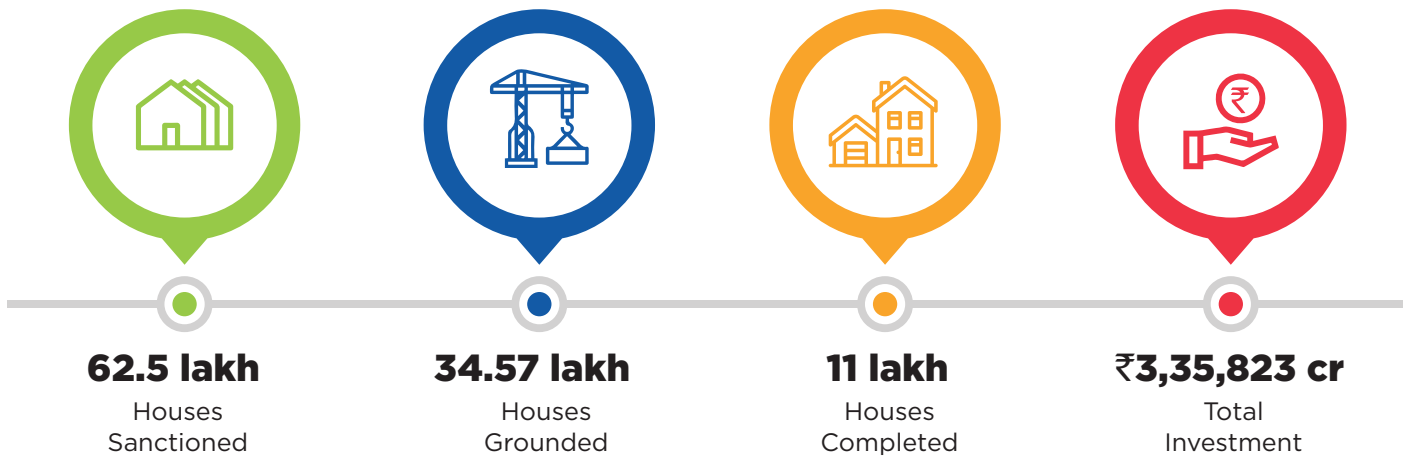


PROGRESS SO FAR...



Transforming Dreams Into Reality

Shri Takhe Tama and his wife are organic farmers from Ziro, Arunachal Pradesh. Their family rely on the small profit they make from selling the vegetables which they grow in a small plot outside their house. At times they could hardly earn a meal but whenever the profit used to be good, the couple claims that they saved some money with which they planned to build a new house.

Recalling back to their experiences from when they lived in the kuccha house, they claim that their biggest fear was the safety of their children. Tama's wife recalls "living in traditional thatched house (bamboo house) is a common thing here, this is how it has been for generations, however, when you live in an area which is surrounded by dense forest and wildlife, the traditional bamboo houses do not provide complete safety."

Takhe Tama applied for housing under Pradhan Mantri Awas Yojana –Urban and today the entire family lives in their newly constructed house. They expressed their gratitude towards State & Central Government for initiating a scheme like PMAY-U and express that they feel a sense of pride, living in their new house.



Beneficiary Name:
Shri Takhe Tama

District: **Lower Subansiri,**
Arunachal Pradesh



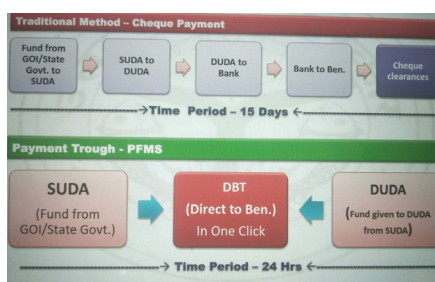
Smiles & Celebrations....

Celebrations make life more enjoyable and fun. Every year, numerous days are celebrated in India, religiously and traditionally with the aim of bringing people together. This festive season lakhs of people across India, celebrated the occasion of Diwali, Chath, Gurupurab and other festivals with much zeal and zest in their new own homes which they got under PMAY (U). Families celebrated and expressed gratitude towards the Government for bringing happiness to them.



Highlights

Public Financial Management System (PFMS)



PFMS a web based application is an online management information and decision support system for the PMAY(U) mission, Government of India. The key objective of PFMS system is to monitor real time disbursement and utilization of funds under various schemes. It also ensures the digital transfers and tracking of funds to the lowest level of implementation. This system enhances the transparency and accountability in public expenditure. It helps in curbing leakages and duplication. The traditional method of cheque payment used to take 15 days, which is curtailed to 24 hours only with PFMS method. The State of **UTTAR PRADESH** has been

using the DBT method since June'18 and has become the **1st STATE** to make the maximum payments vis PFMS with Rs 2140.96cr to 176365 beneficiaries in BLC vertical.