



ROLE OF HUDCO IN IMPLEMENTATION OF PMAY(U) – 2.0



Housing and Urban Development Corporation Limited
(A Govt. of India Enterprise)
Building Assets for Viksit Bharat

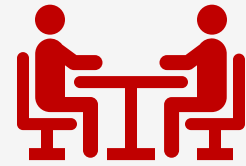
HUDCO's Contribution in Implementation of PMAY



Lending

**Lent ₹39,930 Cr.
including PMAY(R)**

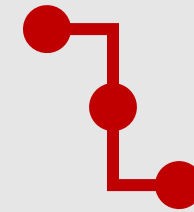
- ₹15,657 Cr. under PMAY(U)
- ₹4,273 Cr. under PMAY(G)
- EBR assistance of ₹20,000 Cr.
- 28,26,111 units Supported under PMAY



Consultancy

Consultation for 630 Projects

- Scrutinized projects under the BLC, AHP, and ISSR verticals as Technical agency
- Reviewed 630 projects and DPRs across 451 towns/cities



Central Nodal Agency for CLSS

Channelized subsidy of ₹2,630 Cr.

- Disbursed the subsidy of ₹2,630 Cr. for 1,13,000 dwelling units
- 85% subsidy disbursed under EWS and LIG category



Capacity Building

National/International Training Programs

- Facilitated training programs and workshops for central, state, ULB, and bank functionaries

Pradhan Mantri Awas Yojana (Urban) – 2.0

Role of HUDCO

Beneficiary Led Construction

*Financial assistance for State/
Beneficiary share and Private
developers*

Affordable Housing in Partnership

*Technical agency for Desk/ Site
Scrutiny of DPRs*

Affordable Rental Housing

*Creation of adequate rental housing
for urban poor, working women,
employees of industries, industrial
estates, institutions & other eligible
EWS/LIG families*

Interest Subsidy Scheme

*Central Nodal Agency for
Channelizing Central Subsidy*



PMAY-U 2.0

HUDCO's Role in PMAY(U)-2.0

1. Financial Assistance

- State Share/Beneficiary Share under BLC & AHP
- State Govt Agencies/ Concessionaire for Rental Housing Projects
- Private Developers for PMAY projects
- Financing for All Associated Infrastructure/ Amenities

2. Channelization of GoI subsidy under ISS

3. Consultancy

- Preparation of DPRs
- Architectural (Layout/ Building Plan), Environmental etc.
- Social Impact Studies

4. Desk/ site scrutiny of DPRs of PMAY projects

5. Dissemination of Best Practices in Housing Sector

6. Certification Courses on Cost Effective & Innovative Technologies in association with BMTPC

7. Capacity Building: Training programme to ULBs officials and other stakeholders

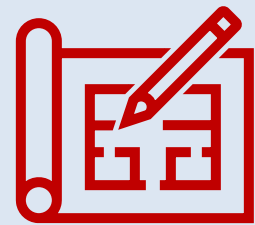
Suggestive Models for Implementation of Affordable Housing Projects

| | Model | Role of Government (Central and State) | Role of Pvt. Sector | Role of HUDCO |
|---|---|---|--|---|
| 1 | Implementation of the Affordable Housing project through State Govt. – Hire Purchase Tenancy Agreement (HPTA) Model for Beneficiary share | <ul style="list-style-type: none"> • Plan • Fund • Provide Land • Execute | - | <ul style="list-style-type: none"> • Gap Funding to State Govt. |
| 2 | Project implementation through Partnership on State Govt./Public land – Hybrid Annuity Model (HAM) | <ul style="list-style-type: none"> • Plan • Fund (Marginal Share) • Provide Land • Concession Agreement | <ul style="list-style-type: none"> • Fund (Equity) • Execute | <ul style="list-style-type: none"> • Fund (Debt) to Private Player |
| 3 | Project implementation through Private Developers on Private land | <ul style="list-style-type: none"> • Regulate | <ul style="list-style-type: none"> • Plan • Fund (Equity) • Provide Land • Execute | <ul style="list-style-type: none"> • Fund (Debt) to Private Player |

Project implementation through Partnership on State Govt. land

Planning

Land Identified by State Govt. for the project



1

Construction

State Govt. constructs houses using **PMAY subsidy** (Central & State), **advance payment** from beneficiaries and **gap funding** (from HUDCO)

2



Post Project Completion

State Govt. collects pending beneficiary share as per **Hire Purchase Tenancy Agreement Model** through EMI, loans through PLIs etc. and repays HUDCO

3



Construction Cost Breakdown

- **Central Subsidy:** ₹1.5 lakh/house
- **State Subsidy:** ₹1 lakh/house
- **Balance:** To be borne by beneficiary (advance + post completion)

If cost per house is ₹7.5 lakh, PMAY subsidy is ₹2.5 lakh and beneficiary share is ₹5 lakh

• EMI Options:

- ₹5,000-4,300 for ₹5 lakh loan (15-20 years) @8.60-9.00%
- ₹4,000-3,500 for ₹4 lakh loan (15-20 years) @8.60-9.00% with ₹1 lakh advance

Project implementation through Partnership on State Govt. land

Hybrid Annuity Model (HAM)

Planning

Land Identified by State Govt. for the project at **affordable rates**



1

2

Bids invited from Private Developers for project execution with **total project cost** as bidding parameter

Construction

State Govt. to infuse **20-30% of construction cost** through PMAY subsidy (Central & State), allowing sale of MIG/ HIG flats etc.

3

4



Private Concessionaire to infuse **70-80% of construction cost** through a mix of **Equity** and **Debt** (by HUDCO)

Post Project Completion – Annuity Payment Duration

State Govt. collects beneficiary share either upfront or in installments

5

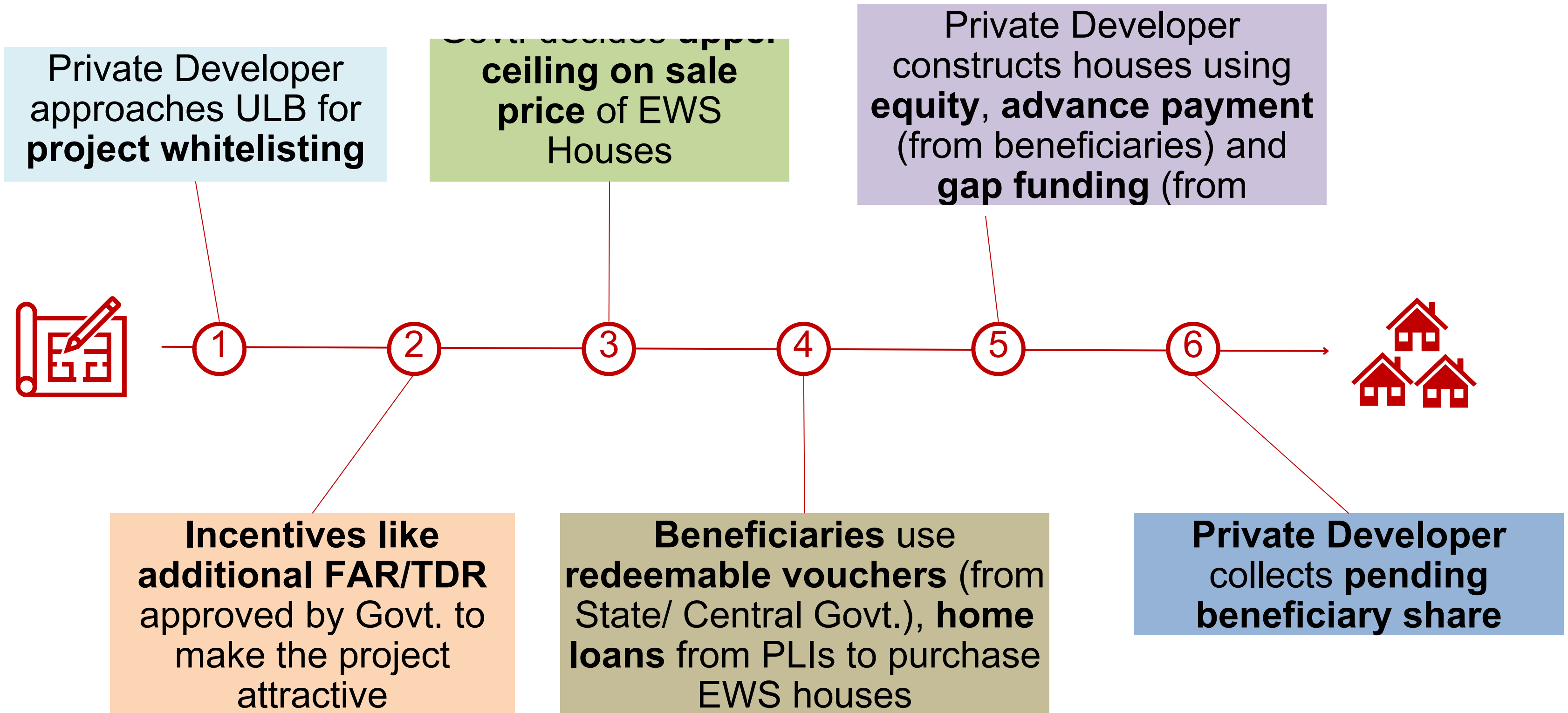
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State Govt. pays annuity with interest to the private developer for **7-10 years** and **private concessionaire repays debt** to HUDCO

3

Project implementation through Private Developer on Private land



ULB: Urban Local Body; FAR: Floor Area Ratio; TDR: Transferable Development Rights; EWS: Economically Weaker Section; PLIs: Primary Lending Institutions

Thank You!



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