Team:

PRADHAN MANTRI AWAS YOJANA
Introduction

Pradhan Mantri Awas Yojana(U) is a centrally sponsored scheme jointly implemented by the state government and urban local bodies with the objective of providing “Housing for All” by 2022. The scheme is implemented through the following 4 programme verticals:
1. Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource
2. Promotion of Affordable Housing for weaker section through credit linked subsidy
3. Affordable Housing in Partnership with Public & Private sectors
4. Subsidy for beneficiary-led individual house construction
• Name of the Programme: **BLC Completion of Houses**

• Goal: Completion of construction of 49,172 DUs approved from 2016-2020 under BLC(N) component

• Timeline: March 2022

• Brief Description: Accorded sanction for the construction of 1,02,229 DUs from 2016 to 2020 in the BLC(N) component of PMAY(U)-LIFE scheme. 77,863 DUs commenced the construction works. Out of this 53,057 DUs completed the construction and 24,806 DUs are in various stages of construction. 24,366 beneficiaries are yet to execute agreement with ULBs due to financial issues, document issues, delay in according building permit etc. It is proposed to commence 24,366 DUs and completion of 49,172 DUs before March 2022

• Responsible Person: PMAY(U)-LIFE SLTC
• Name of the Programme: **New DPR Approval**

• Goal: Approval of Detailed Project Reports for the construction of 13,000 dwelling units submitted by Urban Local Bodies in October, 2020 and February, 2021

• Timeline: March 2022

• Brief Description: 93 ULBs submitted Detailed Project Reports for the construction of 13,000 DU’s in October 2020 and February 2021. The same were placed before the consideration of SLAC held on 22.02.2021. SLAC recommended the same for the consideration of SLSMC, subject to verification of financial position of ULBs and field verification. Financial position of ULBs will be analysed and the same will be placed before the consideration of SLSMC and CSMC.

• Responsible Person: PMAY(U)-LIFE SLTC
• Name of the Programme: **New DPR commencement**
• Goal: Grounding and completion of nearly 13000 dwelling units which will be approved by the CSMC in June, 2021.

• Timeline: March 2022

• Brief Description: 93 ULBs submitted Detailed Project Reports for the construction of 13000 DU s in October 2020 and February 2021. The same were placed before the consideration of SLAC held on 22.02.2021. SLAC recommended the same for the consideration of SLSMC, subject to verification of financial position of ULBs and field verification. The aforesaid projects will be grounded by August and 50% of the approved units will be completed by June, 2021.

• Responsible Person: PMAY(U)-LIFE SLTC
• Name of the Programme: New DPR 2
• Goal: Approval of Detailed Project Reports

• Timeline: March 2022

• Brief Description: 93 ULBs submitted Detailed Project Reports for the construction of 13000 DU's in October 2020 and February 2021. The same were placed before the consideration of SLAC held on 22.02.2021. SLAC recommended the same for the consideration of SLSMC, subject to verification of financial position of ULBs and field verification. The aforesaid projects will be grounded by August and 50% of the approved units will be completed by June, 2021.

• Responsible Person: PMAY(U)-LIFE SLTC
• Name of the Programme: **Credit Linked Subsidy Scheme**
• Goal: Sanction of 3600 CLSS Loan in the State
• Timeline: March 2022
• Brief Description: As part of CLSS component of PMAY(U), interest subvention is provided for the loan availed for construction or purchase of house. 6.5% is the maximum interest subvention. Loan has been released to 20,323 beneficiaries in the state
• Responsible Person: Roshni Pillai, SPM, PMAY
• Name of the Programme: **Affordable Housing in Partnership**

• Goal: To address the housing issues of landless-homeless beneficiaries in urban area by providing flat units (505 units in 7 districts) in convergence with LIFE Mission.

• Timeline: March 2022

• Brief Description: With the objective of providing “Housing for All”, the scheme is converged with LIFE Mission, the comprehensive housing scheme of the Government of Kerala and is implemented as PMAY (U)-LIFE. Kudumbashree, the poverty eradication mission of the Government of Kerala is the state level nodal agency for implementing PMAY (U) scheme in Kerala. AHP project is implemented in the State in convergence with LIFE Mission in the Government/ULB Owned land.

• Responsible Person: Prathibha K, UIS, PMAY(U)-LIFE
• Name of the Programme: **Affordable Rental Housing Complexes**

• Goal: State level project Launching and implementation of atleast 3 ARHCs proposals under Model 2

• Timeline: March 2022

• Brief Description: "An ambitious scheme of Government of India to provide dignified living with necessary civic amenities to Urban Migrants/poor at affordable rent near their workplace. ARHCs is being implemented through two Models: Model-1: Utilizing existing Government funded vacant houses to convert into ARHCs through Public Private Partnership or by Public Agencies for a period of 25 years. Model-2: Construction, Operation and Maintenance of ARHCs by Public/ Private Entities on their own available vacant land for a period of 25 years."

• Responsible Person: Prathibha K, UIS, PMAY(U)-LIFE
• Name of the Programme: **Financial Management**
• Goal: To ensure smooth flow of funds for the implementation of the project.
• Timeline: March 2022
• Brief Description: Total budget allocation for PMAY(U)-LIFE in 2021-22 is Rs.400 Cr. Activities required to ensure smooth flow of funds such as timely submission of UCs, submission of claims, PFMS updation, compliances for HUDCO loan release etc.
• Responsible Person: KUMAR K, MFS, PMAY(U)-LIFE
• Name of the Programme: **PMAY MIS**
• Goal: 100% data entry in all Modules of the MIS in a time bound manner.
• Timeline: March 2022
• Brief Description: The objective of the current financial year is to ensure that all Data compliances are resolved in a timely manner.
• Responsible Person: Surabhi S, MIS Specialist, PMAY (U)-LIFE
Name of the Programme: **PMAY(U) Award-100 Day challenge**

Goal: PMAY-U Awards 2021: 100 Days Challenge under Pradhan Mantri Awas Yojana-Urban (PMAY-U) to recognize outstanding performance in implementation of the Scheme by States/UTs/ULBs

Timeline: March 2022

Brief Description: Ministry of Housing and Urban Affairs (MoHUA) has launched PMAY-U Awards 2021: 100 Days Challenge under Pradhan Mantri Awas Yojana-Urban (PMAY-U) to recognize outstanding performance in implementation of the Scheme by States/UTs/ULBs. It also aims to create healthy competition among them and enthuse for rapid progress to achieve the goal of Housing for All within stipulated timeframe. The Award has primary focus on 100 Days Challenge where States/UTs/ULBs are expected to show their performance on pre-defined indicators within the period of 100 days, beginning from 8th March- 20'h June, 2021. The evaluation will be based on progress submitted in MPR by the States/UTs in PMAY-MIS, except for parameter C (Outreach & Transparency).

Responsible Person: PMAY (U)-LIFE SLTC Team
• Name of the Programme: **Third Party Quality Monitoring (TPQM)**
• Goal: Completion of field visit of 177 projects and report submission to Ministry as per agreement between Kudumbashree and TPQM agency (SGS India Private Ltd)
• Timeline: March 2022
• Brief Description: AS per PMAY guidelines kudumbashree had executed agreement with SGS India private Ltd - the TPQM Agency to ensure quality of construction of houses under PMAY Scheme. The agency is engaged to undertake 3 phase field visits for ascertaining quality of construction at various stages. The agency had conducted the first and second phase field visits in all 93 ULBs and and the reports submitted based on that. Action Taken Reports for the first phase has been submitted to Ministry. Action Taken Reports for the second phase is waiting for the approval of SLSMC. Third phase field visits is under progress and completed 91 projects out of 177 projects.
• Responsible Person: Prathibha K, UIS, PMAY(U)-LIFE
Name of the Programme: NULM ESTP Convergence

Goal: To provide enhanced income to all eligible PMAY(U)-LIFE beneficiary families within March, 2022 through wage employment or self employment

Timeline: March 2022

Brief Description: To provide enhanced income to all eligible PMAY(U)-LIFE beneficiary families within March, 2022 through wage employment or self employment. A need assessment was conducted among 45000 beneficiary families in November, 2019. As per the need assessment, 12300 members of PMAY families require skill training. Skill training and placement will be provided to the identified beneficiaries. Apart from these, data base updation will be conducted along with a detailed livelihood profile of PMAY beneficiaries. Based on the same better employment/entrepreneurial opportunities will be provided to all eligible PMAY(U)-LIFE families through wage employment or self employment. In addition to these, policy level interventions will be taken to provide commercial license to PMAY(U)-LIFE beneficiaries, who are willing to take up economic activities in the new house or premises, making use of the provision mentioned in Chapter-IV, Group A1, Kerala Municipal Building Rule, 2019. A declaration of "Job/ enterprises for all eligible PMAY(U)-LIFE families" is proposed in March, 2021. This will be integrated under the new livelihood plan.

Responsible Person: Bhavana, SPM, PMAY(U)-LIFE
Name of the Programme: "Convergence of PMAY with Ayyankali Urban Employment Guarantee Scheme (AUEGS)"

Goal: Beneficiaries of PMAY (U) - LIFE will get additional assistance of Rs.26,190 for house construction through Convergence of PMAY with Ayyankali Urban Employment Guarantee Scheme (AUEGS).

Timeline: March 2022

Brief Description: The approved beneficiaries will get Rs.4 lakh for construction of new house under PMAY (Urban). (Rs.1.5 lakh from Govt. of India, 0.50 lakh from Govt. of Kerala and remaining 2 lakhs from concerned ULBs.). But it is not enough to construct a new home. So Efforts are initiated at the state level to promote convergence between PMAY and Ayyankali Urban Employment Guarantee Scheme (AUEGS), a scheme implemented by Govt. of Kerala similar to MGREGA. This will eventually lead the beneficiary to receive about an additional amount of Rs.26190 (Rs. 291 for 90 wage days). As on date we are able to avail 34,91,425 mandays for 47,625 beneficiaries and able to mobilise 42 Crore as additional assistance for PMAY (U) - LIFE beneficiaries for their house construction.

Responsible Person: Bhavana, SPM, PMAY (U) - LIFE
• Name of the Programme: **Convergence with ULB funds for providing additional support to PMAY(U)-LIFE beneficiaries.**

• Goal: To converge with funds of Urban Local Bodies to provide additional assistance to PMAY(U)-LIFE beneficiaries.

• Brief Description: Apart from providing ULB share of Rs.2 lakhs/beneficiary, Urban local bodies have earmarked fund to provide support to PMAY beneficiaries to improve their living environment in the previous years. The additional assistance ranges from the provision of land to PMAY beneficiaries to provision of bio bins for waste management. Some Urban Local Bodies have collected a corpus fund for providing gap funding to PMAY beneficiaries, whereas some others have provided solar lamps to all PMAY beneficiaries. In the current financial year, it is proposed to make maximum convergence with ULB funds to provide additional support to PMAY beneficiaries.

• Responsible Person: Bhavana, SPM, PMAY(U)-LIFE
Name of the Programme: **Capacity Building**

Goal: To enhance the capacities of various stakeholders to ensure the effective implementation of the project. To ensure project sustainability and creation of replicable models.

Timeline: March 2022

Brief Description: HR and Capacity Building Activities are proposed to enhance the capacities of various stakeholders to ensure successful and time bound implementation of the project and to ensure project sustainability.

Responsible Person: Bhavana, SPM, PMAY(U)-LIFE
• Name of the Programme: **IEC activities**
• Goal: Awareness creation and social behavioral change among various stakeholders.
• Timeline: March 2022
• Brief Description: IEC activities that aim at social behavioral change and dissemination of project information to various stakeholders are proposed. An amount of Rs.70 lakhs is proposed for IEC activities.

• Responsible Person: Bhavana, SPM, PMAY(U)-LIFE
Name of the Programme: **PMAY (U) -LIFE  Photo Documentation**

- **Goal:** Photo Documentation of all completed houses
- **Timeline:** March 2022
- **Brief Description:** It has been decided to document all the completed houses constructed under PMAY (U) -LIFE  scheme and upload the same in the Kudumbashree Website
- **Responsible Person:** Roshni Pillai, SPM, PMAY
Name of the Programme: **Financial Literacy**

- **Goal:** To conduct a financial literacy campaign for PMAY(U)-LIFE beneficiaries.
- **Timeline:** March 2022
- **Brief Description:** Financial literacy campaign is proposed to capacitate PMAY(U)-LIFE beneficiaries on financial management. Most of the beneficiaries do not have proper awareness on financial management. They have availed loan from banks or private money lenders for mobilizing gap fund for the construction of houses.
- **Responsible Person:** Bhavana M, SPM, PMAY (U)-LIFE
• Name of the Programme: **Support to Urban Local Bodies for meeting the share of vulnerable beneficiaries under PMAY(U)-LIFE.**

• Goal: To provide support to Urban Local Bodies to meet the housing demand of vulnerable category of homeless.

• Timeline: March 2022

• Brief Description: Many Urban Local Bodies are not in a position to meet the housing demand of eligible beneficiaries owing to their poor financial position. SLAC meeting of PMAY(U)-LIFE held on 22.2.2021 entrusted State Level Nodal Agency to identify the vulnerable category among eligible beneficiaries and classify them into categories such as SC, ST, fisheries and women headed families and take necessary interventions to allocate money from other sources such as LIFE Mission or line departments. It is proposed to provide additional financial assistance to ULBs to meet the ULB share of vulnerable beneficiaries.

• Responsible Person: Roshni Pillai, SPM, PMAY
• Name of the Programme: **Rajiv Awas Yojana**
• Goal: Completion of construction of 900 Dus approved under Rajiv Awas Yojana scheme
• Timeline: March 2022
• Brief Description: Rajiv Awas Yojana (RAY) envisages a “Slum Free India” with inclusive and equitable cities in which every citizen has access to basic civic infrastructure and social amenities and decent shelter. The scheme involves the beneficiary by expecting them to contribute some portions of the fund so that there is a sense of ownership. In Kerala, RAY project is being implemented in 5 Corporations
• Responsible Person: Prathibha K, UIS, PMAY(U)-LIFE