



GOVERNMENT OF KARNATAKA
DEPARTMENT OF HOUSING

RAJIV GANDHI HOUSING CORPORATION LIMITED
STATE LEVEL NODAL AGENCY

PRADHAN MANTRI AWAS YOJANA (URBAN)

AFFORDABLE HOUSING –

PPP MODELS

Date: 28.11.2019

Time: 04.30 PM

Venue: Conference Hall, RGHCL, Bangalore

Rajiv Gandhi Housing Corporation Limited (RGHCL) was established during 2000 as a special purpose vehicle *“To provide housing to social and economical weaker section of the society through Central and State housing schemes”*

So far around 41 Lakh houses have been constructed successfully across the state (Urban & Rural) .

OBJECTIVES:

1. Providing financial assistance directly to beneficiaries for construction of houses in rural & urban areas.
2. Channelizing Central & State assistance to implementing agencies to provide integrated group housing including infrastructure for site-less beneficiaries.
3. Brining transparency in implementation/selection/fund transfer, innovative technologies in construction.
4. Monitoring the progress.

URBAN HOUSING SCHEMES

Urban Scheme	Grant per unit (Rs. In lakh)
Vajapayee Housing scheme	Gen: 1.20
Dr. B.R. Ambedkar Housing scheme	SC/ST:2.00
Devaraju Urs Special Housing scheme	Gen: 1.20, SC/ST: 1.50
Pradhan Mantri Awas Yojana (Urban)	1.50
1 lakh Multi-storied Housing project in B'lore	Gen: 2.70, SC/ST:3.50

Land purchase scheme	Grant (Rs. In lakh)
Vajapayee Urban scheme	Rs.12 Lakh per acre to Rs.37.50 lakh per acre (depending upon city)

Other schemes	Grant (Rs. In lakh)
Infrastructure scheme	Rs. 40 lakh per acre
Site formation scheme (per site)	Urban: 3000/-

PRADHAN MANTRI AWAS YOJANA (U)

- GoI has launched PMAY (U) Mission on 25.06.2015 with a vision of *HOUSING FOR ALL*
- The Mission will be implemented through four verticals:
 - Affordable Housing in Partnership (AHP).
 - Credit Linked Subsidy scheme.
 - In-situ slum redevelopment using land as resource.
 - Beneficiaries Led Construction or enhancement
- Rajiv Gandhi Housing Corporation Limited is State Level Nodal Agency.
- ULBs, KSDB, KHB, UDAs & Private developer are identified as Implementing Agencies.
- All 275 ULBs from the State are covered.
- Eligibility Criteria:
 - A family comprising husband, wife, unmarried children (below 18 years) not owning pucca house any where in India
 - Adult earning member (married/unmarried) having no house any where in India
 - Family residing in ULB limit/ planning /special/development/industrial area
- Income Criteria :

• EWS	Upto Rs. 3.00 lakh p.a
• LIG	Rs. 3.00 lakh to Rs. 6.00 lakh p.a
• MIG-1	Rs. 6.00 lakh to Rs. 12.00 lakh p.a
• MIG -2	Rs. 12.00 lakh to Rs. 18.00 lakh p.a

URBAN HOUSING DEMAND

- Demand survey was conducted during 2016-17 & 2017-18 across the state

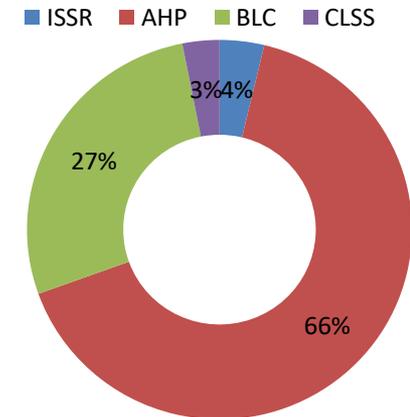
Extent of housing shortage	Number (in lakh)
Current Housing Shortage	12.58
Projection for 2022	13.83

- Karnataka State stands 2nd place in India (housing demand).

65% *comprises site-less beneficiaries*

ISSR	AHP	BLC	CLSS	Total
0.47	8.26	3.44	0.39	12.58

Vertical Wise



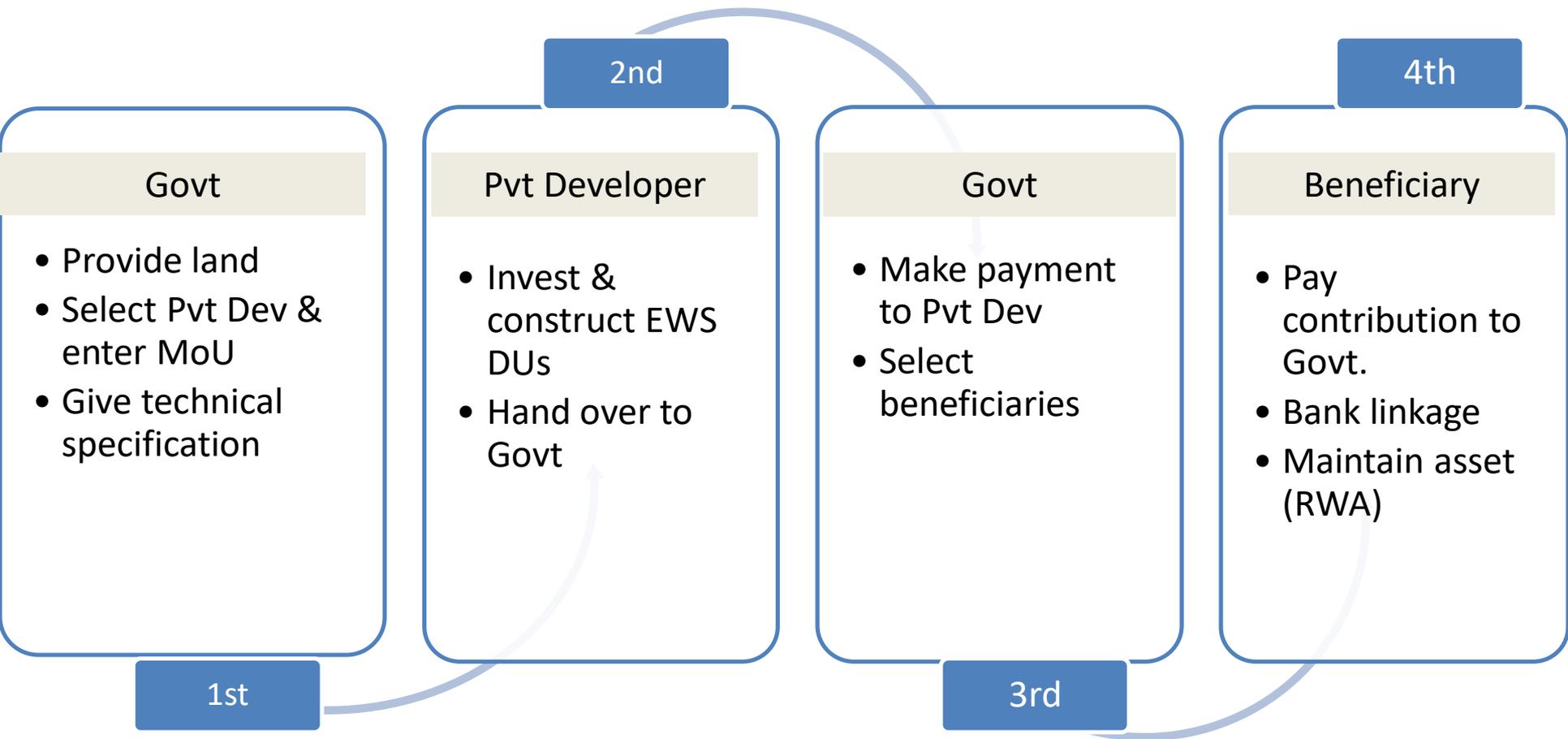
- Till date, projects for construction of 5.65 houses are got approved under PMAY (U)
- Balance demand is still 6.93 lakh
- By 2022, State has to meet huge demand .

PUBLIC PRIVATE PARTNERSHIP MODELS FOR
AFFORDABLE HOUSING
UNDER PMAY (U)

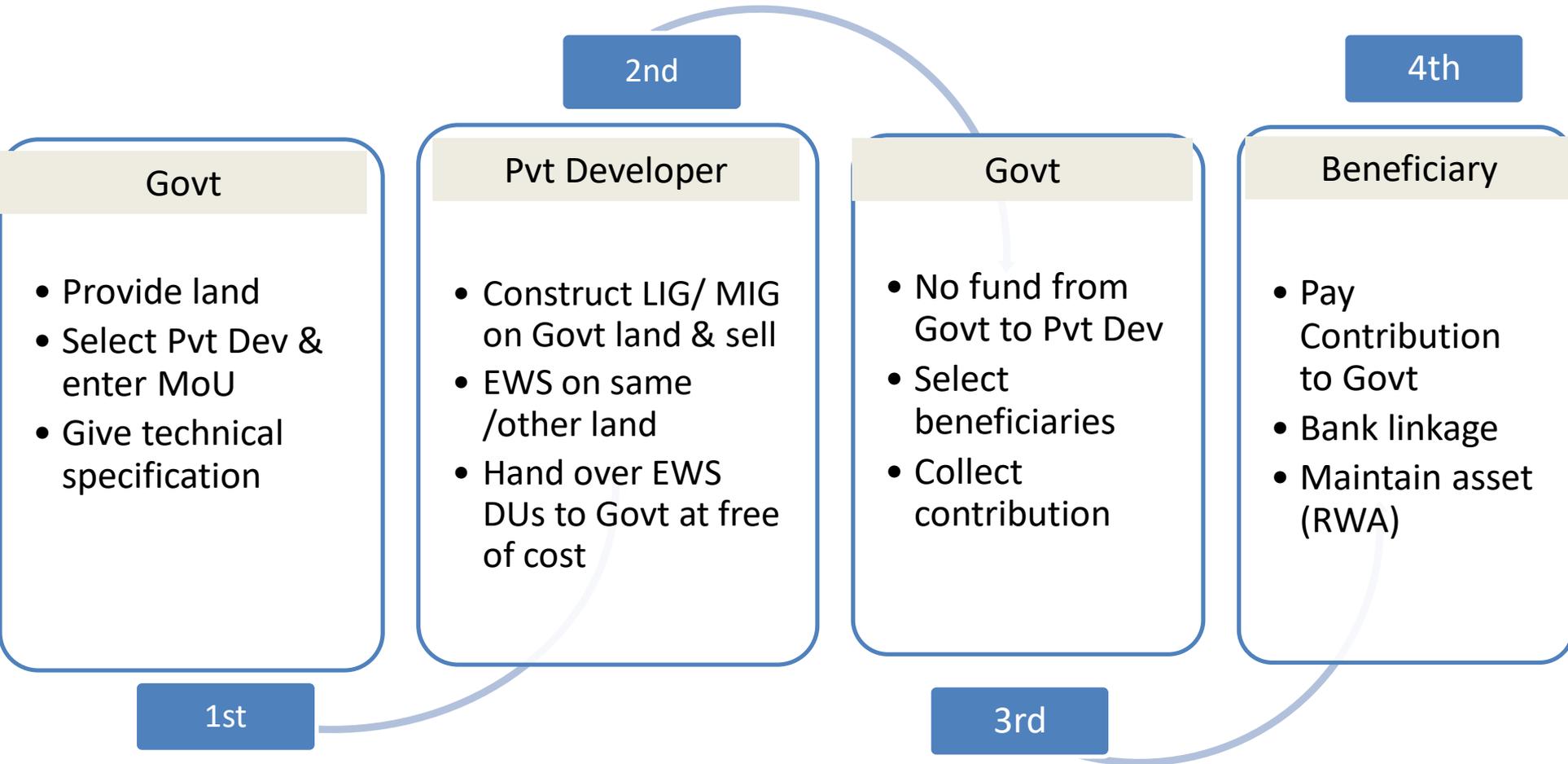
AFFORDABLE HOUSING

- Challenges in Affordable housing:
 - Huge demand for housing
 - High cost of land / underutilization of privately own land
 - Huge fund requirement
 - Enhancing Pvt Dev participation
- To address these problems, Gol set up a committee on “ PPP in Affordable Housing Sector”
- After several consultation with stakeholders, MoHUA has framed “ PPP models for Affordable housing in India”
 - There are 8 Models
 - 6 Model on Govt land
 - 2 Models on private land
- Govt will provide financial assistance, land, option to Pvt Dev. for cross subsidization by constructing high cost houses etc , option to bring in private land, incentives through higher FAR/ FSI/ TDR single window clearance , tax benefit etc

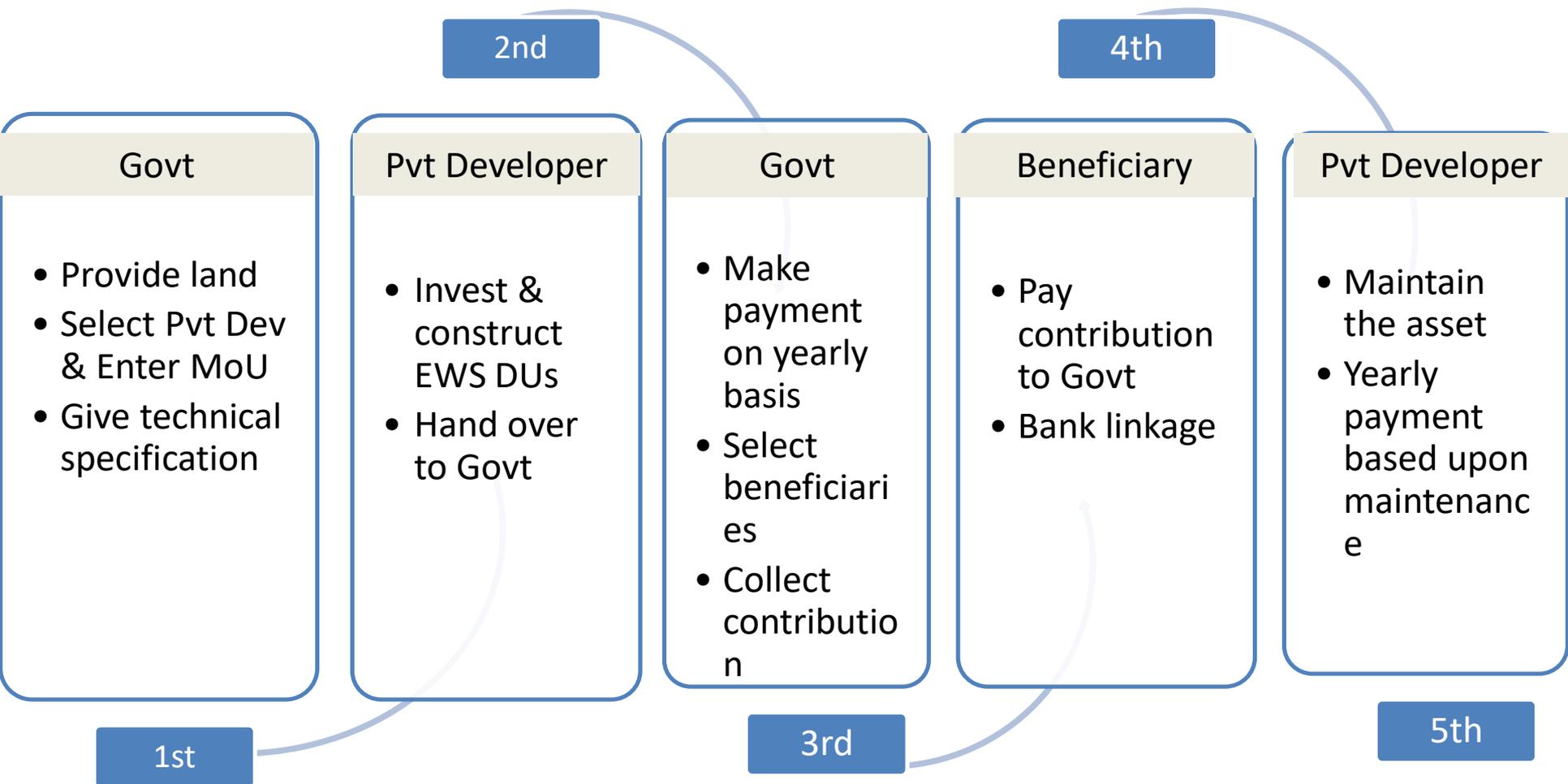
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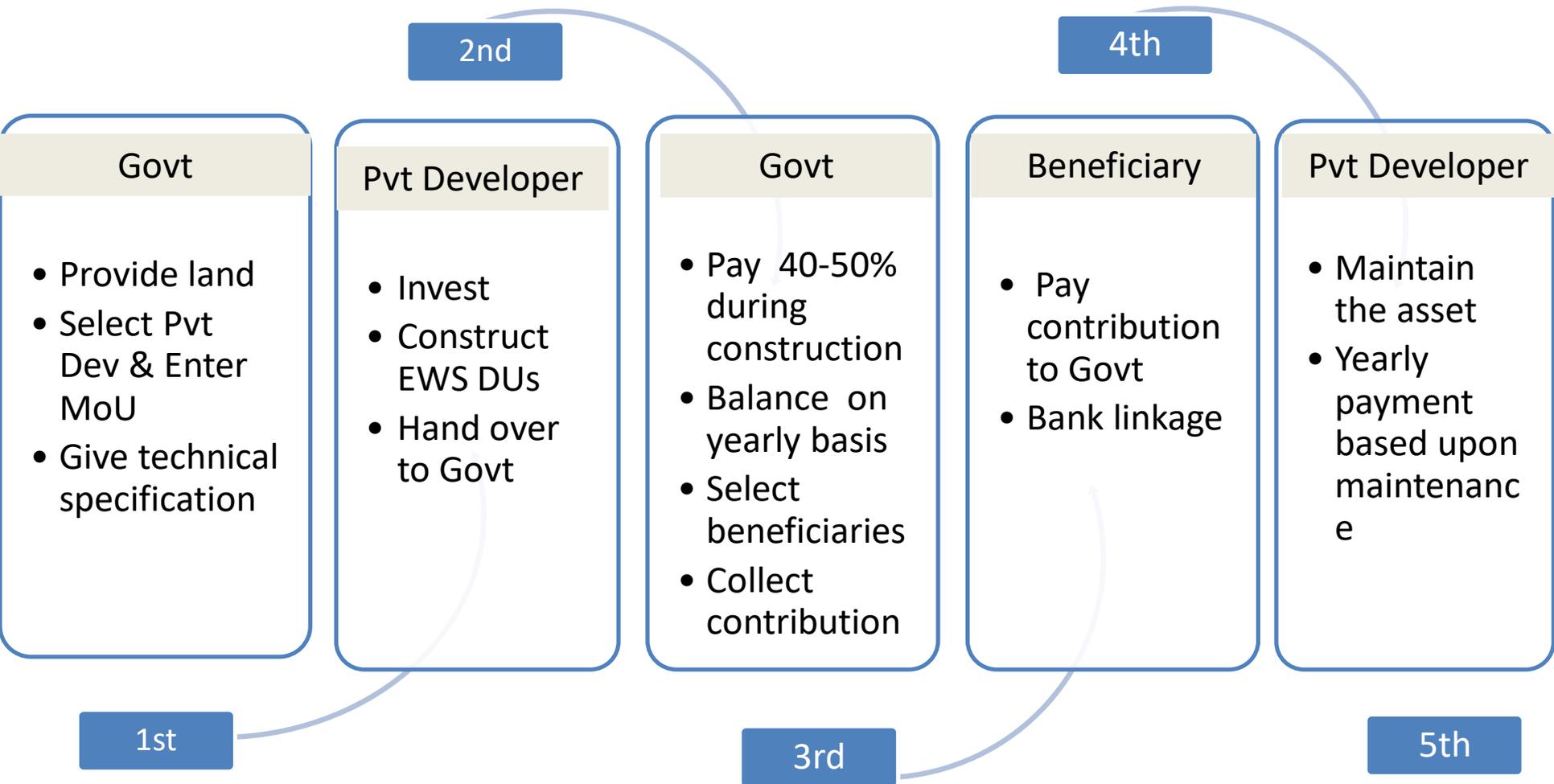
MODEL 2



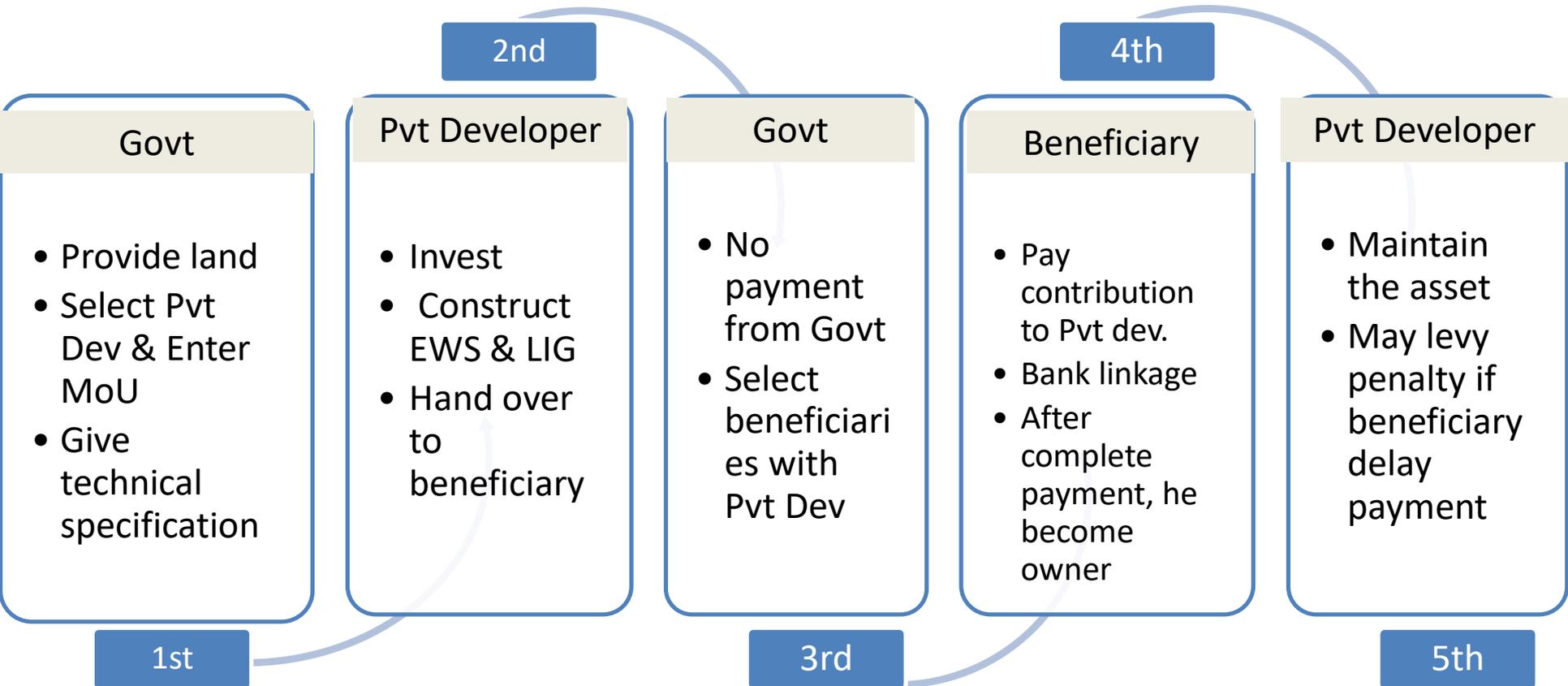
MODEL 3:



MODEL 4:



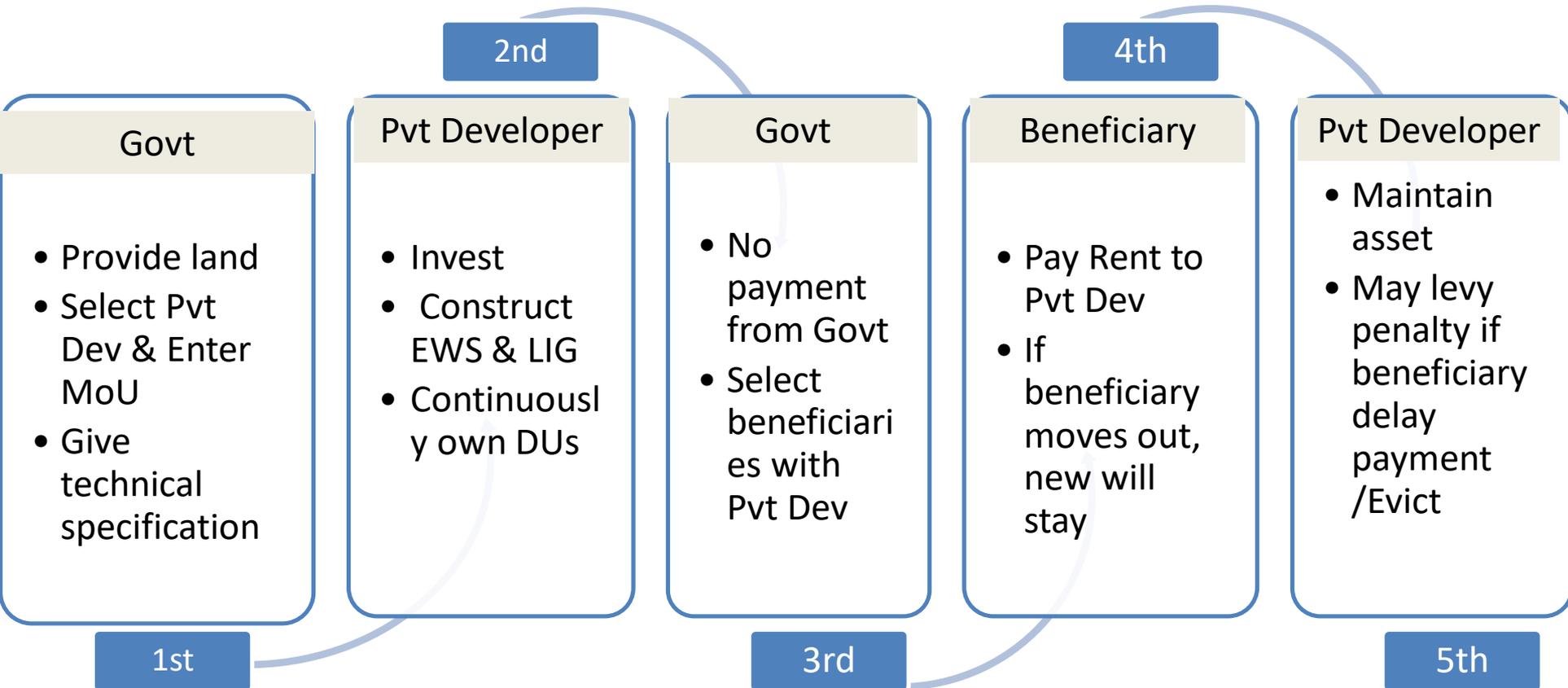
MODEL 5:



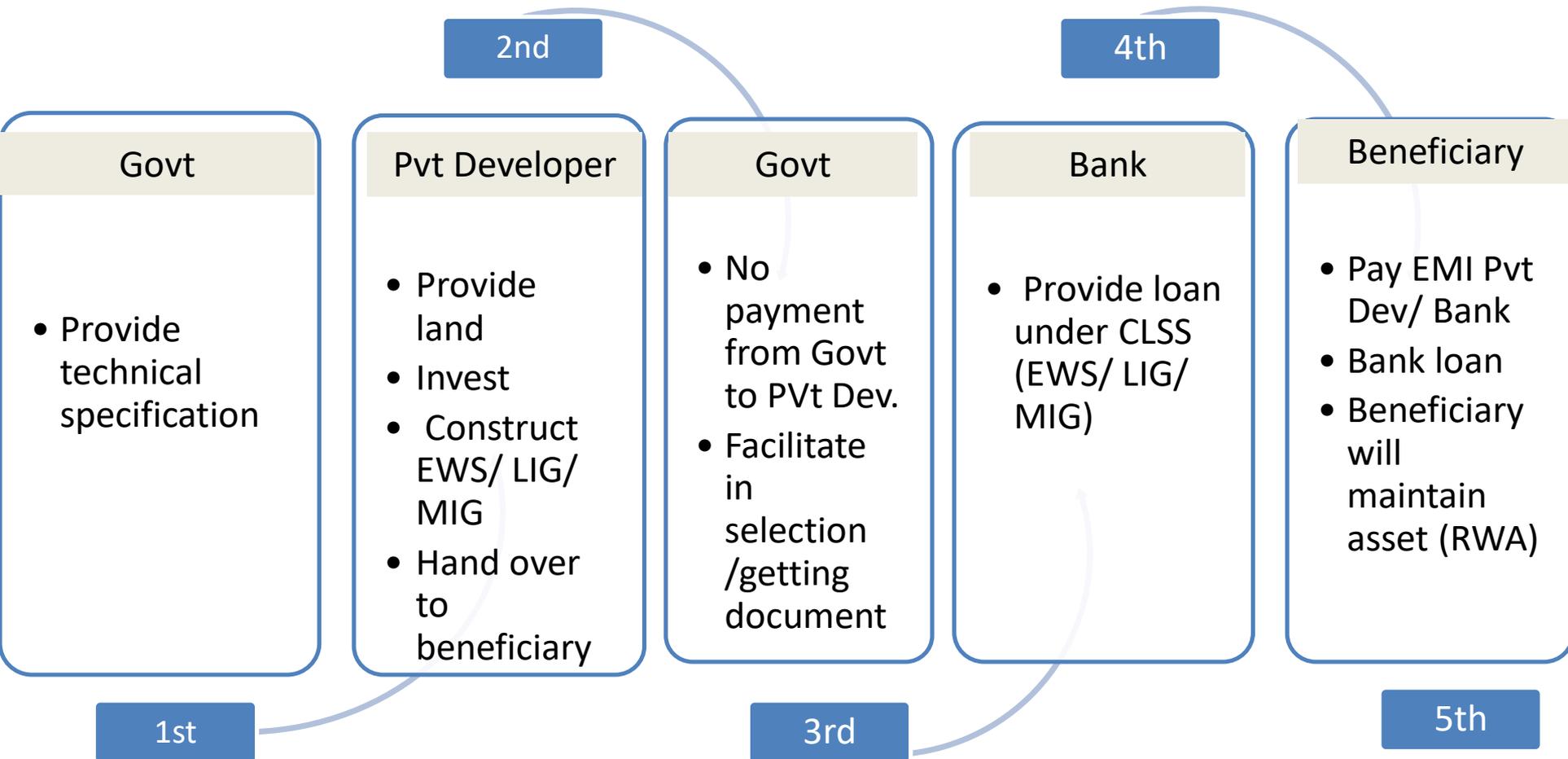
CREDIT LINKED SUBSIDY SCHEME

Rs. In lakh				
Items	EWS	LIG	MIG-1	MIG-2
Purpose	Construction/ purchase/ enhancement	Construction/ purchase/ enhancement	Construction / purchase/ enhancement	Construction / purchase/ enhancement
Income limit (Per Annam)	up to 3.00	3.01 to 6.00	6.01 to 12.00	12.01 to 18.00
Carpet Area: (Sqmt)	up to 30	up to 60	160 sqmt	200 sqmt
Mission Period	17.06.2015 to 31.03.2022		01.01.2017 to 31.03.2020	
Max. Loan (considered for interest subsidy calculation)	6.00	6.00	9.00	12.00
Purpose	Construction/ Purchase/ Repair Extension		Construction/ Repurchase	Purchase/
Loan period	20 Year	20 Year	20 year	20 year
Interest subsidy (Per Annam)	6.5%	6.5%	4 %	3 %
Interest subsidy amount	2.67	2.67	2.35	2.30
Incentive in lieu of Loan processing fee	3000/-	3000/-	2,000/-	2,000/-
Additional loan	Additional loan beyond limit will be at non subsidized rate			

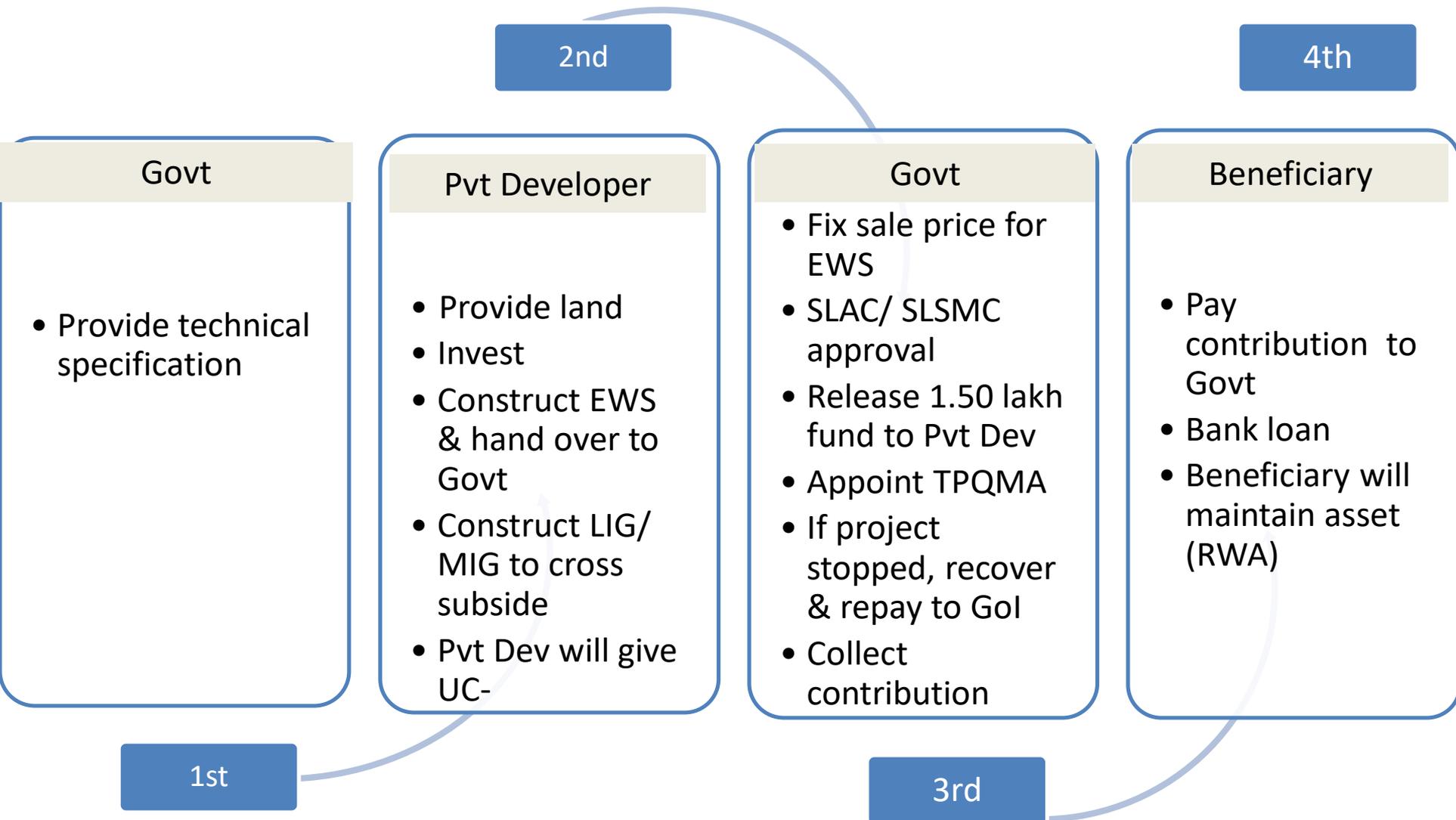
MODEL 6:



MODEL A:



MODEL B:



MANDATORY CONDITIONS (REFORMS)

Reform under HFA	Nodal Agency	Status
State to make suitable changes in the procedure/ rules for obviating the need for separate Non Agricultural (NA) Permission if land already falls in the residential zone earmarked in Master Plan of city or area.	Rev. Dept	Completed
States/UTs would either legislate or amend existing rental laws on the lines of model Tenancy Act being prepared by Ministry.	Rev. Dept	Under Progress
States/UTs shall adopt the approach of deemed building permission and layout approval on the basis of pre-approved lay outs and building plans for EWS/LIG housing or exempt approval for houses below certain built up area or plot area.	UDD	Under Progress
A system should be put in place to ensure single window, time bound clearance for layout approval and building permission at ULB level.	UDD	Completed
States shall amend their Master Plans earmarking land for Affordable Housing.	DTCP (UDD)	Under Progress
State shall provide additional FAR/FSI/ TDR and relaxed density norms for slum redevelopment and low cost housing if required	DTCP (UDD)	Under Progress

THANK YOU

CREDIT LINKED SUBSIDY SCHEME

Govt has launched CLSS scheme on 17.06.2015.

Period

- CLSS (EWS/ LIG) :17.06.2015 to 31.03.2022.
- CLSS (MIG1/MIG2) : 01.01.2017 to 31.03.2020 (recently extended)

RGRHCL is SLNA, NHB/ HUDCO are CNAs

Eligibility criteria :

- *A family comprising husband, wife, unmarried children not owning pucca house any where in India.*
- *Adult earning member (married/unmarried) having no house any where in India*
- *Family residing in 275 ULB limit/ planning /special/development/industrial area*

Annual income as follows:

Category	Income
EWS	0- 3 lakh
LIG	3-6 lakh
MIG 1	6 -12 lakh
MIG 2	12-18 lakh

CREDIT LINKED SUBSIDY SCHEME

Rs. In lakh				
Items	EWS	LIG	MIG-1	MIG-2
Purpose	Construction/ purchase/ enhancement	Construction/ purchase/ enhancement	Construction / purchase/ / purchase/	Construction / purchase/ / purchase/
Income limit (Per Annam)	up to 3.00	3.01 to 6.00	6.01 to 12.00	12.01 to 18.00
Carpet Area: (Sqmt)	up to 30	up to 60	160 sqmt	200 sqmt
Mission Period	17.06.2015 to 31.03.2022		01.01.2017 to 31.03.2020	
Max. Loan (considered for interest subsidy calculation)	6.00	6.00	9.00	12.00
Purpose	Construction/ Purchase/ Repair Extension		Construction/ Repurchase	Purchase/
Loan period	20 Year	20 Year	20 year	20 year
Interest subsidy (Per Annam)	6.5%	6.5%	4 %	3 %
Interest subsidy amount	2.67	2.67	2.35	2.30
Incentive in lieu of Loan processing fee	3000/-	3000/-	2,000/-	2,000/-
Additional loan	Additional loan beyond limit will be at non subsidized rate			

EWS/LIG beneficiary may construct larger house. But extension/ repair limited to 30sqmt/ 60 sqmt

CLSS - Illustrative Example (Loan tenure -20* years/240 months)

	Loan Amount	Loan Amount eligible for Subsidy	Interest Subsidy	Balance Loan	Initial EMI @10%	Reduced EMI after crediting Subsidy	Monthly savings	Annual savings
EG	(1)	(2)	(3)	(4)=(1-3)	(5)	(6)	(7) = (5-6)	(8)= (7) x 12
EWS/LIG								
I	3,00,000	3,00,000	1,33,640	1,66,360	2,895	1,605	1,290	15,480
II	6,00,000	6,00,000	2,67,280	3,32,720	5,790	3,211	2,579	30,948
III	10,00,000	6,00,000	2,67,280	7,32,720	9,650	7,071	2,579	30,948
MIG 1								
I	6,00,000	6,00,000	1,56,712	4,43,288	5,790	4,278	1,512	18,144
II	9,00,000	9,00,000	2,35,068	6,64,932	8,685	6,417	2,268	27,216
III	12,00,000	9,00,000	2,35,068	9,64,932	11,580	9,312	2,268	27,216
MIG 2								
I	9,00,000	9,00,000	1,72,617	7,27,383	8,685	7,019	1,666	19,992
II	12,00,000	12,00,000	2,30,156	9,69,844	11,580	9,359	2,221	26,652
III	15,00,000	12,00,000	2,30,156	12,69,844	14,475	12,254	2,221	26,652

CENTRAL NODAL AGENCY & BANKS

- Regular housing loans sanctioned on & after the launch of the scheme can be converted into CLSS (if eligible)
- Central Nodal Agencies: HUDCO/ NHB
- Details of MoU signed:

Scheme	NHB	HUDCO	Total
CLSS (EWS/ LIG	190	70	260
CLSS (MIG1 & MIG2)	180	64	244

- Banks:

Scheduled Commercial banks, Housing Finance Companies
Regional Rural Banks. State Cooperative Banks
Urban Cooperative Banks. Small Finance Banks
Non Banking Finance Company-Micro Finance Institutions

- Beneficiaries will submit self –certificate /affidavit as proof of income
- Beneficiary has to submit application
 - Directly to bank (EWS/LIG/MIG)
 - Through ULB (EWS/LIG).
- Bankers will sanction loan after due diligence
- Construction should complete within 36 months. (from date of loan disbursement)

RELEASE OF INTEREST SUBSIDY

- Subsidy will be claimed by banks from HUDCO / NHB. NHB/ HUDCO will release interest subsidy to Bank. Then bank will credit to Beneficiary account.
- Subsidy will be released to beneficiaries account upfront.
- Rs.250 per sanctioned application would be paid as incentive to ULBs (EWS/LIG only).

CLAP –NEW WEBSITE

MOHUA, GoI has developed Credit Awas Portal (CLAP) to provide a transparent and robust real time web-based system for CLSS beneficiaries.

Features of CLAP Portal

- Transparent mechanism.
- Applicant can check his eligibility for CLSS, know about the process to apply, Check his subsidy, track his/her application status”, upload his house photos, selfies and success stories through PMAY(U) mobile application. Lodge their grievance, View latest news, updates & progress of PMAY(U)
- Aadhaar verification of borrower/co-borrower & their spouse at the time of receiving application at PLI.
- De-duplication of borrower,/co-borrower & their spouse with the beneficiaries of other three verticals of PMAY (U).
- Generation of unique Application ID & Beneficiary ID to borrower.
- SMS Alerts at every stage starting from generation of application ID up to credit of subsidy amount will be sent to borrower/co-borrower.
- Dashboard, reports, FAQs on CLSS and CLAP to monitor the progress for various stakeholders.
- Real time integration with UIDAI, PMAY (U) MIS, CAN & PLIs servers.
- Individual processing of records is introduced avoiding clubbing and delay in payments.