GLANCE

- State:
ASSAM
- Urban Population:
43,88,756

PROJECT STATISTICS

- Houses Sanctioned:
70,980
- Houses Grounded:
13,439
- Houses Completed:
273
- Investment In Projects:
₹2,172.53 cr
- Total Central Assistance Approved:
₹1,065.91 cr
- Central Assistance Released:
₹340.51 cr





**MRS. BULU
BRAHMA**

Guwahati

Mrs. Bulu Brahma, runs a small hardware shop in Guwahati and her husband works as supervisor in a tea garden. The couple with their two children lived in a rented house in Guwahati earlier. However, over a period of time as they were unable to afford the high rent in the city, the family shifted to a village. The infrastructure in the village was bad, there was acute electricity problem as one transformer had to supply electricity to around 400 houses. Water logging was another problem which often hampered the daily commuting to office and school.

Tired of living in miserable conditions, the family decided to take the risk for purchasing a house. They started saving money and began to look for loan options with banks. It was during this search that they came to know about the Credit Linked Subsidy Scheme (CLSS) under the PMAY (U) programme. The couple approached the State Bank of India (SBI), and applied under the scheme. They took a loan from SBI and received an upfront subsidy benefit of Rs. 2,14,000/- lakh. The reduced EMI was a huge relief as it reduced the monthly burden on their day to day expenditures.

Mrs. Bulu Brahma's family moved into their new house in the city with better infrastructure and increased access to amenities. Her son has joined a good reputed college in Guwahati which she believes would not have been possible if they wouldn't have shifted to the city and own a house.

Mrs. Bulu Brahma says PMAY (U) has helped us to not only move out of the rural area but made us proud owners of a house in the city which is further shaping the career and lives of our children.

BIHAR

STATE AT A GLANCE

- State:
BIHAR
- Urban Population:
1,17,29,609

PROJECT STATISTICS

- Houses Sanctioned:
1,45,051
- Houses Grounded:
62,647
- Houses Completed:
7,748
- Investment In Projects:
₹6,743.84 cr
- Total Central Assistance Approved:
₹2,307.63 cr
- Central Assistance Released:
₹848.44 cr





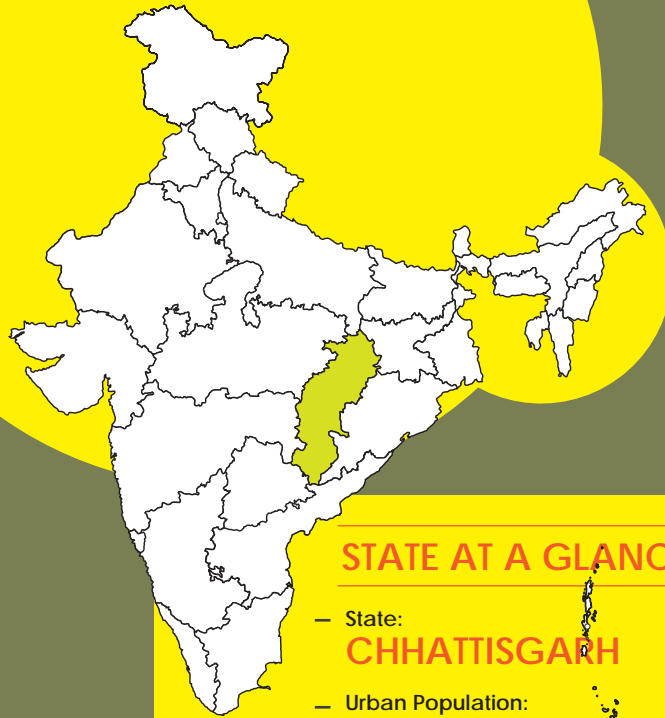
MRS. CHAMPA DEVI

Phulwari Sharif

Mrs. Champa Devi is 75 years old and lives in Phulwari Shareef with her family. She goes through the usual health issues that come with age. Her whole life, she lived in a cramped hut made of mud. Mrs. Champa Devi nurtured a dream to live in a pucca house where the roof does not leak, a house which will not crumble down in bad weather, which will be sturdy and strong like her and weather all storms. Her family makes a living through daily labour work.

Unhappy and dissatisfied with the family's living conditions, she was determined to build a house. Though her strong desire, the family had no means to afford a pucca house. It was at this time that the Phulwari Sharif Nagar Parishad conducted a series of awareness workshops and massive campaigns on the PMAY (U) scheme. Mrs. Champa Devi met the ULB representatives and the ward councillor encouraged her about the scheme and gave the requisite support to apply under the scheme. She enrolled herself in the scheme to avail assistance under the Beneficiary Led Construction (BLC) vertical. The family struggled and raised their share of the contribution. She received the central financial assistance of Rs.1.5 lacs directly to her savings account. Under the PMAY (U) scheme, Mrs. Champa Devi transformed her mud house into a pucca house with all basic facilities. Today, there is a sense of peace and satisfaction for the family to live a life of dignity and pride. Mrs. Champa Devi is proud of herself and she applauds that **age is just a number when one dares to dream and cares to achieve.**

CHHATTISGARH



STATE AT A GLANCE

- State:
CHHATTISGARH
- Urban Population:
59,36,538

PROJECT STATISTICS

- Houses Sanctioned:
1,68,787
- Houses Grounded:
46,564
- Houses Completed:
6,280
- Investment In Projects:
₹7,875.31 cr
- Total Central Assistance Approved:
₹2,506.97 cr
- Central Assistance Released:
₹771.05 cr





MRS. SAMAN BAI SAGARVANSI

Raipur

Mrs. Saman Bai Sagarvansi earns her livelihood on daily wages. She has a family comprising of two sons and two daughters. With the meagre income, she managed to get her children married. The whole family earns their living through daily labour works. They lived in a dilapidated kutcha house which needed frequent repairs. The meagre income coupled with continuous expenditure and vision impairment due to cataract had made it impossible for Mrs. Saman Bai to even think of building a pucca house. There was no motivation left to pursue her dream and she had given up hope.

PMAY (U) staff in Raipur were conducting a survey to make people understand the requirement of housing. There was a lot of campaigning done in the neighbourhood. The scheme was a respite to her conditions but still she was sceptical. She was not sure if she could raise the money and was not convinced of how she could build her house and how the central assistance will reach her. The staff motivated her and took her to the houses of other beneficiaries. She was encouraged to clarify all her doubts and fears. The family then sat together, discussed and decided to go ahead and pool their share of the money. The financial assistance was directly credited to her account.

The family built their house together, her sons completed the finishing works of painting the exterior, the women of the house supported through unskilled labour work. Mrs. Saman Bai's dream came true.

She says, her family's support and financial assistance from the Government had helped her realise her dream.

GOA

STATE AT A GLANCE

- State:
GOA
- Urban Population:
9,06,309

PROJECT STATISTICS

- Houses Sanctioned:
216
- Houses Grounded:
156
- Houses Completed:
156
- Investment In Projects:
₹32.01 cr
- Total Central Assistance Approved:
₹4.28 cr
- Central Assistance Released:
₹3.38 cr





**MRS. ANANYA
GHANSHYAM REGE**

Panaji

Mrs. Ananya was living with her husband in Maharashtra. Being natives of Goa, they had left behind their family and moved to another State for want of better employment and higher incomes. The urge to relocate and live amidst family was strong, but their finances did not permit them to do so. They continued to work and made a decent saving. They decided to purchase a house in Goa and move back to their home town to live with their parents. Mr Rege was a chef and he started to scouting for job opportunities in Goa. After few months, he was successful in getting the job and they subsequently moved back to Goa.

They planned to purchase their own house in Goa and approached HDFC bank for a housing loan. The bank introduced them to the Credit Linked Subsidy scheme (CLSS) PMAY(U). Their loan application was approved under the CLSS scheme. They got the subsidy of Rs 2.67 lacs and their EMI was reduced from Rs 13,876 to Rs 11,800. From the savings they made through the CLSS scheme, they were able to manage their household expenses. Mrs and Mr Ghanshyam Rege shifted to their new house and are very happy to live in their hometown with their entire family. Previously the couple had to travel 800 kms to meet their family and they were not able to do it frequently. Relocating to Goa and purchasing a house was a huge sigh of relief to them.

"Buying a house is a lifetime experience and PMAY(U) has made it more memorable as it has united us with our family."

- Ananya Ghanshyam Rege

GUJARAT

STATE AT A GLANCE

- State:
GUJARAT
- Urban Population:
2,57,12,811

PROJECT STATISTICS

- Houses Sanctioned:
2,73,086
- Houses Grounded:
1,85,571
- Houses Completed:
97,549
- Investment In Projects:
₹20,379.18 cr
- Total Central Assistance Approved:
₹4,336.75 cr
- Central Assistance Released:
₹2,673.41 cr





**MRS. HAAKIBEN
RAMESH BHAI
BANBHAWA**

Rajkot

Mrs. Haakiben Ramesh Bhai Banbhawa lived with her husband and two children in a small slum tenement in Rajkot. Her husband runs a small tea stall with a monthly income of Rs. 10,000/-. It was very difficult for family to live in the unhygienic atmosphere and the poor sanitation conditions. Haakiben's children are teenagers and they found it difficult to cope in the existing environment which was not conducive for them to study.

The Rajkot Municipal Corporation initiated the In-situ slum rehabilitation (ISSR) project in the location. Initially, most of the families including Haakiben's were uncertain of the feasibility of the project and were unwilling to let go of their existing slum tenements and shift to the new flats. The ULB officials of Rajkot conducted several meetings to orient them about the project and the social change that will come to their lives. A convinced Haakiben and a few other families living in similar conditions discussed the details and further sought clarifications from the officials who were more than willing to help and shift them to a better and dignified living.

Today, Haakiben is the proud owner of a 2 BHK flat with all infrastructure and amenities which were given free of cost to her family. She has been experiencing a complete transformation of not just her life but of the whole area which is looking like a completely different strata of society post shifting from slum. She proudly explains that her apartment is vibrantly coloured and maintained with four lifts, modern fire systems, underground and overhead water tanks, a temple, and a play area for kids etc. Haakiben is experiencing joy, pride and dignity with a complete turnaround in her life style. She is very happy for her children because they now have a separate bedroom for themselves and enough place to study. She is confident to get good alliance for her daughter in the future.

She says "Living in a house like this is a sure esteem booster, this what I call living with dignity"

HARYANA

STATE AT A GLANCE

- State:
HARYANA
- Urban Population:
88,21,588

PROJECT STATISTICS

- Houses Sanctioned:
2,27,616
- Houses Grounded:
7,998
- Houses Completed:
4,454
- Investment In Projects:
₹22,020.79 cr
- Total Central Assistance Approved:
₹3,589.95 cr
- Central Assistance Released:
₹300.50 cr





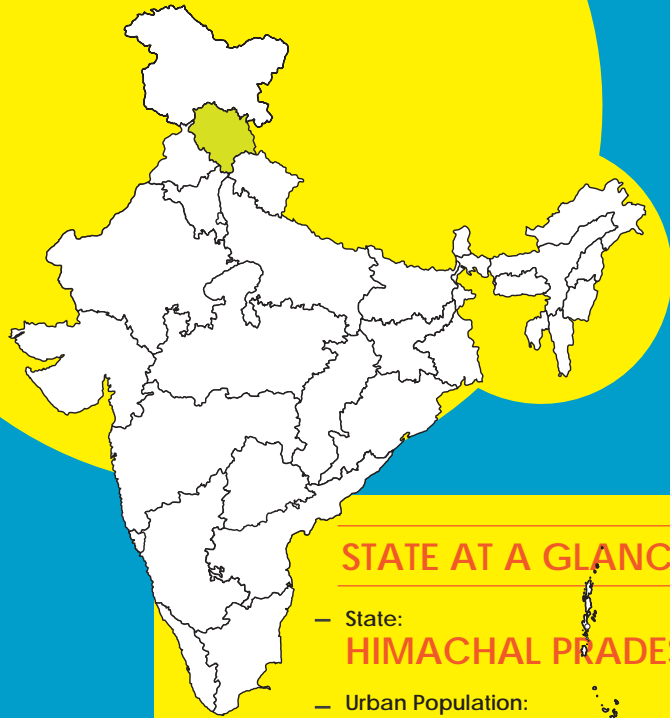
MRS. REKHA
Jagadhri

Mrs. Rekha, an ASHA worker by profession lived with her family in a kuccha house for the past twenty years. The house had no facilities nor infrastructure. The rains always made it difficult for the family and they were compelled to stay outside. The conditions of the house became petrifying and unhygienic to live and was affecting the health of her family. After her husband's demise, she had the responsibility of meeting out the expenses and raising three children alone. Through her income was low, she earnestly wished to build a pucca house one day. PMAY(U) came as a saviour for her when she heard about it from the staff of the Yamunanagar Municipal Corporation. She visited Municipal Corporation office, discussed with the officials and enrolled herself in the PMAY(U) scheme.

With the financial support received from government under the scheme, she was able to construct a pucca house on the same plot for her family. Currently, Rekha is living in a house which has all amenities she dreamt of. With the new house in her name, she feels empowered and there is sense of dignity and pride. She proudly feels herself as a self-made woman.

She says I've seen it all, the hardships, the pain and the bad weather, I feel content and happy, my children feel safe and secure.

HIMACHAL PRADESH



STATE AT A GLANCE

- State:
HIMACHAL PRADESH
- Urban Population:
6,88,704

PROJECT STATISTICS

- Houses Sanctioned:
8,338
- Houses Grounded:
1,991
- Houses Completed:
422
- Investment In Projects:
₹418.46 cr
- Total Central Assistance Approved:
₹148.52 cr
- Central Assistance Released:
₹58.50 cr





MRS KAMALA DEVI Bilaspur

Mrs. Kamala Devi, 58 years old widow lived in a single room with her son in Bilaspur, Himachal Pradesh. She owns a small shop from which she used to earn Rs. 5,000/- per month which is the only source of income for her. Mrs. Kamala Devi always dreamt of a bigger house, but had no means to build the same. She started scouting for options that would have helped realise her dream.

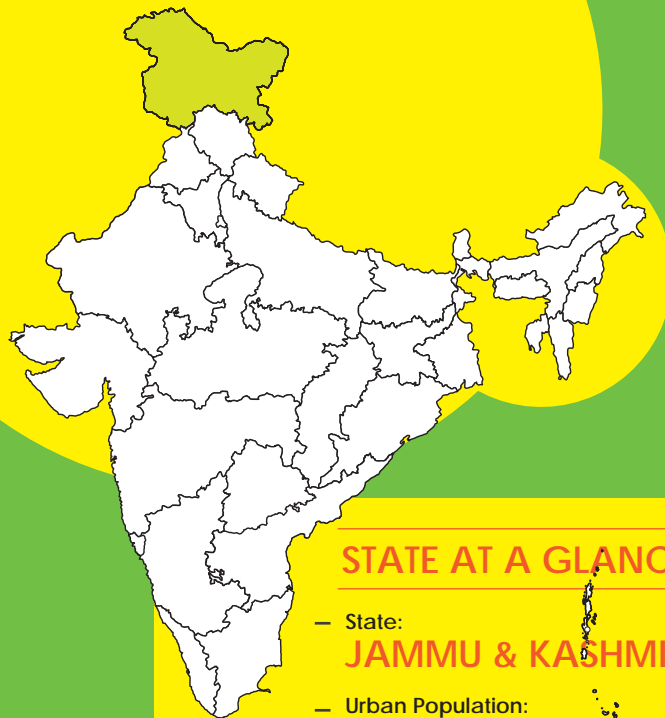
One fine day, she learnt about PMAY(U) scheme in a local newspaper and promptly went to the municipal office to enquire more about the scheme. She subsequently enrolled herself under the Beneficiary Led Construction (BLC) vertical of the PMAY(U).

Kamala Devi's application was approved, her son supported her and helped pool the money for her share of the contribution. She started constructing her house which today has a kitchen, toilet and other facilities. Kamala Devi went a step further and built an overhead storage tank to manage water supply issues.

Kamala Devi says, I was able to realise my dream at 58, it makes me feel empowered and secure.



JAMMU & KASHMIR



STATE AT A GLANCE

- State:
JAMMU & KASHMIR
- Urban Population:
34,14,106

PROJECT STATISTICS

- Houses Sanctioned:
14,648
- Houses Grounded:
2,903
- Houses Completed:
351
- Investment In Projects:
₹741.39 cr
- Total Central Assistance Approved:
₹230.03cr
- Central Assistance Released:
₹71.57cr





MRS TRIPTA DEVI Samba

Mrs. Tripta Devi lives in Samba, Jammu & Kashmir. She lived in a 10 sqm. one room set with no separate kitchen or a toilet. The family members suffered a lot as they had to share the same room and had no option but to opt for open defecation with no privacy and security. Mrs. Tripta was looking for an opportunity to build a pucca house for her family.

She came to know about the Beneficiary led Construction (BLC) scheme under the PMAY(U) Mission through a campaign run by the Urban Local Body (ULB). The ULB verified her documents and sanctioned a pucca house in her name which would comprise of one room, a kitchen and a toilet. She started the construction work by investing own money and financial assistance from Government and was able to complete the house within 120 days. After completion of her own house, she feels economically benefitted with an enhanced social status. Her dream has come true and this house has brought a profound social change in her existence. Now the family has a feeling of safe, secured house with privacy.

Mrs. Tripta is grateful to the State and Central Government for providing her financial assistance towards construction of her existing house under Beneficiary Led Construction scheme of PMAY- (U) Mission.

JHARKHAND

STATE AT A GLANCE

- State:
JHARKHAND
- Urban Population:
79,29,292

PROJECT STATISTICS

- Houses Sanctioned:
1,69,527
- Houses Grounded:
86,236
- Houses Completed:
34,417
- Investment In Projects:
₹10,598.76 cr
- Total Central Assistance Approved:
₹2,504.83 cr
- Central Assistance Released:
₹975.06 cr



झारखण्ड
नगर विकास आयोग
दुमका नगर
सौराहा नगर - अमरकंटक जिला
सौराहा का नगर - 2015-21
सौराहा का नगर - अमरकंटक जिला
वार्ड नं - 26
आवास संख्या - 323



MRS. BASANTI KACHHAP

Ranchi

Mrs. Basanti Kachhap lives in Pokhar Toli at Ranchi in Jharkhand. Before getting a new house under PMAY(U), she used to live with her husband and children in an old ancestral house with a damaged asbestos roof top. Her husband is a rickshaw puller and a daily wage earner. He is the main wage earner for the family. Mrs. Kachhap contributed to the family income by working as a house maid.

Initially, her family used to struggle with daily issues of health, hygiene, safety, and social security, her house used to get water logged during rainy season. The problem was further added by insects and snakes during heavy rains and summers were hot to bear. In absence of toilet, they were forced to defecate in the open. With the limited income and small saving, her family could not think of having a pucca house with basic amenities.

In 2016, she came to know about the Pradhan Mantri Awas Yojana (Urban) scheme through the campaign carried out by Ranchi Nagar Nigam. She contacted her ward councillor and filled the form under PMAY(U) under Beneficiary Led Construction (BLC) component. After the due verification and formalities, she was sanctioned a pucca house in her name. Mrs. Kachhap started construction of her house initially with her own savings and financial assistance of Rs. 2,25,000/- from the Government. Everyone in the family contributed in the construction and within six months family managed to construct their house.

PMAY (U) has not only provided a new house but had transformed their lives. It had boosted their self esteem and given them social respect. The sense of owning a house has encouraged them to fulfil another dream which was to educate their daughters. She proudly shows the 'PMAY(U) passbook' issued to her by the Government of Jharkhand.

The couple proudly says that owing a house has uplifted their social status.

KARNATAKA

STATE AT A GLANCE

- State:
KARNATAKA
- Urban Population:
2,35,78,175

PROJECT STATISTICS

- Houses Sanctioned:
3,85,645
- Houses Grounded:
1,80,030
- Houses Completed:
55,159
- Investment In Projects:
₹20,089.12 cr
- Total Central Assistance Approved:
₹6,117.29 cr
- Central Assistance Released:
₹2,410.33 cr





YALAMMA

Tumkur

Mrs. Yamma is a 38 year old home maker and lived in a small hut with her family in Tumkur. The family income was limited and they were able to take care of their daily needs only. She would have never thought of living in a pucca house till she came to know about the PMAY (U) program during the campaigns conducted by the Tumkur Municipal authorities which provided a ray of hope to her. She began considering the idea of building a house.

She enrolled herself in the scheme and submitted all necessary documents required. After the verification of documents her case was approved and she got financial assistance from the Government under PMAY (U). In addition to the assistance, she added her savings to finally construct her dream house. Now, she is living happily with her family in her house.

Mrs. Yamma says that the PMAY (U) mission came as a ray of hope and helped them realize their dreams.

KERALA

STATE AT A GLANCE

- State:
KERALA
- Urban Population:
1,59,32,171

PROJECT STATISTICS

- Houses Sanctioned:
88,706
- Houses Grounded:
43,789
- Houses Completed:
8,512
- Investment In Projects:
₹2,923.16 cr
- Total Central Assistance Approved:
₹1,367.42 cr
- Central Assistance Released:
₹409.02 cr





INDIRA E K

Thrissur

Mrs. Indira E K, is a single mother and reside with her 9 years old daughter. Indira belongs to under privileged community and was not formally educated in her lifetime. She could just manage to write her name. Her husband had abandoned her. Indira did not have requisite skills to find a salaried job, which forced her to do household work. Her earnings were far from sufficient to build a home.

The plight of Mrs. Indira had changed with her enrolment in PMAY (U) project of Thrissur Corporation. She stated that PMAY (U) Housing for All Mission was a blessing in her helpless situation. She owned some percentage of land with property rights which she inherited from her father. Indira was approved as a beneficiary in May, 2016 and she built her dream house with the central government financial assistance.

Indira expressed "Yes, I have constructed my own house with strong walls and roof. The new house has brought a sense of security to me and my daughter. A strong roof and locked doors remained a dream for me until I heard about PMAY (U)."

MADHYA PRADESH

STATE AT A GLANCE

- State:
MADHYA PRADESH
- Urban Population:
2,00,59,666

PROJECT STATISTICS

- Houses Sanctioned:
4,88,782
- Houses Grounded:
3,79,735
- Houses Completed:
1,12,975
- Investment In Projects:
₹28,769.53 cr
- Total Central Assistance Approved:
₹7,494.87 cr
- Central Assistance Released:
₹3,491.74 cr





**MRS. LATA
SURYAVANSHI**

Chhindwara

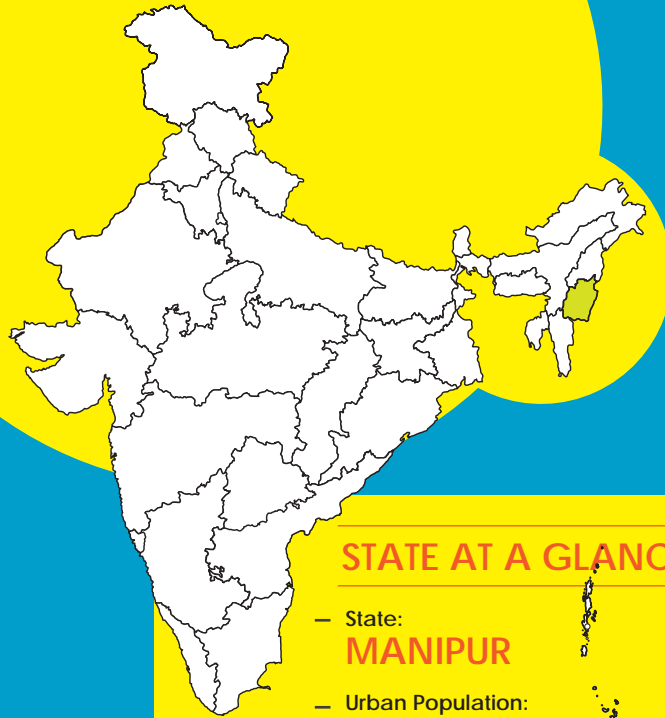
Mrs. Lata Suryavanshi is a tailor by profession with a monthly income of Rs 5,000/-. She used to live in a rented house at Mohan Nagar with her only son. She had to change house frequently due to subsequent increase in rent and other issues. She was compelled to keep her school going son at a distant place with her mother in order to avoid frequent change of his school.

Mrs. Lata's neighbour informed her about the Affordable Housing in Partnership (AHP) component under PMAY (U) scheme and she submitted a form in Chhindwara Municipal Corporation. She received financial assistance from the Government. She paid the remaining amount from her savings and amount borrowed from her mother.

Now, after moving to her own house which she got through PMAY (U), she expressed her gratitude with tears of joy, as this scheme has not only made her a proud owner of a house but had united the mother and son.

Mrs. Lata Suryavanshi says "Under the PMAY(U) scheme she got a home that fulfilled her aspirations".

MANIPUR



STATE AT A GLANCE

- State:
MANIPUR
- Urban Population:
8,22,132

PROJECT STATISTICS

- Houses Sanctioned:
26,488
- Houses Grounded:
5,080
- Houses Completed:
237
- Investment In Projects:
₹681.77 cr
- Total Central Assistance Approved:
₹397.49 cr
- Central Assistance Released:
₹160.35 cr





MRS NAOREM KAMALA DEVI

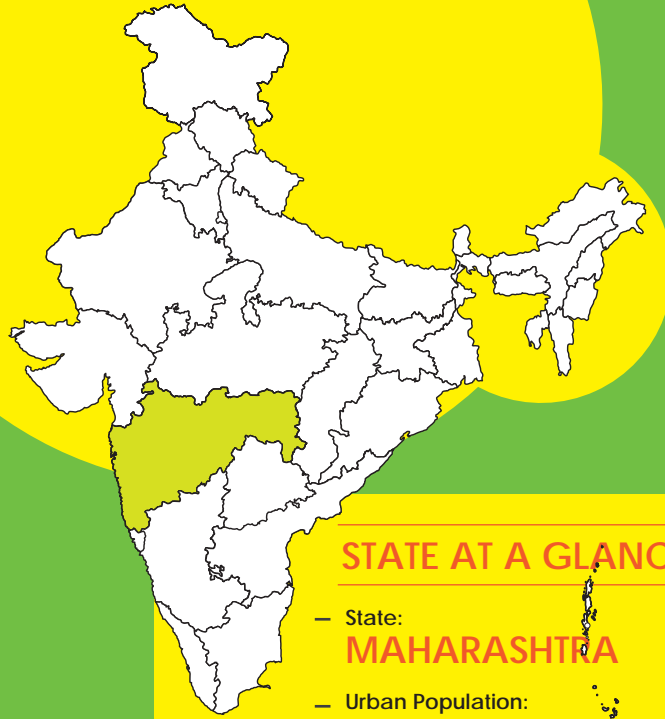
Kakching

Mrs. Naorem Kamala Devi is a 47 years old single mother living in Kakching District, Manipur. She earns from weaving and is the only wage earner for her family. Her family comprises of two daughters aged 14 and 10 years. Her daughters struggled daily to manage living in a kutcha house with no basic facilities. Despite her meagre income, she still hoped to build a pucca house.

She came to know about Beneficiary Led Construction (BLC) component under PMAY(U) through the campaigns done by the Urban Local Body (ULB). The ULB verified her documents and sanctioned a pucca house on her name. The house comprises of one room, kitchen and a toilet. She started construction by investing her own money and followed by financial assistance from the Government. She is now happily living in a pucca house with all the basic facilities. Her daughters are happy and they live a life of peace and joy.

Mrs. Naorem Kamala Devi feels pride in owning a house. There is a sense of security for her daughters.

MAHARASHTRA



STATE AT A GLANCE

- State:
MAHARASHTRA
- Urban Population:
5,08,27,531

PROJECT STATISTICS

- Houses Sanctioned:
5,09,594
- Houses Grounded:
97,294
- Houses Completed:
56,705
- Investment In Projects:
₹32,848.66 cr
- Total Central Assistance Approved:
₹7,075.91 cr
- Central Assistance Released:
₹1,881.28 cr





SMT SUSHMA JITENDRA BENDALE

Akola

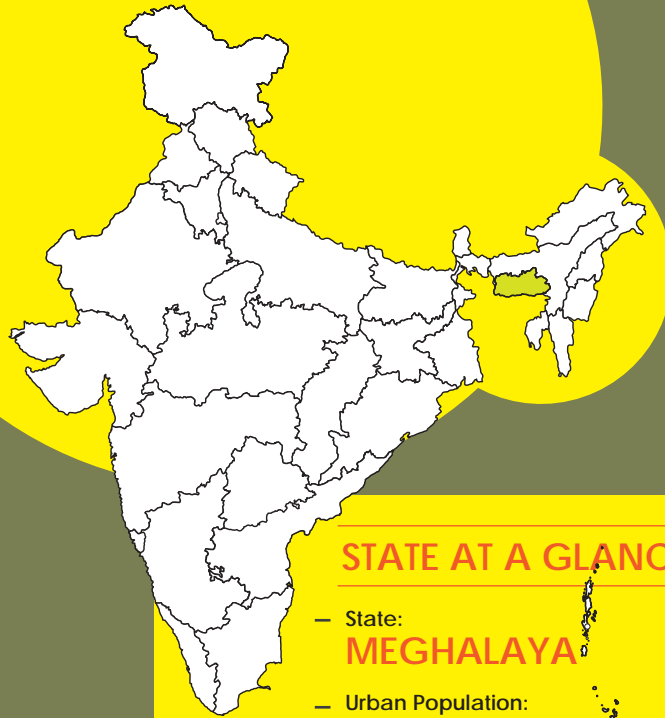
Mrs. Sushma Jitendra Bendale works as a domestic help in Akola, Maharashtra. She was struggling for earning livelihood and was living in a kutchra house. She was always worried about her children as they roam around late evening till she returned from work. Their house lacked basic facilities like electricity, toilet and kitchen. The family struggled a lot due to natural calamity, poor health hygiene, safety and security.

Mrs. Sushma was eagerly searching for an option to build up pucca house. She came to know about the Beneficiary Led Construction (BLC) component under PMAY (U) through the campaign done by urban local body. She was willing to grab the opportunity and she enrolled herself into the scheme. The municipal staff verified her documents and sanctioned a pucca house in her name. She started construction with her own savings and financial benefits availed under PMAY (U) scheme extended to her. Mrs. Sushma is now living in her own pucca house with all basic amenities.

She is contented after construction of the house, her children are safe and are able to concentrate in a better way on studies. She and her family feel proud and respected in society.

Mrs. Sushma expressed gratitude towards PMAY (U) and the Government that for extended her financial assistance to fulfil her dream of pucca house.

MEGHALAYA



STATE AT A GLANCE

- State:
MEGHALAYA
- Urban Population:
5,95,036

PROJECT STATISTICS

- Houses Sanctioned:
792
- Houses Grounded:
143
- Houses Completed:
69
- Investment In Projects:
₹34.70 cr
- Total Central Assistance Approved:
₹11.98 cr
- Central Assistance Released:
₹5.37 cr





**MRS. JULLENY
G MOMIN**

East Garo Hills

Mrs. Julleny G Momin is 59 years old lived in a thatched house at Nokwil Awe, William Nagar, Meghalaya. She belongs to an under privileged community. She lives with her husband, a retired police constable and her three children. Her family income is Rs. 2.40 Lakh per annum. The house she was living in a very poor condition. She always aspired to own a pucca house.

She came to know about the Beneficiary Led Construction (BLC) component of PMAY (U) scheme through various sources. After gathering sufficient information, she applied under the scheme by approaching the Urban Local Body (ULB). After verification of documents, she was ensured a pucca house in her name. With the financial assistance received from the Central & State Government and their own savings, the family started the construction work.

Currently, Mrs. Julleny is owner of a pucca house and is happily living in house with all basic facilities like electricity, separate kitchen, toilet etc.

She says, "I am happy and proud that I am living under the protection of my own roof".

MIZORAM

STATE AT A GLANCE

- State:
MIZORAM
- Urban Population:
5,61,977

PROJECT STATISTICS

- Houses Sanctioned:
29,850
- Houses Grounded:
1,817
- Houses Completed:
471
- Investment In Projects:
₹618.29 cr
- Total Central Assistance Approved:
₹455.65 cr
- Central Assistance Released:
₹79.02 cr





MRS. LALBIAKLIANI

Aizawl

Mrs. Lalbiakliani lived with her family in a cramped kutchra house in awful conditions. She earns her living through doing odd labour work. Her house was in a very poor condition and will not survive another storm. Though she always wanted to give a comfortable life to her family she couldn't afford to construct a house.

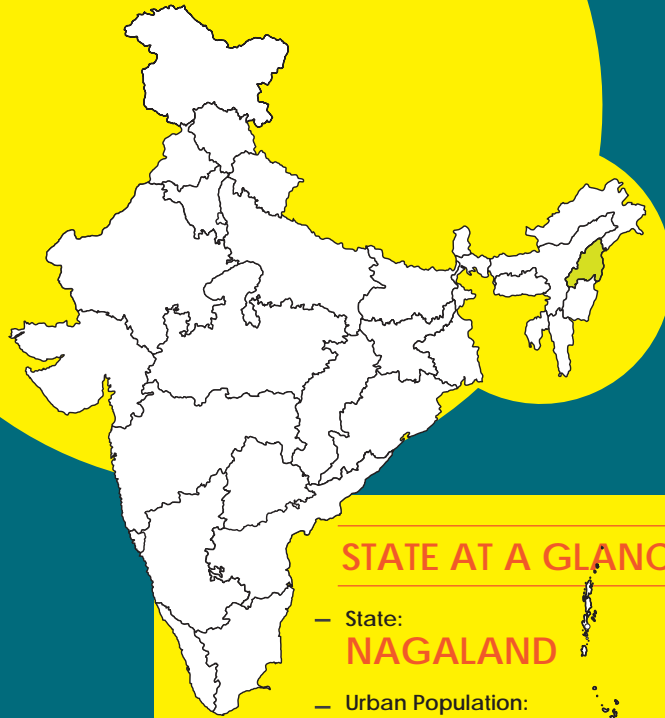
She came to know about PMAY (U) scheme through various sources and from the community leaders who knew well about her needs. She decided to apply for PMAY (U) scheme.

With her family, she started construction of her house. She pooled in her savings and received financial assistance under PMAY (U). She was able to complete the construction within months.

She now lives with her family in a pucca house and decent conditions. Now her house has all basic facilities like accessibility of water, electricity and a toilet.

She express her gratitude towards Pradhan Mantri Awas Yojana (Urban) scheme.

NAGALAND



STATE AT A GLANCE

- State:
NAGALAND
- Urban Population:
5,73,741

PROJECT STATISTICS

- Houses Sanctioned:
24,335
- Houses Grounded:
3,585
- Houses Completed:
465
- Investment In Projects:
₹635.05 cr
- Total Central Assistance Approved:
₹390.92 cr
- Central Assistance Released:
₹86.57 cr





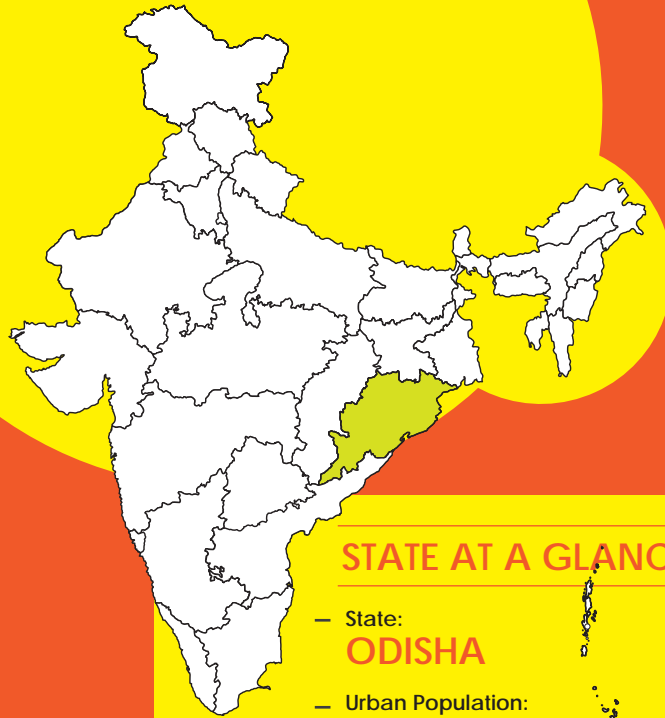
MRS ALE U KHEZHIE
AG Colony

Mrs. Ale U Khezhie is a 76-year-old who lived in a semi pucca house in AG colony, Nagaland. Her husband passed away in 1989. It was very tough for her to raise three children. She worked as a sweeper, she struggled to sustain in a small semi-pucca house with no separate kitchen and toilet facility. With extreme weather conditions and natural calamities, their life became miserable. She always dreamt to own a pucca house with all basic amenities.

She came to know about the Beneficiary Led Construction (BLC) project under PMAY(U) scheme through media campaigns. She applied under the scheme through the urban local body. Her eligibility was checked and her documents were verified. She started the construction of her house with the little savings she had along with the assistance received from the Government. After completion of the house, her life has transformed completely and she is overjoyed to get all facilities under one roof. She is now living happily in a pucca house with her children.

"I am very grateful and happy that now we don't have to worry about the bad weather or about cramped living."

ODISHA



STATE AT A GLANCE

- State:
ODISHA
- Urban Population:
69,96,124

PROJECT STATISTICS

- Houses Sanctioned:
90,527
- Houses Grounded:
53,595
- Houses Completed:
8,265
- Investment In Projects:
₹3,643.50 cr
- Total Central Assistance Approved:
₹1,443.26 cr
- Central Assistance Released:
₹488.73 cr





MRS. SARASWATI KAHNAR

Kandhamal

Mrs. Saraswati Kanhar is an Anganwadi worker who lost her husband years ago and earns about Rs 3,600 per month. She used to live in a small Kuchha house with asbestos roof in Kandhamal district with her family. It was very difficult for her and her son to live in the kuchha house as the asbestos roof would leak during rainy season and became very hot during merciless summers. She had no separate kitchen and used to cook in the corner of the same house. She mentions that none of her relatives wanted to visit her as there was no place for them to stay in that small house. She was very disappointed and had only one wish to get a pucca house some day in her lifetime.

She came to know about Pradhan Mantri Awas Yojana (Urban) scheme and few days later the officials from Nagar Nigam visited her house for survey. She felt very happy and enrolled herself in the scheme under Beneficiary Led Construction (BLC) category.

Post verification and completion of other formalities, she received the final work order from Phulbani Municipality. She started construction of house initially by investing her own money followed by the financial assistance from the Government. She managed to complete the construction of her house within four months. Today, Mrs. Sarawati is staying happily with her son in new pucca house with separate kitchen and a toilet.

"I am very thankful to the Government that even a poor like me got an opportunity to build a pucca house. After my husband's death I had completely given up the hope of living in a pucca house but PMAY (U) has not only provided me a pucca house, but a sense of security and respect in society".

PUNJAB

STATE AT A GLANCE

- State:
PUNJAB
- Urban Population:
1,03,87,436

PROJECT STATISTICS

- Houses Sanctioned:
47,096
- Houses Grounded:
17,019
- Houses Completed:
2,966
- Investment In Projects:
₹1,576.75 cr
- Total Central Assistance Approved:
₹681.05 cr
- Central Assistance Released:
₹185.86 cr





MRS. POONAM DEVI

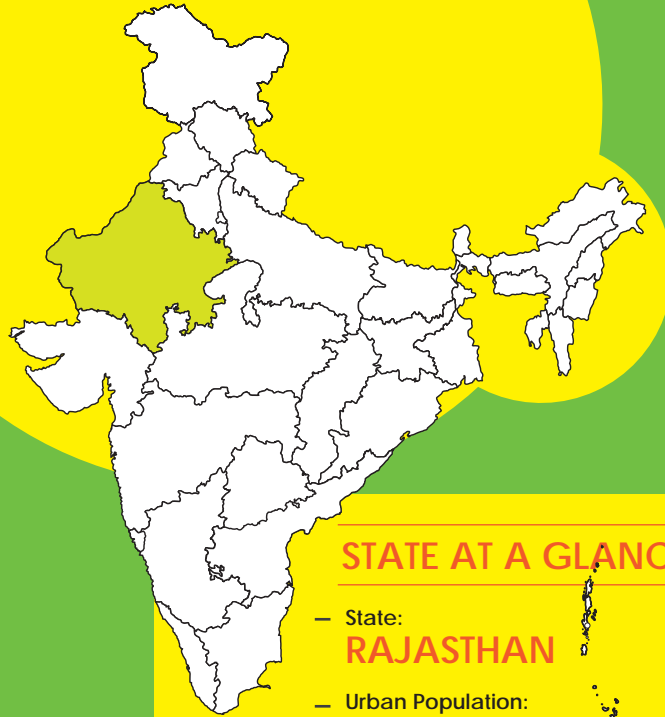
Ludhiana

Mrs. Poonam Devi with her husband Shri Rajkishor Singh, natives of Bihar migrated to Doraha, Ludhiana in search of employment and a better living. The couple were living with their three children in a rented house. Mrs. Poonam's husband has been working in a factory for the past 26 years. In order to support the family income, she began tailoring work at home. The income was only sufficient to meet the daily needs and to afford basic education of their children. Annual increment in rental values made the family keep shifting houses. Poonam Devi wanted to own a house but with their financial conditions, constructing a pucca house was a distant dream.

The Pradhan Mantri Awas Yojana (U) gave them a ray of hope. Poonam Devi enrolled herself in the programme. Her documents were verified and her application was approved. With her own contribution and financial assistance under PMAY (U) from the government, the couple was able to build their own house. They are proud owners of a pucca house with two rooms, a kitchen and a toilet.

From a congested and rented house, we are now able to shift to our dream house with all the basic amenities like water supply, sewerage and access to road.

RAJASTHAN



STATE AT A GLANCE

- State:
RAJASTHAN
- Urban Population:
1,70,80,776

PROJECT STATISTICS

- Houses Sanctioned:
1,49,123
- Houses Grounded:
53,972
- Houses Completed:
22,016
- Investment In Projects:
₹8,135.89 cr
- Total Central Assistance Approved:
₹2,379.63 cr
- Central Assistance Released:
₹579.61 cr



प्रधानमंत्री आवास योजना-शहरी
(CLSS)
लाभार्थी का नाम रजना सेन
लाभार्थी कोड - A20BB00623011598
निर्माण वर्ष - 2016
पता - 108, पथम तल, 3 ब्लॉक सेक्टर 14, उदयपुर



MRS. RANJANA
SEN

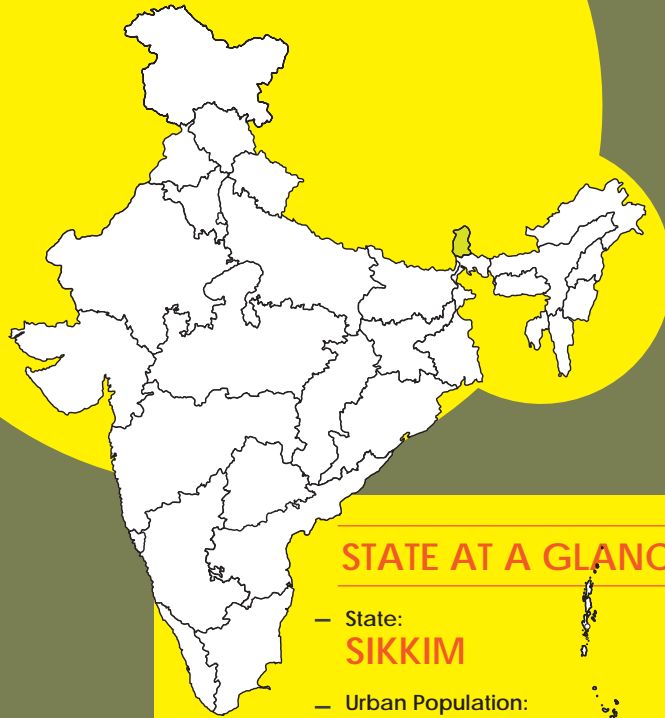
Udaipur

Mrs. Ranjana Sen lived in a rented house of one room and a kitchen with her husband and son in the city of Udaipur, Rajasthan. Mrs. Ranjana with her husband earn their living working in a beauty parlour. The family lived in a cramped rented house without even a single window which was affecting their health. They were paying a major portion of their income as rent and were facing many restrictions from landlords as well. She wished to live hassle free life in her own pucca house, but her small income did not allowed her to plan for it.

She came to know about PMAY (U) with its flexibility to choose from the different options was a boon to her. She decided to choose for Credit Linked Subsidy Scheme (CLSS) component of PMAY (U). Mrs. Ranjana approached the bank and applied for the loan under the scheme. Her long time wish of owning a pucca house came true when her application for loan was approved by the bank. She received an interest subsidy of Rs. 2,19,023/-. With the financial assistance under the scheme she was able to buy a 2 BHK flat with all basic amenities and is enjoying a happy life now.

Ranjana Sen says, the comfort, independence and contentment of living in own house has filled me with joy and happiness. Due to the scheme, common people like us are able to get their dream house. I am thankful to the Government for the assistance.

SIKKIM



STATE AT A GLANCE

- State:
SIKKIM
- Urban Population:
1,51,726

PROJECT STATISTICS

- Houses Sanctioned:
518
- Houses Grounded:
47
- Houses Completed:
25
- Investment In Projects:
₹13.64 cr
- Total Central Assistance Approved:
₹7.79 cr
- Central Assistance Released:
₹1.31 cr





**MRS. & MR.
AITA RAJ RAI**

Sikkim

Mr. Aita Raj Rai and his wife live in Sikkim. He is a Government employee and the sole earner in the family. His wife is a home maker and looks after their child. The family had always dreamt of owning a home which came true through PMAY (U) scheme.

The family came to know about the benefits of Credit Linked Subsidy Scheme (CLSS) component of the scheme and applied for loan under the component in State Bank of India. Their case was appraised and the loan amount was sanctioned. They received a direct subsidy amount of Rs. 2,17,727/- which reduced their EMI building their capacity.

Mr. Aita Raj Rai and his wife are happy that their dream of owning a home came true. They are grateful to the Government of India and branch authorities for making a long awaited dream fulfill. The family is overwhelmed and would like to extend their heartfelt gratitude to everyone concerned.

Mr. Aita Raj Rai says "This is an extremely useful initiative taken by the Government of India and they are encouraging all family & friends to seek benefit under the same".

TAMIL NADU

STATE AT A GLANCE

- State:
TAMIL NADU
- Urban Population:
3,49,49,729

PROJECT STATISTICS

- Houses Sanctioned:
4,93,372
- Houses Grounded:
3,17,530
- Houses Completed:
54,964
- Investment In Projects:
₹21,021.80 cr
- Total Central Assistance Approved:
₹7,499.29 cr
- Central Assistance Released:
₹2,505.14 cr





MRS. SELVI MURUGAN

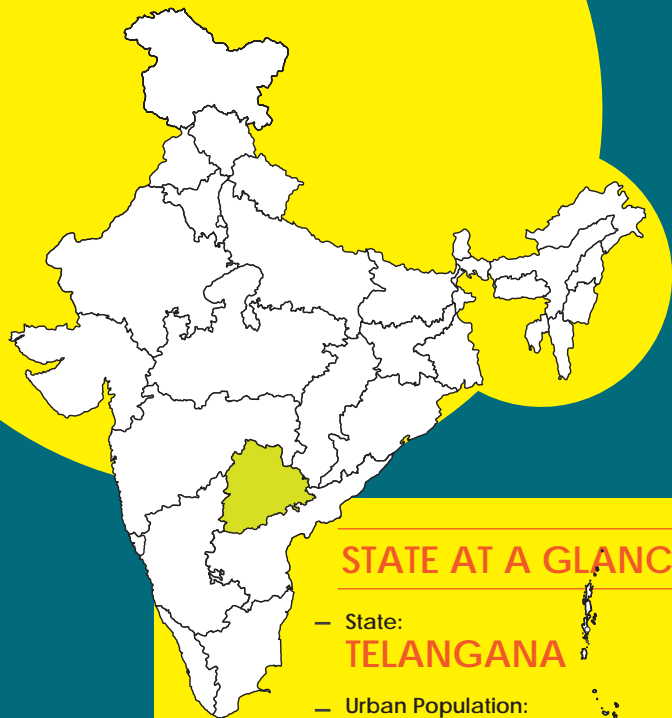
Chennai

Mrs. Selvi Murugan is working as a teacher in a private school with meagre income to meet her daily needs. Her husband is a daily wage earner. She purchased a small piece of land from her parents at bare minimum cost. She was living with her family in a kuccha house in bad conditions.

Owning a pucca house was a dream unrealised for her. Fortunately, she came to know about the PMAY (U) through the campaign done by the Urban Local Body in her neighbourhood. After complete information and satisfaction, she applied under the PMAY (U) scheme. After due verifications and documentation, she received the Central and State Government financial assistance of Rs 2.5 lakh by Direct Benefit Transfer in her account. She soon built her own house and is happily living in it with her family.

The PMAY (U) mission has provided an opportunity for Mrs. Selvi Murugan for a better and dignified living. She expressed her gratitude and happiness saying that - *"It is said that Live your dream, I am living my dream and staying in it."*

TELANGANA



STATE AT A GLANCE

- State:
TELANGANA
- Urban Population:
1,36,09,000

PROJECT STATISTICS

- Houses Sanctioned:
1,93,271
- Houses Grounded:
1,39,651
- Houses Completed:
9,939
- Investment In Projects:
₹14,592.28 cr
- Total Central Assistance Approved:
₹2,932.05 cr
- Central Assistance Released:
₹1,277.25 cr





DHARAVATH SUMADEVI

Medchal

Mrs. Sumadevi is a tailor by profession. Her husband is an Auto driver. They used to reside in a small dilapidated hut, which lacked ventilation, had very little space for cooking and no access to basic facilities. The thatched roof used to leak during monsoons. Financially they were not in a position to construct a pucca house. She had never expected even in her wildest dreams to own a pucca house.

Her life took a shift towards betterment of life when she came to know about PMAY (U) scheme. She enrolled herself for the scheme and availed the Government financial assistance under PMAY (U) to own a pucca house.

Now, when she is living in a flat with access to all basic facilities like water, electricity, kitchen and toilet. She is amazed with the reality of living in a dignity house. Sumadevi says *"It's a life changing moment for me and I feel that this is the sign of success and growth in society."*

TRIPURA

STATE AT A GLANCE

- State:
TRIPURA
- Urban Population:
9,60,981

PROJECT STATISTICS

- Houses Sanctioned:
78,894
- Houses Grounded:
63,596
- Houses Completed:
10,443
- Investment In Projects:
₹2,165.15 cr
- Total Central Assistance Approved:
₹1,216.65 cr
- Central Assistance Released:
₹478.32 cr





SARNA DEBBARMA

Jirania

Mrs. Sarna Debbarma is 37 years old lives in Jirania Nagar Panchayat, Tripura. Her husband is a farmer and the family lived in a bamboo kuccha house. The family faced many difficulties and health issues due to bad weather conditions, dampness, etc. Their low level of income didn't permit them to think of a pucca house despite owning a sizable piece of land.

They came to know about the PMAY (U) through the campaigns and awareness programmes conducted by the Municipal office. Possibility of getting the Government assistance for construction of pucca house has brought a ray of hope to them. They contacted the ward councillor and ward secretary for inclusion in the beneficiary list under the Beneficiary Led Construction (BLC) component of the Mission.

However, they had apprehensions about the money transfer and their ability to build a house. It was a joy for them when the first instalment was credited in their account by the Government. They managed to raise additional amount by borrowing from relatives and pooling in their own savings. The PMAY (U) scheme paved way to achieve their dreams. They built their dream house with required facilities.

Now, with the construction of their house is completed, Mrs. Sarna feels happy that their social status has changed and relatives are happy to visit them.

Mrs. Sarna says "This house has brought a profound social change in our life and has given an identity in the society".

UTTAR PRADESH

STATE AT A GLANCE

- State:
UTTAR PRADESH
- Urban Population:
4.44 CRORE

PROJECT STATISTICS

- Houses Sanctioned:
4,30,668
- Houses Grounded:
1,53,468
- Houses Completed:
14,528
- Investment In Projects:
₹17,066.93 cr
- Total Central Assistance Approved:
₹6,676.14 cr
- Central Assistance Released:
₹2,051.00 cr





MRS. RANJANA

Lucknow

Mrs. Ranjana lives in Nagar Panchayat of Lucknow, Uttar Pradesh. As a home maker she puts in all her efforts to take care of her children and husband. Her husband works as a mason. The annual income of the family is Rs. 60,000/- only.

Although her husband is a mason, they lived in a kuccha house without basic facilities like electricity, water supply and toilet facility. It was very difficult to survive in such a condition during monsoons. The couple spent sleepless nights with their children due to water logging inside the house. They have to face humiliation for basic needs like toilet. The family desired to own a house with basic services but the only thing pulling them back was financial constraints.

The couple came to know about PMAY (U) and availed financial assistance through PMAY (U) under the Beneficiary Led Construction (BLC) component. Mrs. Ranjana's dream came true. She is more than happy to live in a two room house which includes a kitchen and a toilet inside the house. She no longer has to go outside at night anymore. She is also availing the facilities of electricity, water and gas connection through other government schemes.

Now, there is always laughter heard when guest arrive at her humble house and her children get an all-weather pucca space to study. She expresses heartfelt thanks to PMAY (U) mission for fulfilling her long waited dream.

UTTAR PRADESH

STATE AT A GLANCE

- State:
UTTAR PRADESH
- Urban Population:
4.44 CRORE

PROJECT STATISTICS

- Houses Sanctioned:
4,30,668
- Houses Grounded:
1,53,468
- Houses Completed:
14,528
- Investment In Projects:
₹17,066.93 cr
- Total Central Assistance Approved:
₹6,676.14 cr
- Central Assistance Released:
₹2,051.00 cr



प्रधानमंत्री आवास योजना (शहरी) नगर पालिका परिषद, स्वार (रामपुर)



ABDUL KHALIK

Rampur

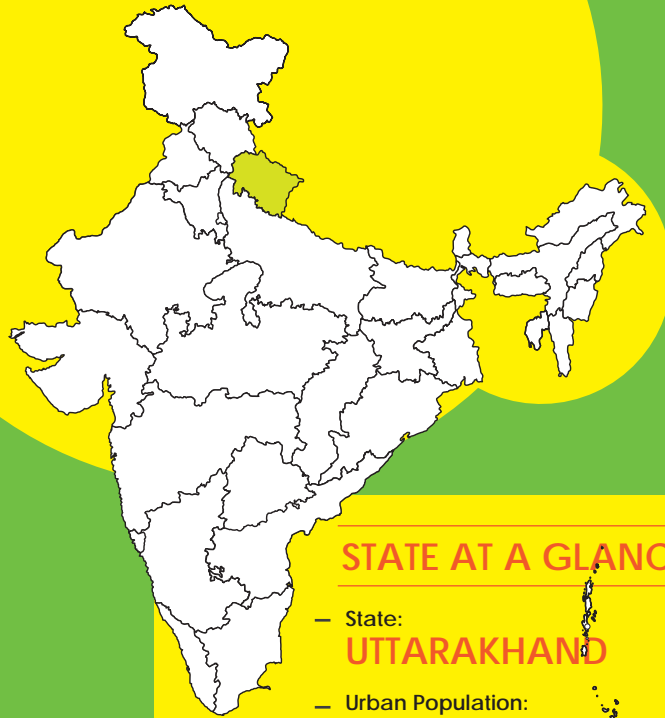
Uttar Pradesh

Abdul Khalik is a transgender and lives in Rampur, Uttar Pradesh with his adopted son, Usman. He is illiterate and his income is Rs. 70,000/- per annum. He lived in a tin shaded accommodation with no basic facilities for daily needs. There were no electricity, water and gas connection in that house. It was difficult to get associated with his neighbours as he is a transgender. The accommodation was very inappropriate to protect him from extreme weather conditions. The income he earned was not sufficient enough to build a house with all basic facilities.

He came to know about the Beneficiary Led Construction (BLC) component under PMAY (U) Mission through the campaign done by Urban Local Body. His name has been selected as one of the beneficiaries under BLC component and officials from ULB assured him to provide financial assistance to construct his house. He started construction of his house with his savings and gradually he received the sanctioned amount from ULB. It also provides him the necessary basic facilities of electricity, water and gas connection. He is very happy now and this house has changed his status of his life.

He conveys his gratitude to the Government for providing him financial assistance to build a house of his own. Now, he is proud to live in a better housing accommodation.

UTTARAKHAND



STATE AT A GLANCE

- State:
UTTARAKHAND
- Urban Population:
30,91,169

PROJECT STATISTICS

- Houses Sanctioned:
19,995
- Houses Grounded:
6,547
- Houses Completed:
3,748
- Investment In Projects:
₹1,172.39 cr
- Total Central Assistance Approved:
₹392.71 cr
- Central Assistance Released:
₹246.22 cr





REENA BISHT

Gauchar

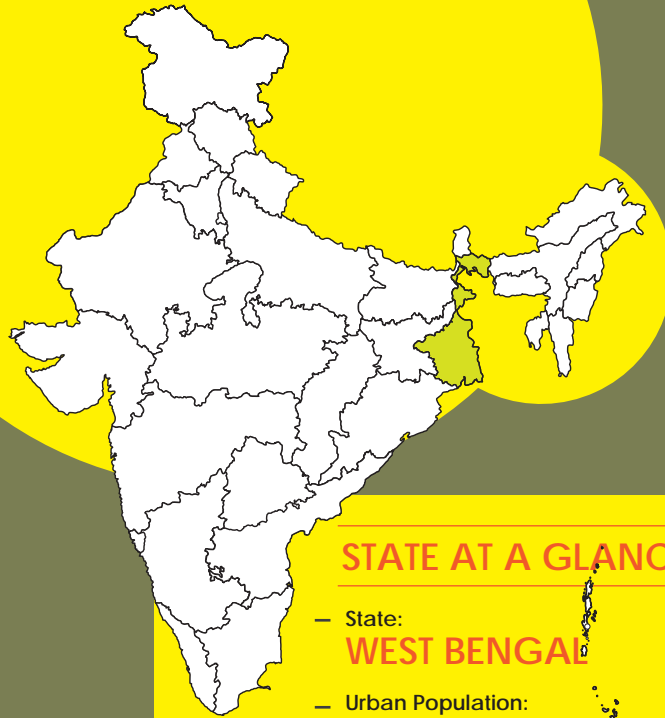
Mrs. Reena Bisht, 32 years old is a tailor from Gauchar, Uttarakhand. She lives with her husband and children in a kuchha house. The major problem they faced was the bad weather conditions which left them in panic and insecurity. The couple could barely fulfill the daily needs of the family. They could never think of building a pucca house which requires money beyond their existing financial capacity. They were tired of living in these bad conditions and were desperately contemplating to construct house.

The couple owned a small piece of land. They came to know about the PMAY (U) scheme through the Urban Local Body. Taking advantage of the opportunity where financial assistance of Rs. 2 lakh was being provided by the government, they determined to raise money through from other resources as well and build own house.

The family registered in the demand survey conducted by the ULB and got approval to build their house. They are proud owners of a pucca house with two rooms, kitchen and a toilet. The clean environment with all basic amenities gave them a sense of security. In the newly constructed house their children are able to focus on studies without any hindrance. The life of the family had transformed after taking benefit under the Mission.

Mrs. Reena says, our house is not only protecting us from difficult weather conditions but has also enhanced our standard of living. PMAY (U) has brought a sense of pride in our lives"

WEST BENGAL



STATE AT A GLANCE

- State:
WEST BENGAL
- Urban Population:
2,91,34,060

PROJECT STATISTICS

- Houses Sanctioned:
2,08,062
- Houses Grounded:
87,195
- Houses Completed:
49,268
- Investment In Projects:
₹8,858.96 cr
- Total Central Assistance Approved:
₹3,155.65 cr
- Central Assistance Released:
₹1,579.23 cr





SUDHA SHARMA

Kolkata

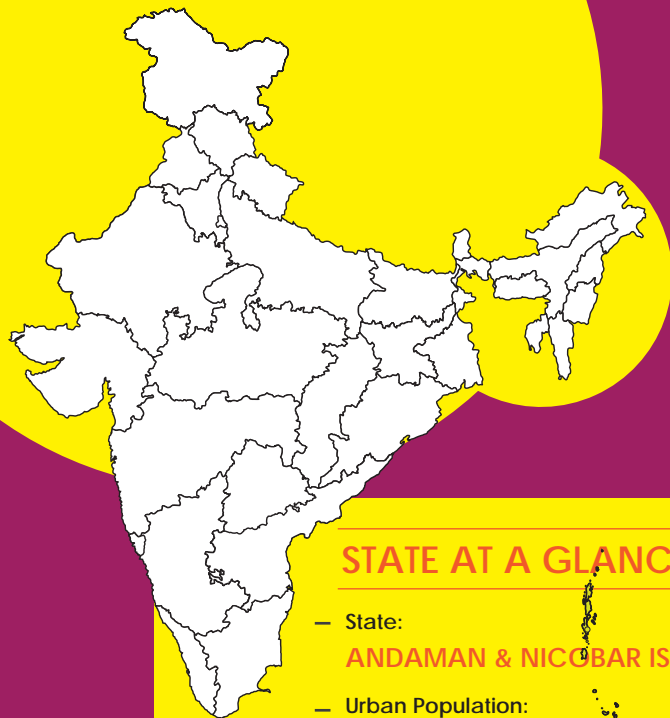
Mrs Sudha Sharma, 41 years old lives in West Bengal with her only son who is pursuing his graduation. She runs a garment unit which is her only source of income making an annual income of Rs. 3.20 lakhs. Sudha was staying in an under construction house with her in laws. She always desired to own a house which is built as per her choice and design.

Her challenge was the limited income she made and the heavy interests charged by banks if she had to take a loan. It was at this time that she got introduced to the Credit Linked Subsidy scheme (CLSS) where the interest subsidy was a ray of hope and proved to be a major encouragement for her to go ahead and fulfil her dream of owning a home.

She approached the ICICI bank for a loan under the CLS scheme. The loan was approved and she availed Rs. 2.67 lakhs subsidy under the scheme. She was able to build her house the way she had planned. She is happy to achieve her goal and that she could provide a comfortable home to her son and self to live in.

Sudha says, *I express my gratitude to the CLSS component under PMAY (U) for outreaching to people like us through banks and helping people realise their dreams come true.*

ANDAMAN & NICOBAR ISLANDS

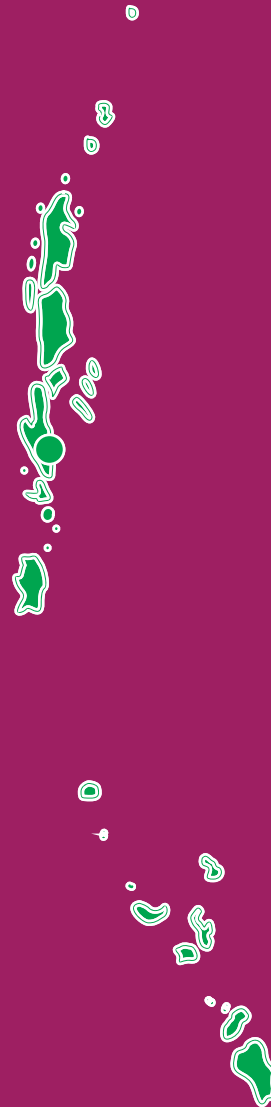


STATE AT A GLANCE

- State:
ANDAMAN & NICOBAR ISLANDS
- Urban Population:
1,35,533

PROJECT STATISTICS

- Houses Sanctioned:
609
- Houses Grounded:
-
- Houses Completed:
-
- Investment In Projects:
₹53.96 cr
- Total Central Assistance Approved:
₹9.14 cr
- Central Assistance Released:
₹0.23 cr





MR. AMAR LALL

Port Blair

Mr. Amar Lall along with his wife, two children and a sister have been living in a hutment in Port Blair. He has been working as a truck cleaner and is able to meet out only daily living expenses. Though, the land had been allotted to the family by the Government, due to financial constraints they were not able to construct a house for themselves and continued to live in miserable conditions by constructing a hut on the same piece of land. The family had to experience challenges arising out of heavy rains, invasion of snakes, centipedes and insects inside the house. He wished to provide an all-weather pucca house to his family but their economic condition was not enough to meet his dream.

During the campaigning and demand survey of PMAY (U), he approached the Port Blair Municipal Council. He felt cheerful and enrolled in scheme. Post verification and completion of other formalities, he was listed as potential beneficiary under Beneficiary Led Construction (BLC) component. He started the construction of the house with his savings and financial assistance received from the Government.

Mr. Amar is a contented man as his family lives in a pucca house safeguarding him and his family from difficult weather conditions.

CHANDIGARH

STATE AT A GLANCE

- State:
CHANDIGARH
- Urban Population:
10,25,682

PROJECT STATISTICS

- Houses Sanctioned:
84
- Houses Grounded:
84
- Houses Completed:
84
- Investment In Projects:
₹16.78 cr
- Total Central Assistance Approved:
₹1.77 cr
- Central Assistance Released:
₹1.77 cr





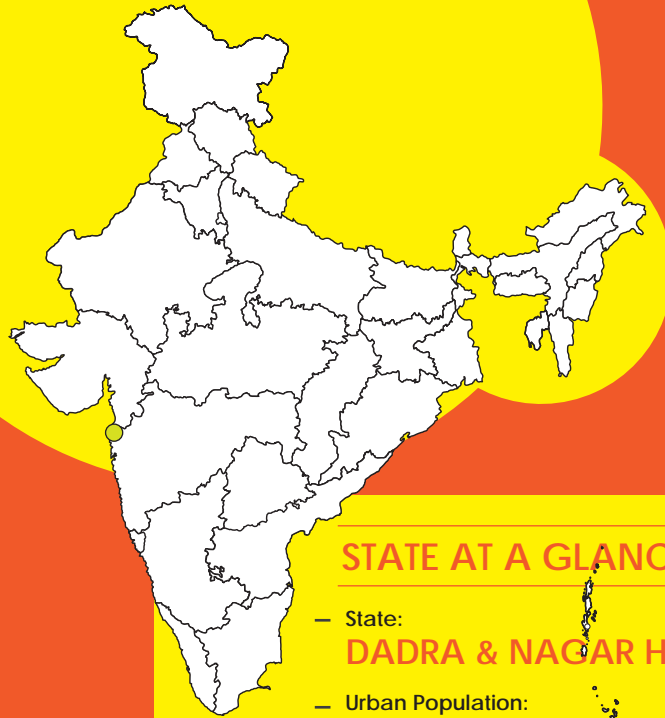
MRS. NEELAM RAI
Chandigarh

Mrs. Neelam Rai lived with her husband Mr. Bhagat Singh Panwar and their child in a rented house in Chandigarh. Her husband works in a Telecom company. With the annual increase in rent amount, they were forced to change the house frequently. They wanted to give secured shelter to their future generation which was not possible in a rented house. The family decided to purchase their own house and started looking for options. They approached HDFC bank to understand the practicality of home loan and procedure for purchasing a house.

The HDFC executive explained them about the loan options and also oriented them on the Credit Linked Subsidy Scheme (CLSS) under PMAY (U) Mission. They availed a loan of Rs. 20.0 lakh. They received a subsidy of Rs. 2,67,000/- on the loan which was credited to their account. Their monthly EMI dropped down to Rs. 20,020/- from Rs.22,185/- after taking the advantage under CLSS. The savings could be utilized for improving the quality of life.

The family expressed their gratitude towards the CLSS scheme of PMAY (U) to provide the necessary subsidy and make their dream come true. They also appreciated the professionalism and awesome customer service of HDFC bank.

DADRA & NAGAR HAVELI



STATE AT A GLANCE

- State:
DADRA & NAGAR HAVELI
- Urban Population:
1,59,829

PROJECT STATISTICS

- Houses Sanctioned:
3,344
- Houses Grounded:
2,054
- Houses Completed:
685
- Investment In Projects:
₹174.85 cr
- Total Central Assistance Approved:
₹55.53 cr
- Central Assistance Released:
₹31.60 cr



**MRS DHAMIBEN
KALPESHBHAI
PRAJAPATI &
KALPESH BHAI
PRAJAPATI**

Silvassa

Mrs Dhamiben Kalpesh Bhai Prajapati was living in a small house in a joint family in a village near Silvassa. Since the family was expanding, they were struggling for comfort and space in their own home. Dhamiben is a home maker and her husband is working in a private company making a monthly income of Rs.17,500/- They always dreamt of moving to Silvassa city where they can own a house, provide better education to their daughter in a spacious and comfortable environment. They came to know about the Credit Linked subsidy scheme under the PMAY(U) when they approached the ICICI bank. They had applied for a loan and the same was approved under the CLSS vertical.

The total subsidy benefit received was Rs 2,67,000/- lakh and the EMI was reduced from Rs 8807/- to Rs 6590/-. The couple shifted into their new house in Silvassa. The shift into their own house had not only provided them with better living space it also gave them improved access to facilities like medical care, hospitals, proximity to market and better infrastructure. Their daughter has joined a better school where the standards of education are high.

Mrs Dhamiben Kalpesh Bhai says, *that living in an own house has not only provided us with more space it has also given access to better opportunities.*

DAMAN AND DIU

STATE AT A GLANCE

- State:
DAMAN AND DIU
- Urban Population:
1,82,580

PROJECT STATISTICS

- Houses Sanctioned:
757
- Houses Grounded:
532
- Houses Completed:
189
- Investment In Projects:
₹34.06 cr
- Total Central Assistance Approved:
₹12.31 cr
- Central Assistance Released:
₹5.45 cr





MRS. PUSHPABEN RASIKLAL PATELYA

Ghoghla, DIU

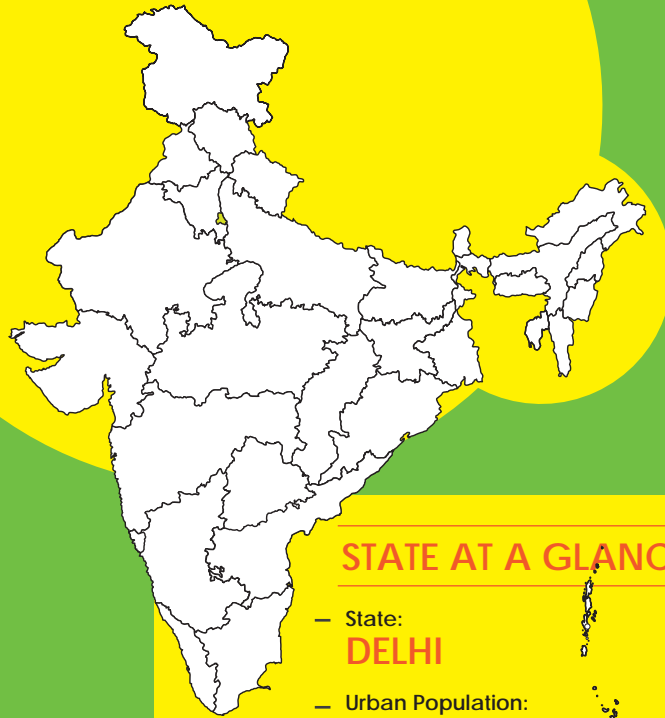
Mrs. Pushpaben Rasiklal Patelya, resides in Ghoghla near Diu city. She is 63 years old and had lost her husband sometime back. She was living in a hut with her adopted daughter Ashwanti Hasmukh Solanki, the ray of hope in her life. The living conditions in the hut were uncomfortable during bad weather days, the summers were scorching leading to sunstrokes. Thatched roof of house used to leak in the monsoons. The mother and daughter had no access to their own toilet and they uses open grounds or public toilets for purpose.

All these issues worried Pushpaben. She was very concerned about the safety, security and privacy of her daughter. She always strived to provide the best for her. She worked on daily wages in the Municipal Council of Diu. With her earnings, she ensured that her daughter was equipped with good education and vocational skills.

Pushpaben was keen on providing the best possible environment to her daughter. She came to know about the PMAY (U) scheme through the Municipal Council of Diu. She got herself enrolled in the scheme and received an assistance of Rs 2,79,000/- from the Government. The staff of the Diu Municipal Council facilitated her in getting bank loans, preparing building plan etc. Pushpaben is a proud owner of a one storey house now. A deep sense of satisfaction has set in, she is now able to save money for her daughter's marriage and is able to provide a life of dignity, safety and security to her daughter and herself.

Pushpaben says, owning a house is as basic a need as food and clothing is, to struggle and to accomplish that basic need is a joy in itself.

DELHI




STATE AT A GLANCE

- State:
DELHI
- Urban Population:
1,63,33,916

PROJECT STATISTICS

- Houses Sanctioned:
3,689
- Houses Grounded:
3,689
- Houses Completed:
3,689
- Investment In Projects:
₹665.67 cr
- Total Central Assistance Approved:
₹81.80 cr
- Central Assistance Released:
₹81.80 cr





MRS. HEMLATA
Delhi

Mrs. Hemlata and Mr. Hansraj lived in a rented house with their 2 children. Hansraj works as a cab driver. Their daughter had completed her intermediate education. They lived in a tin shaded roof top room in miserable conditions particularly rainy season. They had to share the common toilet with their landlord and have to suffer a lot for not having facility of an own toilet. After 24 years of marriage, they decided to purchase a flat of their own that would be safe for their children. They worked hard to save money for purchasing the flat.

They approached to IIFL Home Loan to understand the feasibility of home loan and procedures for purchasing a two room house. The IIFL Home Loan also explained the benefits of Credit Linked Subsidy Scheme (CLSS) under PMAY (U). They were able to take the two room house from their savings and financial help from their father. They received a subsidy of amount Rs. 2,49,687/- in their account. Their EMI came down to Rs. 10,650 per month from Rs. 13,313 after availing the CLSS under PMAY (U).

They are a proud and satisfied family to own a house with all basic facilities.

PUDUCHERRY

STATE AT A GLANCE

- State:
PUDUCHERRY
- Urban Population:
8,50,123

PROJECT STATISTICS

- Houses Sanctioned:
9,445
- Houses Grounded:
3,185
- Houses Completed:
100
- Investment In Projects:
₹405.70 cr
- Total Central Assistance Approved:
₹142.23 cr
- Central Assistance Released:
₹48.06 cr





**MRS. M.
RAJALAKSHMI**

Mangalam

Mrs. M. Rajalakshmi is a resident of Puducherry. She lives with her husband who works as a mason. She contributes to the family income as daily wage earner in a private company. With their hard earned savings, they purchased a small piece of land admeasuring 600 sqft. area and built a hut in the plot. They both had a dream of owning a pucca house.

Mrs. M. Rajalakshmi came to know about Pradhan Mantri Awas Yojana (Urban) scheme, she enrolled herself into the scheme under the Beneficiary Led Construction (BLC) component. The first installment amount of Rs. 70,000/- received by her had been a catalyst for her determination and confidence to achieve her long cherished dream of converting her thatched hut into a pucca house. With the personal savings and financial help extended by her family she was able to construct her house. The couple contributed as labor for construction of the house and were able to complete the construction in all respects within a period of four months.

M. Rajalakshmi says that living in the newly constructed house has transformed their lives and elevated their status among their peers. It has brought happiness and contentment in their family.



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