

# PROCEEDINGS OF AWAS PAR SAMVAAD



## Workshop Capsules



**75**   
**Workshops**  
across India  
**JULY-OCTOBER 2021**





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# CHAPTER 1:

## CONTEXT AND BACKGROUND

Government of India launched the Pradhan Mantri Awas Yojana-Urban (PMAY-U) on 25 June 2015 to provide all-weather pucca houses to all eligible families with all basic civic amenities in the urban areas of the country to fulfil vision the vision of Hon'ble Prime Minister of 'Housing for All'. Under the Mission, Government of India provides central assistance/ subsidy to the beneficiaries through State/UT governments and Central Nodal Agencies.

**PMAY(U) provides all-weather pucca houses to eligible families with civic amenities in the urban areas of the country**

### 1.1 Relevance

PMAY-U is one of the largest housing programs in the world. It is highly relevant and aligned with national development priorities and global goals for providing 'Housing for All'. Recognizing the need for tenure security, the Mission acknowledges the demand for housing across EWS, LIG and MIG sector and aims to build adequate physical and social infrastructure by providing all weather housing units with water, kitchen and toilet facilities. The Mission comprehensively addresses the commitment in achieving the Sustainable Development Goals: **goal 1** of no poverty, **goal 5** of gender equality, **goal 6** of clean water and sanitation, **goal 11** of sustainable cities and communities, and **goal 13** of climate action.

**PMAY(U) is one of the LARGEST HOUSING PROGRAMS in the world**

### 1.2 Effectiveness

PMAY-U has scaled up the program for delivery of affordable housing units multiple times compared to its' predecessor schemes and brought its focus towards 'Housing for All'. So far PMAY-U achieved a milestone of sanctioning more than 11.4 million houses. More than 9 million houses have been grounded for construction of which, nearly 5.4 million houses have been completed and delivered to the beneficiaries.

**11.4** MILLION  
**HOUSES  
SANCTIONED**

**9** MILLION  
**HOUSES  
GROUNDED**

**5.4** MILLION  
**COMPLETED  
& DELIVERED**

### 1.3 Efficiency

Unlike earlier Schemes of housing development, the Mission follows a multi-pronged approach and provides a set of options to beneficiaries to choose from as per their eligibility (one out of the four verticals) and preference. It builds on a bottom-up demand driven approach. It is implemented on cafeteria approach, wherein the States and ULBs have the freedom to choose from the four implementation verticals based on the local demand. The Mission is highly relevant and has appropriately developed different design elements over the time to meet the needs of the different target groups for housing and dignified living.

### 1.4 Institutional Sustainability

The Mission adopts a demand driven approach strengthening the ethos of cooperative federalism. There is presence of National and State level institutions



## **PMAY(U) adopts a demand driven approach strengthening the ethos of cooperative federalism**

which provide a strong backing for the implementation of the Mission. The Mission uses various measures to ensure that intended benefits reach only to the genuine beneficiaries for which various linkages have been placed with UIDAI portal for Aadhar validation of beneficiaries, transfer of construction linked subsidy through Direct Beneficiary Transfer (DBT) mode with PFMS and GIS based central MIS, etc. A comprehensive and robust MIS system has been developed which helps all stakeholders to seamlessly manage information and record-keeping pertaining to physical and financial progress. The MIS is equipped with five staged Geo-tagging features and integrated with BHUVAN Portal of National Remote Sensing Centre (NRSC) and BHARAT MAP of National Informatics Centre (NIC) for monitoring the progress of construction of houses under the Beneficiary Led Construction (BLC), In-Situ Slum Redevelopment (ISSR) and Affordable Housing In Partnership (AHP) verticals. The Management Information System (MIS) has also been integrated with CLSS Awas Portal (CLAP) for real-time monitoring, PMAY- Gurukul KnowledgeLab, UMANG Mobile App, NITI Aayog Dashboard and DBT Bharat Portal for dissemination of information.

### **1.5 Impact**

Apart from the direct physical and financial progress, the Mission has propelled a cascading effect on the economy due to its backward and forward linkages which impact about 130 sectors of the economy. It is estimated that so far, construction activity under the Mission would have consumed approximately 745 lakh MT of cement and 169 lakh MT of steel, as a much-needed impetus for the economy. In addition to this, other ancillary industries

like hardware, fixture, paints, furniture, etc. create additional industrial activities. Further, it is also estimated that the Mission has been able to generate 265 lakh jobs. Overall, the Mission addresses 'housing poverty' dimension by enabling housing ownership to the beneficiaries that has significant impact on overall 'urban poverty' and improving the ontological security of the beneficiaries.

**Due to its backward & forward linkages, the Mission impacts about 130 sectors of the economy.**

### **1.6 Equity**

The Mission is inclusive in nature, providing equal opportunity to all, irrespective of gender, caste, creed or religion. The implementation process gives preference to women, SC/ST/OBCs, minorities, persons with disabilities and transgenders. The Mission promotes empowerment of women by giving the ownership of the house in the name of female head of the household. Access to housing leads to significant improvements in the socio-economic status specially of vulnerable/economically weaker sections of the society. It overall creates a conducive and healthy environment for happy and healthy living.

**Access to housing leads to significant improvements in socio-economic status specially of vulnerable/ economically weaker sections of the society.**





# CHAPTER 2:

## AWAS PAR SAMVAAD

### 2.1 Overview

Recognising the relevance of housing in day-to-day life of a household and the large number of stakeholders involved in the formal sector delivery of housing, the Ministry of Housing and Urban Affairs (MoHUA) initiated 'Awas par Samvaad', a platform for conducting workshops and seminars for multiple stakeholders.

Pradhan Mantri Awas Yojana-Urban (PMAY-U) launched 'Awas Par Samvaad' on the momentous occasion of sixth anniversary of the Mission on 25th June 2021. The unique initiative was conducted as an activity under 'Azadi Ka Amrit Mahotsav' (AKAM) to celebrate and commemorate 75 years of progressive India. Based on the AKAM theme, 75 workshops/seminars/webinars were hosted in different parts of the country to create awareness and promote discussion, deliberation and dissemination on 'Housing for All' amongst multiple stakeholders.

### 2.2 Objective

Awas Par Samvaad aimed to deliberate, discuss, disseminate share learnings and knowledge on 'Housing in Urban Spaces' amongst multiple stakeholders belonging to varied streams of learning and practices e.g. engineering, urban community development, planning, finance, etc.

### 2.3 Themes

#### Interventions through PMAY-U Mission



- Learnings and opportunities of 'Housing for All' mission
- Transformational stories of PMAY-U
- Vision of Urban India- 2050
- Transforming Urban Landscape

#### Inclusive Housing



- Inclusive approach in Urban Planning
- Widening horizons through inclusivity- promoting healthy and liveable cities
- Vision for a slum free India- approaches and strategies and implementation mechanisms
- Role of private sector in Affordable Housing
- Impact of Real Estate Regulation Development Act (RERA).
- Model Tenancy Act (MTA) 2021, a game changer in India upcoming rental market
- Policy measures by Government of India in promoting Affordable Housing
- Global innovations and best practices in Affordable Housing
- Affordable Rental Housing Complexes (ARHCs) for an 'AatmaNirbhar Bharat'

#### Technology & Innovation



- New emerging construction technologies and opportunities for Technograhis to learn and adopt from Light House Projects (LHPs) with real time demonstration. Changing faces of construction practices in India.
- Role of indigenous housing technologies in transforming Indian construction sector using local materials and practices.
- Transformational role of innovative construction technologies in mass housing and large- scale adoption. Methods to make housing climate resilient by adopting environment friendly practices and meeting Sustainable Development Goals (SDGs).
- Measures of Quality Control & Assurance in housing projects.





## Financial Inclusions



- Mainstreaming Economically Weaker Sections (EWS) into the formal banking sector.
- Empowering young professionals and Middle-Income Group (MIG) to own a house through Credit Linked Subsidy Scheme (CLSS).
- Role of Banks, Housing Finance Companies (HFCs) and Micro-Finance Institutions (MFIs) in facilitating access to finance for urban poor in all verticals of PMAY(U).
- Contribution of CLSS in reaching out to all sections of society for achieving the goal of Housing for All.
- Creating conducive housing eco-system in order to enable to facilitate stakeholder participation such as builders-bankers-beneficiaries (BBB) at City level.

## Social Mobilisation



- Significance of social mobilization and community engagement in social housing projects including adoption and acceptance of new environment.
- Transformational changes in the life of PMAY (U) beneficiary.
- Ways to promote cohesive living in group housing projects, managing & maintaining common infrastructure, parks and community services.
- Good practices to encourage live-work-play opportunities in group housing projects.
- Role of social workers as change agents in addressing issues through advocacy ensuring satisfactory delivery of services.
- Relevance of social audit in housing programmes and ways to make it effective. Formation and functioning of Residents Welfare Associations (RWAs).

## 2.4 Outcomes

- 75 seminars/workshops were conducted across the Nation. 'Housing for All' Mission promoted housing as a subject with more practical and relevant experiences from the grassroots.
- A platform for students, professionals and urban practitioners that enabled them to learn about government policies/frameworks for future application and implementation of housing programmes.
- The seminars/ workshops triggered young minds to explore the realms of large scale government programmes and further bring in new perspectives in their dealings as professionals.
- The seminars/ workshops set a precedent for educational institutions to conduct more programmes as a part of their curriculum, addressing the universality of housing from various perspectives.
- The events created a buzz around housing among various stakeholders by wide media coverage of events by institutions.

**Awaz Par Samvaad initiated awareness about affordable housing sector in educational Institutions**





## CHAPTER 3:

### DETAILS OF THE WORKSHOPS/SEMINARS

Awas Par Samvaad- an unique initiative launched by PMAY-U, to celebrate Azadi Ka Amrit Mahotsav through 75 workshops/ seminars through Educational Institutions, Bankers & Housing Finance Companies from across the nation commemorating 75 years of Independence.

## 75 Seminars/ Workshops through Educational Institutions, Bankers & Housing Finance Companies across India celebrating 75 years of Independence



A first of its kind activity in the urban housing sector, where eminent speakers, domain experts, academia and most importantly the future of the country - budding professional students from various academic streams had come together under one platform to discuss, deliberate, question, think out of the box and emerge with solutions and ideas which will bring innovation in the policy making paradigm of urban housing sector

Panel discussions were conducted on select themes like (i) Interventions through PMAY-U Mission, (ii) Inclusive Housing, (iii) Technology and Innovation, (iv) Financial Inclusion, and (v) Social Mobilisation. These discussions also included interactions with PMAY (U) beneficiaries from the four verticals on life transformation. Discussions among panelists and participants clearly indicated an out of the box thinking, bringing forth creative ideas, problem solving techniques and futuristic thinking. More than 25,000 professionals participated in these seminars conducted by 75

Educational Institutions, Bankers & Housing Finance Companies in association with State/UT governments.

**Process:** The Ministry developed a dedicated website through which Educational and Financial Institutions could register their organization. Further after going through the SoP they had identified the theme on which they propose to conduct the 'Samvaad'. A proposal with approval from the institution is forwarded to the respective State/UT Governments for moderation and approval.

The approved seminars were then forwarded to MoHUA for approval and generation of 'Awas Par Samvaad' schedule. MoHUA had provided a theme wise 'Awas Par Samvaad' KIT which institutions could download and present during the seminar. The kit consisted of three capsules viz.,

- (I) Showcasing of PMAY (U) short films
- (II) live interaction on the life transformation stories of beneficiaries
- (III) theme specific data and reference materials.

The seminars/ workshops were either conducted OFFLINE or ONLINE mode, irrespective to which every institution provided a WEBCAST link for wider reach and dissemination across the country. The workshops/seminars consisted of four sessions of around 40 minutes each.





Highlights and key lessons/actions of each workshop were reported in by institutions through blog posts, press releases of local media. These seminars/workshops were also widely propagated through respective websites of institutions/ universities, social media handles such as Facebook, Twitter by MoHUA, State/ UT Governments and individual/ organisational accounts.

Institutions uploaded the proceedings of the workshops along with photos, videos, YouTube links, and list of participants amongst others on the MoHUA website. Participants could download a e-certificate of participation from the website after a OTP validation. The e-certificate was attested by MoHUA, UN-Habitat respective State/UT Governments and Institutions/ Universities.

Institutions identified the speakers and panelists of national and international repute who proactively voiced their views on the subject apart from throwing light on few lessons learnt from the 'Housing Programme'and determining what could probably be the future course correction to indeed make Housing for All a reality.

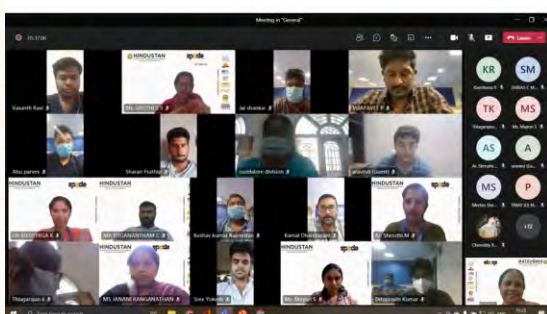
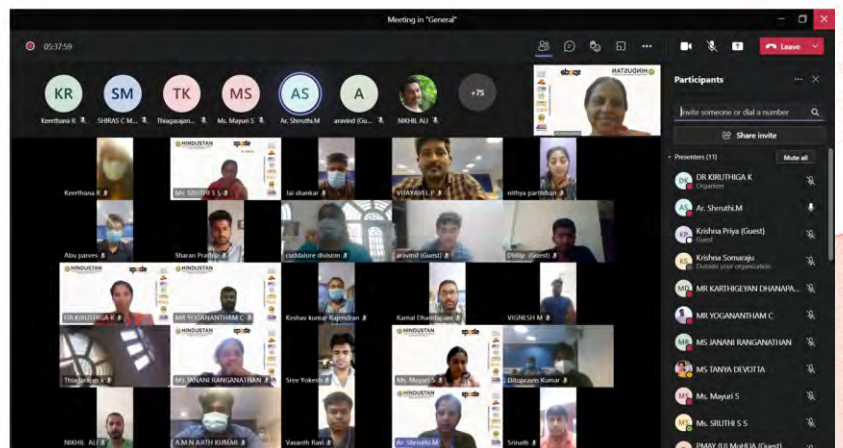
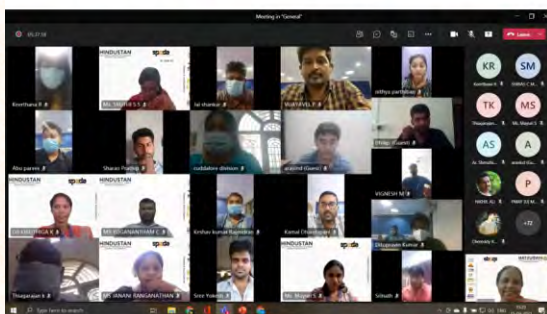
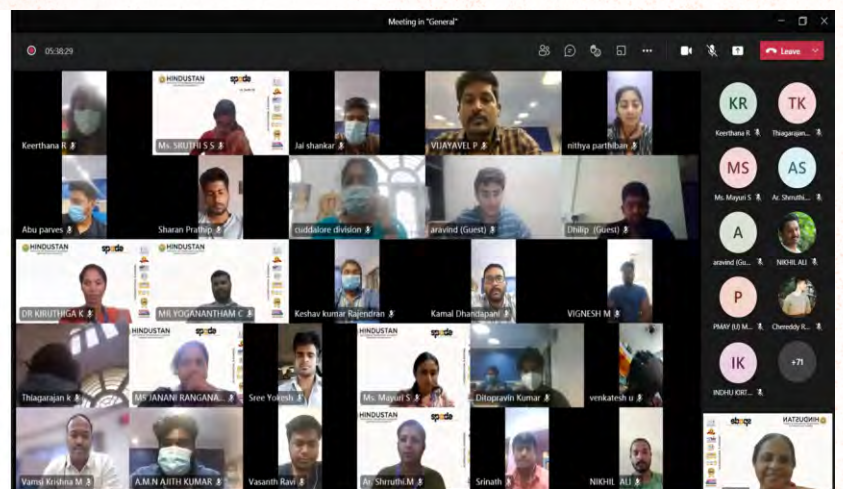
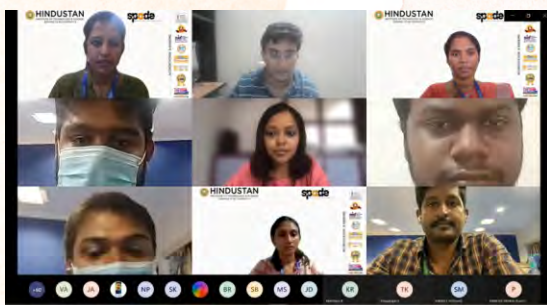
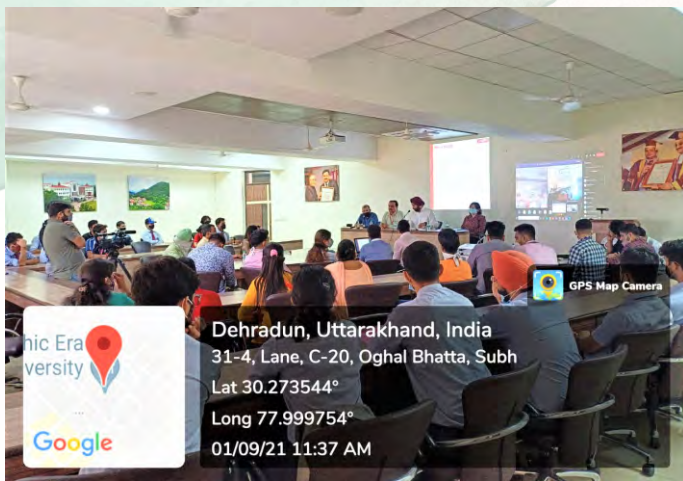
In order to bring in international experience and knowledge sharing MoHUA, associated with UN-Habitat which had brought in their learnings from across the globe and discussed the same during various of the seminars conducted by Institutions.

More than 25,000 professionals participated in these seminars conducted by 75 Educational Institutions, Bankers & Housing Finance Companies in association with State/UT governments.

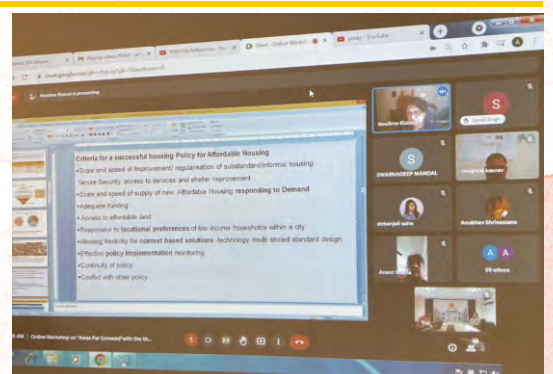
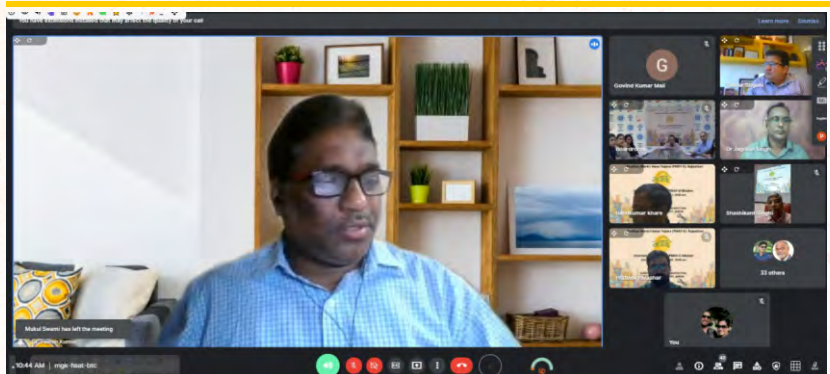
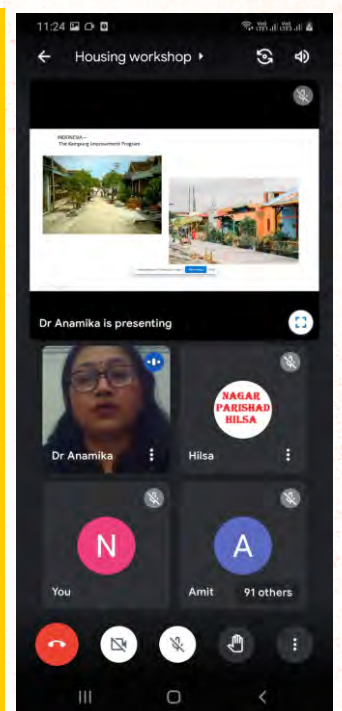
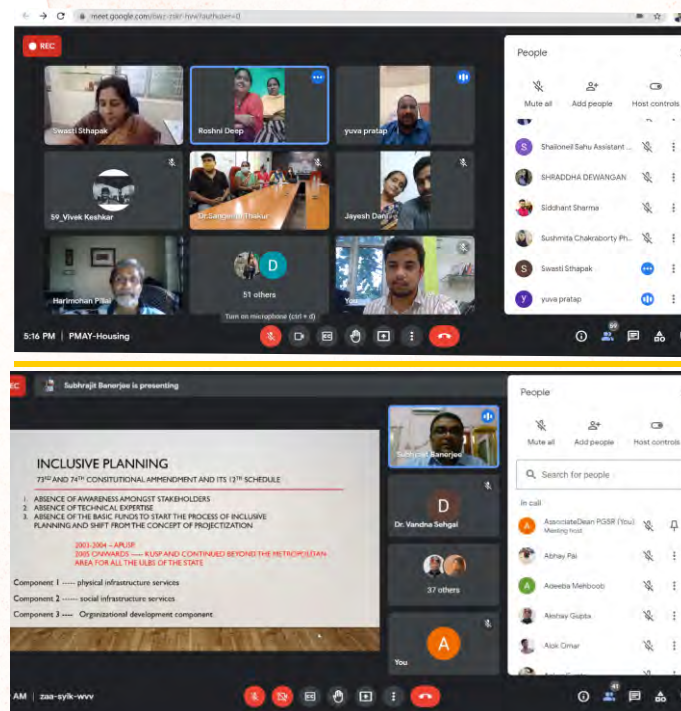
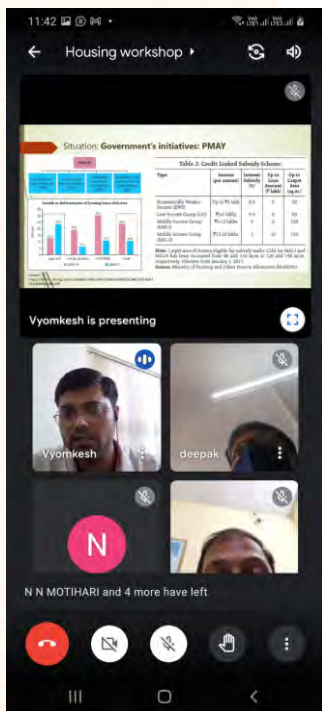
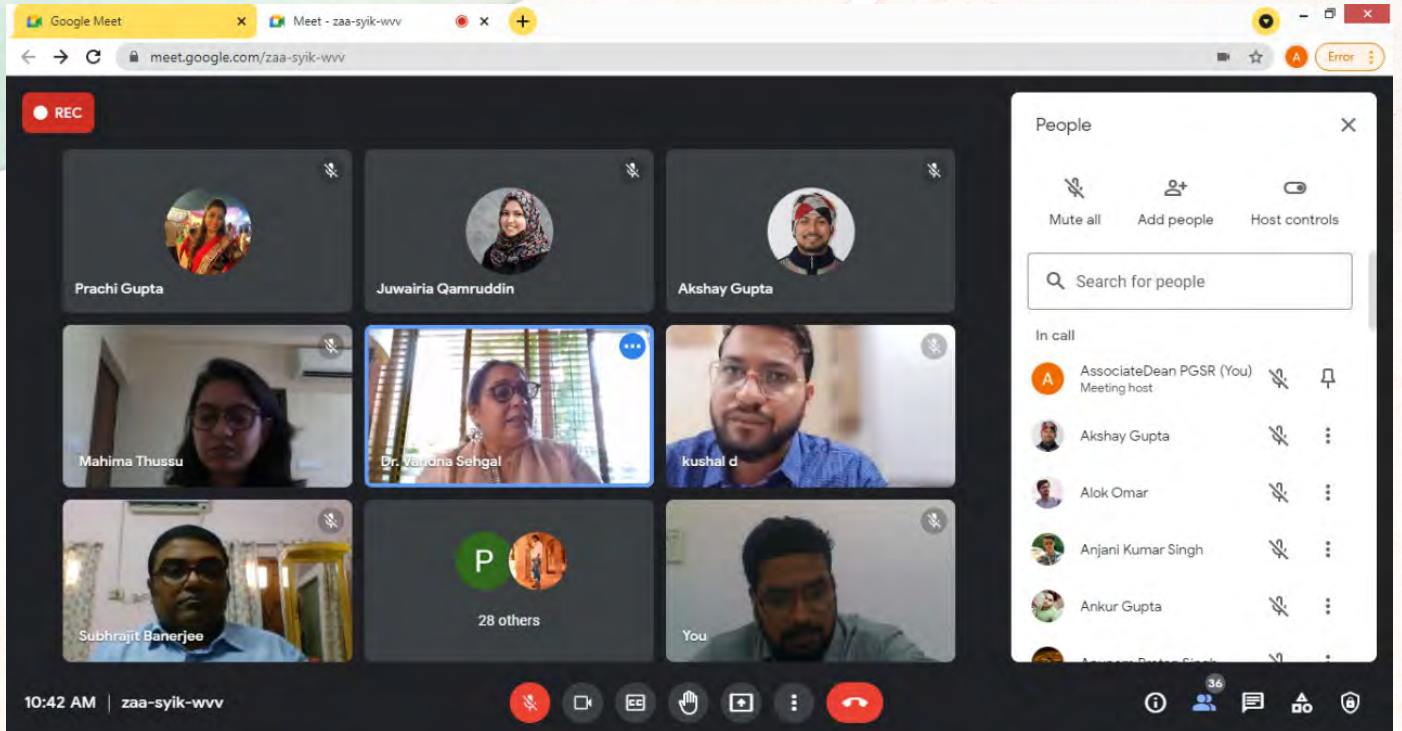
**25,000 PROFESSIONALS PARTICIPATED**





















## List of Sessions and themes

S.No.	STATE/UTs	APS Done	INSTITUTE/UNIVERSITY/PLI NAME	THEME
1	Andhra Pradesh	5	School of Planning and Architecture, Vijayawada	Inclusive Housing
			Sri Padmavati Mahila Visvavidyalayam	Inclusive Housing
			School of Planning and Architecture, Vijayawada	Technology & Innovation
			University College of Engineering Kakinada	Technology & Innovation
			Andhra University	Technology & Innovation
2	Assam	1	National Institute of Technology Silchar	Technology & Innovation
3	Chhattisgarh	3	National Institute of Technology Raipur	Social Mobilisation
			Shri Shankaracharya Institute of Professional Management & Technology	Technology & Innovation
			National Institute of Banking & Finance (Sikshoday Education & Research Foundation), Raipur	Financial Inclusion
4	Gujarat	5	AXIS BANK LTD	Financial Inclusion
			Marwadi university	Technology & Innovation
			Parul University	Social Mobilisation
			C.K.Pithawala College of Engg. & Technology, Surat	Technology & Innovation
			IIFL Home Finance Ltd, IES College of Architecture	Technology & Innovation
5	Madhya Pradesh	7	Punjab national bank	Financial Inclusion
			School of Planning and Architecture	Inclusive Housing
			School of Planning and Architecture	Inclusive Housing
			Madhav Institute of Technology and Science	Technology & Innovation
			Shri G.S. Institute of Technology & Science (SGSITS), Indore	Technology & Innovation
			MANIT, Bhopal	Interventions through (PMAY-U) Mission
			Samrat Ashok Tech' Institute	Technology & Innovation
6	NCT of Delhi	2	School of Planning and Architecture, New Delhi	Inclusive Housing
			State Bank Of India	Financial Inclusion



S.No.	STATE/UTs	APS Done	INSTITUTE/UNIVERSITY/PLI NAME	THEME
7	Tamil Nadu	6	Centre for Human Settlements, Anna University	Inclusive Housing
			Mahindra Rural Housing Finance Ltd	Financial Inclusion
			Hindustan Institute of Technology and Science	Technology & Innovation
			Women's Christian college	Financial Inclusion
			Stella Maris College	Social Mobilisation
			Department of Social Work, Bharathiyar University	Social Mobilisation
8	Uttar Pradesh	12	Faculty of Architecture & Planning A.P.JAKTU	Inclusive Housing
			Adharsh sewa Samiti	Social Mobilisation
			BSA College of Engineering and Technology, Mathura	Interventions through (PMAY-U) Mission
			Ambition Infotech and Tutorial	Interventions through (PMAY-U) Mission
			R.D Engineering College, Ghaziabad	Technology & Innovation
			INDIAN URBAN AND RURAL DEVELOPMENT AGENCY Civil Lines, Unnao	Technology & Innovation
			NVCI Group of Institutions	Interventions through (PMAY-U) Mission
			Integral University,	Social Mobilisation
			MIT services DUDA Varanasi	Social Mobilisation
			Snow Fountain Civil Engineering Vocational Training Institute Samiti & SR Group of Institution, DUDA Lucknow	Technology & Innovation
			Institute of Engineering & Technology, Sitapur	Social Mobilisation
			New Urban India- Conference-cum-Expo	Inclusive Housing
9	Uttarakhand	2	Graphic Era Hill University	Interventions through (PMAY-U) Mission
			Doon University Dehradun	Financial Inclusion
10	Mizoram	1	Mizoram University	Technology & Innovation
11	Nagaland	1	National Institute of Technology Nagaland	Technology & Innovation
12	Tripura	1	ICFAI University Tripura	Technology & Innovation
13	Puducherry	1	Sri Manakula Vinayagar Engineering College	Technology & Innovation
14	Kerala	2	Rajagiri College of Social Sciences	Social Mobilisation
			Kudumbashree, Local Self Government, Kerala	Interventions through (PMAY-U) Mission





S.No.	STATE/UTs	APS Done	INSTITUTE/UNIVERSITY/PLI NAME	THEME
15	Haryana	2	Bhagwan Parshu Ram College Kurukshetra, Haryana	Interventions through (PMAY-U) Mission
			IIFL Home Finance Ltd, Sushant University	Technology & Innovation
16	Punjab	2	IIFL Home Finance Ltd, Chitkara University	Technology & Innovation
			Centre for Sustainable Habitat	Inclusive Housing
17	Telangana	1	IIFL Home Finance Ltd, Indian Green Building Council	Technology & Innovation
18	Odisha	3	State Bank of India, LHO Bhubaneswar	Interventions through PMAY (U)
			Axis Bank Limited	Financial Inclusion
			Piloo Modi University	Financial Inclusion
19	Maharashtra	1	Home First Finance Company	Inclusive Housing
20	Jharkhand	3	Birla Institute of Technology	Inclusive Housing
			HUDCO NIWAS- RANCHI	Financial Inclusion
			HUDCO NIWAS- RANCHI	Financial Inclusion
21	Rajasthan	2	DRONAH Foundation & Aayojan School of Architecture, Jaipur	Social Mobilisation
			School of Planning, Poornima University, Jaipur	Interventions through PMAY (U)
22	Bihar	2	Chandragupt Institute of Management Patna	Financial Inclusion
			Birla Institute of Technology, Patna	Inclusive Housing
23	Karnataka	8	Rao Bahadur Y Mahabaleswarappa Engineering College, Ballari	Technology & Innovation
			Basaveshwar Engineering College(A), Bagalkot	Technology & Innovation
			Govt First Grade College	Social Mobilisation
			CANARA BANK	Financial Inclusion
			K.L.e. Society's shri mrityunjaya college of arts and commerce, dharwad	Technology & Innovation
			Sahyadri Arts College	Social Mobilisation
			I.D.S.G Government College	Social Mobilisation
			K.L.E.Society's Shri Kadasidheshwar Arts College & H.S.Kotambri Science Institute, Hubballi	Financial Inclusion
28	Jammu & Kashmir	1	Jammu and Kashmir Bank Ltd.	Financial Inclusion
27	Himachal Pradesh	1	National Institute Of Technology Hamirpur	Technology & Innovation
<b>TOTAL</b>		<b>75</b>		





## CHAPTER 4:

# KEY RECOMMENDATIONS/ TAKE-AWAYS

**Theme-wise key recommendations are illustrated below:**

### 4.1 Interventions through PMAY-U Mission

- Workshops/ seminars focusing on interventions through PMAY(U) focused on the achievements under the Mission, beneficiary testimonials and success stories, overall outcome achieved through the Mission and the learnings from six years of implementation.
- Speakers also appreciated that unlike the earlier housing schemes, the money is being directly transferred to beneficiary account through DBT. They emphasised that the direct transfer has enhanced transparency in delivery and built confidence in the beneficiaries about the Government.
- There were several deliberations on how the Mission is promoting women empowerment. It was highlighted that by giving the house on the name of female head of the household, it has enhanced the sense of security in the lives of women. It was also highlighted that building a toilet within the house has added to the sense of security and hygiene specially for the women of the household.
- In many webinars/ workshops, beneficiaries of PMAY(U) were invited to share their experiences of receiving financial assistance under PMAY(U). Beneficiaries across the country shared their stories and emphasised how the Mission has been instrumental in helping them build/ buy their own houses. They brought forward their life transformation stories.
- Other speakers from respective State/UT

Governments also highlighted on the life transformation the Mission has brought to the lives of the beneficiaries. They focused on how building or purchasing a house through the Mission has enhanced the dignity and social status of the house. They also brought to notice the indirect benefits of house like improved access to education, enhanced public health and livelihood opportunities.

### **Building or purchasing a house under the Mission has enhanced the dignity and social status of the household**

- The speakers suggested that existing Government schemes of Central Government like Jan Dhan Yojana, Atal Pension Yojana, Pradhan Mantri Swasthya Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana should be linked with the beneficiary data of PMAY(U) which would enhance the coverage of formal sector banking and insurance.
- While on the other hand, speakers stressed upon the need to enhance the supply of land for affordable housing. They highlighted that non-availability of land at the level of an ULB is one of the major challenges faced by the affordable housing sector. They suggested the issue might be resolved by creating land banks at city-level and reserving land specifically for affordable housing.

### **There is a need to enhance the supply of land for affordable housing**





- Specifically, for BLC vertical, it was deliberated that the vertical gave the beneficiaries the freedom to build their own houses as per their immediate and future needs. It was discussed that being the most popular vertical under PMAY(U), BLC has the potential to be scaled-up and be key to solving future housing demand of the country.

**BLC has the potential to be scaled-up and be key to solving future housing demand of the country**

- Specifically, for AHP vertical, speakers suggested that there is a need for policy changes at the level of State Governments where land-use change could be facilitated. They also stressed on the issue of delay in construction permits and other statutory approvals. After deliberations, it was agreed that encouraging the single window clearance for affordable housing sector may be one of the solutions to the issue.
- Specifically, for the ISSR vertical, speakers brought to attention the importance of involvement of Government in the slum rehabilitation processes alongwith the developers. They believed that the developers should be supplemented with relocation allowance to make the project financially viable for the developers. It was also highlighted that the existing model of ISSR has had a slow progress and the Ministry needs to think of more innovative ways for solving the slum problem in smaller cities.
- As land and colonisation is a State subject and the Central Government is in the advisory role, several State Governments have taken their own initiatives like providing pattas, relaxing stamp duties,

uptaking innovative construction technologies, enhancing coverage of financing to the beneficiaries. These initiatives have overall added fillip to the housing demand and achievements under the Mission. This was brought to attention in multiple deliberations by respective State Government officials.

## 4.2 Inclusive Housing

- Speakers mostly began by emphasising the universally accepted right to adequate housing. They also drew from international case studies and experiences. They discussed the importance of Housing in successfully meeting SDG-11 of sustainable communities and cities.

**Right to adequate housing is universally accepted**

- There were deliberations on the topics revolving around flexible housing design, rental housing policies, diversifying housing tenure and the replicability of globally best practices in the Indian context.
- Speakers highlighted that urban housing needs of slum areas should be given priority and must have an all-inclusive participative approach which takes the views of slum-dwellers right from the conception stage of the slum rehabilitation projects.
- Speakers suggested that State government may develop welfare-oriented housing policies/schemes like patta distribution, in-situ land ownership rights with basic infrastructure and livelihood opportunities.
- It was discussed that paradigm shift in addressing 'beneficiaries' as 'stakeholders' considering their





financial, physical and emotional involvement in the housing schemes.

- The focus should be on sustainable development that meets the needs of the present without compromising the ability of future generations to meet their needs. Sustainability and resilience can be promoted through a combination of strategies such as integrated urban planning, identifying synergies between disaster risk reduction and adaptation, building efficiency, quality driven construction, promoting green buildings and sustainable transport.

**The focus should be on sustainable development that meets the needs of the present without compromising the ability of future generations to meet their needs**

- Central Ministry may adopt an integrated approach by increasing the participation of third sector partners as change agents to work with urban poor communities. These partners can help promote cohesive living in group housing projects, managing & maintaining common infrastructure, parks and community services. They will also address issues through advocacy and ensure balance between governments – builders- urban poor.
- Housing development programs have mutated over the years should pave way for “Assisted Self Help Housing Program” for enabling land and housing market which addresses the social aspiration of the urban poor by making land available for affordable housing projects, financing support infrastructure and providing technological support.

- While political will is in favour and works for Slum Redevelopment for such housing programmes to see success, strong political will is essential. Hence the government should also create an enabled environment that promotes political will and support. Housing policy should also be assessed on the demand and supply perspective as outcomes of such programmes are always vulnerable to the market situations.
- Rehabilitation/ redevelopment of slums may not be shifted to peri urban areas due to increasing land value. Instead, they could be within the cities making them more navigable, inclusive and productive.

**Rehabilitation/ redevelopment of slums may not be shifted to peri urban areas due to increasing land value**

- Speakers also highlighted the need for amalgamating affordable housing with urban planning. Citing case studies, speakers highlighted that proper allocation of resources and following topography may prevent residents from being adversely impacted by disasters such as flooding, cyclones and seasonal water logging.
- There were deliberations on the importance of livelihood programmes in concurrence with housing initiatives. Speakers brought to attention that the livelihood of urban poor depend majorly on the places of their residence. So, for making any housing design successful there is a need to amalgamate housing design with livelihood opportunities on a micro scale and housing policies with livelihood programmes on a macro scale.
- Another recurring theme of discussion was slum





rehabilitation projects. Experts opined that most of the slum rehabilitation programmes focused on relocation and often these new housing projects were located on the fringes of the cities. These fringes lacked the livelihood opportunities for the slum dwellers because of which the occupancy of the new projects remained low and slums kept getting denser. They appreciated programmes like ISSR which promote in-situ slum redevelopment but at the same time highlighted the meagre success of the vertical. They opined that the vertical needs further incentives for the private developer and also varied strategies for different scales of the cities in the country. They highlighted that in order to make our cities inclusive and provide every urban citizen a right on the city, we have to plan inclusive urban fabric which includes access to all major infrastructure including availability of affordable housing within the city.








- There were opinions around involvement of private sector in the delivery of affordable housing in India. It was suggested that to reach such a large population there is a need to partner with private sector for effective dissemination of affordable housing. The demand is huge, but the market is skewed. There is a need to redistribute financial resources in the real estate market to enhance the reach of affordable housing sector.

### 4.3 Technology and Innovation

- There is a need to use technology driven construction methodologies in large scale housing as innovative construction systems are resource efficient, environmentally responsible, climate responsive, sustainable, disaster resilient, faster, structurally & functionally superior.
- A common theme that emerged across the sessions was that the construction sector in the country is in the need of a paradigm shift. Speakers highlighted that we need to work together through policy,

market and demand measures to enhance the uptake of innovative and alternative building construction practices. They also highlighted that there is a need to bring in construction systems which are resource efficient, environmentally responsible, climate responsive, sustainable, disaster resilient, faster, structurally & functionally superior.

#### **There is a need for construction systems that are :**

-  **Resource Efficient**
-  **Environmentally Responsible**
-  **Climate Responsive**
-  **Sustainable**
-  **Disaster Resilient**
-  **Faster**
-  **Structurally & Functionally Superior**

- Sustainability and resilience can be promoted through a combination of strategies such as integrated urban planning, identifying synergies between disaster risk reduction and adaptation, building efficiency of urban service quality and delivery and promoting green buildings and sustainable transport.
- Through the sessions on technology and innovations, it was highlighted that in order to meet the humongous housing demand of India, there is a need to fasten the pace of construction. It was also suggested that housing construction technology will also be beneficial in building climate resilient and disaster resistant buildings.
- Speakers highlighted an inventory of housing



technologies being used in AHP and ISSR projects. They also praised the efforts of the Ministry in promoting Light House Projects. They opined that LHPs would be harbinger of mainstreaming the use of construction technologies in affordable housing projects.

## **Prepare an inventory of housing technologies being used in AHP and ISSR projects**

- Deliberations were also held on structural stability of buildings and the need for them in earthquake prone regions. They also highlighted the construction technologies suitable for different geo-climatic zones of India.

## **Focus on structural stability of buildings**

- Speakers also brought to attention the need of encouraging alternative building materials and construction practices. They highlighted that in order to sustainably grow the construction agency in India there is a huge opportunity and need to explore concepts of recycling construction materials and adopting circular economy approaches.
- Another important topic of discussion as about quality assurance and quality control in construction practices. Experts opined that use of construction technologies can assure a uniform quality throughout the building. They also highlighted national standards and quality control measures for managing the quality of affordable housing construction.

- The initial cost of alternate and innovative technologies is high currently due to low market capture. It was deliberated that the economies of scale concept be applied and the demand for construction technologies be expanded to make it affordable and cost efficient. The experts suggested the Ministry that the cost of building through innovative construction technologies will be reduced once the market capture is spread across the country. There is a need to imagine end-to-end construction systems locally and ensure their profitability and scalability to enhance their feasibility.

- It was also highlighted that India is a tropical country, therefore, the need for heating and cooling both are extremely high during the respective winter and summer season. There are parts of India that are in constant need of heating (Himalayan belt) and cooling (the southern peninsular part). These temperature controlling activities are massively energy intensive. There is a need to make our buildings thermally comfortable so that the energy requirement is reduced. Further, it was opined that a household spends maximum amount in heating/cooling the space in their energy consumption. Therefore, making a housing thermally comfortable will also enhance the life-cycle affordability of the house by reducing the operational cost.

## **4.4 Financial Inclusion**

- Financial inclusion and mainstreaming economically weaker sections (EWS) Low Income Groups (LIG) and slum-dwellers into the formal banking sector should be given priority under affordable housing and slum redevelopment. Bridge loans should be accessible, this requires strong advocacy of governments with the banking sector.





## **Bridge loans should be accessible, this requires strong advocacy of governments with the banking sector**

- Speakers congratulated the Ministry for bringing forth a vertical like CLSS and its wide coverage. They also brought to notice the need for housing finance and how it impacts the economy overall.
- Specifically, for the CLSS vertical, speakers appreciated the inclusion of Middle-Income Group in the beneficiaries of PMAY(U). They also highlighted the multiplier impact the subsidy has had on the overall banking sector. It was suggested that schemes like CLSS should be expanded & made available for first time home buyers compulsorily.
- It was highlighted that beneficiaries under PMAY(U) other than CLSS could be linked with banks or other financial institutions for their loan requirements. Enhancing access to formal sector housing finance will enhance the affordability of house for the beneficiaries, make the arrangement of beneficiary contribution easier.
- Speakers brought to the stage the need for mainstreaming formal sector financing in economically weaker sections as these people end up paying higher mortgage rate when accessing finance from informal sector.

## **4.5 Social Mobilisation**

- Through a lot of sessions, the focus was brought upon the role of social mobilisation in the Mission. Speakers brought to notice of the audience that social workers through instruments of advocacy and community participation are one of the key reasons for the success of the Mission and ensuring delivery.

- A common theme emerged from most of the deliberations that in a democracy such as ours, social mobilisation becomes one of the most important components of social welfare projects. In a socio-economically diverse context such as ours, there is a need to build advocacy mechanisms where various socio-economic groups can reach a common consensus.

## **Instruments of advocacy & community participation are one of the key reasons for the success of the Mission and ensuring delivery**

- Here the focus was also brought on design of housing. Architects discussed how community mobilisation can be achieved through design elements of affordable housing. They brought to attention that a lot of difficulties arise when people move to vertical buildings, it needs major lifestyle changes. These challenges could be resolved if community is involved in designing process and the design is sensitive to the need of the community.





## CHAPTER 5: MEDIA OUTREACH & COVERAGE

Awas Par Samvaad evinced enthusiastic participation from several institutions and organisations. A first-of-its-kind initiative in the urban housing sector created a platform for students, professionals and urban practitioners to enable them to learn about government policies/frameworks for future application and implementation of housing programmes and also give a new perspective in their dealings as professionals. The panel discussions were conducted on selected themes.

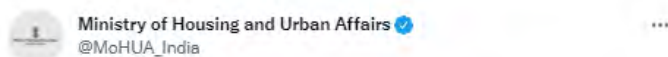
The seminar in SPA Delhi was attended by Shri Durga Shanker Mishra, former Secretary, Ministry of Housing and Urban Affairs (MoHUA), Shri Surendrakumar Bagde, Additional Secretary, (H&V), MoHUA. Addressing the seminar, Shri Mishra called for developing cities with affordable, liveable and houses having all-basic facilities to accommodate the increasing urban population and to achieve Hon'ble Prime Minister's Vision India@2047. Meanwhile, the curtains came down for Awas Par Samvaad in October during 'Azadi@75 New Urban India: Transforming Urban Landscape' Conference-cum-Expo held in Lucknow. The 75th workshop was conducted at the event in the presence of Shri Amrit Abhijat, Principal Secretary, Government of Uttar Pradesh and other noted dignitaries.

Details about the initiative, programme particulars, dates on which workshops are being hosted were extensively shared on social media platforms for wider outreach and dissemination. The institutes which participated in Awas Par Samvaad were also asked to share the details on their respective social media pages which were re-tweeted/re-posted by HFA on the main accounts.

Close to over 200 distinct posts were shared across all social media platforms, including that of HFA handle, while some of the sessions were also streamed live for better outreach. *Here are a few posts to give our readers a better insight:*







A workshop on [#AwamParSamvaad](#) is being held at 'Azadi@75- New Urban India: Transforming Urban Landscape' Conference-cum-Expo in Lucknow. The topic for today's discussion is Inclusive Housing.

[#AzadiKaAmritMahotsav](#)  
[#TransformingUrbanLandscape](#)



PIB Ministry of Housing & Urban Affairs and 5 others

10:36 AM · Oct 6, 2021 · Twitter Web App

6 Retweets 1 Quote Tweet 22 Likes

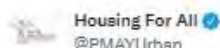


PMAY(U) has pioneered construction technology revolution through [#LightHouseProjects](#) and Rajkot being one of the sites will be a beacon of learning for [#Technograhis](#) & other stakeholders.



4:41 PM · Aug 3, 2021 · Twitter Web App

4 Retweets 16 Likes



Here we go! The first workshop on 'Awam Par Samvaad' will be hosted in Surat, Gujarat, today. The theme is Financial Inclusion-Contribution of CLSS in reaching out to all sections of society for achieving [#HousingForAll](#) goal.



10:03 AM · Jul 29, 2021 · Twitter Web App

9 Retweets 28 Likes



pmay.urban · Following  
pmay.urban Glimpses from 'AwamParSamvaad' seminar being held in Odisha.  
Topic for today's discussion is 'Financial Inclusion & Social Mobilisation for Implementation of PMAYUrban in Odisha'.  
[#AzadiKaAmritMahotsav](#) [#TransformingUrbanLandscape](#) [#HousingForAll](#)



[#JKBank](#) invites you to [#AwamParSamvaad](#) [#HousingForAll](#) - A webinar on "Financial Inclusion" organized under [@MoHUA\\_India](#) in collaboration with J&K Housing Board on Thursday, 30th of September, 2021 from 3 PM onwards.  
[#PMAYUrban](#)



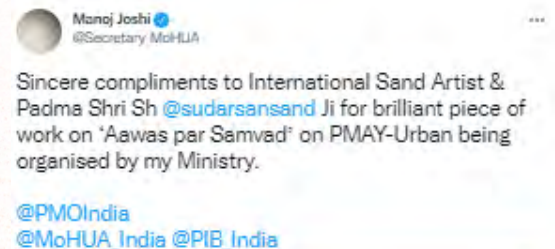
8:10 PM · Sep 28, 2021 · Twitter for iPhone

2 Retweets 30 Likes





The remarkable response which Awas Par Samvaad received was quite evident from the largescale participation of students, academicians, and other stakeholders. And, also so much so that a beautiful sandart on the initiative was also shared by renowned sand artist Shri Sudarsan Pattnaik on his social media accounts. The particular tweet by Shri Pattanik was largely shared and helped in informing the people about Awas Par Samvaad. Secretary, MoHUA, also complimented Shri Pattnaik for the brilliant work.





2 comments

 Share

 You, Priyanka Vyas Bahuguna and 24 others

 Share

**Pradhan Mantri Awas Yojana - Urban**

**Graphic Era**  
 Department of Civil Engineering  
 Academical Complex by the  
 Ministry of Housing & Urban Affairs  
 Govt. of India  
 to conduct one day Webinar

**अवाज पर सवाल**

1 September  
 10:30 AM


**Kushal Dubey**  
 Sep 1 • 2

**\*Awaz par Samwad\***

Looking forward to being a part of the upcoming webinar themed around the concept of Inclusive Housing, being organized by **Faculty of Architecture & Planning**.



**FACULTY OF ARCHITECTURE & PLANNING**  
 Dr. APJ Abdul Kalam Technical University, Lucknow Uttar Pradesh

*You are cordially invited to join the Webinar on*

**Inclusive Housing**

**AWAZ PAR SAMWAD**  
 A Kalyan Pariksha Yojana by MAHUA 1

Book your slot on : **Wednesday, September 1, 2021**  
 Time : **12:30 pm to 1:30 pm**  
 Date : **12:30 pm to 1:30 pm**      Panel-2: 2:30 pm to 5:00 pm ( )

**INAUGURAL SPEAKER**



**Speaker-Panel 1**

Dr. Vandana Sehgal  
Dean & Principal  
FIAPAF, AKTU



**Speaker-Panel 2**

Dr. Mahesh Chaturvedi  
Prof. Head  
FIAPAF, Integral University

**Online Platform :** Google meet  
<https://meet.google.com/awaz-par-samwad>

The entire session will go live on Youtube and Facebook  
<https://www.facebook.com/awazpar19770304>  
<https://www.youtube.com/watch?v=UvE1D7Nv-cw/4>



**Moderator-Panel 1**

Dr. Mahesh Kumar  
Assistant Professor  
FIAPAF, AKTU



**Moderator-Panel 2**

Dr. Shikha Gupta  
Assistant Professor  
FIAPAF, AKTU



**Panelist**

Dr. Karishma Dubey  
Assistant Professor  
FIAPAF, AKTU



**Panelist**

Dr. Prashant Kumar  
Assistant Professor  
FIAPAF, AKTU



**Panelist**

Dr. Shikha Dubey  
Assistant Professor  
FIAPAF, AKTU

21 Comments • 1 Share

 **Dr. Chandrasekhar Sarin**  
Professor, Department of C&A, University College of Engineering, UAE

University College of Engineering, Kalamandalam in association with Ministry of Housing and Urban Affairs is organizing a National level webinar on "Technology and Innovation" under Pradhan Mantri Awas Yojana (Urban) on 20th September 2021 with the collaboration of Andhra Pradesh Township And Infrastructure Development Corporation

📅 Date: 20-09-2021 (Wednesday) 11:00 AM onwards

📺 You can join the live session through Youtube.


   
**University College of Engineering, Kalamandalam, JNTUK  
&  
Ministry of Housing and Urban Affairs (MoHUA)**  
*Technically assisted by: Dr. C. Sarin*  
*Co-organised by: Dr. C. Sarin*  
**TECHNOLOGY AND INNOVATION**  
*Dr. Chandrasekhar Sarin*

**Pradhan Mantri Awas Yojana - Urban (PMAY URS SANVADH)**  
Pradhan Mantri Awas Yojana - Urban (PMAY URS SANVADH)

The screenshot shows a Zoom meeting interface. The title bar at the top reads "Pradhan Mantri Awas Yojana Housing for All (PMAY) (Urban)". The main content area displays a presentation slide with the following text: "Pradhan Mantri Awas Yojana", "Housing for All (PMAY) (Urban)", and "Build Trade Urban Housing Society power House & common facilities". The slide also features logos of the Government of India, the Ministry of Housing and Urban Affairs, and the National Housing Finance Corporation Corporation. The bottom of the screen shows a grid of participants in the meeting.

**Vani Prasad**  
24 m · 📍  
**Tessy Varkey** is with **Binumul Tom** and **3 others**.  
7 h · 📍  
Greetings  
Department of Architecture and Department of  
Civil Engineering, Rajiv Gandhi Institut... See  
more

**Vani Prasad**  
24 m · 

**Tessy Varkey** is with **Binumol Tom** and **3 others**  
7 h · 

Greetings  
Department of Architecture and Department of  
Civil Engineering, Rajiv Gandhi Institut... See  
more

Women's Christian College

in Association with  
Ministry of Housing and Urban Affairs  
Organized by  
Pradhan Mantri Awas Yojana Urban

Webinar on  
**Housing for All - A Financial Inclusion Perspective**  
28<sup>th</sup> SEPTEMBER 2022 @ 9:30 AM

Liked by [poojababy23](#) and 26 others

jessilla78 Dear all, pls do post this in your Instagram page to promote the event.

Thank you

September 25



Women's Christian College, Chennai  
27 September at 05:38

PMU-Y Awas Par Samvaad Webinar on Housing for all - A Financial Inclusion Perspective

In Association with  
Ministry of Housing and Urban Affairs  
Organized by  
Pradhan Mantri Awas Yojana-Urban

समृद्धि

Webinar on  
Housing for All - A Financial Inclusion Perspective

28th SEPTEMBER 2021 9:30 AM

 **Chandra Sekhar Sanaboina**  
29 September at 08:49 · 🌐

University College of Engineering Kakinada in association with Ministry of Housing and Urban Affairs is organizing a National level webinar on "Technology and Innovation" under Pradhan Mantri Awas Yojana ( Urban) on 29th September, 2021 with the collaboration of Andhra Pradesh Township And Infrastructure Development Corporation.

📅 Date: 29/09/2021 (Wednesday) 11:00 AM Onwards

📺 You can join the live session through Youtube - ... See more

**University College of Engineering Kakinada, JNTUK  
&  
Ministry of Housing and Urban Affairs (MoHUA)**

*cordially invites you to the Webinar*

Google Link  
[www.google.com/calendar/invite?date=2021-09-29T11:00:00Z](https://www.google.com/calendar/invite?date=2021-09-29T11:00:00Z)

Youtube Link  
<https://youtu.be/4w8K9aRt4>

**TECHNOLOGY AND INNOVATION**

WUOLTHUR.COM

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आवास पर संवाद पूर्णिमा विश्विद्यालय में हुआ आयोजित

## हर व्यक्ति का हो आवास रुडसिको ने किया ऑनलाइन सेमिनार



रुडसिको की ओर से  
आवास मिशन के शिक्षा एवं  
अवसर विषय पर की चर्चा

### हमारा समाचार

**जयपुर।** महात्मा गांधी जयंती पर, प्रधानमंत्री आवास योजना (शहरी) के अंतर्गत पूर्णिमा यूनिवर्सिटी एवम रुड्सिको (आवासन) के सहयोग से आजादी के अमृत महोत्सव एवं आवास पर संवाद आज 2 अक्टूबर शनिवार 2021 को कार्यक्रम आयोजित किया गया जिसमें 85 प्रतिभागियों ने ऑनलाइन भाग

लिया तथा रुडसिको (आवासन) से श्री जोशान चिप्टी एवम् श्री सुनील कुमार सहल उपस्थित थे। कार्यक्रम के मुख्य वक्ता डॉ पवन कुमार सहयोगी, योजनाकार आवाज और शहरी मंत्रालय, वास्तुविद् श्री तुमार सोगानी, प्रोफेसर डॉक्टर जगदीश सिंह एवं राजस्थान सरकार से सेवानिवृत्त मुख्य नगर योजनाकार एवं पूर्णिमा विश्वविद्यालय से कार्यकारी संचालक प्रोफेसर एन. के. खरे के द्वारा सभी के लिए आवास मिशन के शिक्षा एवं अवसर विषय पर विस्तृत चर्चा की गई। कार्यक्रम में रुडसिको आवासन कार्यालय से श्री जोशान चिप्टी एवं सुनील कुमार उपस्थित रहे।

**गरीबों तक वित्तीय सुविधाओं का लाभ पहुंचना आवश्यक**

पटना (आसम)। प्रथममंत्री आवास योजना (शहरी) के वित्तीय समन्वयन पर एक पैनल चर्चा शनिवार को नगर प्रशासन निदेशालय और शहरी विकास और आवास विभाग, निहार सकार और चन्द्रगुप्त प्रबंधन संस्थान पटना द्वारा संयुक्त रूप से आयोजित की गयी थी। पैनल चर्चा का विषय वित्तीय समन्वयन विषय के तहत पीएचएआई (यू) के सभी कार्य क्षेत्रों में शहरी गरीबों के लिए वित्त तर्क देहूरी को सुविधा में बैंकों, आवास वित्त कंपनियों (एचएफसी) और सूक्ष्म-वित्त संस्थानों (एमएफआई) की भूमिका थी। पैनल चर्चा का उद्देश्य छात्रों और सीआईएमपी के संकाय और अन्य हितधारकों के बीच चर्चा शिक्षा और ज्ञान पर विचार-विमर्श, चर्चा, प्रसार करना है इस मुद्दे पर चर्चा करने के लिए, अकादमिक, कारपोरेट और सरकार के पैनल सदस्यों

## बैंकों व सूक्ष्म-वित्त संस्थानों की भूमिका पर पैनल चर्चा

प्रसाद सुंदरराजन, सीआईएमपी ने (शहरी) गरीब महिलाओं के लिए किचनयूनिट और समथ पर वित्तीय योजनाओं का पट्ट चर्च पर बात की। आंग्रे, सी राहुल गुप्ता, नेशाल हेड-टो-हेड, बजाज हाउसिंग फाउनेस लिमिटेड ने शहरी गरीबों के लिए बित्त तक पहुँच को सुविधाजनक बनाने में हाउसिंग फाउनेस कंपनियों को भूमिका पर चर्चा करने प्रतिभागियों को रोशन किया। इसका अलावा सत्यजीओ राजन, अतिरिक्त मुख्य सचिव (श्रम और कौशल विकास और उत्पाद शुल्क), केरल सरकार ने केरल-कुटुम्बश्री में शहरी गरीबों के लिए आवास वित्त को केंद्र बिन्दु के रूप में रखकर चर्चा को प्रबुद्ध किया। सीआईएमपी के संकाय सदस्य, कल्याण अवचाल ने अपने स्थागत भाषण में आवास और शहरी मामलों के मंत्रालय, भारत सरकार को आवास पर संवाद जैसी महान पहल के लिए धन्यवाद दिया, ताकि कई हितधारकों को भीषण में आवास का कार्यक्रम के कार्यन्वयन के लिए सरकारी नीतियों के बारे में जानने में सक्षम बनाया जा सके। उन्होंने इस कार्यक्रम को आयोजित करने के लिए प्रेरित करने और समर्थन करने के लिए सीआईएमपी निदेशक डा. वी. मुकुंद दास को धन्यवाद दिया।

बीपीआर कॉलेज में 'आवास पर संवाद' सेमिनार का आयोजन

[illegible]

ತಂತ್ರಜ್ಞಾನ, ಹೊಸ ಅನ್ವೇಷಣೆ ಕಾರ್ಯಾಗಾರ ಉದ್ಘಾಟನೆ  
ನಿವೇಶನ ನಿರ್ಮಾಣಕ್ಕೆ ಅನುದಾನ

[illegible]

**नवदुनिया**  
दिनांक 22 अक्टूबर 2021

**नई तकनीकों का उपयोग कर कम लागत में आवास बनाने पर दिया जोर**

**विदिशा (नवदुनिया प्रतिनिधि)।** एसएटीआर के स्टाफ्ट सार्वजनिक रूप में केन्द्र सरकार के आजादी का अमृत महोत्सव अभियान के तहत प्रधान मंत्री आवास योजना के "आवास पर संवाद" के अंतर्गत एक दिवसीय टेबलौजिंग एंड इनोवेशन, प्रथममंत्री आवास योजना (शहरी) उद्देश्य है मकान बनाने का आहूत किया जो उपयोग में सरल हो तथा वायु प्रदूषण से भरपूर हो। उन्होंने नवीन तकनीक उपयोग कर मकानों की कीमत कम से कम करने की दिशा में कार्य करने पर जोर दिया। मुख्य अतिथि के उद्घोष के पश्चात् कार्यक्रम में विशिष्ट अतिथि के रूप में

उन्होंने ऐसे मकान बनाने का आग्रह किया जो उपयोग में सरल हों तथा वायु एवं प्रकाश से भरपूर हों। उन्होंने नवीन तकनीक का उपयोग कर मकानों की कीमत कम से कम करने की दिशा में कार्य करने पर जोर दिया।

मुख्य अतिथि के उद्बोधन के पश्चात् कार्यक्रम में विशिष्ट अतिथि के रूप में

**Dainik Jagran**

**मार्च २०२२ तक दो करोड़ आवासों के निर्माण का लक्ष्य: जेजी कुरुक्षेत्र** : भगवान परशुराम कॉलेज के छात्राध्यक्ष डॉ. योगेश्वर जोशी ने कहा कि केंद्र सरकार की ओर से प्रधानमंत्री आवास योजना के तहत ३१ मार्च २०२२ तक दो करोड़ आवासों के निर्माण का लक्ष्य रखा गया है। इसके लिए कुरुक्षेत्र क्षेत्रों के साथ-साथ सहरी क्षेत्रों में कच्चे खासलों में रहने वाले लोगों को इस योजना से जोड़ा जा रहा है। उन्होंने ये बात कुश्नार कोषी विपार्टमेंट आफ हाउसिंग फॉर आर्ब एविएशन की ओर से आयोजित सेमिनार में संबोधित करते हुए कहा। उन्होंने कहा कि देश के हर नागरिक के लिए रिटो, कण्डा और मकान अत्यंत आवश्यक हैं। जीवन भर मनुष्य इसी के लिए संघर्ष करता है। देश के प्रधानमंत्री नरेंद्र मोदी ने इसी संघर्ष को दूर करने के लिए सभी को

आवास उपलब्ध करवाने की बातचीत शुरू किया है। उन्होंने बताया कि इस योजना को तेज वेद भर के विभिन्न मामलों में 75 सेमिनार कराए गए हैं। उन्होंने ये से एक सेमिनार कुरुक्षेत्र के भगवान परशुराम कॉलेज में कराया गया है। डिपार्टमेंट ऑफ हाउसिंग फॉर आर्ब एविएशन के निदेशक आइयूसएस, एअरल सिंह ने बताया कि इन लोगों को आसकर कर मिनिंग की ओर से वयं समय पर लक्षा हमिल कर लिया जाएगा। उन्होंने कहा कि विश्वास की ओर से लगातार लोगों को आसकर किया जा रहा है। डा. हीरा ताल ने बताया योजना के अनुसार आवस निर्माण करने में जल्दा प्रगति मिल रही है। इहो लोगो की आय में गुडि के साथ-साथ उनकी बढते भी मददती है। (जा.)

मकान ऐसा हो जिसमें  
हवा और उजाला आए

**एसएटीआई में आवास पर संवाद का सेमिनार**

विदिशा। एसएटीआई विदिशा के स्मार्ट क्लस्टर कम में केन्द्र सरकार के आजादी का अमृत महोत्सव अभियान के तहत सेमिनार हुआ। प्रधान मंत्री आवास योजना के आवास पर संवाद के तहत एक दिवसीय टेक्नोलॉजी एंड इनोवेशन, प्रधानमंत्री आवास योजना (शहरी) विषय पर सेमिनार आयोजित किया गया। कार्यक्रम का शुभारंभ संस्था की छात्रा सौम्या झा और इशा सारस्वत द्वारा सस्फूर्ती वंदना से हुआ। संस्था की बीओज, के. उपाध्याय डॉ. केके अग्रवाल ने कहा कि मकान ऐसे बनाएँ जो उपयोग में सरल हों। हवा और उजाला हो। उन्होंने कहा कि नवीन तकनीक का उपयोग कर मकानों की कीमत कम से कम करने की दिशा में कार्य किया जाए। विशिष्ट अतिथि के रूप में उपस्थित बिल्डिंग मंत्रिय एक टेक्नोलॉजी प्रमोशन कार्डसिल टो दिल्ले के एग्जीक्यूटिव डायरेक्टर डॉ. शोलेन अग्रवाल ने बताया कि प्रधान मंत्री आवास योजना के माध्यम से 2022 तक सबमकान देने की योजना है।

भगवान परशुराम कॉलेज में 'आवास पर संवाद' सेमिनार का हुआ आयोजन



को सस्ता आवास उपलब्ध कराना संभव हो पाएगा। यह लक्ष्य तभी पूर्ण होगा जब इस कार्य में शैक्षणिक संस्थानों के साथ-साथ प्राथमिक ऋण दाता संस्थाभूत सहयोग करेंगे।

उन्होंने आम जनता की जासूसकत पर भी धूल फिंकवाई यह आशा व्यक्त की कि मार्च, 2022 तक उनका विभाग बौद्धिक स्वतन्त्रता करने के लिए प्रयत्नी करेगा। अंत में कॉलेज के प्राचार्य डॉ. योगेश्वर रे जोशी ने मुख्यातिथि, बाहर से आया पृष्ठ विभाजन सरकारी विभागों के विभागाध्यक्षों, कर्मचारियों का धन्यवाद किया तथा विश्वास दिलाया कि कॉलेज भविष्य में भी इसी प्रकार से सरकार का और स्थानीय प्रशासन का सहयोग करता रहेगा। इस अवसर पर कॉलेज के शिक्षक और गैर-शिक्षक वर्ग उपस्थित थे।











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