

PMAY(U) - Manual for District Level Functionaries

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AWAS YOJANA
(URBAN) MISSION
PMAY (U)**

Manual for District Level Functionaries

2017

Preface

The purpose of “Pradhan Mantri Awas Yojana – Housing For All Urban: Development Manual for District Level Functionaries” is to create an enabling mechanism for improved implementation of the Centrally Sponsored Scheme (CSS) at the cutting edge, leading to enhanced outcomes. This manual is intended to be a ready reckoner to enable quick learning, and projection of the implementation modalities, roles and responsibilities of the various district / sub-district level functionaries for effective implementation of PMAY (U).

This Manual has been prepared with inputs from various sources including interaction with the Ministry of Housing and Urban Poverty Alleviation (MoHUPA). Discussions with key personnel (Mission Directors / Project Director/ Nodal Officer / District Collectors) involved in implementation of the Scheme at District / ULB / Municipality / City level. The manual has taken extensive inputs from PMAY Urban scheme guidelines / circulars published by the Ministry of Housing and Urban Poverty Alleviation. For a complete understanding and overall perspective this Manual must be referred along with guidelines / circulars issued by the Ministry from time to time on the website .
http://mhupa.gov.in/User_Panel/UserView.aspx?TypeID=1434

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1. Pradhan Mantri Awas Yojana Housing for All (Urban)

1.1 About

“Pradhan Mantri Awas Yojana – Housing for All (Urban) Mission” for urban area is being implemented during 2015-2022. This Mission provides central assistance to implementing agencies through States and UTs for providing houses to all eligible families/beneficiaries by 2022. All statutory towns as per Census 2011 and Statutory Towns notified subsequently would be eligible for coverage under the Mission. Note: In this Mission, States/UTs will have the flexibility to include the Planning Areas (to the exclusion of rural areas) as notified with respect to Statutory Towns and such Planning Areas (to the exclusion of rural areas) as notified by Development Authorities.¹

- The Mission is implemented as Centrally Sponsored Scheme (CSS) except for the component of credit linked subsidy which is implemented as a Central Sector Scheme by the Ministry of Housing and Urban Poverty Alleviation, Government of India.
- It is implemented by Urban Local Bodies, Development Authorities, Housing Boards etc. selected by State Government/SLSMC.
- Beneficiary identification in PMAY (U) is to be linked to Aadhaar/Voter card/ other unique identification from Revenue Authority to avoid duplication

1.2. Goal²

Housing for All by 2022 when the Nation completes 75 years of its Independence

1.3. Objectives³

- Ensure that the housing requirement of all urban poor including slum dwellers are met through different Programme verticals
- The core objective is to provide central assistance to implementing agencies through States and UTs for providing houses to all eligible families / beneficiaries by 2022. .⁴
- Provide pucca house with water connection, toilet & electricity facilities
- Ensure that urban localities are slums free & that all citizens have access to basic services

- Provide houses designed and constructed to meet requirements of structural safety against earthquake, flood, cyclone, landslides etc. conforming to the National Building Code (NBC) and other relevant Bureau of Indian Standards (BIS) codes

1.4. Components of PMAY Urban

The mission addresses the housing requirement of urban poor including slum dwellers through FOUR programme verticals. The FOUR verticals are given in figure 1:⁵

Figure 1
Components of PMAY Urban



Source: MHUPA revised PMAY(U) Guidelines, March 2016

A. In Situ Slum Redevelopment⁶

“In-situ” slum redevelopment uses land as a resource with private participation for providing houses to eligible slum by bringing them into the formal urban settlement.

- Slums on Central Government land/State Government land/ULB land / Private Land are taken up for “in-situ” redevelopment for providing houses to all eligible slum dwellers
- Private partner for Slum Redevelopment are selected through open bidding process
- State Governments and cities can provide additional Floor Area Ratio (FAR)/Floor Space Index (FSI)/Transferable Development Rights (TDR) for financial viability
- Slum rehabilitation grant - Rs. 1 lakh per house admissible for all houses built for eligible slum dwellers in all such projects
- States/UTs decide whether the houses constructed are allotted on ownership rights or on renewable, mortgageable and inheritable leasehold rights⁷

B. Credit Linked Subsidy Scheme for EWS/LIG and MIG I & II

The credit linked subsidy component a demand side intervention provides subsidy on home loans taken by eligible urban poor (EWS/LIG) for acquisition and construction of house.⁸ This is implemented as a Central Sector Scheme. An interest subsidy scheme for acquisition/construction of house (including re-purchase) to cater to the Middle Income Group (MIG) called “Credit Linked Subsidy Scheme (CLSS) for MIG I & II”,⁹ has also been introduced for one-year (2017) as a Central Sector Scheme.¹⁰

- Housing and Urban Development Corporation (HUDCO) and National Housing Bank (NHB) have been identified as Central Nodal Agencies (CNAs) to channelize this subsidy to the Primary lending institutions (PLIs) and for monitoring the progress of this component. Ministry may notify other institutions as CNA in future.
- Primary Lending Institutions (PLIs) are various financial and non-financial Institutions¹¹

Table 1
Credit Linked Subsidy for EWS/ LIG and MIG I & MIG II : Scheme Details¹²

Particulars	EWS	LIG	MIG I	MIG II
Household Income (Rs. p.a)	<3 Lakh	3-6 lakh	6-12 lakh	12-18 Lakh
Interest Subsidy (% p.a.)	6.5	6.5	4	3
Maximum loan tenure (in years)	20	20	20	20
Eligible Housing Loan Amount for Interest Subsidy (Rs.)	6 Lakh	6 Lakh	9 Lakh	12 lakh
Dwelling Unit Carpet Area upto (Sq.mts)	30	60	90	110
Discount Rate for Net Present Value (NPV) calculation of interest subsidy (%)	9%.	9%	9%	9%
Central Nodal Agencies (CNAs)	HUDCO & NHB	HUDCO & NHB	HUDCO & NHB	HUDCO & NHB

Source: MHUPA revised PMAY(U) Guidelines, March 2016

C. Affordable Housing in Partnership (AHP)¹³

Financial assistance is provided by the Mission to EWS¹⁴ houses built with different partnerships by States/UTs/Cities in Affordable Housing in Partnership (supply side intervention).

- Planned either through State /UT agencies or in partnership with private sector including industries
- AHP is eligible for central assistance, only if at least 35% of the houses in the project are for EWS category and a single project has at least 250 EWS houses. (CSMC can reduce the requirement of minimum number of houses in a project on the request of State Government)
- Central Assistance at the rate of Rs.1.5 Lakh per EWS house

- Construction of houses up to 30 square meter carpet area with basic civic infrastructure. (States/UTs have flexibility in determining size of house and other facilities in consultation with the Ministry but without any enhanced financial assistance from Centre).
- Allotment of houses through a transparent procedure and beneficiaries selected should be part of HFAPoA
- States/UTs and cities can extend other concessions such as their State subsidy, land at affordable cost, stamp duty concession/exemption etc. to make them affordable and accessible
- Sale prices are fixed by States either on the project basis or city basis using No Profit No Loss, if the project is being implemented by the State/UT/ULB/Parastatal with no private sector. If the project is being implemented by State/UT/ULB/Parastatal with the private sector, then the sale price is to be determined through an open, transparent process factoring in incentives provided by Centre/State/ULB. Detailed Project Report of projects prepared by concerned implementing agencies are to be approved by SLSMC

D. Beneficiary Led Individual House Construction/Enhancement¹⁵

Assistance is provided to EWS individual eligible families for construction of new houses / enhancing existing houses on their own, for beneficiaries who havenot been able to take advantage of other components.

- Central assistance of Rs. 1.50 lakhs for construction of new house / enhancement
- Beneficiaries approach the ULBs with documentation on land owned
- ULBs validate information given by beneficiary and building plans for the house submitted by beneficiary to ascertain ownership of land, economic status and eligibility
- Condition of houses e.g. Kutcha, Semi-Kutcha / number of rooms/ details of family members etc. of prospective beneficiary checked with SECC
- Based on applications, ULBs prepare an integrated city wide housing project in accordance with the City Development Plan (CDP) or other plan of cities
- Individual applicants for assistance are not considered
- ULBs after verification of land documents, approved layout & inspection of site, enter into agreement with beneficiaries outlining construction and payment milestones
- Progress of individual houses tracked through geo-tagged photographs for monitoring
- Funds transferred directly to the beneficiary's bank account by Direct Beneficiary Transfer (DBT) mode based on geo-tagging of house at various stages of construction

1.5. Supportive Essentials of the Scheme¹⁶

Mandatory Conditions

- ✓ A set of Mandatory Conditions are included in the Mission to ease administrative and regulatory bottlenecks, in acquiring urban land.
- ✓ States/ UTs agree to fulfil a set of SIX conditions (legislations / procedures/ legal/ systemic): Low cost housing changes in the procedure and rules for obviating need for separate Non Agricultural (NA) Permission; prepare/amend Master Plans earmarking land for Affordable Housing; Ensure single-window, time bound clearance for layout approval; Adopt deemed building permission and layout approval on the basis of pre-approved lay outs and building plans; Legislate or amend existing rental laws on the lines of model Tenancy Act; Provide additional FAR/FSI/TDR and relaxed density norms for slum redevelopment, to avail financial assistance from Central Government.¹⁷

Convergence

- ✓ The Mission underlines convergence with other ministries like - Ministry of Railways and other land owning Central Government agencies.
- ✓ Stresses convergence with Schemes like Atal Mission for Rejuvenation and Urban Transformation (AMRUT) & National Urban Livelihood Mission, National Urban Health Mission, Sarva Siksha Abhiyan, Solar Mission etc.¹⁸

Capacity Building¹⁹

- ✓ Activities covered include trainings, workshops, study/exposure visits, etc./ research studies, documentation and dissemination of best practices, preparation of scheme related materials
- ✓ 5% of the allocation under the scheme earmarked for capacity building, Information Education & Communication (IEC) and Administrative & Other Expenses (A&OE)

Social Audit

- ✓ Reputed and experienced institution with proven track record for integrity is engaged as an Independent Facilitating Agency (IFA) to conduct social audit by SLNA.²⁰

Third Party Quality Monitoring Agency (TPQMA)

- ✓ The Mission provides for engaging of TPQMA by States/UTs for ensuring quality of construction under various components of the Mission.
- ✓ Quality and monitoring and assurance plans involving third party agencies are drawn including visits by third party agencies to the project site to advise State and Urban Local Bodies on quality related issues.
- ✓ ULBs take both preventive and curative measures to ensure standard quality houses and infrastructure are constructed on the basis of quality assurance report by agencies and reports of their own technical staff.²¹

Technology Sub-Mission

- ✓ A Technology Sub-Mission aims at facilitating adoption of modern, innovative and green technologies and building material for faster and quality construction of houses.
- ✓ Technology Sub-Mission will also facilitate preparation and adoption of layout designs and building plans suitable for various geo-climatic zones.²²
- ✓ It assists States/ Cities in deploying disaster resistant and environment friendly technologies. State or region specific needs of technologies and designs would also be supported under this Sub-Mission.

Technical Cells in Cities and States

- ✓ States and cities require different competencies like planning, engineering, social mobilisation, financial planning etc. for implementation of PMAY (U).
- ✓ The Ministry provides assistance to the states and city government for enhancing capacity of their employees/ officers in these operational areas and in constitution of Technical and Project Management Cell at state and city level.
- ✓ A State Level Technical Cell (SLTC) with 5-10 professionals (can be increased) and a City Level Technical Cell (CLTC) with 2-4 professionals depending on the size of the city and quantum of work is supported by the mission with the approval of CSMC.²³

1.6. PMAY (U) Implementation Process

Memorandum of Agreement (MoA) signed between State/ UT to participate in the mission by agreeing to mandatory conditions and other modalities

States / UTs send proposals to the Ministry for inclusion of cities in the mission and broad assessment of housing and resources requirement

Ministry approves inclusion of cities considering availability of resources

Credit linked subsidy component Implemented right from the launch of the mission

State/Cities undertake a demand survey for assessing actual demand of housing

Cities prepare Housing for All Plan of Action based on demand survey and other data

HFAPoA contains the demand of housing by eligible beneficiaries in the city along with proposed interventions for four verticals

Jan Dhan Yojana bank account number and Aadhaar number/Voter ID card/other identification details of beneficiaries integrated in data base of HFAPoA for avoiding duplication

Cities prepare Annual Implementation Plans (AIPs) on the basis of HFAPoA, dividing the task up to 2022 (availability of resources and priority)

Result of demand survey, draft HFAPoA and draft AIP discussed with the local representatives including MLAs and MPs

The HFAPoA and AIPs submitted to the Ministry after approval of SLSC for assessment of overall plan and required central financial assistance

HFAPoA reviewed yearly to make changes in view of implementation of AIPs

Based on HFAPoA and availability of resources, Detailed Project Report (DPRs) prepared by cities under each component (except CLSS)

All DPRs approved by State Level Sanctioning and Monitoring Committee

2. Roles and Responsibilities at Central / State Level

The PMAY Urban envisages a three-tier administration and implementation structure: Central Level; State Level and the Urban Local Body Level that is monitored at these levels.

Figure 3
Implementation / Roles at the Central Level



Figure 4
Implementation/ Roles at the State Level



3.Roles and Responsibilities at the District Level

A State Level Nodal Agency (SLNA) is identified by States /UTs under the Mission and a State Level Mission Directorate set up for coordination of implementation of PMAY at the state level. ULB/city level mission unit is created for selected cities under chairpersonship of the Mayor/ or Chairman of the ULB as the case may be.

PMAY HFA U is primarily implemented by Urban Local Bodies / Development Authorities / Housing Boards etc. as selected by State Government / SLSCMC. However, the District Collector as a part of various district level developmental committees has facilitating / monitoring / grievance redressal responsibilities.

District Collector/District Development Commissioner/District Magistrate

The Collector / District Development Commissioner is assigned a pivotal role in monitoring progress, facilitating convergence and addressing grievances at the district level. The District Collector as the Revenue head also facilitates land related activities like identification & acquisition of private / Government / vacant lands for the various proposed housing interventions. As Chairman of financial committees / Banking Committees and District Urban Development Authorities, the District Collector enables private participation and bank linkages for in situ redevelopment / CLSS verticals.

The District collector - the Member Secretary of the District Level Advisory and Monitoring Committee (DLAMC) for Urban Development (set up 2015) oversees, reviews and monitors the programmes of the Ministry of Urban Development and Ministry of HUPA. The core responsibilities of the Collector are as follows.

Table 2
District Collector/District Magistrate/Deputy Commissioner/District Development Commissioner

Role	Responsibilities
Supporting Planning	Supports IEC activities at the district level to sensitize Beneficiaries, Bankers and Builder
	Facilitates inclusion of PMAY as a priority programs at the district level and sensitize District Level Banking Committee (Chairman)
	Monitors the progress of DPR preparation according to demand assessment and Targets for ULBs in the district.
	Monitors progress on implementation of Mandatory Conditions defined in the Mission to facilitate growth of housing sector ²⁵

Facilitating Implementation	Ensure that implementation is in accordance with scheme provisions and as per stipulated schedule
	Ensure expeditious completion of demand assessment for housing in the district
Monitoring	Review the result of demand assessment, draft HFAPoA and draft AIP
	Review the district plan for the cities/towns/planning areas under the Mission in order to achieve the goal of Housing for all
	Review and monitor that intended beneficiaries (economically weaker sections) get advantage of the scheme
	Reviews physical progress and monitors quality of construction periodically
	Review that disaster resilience techniques as per National Building Code (NBC) and other relevant BIS codes are followed during construction. Monitor the TPQMA report for the projects within the district to ensure quality construction.
	Monitor that disbursement of subsidies to beneficiaries is done in time and suggest improvements
	Redresses grievances at district level (includes local MLAs and Ministers)
	Ensure the role of Banks in implementation of CLSS at district level and also monitor in the regular review meetings of District Level Bankers' Committee

1. Implementation at Urban Local Body / City Level

ULBs are the identified units for implementation of all verticals of PMAY (U). The States have been given the leverage to establish / create / operate from their preferred institutional structure for implementation of the Mission. The Municipal Commissioner / Deputy Municipal Commissioner / Chief Executive Officer / Nodal Officer / Project Director, etc., at the Corporation / Municipality / Town / City level are few representative functionaries implementing the three verticals of the HFA Mission (except CLSS where they have a supportive role).

Head of PMAY U Implementing Agencies - ULB/ Housing Board / Slum Development Board, etc.,

The key role and responsibilities of the head of PMAY implementing agencies like ULBs / Housing Boards / Slum Development Boards etc., for effective implementation of PMAY (U) are given in table 3.

Table 3
Roles and Responsibilities of the Head of Implementing Agencies ULBs/ Slum Development Boards / Housing Board etc.

Role	Responsibility
Planning	Demand survey of Urban Poor in Slums and Non Slums Areas
	Develop Development Options for Beneficiaries of Four Verticals
	Discuss and incorporate views of local representatives including MLAs and MPs for beneficiary selection
	Ensure single-window, time bound clearance for layout approval and building permissions system
	Establish City Level Technical Cell (CLTC) at city level (with 2-4 professionals depending on the size of the city)
	Constitute a single authority with responsibility to change planning / other norms and for giving approval to projects
	Prepare /amend city / ULB Master Plans earmarking land for Affordable Housing
	Explore appropriate technology, disaster resistant technology, green, cost effective technology and local materials
	Action Plans
	Finalization of HFAPoA & Formulation of Annual Implementation Plan
	Prepare detailed project reports (DPRs) at city level (all Verticals)
	Administrative facilitation of Layout Plans, Structural design & Detailed estimates
	Ensure stage wise completion of projects / construction
	Submission of financial estimates to State Level Housing Nodal Agency (Housing Corporation / Board) through Commissioner
	IEC Activities (overall)
	Facilitate awareness campaign activities for community / residents support
	Conduct capacity building activities like trainings, workshops, study/exposure visits, e tc. for enhancing the capacities of various stakeholders
	Ensure research studies, documentations and dissemination of best practices, preparation scheme related materials for capacity building
	In Situ Slum Redevelopment
	Initiate analysis tenable slums – (location, number of eligible slum dwellers in that slum area market potential)
	Facilitate analysis of tenable Slums to examine financial and technical viability
	Develop plans of phasing of Slum Redevelopment over period of mission

Implementation	Select private developers for execution of slum redevelopment through an open transparent bidding process
	Credit Linked Subsidy Scheme
	Ensure linking of beneficiary identification to Aadhaar, Voter card, other unique identification or a certificate of house ownership from Revenue Authority of Beneficiary's native district to avoid duplication
	Establish suitable grievance redressal system to address grievances
	Organise Loan Mela etc. to propagate CLSS and to coordinate with the District Level Banking Committee (DLBC).
	Affordable Housing Plan
	Fix upper ceiling on the sale price of EWS houses to make them affordable and accessible to beneficiaries
	Explore & facilitate concessions for affordability and accessibility - State subsidy/ land at subsidised costs/ stamp duty exemption etc.
	Establish open transparent process of sale of houses to beneficiaries
	Prepare /amend city / ULB Master Plans earmarking land for Affordable Housing
	Beneficiary Led Housing
	Validate information and building plans submitted by beneficiary to ascertain ownership of land; economic status and eligibility
	Verify that all beneficiaries selected for assistance under PMAY for individual houses/improvement of existing houses have land tenures
	Prepare an integrated city wide housing project for individual beneficiaries in accordance with the City Development Plan (CDP) / other plans for integration
	Track progress of individual houses through geo-tagged photographs for effective monitoring
	Ensure adequacy, correctness of design and quantity calculation conforms to the proposed design/plan
	Convergence of Schemes
	Ensure convergence with relevant schemes in housing projects such as National Urban Livelihood Mission, National Urban Health Mission, Sarva Siksha Abhiyan, Solar Mission etc.
	Ensure convergence of civic amenities and infrastructure development in outer areas of the cities under National Urban Rejuvenation Mission (NURM) Atal Mission for Rejuvenation and Urban Transformation of 500 cities (AMRUT)
	Explore and initiate measures to undertake in situ redevelopment of slums on Ministry of Railways and other land owning Central Government agencies
	Funds
	Submit project-wise information to state Mission Director for release of first installment of 40% of admissible Central share for each component

	Submit utilization certificate formats for release of second installment of 40%. And for 20% final installment of release based on 70% utilization of funds
Monitoring	Prepare Annual Capacity Building Plan, Annual IEC Plan, Annual Quality Monitoring Plan and Annual Social Audit Plan
	For BLC projects, ensure stage wise completion of houses and its timely geo tagging; linking Geo tagged photographs with MIS for monitoring & timely release of funds
	Support formation of Social Audit Committees by the Independent Facilitating Agency (IFA)
	Initiate appropriate actions for correction or improvement of the Project's social performance indicators after inputs from social audit report
	Ensure that the Social audit is done using systematic methods and tools as outlined in the Ministry guidelines
	Participate in public meetings on Social Audit and share Social Audit findings with important stakeholders
	Analyse social audit findings and address the issues and gaps identified by the Social Audit Committee
	Quality control and monitoring through physical verification
	Take preventive and curative measures to ensure standard quality houses and infrastructure on the basis of quality assurance report by TPQMA agencies and reports of their own technical staff
	Draw up quality monitoring and assurance plans involving third party to ensure quality construction under various components

PMAY Urban - Implementation Monitoring Formats

Table 1
Progress of Sanctioned In-Situ Slum Redevelopment Projects

S.N O.	Name of the project	No. of slum Household s covered	Date of approval of SLSMC	Houses Sanctioned	Approve d P roject Cost	Approved Gol support	Other funds	Funds utilized	
								Gol	Others
TOTAL									

Table 2
Progress of Sanctioned AHP Projects

S.N O.	Name of the project	No. of EWS Household s sanctione d	Date of approval of SLSMC	Houses Sanctioned	Approve d P roject Cost	Approved Gol support	Other funds	Funds utilized	
								Gol	Others
TOTAL									

Table 3
Progress of Sanctioned BLC Projects

S.N O.	Name of the project	No. of EWS Household s sanctione d	Date of approval of SLSMC	Houses Sanctioned	Approve d P roject Cost	Approved Gol support	Other funds	Funds utilized	
								Gol	Others
TOTAL									

Table4
Summery Sheet

Physical progress	No. of Houses					
	01	02	03	04	05	06
Component I ISSR						
Component II AHP						
Component III BLC						

Ground level 01, Plinth Level 02, Roof Level 03, Finishing Stage 04, Superstructure completed (For Multistoried only) 05 and Completed 06.

Abbreviations

AHP	Affordable Housing in Partnership
AIP	Annual Implementation Plan
AMRUT	Atal Mission for Rejuvenation and Urban Transformation
A&OE	Administrative & Other Expenses
BLH	Beneficiary Led Housing
BIS	Bureau of Indian Standards codes
CBO	Community Based Organizations
CDP	City Development Plan
CE	Chief Engineer
CLSS MIG	Credit Linked Subsidy Scheme for Middle Income Group
CLTC	City Level Technical Cell
CNAs	Central Nodal Agencies
CPO	City Programme Officer
CSS	Central Sector Scheme
CSMC	Central Sanctioning and Monitoring Committee
EE	Executive Engineer
EWS	Economically Weaker section
DC	District Collector
DFS	Department of Financial Services
DLC&MC	District Level Co-ordination and Monitoring Committee
FAR	Floor Area Ratio
FSI	Floor Space Index
HFAPoA	Housing for All Plan of Action
HUDCO	Housing and Urban Development Corporation
HUPA	Housing and Urban Poverty Alleviation
IEC	Information Education and Communication
IFA	Independent Facilitating Agency
ISSR	In Situ Slum Redevelopment
LIG	Low Income Group
MEPMA	Mission for Elimination of Poverty in Municipal Areas
MD	Mission Directorate
MIG	Middle Income Group
NA	Non-Agricultural
NBC	National Building Code
NHB	National Housing Bank
NOCs	No Objection Certificates
NULM	National Urban Livelihood Mission
NUHM	National Urban Health Mission
PD	Project Director
PLIs	Primary Lending Institutions
PMAY HFA –U	Pradhan Mantri Awas Yojana – Housing for All Urban
PPP	Public Private Partnership
SSA	Sarva Siksha Abhyan
SE	Superintendent Engineer
SLAC	State Level Appraisal Committee
SLNA	State Level Nodal Agency
SLSMC	State Level Sanctioning & Monitoring Committee
SLTC	State Level Technical Cell
TDR	Transferable Development Rights
TPQMA	Third Party Quality Monitoring Agency
ULB	Urban Local Body
UT	Union Territory

End Notes

¹Pradhan Mantri Awas Yojana, Housing For All (Urban), Scheme Guidelines March 2016, Ministry of Housing & Urban Poverty Alleviation Government of India, Section 2.1 p. 1 http://mhupa.gov.in/User_Panel/DetailsView.aspx?TypeID=1216&ID=1484

² Pradhan Mantri Awas Yojana, Housing For All, Scheme Guidelines March 2016, Ministry of Housing & Urban Poverty Alleviation Government of India, Preface, http://mhupa.gov.in/User_Panel/DetailsView.aspx?TypeID=1216&ID=1484

³ Pradhan Mantri Awas Yojana, Housing For All (Urban), Scheme Guidelines 2016, Ministry of Housing & Urban Poverty Alleviation Government of India, pp 2, http://mhupa.gov.in/User_Panel/DetailsView.aspx?TypeID=1216&ID=1484

⁴(A Beneficiary is defined as “a beneficiary family that comprises husband, wife, unmarried sons and / or unmarried daughters. The beneficiary should not own a pucca house (all weather dwelling unit) either in his / her name or in the name of any member of his / her family in any part of India. An adult earning member (irrespective of marital status) can be treated as a separate house hold; provided that he / she does not own a pucca (an all-weather dwelling unit) house in his/her name in any part of India. Provided also that in case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the scheme) As per the amendments made by the Ministry on June 27 2017, N-11027 / 19/2015 – HFA –IV Division, Nirman Bhavan.

⁵ Pradhan Mantri Awas Yojana, Housing For All (Urban), Scheme Guidelines March 2016, Ministry of Housing & Urban Poverty Alleviation Government of India, http://mhupa.gov.in/User_Panel/DetailsView.aspx?TypeID=1216&ID=1484

⁶ Pradhan Mantri Awas Yojana, Housing For All (Urban), “In-situ” Slum Redevelopment (ISSR) using Land as Resource, Ministry of Housing and Urban Poverty Alleviation Government of India, Leaflet, http://mhupa.gov.in/User_Panel/DetailsView.aspx?TypeID=1216&ID=1484

⁷ Reference 1 pp- 2-6, section 4. http://mhupa.gov.in/User_Panel/DetailsView.aspx?TypeID=1216&ID=1484

⁸EWS households are defined as households having an annual income up to Rs. 3,00,000 (Rupees Three Lakhs). LIG households are defined as households having an annual income between Rs.3,00,001 (Rupees Three Lakhs One) up to Rs.6,00,000 (Rupees Six Lakhs). Pradhan Mantri Awas Yojana (Urban) – Housing for All, Credit Linked Subsidy Scheme for EWS/LIG (CLSS for EWS / LIG) Operational Guidelines, January, 2017 (updated) http://mhupa.gov.in/User_Panel/DetailsView.aspx?TypeID=1216&ID=1484

⁹ MIG - I households are defined as households having an annual income between Rs.6,00,001 (Rupees Six Lakh One) up to Rs.12,00,000 (Rupees Twelve Lakh). MIG - II households are defined as households having an annual income between Rs.12,00,001 (Rupees Twelve Lakh One) up to Rs.18,00,000 (Rupees Eighteen Lakh). Operational Guidelines January, 2017 Ministry of Housing & Urban Poverty Alleviation, Government of India http://mhupa.gov.in/User_Panel/DetailsView.aspx?TypeID=1216&ID=1484

¹⁰ Pradhan Mantri Awas Yojana (Urban) – Housing for All, Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG), Operational Guidelines January, 2017 Ministry of Housing & Urban Poverty Alleviation, Government of India http://mhupa.gov.in/User_Panel/DetailsView.aspx?TypeID=1216&ID=1484

¹¹ Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks (RRBs), State Cooperative Banks, Urban Cooperative Banks, Small Finance Banks, (as approved by Reserve Bank of India), Non-Banking Financial Company-Micro Finance Institutions, (NBFC-MFIs) (as registered with Reserve Bank of India) or other institutions as may be identified by the Ministry are the Primary Lending Agencies (PLIs) for CLSS EWS/ LIG & MIG I & Pradhan Mantri Awas Yojana (Urban) – Housing for All (Urban) Credit Linked Subsidy Scheme for EWS/LIG (CLSS for EWS/LIG) Operational Guidelines January, 2017 (updated)

¹² Pradhan Mantri Awas Yojana (URBAN) – Housing For All (Urban) Credit Linked Subsidy Scheme for EWS/LIG (CLSS for EWS/LIG) Leaflet & Pradhan Mantri Awas Yojana (URBAN) – (MoHUPA) (Urban) - Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG) Leaflet, http://mhupa.gov.in/User_Panel/DetailsView.aspx?TypeID=1216&ID=1484

¹³ Pradhan Mantri Awas Yojana (Urban) – Housing for All, Affordable Housing in Partnership (AHP), Leaflet, Ministry of Housing & Urban Poverty Alleviation, Government of India

¹⁴ EWS households are defined as households having an annual income up to Rs. 3,00,000 (Rupees Three Lakhs)

¹⁵ Pradhan Mantri Awas Yojana (Urban), Affordable Housing in Partnership (AHP), Ministry of Housing and Urban Poverty Alleviation Government of India, Leaflet

¹⁶ The Revised PMAY Guidelines document (March 2016) contains details about these provisions. pp 15-18

¹⁷ Revised Guideline note 1. pp 15 section 11

¹⁸ Reference 1. Pp8, note 13 1 http://mhupa.gov.in/User_Panel/DetailsView.aspx?TypeID=1216&ID=1484

¹⁹ Government of India Ministry of Housing & Urban Poverty Alleviation, All Capacity Building Activities (Norms, Fund Disbursal Processes and Plan Templates), 2017

²⁰ Pradhan Mantri Awas Yojana (Urban) – Housing for All, Social Audit Guidelines, Ministry of Housing & Urban Poverty Alleviation Government of India, 2017

²¹ Revised guidelines 2016 March, Pradhan Mantri Awas Yojana (Urban) – Housing for All, Capacity Building Activities (Norms, Fund Disbursal Processes and Plan Templates) 2017, http://mhupa.gov.in/User_Panel/DetailsView.aspx?TypeID=1216&ID=1484

²² Ibid., section 9, page 14

²³ Terms of Reference for the proposed State Level Technical Cell (SLTC)/City Level Technical Cell (CLTC) positions under Housing for All (Urban) (HFA), Ministry of Housing and Urban Poverty, Alleviation, Government of India, http://mhupa.gov.in/writereaddata/15_ToR-SLTC-CLTC.pdf

²⁴ Revised Guideline note 1. pp 12 section 8

²⁵ Pradhan Mantri Awas Yojana, Housing For All (Urban), Scheme Guidelines 2016, Ministry of Housing & Urban Poverty Alleviation Government of India, pp 15

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