



Ministry of Housing and  
Urban Poverty Alleviation  
Government of India



*Sabka Sapna Ghar Ho Apna*

STORIES OF PMAY(U) BENEFICIARIES AND BEST PRACTICES OF STATES



સુમનઆશિષ

*Affordable housing project under PMAY(U) in Surat, Gujarat*

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# **SUCCESS STORIES**



## SK. YAKUB ALI

ODISHA

**S**k. Yakub Ali, 63 belongs to minority category. Earlier, he used to reside in a kuccha house (Asbestos) in Dhenkanal, Odisha. He works in a Private Shop.

He became a beneficiary under PMAY(U) - BLC component. After proper verification, he received the work order on 26th Dec 2016. He started initial construction by investing his own money, followed by government assistance. He managed to complete his house in all respect in a record time of 105 days. He became the first beneficiary under PMAY(U) Mission to complete a house in Odisha.

As per State Govt. policy, he became eligible to get an incentive of ₹20,000 for completing the house within 4 months. Now he stays happily with his family in his own house. In his own words.....“I am very grateful to both State and Central Government for providing me financial contribution towards construction of my beautiful house under Pradhan Mantri Awas Yojana (U).”





## JANAKI BALAN

KOCHI, KERALA

**J**anaki Balan, 82 lives with her son Mani, grandson Nivin and his wife and a child in a small semi pucca house in Gandhinagar colony in division 63 of Kochi Corporation. They have been residing in the colony for the past 40 years.

About an year ago, she came to know about PMAY(U) Mission being implemented by the Corporation. She was included in the demand survey conducted in the division. Earlier, when she applied for a house loan before PMAY(U) Mission was launched, she was denied loan on the grounds that their land was located in the midst of a colony and also as their family was not having regular income. Both her son and grandson were doing coolie job, which was not satisfactory to the banks for approval of loan.

After knowing about the CLLSS component under PMAY(U) Mission, they applied for a bank loan of ₹6.00 lakh which got sanctioned. The remaining ₹1.00 lakh was arranged from their own savings.

With major financial assistance from the bank and subsidy from Gol, they have constructed a pucca house of 550 sqft area. This Mission has provided them an opportunity for a better and decent living.



## MISHASRUNNISA

KANNUR, KERALA

**M**ishasrunnisa, 36 is a home maker and her husband works in an unorganized sector in Kannur, Kerala. They have three daughters. Her family belongs to BPL category and owns 3 cents of land. Earlier, they were living in a rental house at a monthly rent of ₹6000, which was consuming a major part of their income. Constructing own house was an unfulfilled dream for her family. PMAY(U) Mission project came as a boon to her. She got approval under the Beneficiary Led Construction (BLC) component of PMAY(U) Mission.

She managed to complete the lintel level of her dream home and received installments from the municipality. In her words... “The new house has brought a sense of security to us. It has increased our recognition in the society as well.”



## INDIRA E K

THRISSUR, KERALA

Indira E K, a destitute mother residing with her 9 year old daughter stated that PMAY(U) Mission was a blessing in her helpless situation. Indira belongs to scheduled caste community and her education level is too low as she could write her name only. Her husband abandoned her. She does not have requisite skills to find a salaried job, which forced her to do household work. Her earnings were not sufficient to build a home. A strong roof and locked doors remained a dream for her until she heard about PMAY(U).

The plight of this woman changed with the enrollment in PMAY(U) project of Thrissur Corporation. She owns 2.8 cent land with property rights which was given to her by her father. Indira was approved as a beneficiary in May, 2016 and she constructed 47.69 sq m house. She has received ₹2.70 subsidy and completed upto roof level concreting. In her words... “PMAY(U) is a grace from God which wipes the tears of poor people and provide wings to their shelter dreams.”





## PAPPAMMA

KOLLAM, KERALA

Pappamma, 43 and her husband Gopalakrishnan, 46 were living in Vadakkevila division of Kollam Corporation. They belong to SC category. The Kollam Corporation provided them a 3 cent land under SC land scheme in the year 2014. Then they made a temporary shelter with tarpaulin and wood and lived there. Pappamma works as a housemaid and Gopalakrishnan works in a security company.

In 2016, Pappamma got approval under the BLC component of PMAY(U) Mission. Pappamma's wait was finally ended when she managed to complete her roof construction without any financial assistance from banks or other financial institutions. In her own word- "It is a dream come true for us. We have been living on rent through generations."



## SRIDHAR

CHENNAI, TAMIL NADU

Sridhar, 28 works as a welder in a private workshop, earning ₹12,000 per month. He has been living in a small hut with tiled roof in Nainarkuppam slum which is very close to the sea (Bay of Bengal) in South Chennai. His dream to construct a new house of his own was not getting wings owing to his poor income. He came to know about the Pradhan Mantri Awas Yojana (Urban) Mission through the officials of Tamil Nadu Slum Clearance Board.

He constructed a new house at a cost of ₹3.50 lakh by availing the subsidy under CLSS component of PMAY(U) Mission and the rest, from his savings. He recently got married to Asha and they were delighted to celebrate their first Diwali in their new house.



## JAYANTHI

CHENNAI, TAMIL NADU

Jayanthi's husband J. Sudhakar is a carpenter in the field of Interior Designing in Chennai. They belong to Fishermen community and have been living in a one room house with a girl child. They faced much havoc due to calamity since their house is very near to the sea. Their dream of a new house came into reality through PMAY(U) Mission.

She is happy to own a house and says... "yes, we have constructed our house and my husband designed it with zeal and enthusiasm. Now, we have a separate bed room along with a kitchen and toilet."



## RADHESHYAM

GUJARAT

**R**adheshyam does delivery work for companies that sell water pumps. To supplement his income, he also ferries regular passengers around the city. His wife also works as a maid to supplement their family expenses.. Since five years, they have been living on a rented hosue along with his mother and five children. At times, it becomes difficult to support such a large family, so their eldest daughter also contributes by doing tailoring work at home.

They approached a financial institution to buy a house under CLSS component of PMAY(U). They got a loan of ₹8.40 lakh with a subsidy of ₹2.15 lakh. Now he has decided to invest this subsidy amount to buy an auto to earn more for his family.



## MANOJ KUMAR

GUJARAT

**M**anojkumar has been working as a salesman for the past 16 years at a pharmaceutical company in Ahmedabad. Earlier, they were residing on rented house, by paying a monthly rent of ₹2500. His wife, Nayanaben Solanki, does tailoring work from home and also contributes to the family by working as a vegetable vendor at a nearby market.

They always wanted to buy their own house, however their informal income disqualified them from availing loans from banks. But they did not lose hope and contacted a financial institution which helped them to get a loan of ₹7.50 lakh under PMAY(U) Mission. They bought a house under affordable housing project in Ahmedabad and received a subsidy of ₹2.14 lakh under CLSS component of PMAY(U) Mission. They are happy that now they can save money for their children's education and household expenses





## ANJUBEN BABUBHAI PARMAR

AHMEDABAD, GUJARAT

Anjuben Babubhai Parmar, 20 works as a nurse with a monthly salary of ₹7,000 and hails from Ahmedabad. She is the third daughter in a family of five. Her mother, Savitaben Parmar is a widow who has managed to educate her four children and got two of them married. She earns a monthly income of around ₹15,000 by selling vegetables.

Currently, both mother-daughter stay on rented house, paying a monthly rent of ₹2500. They were sanctioned a loan of ₹5.83 lakh under CLSS component of PMAY(U) Mission and received a subsidy of ₹2.08 lakh. They will soon move to their new home.

### SAVITABEN PARMAR ANJUBEN'S MOTHER





## JAYABEN CHAVDA

AHMEDABAD, GUJARAT

Jayaben Chavda from Ahmedabad works as a sweeper in the first half of the day and later works as a packer in a jeans manufacturing company. Together, she earns around ₹19,000. Her husband, who works as a driver and earns ₹7000 a month.

They have been staying either with relatives or on rent. However, over the years they have managed to save for their dream home. From their savings, they managed to make a down payment of almost ₹4.00 lakh towards their new home. After this, they were sanctioned a loan of ₹7.00 lakh under PMAY(U) Mission. They have received a subsidy of ₹1.81 lakh. They are now living in a house of their own.



## KIRAN DEVI

CHHATTISGARH

**K**iran Devi is from Durg, Chhatisgarh. Over the past 20 years, she and her family were residing in a rented house. She is a tailor and earns around ₹15,000 a month. Her husband is a welder at the Bhilai Steel Plant and earns ₹8000 a month. With their savings, she managed to make a down payment of around ₹68,000 toward owning a house.

She was sanctioned a loan of ₹3.84 lakh under the CLSS component of PMAY(U) Mission and received a subsidy of around ₹1.00 lakh. They now have a home of their own in a government housing project.



## BHANWAR SINGH

MANDSAUR, CHATTISGARH

**B**hanwar Singh is from Mandsaur and works as a labourer. He never imagined to own a house like the one he has constructed under Pradhan Mantri Awas Yojana (Urban).

With a timely financial assistance of 2.50 lakh under BLC vertical of PMAY(U) Mission he constructed his dream house with all safety aspects. All his family members are very happy to stay in.



## RAMKISHAN GHAVATE

PUNE, MAHARASHTRA

**R**amkishan Ghavate hails from Solapur. His family is residing in Pune for the past 10 years in a rented house. He works as a driver on a monthly salary of ₹15,000. His wife and mother also work as maid and his father as a security guard.

Their total household monthly income is around ₹33,000. Under CLSS component of PMAY(U) Mission, they have received a subsidy of ₹2.13 lakh for a total loan of ₹9.00 lakh.

Now, with a own house, he will be able to provide his child with good educational facilities.

## DEEPIKA GHAVATE RAMKISHAN'S WIFE







## RATAN LAL BOTHRA

RAJASTHAN

**R**atan Lal Bothra and his wife Usha Devi and two children reside in their old ancestral house for the past 30 years. He runs an established wholesale business which provides him an average monthly income of around ₹40,000.

They were allotted a house in a government housing project in Balotra, Rajasthan. He was not able to get the allotment due to financial issues. He got to know about PMAY(U) Mission and decided to avail its benefits. A home loan of ₹4 lakh was sanctioned for availing benefits of CLSS component under the PMAY(U) Mission, they also received a subsidy of ₹31,176 against their loan sanction. They were finally in a condition to purchase their allotted property and fulfill their dream to build assets for their children and hence make their future a little more secure.

## UMA DEVI

RATAN'S WIFE





## PURNIMA DUBEY

BHOPAL, MADHYA PRADESH

**P**urnima Dubey is from Bhopal, Madhya Pradesh. Her husband Rajesh Dubey has been practicing as an advocate for more than 20 years with a monthly income ranging between ₹25,000 to ₹30,000. With this, he supports a family of 6, which includes his wife, 3 daughters and mother-in-law. Despite of his relatively high household expenses, he somehow managed to save over the years and made a down payment of ₹2.00 lakh towards his new house.

## RAJESH DUBEY

PURNIMA'S HUSBAND



All of these factors helped them getting a home loan of ₹6.00 lakh sanctioned from a financial institution. They received a subsidy of ₹71,000 under CLSS component of the PMAY(U) Mission. From a congested, space constrained tiny home, they were able to shift their family to a bigger and decent accommodation of their own.



## SOMA SAHA

KOLKATA, WEST BENGAL

Soma Saha hails from Kolkata. Her husband is a salaried professional who works in an advertising company, earning a salary of ₹17,000 per month.

Under CLSS component of PMAY(U) Mission, they received a subsidy of ₹73,740 for a loan of ₹4.00 lakh.

With this subsidised loan, they were able to move into their own house in a private affordable housing project, adding a formal asset.

## GOPAL SAHA

SOMA'S HUSBAND





## ALKA DEVI

JHARKHAND

**A**lka Devi used to live in a kuccha house with her family. She is an illiterate and a widow. She sells vegetables to nurture her family. In this situation, making a permanent house for her was like a dream. After knowing about the PMAY(U), she applied for availing the benefits of the scheme. After the excavation of the foundation, the amount of the first installment was given by the Hon'ble Minister, Urban Development and Housing Department, amounting to ₹45,000.

She started the construction work, after getting the first installment. She began to see the dream of her pucca house being fulfilled in reality. She worked with full diligence and along with her savings from sale of vegetables and with the support amount received from the government, she completed the house. Now Alka Devi owns a house in which she lives happily with her whole family.



## APIN CHANDRA MAHATO

JHARKHAND

**A**pin Chandra Mahato was living in a kuccha house for almost 35 years. His main occupation is farming whose income just fulfils his daily household expenses. In such a situation, making a permanent house was like a dream for him. He never thought if he would ever be able to afford a house of his own.

In the kuccha house, conditions used to become pitiable during the rainy season. He came to know about the PMAY(U) Mission through the newspaper and filled the application with the help of their Ward Councilor. His application was selected and he received ₹2.25 lakh assistance in four installments from the government. Rest of the amount was arranged from his friends and relatives. He is now a proud owner of a pucca house and has relocated with his family.





## RAVI KUMAR

KURNOOL DISTRICT, ANDHRA PRADESH

**R**avi Kumar belongs to SC category, he was residing in a small tiled house for the last 10 years. The house was not catering to the needs of his family with four children. He is a tailor by profession. He applied to avail the benefits of the scheme and was selected under PMAY(U)-BLC vertical for the year 2015-16 and issued sanction orders.

He started construction in the first week of Jan, 2017 and completed the construction by June, 2017 with Gol assistance of ₹1.50 lakh, State Govt's assistance of ₹1.00 lakh along with his savings. All three instalments were released from state nodal account to his account through Aadhar Payment Bridge system.

He is now happily living in his own house after performing "Gruhapravesham". In his own words... "My family expresses gratitude to the Gol for formulating PMAY(U) Mission and GoAP for successful implementation of the scheme, providing pucca houses for the families like them".



## SHAIK KOWSAR

KURNOOL DISTRICT, ANDHRA PRADESH

Shaik Kowsar belongs to Minority category, works as a daily labour. She was residing in an old AC sheet house for the past 12 years. The earlier house was not catering to the needs for her family with five members. She thought of applying for the housing scheme of government, she was selected under PMAY(U)-BLC vertical for the year 2015-16 and issued sanction orders.

She started construction in the first week of March, 2017 and completed the construction by June, 2017 with the Gol assistance of ₹1.50 lakh, State Govt's assistance of ₹1.00 lakh and along with her own savings. All three instalments were released from state nodal account to his account through Aadhar Payment Bridge system.

She is now happy that she could become owner of a house. In her own words... "I am very thankful to both the Governments for making my Pucca house dream into reality".



*BLC project under PMAY(U) in Vellore, Tamil Nadu*

**BEST PRACTICES**

## DASHBOARD - ODISHA

Odisha Urban Housing Mission (OUHM) has prepared a Dashboard for accessing quick, precise and manoeuvre information related to PMAY(U) Mission under one umbrella. The information published over this dashboard will be extracted from PMAYMIS (urban), Bhuvan website meant for “Bhuvan HFA” app and from professionals working at various levels under OUHM. The data will triangulate and information will reflect in the dashboard platform. This platform will help common citizen as well as officials to fetch the information easily related to urban housing from state level to beneficiary level. Thereby, the reasons behind the various issues related to implementation can be traced and addressed effectively.

### Main highlights of the dashboard

1. Home page contains
  - Doughnut chart information on various housing components under OUHM “AWAAS” in Odisha and
  - Odisha map that will give the information about each district in brief upon placing mouse. (about housing shortage and DUs approved for the specific district)
2. Upon clicking a district, the directed page will give a district level doughnut chart and district map.
3. Through doughnut chart upon clicking a scheme one can fetch information of respective districts/ULBs and drill down up to beneficiary under that particular scheme.
4. Through map also one can fetch district/ULB wise information of all schemes of that particular district/ULB and drill down up to beneficiary.





- For example upon clicking BLC of a specific district/ULB the screen will show the no. of housing shortage, no. of DUs approved, no. of Work order issued, no. of DUs geo tagged, no. of DUs not started, no. of DUs on progress (Foundation, Plinth, roof level, roof casting etc), no. of DUs completed, no. of DUs sent to bank for Fund release, no. of DUs rejected for fund release, no. of Fund released.
- Each number is hyperlinked to show the beneficiary names. For E.g. - upon clicking the “no. of work order issued” the names of beneficiaries, beneficiary Ids and date of work order issued will reflect on screen.
- There are the options for calculating the gaps between each activity as well. This will help to trace the reasons for delay or procedural issues. For example one can find the “no. of



DUs” or “names of beneficiaries” for whom it have taken more than 15 days to commence the DU work after issuance of work order.

8. Similarly dashboard has options of other components of PMAY(U) Mission also.

### Inputs for the Dashboard

1. Data will be extracted from
  - a. PMAY-MIS ([www.pmaymis.gov.in](http://www.pmaymis.gov.in))
  - b. Bhuvan website ([http://www.bhuvan.nrsc.gov.in/governance/housing\\_for\\_all.php#](http://www.bhuvan.nrsc.gov.in/governance/housing_for_all.php#))
  - c. State level registered users – OUHM officials, SLTC
  - d. District level/ULB level- CLTC
  - e. Other stakeholders- Bank, Development authorities

### Users

1. Anyone who will surf the dashboard can access the data.
2. Specific registered users at various levels are able to input/manage data by logging in.

## INCENTIVE TO BENEFICIARIES - ODISHA

The State Government of Odisha is actively perusing the implementation of the projects already approved under PMAY(U) Mission. The work orders are being distributed to the beneficiaries for the houses approved in the first phase. In order to ensure the speedy construction of the houses under BLC category, the State Government has also decided to provide an additional incentive to the beneficiaries who will complete houses construction within four to six months.

An incentive of ₹20,000 will also be provided by the state government to the beneficiary on successful completion of the house within four months of getting the work order and ₹10,000 for houses getting completed in six months time. These benefits are provided to a beneficiary in addition to the cost of construction of the house fixed.

## CONVERGENCE WITH PRIVATE SECTOR - KERALA

Vennalappara Colony is situated in the 42nd division of Cochin Corporation. The colony is situated in site, which has left 2 deep trenches due to quarry, which are occasionally filled with rain water. Around 24 families are residing on the bank of these trenches in Kuccha houses for last 40 years. The solid waste generated by these households is added to the filled water. The inhabitants of the Colony are working in unorganized sectors like housemaid, driver and coolie. There were limited facilities for sanitation and drinking water in the area. About 41% of the inhabitants are widows and they find it very difficult to earn their living.

Houses with basic infrastructure facility were hence the essential requirements for these families.

It has now been proposed to provide individual houses along with possession certificates to these families using the BLC component of the Pradhan Mantri Awas Yojana (Urban).





Since, majority of the beneficiaries are laborers, they are not in a position to raise the balance amount to complete their individual houses. They also can't raise the gap fund required for completing the houses through bank loans as they don't have land ownership to mortgage with the bank.

Puravankara Builders, one of the famous builders in Kochi has come forward to provide a gap funding of ₹50 lakhs for completing the individual houses of the beneficiaries. The beneficiary share will hence be mobilized and funds required in addition to the Govt. grant will be met from the CSR funds of the builder.

The families will eventually have a dignified living along with basic facilities through PMAY(U) Mission and private participation from the builder. Indeed setting a good example of a Public Private Partnership (PPP) Model.



## WOMEN CONSTRUCTION GROUPS AND HOLLOW BRICKS UNIT - KERALA

**K**udumbashree is the state level nodal agency for PMAY(U) in Kerala. Under PMAY(U) Mission, they have got nearly 30,000 houses approved in the State till date. They have estimated to get approval of 80,000 houses in 2017-18. Hence, it can be foreseen that there would be huge demand for construction labour in the State for construction of these houses. Government of Kerala has given accreditation for women construction groups to undertake construction activities under Local Self Government Department.

Majority of the beneficiaries are members of Kudumbashree network. Hence, apart from filling the gap between demand and supply side, this will instill a sense of ownership as well. These affordable housing projects under PMAY(U) Mission would be constructed by the trained women construction groups, thereby empowering the women by providing them with livelihood.







### **Highlights of the Women construction team**

- It is an innovative livelihood activity promoted by the Mission.
- Targeted group of beneficiaries constitutes the women laborers, professional and experienced engineers in construction and allied sectors from economically weaker sections.

### **Impact**

- A total of 217 women are trained under HUDCO.
- 400 women are trained and 59 Micro Contracting Construction Groups have been constituted under Kudumbashree. Work to the quantum of Rs.51 lakh has been awarded to the groups.
- 87 houses have been completed, constructed by these teams.

### Women Hollow Bricks Unit

- There are 10 Women Hollow Brick Units under the support of District Panchayat and Kudumbashree Mission in Ernakulam District of Kerala.
- Kudumbashree partnered with HUDCO and trained them in brick construction.
- The initial working capital was 12 lakhs for a single hollow brick unit mobilized through Local Self Government and Kudumbashree.
- Kudumbashree Mission provided them a subsidy through its Rural Micro Enterprises project.
- On an average, about 1000 bricks of bigger size (8x6 inches ) and 1500 bricks of smaller size (8x4 inches) are produced on a daily basis.
- It is sold at a cost of ₹22/- and ₹18/- respectively.
- Getting contracts and orders from the adjacent Panchayats for the units.
- ₹450-500 is the average/day earning of member of the unit.

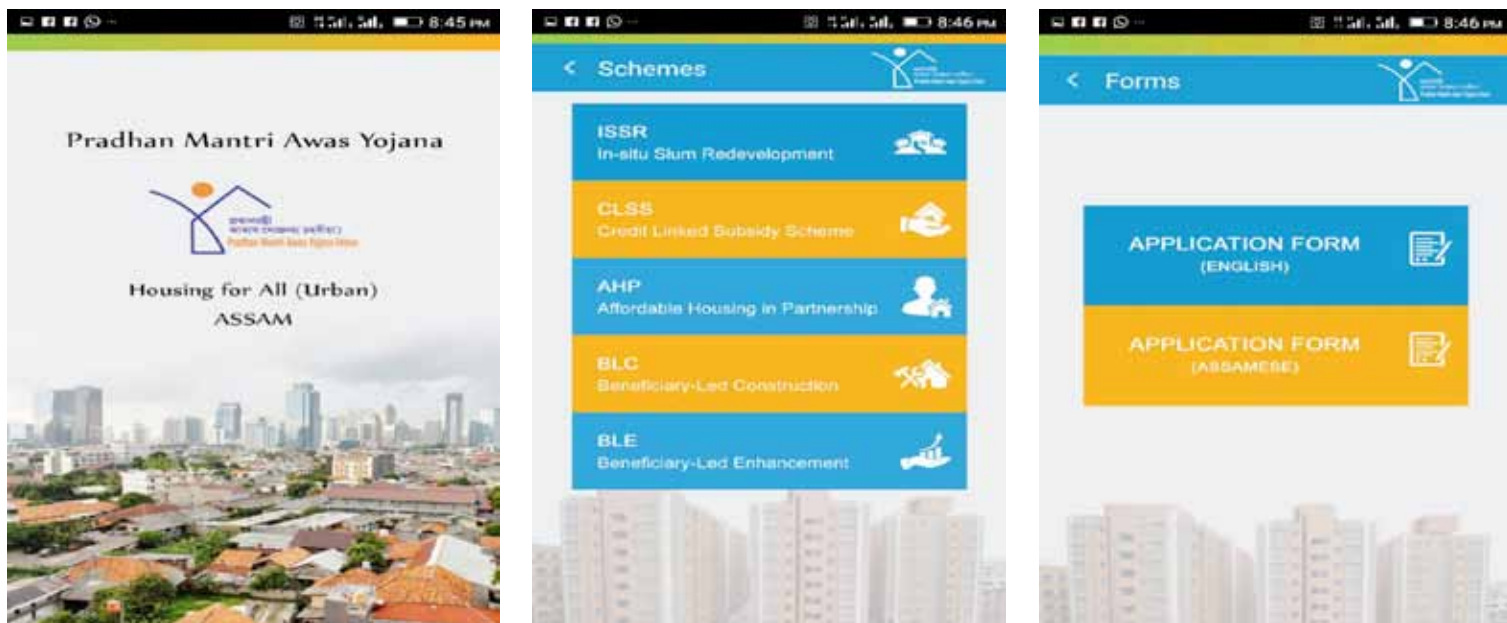


### Convergence with PMAY(U) Mission

- Under PMAY(U) Mission, nearly 28,967 houses approved in the State.
- Around 80,000 dwelling units to be constructed in 2017-18 under PMAY(U).
- Needs 16 crore (@2000x80000) hollow bricks for the construction of DUs under PMAY(U).
- It is proposed to construct atleast 1000 houses/district under PMAY(U) through these construction groups.
- Filling the gap between demand and supply side.

## MOBILE APP - ASSAM

As a part of the innovative initiative to the wide gamut of new age technology and convergence for information and communication, the Pradhan Mantri Awas Yojna (Urban), Assam, has made functional an Android mobile application on 15th of May, 2017. The primary objective of the App is a holistic step to provide an extra boost to the ongoing demand survey process targeting the upwardly mobile groups like Students Association, NGO's, other socio-economic communities who may possibly mobilize the economically weaker section of the urban populace. Nevertheless, the App facilitated the demand survey forms and eligibility criteria at the fingertips. The IEC campaign aided the App which is undertaken at different levels throughout the towns and cities of Assam. Given below are the screenshots of the App which is named PMAY(U) Assam which could be downloaded from Google Play Store:



*Screenshots of Mobile Application*

# IMPLEMENTATION THROUGH INNOVATION - GUJARAT

## Innovations

- Information Communication Technology (ICT) Platforms like State level Web enabled Management Information System (MIS) & Beneficiary Allotment System (BAS).
- Loan Melas: Loan Melas are organized by implementing agency, provides platform for banks & beneficiaries.
- Housing allotment to beneficiaries is done in the very beginning. The Submission of documents is sought only from the successful beneficiaries selected by draw.
- Inclusive land use planning: Specific Development control regulations formulated for slum rehabilitation & Affordable housing.
- Removal of written Consent for In-situ rehabilitation projects: It is waived for in-situ slum rehabilitation. Now focus is on Community mobilization & participation.

## Impact of above Innovations

- It increases operational efficiency, timeliness and authenticity of data for housing schemes and to bring in more transparency.
- Ensured financial inclusion, reduced paper work, single window system, simplified and shortened process.
- It provided additional quality checks by beneficiaries and made self-financed scheme possible.
- Made slum rehabilitation and Affordable housing projects viable.
- Doing away with written consent resulted in to increased and willing participation of slum dwellers.

# DATA VALIDATION APP - HARYANA

## Simplified Process for Demand Survey and Analysis using HR-PMAY (Urban) App

Haryana state has developed an online mechanism both for offsite and onsite demand survey activities HR-PMAY App (GIS-MIS integration) using mobile phones and generating analysis of demand survey useful in preparation of HFAPoA under PMAY(U) Mission.

The Process:

After collection of Primary / Secondary data at city and slum level master data entry is carried out in desktop software. The collection of beneficiary documents as per eligibility criteria checklist is done during demand survey. Simplified and speedy - online feeding of eligible beneficiary information at their door-step, is performed using the App which includes following activities:

- Filling of beneficiary information as per MoHUPA format.
- Snapshot of house with GPS co-ordinate.
- Snapshot of basic documents as per eligibility criteria.

## Outcome

- Databank of daily demand survey applications received – State / District / City level where information can be generated for further monitoring of towns where presence of prospective beneficiary is less during demand survey.
- Date and time related live monitoring of door to door online survey where correct information of each beneficiary can be tracked through GPS.
- Flexible access to generate the data for given time period.

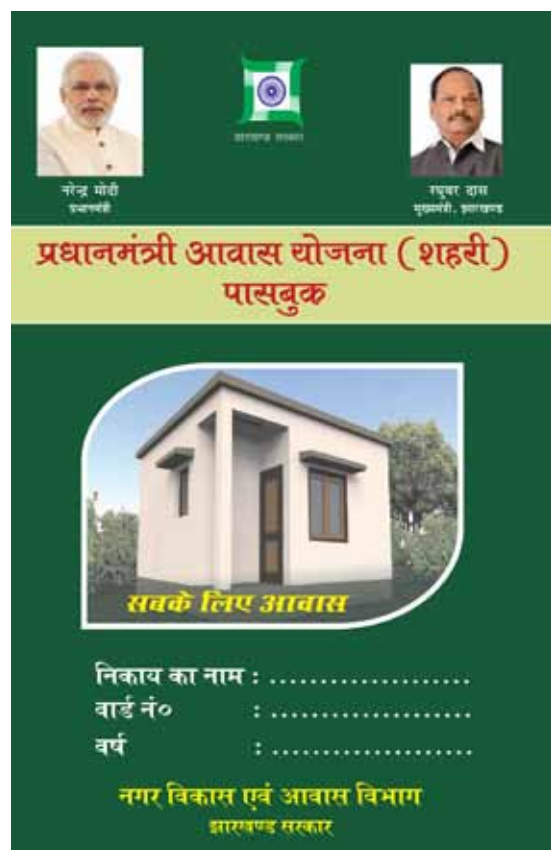
- Areal mapping of location of beneficiary using good quality GPS android mobile.
- MIS of demand survey in various formats required for preparation of HFAPoA.
- Auto calculation of financial viability of each slum based on given land value.
- Prioritization of the beneficiaries as per year of intervention both for slum and non slum beneficiaries.

### **Advantages**

- Easy to access and monitor.
- No requirement of any technically skilled surveyor.
- Secure – anyone can't access without permission.
- Easy to upload photos.
- Easy to track the quantum of work.
- Most of feature filled up automatically such as ,age ,expected vertical, bank details (IFSC code) etc.
- As basic details of city and slum level already uploaded, makes survey very easy.
- Easier review of quality of work done by surveyor.
- Easy to reach upon exact site location using GPS details.
- Immediate detection of duplicity.
- Good monitoring as it is effortless to track surveyors by management.
- Outcome of app is validated data.
- Accuracy of data without any duplication.



## TRANSPARENCY THROUGH PASSBOOK - JHARKHAND



Everybody has a dream to own a house. It takes people's life to make it a reality. The Pradhan Mantri Awas Yojana (Urban) caters to the dreams of those people. The housing shortage is being met by four components of the PMAY(U) Mission. In the past too many schemes were implemented in the state. Learning from their pros and cons, collecting their experiences, while removing their shortcomings, the new scheme is being implemented in all the municipalities of Jharkhand state.

Documenting the whole process for better monitoring and transparency of the Mission is imperative. Therefore, the state has prepared Pradhan Mantri Awas Yojna (Urban)-PassBook. Passbook might help in the implementation process of the mission components.

The passbook will be given to the beneficiaries in the form of a sole document related to the scheme which would inform and educate the beneficiary that at which level of housing construction the government assistance would be provided. It will also provide information that beneficiary has received so much of the amount/installment of government aid so far for the construction of housing unit. Also, during the construction of the house, information about the contribution made by the beneficiaries could also be received from Passbook.

## 37,716 BLC HOUSES NEARING COMPLETION - TRIPURA

**M**inistry approved proposal for construction of 42,896 dwelling units in 20 Urban Local Bodies of Tripura. While preparing the project for individual house construction ULBs ensured that required finance for construction of planned houses is available to the beneficiaries from different sources including beneficiaries own contribution.

State adopted appropriate technologies and building materials which are disaster resistant and environment friendly. Building Materials & Technology Promotion Council (BMTPC) experts visited the state and trained the local construction workers. State PWD is also involved for continuous upgradation of skills of construction workers.



*Houses constructed under BLC component of PMAY(U) using new technology in Sonamura, Tripura*



*Houses constructed under BLC component of PMAY(U) using new technology in Melaghar, Tripura*

Progress of houses are being tracked through geo tagged photograph from the state level by a dedicated team. Since all the beneficiaries have Aadhar and Bank accounts, Aadhar Payment Bridge (APB) is found to be very effective in channelizing the Government subsidies and benefits. Beneficiaries too contribute for construction of his/her dream house.

Accelerated implementation till 30 May 2017 has resulted in 86 completed houses, 6,603 houses - nearing completion and another 31,027 houses - under construction. Tripura reflects systematic initiative as one of its best practices in implementation of PMAY(U) Mission houses under BLC component, its approach suitably aligns with the spirit of the Mission guidelines.

## DATA VERIFICATION & IMPLEMENTATION - ANDHRA PRADESH

Greater Vishakhapatnam Municipal Corporation (GVMC) in partnership with Housing Department followed very innovative and robust method of beneficiary selection under PMAY(U) Mission. The demand survey was conducted and beneficiaries were verified using multi-stage filters.

In the first phase of demand survey from 12 to 30 December 2015 GVMC received 1,84,424 applications to seek benefit under PMAY(U) Mission. The filed applications were verified online at first level with reference to the below mentioned existing data bases to check the eligibility of the beneficiaries for sanction of new houses.

- Public Distribution System (PDS) Data base.
- Property Assessment data base of GVMC.
- EPDCL - Electricity Meters data base.
- GO 296 House Site Encroachment Regularizations Applications data base.
- Previously sanctioned Houses data base.

After checking of the applications received with existing data bases, 11061 were found ineligible straightaway. The reasons were either they were covered in previous Housing Schemes or duplicate Applications (i.e. same member filing more than one application, or members of same family filing different applications, etc).

A total of 48,085 applications were kept pending for reasons mentioned below:

- Applications where ration card numbers fall outside the GVMC area.
- Applications where ration card number was found to be invalid.

- Applications without ration card.
- Ration card numbers rejected by DSO after verification.

34,924 Applications matched with some house related property in GVMC (termed as P2 applications)

- Some applications matched with property tax data (i.e. applicant had a house of his own, may be pucca or non-pucca house).
- Some applications matched with EPDCL meter connections – means he owns a house, either pucca or non pucca.

Both of above categories were verified in field to confirm whether the house they had was pucca or semi-pucca. All other applications where there was no apparent error and where no other property was matched in system verification were termed as P1 applications. All P1 and P2 applications (total of 1.25 lakhs) were released in Tabs in a special app developed for this purpose. 350 teams are constituted to verify these P1 and P2 applications in the field.

The teams visited the houses to verify all the details of the applicant, took photographs of applicant and the house along with coordinates of the house.

Teams consisting of engineers of Housing Corporation were formed to study the slums to identify the feasibility of constructing Group Houses in the same place to accommodate the eligible applicants of the slum. All 216 undeveloped slums were studied. Layouts for group housing were prepared for about 19 slums for in-situ development in the first phase of HFA. The link where the houses verified in various categories with photos of houses are displayed on the GIS system as given below.

**<http://65.19.149.158/landVerify/landSurveyReport.aspx>**



## NAGAR UDAY ABHIYAN - MADHYA PRADESH

Nagar Uday Abhiyan was launched on December 25, 2016 in all 379 urban bodies in the Madhya Pradesh. The main aim of the Nagar Uday Abhiyan was to assess services provided to citizens, to inform economically vulnerable section residing in slums in urban areas about Housing For All and other welfare schemes, also to inform them about projects being implemented in their cities under PMAY(U) Mission and ensure contribution of citizens and other agencies in providing Housing For All. The first phase was held between December 25 and 28, 2016; the 2nd phase between January 3 and 15 and the 3rd phase between January 20 and February 5, 2017.

The steps taken to implement Nagar Uday Abhiyan were:

1. The Collectors of each division as the Execution officer were given responsibility of conducting the Nagar Uday Abhiyan.
2. The ward level committees were formulated in all ULBs for executing the project at ground level and to make sure that all the citizens were covered.



*Official briefing beneficiaries during Nagar Uday Abhiyan*



3. The Demand assessment were done by these ward level committees and the gaps were revised as per the surveys.
4. Ward counselors were also included in the process for effective participation of citizens and for conducting Focus Group discussions in each ward of the ULB.
5. It was promoted in each city by means of Hoardings and pamphlets were distributed to provide basic glimpse of the scheme.
6. Awareness camps were organized in each ward to make citizens aware of the schemes and how they can avail the benefits of the PMAY(U) Mission.
7. As per demand survey was completed in all ULBs of the state with the target of 3 Lakh beneficiaries.
8. Weekly and fortnightly video conferences were organized by the Secretary Urban Development and Housing with the various stakeholder, to monitor the progress.

The entire event of Nagar Uday Abhiyan resulted in great success, on 8th Feb, 2017 during the its closing ceremony a total of 2.8 Lakh beneficiaries were provided Adhikar Patra and Patta for fulfilling their dream of owning a house. In addition to PMAY(U) Mission, Allotment of Houses to the beneficiaries of previous housing schemes was also done. Apart from this, the beneficiaries after understanding the scheme are coming forward with their queries to avail the benefits of Pradhan Mantri Awas Yojana (Urban) Mission.



*Beneficiaries attending orientation workshop during Nagar Uday Abhiyan*

## LOAN LINKAGES OF BENEFICIARY SHARE - MADHYA PRADESH

Under Affordable Housing in Partnership vertical State of Madhya Pradesh fixed the beneficiary Share @ ₹2.00 Lakh per beneficiary for slum dwellers. As per learning of previous housing scheme it is eminent that, the timely collection of beneficiary share is very important for implementation of the scheme as per schedule. Project progress gets delayed due to non-availability of Beneficiary share as per schedule. For timely collection of beneficiary share, pre-allotment of dwelling unit is done by local body and stage-wise beneficiary share is collected since the very beginning of construction activity of the project.

Most of the beneficiaries are not that financially sound to pay their Share without availing loan from financial institute. Availing Home Loan is also very difficult and time taking as beneficiaries of EWS Category don't have proper documentation as per the loan process. Due to lack of documentation and scrutiny, banks were not processing the loan cases of EWS beneficiaries. This is why, state of Madhya Pradesh started coordination with the bankers and financial institutes' representatives and came up with a solution wherein Beneficiary, Bankers and ULB all get benefitted and timely project completion is ensured.

Government of Madhya Pradesh issued a Model Tripartite Agreement which resolved the issues of Beneficiaries, Bankers and ULB. Salient features of tripartite agreement are as:-

1. Beneficiary contribution at the time of pre-allotment is 10% of his/her Share and the remaining 90% is availed by the beneficiary as Home Loan from Bank/FIs.

2. ULB shall bear the lump sum charges of ₹5500 for Stamp Duty, registration charges, Insurance, SARFAESI charges etc. for the Home Loan availed by beneficiary.
3. ULB shall act as a Guarantor for the Loan availed by the beneficiaries.
4. Banks/FIs can reject the Home Loan of beneficiary in 2 conditions only
  - a. In case beneficiary provide false information
  - b. In case beneficiary is found Defaulter in other Bank/FIs.
5. In case beneficiary is declared NPA, ULB shall take following actions:-
  - a. Cancel the allotment of existing beneficiary and re-allot the dwelling unit to a new beneficiary in waiting. ULB need to do this activity of re-allotment within 45 days of intimation of default. New beneficiary shall pay his entire amount within 30 days of allotment.
  - b. From the money received from new beneficiary, outstanding balance of loan amount of previous beneficiary shall be adjusted and remaining balance shall be paid back to the previous beneficiary.
  - c. In case ULB failed to allot Dwelling unit to the new beneficiary, ULB need to make payment to Bank/Financial Institute within 180 days of receipt of the notice of Default.

With these innovative steps, Government of Madhya Pradesh has ensured timely loan linkages of beneficiaries. Loan Sanctioning is under progress in project approved under PMAY(U) Mission.

# NOTES

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*Affordable housing project under PMAY(U) in Rajasthan*



Ministry of Housing and  
Urban Poverty Alleviation  
Government of India

