PRADHAN MANTRI AWAS YOJANA
HOUSING FOR ALL (URBAN) [PMAY - HFA (U)]
WEST BENGAL
Overview of Pradhan Mantri Awas Yojana – Housing For All (Urban) [PMAY-HFA(U)]

- MoHUA, GoI launched HFA (U), a Mission Mode Programme on 25th June, 2015.
- It is a seven year programme envisages provision of Housing to all EWS and LIG category families by 2022.

Coverage-

- *All the 125 ULBs in the State are covered under this programme from 2015-16 with the concurrence of Government of India.*

- *MoA has been signed with Government of India specifying timeline for implementation of Mandatory Conditions.*
Overview of Pradhan Mantri Awas Yojana – Housing For All (Urban) [PMAY-HFA(U)]....CONTD.

- Criteria for selecting beneficiaries:
  - *Beneficiaries must belong to Economically Weaker Sections (EWS) category*
  - *Beneficiaries must not own “Pucca” house anywhere in India*
  - *Beneficiaries must have ownership of the land, where construction is proposed.*
HOUSING OPTIONS IN PMAY-HFA(U)

1. **Insitu Slum Redevelopment**
   - In-situ using land as a resource with private participation
   - Extra FAR/FSI and TDR if required
   - GoI Grant Rs 1lakh per House

2. **Affordable Housing through Credit Linked Subsidy**
   - Subsidy for EWS and LIG for new House/Incremental house
   - Upfront subsidy@6.5% for EWS and LIG for loans up to Rs 6 lakh, calculated at NPV basis

3. **Affordable Housing in Partnership**
   - With Private sector or Public Sector including parastatal agencies
   - Central Assistance of Rs 1.5 lakh per EWS house in projects where 35% House for EWS category

4. **Subsidy for Beneficiary Led Constructions**
   - For Individuals (EWS category) for new House or enhancement
   - Cities to prepare a separate integrated project for such beneficiaries
   - Central assistance of Rs 1.5 lakh per beneficiary

---

**Beneficiary can take advantage under one component only**

**Non slums Urban Poor + Future Urban Poor**
## Demand of Housing in West Bengal

Housing Demand for the period 2015 - 2022

<table>
<thead>
<tr>
<th>Year</th>
<th>In situ Slum Redevelopment (PPP)</th>
<th>Affordable Housing in Partnership (AHIP)</th>
<th>Credit Linked Subsidy Scheme (CLSS)</th>
<th>Beneficiary Led Construction (BLC)</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-2022</td>
<td>33,562</td>
<td>2,18,750</td>
<td>72,453</td>
<td>8,38,152</td>
<td>11,62,917</td>
</tr>
</tbody>
</table>

**Pie Chart:**
- ISSR, 33,562
- AHP, 218750
- CLSS, 72453
- BLC, 838152
Procedure adopted for New Proposals

- Demand Survey done for all ULBs
- HFAPoA Tables prepared
- Annual Implementation Plan for FY 2018 - 19 prepared and submitted
- Beneficiary List finalized and submitted
- Placed before Central Sanctioning and Monitoring Committee (CSMC)
- State Level Sanctioning and Monitoring Committee (SLSMC) conducted on __________
- State Level Appraisal Committee (SLAC) conducted on __________
- DPR Prepared and Submitted
# Fund sharing

- **Cost break up for construction of Dwelling Units:**

<table>
<thead>
<tr>
<th></th>
<th>Central Share</th>
<th>State Share</th>
<th>Beneficiary Contribution</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>ULBs having population more than 5 lakhs</td>
<td>1.50</td>
<td>1.83</td>
<td>0.35</td>
<td>3.68</td>
</tr>
<tr>
<td>ULBs having population less than 5 lakhs</td>
<td>1.50</td>
<td>1.93</td>
<td>0.25</td>
<td>3.68</td>
</tr>
<tr>
<td>ULBs in Hilly Areas</td>
<td>1.50</td>
<td>2.66</td>
<td>0.25</td>
<td>4.41</td>
</tr>
</tbody>
</table>

- **Cost break up for Infrastructure Development (ID):**

**Unit cost for ID: 10% of DU Cost**

<table>
<thead>
<tr>
<th></th>
<th>Central Share</th>
<th>State Share</th>
<th>ULB Contribution</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>ULBs having population more than 5 lakhs</td>
<td>-</td>
<td>0.184</td>
<td>0.184</td>
<td>0.368</td>
</tr>
<tr>
<td>ULBs having population less than 5 lakhs</td>
<td>-</td>
<td>0.184</td>
<td>0.184</td>
<td>0.368</td>
</tr>
<tr>
<td>ULBs in Hilly Areas</td>
<td>-</td>
<td>0.2205</td>
<td>0.2205</td>
<td>0.441</td>
</tr>
</tbody>
</table>
OVERVIEW OF SANCTIONED BENEFICIARY LED CONSTRUCTIONS (BLC) PROJECTS
## Overview of sanctioned Projects

<table>
<thead>
<tr>
<th>FY in which projects are sanctioned</th>
<th>No. of Sanctioned Projects</th>
<th>No. of Approved Beneficiaries</th>
<th>No. of Beneficiaries attached</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015 - 16</td>
<td>108</td>
<td>74,880</td>
<td>68,281</td>
</tr>
<tr>
<td>2016 - 17</td>
<td>42</td>
<td>68,664</td>
<td>52,976</td>
</tr>
<tr>
<td>2017 - 18</td>
<td>86</td>
<td>59,929</td>
<td>55,132</td>
</tr>
<tr>
<td>2018 - 19</td>
<td>28</td>
<td>26,540</td>
<td>16,322</td>
</tr>
<tr>
<td>TOTAL</td>
<td>264</td>
<td>2,30,013</td>
<td>1,92,711</td>
</tr>
</tbody>
</table>
## Physical Progress

<table>
<thead>
<tr>
<th></th>
<th>FY 2015 - 16</th>
<th>FY 2016 - 17</th>
<th>FY 2017-18</th>
<th>FY 2018-19</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ø Approved DUs</td>
<td>74,880</td>
<td>68,664</td>
<td>59,929</td>
<td>26,540</td>
<td>2,30,013</td>
</tr>
<tr>
<td>Ø No. attached</td>
<td>68,281</td>
<td>52,976</td>
<td>55,132</td>
<td>16,322</td>
<td>1,92,711</td>
</tr>
<tr>
<td>Ø Total Grounded DUs</td>
<td>65,244</td>
<td>29,551</td>
<td>1,133</td>
<td>-</td>
<td>95,928</td>
</tr>
<tr>
<td>Ø Foundation Level</td>
<td>1,616</td>
<td>7,778</td>
<td>1,122</td>
<td>-</td>
<td>10,516</td>
</tr>
<tr>
<td>Ø Lintel Level</td>
<td>2,498</td>
<td>7,887</td>
<td>7</td>
<td>-</td>
<td>10,392</td>
</tr>
<tr>
<td>Ø Roof Level</td>
<td>13,245</td>
<td>9,613</td>
<td>4</td>
<td>-</td>
<td>22,862</td>
</tr>
<tr>
<td>Ø Completed</td>
<td>47,885</td>
<td>4,273</td>
<td>-</td>
<td>-</td>
<td>52,158</td>
</tr>
<tr>
<td>Ø Occupied</td>
<td>45,451</td>
<td>3,900</td>
<td>-</td>
<td>-</td>
<td>49,351</td>
</tr>
</tbody>
</table>
Financial Progress for Projects sanctioned in FY 2015-16

Fund received (1\textsuperscript{st} & 2\textsuperscript{nd} instalments):

- Central Share: Rs.837.77 Crores
- State Share (incl. ID): Rs.1180.95 Crores
- Total fund received: Rs.2018.72 Crores

Fund released to ULBs:

- Central Share: Rs.936.91 Crores
- State Share (incl. ID): Rs.1310.07 Crores
- Total fund released: Rs.2246.98 Crores*

Utilization:

- Total fund utilized: Rs.2004.36 Crores (90%)

*Additional fund of Rs.228.26 Crores has been released to the better performing ULBs having projects sanctioned in FY 2015-16 from the allotted fund for projects sanctioned in FY 2016-17.*
Financial Progress for Projects sanctioned in FY 2016-17

Fund received (all figures in Rs. Crores):
- Central Share: Rs.411.98 Crores
- State Share (incl. ID): Rs.580.74 Crores
- Total Fund received: Rs.992.72 Crores

Fund released to ULBs:
- Central Share: Rs.323.64 Crores
- State Share (incl. ID): Rs.456.22 Crores
- Total fund released: Rs.779.86 Crores

Utilization:
- Total fund utilization: Rs.491.78 Crores (63%)
Financial Progress for Projects sanctioned in FY 2017-18

Fund received (all figures in Rs. Crores):
- Central Share: Rs.280.42 Crores
- State Share (incl. ID): Rs.395.29 Crores
- Total Fund received: Rs.675.71 Crores

Fund released to ULBs:
- Central Share: Rs.72.28 Crores
- State Share (incl. ID): Rs.101.88 Crores
- Total fund released: Rs.174.16 Crores
Utilization Status

- **FY 2015-16:**
  - Total Central Share received as 1\textsuperscript{st} & 2\textsuperscript{nd} Installment: Rs.837.77 Crores
  - UC Submitted to MoHUA, GoI: Rs.777.72 Crores (93%)
  - Request for release of 3\textsuperscript{rd} & Final Installment: Rs.285.42 Crores

- **FY 2016-17:**
  - Total Central Share received as 1\textsuperscript{st} Installment: Rs.411.98 Crores
  - UC will be submitted very shortly with a request for release of 2\textsuperscript{nd} Installment of Rs.411.98 Crores
Geo-tagging

- FY 2015-16
  - No. of DUs Geo-tagged: 65,209
  - No. of DUs grounded: 65,243

- FY 2016-17
  - No. of DUs Geo-tagged: 35,303
  - No. of DUs grounded: 29,551

- FY 2017-18
  - No. of DUs Geo-tagged: 34,812
  - No. of DUs grounded: 1,133
NEW PROPOSALS UNDER BENEFICIARY LED CONSTRUCTION (BLC) FOR FY 2018-19
New Proposals under BLC for FY 2018 – 19

- Proposal submitted by ULBs as AIP : 92
- Total number of beneficiaries to be covered : 1,00,000

Financial involvement (Rs. In Crores)

- Total Project Cost : 4055.96
- Total Central share involved : 1500.00
- Total State share (including ID) involved : 2115.25
- Total ULB Share (for ID) involved : 184.36
- Total Beneficiary contribution to be mobilized : 256.34
- Requirement of Central Share as 1st instalment (40%) : 600.00

- The details of 6 DPRs are as follows:

<table>
<thead>
<tr>
<th>Name of the ULBs</th>
<th>No. of DUs proposed</th>
<th>Central Share</th>
<th>State Share (DU+ID)</th>
<th>Beneficiary Contribution</th>
<th>ULB Share for ID</th>
<th>Total Project Cost</th>
<th>1st instalment of Central Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coopers Camp</td>
<td>802</td>
<td>12.03</td>
<td>16.95</td>
<td>2.00</td>
<td>1.48</td>
<td>32.46</td>
<td>12.98</td>
</tr>
<tr>
<td>Haldibari</td>
<td>758</td>
<td>11.37</td>
<td>16.02</td>
<td>1.90</td>
<td>1.39</td>
<td>30.68</td>
<td>12.27</td>
</tr>
<tr>
<td>Haringhata</td>
<td>1149</td>
<td>17.24</td>
<td>24.28</td>
<td>2.87</td>
<td>2.11</td>
<td>46.50</td>
<td>18.60</td>
</tr>
<tr>
<td>Jangipur</td>
<td>1215</td>
<td>18.23</td>
<td>25.68</td>
<td>3.03</td>
<td>2.24</td>
<td>49.18</td>
<td>19.67</td>
</tr>
<tr>
<td>Krishnangar</td>
<td>1061</td>
<td>15.92</td>
<td>22.42</td>
<td>2.65</td>
<td>1.95</td>
<td>42.94</td>
<td>17.18</td>
</tr>
<tr>
<td>Naihati</td>
<td>890</td>
<td>13.35</td>
<td>18.81</td>
<td>2.23</td>
<td>1.64</td>
<td>36.03</td>
<td>14.41</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>5875</strong></td>
<td><strong>88.14</strong></td>
<td><strong>124.16</strong></td>
<td><strong>14.68</strong></td>
<td><strong>10.81</strong></td>
<td><strong>237.79</strong></td>
<td><strong>95.11</strong></td>
</tr>
</tbody>
</table>
AFFORDABLE HOUSING IN PARTNERSHIP (AHP)

Pradhan Mantri Awas Yojana
Housing For All (Urban )
[PMAY - HFA (U)]
West Bengal
Funding pattern for Bangal Bari / AHP Projects

■ Central Share : Rs. 1.50 Lakh per DU
■ State Share : Rs. 2.79 Lakh per DU
■ ULB / DA Share : Rs. 0.25 Lakh per DU
■ Beneficiary Share : Rs. 0.25 Lakh per DU
### Proposals for AHP by ULBs for FY 2018-19

All figures in Rs. Lakh

<table>
<thead>
<tr>
<th>Name of the ULB</th>
<th>Project Location</th>
<th>No. of Blocks</th>
<th>No. of DUs</th>
<th>Project Cost</th>
<th>Central Share</th>
<th>State Share</th>
<th>ULB/DA Share</th>
<th>Beneficiary Share</th>
<th>Additional Fund*</th>
</tr>
</thead>
<tbody>
<tr>
<td>KMDA</td>
<td>Nonadanga, EKAD Project</td>
<td>10</td>
<td>160</td>
<td>766.40</td>
<td>240.00</td>
<td>446.40</td>
<td>40.00</td>
<td>40.00</td>
<td>-</td>
</tr>
<tr>
<td>Asansol Municipal Corporation</td>
<td>Asansol Municipal Corporation</td>
<td>20</td>
<td>320</td>
<td>1532.80</td>
<td>480.00</td>
<td>892.80</td>
<td>80.00</td>
<td>80.00</td>
<td>-</td>
</tr>
<tr>
<td>Konnagar Municipality</td>
<td>Konnagar Municipality</td>
<td>6</td>
<td>96</td>
<td>459.84</td>
<td>144.00</td>
<td>267.80</td>
<td>24.00</td>
<td>24.00</td>
<td>-</td>
</tr>
<tr>
<td>Howrah Improvement Trust</td>
<td>Khel City, Howrah</td>
<td>7</td>
<td>112</td>
<td>543.13</td>
<td>168.00</td>
<td>312.48</td>
<td>28.00</td>
<td>28.00</td>
<td>6.65</td>
</tr>
<tr>
<td>KMDA</td>
<td>Rakhal Das Addya Lane, Kol – 700027</td>
<td>1</td>
<td>16</td>
<td>76.63</td>
<td>24.00</td>
<td>44.64</td>
<td>4.00</td>
<td>4.00</td>
<td>-</td>
</tr>
</tbody>
</table>

| TOTAL                  |                                  | 704           | 3378.80    | 1056.00      | 1964.12       | 176.00      | 176.00        | 6.65              |

Request for release of 1st installment (40%) amounting Rs. 422.00 lakhs
PROJECT MANAGEMENT

Pradhan Mantri Awas Yojana
Housing For All (Urban )
[PMAY - HFA (U)]
West Bengal
State Level Technical Cell (SLTC)

- State Level Technical Cell (SLTC) is operational since July 2017
- Currently a team of Ten (10) professionals engaged by SREI Infrastructure Finance Ltd., are supporting SUDA

Third Party Quality Monitoring Agency (TPQMA)

- This is yet another mandatory requirement for release of fund
- Currently KMDA is engaged as TPQMA and quality check reports are prepared and appended with Utilization Certificates.
- A draft Request for Proposal (RfP) for engaging an agency has already been floated and is expected to be finalized shortly
City Level Technical Cell (CLTC)

- Engagement of CLTC is yet another mandatory requirement by MoHUA, GoI
- Currently MEDte is operational as CLTC by virtue of its presence across 16 divisions across West Bengal
- Request for Proposal (RfP) for engaging an agency as CLTC is under preparation and is expected to be finalized shortly.
Issues

■ PMAY – MIS

- Server frequently non-responding
- New modules adopted on regular basis, which poses difficulty at the end of the ULBs
- Overall progress affected due to non-approval of projects on account of less than 50% attachment, by MoHUA, GoI
- Removal request: Currently, on an average, each of the ULBs have three BLC Projects. In some cases, ULBs inadvertently have attached beneficiaries of one project into another. Hence, it is requested to authorize the State for removal request, rather than placing the same before SLSMC.
Issues... contd.

- **Geotagging**
  - *FY Wise segregation of Beneficiaries in Bhuvan Mobile App as the number of beneficiaries are increasing with increasing number of projects.*
  - *As of date, 2,51,234 points have been Geo-tagged, however, the State has received fund for only 1,70,000 points. Hence fund for residual 81,234 points is requested.*

- **Miscellaneous**
  - *Once Bank a/c for beneficiaries is opened, the expectations by the beneficiary is raised. On account of delayed release of fund, the overall progress loses the pace.*
SOME GLIMPSES OF COMPLETED DWELLING UNITS
Some glimpses of completed Dwelling Units

Baranagar Municipality

Bolpur Municipality
Some glimpses of completed Dwelling Units

Coopers Camp N.A.A.

Coopers Camp N.A.A.
Some glimpses of completed Dwelling Units

Madhyamgram Municipality

Rampurhat Municipality
Some glimpses of completed Dwelling Units

Ranaghat Municipality

Sainthia Municipality
THANK YOU