



Ministry of Housing &
Urban Poverty Alleviation
Government of India

Ashraya

A Quarterly Newsletter
Sabka Sapna, Ghar Ho Apna



“ Pradhan Mantri Awas Yojana is a step towards fulfilment of the vision of Housing for All by 2022.”

~ Narendra Modi
Hon'ble Prime Minister of India

PRADHAN MANTRI AWAS YOJANA – HOUSING FOR ALL (URBAN)

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Launch of Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG)

The Hon'ble Prime Minister of India, in his address to the Nation on 31st December, 2016 announced the government interest subsidy scheme for addressing the housing needs of the Middle Income Group (MIG) segment of society in view of the projected growth of urbanization in India and the consequent housing demands.

Ministry has finalised the operational guidelines of this scheme named as 'Credit Linked Subsidy Scheme (CLSS) for MIG' for acquisition/construction of houses (including re-purchase). This will also be implemented as a Central Sector Scheme. The existing CLSS scheme under Pradhan Mantri Awas Yojana (Urban) - Housing for All Mission has been renamed as 'CLSS for EWS/LIG'.

Shri M. Venkaiah Naidu, Union Minister for Housing & Urban Poverty Alleviation and Rao Inderjit Singh, Minister of State for Housing & Urban Poverty Alleviation formally released the Operational Guidelines for the Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG) and the updated guidelines for CLSS for Economically Weaker Section and Lower Income Group (CLSS for EWS/LIG) on 22.03.2017.

Speaking on the occasion, Shri Naidu said that Middle Income Groups make substantial contribution to the economic growth of the country besides paying taxes they deserve support to fulfill the dream of owning a house which is a basic and genuine aspiration. He further said that a large scale incentivisation of affordable housing will boost real estate sector resulting in employment generation as well. He urged the banks and other lending institutions to adopt a pro-active approach to reach the benefits to MIG people.



Rao Inderjit Singh, Minister of State (HUPA) said that Housing for All Mission is the most important initiatives of the Government to ensure a decent standard of living along with the vision of achieving 'Housing for All' by 2022 by bringing down the Equated Monthly Installment of beneficiaries.

Beneficiaries eligible for interest subsidy under CLSS can directly apply to Primary Lending Institutions (PLIs). After due verification of applications, PLIs will sanction loans and thereafter claim subsidy from Central Nodal Agencies (CNAs).

A second workshop on CLSS for MIG was held in Mumbai on 27th March 2017, where banks, HFCs and other financial institutions participated for signing MoUs with the Ministry. Another MoU signing session was carried out at the HUDCO Niwas on 31st March 2017.

A total of 64 Housing Finance Companies, 16 Public Sector Bank, 7 Private Sector Banks, 9 Regional Rural Banks, 15 Co-operative Banks, 5 Small Finance Banks, 3 Non Banking Finance Company - Micro Finance Institutions signed Memorandum of Understanding with the two Central Nodal Agencies viz. NHB and HUDCO as on 31st March 2017, for implementation of CLSS for MIG component of PMAY (Urban).

MoHUPA Participation at Vibrant Gujarat



The 'Vibrant Gujarat - Global Summit 2017' was held at Gandhinagar, Gujarat from 10th to 13th January 2017 with a theme of 'Sustainable Economic and Social Development'. The visitors in this event saw an active participation by the MoHUPA which showcased its schemes viz. PMAY(U) and DAY-NULM, along with some panels on the emerging technologies. People visited the stall and were inquisitive to understand the procedure of availing the benefits under various components of Pradhan Mantri Awas Yojana (Urban).

Shri M. Venkaiah Naidu, Hon'ble Minister (HUPA) while addressing the conference on 'Smart and Livable Cities' at the Vibrant Gujarat Summit on 11th January, 2017 said that urban renaissance is taking place in India as the country is on move towards unprecedented development.

Shri Naidu said that Hon'ble Prime Minister also intends to bring in a behavioural change among people and adopt a path of inclusive growth through various policies like Make in India, Digital India and Clean India, among others. He pointed out that the Prime Minister is preparing people for a massive transformation. The announcements by Sh Narendra Modi on interest rebates for housing loans and recent lowering of interest rates by banks are expected to lead to everyone owning a house by 2022.

Dr Nandita Chatterjee, Secretary (HUPA) was the Key Speaker at the conference on 'Smart and Livable Cities' at the Vibrant Gujarat Summit on 11th January, 2017. She made a presentation on Affordable Housing (AH) in smart cities, stating that Affordable Housing can be carried out within Smart City framework as its provision has been made specifically under 'Greenfield Development strategy'.

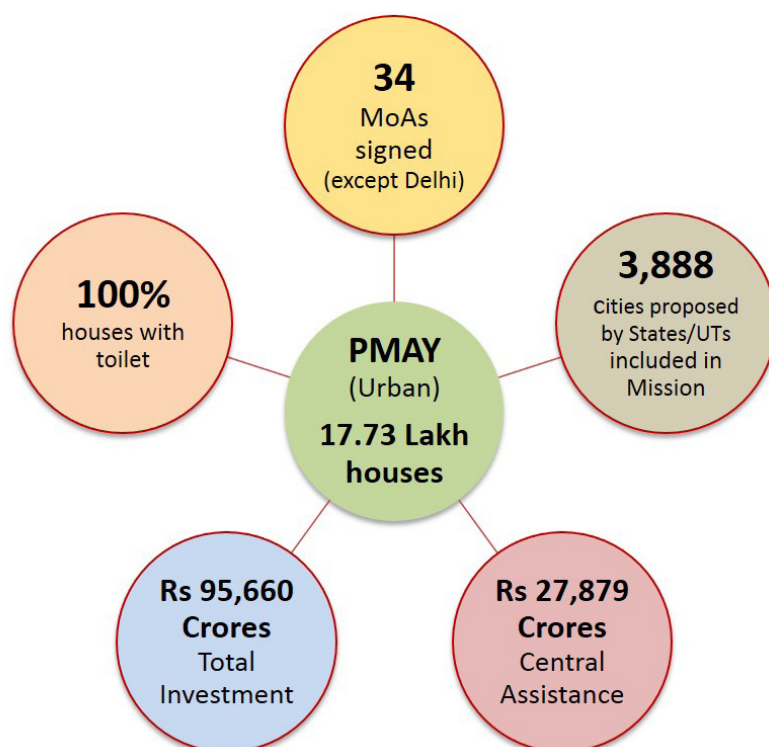
She emphasized that as per Smart City guidelines, of the total housing provided in greenfield development, there should be at least 15% in AH category. Accordingly, AH projects, which may be taken up in such greenfield sites within the limits of either ULB or Urban Development Authority, would also entail creation of appropriate trunk infrastructure. The AHP vertical in PMAY(U) is hence suited for this purpose.

Infrastructure Status given to Affordable Housing

The Union Minister for Finance and Corporate Affairs, Shri Arun Jaitley while presenting the General Budget 2017-18 in Parliament today said that affordable housing will now be given infrastructure status, which will enable these projects to avail the associated benefits. The National Housing Bank (NHB) will refinance individual housing loans of about Rs. 20,000 crore in 2017-18. The Finance Minister in his Budget Speech said that in addition, interest subvention for housing loans has also been announced by the Prime Minister.

Infrastructure status will ensure easier access to institutional credit and help in reducing developers' cost of borrowing for affordable projects. The approval process for affordable projects will be simplified; it will create clear guidelines and increase transparency in the segment.

Progress of PMAY(U)



Under PMAY(U), as on March 31, 2017, **17,73,052 houses** have been given nod from Central Government with a Central Assistance of **Rs.27,879 Cr.** and a total investment of **Rs 95,660 Cr.** This includes **Rs. 523.61 Cr.** disbursed towards loan subsidy to **28,442 beneficiaries** under the 'Credit Linked Subsidy Scheme' (CLSS).

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

Central Sanctioning & Monitoring Committee (CSMC) is a decision making body for the PMAY(U) chaired by Secretary, Ministry of Housing & Urban Poverty Alleviation and members from other concerned departments. The main function of CSMC includes accepting projects submitted by States/UTs for release of central assistance, overall review and monitoring of the Mission.

During the quarter January – March, 2017, three CSMC meetings were held in which a total of 861 projects under Affordable Housing in Partnership (AHP) and Beneficiary Led Construction (BLC) components involving 2,80,368 houses were accepted from 13 States. These include 3,047 houses under BLC enhancement from the State of Himachal Pradesh, Jammu & Kashmir and Telengana.

A total Central Share of Rs.4205.50 Cr. is involved for 2.80 Lakh houses accepted as above.



18th CSMC Meeting held on January 18, 2017

Technology Submission under PMAY (U)

Under PMAY (U) mission, a Technology Sub-Mission (TSM) has been set up to facilitate adoption of modern, innovative, sustainable, green and disaster-resistant technologies and building material for low cost, faster and quality construction of houses. Technology Sub-Mission also facilitates preparation and adoption of layout designs and building plans suitable for various geo-climatic zones. The adoption of these technologies will result in following benefits:

- Significant reduction in air and noise pollution and construction waste
- Optimum use of water
- No use of timber / plywood
- Good workmanship / assured quality and durable construction
- Increased labour productivity due to working in controlled environment
- All weather site execution
- Cost saving
- Better site organization and utilization of resources

Demonstration Houses

- Building Materials & Technology Promotion Council (BMTPC) completed Demonstration housing project and community centre at Nellore, AP and 4 demonstration projects are being constructed at Bhubaneswar, Bihar Sharif, Hyderabad, Lucknow.

- Technology Park developed at Hindustan Prefab Limited (HPL), New Delhi showcasing various alternate technologies.
- Ministry of Defence, Railways, MHA, Coal, CPWD have been requested to take up staff housing, departmental buildings using new technologies.

Research Studies, Workshops

- Research studies under Technology Submission being conducted by IIT Kanpur, CBRI Roorkee, IIT Kharagpur, NIT Patna and SPA Bhopal etc.
- Workshops, design competitions being taken up.
- 6 Regional hubs at IITs being set up.

Institutionalization

- Schedule of Rates (SoR) for three new technologies by CPWD (inputs-HPL).
- BIS included codes for the new construction technologies in revised NBC.
- MoUD directive -CPWD, DDA and NBCC to adopt identified 3 new technologies in projects of Rs 100 Crore or more in the metropolitan cities.
- Model Building byelaw by MoUD; State byelaws, SoRs, State Policies emphasizes use of innovative technology etc.



Demonstration Housing Project at Chandrashekharpur, Bhubaneswar, Odisha being constructed by BMTPC using Expanded Polystyrene Core Panel System (EPS) Technology

Implementation

- Gujarat (34,482 houses)
- Chhattisgarh, Kerala, Maharashtra (6,750 houses)
- Jharkhand (10,000 houses)
- Solar Panels in 20,000 houses under PMAY (U) in Tamil Nadu

Emerging Technologies

As on date, following 16 new emerging construction technologies have been identified by BMTPC for adoption in PMAY(U)

1. Monolithic Concrete Construction System using Aluminum and Plastic-Aluminum Formwork
2. Modular Tunnel form
3. Sismo Building Technology
4. Advanced Building System – EMMEDUE
5. Rapid Panels
6. Reinforced EPS Core Panel System
7. Quick Build 3D Panels
8. Concrewall Panel System
9. Glass Fiber Reinforced Gypsum (GFRG) Panel System
10. Light Gauge Steel Framed Structure (LGSFS)
11. Light Gauge Steel Framed Structure with Infill Concrete Panels (LGSFS-ICP)
12. Factory Made Fast Track Building System
13. Speed Floor System
14. Waffle-Crete Building System
15. Precast Large Concrete Panel System
16. Industrialized 3-S system using cellular light weight concrete slabs & precast columns



Completed Demonstration Housing Project at Nellore, Andhra Pradesh constructed by BMTPC using Glass Fibre Reinforced Gypsum (GFRG) Panel Technology

Workshop on PMAY(U) for Sensitization of States at Kochi, Kerala

Kudumbashree, the State Level Nodal Agency (SLNA) organized a two day workshop on 5th & 6th January 2017 at Kochi, with the support of Ministry of Housing and Urban Poverty Alleviation. The workshop aimed at reviewing the progress and to discuss various challenges faced during formulation and implementation of the project and also to share national level views and best practices.

The Chairpersons and Commissioners of the Urban Local Bodies participated in the workshop, it was focused on various aspects of PMAY(U), with special thrust on implementation strategy and preparation of Housing for All Plan of Action (HFAPoA) and Detailed Project Report (DPR). Officials from the Ministry shared National perspective on PMAY(U).

On second day, the first session was conducted by National Housing Bank on Overview and Perspective on Credit Linked Subsidy Scheme, Role of SLNAs and ULBs, Learning on CLSS from other states, etc. This was followed by a session on preparation of DPR/AIP by MoHUPA representatives. A discussion on bottlenecks with regard to the implementation of the scheme at the State level was chaired by Deputy Secretary, Sh S C Jana. Team from Ministry visited Rajiv Awas Project site at Thuruthy colony in Kochi Corporation. The team expressed satisfaction on the implementation progress of PMAY project in the State.



Workshops and Consultation on Real Estate (Regulation & Development) Act 2016 (RERA)

Meeting with States/UTs on the Implementation of “Real Estate (Regulation & Development) Act 2016”

An interactive meeting with States/UTs on the status of implementation of the Real Estate (Regulation & Development) Act 2016 (referred to as the Act) was held on 17th January 2017 at New Delhi. The meeting was graced by Hon’ble Minister for Housing & Urban Poverty Alleviation, Urban Development and Information & Broadcasting, Shri M. Venkaiah Naidu and Hon’ble Minister of State for Housing & Urban Poverty Alleviation and Urban Development and (I/C) Planning, Rao Inderjit Singh.



Dr. Nandita Chatterjee, Secretary (HUPA) and Shri Rajiv Ranjan Mishra, Joint Secretary (Housing), MoHUPA steered the meeting with the States/UTs on various issues relating to implementation of the Act. The Ministry officials clarified most of the concerns of the States, and took note of the suggestion regarding a common IT platform to assist the States.



Secretary (HUPA) laid out the road map to further responsibilities of the State Government, requesting them to quickly notify the Rules and set up the Regulatory Authority and the Appellate Tribunal, as the Act was to be implemented in a time bound manner as envisaged therein, and cautioned the States that delay in fulfilling statutory responsibilities by the States could lead to a vacuum.

Round Table Discussion with Stakeholders on Real Estate Sector on 23rd March 2017, New Delhi

A Round Table Discussion with Industry Associations and other stakeholders on Budget (2017-18) announcements for the Housing / Real Estate Sector was held on 23rd March, 2017 at the India Habitat Centre, New Delhi. The discussion was chaired by Secretary (HUPA). The real estate industry was represented by NAREDCO, CREDAI, ASSOCHAM, CII, PHD Chamber and FICCI. Other stakeholders included representatives from SBI, HDFC, SEWA, RICS, Magic Bricks, Deloitte, NHB, HUDCO, BMTPC and CGEWHO.



Secretary (HUPA) underlined the potential for growth of the real estate sector, especially in light of the numerous reforms that have been carried out. While providing details of the guidelines, Secretary (HUPA) emphasized the need for all stakeholders to actively participate in the recently announced CLSS for MIG, as well as the revised CLSS for EWS/LIG; both of which provide unprecedented opportunities and urged the developers to take full advantage of the current policy / legal framework.

Regional Consultation with the Eastern and North Eastern States on implementation of Real Estate (Regulation & Development) Act, 2016 and the Pradhan Mantri Awas Yojana (Urban)

A regional consultation meeting with the Eastern and North Eastern States (Arunachal Pradesh, Assam, Bihar, Jharkhand, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Sikkim, Tripura and West Bengal), on implementation of the Real Estate (Regulation & Development) Act, 2016 & the Pradhan Mantri Awas Yojana (Urban), was held on 27th March, 2017 at Guwahati, Assam.

Dr. Nandita Chatterjee, Secretary (HUPA) and Sh Rajiv Ranjan Mishra, Joint Secretary (Housing), MoHUPA steered the meeting with the States on various issues relating to implementation of the Act and the PMAY(U) Mission.

Additional Chief Secretary, Government of Assam welcomed Secretary (HUPA), Joint Secretary (Housing), MoHUPA, Commissioner & Secretary, Government of Odisha and other officials/participants from the East and North East States. He thanked Secretary (Mo/HUPA) for choosing Guwahati for the regional consultation meeting. He informed that the Government of Assam would notify the Rules and set up the Regulatory Authority and Appellate Tribunal under the Real Estate Act, 2016 in the State by end of April, 2017.

The meeting commenced with the inaugural address by Secretary (MoHUPA), giving a brief description of the important responsibilities of the 'appropriate Government' under the Act. Joint Secretary (Housing), MoHUPA made a detailed presentation on the Act and highlighted its key provisions as well as the key provisions of the Rules (General Rules and the Agreement for Sale Rules) formulated by the Ministry for UTs without Legislature.

During the presentation States sought clarifications on the provisions of the Act and the Rules etc., which was clarified by Secretary (HUPA), Joint Secretary (Housing), MoHUPA and Legal Advisor (MoHUPA).



The detailed presentation on the Act, was followed by a feedback session, wherein States shared the existing status as regards to the status of implementation of the Act and the PMAY(U) Mission.

Secretary (HUPA) concluded the meeting by urging the States to take immediate action towards timely implementation of the Act and to keep the Ministry informed on the same. She also requested the States to take proactive steps towards implementation of the PMAY (U) Mission in order to attain the vision of Housing for All.

Additional Chief Secretary, Government of Assam closed the meeting by thanking the officials of Ministry of HUPA and the representatives of State Governments for participating in the consultative meeting.

Tableau of MoHUPA at 68th Republic Day 2017

The tableau of Ministry of Housing and Urban Poverty Alleviation and National Housing Bank showcased vision and spirit of this national mission 'Pradhan Mantri Awas Yojana (Urban)' at the 68th Republic Day 2017. The tableau depicted people visiting a bank/housing finance company to avail of housing loans sanctioned under the Mission. National Housing Bank – facilitates release of interest



subsidy to the beneficiaries, was displayed on the tableau. A house under construction, a newly constructed multi-storey building and finally a contented family - happy about their accomplishment of owning a house, was showcased on the tableau.

Sucess Stories

Jayanthi is a wife of J. Sudhakar belong to fishermen community and have been living in one room home with a girl child. Her husband is a carpenter in the field of Interior Designing in Chennai. They faced much havoc due to natural calamity since their house was very near to the sea. Their dream of owning a house became reality through Pradhan Mantri Awas Yojana (Urban)– Housing for All Mission. All rejoiced, she said - “Yes, we have constructed our house and my husband designed it with zeal and enthusiasm. Now, we have a separate bedroom, kitchen and toilet.”



Champaben Keshavlal Maruda and her family were living in a slum for over 10 years in Ahmedabad. Champaben receives a pension of Rs.7500, which she is entitled to get after the demise of her husband who worked in the railways. Her son Vijay, works for Ahmedabad Municipal Corporation as a sweeper on a contract basis and also drives a rickshaw after regular working hours to support the family.

With the help of a financial institution, they bought a house in Umang Vatva, an affordable housing project in Gujarat. They received an amount of Rs.2,15,923 as a subsidy under the CLSS scheme of Pradhan Mantri Awas Yojana (Urban).



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