



**Best Practices on Affordable Housing-  
Incentivizing Private Investment  
at  
12th Regional 3R and Circular Economy Forum**

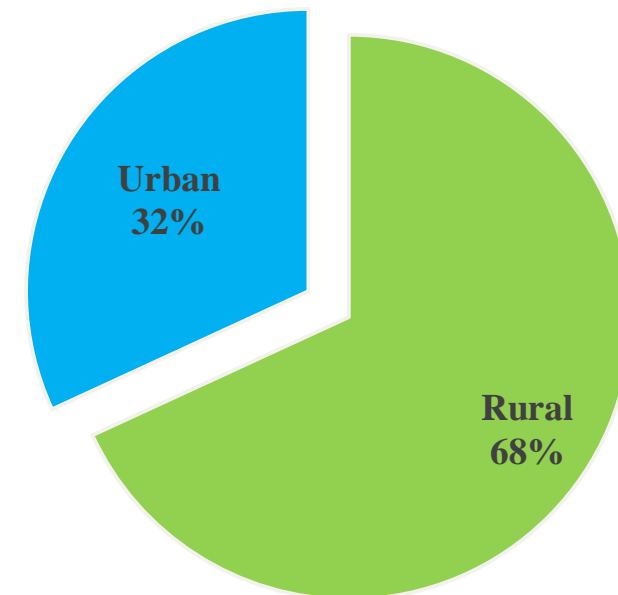
**STATE URBAN DEVELOPMENT AGENCY,  
URBAN DEVELOPMENT & MUNICIPAL AFFAIRS DEPARTMENT,  
GOVT. OF WEST BENGAL**



# West Bengal -Urban



- Population (2011 Census): 91,276,115
- Rural Population: 62,183,113
- Urban Population: 29,903,002
- Urban Population: 31.87%
- Rural Population: 68.13%



121 Urban Local Bodies	7 Municipal Corporation	3 Notified Area Authorities	128 Urban Local Bodies				
			20 Category A	8 Category B	34 Category C	42 Category D	24 Category E



# West Bengal Housing Policies and Schemes



**Various Housing  
Schemes  
implemented in  
the Urban Areas  
to meet the  
Housing Demand**

**2025**

**PMAY 2.0**

**2019**

**Nijasree**

**2017**

**Banglar Bari Scheme**

**2016**

**PMAY-HFA(U)**

**2014**

**Gitanjali**

**2005**

**IHSDP & BSUP (JNNURM)**





# PMAY 2.0



<b>Implementation Period</b>	2024 onwards
<b>Financial Assistance / Sharing</b>	Central, State & Beneficiary
<b>Eligibility</b>	<ul style="list-style-type: none"><li>■ Not owning pucca house anywhere in India</li><li>■ Belonging to EWS (Income below ₹ 3 lakh)(W.B. – ₹ 2.16 lakh)</li><li>■ LIG and MIG eligible for only Interest Subsidy Scheme-ISS (Income upto ₹ 9 lakh)</li><li>■ Not availing benefit of housing scheme in last 20 years</li></ul>
<b>Permissible size of House</b>	Minimum of 30 sqm upto 45 sqm (ISS: upto 120 sqm)
<b>Special Focus on</b>	Beneficiaries of PM-SVANidhi & PM Vishwakarma, Safai Karmchari, BoCW, Anganwadi Workers and other identified groups





# Nijashree



<b>Launch</b>	2019
<b>Financial Assistance</b>	State Sector Scheme (through Credit link subsidy scheme facilitate by State Government)
<b>Eligibility</b>	<ul style="list-style-type: none"><li>i. For LIG – 1.80 lakh</li><li>ii. For MIG – 3.60 lakh</li><li>iii. Inhabitant of same district.</li><li>iv. Not owning a pucca house anywhere in India</li></ul>





# Banglar Bari Scheme



<b>Launch</b>	2017
<b>Financial Assistance</b>	As State Sponsored Scheme , recast on the pattern of House for Urban Poor (HUP) on individual basis but on a cluster approach
<b>Permissible size of House</b>	Multi-storage flats of G+3 height with maximum 32.52 Sqm super build area.
<b>Eligibility</b>	<ul style="list-style-type: none"><li>i. For EWS – 1.20 lakh/annum</li><li>ii. Inhabitant of same urban areas.</li><li>iii. Not owning a pucca house anywhere in India</li></ul>





# PMAY – HFA (U)



<b>Implementation Period</b>	01.04.2014
<b>Financial Assistance / Sharing</b>	As State Sponsored Scheme , recast on the pattern of Indira Awas Yojna (IAY)
<b>Eligibility</b>	Citizen belongs from Urban Poor category. (Income below ₹ 1.80 lakh/annum)
<b>Permissible size of House</b>	The DUs are in the pattern of IAY along with low cost toilet provided by District authority.
<b>Special Focus on</b>	<ul style="list-style-type: none"><li>■ Poor people in Erosion / Flood / other calamities affected / disaster prone areas.</li><li>■ Poor people affected by Government project (as per rehabilitation measures)</li></ul>





# GITANJALI



<b>Implementation Period</b>	01.04.2014
<b>Financial Assistance / Sharing</b>	As State Sponsored Scheme , recast on the pattern of Indira Awas Yojna (IAY)
<b>Eligibility</b>	Citizen belongs from Urban Poor category. (Income below ₹ 1.80 lakh/annum)
<b>Permissible size of House</b>	The DUs are in the pattern of IAY along with low cost toilet provided by District authority.
<b>Special Focus on</b>	<ul style="list-style-type: none"><li>■ Poor people in Erosion / Flood / other calamities affected / disaster prone areas.</li><li>■ Poor people affected by Government project (as per rehabilitation measures)</li></ul>







# IHSDP & BSUP (JNNURM)



<b>Implementation Period</b>	2005 to 2014
<b>Financial Assistance / Sharing</b>	Central, State & Beneficiary
<b>Eligibility</b>	<ul style="list-style-type: none"><li>■ Not owning pucca house anywhere in India</li><li>■ Belonging to EWS Not availing benefit of housing scheme in last 20 years</li></ul>
<b>Permissible size of House</b>	25 sqm with preferably two room accommodation plus kitchen and toilet should be constructed.



# **Some affordable Housing indicatives**



# Affordable housing in Gitabitan, Birbhum



<b>Status</b>	At present, in the complex of Gitabitan Township there are 112 no. of EWS housing units completed fully and ready to handover.
<b>Criteria for selection of the beneficiaries</b>	<ul style="list-style-type: none"><li>• 10 % of the aforesaid units may be reserved for the land losers who are eligible to get EWS housing as per the present policy of the State Government i.e. the monthly family income should be Rs.18,000/- or below.</li><li>• The applicants would have to be having domicile certificate of Birbhum district.</li></ul>
<b>Criteria for distribution</b>	<ul style="list-style-type: none"><li>■ Entire distribution shall be made on lottery system</li><li>■ The cost towards EWS unit is Rs. 7.84 lacs, out of which Rs.4.29 lacs would be borne by the Government and the rest would be paid by the beneficiary.</li><li>■ The lock-in period for 15 years.</li></ul>





# Affordable housing in Newtown



<b>Status</b>	The project is under Smart City Mission and subsidized with PMAY and State plan fund.
<b>Criteria for selection of the beneficiaries</b>	<ul style="list-style-type: none"><li>Income criteria for EWS may be 25000/- PM. Though there is a notification under this Department where Rs 18000/- has been fixed as upper limit for family income of EWS, due to the escalation of price of EWS units, the income criteria may be Rs 25000/- as per the PMAY</li><li>For LIG, the monthly income criteria may be as per the notification issued by the Housing Department. Presently, as per notification of the Housing department dated 21.12.2023, the monthly income eligibility is Rs 40,000/- per month for carpet area of flat 350 sq ft to 500 sq ft. And maximum sale price per sq ft area is Rs 4100/-</li></ul>
<b>Criteria for distribution</b>	<ul style="list-style-type: none"><li>Allotment of EWS units shall be done adopting a transparent procedure, preferably through lottery system.</li><li>Price for EWS units may be fixed at Rs.10.00 lakh/unit.</li><li>There shall be a locking period of 15 years within which period sale of the flats would not be allowed.</li></ul>





# Ease of doing Business

## State Level Investment Synergy Committee (SLISC)

Chaired by the Chief Secretary of the State with Head of the following Departments, Directorates and Organizations

- **Single-Point Interface:** Centralized platform for all investment proposals.
- **Facilitate Timely Approvals:** Time-bound clearances (a maximum period of one month) for building plans, drainage, water, pollution control, fire safety, labour, and electricity.
- **Eliminate Bottlenecks:** Facilitate interdepartmental coordination through ‘**Samannay**’ portal for speedy resolution of inter-departmental issues.
- **Support Investments across Sectors:** Cater to diverse sectors.
- **Real-Time Monitoring:** Enable real-time tracking of application status to expedite decision-making and fast-track approvals.
- **Grievance Redressal Mechanism:** online system for grievance redressal and feedback.
- **Data Integration:** Integrate with other related online portals to create a comprehensive information repository for investors.

**Note:** Similar structure has been constituted at District level led by **District Magistrate**.





# Online Services



## ONLINE SERVICES

Online Building Plan Approval System



Online Municipal Mutation



Issuance of Trade License (Certificate of Enlistment)



Permission for Shooting of Movies



Road Cutting Permission



Sanction for the Storage of Construction Materials



Online Development Permission by Development Authorities



Online Urban Land Ceiling Clearance







**Application through online mode  
without any physical touch point**

**Receipt of permission online without the  
requirement of physical visit to the Department**

**Online submission of documents**

## FEATURES

**Online payment of Application Fee**

**Tracking the status of Application**

**Download the Final Signed Certificate**

**Third Party Verification**





# Online Building Plan Approval System

## Special Features

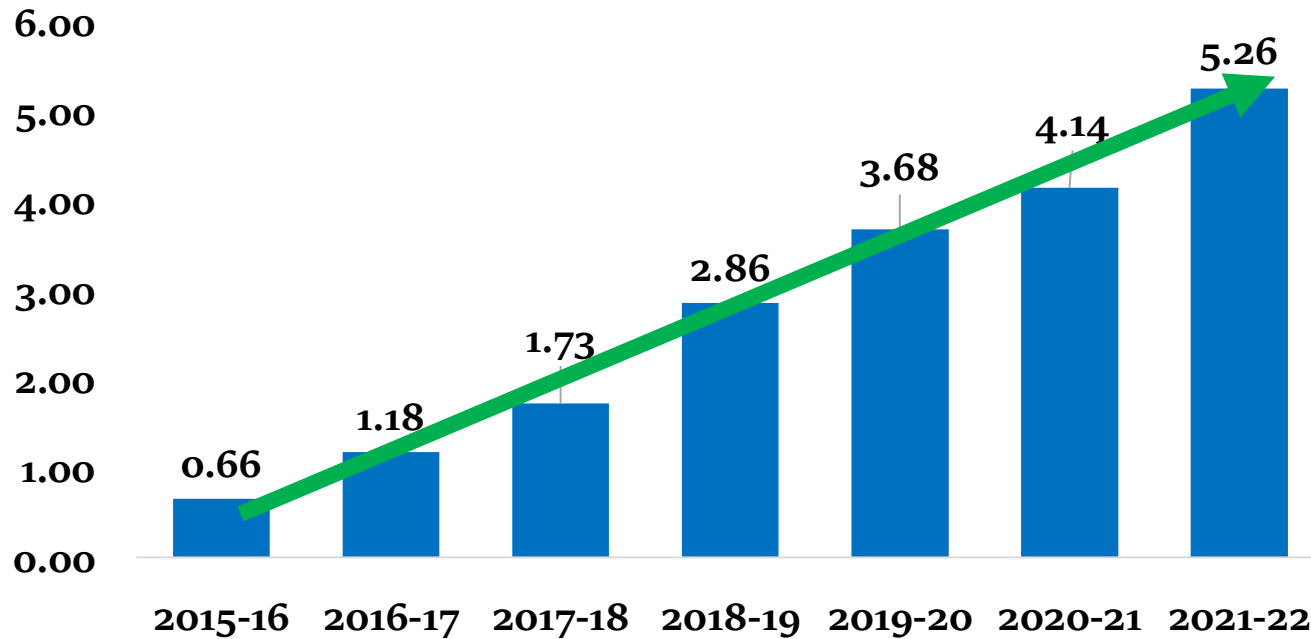




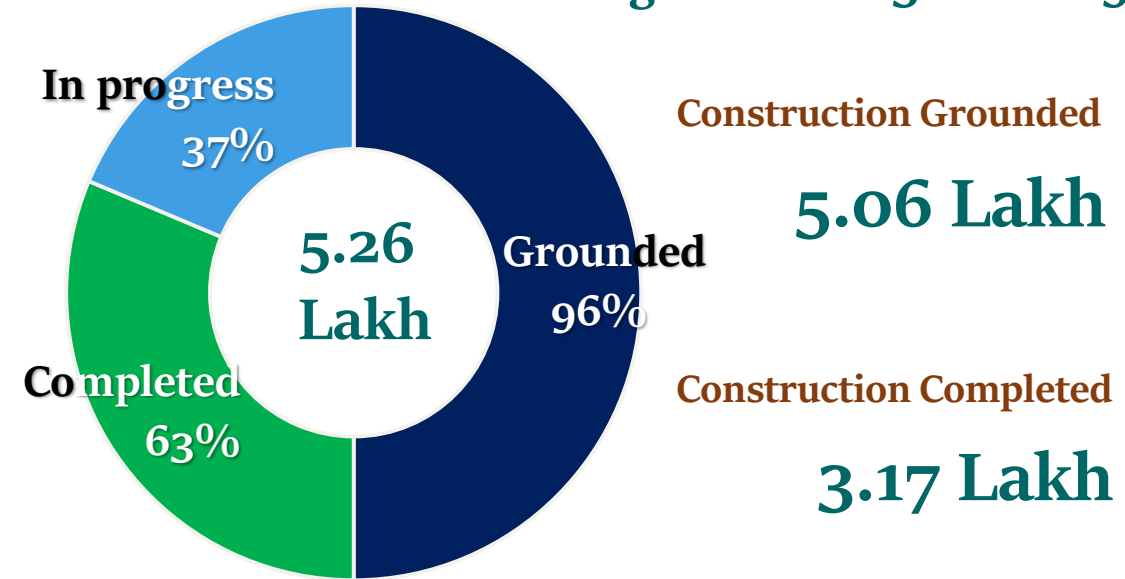


# PMAY(U): Achievements at a Glance

Incremental Beneficiary load



Progress as on 31.01.2025



Assistance approved  
for investment

₹ 18026 Cr

So far Invested

₹ 14068 Cr

Central

₹ 6152 Cr

State

₹ 7675 Cr





# Financial pattern under PMAY(U)

## Cost sharing of Dwelling Units including ID under BLC Verticals:

Category (ULBs having population)	Unit cost (Rs. In Lakh)			
	Central	State	Beneficiary	Total
More Than 5 Lakhs	1.50	1.83	0.35	3.68
Less Than 5 Lakhs	1.50	1.93	0.25	3.68
For In Hilly Areas	1.50	2.66	0.25	4.41

**Note:** For basic Infrastructure Development (ID) in respect of each Dwelling Units @10% of the Cost of each Dwelling Unit is borne by State & ULB.

## Cost break up under AHP Verticals including basic Infrastructure Development (ID) :

Central Share (in lakh)	State Share (in lakh)	Beneficiary/ Implementing Agency Contribution
1.50	2.79	Rest amount borne by Beneficiary / IA





# Real-time milestone-based release of funds

Stages of Geotagging of DUs	With More Than 5 Lakh Population	With Less Than 5 Lakh Population	Hilly Area
<b>Beneficiaries have to use their contribution</b>	<b>0.35</b>	<b>0.25</b>	<b>0.25</b>
<b>Not Started (A)</b>	0.33	0.45	0.60
<b>Foundation (B)</b>	0.97	1.00	1.21
<b>Lintel / Roof/ Completed ©</b>	1.39	1.43	1.74
<b>Occupied(Completion status uploaded in MIS)* (D)</b>	0.64	0.55	0.616
<b>TOTAL GOVT. FUND FOR DU</b>	<b>3.33</b>	<b>3.43</b>	<b>4.166</b>
<b>TOTAL FUND FOR DU</b>	<b>3.68</b>	<b>3.68</b>	<b>4.416</b>

- Geotagged at **5** (five) levels.
- 1<sup>st</sup> instalment after '**Non started**' Geo tagging.
- Milestone-based fund released.
- Avoiding discretionary releases.
- Uniformity in the release across the State.





# PMAY(U): Convergence initiatives - Prokolpo Bandhus



**Women members of Urban SHG under the DAY-NULM Program are identified.**

**Qualifications & criteria:** (i) at least Secondary level education (ii) belonging to same locality & knowledge of local issues (iii) used to working in android-based mobile.

## Training:

- (i) **Geo-tagging**
- (ii) **Site inspection (Social engineering)**
- (iii) **Monitoring & Reporting**

## Value Addition

- a. Verify the Dwelling Units physically & update report every week.
- b. Identifies the bottleneck of progress of Dwelling Units, prioritize issues & take initiatives for suitable and quick resolution.
- c. Facilitate the progress of ongoing DUs on time.
- d. Apart from the assigned work, they may be deputed in other survey activities depending on their capabilities and to enhance income generation.







# PMAY(U): Convergence initiatives - Prokolpo Bandhus

Milestone based incentives payments to the prokolpo Bandhu

Milestone	Geotagging	Monitoring & supervision	Total
Not Started	₹ 40.00	₹ 0.00	₹ 40.00
Foundation	₹ 40.00	₹ 60.00	₹ 100.00
Lintel	₹ 40.00	₹ 60.00	₹ 100.00
Roof	₹ 40.00	₹ 60.00	₹ 100.00
Completed	₹ 40.00	₹ 120.00	₹ 160.00
Total	₹ 200.00	₹ 300.00	₹ 500.00







# Glimpse of Housing Projects



THANK YOU

