



# PMAY(U) PROGRESS

Houses Sanctioned

Houses Grounded **73 Lakh** 

Houses Completed **42.7 Lakh** 

Total Investment ₹ 7.1 Lakh Cr

Central Assistance Committed **₹ 1.78 Lakh Cr** 

### Central Assistance Released ₹ 88, 335 Cr





# Pradhan Mantri Awas Yojana (Urban) E-NEWSLETTER



Hon'ble Prime Minister Shri Narendra Modi on January 1, 2021 laid the Foundation of Light House Projects in six cities. i.e. Ranchi, Agartala, Lucknow, Indore, Rajkot and Chennai. LHPs are model housing projects which is showcasing the use of the best of new-age technologies, materials and processes in the construction sector. The construction work at all six LHPs is in full swing.

## Secretary, MoHUA inaugurates PMAY(U) houses, meets Hon'ble Chief Minister of Jharkhand



Secretary, MoHUA, Shri Durga Shanker Mishra at a discussion with the Hon'ble Chief Minister of Jharkhand, Shri Hemant Soren in Ranchi after inaugurating the PMAY(U) houses.

Shri Durga Shanker Mishra, Secretary, Ministry of Housing and Urban Affairs (MoHUA), Shri Amrit Abhijat, Joint Secretary & Mission Director (JS&MD), HFA, MoHUA, along with other officials, visited Jharkhand to review the progress of ongoing projects of the Mission in the State.

So far 44,000 houses have been sanctioned in Ranchi, out of which work has started on 22,281 and 14,328 have been completed and delivered to beneficiaries.

Secretary, MoHUA visited AHP houses constructed under PMAY(U) in Ranchi and met the beneficiaries. He handed over 175 AHP houses to beneficiaries at Birsa Munda Smriti Park and another 180 AHP houses at Banhaura in Ranchi. He also met Hon'ble Chief Minister of Jharkhand, Shri Hemant Soren at his residence in Ranchi and discussed the progress of flagship Urban Missions in the State.

Official of MoHUA visited the AHP project for 400 leprosy-affected families in Jamshedpur, where the houses have been provided with the permanent shelter under the PMAY(U)Mission.

PMAY(U) is providing a dignified and secured life through pucca house to every section of the society. The Mission addresses urban housing shortage among the EWS/LIG and MIG categories including slum dwellers by ensuring a pucca house for all eligible urban households by the year 2022.



## Message from JS & MD (HFA)

#### Shri Amrit Abhijat

In the year 2021, our efforts towards ensuring 'Housing for All' have found new momentum. Close on the heels of Hon'ble Prime Minister laying the foundation stone for Light House Projects (LHPs) in the country, the Mission has got a critical stimulant through Budget 2021-22. The tax holiday in the affordable housing segment has been extended for one more year, till March 2022. Accordingly, benefit of 100% exemption from income tax on profits earned from affordable housing projects by developers and the benefit of additional deduction of Rs 1.5 Lakh on the interest paid on home loans by buyers have been extended for another year, i.e, 31st March 2022. This will incentivise purchase of affordable houses in the country. Income tax exemption has also been given for notified affordable rental housing projects in India that will cater to urban migrants/poor.

These measures will complement in the inclusive urban infrastructure development and are in line with Government's efforts for making of an 'AatmaNirbhar Bharat' and 'New India'. The benefits extended to the housing sector will go a long way in providing access to dignified living for millions who have dreamt of a pucca house for themselves and their families.

The past few weeks have been very satisfying for the PMAY-U Mission. Several of us had the fortune of visiting beneficiaries in States like Uttar Pradesh, Jharkhand, Tamil Nadu. We shared smiles with the elderly, children, women and men of the houses built under PMAY-U. The stories of life transformation of these beneficiaries are inspirational and fill our hearts with pride as well as gratitude. These stories add fuel to our commitment towards the Nation.

We owe to all the eligible beneficiaries of urban India a roof over their head by 2022 with the vision of 'Housing for All'. When the Nation celebrates 75 years of Independence, I am confident that we would have spread smiles across 1.12 Crore families which is the validated demand across the Nation.



Secretary, MoHUA and JS&MD (HFA) interacting with State official

# ANDHRA PRADESH



A PMAY(U) team visited and reviewed the various projects in the State. They reviewed the AHP projects at various sites i.e Dabanda (432 house units), Rajiv Colony (144 house units) and Duvvada (1056 house units) Talarivanipalam (1,200 house unit), Satyanarayanpuram (2,744 house unit) in the District Vishakhapatnam. Shri S.C Jana, Director HFA-3, MoHUA also interacted with the State officials and reviewed the progress of other ongoing projects of PMAY(U) Mission.

PMAY(U) Mission.

Secretary, MoHUA and JS&MD (HFA) also

interacted with the Secretary UD&HD Jharkhand, Director (SUDA), Director (DMA)

and other State officials in a meeting to review the progress of the ongoing

projects of various verticals under the

Team interaction with PMAY(U) beneficiaries of Andhra Pradesh

## TELANGANA

Various ongoing projects in Telangana have been visited and reviewed by PMAY(U) officials during their visit to the State. They reviewed AHP projects at various districts in Hyderabad i.e Bhongiri (160 house units), Jangoan (760 house units), Warangal Urban (1,000 house



Site view of AHP-Kollur-Phase-II of GHMC

## **UTTAR PRADESH**

Another PMAY(U) team visited ULBs of Agra and Mathura to meet beneficiaries and their families. The families here have nothing but gratitude towards Hon'ble Prime Minister for helping them get a pucca house.

A specially-abled BLC Beneficiary in Etmadpur, district Agra was able to



PMAY(U) beneficary Smt Baby with her daughter Komal from Agra, Uttar Pradesh.

complete his LLB as he could study in separate room in the house that he got under PMAY(U) Mission while another beneficiary from the city says that the home has made her financially independent. She earns her living by sewing clothes in her pucca house. A PMAY(U) home has brought drastic change in the life of a beneficiary's family.

In Uttar Pradesh, so far, more than 17 lakh houses have been sanctioned, around 12 lakh grounded and around 7 lakh completed under various verticals of PMAY(U)Mission.

### Union Budget 2021-2022: Affordable Housing in India gets a boost



#### housing segment in the Budget will prove key to dignified living for migrant workers in cities," reads an excerpt from his article published in 'The Financial Express'. Click here & read https://cutt.ly/plYNmno

Earlier, JS&MD (HFA) expressed his views on how Affordable Rental Housing Complexes (ARHCs) promote self-reliance and innovation.

"The scheme of ARHCs is a forwardlooking step of the Government. It looks at inclusive growth from that prism and is a precursor to achieving the vision of

In a major push to the Central Government's 'Housing For All' goal, Hon'ble Finance Minister Smt Nirmala Sitharaman announced incentives for affordable housing in Union Budget 2021-2022. The Budget proposed an extension of tax holiday for Affordable Housing Projects till March 2022.

Income tax exemption has also been given for notified Affordable Rental Housing Projects. Further, to incentivise purchase of affordable house, the Hon'ble Finance Minister proposed to extend the eligibility period for claim of additional deduction for interest of Rs 1.5 lakh paid for loan taken for purchase of an affordable house to 31st March 2022.

In her Budget Speech, Hon'ble Finance Minister, said, "This Government sees 'Housing for All' and affordable housing as priority areas. In the July 2019 Budget, I provided an additional deduction of interest, amounting to Rs 1.5 lakh, for Ioan taken to purchase an affordable house. I propose to extend the eligibility of this deduction by one more year, to 31st March 2022. The additional deduction of Rs 1.5 lakh shall therefore be available for Ioans taken up till 31st March 2022, for the purchase of an affordable house. Further, to keep up the supply of affordable houses, I propose that affordable housing projects can avail a tax holiday for one more year – till 31st March 2022. We are committed to promote supply of Affordable Rental Housing for migrant workers. For this, I propose to allow tax exemption for notified Affordable Rental Housing Projects."

AatmaNirbhar Bharat'," he wrote in a blog published in The Times of India. Click here & read https://cutt.ly/plYNccM

# Self-reliance and innovation through affordable rental housing

January 18, 2021, 9:30 PM IST / Amrit Abhijat in Voices, India, TOI

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A key step for inclusive growth

Benefits extended to the affordable rental housing segment in the Budget will prove key to dignified living for migrant workers in cities

AMRIT ABHIJAT Mission director, Pradhan

### Media Coverage on Budget 2021-2022



**ARHCs: A strategic shift from** 

based social housing scheme

Shri Amrit Abhijat, JS & MD (HFA), has

shared his opinion on incentives

announced by Hon'ble Finance Minister

Smt Nirmala Sitharaman for Affordable

Rental Housing in Union Budget 2021-

"Benefits extended to the affordable rental

ownership-based

2022.

intervention to a rental-

Budget 2021: Here's how FM Sitharaman gave a boost to affordable housing

#### **BW BUSINESSWORLD**

Affordable Housing Expectations From The Union Budget 2021

DH DECCANHERALD Budget 2021 | Focus on affordable housing is a push for 'Housing for All', says Silverline Realty Director

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Budget Highlights: Additional deduction of Rs 1.5 lakh for affordable housing loans taken upto March 31, 2022

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Affordable housing gets a budget boost

# 🚻 Hindustan Times

Union Budget 2021: Tax holiday extended for affordable housing projects for one more year

#### moneycontrol

Union Budget 2021 | FM Sitharaman extends affordable housing benefit until March 2022

#### NDTV

Union Budget 2021: Finance Minister Provides Boost To Affordable Housing

THE HINDU Union Budget 2021 | Additional deduction of ₹1.5 lakh on home loan interest extended till March 2022

# The happiness of owning the house is special: CLSS-MIG Beneficiary

For Shri Challa VVCM Rao and his family, owning a house was not just a goal but a long cherished dream. He is a Credit Linked Subsidy Scheme (CLSS) beneficiary from Andhra Pradesh. He is a lecturer and lives with his wife Smt Tippa Vedavathi and their son in Vishakapatnam.

"I feel proud to see my name as the owner of the house," he says.

When he learnt about PMAY(U) CLSS Scheme, he immediately applied for home loan. He was sanctioned a home loan of ₹ 10 lakh and

subsequently received a subsidy of ₹2.64 lakh from the Government of India. Once the subsidy was credited to Shri Challa VVCM Rao's loan account, the EMI was reduced to ₹6,700 per month from ₹10,368 per month, which provided him great relief. "Thanks to PMAY(U) Mission for providing me financial assistance. My family and I are overwhelmed and extend our gratitude to the Government of India for making the long-awaited dream of mine of owning a home come true," he says.



CLSS MIG Beneficiary Shri Challa VVCM Rao with his family

# How Self Help Groups are empowering women in Himachal Pradesh



PMAY(U) Beneficiary Smt Asha Devi with her husband from Kangra, Himachal Pradesh

Himachal Pradesh has come up with a successful model of linking Beneficiaries who are not able to construct their houses due to financial constraints to Self Help Groups (SHGs). One such SHG- Group "Nischaya" was formed in Kangra, Himachal Pradesh, where 10 women came together and formed a group by investing their savings for any future use.

Smt Asha Devi had applied for a pucca house under PMAY(U) as the family had been residing in a kutcha house. Due to high household expenses it was not possible for the family to construct a pucca house and they continued to live in miserable conditions for years. The Beneficiary was linked with her area's SHGs and was given a loan

amount of ₹25,000 at 4% interest through SHG bank linkage programme which helped her towards house construction.

Till date, 214 SHGs with 1,636 members have been formed out of which 50% are PMAY(U) Beneficiaries. Efforts are also being made for 100% linkage.

Many beneficiaries of EWS families were facing difficulties in getting loans due to lack of proper documentation. Linkage with SHGs and Banks has made the overall process much easier for them. It is a winwin situation for Beneficiaries, SHGs, bankers and Urban Local Bodies (ULBs).



Group of SHG-Women Nischaya, from Kangra, Himachal Pradesh



## **PMAY(U)** Felicitated with UMANG Bronze Prize

PMAY(U) has been selected as UMANG Bronze Partner based on the average monthly transactions of PMAY(U) services on the UMANG platform with more than a lakh transactions per month. PMAY Urban App or services are available on the UMANG Mobile Application. Beneficiaries across India can use the UMANG platform to avail PMAY(U) services or home subsidies. So far, two lakh Beneficiaries have availed CLSS benefit through UMANG Mobile Application.

# 52<sup>nd</sup> Meeting of Central Sanctioning & Monitoring Committee (CSMC)

The 52nd meeting of the Central Sanctioning and Monitoring Committee (CSMC) under PMAY(U) was held under the chairmanship of Shri Durga Shanker Mishra, Secretary, MoHUA, on January 20, 2021 in New Delhi. Construction of 1,68,606 new houses was approved in meeting which was attended by 14 States/UTs through a video confenssing. These houses are proposed to be constructed across various verticals of PMAY(U) Mission.

"The progress under the Mission has been steady. We have to move towards completion of houses with all the basic physical and social infrastructure and focus on completion & delivery of houses to beneficiaries," Secretary, MoHUA said.

Shri Amrit Abhijat, JS&MD (HFA), urged the States/UTs to expedite the implementation of Affordable Rental Housing Complexes (ARHCs) Scheme.



52nd CSMC Meeting, New Delhi





Review Meeting on different projects under PMAY(U) Mission

Shri Amrit Abhijat, JS&MD (HFA), held discussions with private real estate developers & other Stakeholders on fast-tracking the implementation of Affordable Rental Housing Complexes (ARHCs) & new strategy for Slum Redevelopment under PMAY(U) Mission. In addition to this, he also discussed the status of Live Laboratories in six sites under Light House Projects (LHPs). LHPs serve as Live Laboratories for different aspects of transfer of technology to the field which includes planning, design, etc.

# **PMAY(U)** Awas Quiz

MoHUA has initiated PMAY(U) Awas Quiz in association with MyGov on the 151st birth anniversary of Mahatma Gandhi with an objective to create an awareness about the Mission among citizens, stakeholders and Beneficiaries. Earlier, PMAY(U) Awas Quiz was available on MyGov website (https://quiz.mygov.in/) from October 2 to November 15, 2020, but it was extended till January 14, 2021, after receiving the overwhelming response from more than 1,25, 000 citizens across India. State/UTs and ULBs put their best efforts to aware the citizens about PMAY(U) Mission through PMAY(U) Awas Quiz. Ecertificates have been given to every participant and the top 20 winners received a souvenir from MoHUA.



#### **Affordable Rental Housing Complexes**



## Date Extension of EOI for Affordable Rental Housing Complexes (ARHCs)

Expression of Interest (EoI) is invited for shortlisting of eligible Public/Private Bodies (referred as 'Entities' hereinafter) for Construction, Operation and Maintenance of Affordable Rental Housing Complexes (ARHCs) on their own available vacant land. The last date to apply against EOI is extended till March 11, 2021. EoI may be downloaded from the website www.eprocure.gov.in, www.arhc.mohua.gov.in and www.mohua.gov.in.



PMAY(U) Team interaction with State/UTs during ARHC online Assessment and Training Programme, New Delhi

### **ARHCs Online Assessment and Training Workshop**

ARHCs Online Assessment and Training Workshop was organized on January 28, 2021 to explain the Scheme's implementation procedure, features of the website, user guide & MIS software to States/UTs/ ULBs/ Parastatals. More than 400 people participated in the training workshop, including SLTCs/CLTCs, PSUs, Project Engineers, Architects, Developers, Private Sector Players/Builders etc., in the training workshop. E-Certificates will be given to the participants after passing the online assessment test. This training will benefit the participants to understand the ARHCs implementation.

### 12th India-Japan Joint Working Group Meeting on Sustainable Urban development

Shri Durga Shanker Mishra, Secretary, MoHUA, had a discussion with officials of several Japanese companies about innovative solutions regarding water & sanitation, infrastructure, Smart Cities, green & affordable housing complexes, etc. in the 12th India-Japan Joint Working Group Meeting on Sustainable Urban development.

Shri Amrit Abhijat, JS&MD (HFA) also interacted with the Japanese officials and shared his views on both the countries' Technologies.



(Left Image), Secretary, MoHUA and (Right) JS&MD HFA, Shri Amrit Abhijat interacted with Japense delegates

### Makar Sankranti, Bihu and Pongal Celebration by PMAY(U) Beneficiaries

PMAY (U) is making the dream of owning a pucca house a reality for eligible families in urban areas across the country. Beneficiaries from various States/UTs celebrated Makar Sankranti, Bihu and Pongal with their family members in their own pucca house with all amenities like water, electricity and sanitation.



## Review Meeting on Progress of Technology Sub Mission (TSM) in PMAY(U)



Review Meeting on Progress of Technology Sub Mission (TSM) in PMAY(U)

Shri Amrit Abhijat, JS&MD (HFA), interacted with States/UTs to review the progress of the various initiatives under the Mission - GHTC-India, Technology Sub-Mission (TSM), ASHA-India, LHPs, Demonstration Housing Projects (DHPs) and NAVARITIH. He shared that Technology Sub-Mission (TSM) emphasises on the adoption of modern, innovative, sustainable, green and disaster - resistant technologies and building material for low cost, faster and quality construction of houses under the PMAY(U) Urban.

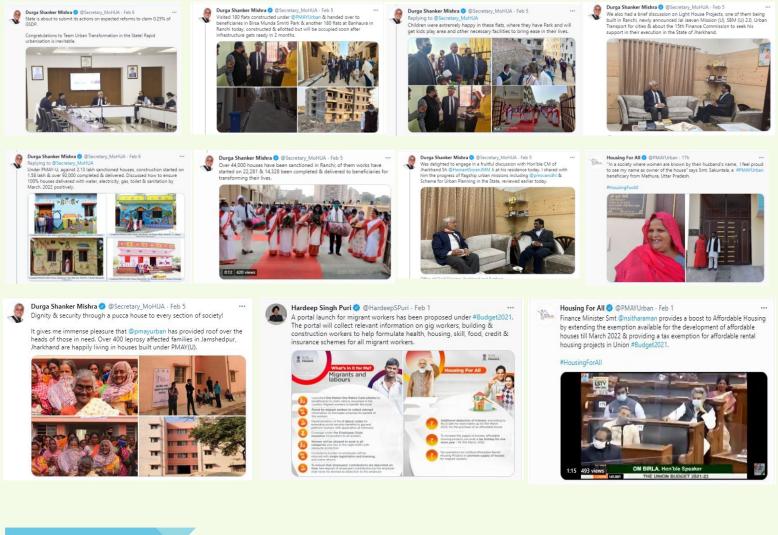
BMTPC is MoHUA's nodal agency for Identification, Evaluation and Certification of Technologies under TSM component in PMAY(U). Shri Shailesh Agrawal, Executive Director, BMTPC, was also present in the review meeting. So far, 39 technologies have been certified by BMTPC under PACS and 54 technologies recommended by MoHUA under GHTC-India for housing projects.

# **Print Media Corner**



# **Social Media Corner**

# Tweets



# Infographics

