

National Review on the Progress and Issues

Pradhan Mantri Awas Yojana (Urban)

8th June, 2021





COVID – 19 Protocol in PMAY-U



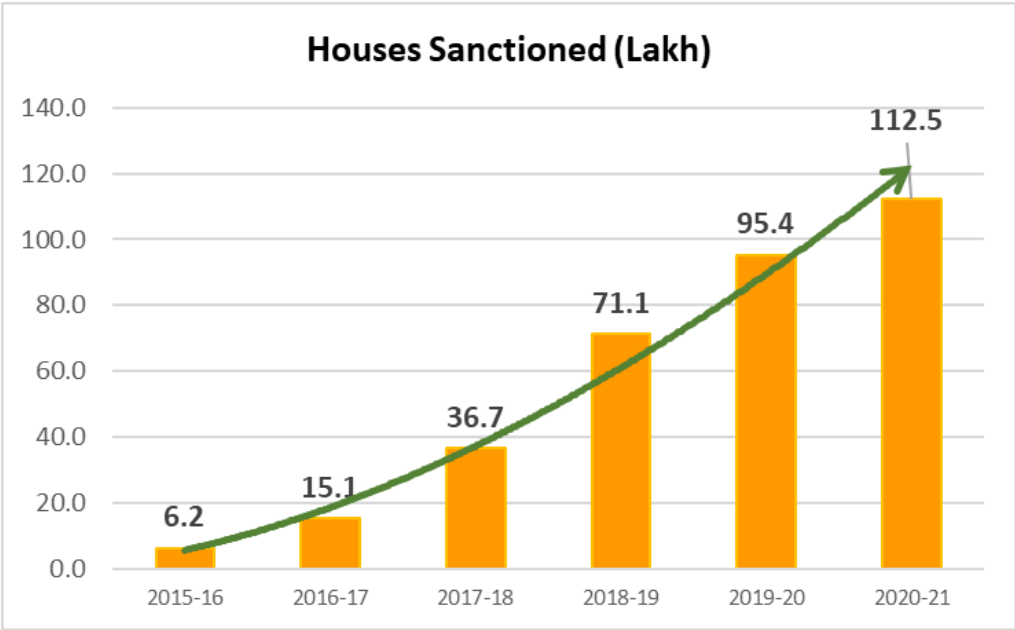
States/UTs must ensure compliance to all protocols w.r.t. COVID-19 pandemic and ensure that **large construction sites in AHP** projects –

1. provides all safety measures like masks, sanitisers, gloves to the construction workers
2. monitor their vitals daily like temperature, spO2 levels, blood pressure
3. provide them with primary care if found symptomatic
4. counsel and facilitate the workers and their families about further course of treatment, if required.
5. help the eligible on-site workers and their families to get vaccinated.



Progress for PMAY-U

112 Lakh
Houses Sanctioned

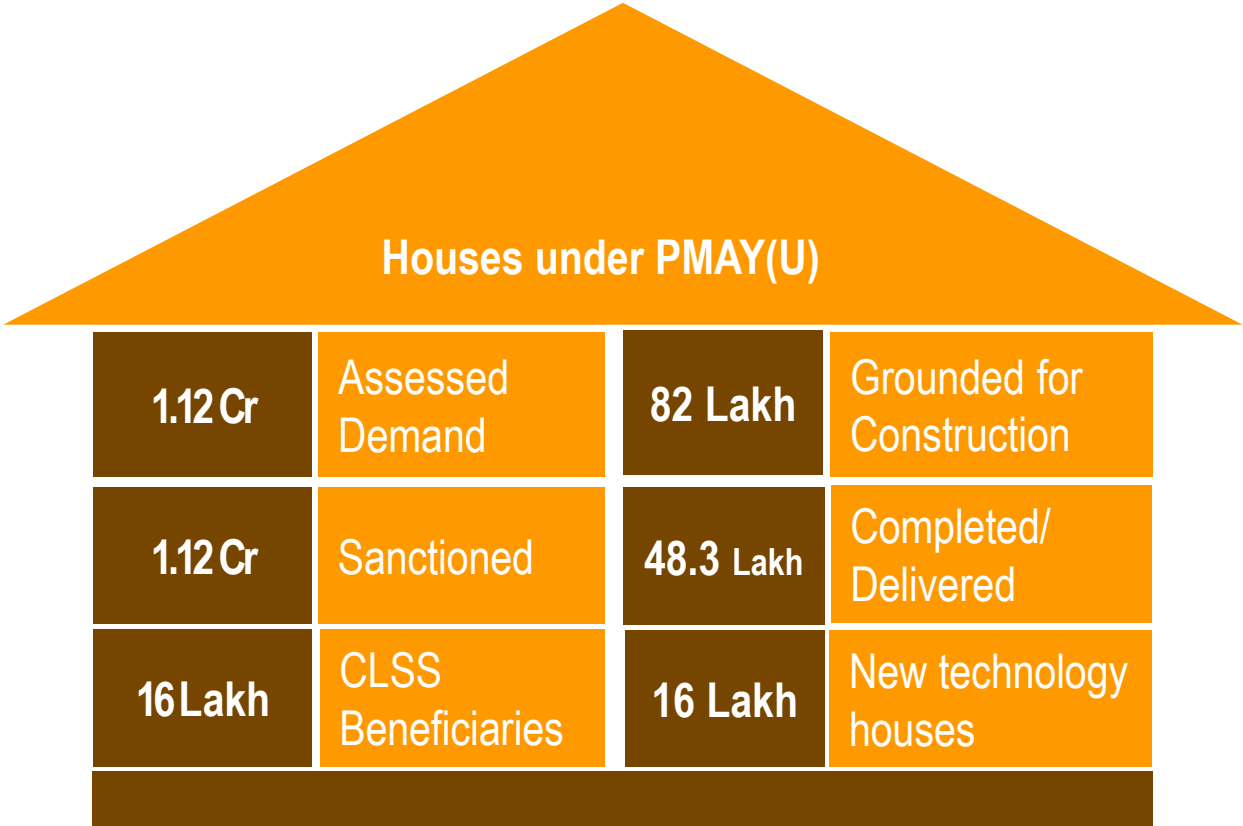


BLC Houses
68.69 Lakh

AHP Houses
23.21 Lakh

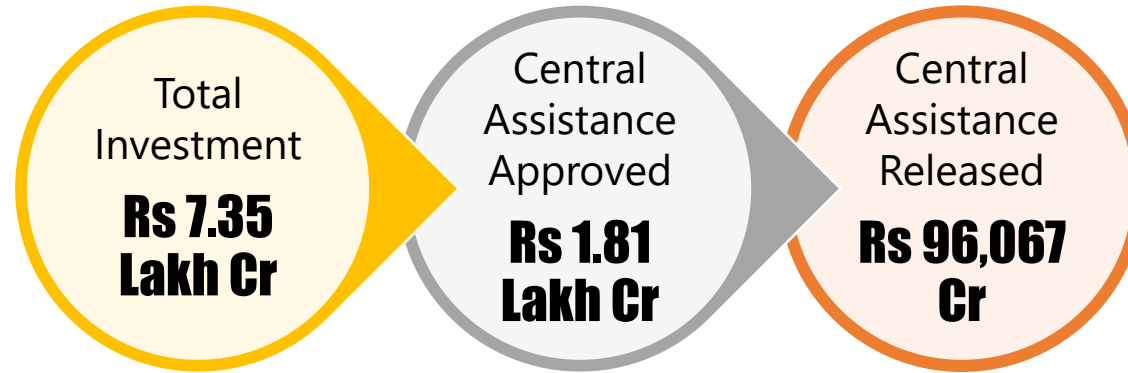
CLSS Houses
15.96 Lakh

ISSR Houses
4.5 Lakh





PMAY(U) - Economic Outcomes



2.46 Lakh
Jobs Created

369 Lakh MT
Cement Consumed

84 Lakh MT
Steel Consumed



Important decisions

1. Completion of preliminary activities by 25th June 2021 for roll out/implementation of revised procedures for release of funds w.e.f 1.7.2021 (**Main account at SLNA level and Zero balance account at IA /ULB level**) under Centrally Sponsored Scheme (CSS) (BLC, AHP, ISSR)
2. Focus should be given on **completion** of approved projects/houses within the stipulated timeline.
3. Active Participation in 100 Days Challenge for Awards 2021 **(21st June to 30th September 2021)**
4. The **benchmark** for considering any new proposal for Central Assistance will be:
 - a. Grounding of at least 95% of the sanctioned houses for which funds have been released.
 - b. Completion of 75% of the grounded houses.



Critical Compliances

- ✓ **Aadhar seeded** beneficiaries in the projects for release of **first instalment in BLC** Projects.
- ✓ Uploading of **RERA certificate** in PMAY-MIS and **selection of Developer** and issuance of the work order in **AHP** for release of first instalment.
- ✓ **Engagement of agencies** for TPQM and Social Audit which is critical for release of subsequent instalments.
- ✓ **Completion** of 90% sanctioned houses and **completion certificate** w.r.t projects for claiming of **third instalment**.
- ✓ **UC** of earlier releases, **ATR** w.r.t critical observations made by TPQMA and **Geotagging**.
- ✓ Clearing of all **pending UCs** w.r.t fund released up to **31st March 2020**.
- ✓ Release of **corresponding State share** (Utilisation of State and Central fund must be reflected in **DBT expenditure**).



PMAY-U Awards 2021: 100 Days Challenge (21st June to 30th September 2021)

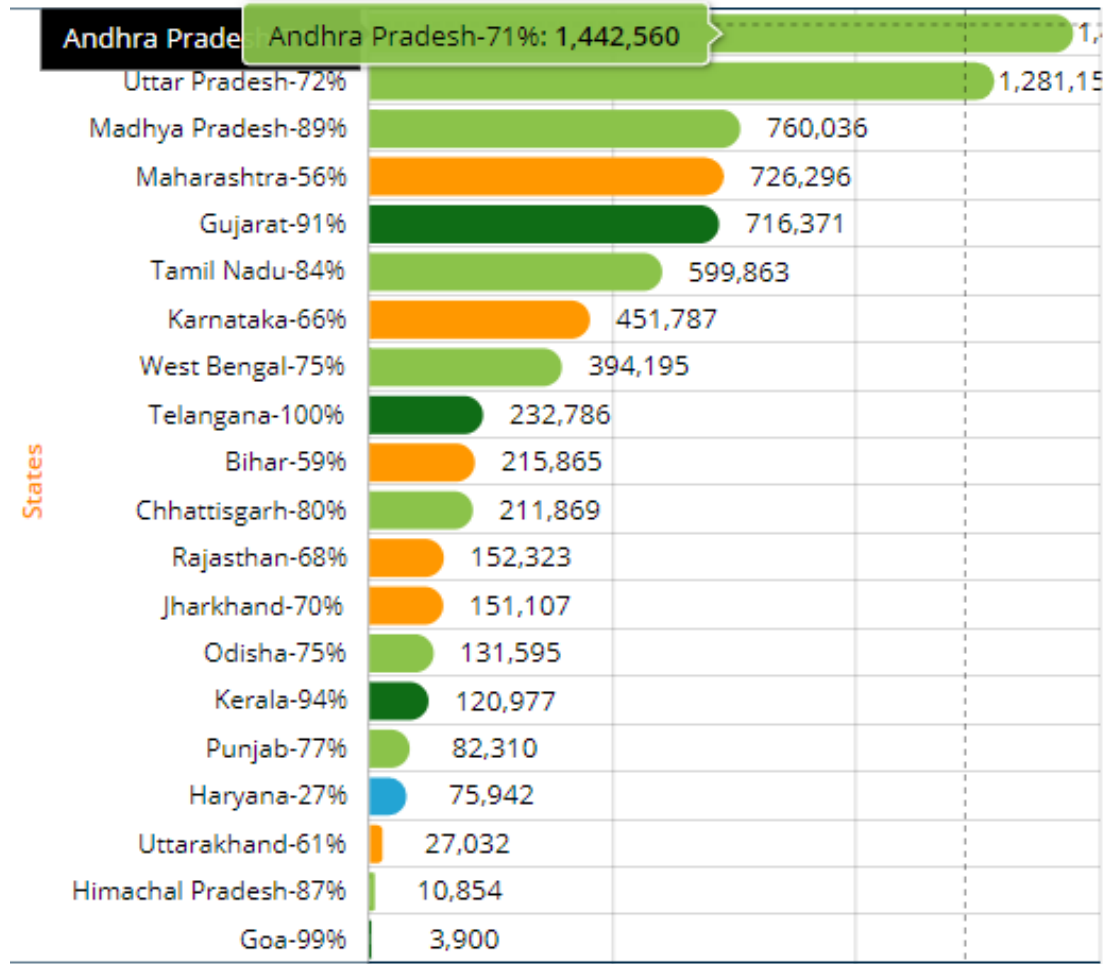
- ✓ **Focus on overall progress** in grounding, completion and occupancy of houses sanctioned.
- ✓ **'HFA Achieved'** for cities/towns for declaration within challenge period.
- ✓ Geo-tagging of houses (ensuring photo quality as per the advisory circulated by the Ministry; **all Geo-tagged images are in public domain**).
- ✓ Cities/Towns for 100% grounding within the challenge period for **achieving maximum numbers** of cities with 100% grounded houses.
- ✓ **Data compliances** - uploading of annexure, beneficiary attachment, address / contact details of beneficiaries etc.
- ✓ **Submit/Upload** Utilization Certificates and ATRs and geo-tagged image of completed houses to claim 3rd instalment through PMAY-MIS
- ✓ **Update of joint ownership** in fastest manner, to become eligible for ***Special Category award*** on this parameter.
- ✓ **Upload beneficiaries' house photographs** by using PMAY-Urban website/mobile App to strive maximum numbers of photos for Award.



Performance in Grounding & Completion against demanded house by States

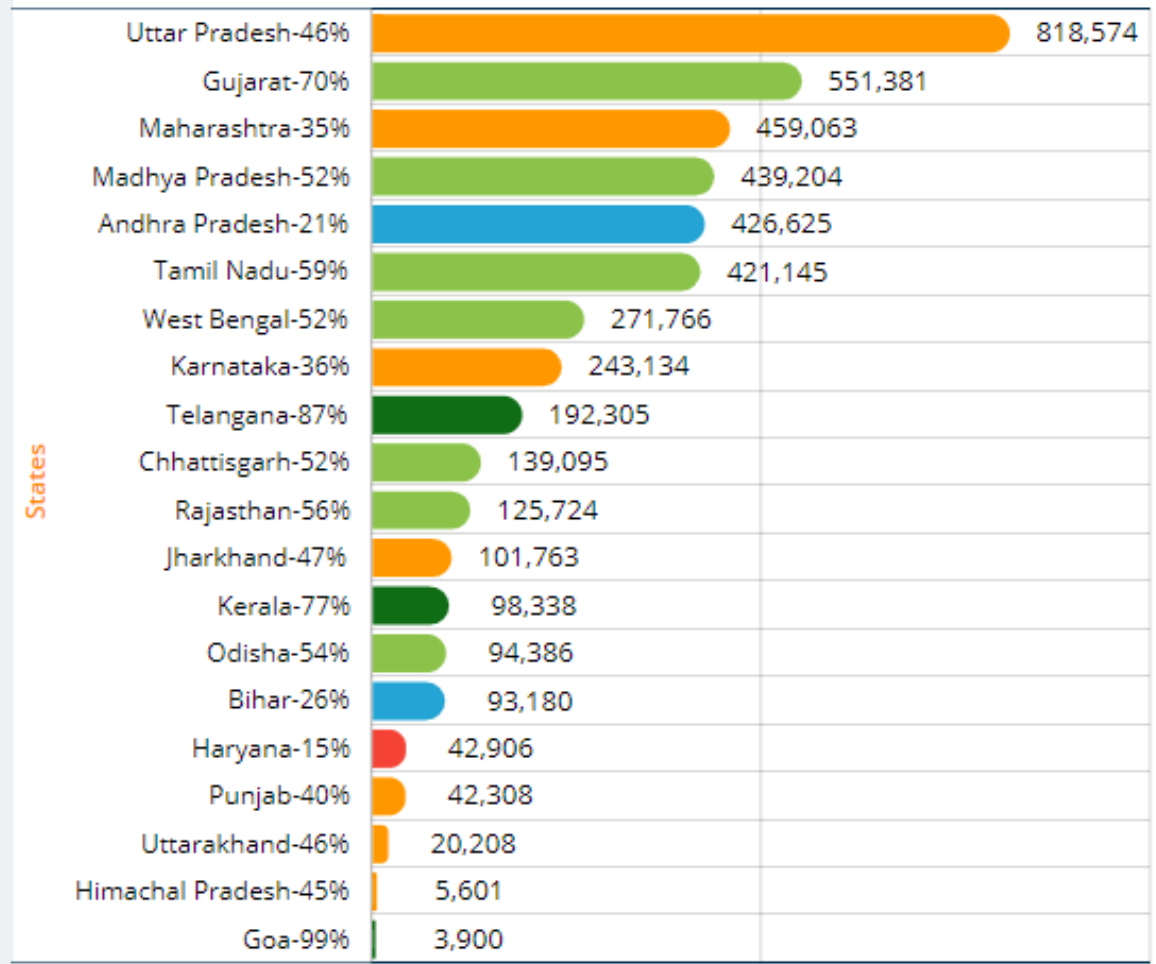
Grounding of Sanctioned Houses (Nos)

Above 90% 71% To 90% 51% To 70% 26% To 50% 0% To 25%



Completion out of Sanctioned Houses (Nos)

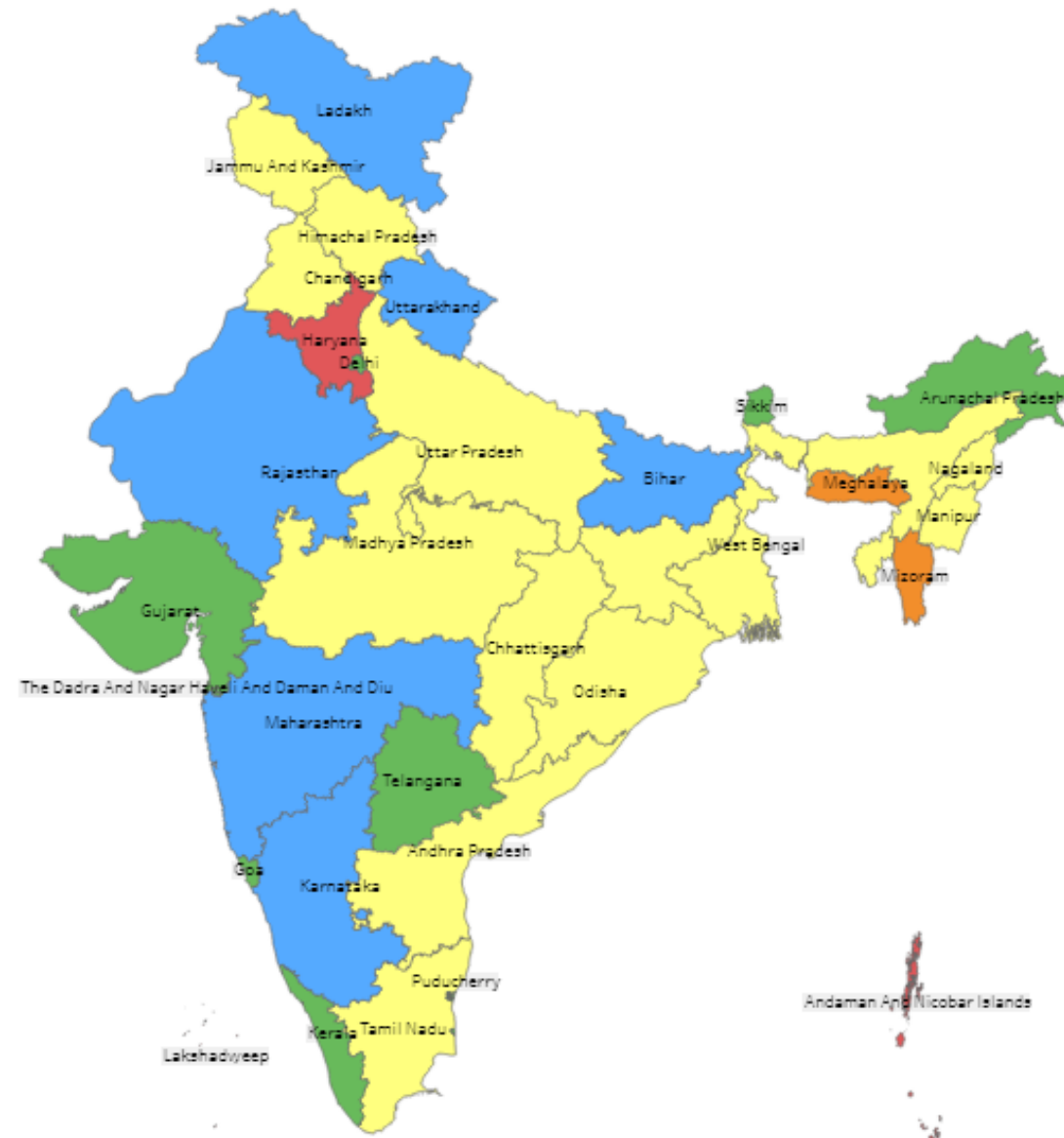
70% Above 51% To 70% 31% To 50% 21% To 30% less than 21%





Performance in Grounding against Houses Sanctions

- > 90% - Excellent
- 70% to 90% - Very Good
- 50% to 70% - Good
- 30% to 50% - Moderate
- < 30% - Unsatisfactory



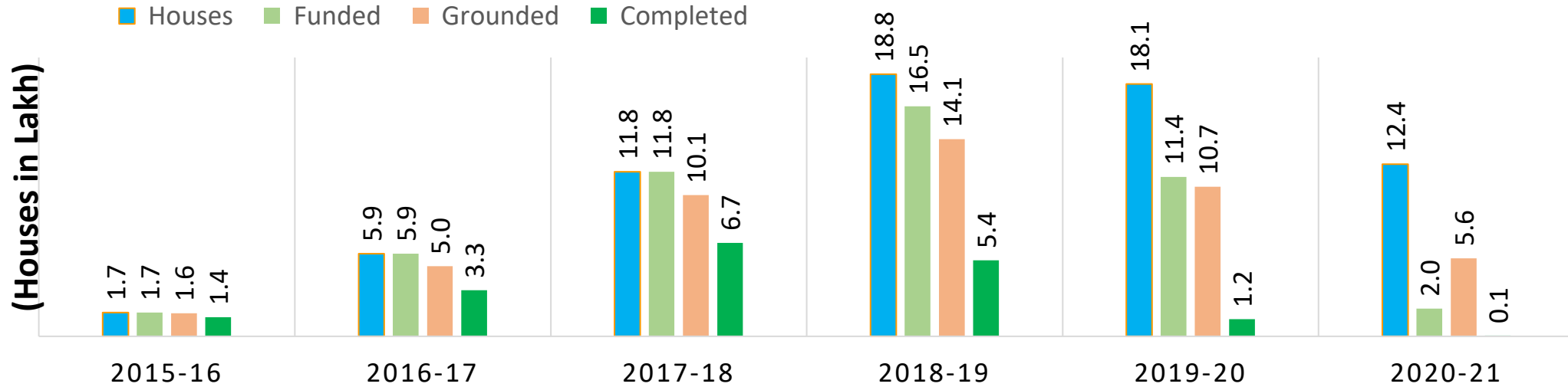


Performance in Completion against Sanctions

- > 70% - Excellent
- 50% to 70% - Very Good
- 30% to 50% - Good
- 20% to 30% - Moderate
- < 20% - Unsatisfactory



BLC Implementation – Major concerns

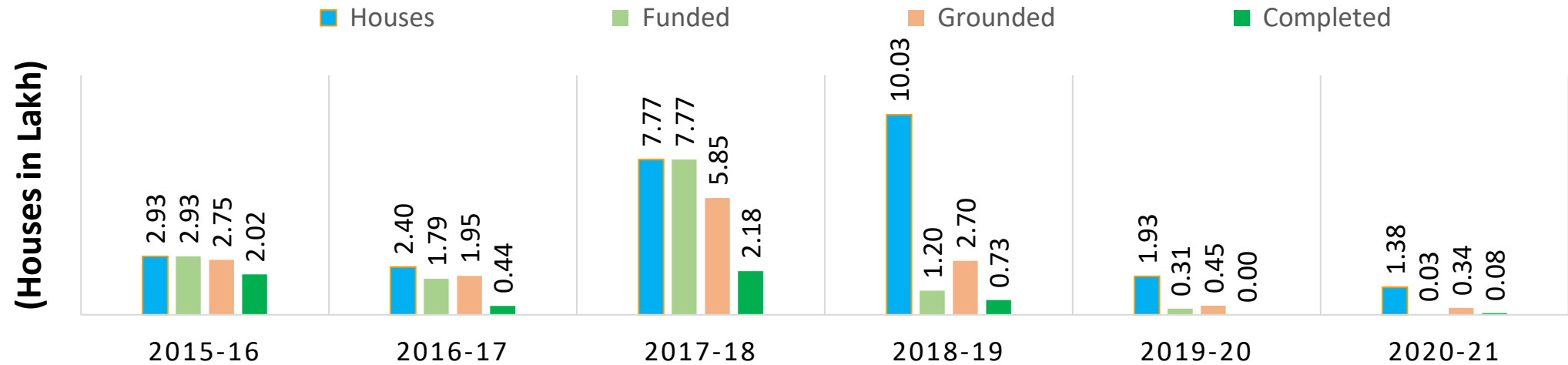


Major Ten States (Houses in Lakh)

Remaining for Completion	
Andhra Pradesh	15.04
Uttar Pradesh	8.57
Madhya Pradesh	2.96
West Bengal	2.85
Bihar	2.83
Maharashtra	2.19
Tamil Nadu	2.05
Karnataka	1.12
Assam	1.10
Chhattisgarh	0.78

Remaining for Grounding Construction	
Andhra Pradesh	6.08
Uttar Pradesh	4.42
Maharashtra	1.66
West Bengal	1.65
Bihar	1.64
Tamil Nadu	1.15
Rajasthan	0.74
Madhya Pradesh	0.62
Assam	0.41
Chhattisgarh	0.39

AHP/ISSR Implementation – Major concerns



Major Ten States (Houses in Lakh)

Remaining for Completion	
Maharashtra	6.74
Karnataka	3.31
Haryana	1.81
Gujarat	1.77
Uttar Pradesh	1.31
Madhya Pradesh	1.28
Tamil Nadu	1.22
Andhra Pradesh	1.19
Chhattisgarh	0.61
Jharkhand	0.61

Remaining for Grounding Construction	
Maharashtra	4.82
Karnataka	2.02
Haryana	1.81
Uttar Pradesh	0.89
Gujarat	0.84
Jharkhand	0.48
Madhya Pradesh	0.44
Tamil Nadu	0.37
Chhattisgarh	0.28
Rajasthan	0.19



Non-Starter Houses in BLC/AHP/ISSR

Nearly 34 lakh non-Starter houses (12.39 Lakh houses in AHP /ISSR and 21.42 Lakh houses in BLC)

Major Ten States (Houses in Lakh)

	BLC
Andhra Pradesh	6.1
Uttar Pradesh	4.4
Maharashtra	1.7
West Bengal	1.7
Bihar	1.6
Tamil Nadu	1.1
Rajasthan	0.7
Madhya Pradesh	0.6
Assam	0.4
Chhattisgarh	0.4

	ISSR+AHP
Maharashtra	4.8
Karnataka	2.0
Haryana	1.8
Uttar Pradesh	0.9
Gujarat	0.8
Jharkhand	0.5
Madhya Pradesh	0.4
Tamil Nadu	0.4
Chhattisgarh	0.3
Rajasthan	0.2



Non-Starter 9 lakh Houses in 821 AHP Projects

Sr. No.	Category	#Projects	Houses	States
1	Issues with Developer	150	2,99,137	Haryana (1,80,879), Maharashtra (1,05,864), Uttar Pradesh (12,394)
2	Recently Approved (52&53 CSMC)	50	1,20,336	Maharashtra (1,20,336)
3	Land issues	70	70,631	Gujarat (4,270), Jharkhand (16,150), Maharashtra (27,575), Odisha (1,200), Rajasthan (3,272), Uttar Pradesh (18,164)
4	Local Administrative issues	85	73,408	Assam (128), Gujarat (22,118), J&K (1,008), Jharkhand (640), Maharashtra (6,702), Odisha (500), Rajasthan (5,608), Uttar Pradesh (28,696), Uttarakhand (8,008)
5	Tendering issues	39	34,054	Chhattisgarh (7,271), Gujarat (8,185), Jharkhand (1,875), Maharashtra (6,707), Rajasthan (6,544), Uttar Pradesh (3,472)
6	Cancellation Proposed	48	39,449	Chhattisgarh (1,336), Madhya Pradesh (1,104), Maharashtra (16,407), Uttar Pradesh (20,602)
7	SLSMC Approval sought	35	27,808	Chhattisgarh (9,659), Jharkhand (13,049), Kerala (88), Maharashtra (1,920), Uttarakhand (3,092)
8	Beneficiary's Reluctance	29	17,399	Chhattisgarh (9,263), Madhya Pradesh (8,136)
9	Building & Other Statutory Permissions	16	10,426	Gujarat (1,180) , Maharashtra (9,246)
10	Under Litigation	11	4,780	Gujarat (1,416), Jharkhand (180), Rajasthan (1,328), Uttar Pradesh (1,856)



Non-Starter 1.23 lakh Houses in 87 ISSR Projects

Sr. No.	Category	#Projects	Houses	States
1	Under Litigation	3	77,088	<i>Maharashtra (76,063), Punjab (1,025)</i>
2	SLSMC Approval sought	27	15,817	<i>Jharkhand (15,817)</i>
3	Land issues	12	10,341	<i>Assam (44), Gujarat (4,776), Maharashtra (721), Odisha (4,800)</i>
4	Tendering issues	26	9,463	<i>Assam (64), Gujarat (9,399)</i>
5	Issues with Developer	5	2,862	<i>Gujarat (1,650), Madhya Pradesh (1,212)</i>
6	Cancellation Proposed	1	950	<i>Gujarat (950)</i>
7	Building & Other Statutory Permissions	2	770	<i>Maharashtra (770)</i>
8	Administrative	3	429	<i>Gujarat (62), Haryana (367)</i>



MIS Compliances - AHP

- ✓ Shortfall in uploading of **293 Projects in MIS** (*Maharashtra - 117, Haryana – 28, Chhattisgarh 25, Uttarakhand -14, WB– 13, AP 10 and others*)
- ✓ Shortfall in details of **Aadhar and other details of 16.10 lakh Beneficiaries** (*Maharashtra -4.4 lakh; Karnataka - 2.11 lakh; Haryana – 1.81 lakh; Gujarat – 1.65 lakh; Telangana – 1.49 lakh; UP- 1.13 lakh; MP – 1.1 lakh; TN – 0.97 lakh and others*)
- ✓ **Pending Geo-tagging** of 1,299 Projects through Bharat-HFA Mobile Application (*Maharashtra – 251; Karnataka – 183; Gujarat – 157; Tamil Nadu -113; Haryana -104; UP -101; MP -69 and others*)
- ✓ **Pending RERA in 1,885 Projects** details in projects (*Telangana – 285; Karnataka – 258; Maharashtra – 232; AP- 151; Chhattisgarh – 137; Tamil Nadu – 114; UP – 114; Haryana – 102; Gujarat – 100; Rajasthan – 74; MP-73; Jharkhand – 46 and others*)
- ✓ Pending **Registration** of 45 Implementing Agencies in EAT module of **PFMS** (*Gujarat – 18; Telangana – 8; WB- 5; Odisha – 4; UP – 4; Uttarakhand – 4; Maharashtra – 3 and others*)
- ✓ **State Registered but not doing transactions** i.e not making payment to Contractors/agencies through EAT/ PFMS (*Andhra Pradesh, Chhattisgarh; Gujarat , Telangana and Odisha*)



MIS Compliances - BLC

- ✓ **Pending Aadhaar** and other details of 6.8 lakh Beneficiaries (*UP- 1.6 lakh; AP– 1.4 lakh; WB - 0.94 lakh; Bihar – 0.82 lakh; Rajasthan – 0.28 lakh; Karnataka – 0.25 lakh; MP-0.21 lakh; Odisha – 0.2 lakh; Maharashtra – 0.20 lakh and other*)
- ✓ **Pendency in Geo-tagging** of 22.16 lakh houses through Bhuvan HFA Mobile Application (*AP– 5.96 lakh; UP– 4.36 lakh; Bihar – 2 lakh; Maharashtra- 1.89 lakh; WB- 1.8 lakh; MP- 0.91 lakh; Rajasthan 0.74 lakh; TN- 0.57 lakh and others*)
- ✓ Testing of **e-finance module to be expedited** in 10 cities by each Pilot States latest by 30th June, 2021 (*Pilot Implementation in 10 States; TN, UP, CH, Jharkhand, GJ, MP, Assam, Bihar, Kerala and Tripura*)



CLSS/CLAP Issues

- ✓ Pending **Aadhaar** Updation (for **Pre-CLAP cases**) NHB: 1.74 lakh; HUDCO nearly 6,000
- ✓ **Occupation** details to be captured by all PLI (HFCs/Banks); CNAs to follow up and monitor
- ✓ On boarding of all PLIs/Banks/HFCs on **UMANG Platform**
- ✓ CLSS Beneficiaries to upload photos through PMAY-U **Mobile App**; CNAs to follow up and monitor
- ✓ Development of **Dynamic queuing** and **Service Level Agreement (SLA)** for CLSS tracker
- ✓ **Ceiling/Capping Home Loan amount** to individuals for CLSS subsidy to be followed by CNAs while approving/releasing CLSS subsidy as per RBI guidelines for Affordable Housing
(As per RBI/2019-20/176 DOR.No.BP.BC.41/08.12.014/2019-20 dated March 17, 2020 for Financing Affordable Housing upto Rs. 50 lakhs for houses of values upto Rs. 65 lakhs located in the six metropolitan centres viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad and Rs. 40 lakhs for houses of values upto Rs. 50 lakhs in other centres for purchase/construction of dwelling unit per family.)





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