

E-NEWSLETTER

"This is a momentous achievement for the urban poor and the middle class. This initiative has been marked by transparency, use of technology and rapid implementation. I congratulate entire team at @mohua_india for their hardwork to ensure every Indian has a roof over their head."

-Narendra Modi



1 CRORE
and more



1 CRORE and more

PMAY (U) PROGRESS

Houses
Sanctioned
1.03 Core

Houses
Grounded
60 lakh

Houses
Completed
32 lakh

Total
Investment
**₹ 6.16
lakh crore**

Central
Assistance
**₹ 1.63
lakh crore**

Narendra Modi @narendramodi · Dec 27, 2019
This is a momentous achievement for the urban poor and the middle class. This initiative has been marked by transparency, use of technology and rapid implementation. I congratulate entire team at @mohua_india for their hardwork to ensure every Indian has a roof over their head.

Hardeep Singh Puri @HardeepSPuri · Dec 27, 2019
Saaf Niyat, Sahi Vikas.
Delighted to announce that after 50th CSMC meeting today, we have now sanctioned more than One Crore Homes under various verticals of PMAY-Urban, PM Modi's visionary flagship mission to provide #HousingForAll by 2022.

7:47 PM · Dec 27, 2019 · Twitter for iPhone
3.8K Retweets 19.2K Likes

Durga Shanker Mishra @Secretary_MoHUA · Dec 27, 2019
Replying to @narendramodi and @MoHUA_India
With your inspiration and motivation, this has been made possible, Sir!

Rajiv Ranjan Sharma @RrranjanSharma · Dec 27, 2019
Great achievement sir...

Amrit Abhijat @amritabhijat · Dec 27, 2019
Replying to @amritabhijat @narendramodi and @MoHUA_India
The leadership, faith, support and confidence reposed in the team by Hon. Prime Minister, Hon Minister H. S. Puri and Secretary Durga Shankar Mishra Sir has made the seemingly difficult a reality. Thanks a lot.

Amitabh Kant @amitabhk87 · Dec 27, 2019
Amazing! More than One Crore Homes under various verticals of PMAY-Urban sanctioned in PM @narendramodi visionary flagship mission to provide #HousingForAll by 2022. Grounded over 60 lakhs for construction & delivered 32 lakhs. 15 lakhs have used new technologies.



1 Crore and more...

The Mission has crossed the momentous milestone of sanctioning 1 Crore houses in the 50th CSMC meeting and has become one of the largest affordable housing program in the world. The Mission has covered a range of social groups which comprises of around 5.8 lakh senior citizens, 2 lakh construction workers, 1.5 lakh domestic workers, 1.5 lakh artisans, 0.63 lakh differently-abled (Divyang), 770 transgender and 500 leprosy patients as of now. Empowerment of women is an inbuilt design of the scheme where the ownership of the house is in the name of female head of household or in the joint name.

Media Coverage

Sl. No.	Media	Link
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Electronic Media

1	NDTV	https://www.ndtv.com/india-news/prime-minister-narendra-modi-sanction-of-over-1-crore-houses-under-pradhan-mantri-awas-yojana-urban-2155405
2	News18	https://www.news18.com/news/india/centres-sanction-for-houses-being-funded-under-pm-awas-urban-crosses-over-1-crore-2438019.html
3	DD news	http://ddnews.gov.in/national/more-1-cr-houses-sanctioned-under-pm-awas-yojana-urban
4	United News of India	http://www.unindia.com/more-than-1-crore-houses-sanctioned-under-pm-awas-yojana-urban/1835174.html
5	ETV	https://www.youtube.com/watch?v=bJyp8ddWwPc

Sl. No.	Media	Link
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E-Paper/ Portal

6	Money control	https://www.moneycontrol.com/news/india/sanction-of-over-1-crore-houses-under-pm-awas-momentous-achievement-pm-modi-4767121.html
7	Business Standard	https://www.business-standard.com/article/news-cm/more-than-1-crore-houses-sanctioned-under-pm-awas-says-ministry-of-housing-urban-affairs-119122700723_1.html
8	Deccan Herald	https://www.deccanherald.com/national/over-one-crore-houses-sanctioned-under-pm-pur-789173.html
9	AIR Newsonair.com	http://www.newsonair.com/News?title=More-than-1-cr-houses-sanctioned-under-PM-Awas-Yojana-(Urban)-Aid=376722
10	Livemint	https://www.livemint.com/news/india/more-than-1-crore-houses-sanctioned-under-pm-awas-yojana-urban-119122700723_1.html
11	Outlook	https://www.outlookindia.com/newscolumn/sanction-of-over-1-crore-houses-under-pm-awas-momentous-achievement-pm-modi-4767121.html
12	99 Acres	https://www.99acres.com/articles/centre-sanction-of-over-1-crore-houses-under-pm-awas-urban-119122700723_1.html
13	Times of India	https://timesofindia.indiatimes.com/india/1-crore-houses-sanctioned-under-pm-pur-under-pm-scheme/articleshow/73002258.cms
14	Housing.com	https://housing.com/news/pm-awas-over-83000-crore-in-subsidy-disbursed-to-3-77-lakh-home-buyers/
15	IBEF	https://www.ibef.com/news/more-than-1-crore-houses-sanctioned-under-pm-awas-huge-job-opportunities-in-construction-and-allied-sectors
16	Affairs cloud	https://affairscloud.com/more-than-1-crore-houses-sanctioned-under-pm-awas-hardeep-singh-puri/
17	Project Today	https://projecttoday.com/News/Pradhan-Mantri-Awas-Yojana-Urban-crosses-one-crore-sanction-mark
18	Press Trust India	http://www.ptinews.com/news/10275161_Govt-plans-to-sanction-one-crore-houses-before-2020.html
19	Zee biz	https://www.zeebiz.com/india/news-pm-awas-pm-bill-milestone-one-crore-houses-delivered-under-pradhan-mantri-awas-yojana-urban-category-says-narendra-116579

Print Media

एक करोड़ से अधिक मकानों की मंजूरी बड़ी उपलब्धि: मोदी

नई दिल्ली, 27 दिसंबर

केंद्र सरकार ने बुधवार को प्रधानमंत्री आवास योजना के तहत 6.5 लाख घरों के निर्माण की मंजूरी दे दी। प्रधानमंत्री नरेंद्र मोदी ने इस संख्यी को एक बहुत बड़ी उपलब्धि बताया है। प्रधानमंत्री ने कहा, इस पहल को पहचान पाएंगे, प्रगतिशील, प्रौद्योगिकी के उपयोग और तीव्र क्रियान्वयन रहे हैं। यह विकास मंत्रालय की पूरी टीम को बड़ा सौभाग्य है कि यह सफल हो रहा है। इससे पहले केन्द्रिय आवास एवं शहरी मामलों के मंत्री हार्देय सिंह पुरी ने एक संवाददाता सम्मेलन को संबोधित करते हुए कहा कि सरकार अगले तीन से चार महीनों में निपॉसित लक्ष्य के अनुरूप 1.12 करोड़ घरों के निर्माण की मंजूरी प्रदान करेगी। इसके साथ ही योजना के अंतर्गत लोगों को पैसे वाले घरों की संख्या एक करोड़ से अधिक हो गई है।

CM deprived Delhiites of Centres housing scheme benefits, Says Puri

Delhi state government has not implemented the PM Awas Yojana in the state capital, says Puri.

Union housing minister Hardeep Singh Puri on Friday hinted at the government's intention to continue the interest subsidy scheme (Rs 2.67 lakh interest subsidy) for first time home buyers in urban areas even after the government meets the target of constructing 1.12 crore houses under different verticals of the PM Awas Yojana. Responding to a question from TOI whether the interest subsidy scheme, which is known as CLSS, will be continued, Puri said, "There has been maximum growth in beneficiary-led construction (BLC) or CLSS 50, I foresee that a massive increase in CLSS and I also foresee continuation of the scheme, in what shape it will continue I am not going to anticipate that. I think it's good economics."

Interest subsidy scheme may continue even after govt meets its housing target

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Dipak Dash | TNN

पीएम शहरी आवास योजना में एक करोड़ से ज्यादा घर मंजूर

नई दिल्ली, प्रेड : केंद्र सरकार ने बुधवार को प्रधानमंत्री आवास योजना (शहरी) के तहत 6.5 लाख आवासों के निर्माण की मंजूरी दी। इसके साथ ही इस योजना के तहत मंजूर किए गए आवासों की संख्या एक करोड़ से ज्यादा हो गई है।

केंद्रीय आवास एवं शहरी मामलों के मंत्री हार्देय सिंह पुरी ने एक अगले तीन-चार महीने के भीतर योजना के तहत 1.12 करोड़ आवास मंजूर करने के लक्ष्य को हासिल किया जाएगा। मंत्रालय के मुताबिक 57 लाख घरों का निर्माण कार्य विभिन्न चरणों में है। मंत्रालय के सचिव दुर्गा शंकर मिश्र ने कहा कि पीएम आवास योजना के तहत विभिन्न सामाजिक समूहों को शामिल किया गया है। इसमें लगभग 5.8 लाख वरिष्ठ नागरिक, 1.5 लाख श्रमिक मजदूर, 1.5 लाख दलित, 770 ट्रांसजेंडर, 500 कुच्छिणी इत्यादि शामिल हैं।

One crore houses sanctioned under PM Awas Yojana: Minister

Centre has released Rs 64,000 crore assistance for the world's largest affordable housing programme.

Under the housing scheme an investment of about Rs 64 lakh crore with central assistance of Rs 10 lakh crore so far, nearly Rs 60,000 crore of central assistance has been released, said a spokesman. "The mission has covered a range of social groups which, comprises of around 5.8 lakh senior citizens, 1.5 lakh construction workers, 1.5 lakh artisans," said Union Housing Minister, Puri.

पीएमएवाईयू के तहत 1.03 करोड़ मकान मंजूर : पुरी

नई दिल्ली (एएनआई) : प्रधानमंत्री आवास योजना (पीएमएवाईयू) के तहत 1.03 करोड़ मकानों की मंजूरी दे दी गई है। यह संख्या पिछले वर्ष की तुलना में 1.12 करोड़ से अधिक है। प्रधानमंत्री नरेंद्र मोदी ने इस संख्यी को एक बहुत बड़ी उपलब्धि बताया है। प्रधानमंत्री ने कहा, इस पहल को पहचान पाएंगे, प्रगतिशील, प्रौद्योगिकी के उपयोग और तीव्र क्रियान्वयन रहे हैं। यह विकास मंत्रालय की पूरी टीम को बड़ा सौभाग्य है कि यह सफल हो रहा है। इससे पहले केन्द्रिय आवास एवं शहरी मामलों के मंत्री हार्देय सिंह पुरी ने एक संवाददाता सम्मेलन को संबोधित करते हुए कहा कि सरकार अगले तीन से चार महीनों में निपॉसित लक्ष्य के अनुरूप 1.12 करोड़ घरों के निर्माण की मंजूरी प्रदान करेगी। इसके साथ ही योजना के अंतर्गत लोगों को पैसे वाले घरों की संख्या एक करोड़ से अधिक हो गई है।

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दिल्ली का विकास मॉडल झूठ का पुलिंदा : पुरी

केंद्रीय मंत्री ने मंगल आराधना के दौरान दिल्ली में लागू नहीं होने वाले प्रधानमंत्री आवास योजना के तहत 1.12 करोड़ मकानों की मंजूरी दे दी है।

केंद्रीय आवास एवं शहरी मामलों के मंत्री हार्देय सिंह पुरी ने एक अगले तीन-चार महीने के भीतर योजना के तहत 1.12 करोड़ आवास मंजूर करने के लक्ष्य को हासिल किया जाएगा। मंत्रालय के मुताबिक 57 लाख घरों का निर्माण कार्य विभिन्न चरणों में है। मंत्रालय के सचिव दुर्गा शंकर मिश्र ने कहा कि पीएम आवास योजना के तहत विभिन्न सामाजिक समूहों को शामिल किया गया है। इसमें लगभग 5.8 लाख वरिष्ठ नागरिक, 1.5 लाख श्रमिक मजदूर, 1.5 लाख दलित, 770 ट्रांसजेंडर, 500 कुच्छिणी इत्यादि शामिल हैं।

1 crore houses sanctioned for urban poor under PM scheme

Times News Network
New Delhi: The Centre on Friday sanctioned 6.5 lakh houses under PM Awas Yojana (Urban) taking the total number of houses being funded under this scheme to over one crore. Housing Minister Hardeep Singh Puri said the deal one year later and 52 lakh units have already been handed over to beneficiaries. According to the report released by Puri, Andhra Pradesh leads the list of states where 2 lakh houses have been sanctioned and Uttar Pradesh is second with 1.54 lakh houses. The minister claimed UP registered the maximum improvement after the Yogi Aashirvadi government came to power while Delhi has not set a single proposal since the scheme was launched in 2015. The Centre has set the target to complete 1.12 crore houses for the urban poor which includes interest subsidy to first time home buyers. Though originally it had estimated the housing shortage around 1.2 crore, later it was brought down after states submitted fresh demand based on their new assessment soon after Modi government came to power in 2014. The scheme was launched in June 2015. PM Narendra Modi termed the sanctioning of one crore houses as a "momentous achievement" for the urban poor and the middle-class.

Centre approves construction of 6.5 lakh houses

NEW DELHI, Dec 27 (PTI)
The Centre on Friday approved construction of 6.5 lakh houses under Pradhan Mantri Awas Yojana (Urban), taking the total number of houses being funded under the scheme to over one crore. Addressing a press conference, Union Housing and Urban Affairs Minister Hardeep Singh Puri said in the next three-four months, the ministry will sanction all the 1.12 crore houses, a target set by the Government. Meanwhile, Prime Minister Narendra Modi described the announcement as a "momentous achievement". "This initiative has been marked by transparency, use of technology and rapid implementation. I congratulate entire team at @mohua_india for their hardwork to ensure every Indian has a roof over their head," Modi tweeted.

पीएम आवास योजना में एक करोड़ मकानों की मंजूरी

नई दिल्ली, 27 दिसंबर (एएनआई) : प्रधानमंत्री आवास योजना (पीएमएवाईयू) के तहत 6.5 लाख घरों के निर्माण की मंजूरी दे दी गई है। यह संख्या पिछले वर्ष की तुलना में 1.12 करोड़ से अधिक है। प्रधानमंत्री नरेंद्र मोदी ने इस संख्यी को एक बहुत बड़ी उपलब्धि बताया है। प्रधानमंत्री ने कहा, इस पहल को पहचान पाएंगे, प्रगतिशील, प्रौद्योगिकी के उपयोग और तीव्र क्रियान्वयन रहे हैं। यह विकास मंत्रालय की पूरी टीम को बड़ा सौभाग्य है कि यह सफल हो रहा है। इससे पहले केन्द्रिय आवास एवं शहरी मामलों के मंत्री हार्देय सिंह पुरी ने एक संवाददाता सम्मेलन को संबोधित करते हुए कहा कि सरकार अगले तीन से चार महीनों में निपॉसित लक्ष्य के अनुरूप 1.12 करोड़ घरों के निर्माण की मंजूरी प्रदान करेगी। इसके साथ ही योजना के अंतर्गत लोगों को पैसे वाले घरों की संख्या एक करोड़ से अधिक हो गई है।

केंद्र की योजना हड़पना चाहते हैं केजरीवाल: पुरी

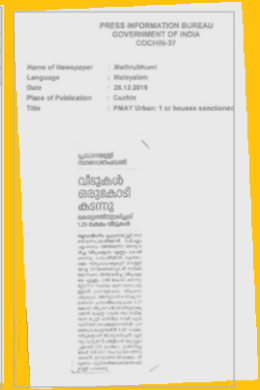
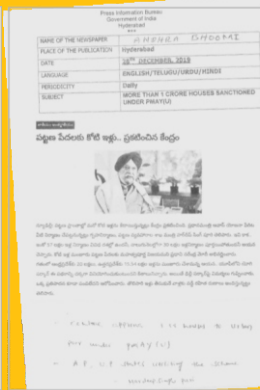
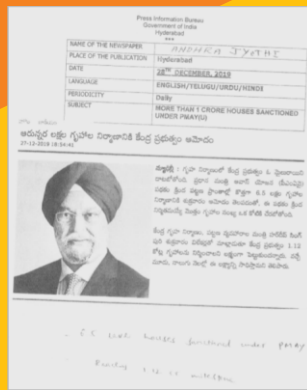
नई दिल्ली, 27 दिसंबर (एएनआई) : केंद्र सरकार ने बुधवार को प्रधानमंत्री आवास योजना (शहरी) के तहत 6.5 लाख आवासों के निर्माण की मंजूरी दी। इसके साथ ही इस योजना के तहत मंजूर किए गए आवासों की संख्या एक करोड़ से ज्यादा हो गई है।

Centre sanctions one crore houses under PMAY(U)

NEW DELHI, 27 DEC: The Centre has sanctioned one crore houses under PMAY(U) for the urban poor. The ministry will sanction all the 1.12 crore houses in the next three-four months.

Regional Coverage

Coverage



Social Media



myGov Portal



Dark Clouds, Silver Linings

Consultative approach has worked well in affordable housing, government should apply it elsewhere too

Deepak Parekh



The recent stirrings in India have created an air of unease. This year, several countries across advanced and emerging market economies have witnessed mass demonstrations. The reasons for such protests differ from country to country, though the triggers inevitably are mass perceptions of unfavourable social, political or economic conditions. Yet, an underlying commonality of such demonstrations is the collective voice of the common man who feels aggrieved and disillusioned about the future of his or her everyday life.

As the world's largest democracy raises its voice and spills on to the streets, the message is clear – India's democratic values are sacrosanct and its civil liberties must be upheld. World scrutiny on India has intensified. One hopes that the powers that be will be able to gently assuage concerns of the aam admi.

2019 has been particularly challenging for the Indian economy. While various measures have been taken to arrest the slowdown, there are still many hurdles. It is easy to get caught up in a vortex of gloom and be armchair critics. Alternatively, a more consultative and collaborative approach between policy makers and India Inc can go a long way. Sceptics may ask – does this actually work? With tangible results now in hand, one can confidently say that this approach has worked well in endeavours towards affordable housing. Clearly, there are silver linings which deserve to be highlighted.

The merits of building a property owning democracy are well known. As India increasingly urbanises, affordable housing becomes the bridge to create inclusive cities. For any household, home ownership is the path towards empowerment, better livelihoods and social security. India is amongst the few countries where fiscal incentives are given for both, the principal and interest component of a home loan.

Housing for All has rightly remained a key focus area of the government. To the credit of the ministry of housing and urban affairs, this programme has been



approached with a missionary zeal. The Pradhan Mantri Awas Yojana (Urban) was launched in June 2015 with the objective of providing pucca housing to eligible beneficiaries in urban areas. By December 2019, a cumulative 1.08 crore homes have been sanctioned under the PMAY(U). Of the homes sanctioned, 60 lakh units are grounded and 32 lakh are completed. This is indeed a laudable achievement.

The PMAY comprises four components: in-situ slum redevelopment; credit linked subsidy scheme; affordable housing in partnership; and beneficiary-led individual house construction. The funding is a combination of beneficiary contributions and central and state assistance.

The credit linked subsidy scheme (CLSS) stands out because of its wide coverage, which not only focuses on the economically weaker section and low income group, but also seeks to fulfil the aspirations of homeownership of the middle income groups with household incomes ranging between Rs 6 lakh to Rs 18 lakh per annum. Under CLSS, eligible first-time homebuyers are provided an

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interest subsidy on the home loan which is paid upfront to the beneficiary, thereby reducing the amount of the equated monthly instalment. In effect, CLSS offers homebuyers a helping hand at the beginning of the home loan, thereby enabling a person to become a homeowner earlier in life.

The success of CLSS is evident from the fact that there are over 300 primary lending institutions (PLIs) promoting this mission. The true test of a well-functioning subsidy scheme is its design, implementation and most importantly, the checks and balances to ensure that the funds reach the intended beneficiaries. The CLSS has been a collective effort of the housing ministry, National Housing

Bank and PLIs. Home loans of Rs 1.2 lakh crore to 8.2 lakh CLSS beneficiaries have been disbursed, with a cumulative subsidy of Rs 38,500 crore.

To ensure a smooth, integrated mechanism of all the stakeholders under the CLSS, the housing ministry has launched a web based real time monitoring system called Credit Linked Awas Portal (CLAP). This IT platform enables the processing of an individual's application, verification and release of the subsidy. The portal brings in transparency, provides timely information on the status of the subsidy and consequently reduces customer grievances.

CLSS is a standout example of a subsidy scheme that has since inception been open to feedback from lending institutions and customers, whilst the government has willingly made amendments so as to increase the scheme's reach and effectiveness.

One critical aspect that now must be prioritised is putting in place an online, single window clearance mechanism for building approvals – at least for affordable housing. This will cut down timelines and costs during the construction phase and eliminate payment of speed money, which unfortunately is still a reality. Integrating requisite approvals will also ensure elimination of unnecessary ones.

For instance, despite the Urban Land (Ceiling and Regulation) Act being repealed in Maharashtra in 2007, for some absurd reason, there still exists an urban land ceiling department at the Brihanmumbai Municipal Corporation which grants no objection certificates. It is true that adoption of technology is a green brooder and a decisive move towards an online single window clearance for building approvals will be a game changer.

India's future can be best harnessed if corporate India and the government work more closely together. We need to showcase examples of collaborative successes, rather than just bemoan the state of the economy. India has many silver linings and perhaps what we need now is collective grit and gumption for the dark clouds to pass by.

The writer is chairman of Housing Development Finance Corporation (HDFC).

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PMAY U achieves milestone of 1 crore houses sanctioned



Dr. Niranjan Hiranandani
President (Nation), National Real Estate Development Council (NAREDCO)

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Authored by Dr Niranjan Hiranandani-National President – NAREDCO

The Pradhan Mantri Awas Yojana (Urban) (PMAY-U), has achieved the milestone of sanctioning One Crore houses on 27th December, 2019. This goes to showcase the serious intent of the Government of India to achieve the target of 1.12 crore houses in urban areas across the country by 2022.

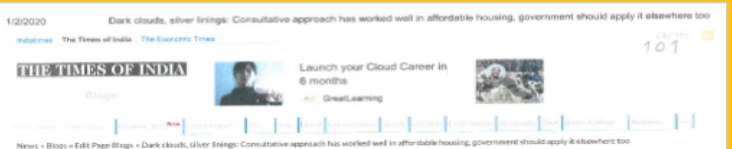
Commenting on this, Dr. Niranjan Hiranandani National President NAREDCO said, "Our heartiest congratulations on the successful take-off of the scheme as also on achieving this milestone. At NAREDCO, we share the positive sentiment and look forward to implementation being equally fast." He added that this should also go a long way in fulfilling the target of "Housing for All by 2022", which is the Prime Minister's target. "NAREDCO is aligned with the Prime Minister's target," he said.

Lack of affordable housing options and adequate infrastructure has been one of the long-standing problems faced by Urban India. PMAY-U is an initiative to significantly improve the quality of life for individuals who do not have adequate means. PMAY-U reinforces the concept of living with dignity, is an integral part of the 'right to life'.

Estimates suggest that India's population will reach 814 million by 2050. Meeting the challenge of providing affordable housing options to those who have limited resources is where PMAY-U is the answer: meeting the challenge through innovative solutions.

Launched with the aim to provide all weather pucca house to all eligible beneficiaries in Urban India, PMAY-U has been a key part of policy initiatives that have enriched the process of transformation by providing homes to the eligible beneficiaries. NAREDCO has been 'in sync' with the positive aspects of PMAY-U, and has been working towards achieving these targets.

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Dark clouds, silver linings: Consultative approach has worked well in affordable housing, government should apply it elsewhere too

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The recent stirrings in India have created an air of unease. This year, several countries across advanced and emerging market economies have witnessed mass demonstrations. The reasons for such protests differ from country to country, though the triggers inevitably are mass perceptions of unfavourable social, political or economic conditions. Yet, an underlying commonality of such demonstrations is the collective voice of the common man who feels aggrieved and disillusioned about the future of his or her everyday life.

As the world's largest democracy raises its voice and spills on to the streets, the message is clear – India's democratic values are sacrosanct and its civil liberties must be upheld. World scrutiny on India has intensified. One hopes that the powers that be will be able to gently assuage concerns of the aam admi.

2019 has been particularly challenging for the Indian economy. While various measures have been taken to arrest the slowdown, there are still many hurdles. It is easy to get caught up in a vortex of gloom and be armchair critics. Alternatively, a more consultative and collaborative approach between policy makers and India Inc can go a long way. Sceptics may ask – does this actually work? With tangible results now in hand, one can confidently say that this approach has worked well in endeavours towards affordable housing. Clearly, there are silver linings which deserve to be highlighted.

The merits of building a property owning democracy are well known. As India increasingly urbanises, affordable housing becomes the bridge to create inclusive cities. For any household, home ownership is the path towards empowerment, better livelihoods and social security. India is amongst the few countries where fiscal incentives are given for both, the principal and interest component of a home loan.



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