



Ministry of Housing &
Urban Poverty Alleviation
Government of India

Ashraya

A Quarterly Newsletter
Sabka Sapna, Ghar Ho Apna



“By the time the Nation completes 75 years of its Independence in 2022, there should not be any single family without owning a house for his living”

~ Narendra Modi
Hon'ble Prime Minister of India

PRADHAN MANTRI AWAS YOJANA – HOUSING FOR ALL (URBAN)

Volume 1, Issue 2, July-September 2016, New Delhi



Award to MoHUPA

Hon'ble President of India, Shri Pranab Mukherjee presented Rajbhasha Shield to Ms Nandita Chaterjee, Secretary, MoHUPA on September 14, 2016 at a function organised in the Rashtrapati Bhawan auditorium, New Delhi for the Ministry's outstanding contribution in implementing official language policy during the year 2015-16.

Demonstration Housing Project

BMTPC has identified, evaluated and certified 16 new construction systems for mass housing which will help delivering quality sustainable and safe houses at faster rate. GFRG Panel System is one of such construction system. BMTPC started model demonstration housing projects in different parts of India so as to spread awareness and disseminate new emerging systems in different state.

BMTPC has constructed 36 Demonstration Houses using GFRG panel technology at Saraswathi Nagar, Chowtapalem Village, Venkatachalam Mandal, SPS Nellore, Andhra Pradesh.

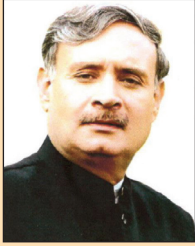


Shri M.Venkaiiah Naidu, Hon'ble Minister of Housing & Urban Poverty Alleviation, Urban Development and Information & Broadcasting, Government of India inaugurated the Demonstration Housing and Community Building Project on September 3, 2016 constructed by BMTPC in collaboration with IIT Chennai, FRBL Kochi and APSHCL, AP.

The Demonstration Housing Project comprises of 36 G+1 houses along with Community Centre at Nellore. This is first of its kind project where Glass Fibre Reinforced Gypsum (GFRG) panels which are made from a waste material called phospho-gypsum, a byproduct of fertilizer plants. The project has evinced interests amongst construction fraternity and the project has already been visited by professionals, entrepreneurs and developers.



Demonstration Housing Project at SPSR Nellore, AP



RAO INDERJIT SINGH
MoS (Independent Charge), Planning
MoS, Urban Development
MoS, Housing & Urban Poverty Alleviation
Government of India

MESSAGE

I want to take a moment to formally thank you all for the effort being put by various stakeholders/States/Cities/ULBs who are working towards reaching the set target of 'Housing for All'. We all know that this journey towards pucca housing for all is a long way from being achieved, but we all must pause briefly to recollect the efforts being put by the ground level workers for battling towards achieving the set targets in time.

I believe that living with peace and joy is everyone's right and to attain that peace one always is in need of his/her own house. Thrive to build one's own house is emerging in the people of urban poor areas and the Government initiative of Pradhan Mantri Awas Yojana (Urban) has given wings to the dream.

This newsletter will report on ground level work and the items important to the beneficiaries and other stakeholders. States could take a cue from different activities being performed and best practices being followed by other states. Every issue will publish the best achieved by the States which will encourage other States to follow. Best States could also be nominated as model States to be eventually followed by all.

I am joyous that I got this opportunity to be a part of this initiative, to be a part of the change India has envisioned. I wish all the luck to Pradhan Mantri Awas Yojana (Urban)-Housing for All team to flourish in the years to come.

Sincerely,


(Inderjit Singh)

MoU Between HUDCO & MoHUPA

A Memorandum of Understanding (MoU) was signed between Housing and Urban Development Corporation Limited (HUDCO) and Ministry of Housing and Urban Poverty Alleviation (MoHUPA) specifying performance targets for 2016-17. The MoU was signed by Dr. Nandita Chatterjee, Secretary, MoHUPA and Dr. M Ravi Kanth, Chairman and Managing Director, HUDCO on 20th July 2016. HUDCO registered excellent level of performance in all MoU parameters during the financial year 2015-16.



Signing of MoU between HUDCO & MoHUPA

Cumulative Progress of PMAY(U)

Under PMAY (U), 10.1 lakh houses have been given nod from Central Government and a Central Assistance of Rs.14,954.97 cr has been accepted for States till 30 September 2016.

Sl. No.	Particulars	Numbers
1	MoAs Signed with States	34
2	SLNA identified	33
3	SLSMC formed	34
4	Cities approved	3046
5	States covered	30
6	No. of Projects	2495
7	No. of EWS houses	10,10,424
8	Houses Completed	14,508

CLSS Review Meeting with States/UTs

A meeting to review the progress of States/UTs under the CLSS component of PMAY (U) and regarding the action plan for the year 2016-17 was held on 17th June 2016. The meeting was attended by State Government / SLNA officials, representatives of Central Nodal Agencies (CNAs) and Primary Lending Institutions (PLIs). The purpose of this meeting was to strategize the means of having full involvement of States / UTs in the CLSS scheme.

Mission Director stressed on the use of IEC component to make CLSS scheme a success and requested the lagging states to analyze the reason for the same.

It was urged during the meeting that all stakeholders should work in close coordination to ensure that potential beneficiaries are not put to any difficulty, especially those from the vulnerable sections of the society.

Further, it was concluded that more emphasis to be given to awareness generation amongst stakeholders and beneficiaries including govern-



CLSS Review Meeting held on June 17, 2016 at New Delhi

ment employees, police department, industrial workers, cooperative societies, PSUs, etc. Regular workshops/meetings should be organized by States at sub-regional or ULB level and an advisory should be issued to ULBs for necessary focus on CLSS along with periodic review. An awareness generation through events and activities also to be initiated.

Regional Workshop for North Eastern States

A two days workshop on PMAY(U) was organised at Administrative Staff College, Guwahati, Assam on July 15-16, 2016 with an objective to review the progress of the mission and to give an orientation on the various aspects of implementation of the programme in the States. The workshop was inaugurated by Shri P Borthakur, Principal Secretary, Urban Development Department,



Regional Workshop on Pradhan Mantri Awas Yojana (Urban) held on July 15-16, 2016 at Guwahati, Assam



Government of Assam. Shri Amrit Abhijat, Joint Secretary & Mission Director, MoHUPA conveyed that the workshop will bridge the knowledge gap in implementation of the mission. Various presentations were made by MoHUPA officials, PMU members and HUDCO. A hands on training was also carried out during the second day of the workshop.

An exclusive workshop chaired by Dy. Secretary, MoHUPA was conducted for PLI/Banks on the second day i.e. 16th July 2016. The role of PLI/Banks in providing benefit to EWS/LIG category beneficiaries for availing Credit linked Subsidy Scheme (CLSS) for their home loans was elaborated and discussed in detail. Representatives from NHB informed that NHB being a CNA has already signed MoU with the 145 banks/PLIs for implementation of CLSS



Visit of Namibian delegation to M/oHUPA

A nine member delegation from Namibia headed by Ms. Sylvia Makgone, Hon'ble Deputy Minister of Rural and Urban Development, Namibia, visited the Ministry and met Secretary (HUPA) on 12th Sept 2016 during their Study tour to India. Purpose of this visit to India was to learn from Indian schemes and best practices in rural development and poverty alleviation. The delegation visited various institutes in Hyderabad, Ahmedabad and Jaipur and had meetings/discussion at prominent Indian institutions in the area of rural development.

Transparency in PMAY(U) - Beneficiaries list painted on the wall of a Community Centre in Khusrupur Nagar Panchayat, Bihar



Completed and Geo Tagged individual house, constructed under BLC at Krishnanager, West Bengal

Signing of MoU with IITs/SPAs/Planning Institutions:

MoHUPA has signed Memorandum of Understanding with 5 IITs (Roorkee, Kanpur, Madras, Kharagpur and Hyderabad), 9 NITs (Silchar, Calicut, Uttrakhand, Patna, Rourkela, Jalandhar, Itanagar, Surathkal and Warangal) and 3 Architecture/Planning institutes (SPA Delhi, SPA Bho- pal and CEPT University Ahmadabad) as on Sep- tember 15, 2016.

This MoU is signed with the IITs/NITs/SPAs to function as a resource centre for aspects related to technology including capacity building consultancy and conducting pilot projects with the support of State Government and ULBs and extend support for technical audit, monitoring, training and testing etc. in the respective State.

India's Participation at the Exhibition at PrepCom3 - Surabaya, Indonesia



A major exhibition was organised by UN-Prep-Com Secretariat during the PrepCom3 from July 25-27, 2016 at Surabaya, Indonesia. About 80 exhibitors had participated in the event. India had put up an impressive stall with a variety of exhibits covering the urban growth scenario and the various missions of India for a sustainable and inclusive housing and urban development. The exhibition was inaugurated by the H.E. Dr. M. Basuki Hadimuljono, Hon'ble Minister for Public Works and Housing, Republic of Indonesia along with Leader of Delegation of India for PrepCom3.

The models for houses based upon emerging sustainable technologies were displayed. The exhibits covered other major missions of India



such as Skill India, Make in India, etc. Various audio-visual materials on different Missions were also used. Innovative and creative ideas to involve the visitors to the stall such as 'Likes board,' postcards, work books, pen drive in a gift box were used.

The contents, coverage and mode of display were well appreciated and the exhibition having been located near the entrance itself was visited by a large number of participants. Several senior delegates including the Ministers visited the stall. At the end of the exhibition, the selected items were handed over to Dr. M. Anand Prakash. The embassy also appreciated the exhibition and displayed the photographs on their site as well.

Success Stories

Vinodiniben Thakar is differently-abled and her family was living on rent. She is a contractual employee in Aaganwadi with a salary of Rs.3,500 per month. Her son works for private company in Ahmedabad and is drawing salary of Rs.10,000 per month. Her husband is a Heart patient but drives Auto-rickshaw to support the family. With the support of PMAY(U), they have been able to own a house at Himmatnagar, Gujarat. They received an amount of Rs.2,14,563 as subsidy, with reduction in EMI from Rs.7,321 to Rs.5,016 due to credit of subsidy under the CLSS component of the scheme.



Mrs. Laxmi Sriram Tiwari & Mr. Shiram Santoshkumar Tiwari are originally from Jaunpur, Uttar Pradesh but are currently settled at Naroda, Ahmedabad.



Mr. Shiram owns an Auto-Rickshaw and transports goods for their living. His family consists of his wife who is a homemaker & 2 children who are studying. Monthly Income of the Family is around Rs.20,000/-. Mr. Tiwari came to know about government's subsidy scheme through a financial institution. They decided to purchase a house of Rs.12.6 lakhs under PMAY(U) and due to the subsidy received under CLSS, they received a total benefit of Rs.2,06,517/-. Their EMI is reduced from Rs.10,257 to Rs.7,696/- resulting in monthly savings of Rs.2,561/-. They will now utilize the savings for education of their children.



Workshop was organized by SUDA, Lucknow for capacity building of officials on Pradhan Mantri Awas Yojana (Urban) on 10th August 2016

Regional Workshop for Southern States

MoHUPA conducted a two day regional workshop on PMAY(U) for Southern States covering Andhra Pradesh, Kerela, Tamil Nadu, Telengana and Puducherry on 30-31st May 2016 at Visakhapatnam. The workshop was inaugurated by Secretary (Housing), Government of Andhra Pradesh. And the keynote address was given by Shri Amrit Abhijat, Joint Secretary & Mission Director (HFA), Ministry of Housing and Urban Poverty Alleviation. The workshop saw participation from senior officials from Andhra Pradesh, Kerela, Tamil Nadu, Telengana and Puducherry. Day one of the workshop was focused on the Scheme Guidelines, HFAPoA, Capacity Building and MIS. The progress and identification of potential beneficiaries under CLSS was also reviewed by the representatives from Mission Directorate. On day two, field visit for the officials was organized by State Government to review the progress made on



Dignitaries on the dias during Southern Region Workshop held at Visakhapatnam on May 30-31, 2016

ground and to take note of the housing projects being implemented by the States using emerging technologies.

Regional Workshop for Eastern Region

MoHUPA conducted a two day regional workshop for Eastern region covering West Bengal, Odisha, Bihar and Jharkhand on 15-16th June 2016, in order to have more focused in- tractions with State functionaries dealing with PMAY(U) and to review the progress of activities in the States. The workshop was inaugurated by Shri Omkar Singh Meena, Secretary, Municipal Affairs Department, Government of West Bengal. Shri Amrit Abhijat, Joint Secretary & Mission Director (HFA), Ministry of Housing and Poverty Alleviation delivered the key note address and overview of the mission activities. The Deputy Secretary, MoHUPA explained about the components of the mission.

The workshop saw participation from senior officials from West Bengal, Odisha, Bihar and



Dignitaries on the dias during Eastern Region Workshop held at Kolkatta on June 15, 2016



Beneficiary Family in Bihar Sharif getting second installment for construction of their house under BLC of PMAY(U)

Jharkhand dealing with PMAY (U). Several presentations were delivered by MoHUPA, BMTPC and HUDCO. The objective of the workshop was to review mission activities viz. demand survey, HFAPoA, implementation of the approved projects, status on projects received under CLSS, capacity building activities, status of MIS & IEC activities, etc. A field visit was organized on the second day of the workshop, by State officials to review the progress and to take note of the housing projects being implemented by the State of West Bengal.

Systematic Approach to Implement PMAY (U): A Case of Tripura

Tripura is a North-Eastern State which is third-smallest in the country, having population of 3.67 lakhs (census 2011), constituting to 0.3% of the country's population. It lies in a geographically disadvantageous location, as only one major highway, the National Highway 8 connects it with the rest of the India thus hindering its economic progress. Poverty and unemployment continue to plague the State.

Despite the above scenario, Tripura has emerged as one of the best performing States in housing schemes viz. JNNURM and RAY. The current case study demonstrates how pro-activeness of State government results in better program implementation. Tripura reflects such systematic initiative in implementation of PMAY(U) as its approach suitably aligns with the spirit of the Mission guidelines.

Implementation strategy of Tripura includes:

- Orientation of all municipal officials from 20 towns was the beginning point, through a State level workshop. A consensus was generated on the issue of methodology of comprehensive demand survey as per the guidelines. Taking the advantage of ongoing city sanitation and infrastructure survey, the demand assessment under PMAY(U) was also clubbed together.
- Survey was conducted by their in-house municipal team, supervised by Executive Officers of respective ULBs. Given the small size of towns, beneficiaries were known

Central Sanctioning and Monitoring Committee (CSMC) Meetings at Mission Directorate

CSMC is a decision making body for the PMAY (U) Mission chaired by Secretary, Ministry of Housing & Urban Poverty Alleviation and members from other concerned Ministries. The main function of CSMC includes accepting projects from the States, overall review and monitoring of the Mission.

In the quarter July-Sep' 16, four CSMC meetings were held in which a total of 589 projects under AHP and BLC components involving 2,71,322 houses were accepted from 16 States. These include 9,392 houses under BLC enhancement from the State of J&K, Punjab and Nagaland.

A total Central Share of Rs 4057.8 Cr is involved for 2.71 Lakh houses accepted as above.



10th CSMC meeting held at New Delhi on 22 July 2016

to the survey team/s thus eradicating the selection of ineligible beneficiaries. The door to door survey covering 2,07,791 urban poor population was completed.

- Majority of beneficiaries have opted for BLC(new construction) component as land ownership is not an issue. The State incessantly guided ULBs during identification of beneficiaries to ensure selection is done as per PMAY(U) guidelines. The demand survey resulted in identification of about 50,000 beneficiaries in 20 towns of Tripura. Subsequently, mapping of beneficiaries lists with SECC Data with AHL-TIN was done to validate the data.
- In order to promote transparency in selection



of beneficiaries, all ULBs published list of already identified ones in local newspaper to put them in public domain.

- The list was made available in the respective ULB offices. Objection & suggestion from citizens was sought to ensure that no ineligible beneficiary is selected & no eligible person is left out.
- A two day handholding workshop at State level for Executive officers, engineers & other ULB officials was conducted for preparation of Detailed Project Report (DPR). All concerned officials, who already had required data, prepared the DPR. State supported them in preparation of house layout & designs with cost estimates. Preliminary assessment was done by State officials, post incorporation of their feedback, report was finalized. Support from MoHUPA was also provided during the process.
- DPRs containing complete list of beneficiaries with details like Aadhaar numbers, beneficiaries' bank account numbers for Direct Benefit Transfer(DBT), was appraised by State Level Appraisal Committee (SLAC). All 20 proposals were approved by SLSMC at State and submitted to MoHUPA for consideration of Central assistance. The CSMC approved all 20 projects from Tripura consisting of 42,896 houses under BLC component in its 10th meeting held in July 2016.
- While ensuring State government contribution, written consent of the beneficiaries to complete the houses by investing their own money, was also sought.

Implementation Framework:

- The State will help beneficiaries to construct each unit within a period of 9 months. It will be supervised by ULB Engineers, under guidance of Engineering Wing of the Department.

- SLNA & ULB will register themselves with PFMS immediately. On receipt of funds, SLNA will transfer the amount within 7 days to respective ULBs as per approved Plan of Action. Funds will be released by ULB through DBT to the beneficiary's verified Bank account on milestone basis: 20% on starting of the work, 30% at plinth level, 30% on completion up to lintel level and 20% on completion of house.
- Clear instructions issued to all ULBs specifying activity wise timeline to be followed for completion of construction.
- State govt. is trying to converge other Central schemes viz. AMRUT, Swachh Bharat Mission, etc. with PMAY(U). Through this convergence, the projects will have access to all basic amenities like drinking water, sanitation, power connection, street light, drainage and road improvement.
- Workshops at State/City level will be conducted regularly with hands-on training on low cost building techniques with the help of BMTPC, HUDCO and NITs/IITs, etc. For beneficiaries, on-site training sessions will be organized at ULB level.
- Construction to be monitored by ULB Engineers under the guidance of Departmental Engineers. The houses will be geotagged through taking photographs at each level of construction by using App by MoHUPA. The geotagging of photos will be used to track milestone for release of next installment.
- Use of locally available materials will be encouraged with adoption of energy efficient & green technology. Eventually, it will economize fuel consumption on transportation of materials. The housing units will be serviced by energy efficient modern LED lighting.
- Every house will have a tag indicating year and PMAY(U) Serial No. prominently displayed on its front wall.



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