प्रधान मंत्री आवास योजना-शहरी
Pradhan Mantri Awas Yojana-Urban

Ministry of Housing and Urban Affairs
Government of India

प्रधान मंत्री आवास योजना-शहरी 2.0
Pradhan Mantri Awas Yojana-Urban

Pradhan Mantri Awas Yojana - Urban

Compendium of
Good Practices

followed by States & Union Territories in implementation of Pradhan Mantri Awas Yojana - Urban

Ease of Finance | Land for the Landless | Women Empowerment | Promoting Inclusiveness | Convergence | Use of Innovative Technology

Pradhan Mantri Awas Yojana-Urban 10 Years of



Pradhan Mantri Awas Yojana - Urban

Compendium of
Good Practices

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of Pradhan Mantri Awas Yojana - Urban

October 2025



The aim of PMAY-Urban scheme is that no poor family in the country should be homeless, everyone should have a concrete roof over their head. Just now, when I was giving the keys of the house to these mothers and sisters, the satisfaction seen on their faces, the new confidence that was visible in them, really became the reason for inspiration to work for these poor people.”

- Hon'ble Prime Minister


Pradhan Mantri
10
Years of
Awas Yojana-Urban

मनोहर लाल
MANOHAR LAL

आवासन और शहरी कार्य मंत्री एवं
विद्युत मंत्री
भारत सरकार
Minister of
Housing and Urban Affairs; and
Minister of Power
Government of India



Message

A house is far more than bricks and cement—it embodies hope, transformation, and the opportunity for a brighter future for every individual and family. The Pradhan Mantri Awas Yojana–Urban (PMAY-U) has been a beacon of hope for millions across urban India, turning the once-distant dream of owning a *pucca* house into a reality.

As PMAY-U completes ten years of implementation, we reflect on a decade marked by both challenges and accomplishments. The spirit of cooperative federalism has been central to this achievement. The scheme's success is the result of collective effort—of the Centre, States, Union Territories, Urban Local Bodies, and, most importantly, the beneficiaries who remain at its heart.

This publication, *Compendium of Good Practices*, captures the participatory approach adopted by various States and UTs. It highlights their innovative strategies and contributions in overcoming the challenges of affordable housing and making dignified shelter accessible to eligible families.

Every State and Union Territory has played a vital role, introducing a diverse range of initiatives from the grassroots to the administrative level. Together, these efforts have shaped a decade-long journey that continues to advance the vision of 'Affordable housing for all' in urban India.

(Manohar Lal)

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Pradhan Mantri
10
Years of
Awas Yojana-Urban

तोखन साहू
TOKHAN SAHU

आवासन और शहरी कार्य राज्य मंत्री
भारत सरकार
Minister of State for Housing & Urban Affairs
Government of India



Message from Hon'ble MoS

Pradhan Mantri Awas Yojana– Urban has empowered the poor and marginalized sections of society with a dignified place of living and also improved their quality of life by giving them access to better health, education and livelihood opportunities. PMAY-U has had a profound impact on the lives of beneficiaries and at the same time, provided a significant boost to various sectors of the economy.

Notably, the Centre and the State/UT work in tandem to make an impact on the lives of people by introducing various reforms and initiatives which embody the spirit of cooperative federalism. The Central Government placed trust in the capabilities of State/UT Governments to assess the local affordable housing needs and accordingly implement the Scheme.

This publication encapsulates the various initiatives taken by the State/UTs in effective implementation of PMAY-U. Each State/UT has brought forward unique approaches and strategies tailored to their local needs. The adoption of these best practices has yielded positive results, with over 1.2 crore houses sanctioned under the Mission. PMAY-U hasplayed a transformative role in enhancing the overall quality of life of beneficiaries. Its implementation model has significantly amplified the Mission's impact, making it one of the most inclusive and one of the largest affordable housing programmesof the world.

(Tokhan Sahu)

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Pradhan Mantri
10
Years of
Awas Yojana-Urban

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सचिव
Srinivas Katikithala, I.A.S.
Secretary

भारत सरकार
आवासन और शहरी कार्य मंत्रालय
निर्माण भवन, नई दिल्ली–110011
Government of India
Ministry of Housing and Urban Affairs
Nirman Bhawan, New Delhi-110011



Message

Pradhan Mantri Awas Yojana – Urban adopts an inclusive and participatory approach in its implementation. Over the years, valuable inputs from policymakers, State/UT Governments and other key stakeholders have played a crucial role in enhancing the effectiveness and outreach of the Scheme. This collaborative effort has ensured that the diverse affordable housing needs across urban India are met.

Cooperative federalism forms the very foundation of the Scheme right from its inception as cooperation between the Centre and States/UTs would only be required in achieving the goal of 'Housing for All'. A decade later since PMAY-U was launched, cooperative federalism continues to be the most integral part of the implementation programme, ensuring that desired results of affordable housing are achieved.

States/UTs have been entrusted with significant powers to implement the Scheme. This approach was a crucial first step in active participation of the States/UTs, which in turn led to the invention of various implementation models and good practices in making PMAY-U reach every eligible urban citizen.

I congratulate the 'Housing for All' team, who under the leadership of Shri Kuldip Narayan, Joint Secretary & Mission Director, has compiled an informative Compendium on the Good Practices under PMAY-U from different States/UTs. This publication will serve as a valuable guide and learning model for other States/UTs as well as for the stakeholders involved in the affordable housing sector.

(Srinivas Katikithala)

New Delhi
September 15, 2025

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Pradhan Mantri
10
Years of
Awas Yojana-Urban

PREFACE

India is witnessing rapid urbanization and as the population expands, the demand for affordable housing has become a priority. Over the years, the previous Governments have launched several schemes to address the demand for housing, but they lacked a comprehensive roadmap for effective implementation. A visionary approach was thus, required to meet the collective needs of affordable housing as well as transform the urban landscape for a holistic development of cities. For several years after Independence, a home for every family remained a distant dream for millions.

It was in 2015, under the visionary leadership of Hon'ble Prime Minister Shri Narendra Modi, Pradhan Mantri Awas Yojana – Urban was launched which marked a transformative dawn in the affordable housing sector. The Scheme's objective is to provide every eligible urban household with a pucca house along with basic amenities. In 10 years of its implementation, over 94.75 Lakh houses have already been delivered to beneficiaries.

This publication is an effort by the Ministry of Housing and Urban Affairs (MoHUA) to bring together case studies, innovative models, policy frameworks and their execution strategies from different States/UTs that have demonstrated measurable success in delivering affordable, dignified and liveable houses under PMAY-U. Different diverse approaches like ease of finance, use of technology, community participation, incentivising private developers have been adopted over a period of time to prioritize the goal of providing housing to all. The publication will also help other States/UTs, policymakers, urban planners, practitioners and researchers with valuable insights and replicable models that can inspire future projects.

With the implementation of PMAY-U 2.0 parallelly, the learnings and impact derived from these good practices will further strengthen affordable housing initiatives across the country.

- Kuldip Narayan
JS&MD (HFA)




Pradhan Mantri
10
Years of
Awas Yojana-Urban

Abbreviations

ADB	Asian Development Bank
AHP	Affordable Housing in Partnership
AUEGS	Ayyankali Urban Employment Guarantee Scheme
BLC	Beneficiary Led Construction
BoCW	Building & Other Construction Workers
DUs	Dwelling Units
EMI	Equated Monthly Instalment
EWS	Economically Weaker Section
FSI	Floor Space Index
HFC	Housing Finance Company
LIG	Low Income Group
LIFE Mission	Livelihood, Inclusion and Financial Empowerment Mission
LHP	Light House Project
LoI	Letter of Intent
MIG	Middle Income Group
MIS	Management Information System
MMSAY	Mukhya Mantri Shehri Awas Yojana
MoHUA	Ministry of Housing and Urban Affairs
NPAs	Non-Performing Assets
NULM	National Urban Livelihood Mission
PMAY-U	Pradhan Mantri Awas Yojana - Urban
PPP	Public-Private Partnership
SHG	Self-Help Group
TDR	Transferable Development Rights
TNIFMC	Tamil Nadu Infrastructure Fund Management Corporation
TNUHDB	Tamil Nadu Urban Habitat Development Board
ULB	Urban Local Body




PRADHAN MANTRI AWAS YOJANA (PMAY)
PMAY
PMAY-HFA (U) ASSAM

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RENT
Ease of
Finance

1 Inclusion of EWS Beneficiaries into formal financial system

MADHYA PRADESH

Model Tripartite Agreement to integrate EWS beneficiaries into formal financial system

Problem Statement

Beneficiaries from Economically Weaker Section (EWS) faced financial constraints, making it difficult for them to pay their share to purchase a pucca house upfront under Affordable Housing in Partnership (AHP) vertical of Pradhan Mantri Awas Yojana - Urban (PMAY-U). They also encountered challenges in securing home loans from banks and HFCs due to inadequate proof of income, non-filing of income tax returns, insufficient guarantees, and low CIBIL scores.

Solution

- To integrate EWS beneficiaries into the formal financial system, a unique solution of Model Tripartite Agreement was devised. The agreement involves banks/HFCs, ULBs, and beneficiaries to purchase houses under AHP vertical. The ULB acts as a 'Guarantor' for home loans availed by EWS beneficiaries from Banks/HFCs.
- This approach enhanced the financial accountability of EWS beneficiaries, as nearly all those who have secured home loans through the tripartite agreement are regularly paying their scheduled EMIs.
- Additionally, Banks/HFCs are no longer hesitant to provide home loans to EWS beneficiaries due to concerns of loans becoming Non-Performing Assets (NPAs).
- ULBs regularly organise loan camps at construction sites and other accessible locations. State representatives also participate in these camps to monitor and ensure effective implementation.
- Provision for 100% exemption of Stamp duty and reduction of Registration Fees to ₹1 has also been done to ensure affordability for EWS segment.

Impact

By means of Model Tripartite Agreement, Madhya Pradesh has successfully facilitated home loans for EWS beneficiaries and has emerged as one of the leading States in terms of occupancy of completed AHP houses. Model Tripartite Agreement was eventually adopted by other States/UTs for ease of finance to EWS beneficiaries.







Celebrating
the Voices of PMAY-U

"This home is more than just four walls, it symbolizes security, respect and a better future of me and my family."

- Karan Kumar, Jourian, Jammu and Kashmir

2 Interest free Loan to BLC beneficiaries
JAMMU & KASHMIR

Interest free Loan for EWS beneficiaries of BLC vertical

Problem Statement

The EWS beneficiaries in Jammu & Kashmir faced financial challenges in arranging funds (beneficiary share) to construct their pucca house under the Beneficiary Led Construction (BLC) vertical of PMAY-U.

Solution

- The Government of Jammu & Kashmir provides an Interest-Free Loan of up to ₹2 lakh to beneficiaries who have not started the construction of their pucca house.
- This Interest-Free Loan serves as an additional benefit over and above the existing financial assistance of ₹1.66 lakh already provided to beneficiaries under PMAY-U
- The loan tenure is fixed at 10 years, including a moratorium period of six months, and is repayable through monthly instalments of ₹2,500.
- The J&K Government covers the interest component of the loan, ensuring that the loan remains completely interest free for the beneficiaries.

Impact

The decision reflects the Government's commitment to provide affordable housing for the Economically Weaker Sections of society. This initiative has accelerated the construction of houses by EWS beneficiaries, ensuring timely completion of houses. So far, more than 31,000 houses have been completed out of total 43,856 sanctioned houses.





Celebrating
the Voices of PMAY-U

"With a strong roof over my head, I no longer worry about the insecurities of life. For a single mother like me, this house represents hope and a better future of my children. It has also opened doors of opportunities for us."

- Mahindero, Narwana, Jind, Haryana

3 Financial incentives for beneficiaries

HARYANA

Ease of Finance and convergence with State Government scheme

Problem Statement

In view of the weak financial condition of the beneficiaries, there was delay in construction of houses under the BLC vertical of the scheme.

Solution

- State Government of Haryana provides financial assistance of ₹1 lakh from the State budget in addition to Central assistance of ₹1.50 lakh per beneficiary.
- One-time relaxation to Economically Weaker Section (EWS) beneficiaries of BLC vertical from depositing development charges, building plan scrutiny fee and online approval of building plans in order to enable beneficiaries to construct the house.
- To speed up progress under the scheme, 1st instalment of ₹1 lakh for new construction and ₹0.60 lakh for enhancement is released immediately after issuance of Letter of Intent (LoI) under BLC vertical. Like-wise, 2nd instalment is released after completion of construction up to lintel and before laying of roof of the house.
- The Government of Haryana launched its flagship initiative, the Mukhya Mantri Shehri Awas Yojana (MMSAY). During the first phase, 15,250 applicants, through an online draw, were allotted one marla plots (30.25 sq.yard) on subsidized rate of ₹1 lakh each.
- The scheme also provided financial assistance of up to ₹6 lakh to support house construction under the BLC model. Later, the plot cost was converted into 36 manageable monthly instalments, making it accessible to Economically Weaker Sections.

Impact

Beneficiaries have begun paying their EMIs. An online portal enables real-time tracking of payments and plot details while a comprehensive dashboard supports departmental monitoring. It has been decided by the State Government benefits of ₹2.5 lakh will be provided to the beneficiaries of MMSAY for construction of their houses under PMAY-U 2.0.







Celebrating
the Voices of PMAY-U

"The house has brought positive changes in my living conditions and has improved my social status. It has truly been a turning point in my life."

- Tilak Raj, Nakodar, Punjab

4 Revision of funding pattern
PUNJAB

Disbursal of half State share as first instalment to encourage beneficiaries

Problem Statement

The PMAY-U beneficiaries in Punjab faced challenges to arrange finance for starting the construction of their house. The non-compliances (due diligence) by the State led to time gap between sanction of financial support under PMAY-U and the release of Central Assistance to beneficiaries account which resulted in delays in grounding of houses. Many beneficiaries also had a fear of demolishing their kutcha house since they were not sure of getting financial assistance from the Government for constructing a new pucca house.

Solution

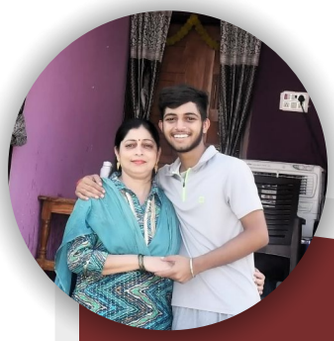
- The Punjab Government provided beneficiaries with a 'mobilisation advance' for starting the construction of their house, wherein State share is disbursed as first instalment to encourage beneficiaries to dismantle their old dilapidated houses.
- The State Government also exempted the Building Plan Fee for beneficiaries. By eliminating the fee, the Government simplified the procedures for EWS and ensured inclusive development.
- In Lal Dora areas in Punjab, properties typically lack formal land records. The Punjab Government has thus, launched an initiative to provide property rights to the inhabitants of these regions to ensure inclusivity and enable eligible beneficiaries to avail benefits of PMAY-U.

Impact

The State of Punjab has made a remarkable change in the achievements of its target and the completion went to 1,00,000 houses within 1.5 years. The strategic approaches have significantly contributed to accelerating the implementation of the scheme and ensuring timely progress. Around 15,000 beneficiaries residing in Lal Dora got benefit of PMAY-U scheme.







Celebrating
the Voices of PMAY-U

"I have struggled a lot in my life. However, my hard work has paid off when our housing dream was fulfilled with the support of PMAY-U. Owning a home in your name is the best feeling ever. I thank the Government for giving us a place of shelter."

-Rajni Tripathi,
Balrampur, Uttar Pradesh

5 Ease of finance - upfront mobilisation advance

UTTAR PRADESH

Release of instalments from State share as advance to BLC beneficiaries after sanction of houses

Problem Statement

The pace of construction of houses was very slow in the State as the beneficiaries were not able to mobilise enough savings to invest on construction of the house. They were borrowing money from the market at a very high rate of interest.

Solution

- State Government releases financial assistance under the BLC vertical in 3-4 instalments, depending upon the progress of construction of the house. At the first stage, the beneficiary mobilises his/her own resources and does some construction, say up to plinth level, and then only the first instalment is released to them.
- It was thus, decided to disburse ₹50,000 from the State share of ₹1,00,000 as an advance first instalment after sanction of house.
- Release of second instalment is done after construction till plinth level. The assistance of ₹2.5 Lakh (comprising of Central share of ₹1.5 Lakh and State share of ₹1.00 Lakh) is released to the beneficiaries in 3 instalments.

Instalment	Stage	Release	Amount
1st	Approval of house by CSMC	20%	₹50,000
2nd	Construction till plinth level	60%	₹1,50,000
3rd	Completion of House	20%	₹50,000



Impact

The initiative built the trust of the beneficiaries on PMAY-U and enhanced the pace of implementation of the Mission. This resulted in timely compilation of houses and helped in meeting the targets. This initiative has also contributed to the State securing the first position in the scheme.




RENT
Land for
Landless & Slum
Redevelopment

6 Enhancing land availability with various rehabilitation programmes

ANDHRA PRADESH

Special drive to provide housing sites to 3.07 million eligible poor families

Problem Statement

Andhra Pradesh has large housing demand. However, challenges like availability of own vacant land and beneficiary's inability to pay his/her contribution were major bottlenecks faced by the state for EWS beneficiaries.

Solution

- The state undertook a special drive to provide housing sites to more than **30 lakh eligible poor families.** For this purpose, 68,677 acres of land, inclusive of 25,433 acres of Government land was acquired and land pattas were issued to eligible beneficiaries.
- For promotion of women empowerment and to ensure economic security of women, plots were registered in the name of women beneficiaries only.
- Low-rise innovative construction technologies have been adopted in many houses under BLC vertical to reduce the cost and for quick delivery of houses.
- The eligible beneficiaries are linked with banks to meet out the beneficiary contribution Further, the State is facilitating the women beneficiaries by providing SHG loans@3% up to ₹ 35,000.

Impact

Over 12 lakh women beneficiaries have got land patta to construct house under PMAY-U. Construction of the houses at such large scale not only gave a huge boost to the economy, but also provided massive employment to people belonging to 30 occupational categories such as masonry, carpentry, plumbing and other low-income groups, daily wagers and other informal sector migrant workers.





Celebrating
the Voices of PMAY-U

"This new home has given us happiness. The transformation has brought immense joy and security to our lives. We are forever grateful to PMAY-U and the Government for making this possible."

- Darji Ramesh Mohanlal,
Bhabhar, Gujarat

7 Incentivising Private Developers for Slum Redevelopment

GUJARAT

Redevelopment of Slums situated in Private/ Public Land using PPP mode

Problem Statement

Negligible reservation for affordable housing earlier led to increase in formation of slums, derailing number of projects for want of land. No priority to In-situ Rehabilitation led to displacement of slum dwellers in fringe areas with negative impact on employment and resulted into their resentment.

Solution

- The state initiated the scheme of In-Situ Slum Redevelopment (ISSR) through Public Private Partnership (PPP) model, where higher Floor Space Index (FSI), Transferable Development Rights (TDR) are given to private developers in lieu of the cost of contribution.
- Apart from the provision of physical infrastructure like underground drainage, water supply, internal roads, social infrastructure like schools, anganwadis, healthcare centres, are also provided and the State assistance is ₹1 lakh per house against Central Assistance of ₹1 lakh per house in slum rehabilitation projects.
- The Government of Gujarat announced In-Situ Slum Redevelopment for the slums situated on private land with an objective to make cities slum free and provide houses to the homeless people at an affordable price.
- The funding/incentives to private developer is done through incentives of Transferable Development Rights, free sale development rights, enhanced FSI and rationalised planning norms.

Impact

In-situ slum rehabilitation in PPP mode leads to win-win situation for the slum dwellers by providing them decent house with basic amenities free of cost. For ULB, it provides better hygienic conditions and better public health. For the Government it provides facelift of the city as it requires no budgetary support. By redeveloping public colonies, beneficiaries got dwelling unit with higher carpet area and latest specification.





Celebrating
the Voices of PMAY-U

"After struggling hard for several years, my prayers were answered. PMAY-U gave a new meaning to our lives. I have a permanent address now. I sleep peacefully in my house and I value this life more. I never ever had the resources to have a house in my name but PMAY-U made it possible for me."

- Maina Bai Kosti,
Seoni, Madhya Pradesh

8 Cross Subsidisation and Land allocation
MADHYA PRADESH

Transformative shift in providing housing to vulnerable sections of society

Problem Statement

The state faced few challenges in the implementation of housing schemes including affordability for the EWS segment, issues related to the allotment of land, both, individual and group housing, raising scheme related awareness amongst prospective beneficiaries etc.

Solution

For ensuring inclusiveness, some of the below mentioned initiatives were undertaken by the state, which paved the way for successful implementation of PMAY-U:

- **Cross Subsidisation:** The State adopted cross-subsidy model, under which Low Income Group (LIG), Middle Income Group (MIG) and commercial units are constructed along with EWS units and profits earned from the sale of LIG, MIG and commercial units are utilized to cross-subsidise the cost of EWS houses.
- **Additional subsidy for construction labourers:** An additional grant of ₹1 Lakh per DU has been provided to Building & Other Construction Workers (BoCW) under AHP projects. This additional grant is adjusted against the beneficiary contribution.
- **Free of cost land to ULBs:** The State Government has allocated land to ULBs for construction of AHP projects at zero premium, which otherwise would have added an additional financial burden of at least ₹1-2 Lakh per house to beneficiaries.
- **'Pattas' to landless beneficiaries:** In many ULBs, parcels of Government land were identified for allotment of pattas to more than 45,000 BLC beneficiaries. These plots were developed with all basic infrastructure like roads, drains, streetlight, etc.
- **Outreach Campaign:** "Nagar Uday Abhiyan" was launched across all ULBs with the primary objective to raise awareness about PMAY-U among vulnerable sections. Around 2.8 lakh beneficiaries were awarded Adhikar Patr for fulfilling their dream after the campaign.

Impact

The inclusive approach adopted by Madhya Pradesh brought a transformative shift in providing housing for vulnerable sections of society. However, under PMAY-U, 9.7 lakh houses were sanctioned, with over 8.6 lakh houses successfully completed and delivered to beneficiaries.







Celebrating
the Voices of PMAY-U

"I am able to live with dignity and peace in my own pucca house. Owning a home under PMAY-U has brought deep sense of pride and respect."

- Anita Prakash Shinde,
Vaijapur, Maharashtra

9 Concessions for effective implementation of PMAY-U

MAHARASHTRA

Key policy-level concessions and process improvements in implementation of PMAY-U

Problem Statement

Affordable housing for EWS in urban Maharashtra faced multiple challenges, including high land costs, complex regulatory processes and financial constraints. With such measures, low-income groups struggled to access quality housing and other amenities.

Solution

To enhance the implementation of PMAY-U, the Government of Maharashtra has introduced key policy-level concessions and process improvements:

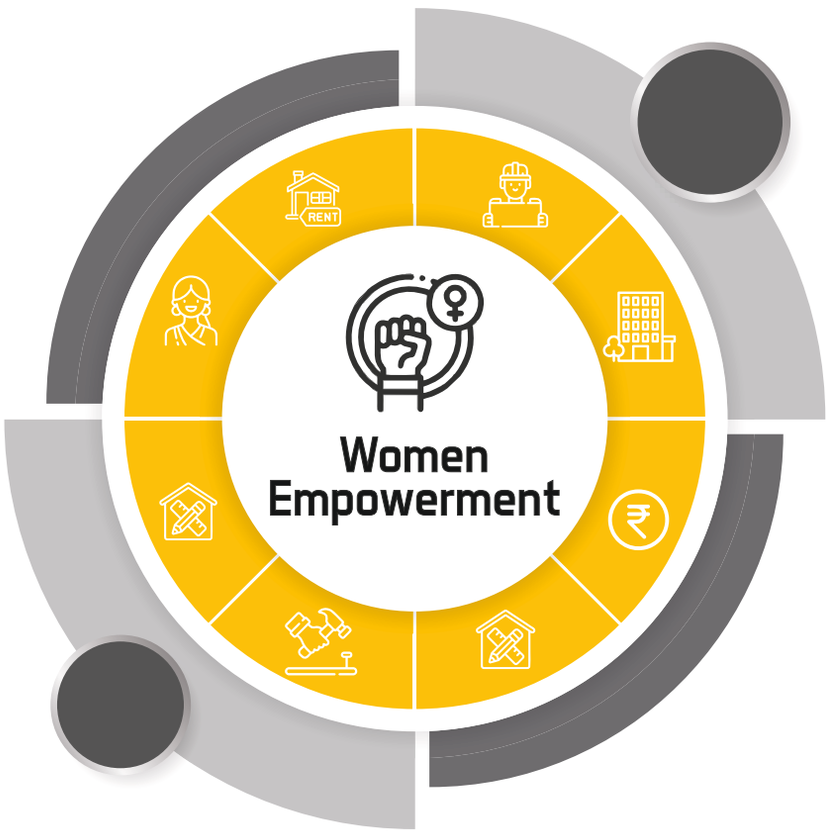
- **Government Land at Nominal Rates:** Government land is allocated at just ₹1 per sqm to promote affordable housing development.
- **Higher FSI for AHP-PPP Projects:** FSI of 2.5 is granted in residential zones and 1.0 in Green/No Development Zones to facilitate sustainable urban expansion.
- **Reduced Stamp Duty:** EWS beneficiaries pay a stamp duty of just ₹1,000, making home registration affordable.

Impact

These initiatives have not only accelerated the housing project implementation and reduced construction delays, but have also made home ownership more affordable for EWS beneficiaries. It has encouraged private sector participation through PPP models and promoted sustainable and inclusive urban development.






RENT
Women
Empowerment

10 Women Empowerment
CHHATTISGARH

Empowering women through livelihood opportunities

Problem Statement

Financial dependence and skilling opportunity for women of EWS category on their spouse, children remains a major issue.

Solution

- Raipur Municipal Corporation is the first urban body in Chhattisgarh to start the free of cost textile training centre for the beneficiaries and the organisers aim to have multiple batches so that more women can be trained to make them self-reliant.
- The training is being provided at the same location to provide ease of living to the women.
- In Raipur, women beneficiaries or their family members are being trained for free at a textile centre located near to the Affordable Housing in Partnership (AHP) building in which they are living in.
- The women are between the age of 18-37 years. They will undergo training for one year with 100% placement arrangements. The training costs approximately ₹10,000 to ₹12,000 per trainee, and the sewing machines used for training cost around ₹40,000 to ₹50,000.

Impact

This initiative has provided a boost in the self-confidence of the women and they aim to either work in some factory or become entrepreneurs to earn a living. They express gratitude towards the Government, firstly, for providing them roof over their heads and secondly, for ensuring that they become financially independent.







Celebrating
the Voices of PMAY-U

"We have lived for over 40 years in a kutcha house. My husband worked as a coolie and the financial conditions didn't allow us to construct our own house. PMAY-U, however, made it possible and the family got financial support to construct a pucca house all amenities. What was once an aspiration has now become a reality."

- Reshma Khatun, Mihijam,
Jamtara district, Jharkhand

11 Rani Mistri - training of women to work as masons

JHARKHAND

Rani Mistri - training of women to work as masons in construction sector

Problem Statement

Women of the household are generally not included in decision-making roles. Jobs are gender-based and women are prevented from engaging in work that men are supposed to perform. Women often suffer from gender biasness.

Solution

- In order to make women independent and financially stable, the State of Jharkhand came up with the concept of Rani Mistri.
- The concept came into existence from Simdega district of Jharkhand, where a huge number of female beneficiaries/ SHG Members/ female labours got training for toilet construction for making it an 'open defecation-free' district.
- Subsequently, few women came forward to take training for construction of a house. Gradually, the movement got accepted by other women too and the journey began in urban areas facilitated by ULBs and some of civil societies.
- PMAY-U was eventually converged with National Urban Livelihood Mission (NULM) and other social schemes which helped women getting trained as mason/ plumber/ electrical worker etc.
- The term 'Rani Mistri' thus gained wide acceptance across society and among various stakeholders.

Impact

The State has trained more than 55,000 women as 'Rani Mistris'. This movement reflects the identity and self-confidence of women empowerment. Many Rani Mistris had set an example by constructing their PMAY-U house themselves. This initiative has helped in creating livelihood opportunities for women and has set an example for other States to address the need for formalisation of women construction workers and train them to bring them at par with their male counterparts in this industry.










RENT
Promoting
Inclusiveness

12 Rehabilitation of Leprosy Affected Families
CHHATTISGARH

Rehabilitation of leprosy affected families

Problem Statement

In Chhattisgarh's Rajnandgaon town, families suffering from leprosy and other physical disabilities resided in precarious conditions in a locality named Asha Nagar. These families were unable to make ends meet, arrange meals, let alone think about constructing a house. Most of the members would beg for their daily needs, some did casual labour. Social stigma associated with leprosy left them with no permanent source of income.

Solution

- In the project of 'Asha Chadhi Parwan', community mapping and survey of slum was performed by bringing together the use of drone and mobile based technology. This information played a vital role and was utilized to assign land rights to eligible leprosy-affected poor families.
- Secured land rights were granted to them to build homes and subsequently these families were selected as beneficiaries under PMAY-U.
- For minimizing the beneficiary share, various initiatives had been taken, like reusing of the dismantled material, construction in pairs, convergence with multiple schemes, livelihood options etc., resulting to which the houses were constructed with practically no beneficiary share, making it financially sustainable.
- This was followed by upgradation of the physical infrastructure like roads, drains, streetlights, community park, sanitation and clean water supply.
- The beneficiaries were provided with the employment opportunities making them self-reliant. They were also given enhanced access to State-sponsored nutrition programs, improved food security and health services.





Impact

By virtue of getting a pucca house and access to livelihood and other opportunities, more children among the community attend school and have received scholarships while women hold leadership positions within the community and have been supported to become self-sufficient. The project has provided livelihood opportunities for women not only of this community, but also those residing nearby. The females from this community and nearby area have been trained in handloom, with the help of Khadi Gram Udyog and Chhattisgarh State Skill Development Authority.



Celebrating
the Voices of PMAY-U

"It was my late father's dream to construct a house for the family and PMAY-U supported us in fulfilling his dream. We recently hosted our Grih Pravesh function and all my relatives and neighbours joined us. We feel proud to be part of the scheme and are thankful to the Hon'ble Prime Minister for PMAY-U."

- Sewa Ram Teli,
Rajsamand, Rajasthan

13 Inclusion of Marginalised Community (Gadiya Luhars)

RAJASTHAN

Land allotment to marginalised community for own house construction

Problem Statement

Gadiya Luhars, a nomadic community of blacksmiths, owns a rich history in the State of Rajasthan. Their ancestors were blacksmiths in the army of Maharana Pratap. When Mewar fell to the Mughals, Maharana Pratap's loyal blacksmiths chose to leave their settled lives and adopt a nomadic existence, vowing to return to Chittorgarh only after its recapture. These skilled artisans travelled throughout Rajasthan and neighbouring States, carrying portable forges and tools, and making and repairing iron tools, agricultural implements, and household utensils. After India gained Independence, the Gadiya Luhars continued to face challenges.

Due to modernisation and urbanisation, the traditional industries saw a decline and owning a pucca house at one place also became impossible for them. These people were forced to live a life of destitute with access to no basic facilities.

Solution

- The Urban Improvement Trust (UIT), Bhilwara decided to provide housing benefits under Pradhan Mantri Awas Yojana – Urban by allotting the community individuals free plots at one place as earlier they were living at unauthorised lands on road side and vacant lands.
- The patta has been granted to the beneficiaries for a period of 99 years.

Impact

A total of 1,030 families were allotted plots, out of which 355 families were benefited from the PMAY-U scheme.









Celebrating
the Voices of PMAY-U

"For years, we lived in a cramped, leaking kutcha house where every monsoon brought fear. PMAY-Urban gave us a strong roof over our heads. The house is our biggest asset."

- Sushant Soren, Mango, Jamshedpur, Jharkhand

14 Inclusiveness of marginalised community
JHARKHAND

Understanding the housing needs of the leprosy-affected community

Problem Statement

In Jharkhand, around 2,500 leprosy patients with average monthly income of ₹5,000 to ₹6,000 were living in slum-like situation having no pucca house. These people were primarily rag-pickers or beggars. Their living conditions were very unhygienic and filthy.

Solution

- Government of Jharkhand recognized their vulnerability and took the decision to give priority and a special attention to them.
- These leprosy patients were provided relief by inclusion of their name under AHP vertical of PMAY-U.
- Further, the beneficiary contribution was waived off in the leprosy projects and the whole share is borne by the State.
- In the newly-constructed colony, water supply, electricity and sanitation facilities have been made available in the house with infrastructure like Internal roads, drain, street lights, park, boundary walls, gate etc in place.

Impact

Three projects, located in Deoghar, Jamshedpur and Ranchi comprising of 720 DUs have been completed and dedicated to the leprosy-affected people. Today, they are not only owners of a house, but also got a new life and identity in society. *"We have got everything, we are very happy to live in a clean, safe and healthy environment,"* shares a beneficiary.






RENT
Convergence

15 Participatory approach in implementation of PMAY-U

KERALA

Multi-faceted convergence model, Community-based monitoring and intervention

Problem Statement

An analysis of the implemented public housing schemes revealed that there was inadequate coverage of the marginalised sections of the society, destitute, women headed households and the poorest of the poor. Inadequate supply of building material and skilled labour added to the problem statement.

Solution

The Kerala State Government followed a holistic habitat development approach through a multifaceted convergence model along with an adequate livelihood support. The Government of Kerala launched LIFE (Livelihood, Inclusion and Financial Empowerment) Mission to comprehensively provide housing to the landless and homeless people in the State along with provision for pursuing their livelihoods, converging social services including Primary Health Care, Geriatric Supports, Skill Development and provision for financial services inclusion. The mission provided additional funding to the beneficiaries who could not complete their houses due to limited financial assistance. Few of the initiatives which helped the State scale up the implementation and completion under PMAY-U were:

1. Convergence of PMAY-U with LIFE Mission under which additional assistance of ₹2.5 lakh is provided to the beneficiary by State Government and Urban Local Bodies apart from the Central Assistance.
2. Formation of all women construction groups under the 'Kudumbashree' Mission which empowers women in self-employment.
3. Convergence with NULM (National Urban Livelihood Mission) for skill training, placement and wage employment for PMAY-U beneficiaries.
4. Convergence with AUEGS (Ayyankali Urban Employment Guarantee Scheme), financial support of ₹311 per day, maximum of ₹27,990 is provided to each household in lieu of 90 person days of labour for construction of own house.
5. Home Insurance cover of ₹4 lakh by State Government for houses built under the PMAY-U LIFE Mission project.
6. Building flats for landless beneficiaries under AHP vertical of PMAY-U. In addition to ₹1.5 Lakh provided by the Central Government, ₹12.5 Lakh and land are provided by State Government.

Impact

The initiative has resulted in achieving the voluntary participation from the part of corporate houses. It has succeeded in the effective engagement of multiple stakeholders and thus creating a positive impact on the society and guiding them for community's empowerment. This initiative has resulted in the increase of the coverage of the programme.





Celebrating
the Voices of PMAY-U

"The scheme has truly been a blessing in our lives. With its support, we were able to build a spacious, comfortable home with proper water facilities. Our quality of life has significantly improved."

-Aswathi N, Kanniyakumari, Tamil Nadu

16 Shelter Fund for Affordable Housing
TAMIL NADU

Shelter fund and other financing mechanisms for Affordable Housing

Problem Statement

Identification of bankable projects including rental housing is difficult and require expertise in financing and housing, both.

Solution

- **"Shelter Fund" for Affordable Housing:** Shelter Fund is an Alternate Investment Fund managed by the Tamil Nadu Infrastructure Fund Management Corporation (TNIFMC) Promoted by Government of Tamil Nadu. Shelter Fund has two tiers, **Tier-I** is accrued from the shelter fees charged from non-EWS private real estate projects and used in bridging financial gaps not covered by central or state schemes, including works such as site development, internal roads, water supply, sanitation facilities, and community infrastructure, thereby enhancing the living conditions in resettlement and rehabilitation projects under the Tamil Nadu Urban Habitat Development Board(TNUHDB).
- **Tier-II** of the Shelter Fund has contributions from Government of Tamil Nadu, the World Bank and Asian Development Bank and is an Alternate Investment Fund managed by the Tamil Nadu Infrastructure Fund Management Corporation (TNIFMC), Promoted by Government of Tamil Nadu with 49% ownership and other Institutional Shareholders holding 51%. Shelter fund supports private affordable housing project developers including rental housing projects with focus on women, industrial workers and vulnerable sections of society.
- **Additional Finance for Affordable Housing:** An Infrastructure and Amenities fund was designed to support the development and enhancement of roads, water supply and sanitation facilities thereby reducing the need for additional spending.
- **Leveraging funds from Asian Development Bank:** The Asian Development Bank (ADB) has provided financial assistance to support the construction of affordable housing projects. By addressing the pressing issue of housing shortages, this collaboration underscores a significant step towards inclusive urban development and social equity.

Impact

Through additional funding TNUHDB has enhanced its capacity to develop more housing units, thereby significantly contributing to achieving the goal of' 'Housing for All'. The strategic measures have not only resulted in improved living standards of the urban poor but also support the State's broader goals of social equity and sustainable urban development.





Celebrating
the Voices of PMAY-U

"The pucca house has impacted our lives in a profound way. It has brought a significant social change. Having a permanent place of shelter has given us a sense of stability, dignity and identity."

- Abhijit Pal, Katwa,
Purba Bardhaman district, West Bengal

17 ‘Prokolpo Bandhus’ for monitoring progress of houses

WEST BENGAL

Convergence with DAY-NULM to monitor progress of PMAY-U through ‘Prokolpo Bandhus’

Problem Statement

It was learnt that the implementation of PMAY-U scheme was lagging and needs to be done at a rapid pace. For that, the beneficiaries need to be reached out through intensive field level activities so that the set completion targets are met on time.

Solution

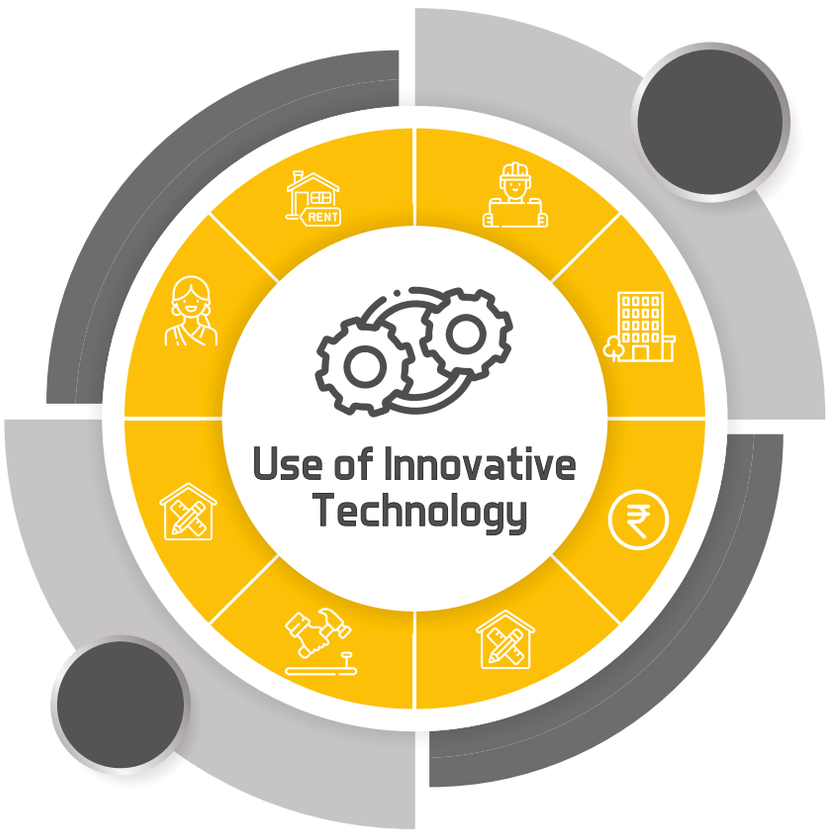
- The State had a huge workforce of semiskilled manpower in the form of Urban Self-Help Group under DAY-NULM. It was decided to collaborate both the schemes and utilize this workforce for monitoring the progress of construction of houses under PMAY-U.
- The people engaged for the purpose were named ‘Prokolpo Bandhus’. An orientation program was done for ‘Prokolpo Bandhus’ to make them understand about the PMAY-U scheme.
- They were also been trained to Geo-tag the houses in the Bhuvan portal as per scheme guidelines enabling timely capture of construction stages.
- Beneficiaries/ houses were allocated to ‘Prokolpo Bandhus’ depending on their capacity, with no more than 100 houses allocated to each.
- ‘Prokolpo Bandhu’ may conducted training programs and organized camps/ meetings on common issues at the ward/para to expedite completion.
- Apart from the monitoring work, the ‘Prokolpo Bandhus’ were involved in other survey activities also for their sustainable income generation.

Impact

The implementation of PMAY-U scheme saw a noticeable boost after the ‘Prokolpo Bandhus’ started monitoring the completion of houses. They not only did counsel for the beneficiaries, but also helped in Geo-tagging, removing bottlenecks and acted as a means of communication between the beneficiaries/ ULB/ Banks etc. Once involved under PMAY-U, the ‘Prokolpo Bandhus’ also got a chance to enhance their own skillsets like basic social engineering, computer literacy and masonry along with a source of income. The completion pace has picked up in West Bengal where out of total 6.15 Lakh sanctioned houses, 4.61 lakh are complete.






RENT
Use of Innovative Technology

18 Use of Innovative Construction Technologies

TAMIL NADU

Adoption of Prefab and Monolithic construction technologies in AHP projects

Problem Statement

Tamil Nadu had more than 6.7 Lakh houses sanctioned under PMAY-U out of which around 1.5 lakh houses were under AHP and ISSR. The speedier and cost-effective construction of mass houses has always been a challenge, especially in a stipulated time frame. A need was also felt for improved efficiency, quality and sustainability in construction.

Solution

- The State government took an ambitious initiative to adopt Prefabricated construction methods and Monolithic construction to reduce building costs and ensure consistent quality across mass housing projects.
- Prefabrication involves assembling various components of a building in a factory setting before transporting them to the construction site for final assembly. This method enhances efficiency by minimizing material waste, reducing labour costs and shortening construction timelines, all of which contribute to cost savings.
- The Light House Project (LHP) in Chennai was built using Prefabricated Construction Technology and was completed in record time of just 12 months. This project comprises of 1,152 houses, each equipped with essential and social infrastructure facilities.
- The State has adopted Monolithic Reinforced Cement Concrete (RCC) construction Technology for building millions of houses for socio-economically marginalized communities. This method involves creating entire structures, including walls, floors, and roofs, in a single, continuous pour of concrete, which greatly enhances structural integrity and durability.
- The uniformity provided by monolithic RCC construction helps maintain consistent architectural standards and reduces maintenance costs over me. As a result, this method presents a viable solution for addressing housing shortages in an economically and socially sustainable manner.
- Total of 23,954 houses have been constructed using ‘Mivan Technology’ in various cities of Tamil Nadu. This advanced construction method utilizes aluminium formwork to create durable, cost-effective, and time-efficient structures.

Impact

Through the adoption of innovative technologies, Tamil Nadu aims to streamline processes, improve infrastructure and facilitate better access to housing. Ultimately, State’s commitment to innovation reflects a broader vision of equitable growth and enhanced quality of life for all residents.





Celebrating
the Voices of PMAY-U

"Living in a kutcha house was a constant struggle for my family. We faced hardships every day, lacking basic amenities and comfort. Thanks to PMAY-U, our prayers were finally answered and we were able to build a pucca house that offers safety, comfort, and dignity."

- P Mala, Chengannur,
Alappuzha district, Kerala

19 Expediting Geo-tagging & other tools for monitoring progress

KERALA

Extra support for Geo-taggers; dedicated Web-Based Tracker System for Progress Monitoring

Problem Statement

Geotagging of BLC houses used to be quite exhaustive for the surveyors of Manjeri Municipality in Kerala. Reaching the remote and interior places posed a challenge, especially in the summers. A need was also felt to have a MIS for tracking the progress of projects on real time basis.

Solution

- The Manjeri Municipality in Kerala has provided unwavering support for all areas of PMAY-U project implementation, particularly geo-tagging. The selection of surveyors and their supervision was carried out by the municipality with precision and within strict time-lines.
- The surveyors are equipped with smart phones, reliable internet connections and have also been provided motorcycles along with fuel to cover the wide area.
- The geo-tagging drive is done daily from 7 am to 1 pm, except on Sundays.
- To support their efforts and ensure timely completion of tasks, the municipality has issued separate identity cards for surveyors, which helps them gain recognition from the community as well as the general public.
- In addition to the MIS developed by MoHUA, a state-specific web-based tracker system has also been developed in Kerala to streamline the monitoring and reporting of project progress. The system is designed with a simple interface, making it easy for both technical and non-technical users to navigate.





Impact

The municipality has entrusted geo-tagging surveyors with additional responsibilities, including tasks like Swachh Bharat geo-tagging, visiting incomplete houses under the LIFE Mission, and conducting flood-related geo-tagging. The web-based tracker system significantly enhances project progress monitoring by providing real-time insights, facilitating better decision-making.


Pradhan Mantri
10
Years of
Awas Yojana-Urban



“Another reflection of women empowerment in Bharat is the Pradhan Mantri Awas Yojana. Through this scheme, property is now being registered in the name of women, even in the smallest villages.”

- Hon'ble Prime Minister

सत्यमेव जयते

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