



Ministry of Housing and Urban Affairs
Government of India

PMAY-U: Milestones Achieved & Implementation Process for PMAY-U 2.0



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‘Housing For All’

Ministry of Housing & Urban Affairs

18th November-2024

PMAY(U)- Housing For All Mission

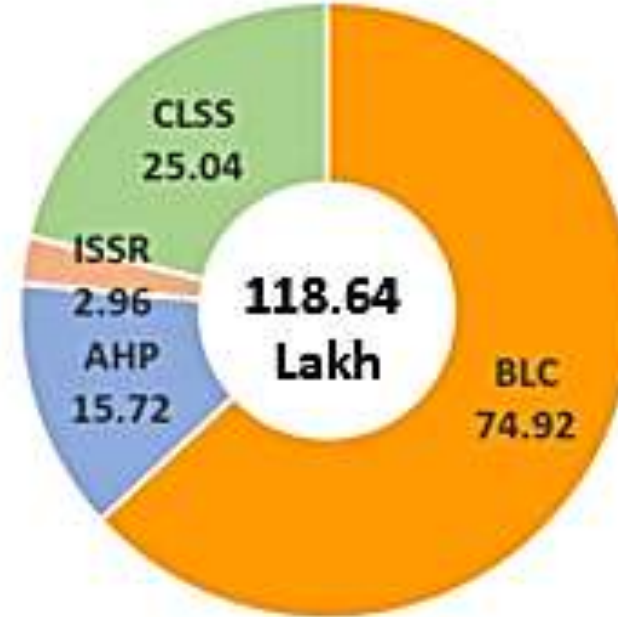
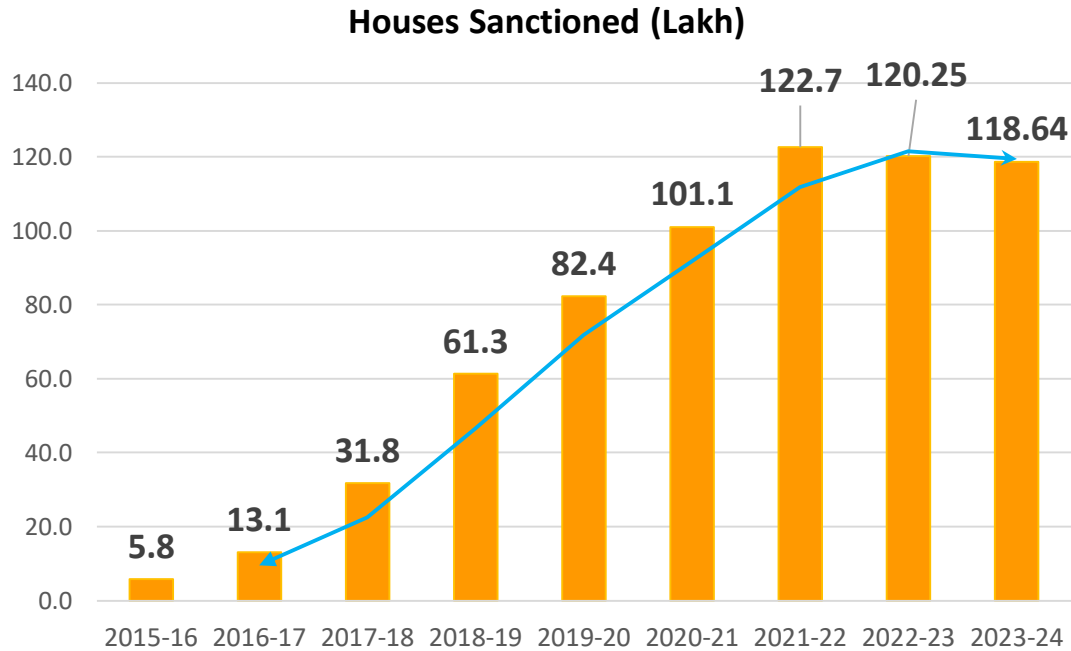
- Launched in June 2015: 'Pucca house' to all eligible urban households
- Coverage: All Statutory town/cities and Planning/Development Authority Areas
- 1.14 Crore houses grounded and **88 lakh completed**
- Central Assistance of **₹1.66 lakh crore** released out of ₹2 lakh crore
- Scheme extended up to **December 2024**

Mission Highlights

- **Basic Services:** Toilet, Kitchen, Water and Electricity in all houses
- **Paradigm Shift: 'Slum Centric' to Housing for All**
- **Cafeteria Approach:** Mission implementation through four verticals
- **Cooperative Federalism:** Housing demand assessment, appraisal and approval of projects at State/UT level
- **Women Empowerment:** Ownership of house in favour of female member or joint name
- **Middle Income Group:** MIG included first time in an Affordable Housing Scheme

PMAY(U): Achievements

Progress as on 11.11.2024



Construction Grounded
for houses
114.30 Lakh

Construction Completed
for houses
88.02 Lakh

Total Investment
₹ 8.07 Lakh Cr

Central Assistance Approved
₹ 2.00 Lakh Cr

Central Assistance Released
₹ 1.66 Lakh Cr

BLC Houses
74.92 Lakh

AHP Houses
15.72 Lakh

ISSR Houses
2.96 Lakh

CLSS Houses
25.04 Lakh

Total
118.64 Lakh

PMAY(U)- Transforming lives of all

- ❖ **Women Empowerment: 89 lakh** female or joint homeowners
- ❖ **Middle Income Group: 6 lakh** MIG included first time in an Affordable Housing Scheme
- ❖ **Slum Rehabilitation: 30 lakh** slum dwellers benefitted
- ❖ **Inclusive Approach:**
 - ✓ **Minority-16 lakh,**
 - ✓ **SC/SC-23 lakh**
 - ✓ **OBC-43 lakh**



Comparison with Previous schemes

2004-2014

(JnNURM)

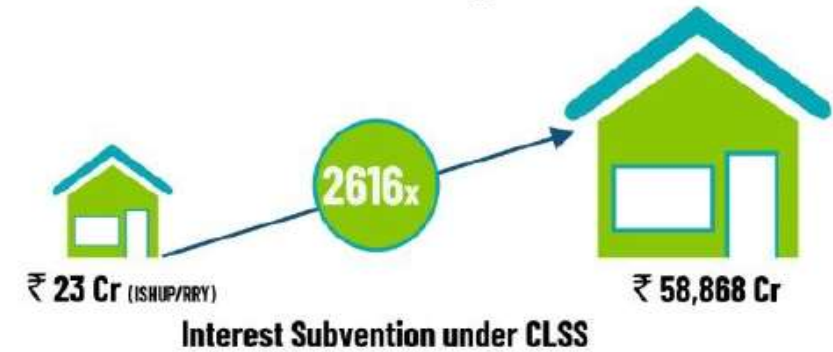


2015-2024

(PMAY-U)

2004-2014

(JnNURM)



Light House Projects



Chennai - completed

Precast Concrete Construction System
-Precast Components Assembled at Site



Rajkot - completed

Monolithic Concrete Construction using
Tunnel Formwork



Indore - completed

Prefabricated Sandwich Panel System with
Pre-engineered Steel Structural System



Lucknow - completed

Stay In Place PVC Formwork with
Pre-Engineered Steel Structural System



Ranchi - completed

Precast Concrete Construction System
– 3D Volumetric



Agartala – nearing completion

Light Gauge Steel Framed (LGSF) System
with Pre-engineered Steel Structural System

Affordable Rental Housing Complexes

- ✓ Addressing the vision of **'AatmaNirbhar Bharat'** by creating affordable rental housing for urban migrants/poor
- ✓ Provide **dignified living** with necessary civic amenities near their workplace on affordable rent
- ✓ Create conducive ecosystem for Public/ Private Entities to leverage investment in rental housing

Affordable
Rental Housing
Complexes
ARHCs

Ease of living for
Urban Migrants/ Poor

Model 1

Utilizing existing Government funded vacant houses by converting them into ARHCs under Public Private Partnership or by Public Agencies

- **5,648 vacant houses** converted into ARHCs - Chandigarh (2,195), Surat (393), Ahmedabad (1,376) and Rajkot (698) in Gujarat, Chittorgarh (480), Rajasthan, Jammu (336), UT of J&K , Dehradun (70) and Lalkuan (100) at Uttrakhand
- RFP Issued for conversion of 7,413 vacant houses into ARHC units are under progress

Model 2

Construction, Operation and Maintenance of ARHCs by Public/ Private Entities on their own available vacant land

- Construction of **52,293 ARHC units** with new innovative technologies is in progress in various cities,
- Out of these, **35,425 units** have been completed at Sriperumbudur, Chennai & Hosur. These projects are ready for inauguration.

Variation in Building Typologies

Multi-Storey Apartment Complexes



Single Family Dwelling Units



Design Variation in BLC across the Country



Different Typologies across the country

Multi-Family Dwelling Units in a single building

Vernacular Architecture

Variation in Construction Materials

SNA SPARSH Progress

States Progress	Administrative approval for ratios of SLS	Open SLS-wise drawing account in RBI	Mapping of CSS with corresponding SLSs as per the existing protocol.	Approved by PD	Mother Sanction	Expenditure Started
Assam	Approval for SLS taken from State Finance Ministry	Opened	Done	Done	Mother Sanction issued: ₹39.69 Cr	No
Chhattisgarh	Approval for SLS taken from State Finance Ministry	Opened	Done	Done		
Jharkhand	Approval for SLS taken from State Finance Ministry	Opened	Done	Done		
Karnataka	Approval for SLS taken from State Finance Ministry	Opened	Done	Done		
Odisha	Approval for SLS taken from State Finance Ministry	Opened	Done	Done	To be Released	
Rajasthan	Approval for SLS taken from State Finance Ministry	Opened	Done	Done	Mother Sanction issued: ₹122.79 Cr	No
Telangana	Approval for SLS taken from State Finance Ministry	Opened	Done	Done		



PMAY-U 2.0

Overview

PMAY-U 2.0 - Overview

Implementation Period	2024-2029
Mode of Implementation	As Centrally Sponsored Scheme except Interest Subsidy Scheme which is Central Sector Scheme
Eligibility	<ul style="list-style-type: none"> ▪ Not owning pucca house anywhere in India ▪ Belonging to EWS (Income below ₹ 3 lakh) ▪ LIG and MIG eligible for only Interest Subsidy Scheme-ISS (Income upto ₹ 9 lakh) ▪ Not availing benefit of housing scheme in last 20 years
Family	Comprising of husband, wife, unmarried sons and/or unmarried daughters
Permissible size of House	Minimum of 30 sqm upto 45 sqm (ISS: upto 120 sqm)

PMAY-U 2.0 - Overview

Coverage	All Statutory towns and Planning Authority Areas
Ownership of house	In the name of female head of household/Joint ownership
Eligibility verification	Undertaking by beneficiary fulfilling eligibility criteria in specified format
Deduplication	MIS linkage between PMAY-U 2.0 and PMAY-G to avoid dual benefit- Aadhar based checks
Finalization of beneficiaries	District/ULB level Committee headed by District Magistrate/Municipal Commissioner/Executive Officer
Special Focus Groups	Beneficiaries of PM-SVANidhi & PM Vishwakarma, Safai Karmchari, BoCW, Anganwadi Workers and other identified groups

Salient Features

- ❖ **Mandatory State Share**
- ❖ Priority to beneficiaries of **Special Focussed Group**- PM-SVANidhi & PM Vishwakarma, Safai Karmchari, Anganwadi Workers, Building and construction worker and other identified groups
- ❖ Boost to **Innovative Construction Technologies** through TIG
- ❖ Introduction of **Rental Housing** as a new vertical
- ❖ Introduction of **Redeemable Housing Vouchers** to purchase house from Whitelisted and Open market projects
- ❖ **Slum Redevelopment/Resettlement** allowed under BLC and AHP vertical
- ❖ **Home loan product** for informal sector for construction/purchase of house in partnership with DFS

Verticals

PMAY-U

BLC

Beneficiary Led Construction

ISSR

In-Situ Slum Redevelopment

AHP

Affordable Housing in Partnership

CLSS

Credit Linked Subsidy Scheme

ARHCs

Affordable Rental Housing Complexes

PMAY-U 2.0

BLC

Beneficiary Led Construction

AHP

Affordable Housing in Partnership

ISS

Interest Subsidy Scheme

ARH

Affordable Rental Housing

PMAY-U 2.0 - Verticals

Beneficiary Led Construction (BLC)

- ❖ Income Criteria: upto ₹3 lakh (EWS)
- ❖ Construction of new pucca houses on their own available land.
- ❖ States/UTs to provide heritable, but non-transferable land rights (pattas) to landless
- ❖ States/UTs to propose the BLC houses/projects through a verified list of eligible beneficiaries along with the valid land titles for approval of CSMC
- ❖ Each City to propose the BLC proposals to CSMC once in every 3/6 months for sanctioning
- ❖ Housing in tenable slums are permissible

PMAY-U 2.0 - Verticals

Affordable Housing in Partnership (AHP)

- ❖ **Income Criteria:** upto ₹3 lakh (EWS)
- ❖ **Public Sector AHP Projects** to purchase/allotted houses in Apartment projects by public sector agencies including parastatal.
- ❖ **Private Sector Projects:** Redeemable Housing Vouchers who purchases house from private projects (**whitelisting** of projects by States/UTs/ULBs).
- ❖ Projects using innovative construction technologies to receive TIG @₹1000 per sqm.
- ❖ **Lock in period:** 5 years

PMAY-U 2.0 - Verticals

Interest Subsidy Scheme (ISS)

- ❖ **Income Criteria:** EWS upto ₹3 lakh, LIG ₹ 3- 6 lakh, MIG ₹6 - 9 lakh
- ❖ Maximum admissible interest subsidy of **₹1.80 lakh** to eligible beneficiaries
- ❖ Eligible beneficiaries to **register their demand through Unified web-portal**
- ❖ Subsidy to be released in **5 yearly instalments**
- ❖ Release subsidy through **single click** , Beneficiary to be intimated by SMS
- ❖ States/UTs to facilitate the beneficiaries to avail the benefit of ISS

ISS: Eligibility Criteria

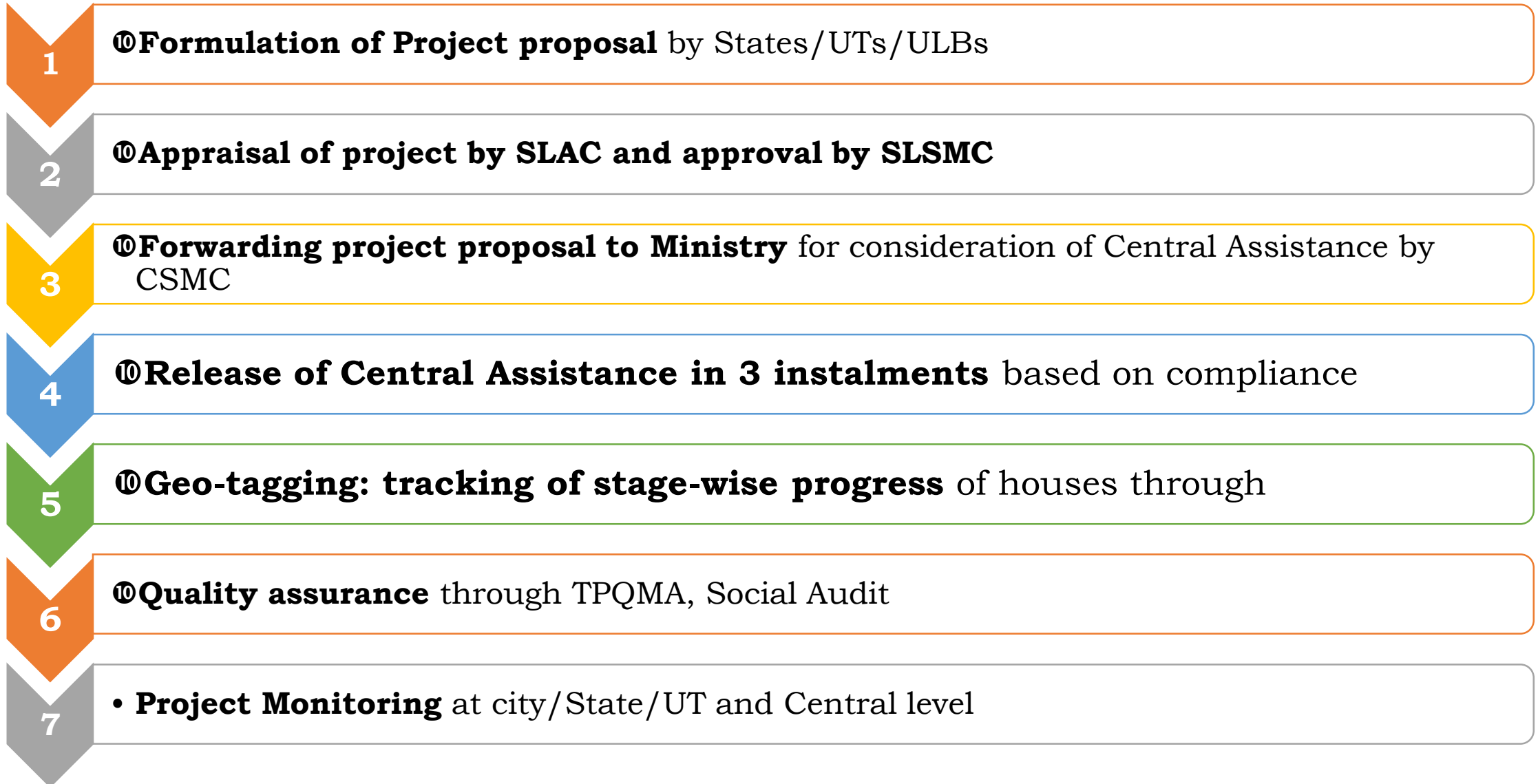
Parameters	EWS/LIG/MIG
Annual HH income (₹)	₹9 lakh
Interest Subsidy (% P.A.)	4%
Maximum Housing Loan eligible (₹)	₹25 Lakh
Maximum House Value	₹35 lakh
Maximum Carpet area (up to) in sq.m	120
Maximum benefit of interest subsidy (₹) – Actual Release	1.80 lakh/-
Maximum benefit of interest subsidy (₹) - NPV	1.50 lakh/-

- ❖ *Interest subsidy will be at 4% rate on first ₹8 lakh loan for 12 years tenure only.*
- ❖ *Subsidy will be released in 5 yearly installments through DBT in loan accounts.*
- ❖ *Loan account should be live, standard and minimum 50 percent principal outstanding.*

Affordable Rental Housing (ARH)

- ❖ **Income Criteria:** EWS upto ₹3 lakh, LIG ₹ 3- 6 lakh
- ❖ **Implementation Models:**
 - Model 1: Using the existing Govt. funded vacant houses:
 - Model 2: Construction of new projects by Public/ Private Agencies
- ❖ **Permissible Carpet Area:**
 - Single Unit- up to 30 sqm
 - Double unit- up to 60 sqm
 - Dormitory up to 10 sqm carpet area

Implementation Mechanism



Funding Pattern

Sl. No	States/UTs	Verticals		
		BLC & AHP	ARH	ISS
1	NE States, HP, Uttarakhand, J&K, Puducherry, Delhi	<ul style="list-style-type: none"> • Central Govt.- ₹2.25 lakh/Unit • State Govt.- Min. ₹0.25 lakh/Unit 	Technology Innovation Grant <ul style="list-style-type: none"> • Central Govt. - ₹3,000/sqm per unit • State Govt.- ₹2,000/sqm per unit 	Home Loan Subsidy – up to ₹1.80 lakh (Actual Release) per unit by Government of India as Central Sector Scheme
2	All other UTs	<ul style="list-style-type: none"> • Central Govt. - ₹2.50 lakh/Unit • UT Share- Nil 		
3	Other States	<ul style="list-style-type: none"> • Central Govt. - ₹1.5 lakh/Unit • State Govt.- Min. ₹1.00 lakh/Unit 		

TIG @ ₹1000 per sqm. (upto30sqm/DU) to be provided in AHP projects for using innovative construction technology

Rolling-out the PMAY-U2.0

States/UTs to immediately do following:



Signing of MoA
with MoHUA agreeing
on Reforms



**Affordable
Housing Policy**
formulation by States

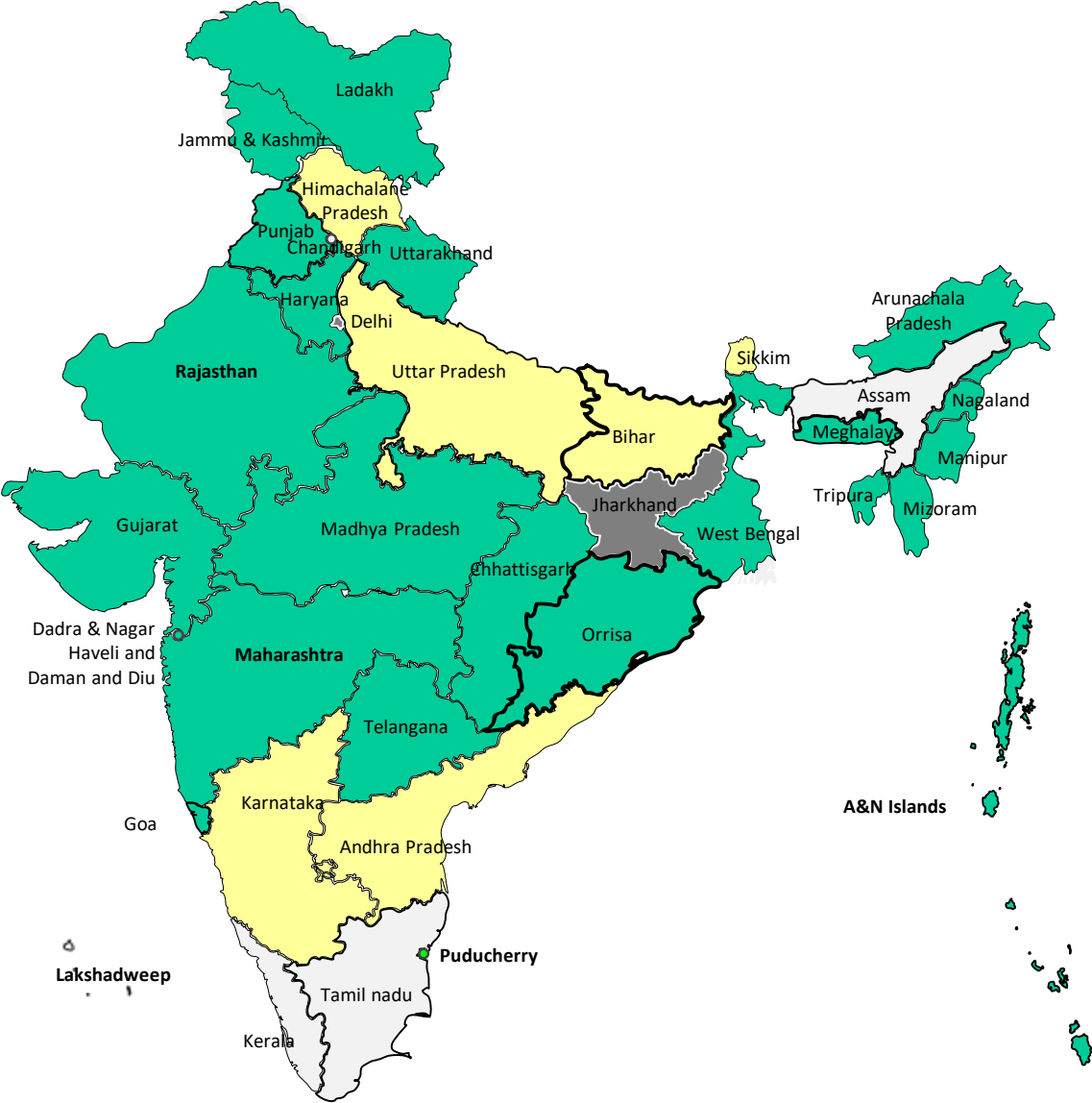


**Inclusion of new
towns**
State to propose for
approval



**Rapid Demand
Assessment/
validation**
in online/offline mode

Status Update on MoA Signing for PMAY-U 2.0 (As of 18-11-2024)



MoA Signed (23)

Advance Stage (6)

In Process (4)

Post Election (2)

Mandatory Reforms by States/UTs

Reforms by December 2024:

- **Nominal (less than 1%) Stamp duty/Registration Charges** for houses (up to 60 sqm) registered under PMAY-U 2.0.
- **50% additional FAR with TDR facility, free of cost** and built-up area used for EWS/LIG, not to be counted in overall FAR of the project.

Reforms by June 2025:

- **Single Window and time bound approval** of building plans and layouts with minimal compliances within 60 days by devising a green channel approach.
- **Exemption of all statutory charges** such as developmental charges, scrutiny charges, layout deposit and other related charges/fee.
- **Exemption of charges in Land Conversion/Land Use changes.**

Reforms for States/UTs (contd..)

Reforms by June 2025:

- **Reservation of Land/Area for Affordable Housing**
- **Inclusion of Affordable Housing Zones in the Master Plans/Town Planning Schemes**
- **Mandatory reservation of 5% of built-up area for EWS/LIG housing in all housing projects beyond 10,000 sqm built-up area or 5,000 sqm plot area.**
- **Adoption of Model Tenancy Act**
- **Provision of land rights/patta by State/UT to landless**
- **Providing Land for construction of AHP projects at affordable rates.**
- **Creation of State level Land Bank**

Breakout Sessions:

Session 1:

**Affordable Housing
policy and reforms by
States**

Session 2:

**Various Models in
promotion of
Affordable Housing
Projects**

Session 3:

**Promotion of rental
housing with focus
on working women
and industrial
workers**

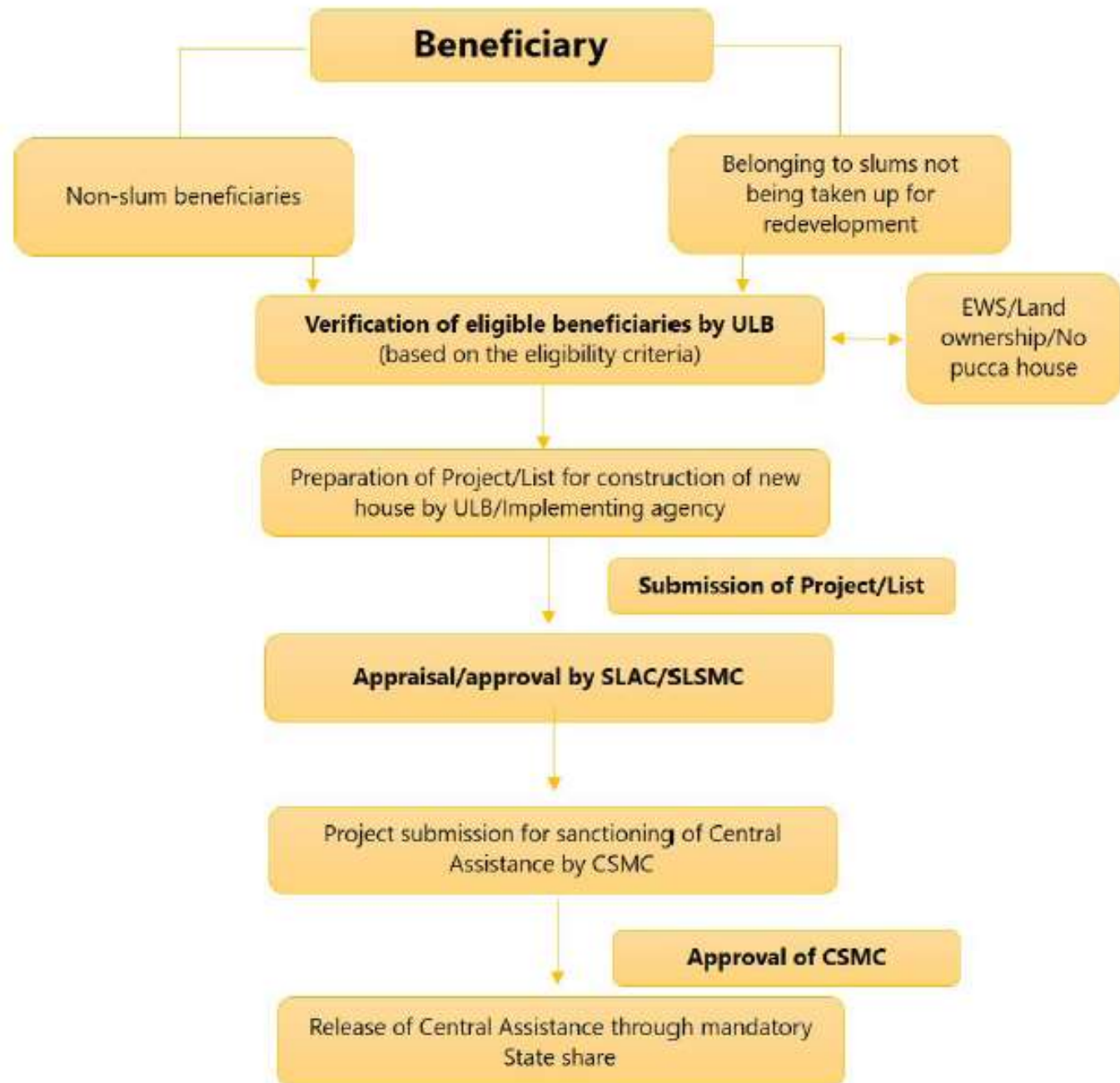
Session 4:

**Use of innovative
construction
technologies in AHP
& BLC**

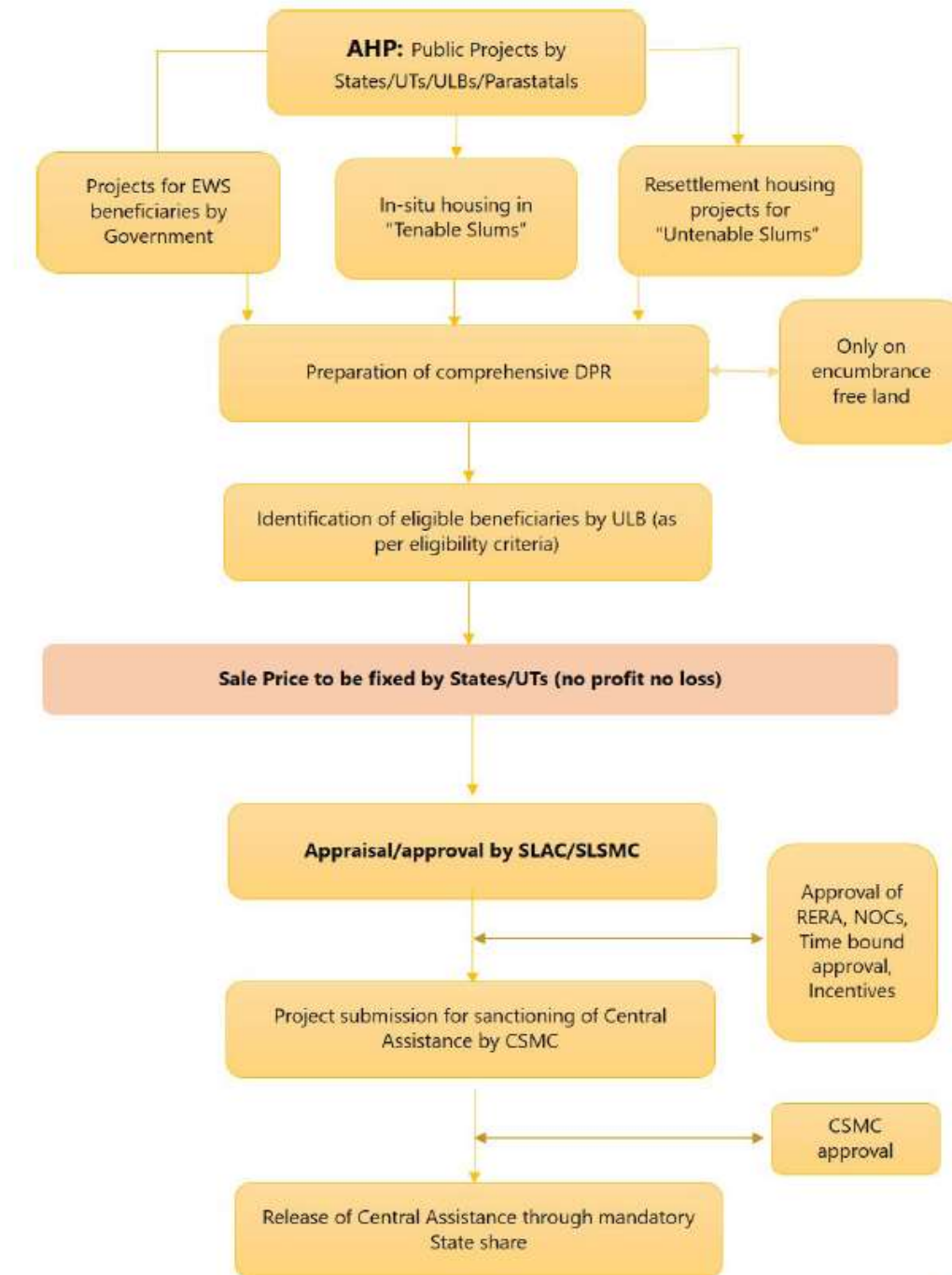
- **Each group to deliberate on assigned topics in context of PMAY 2.0**
- **Record of discussions**
- **Group wise presentations**



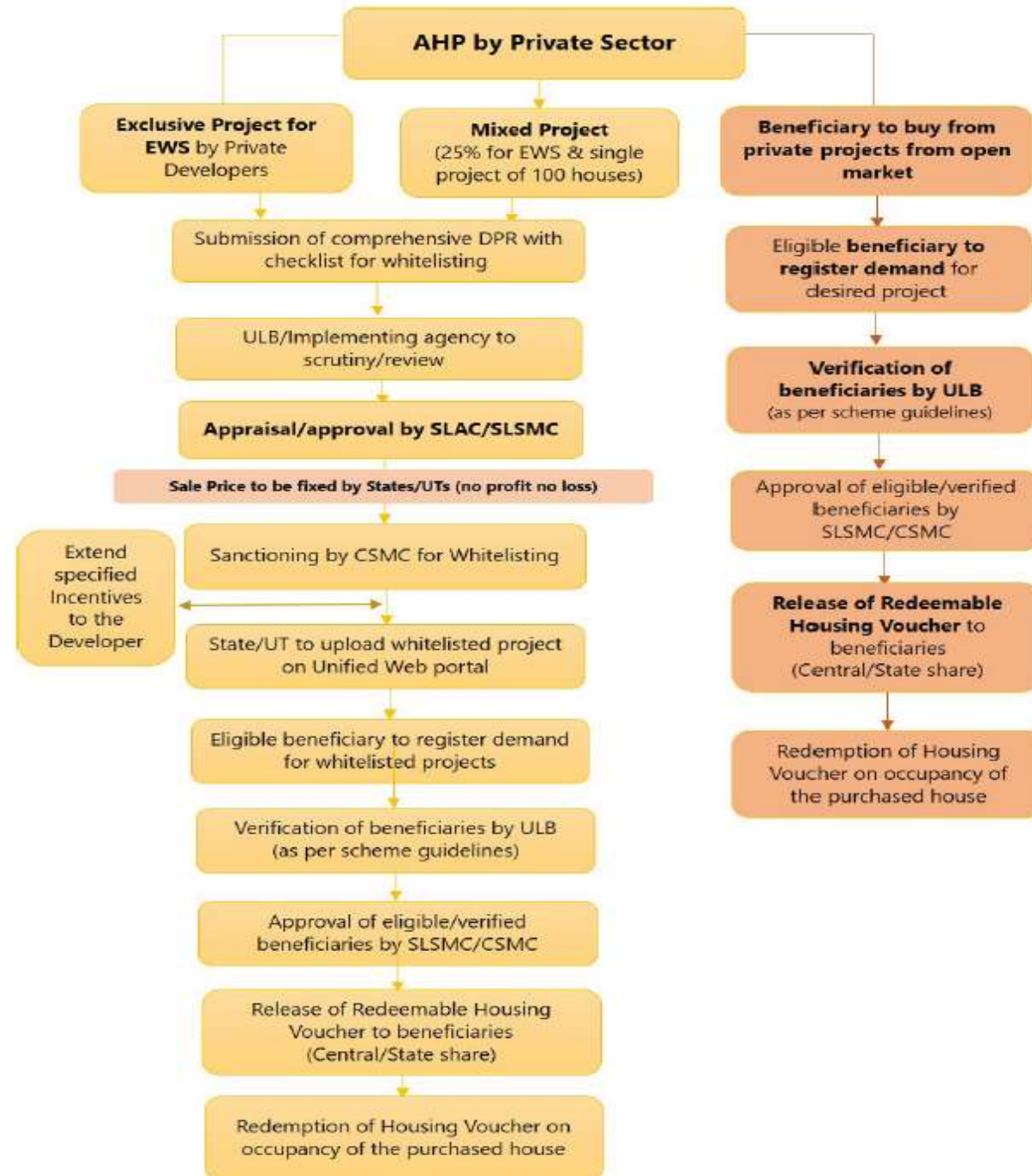
BLC: Process Flow



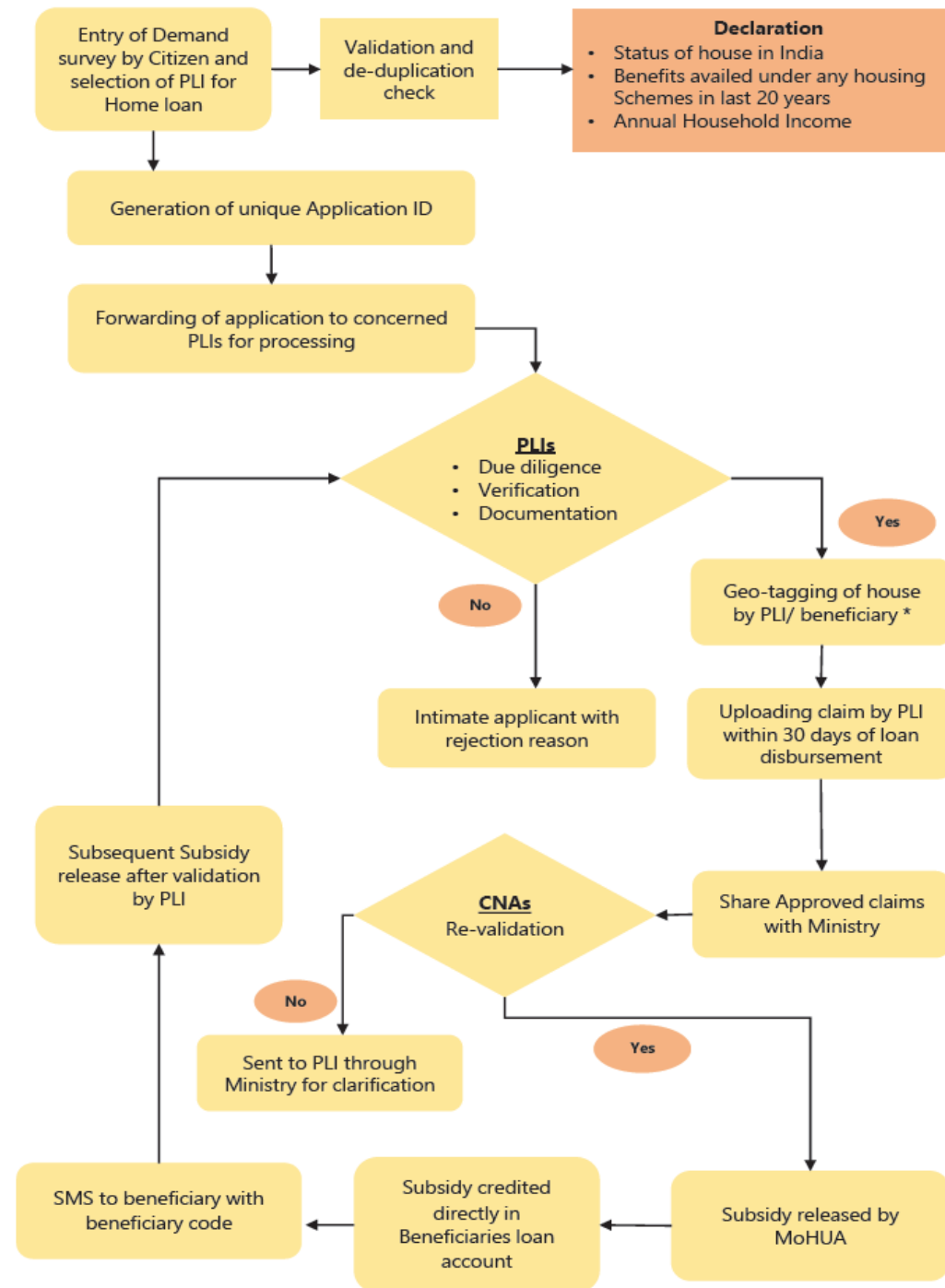
AHP- Public Sector: Process Flow



AHP- Private Sector: Process Flow

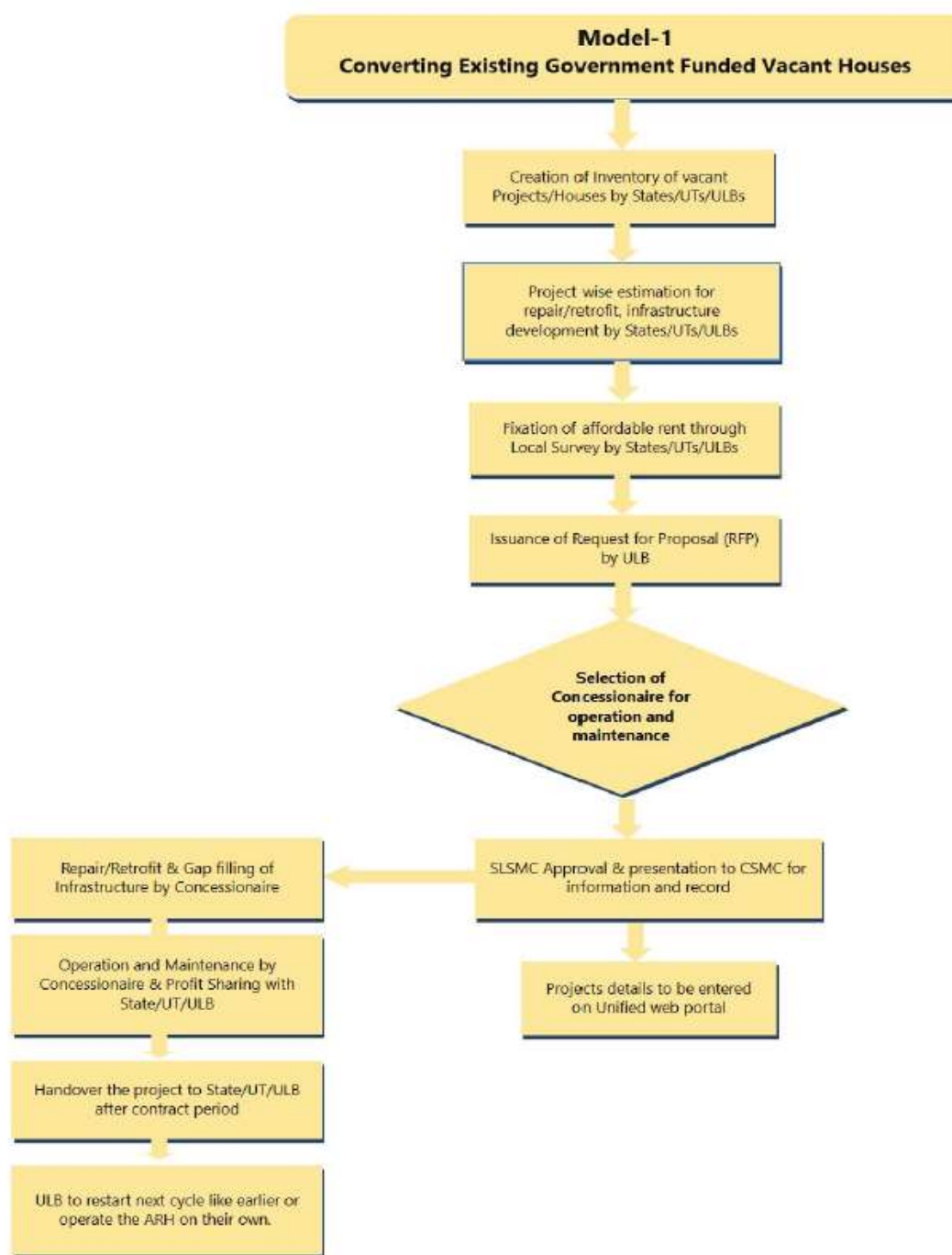


ISS: Process Flow



**Geotagging of houses to be done after release of 1st instalment, in case of purchase of completed house. In case of construction /under construction house, geo tagging is to be done before release of each instalment.*

ARH Model-1: Process Flow



ARH Model-2: Process Flow

