A photograph showing a construction site. In the foreground, a complex steel scaffolding structure is visible, with several workers in orange safety gear and hard hats working on it. The background is a clear, bright blue sky. To the left, a portion of a concrete building structure is visible, showing a window opening.

Pradhan Mantri Awas Yojana (Urban)

Housing Department,
Government of Maharashtra

14/05/2019

Table of Content

- Pradhan Mantri Awas Yojana (Urban) Vision & Mission
- PMAY (U) India Statistics
- PMAY (U) Maharashtra Coverage
- PMAY (U) Beneficiary Definition & Eligibility
- PMAY (U) Components
- PMAY (U) Maharashtra Progress Statistics
- PMAY (U) Sanctioned Projects Spread
- Public Private Partnership (PPP) Scheme under PMAY (U)
- PPP Incentives and Approval Process
- MHADA Single Window Planning Authority for PMAY (U)
- Joint Venture Policy
- MahaKamgar Awas Yojana



Pradhan Mantri Awas Yojana (Urban)



Housing for All....

With a vision of 'Housing for All by 2022', Government of India launched the flagship program "Pradhan Mantri Awas Yojana (Urban) – Housing for All" on 25th June 2015 to meet the housing shortage in urban areas.



**Sabka Sapna...
Ghar Ho Apna....**

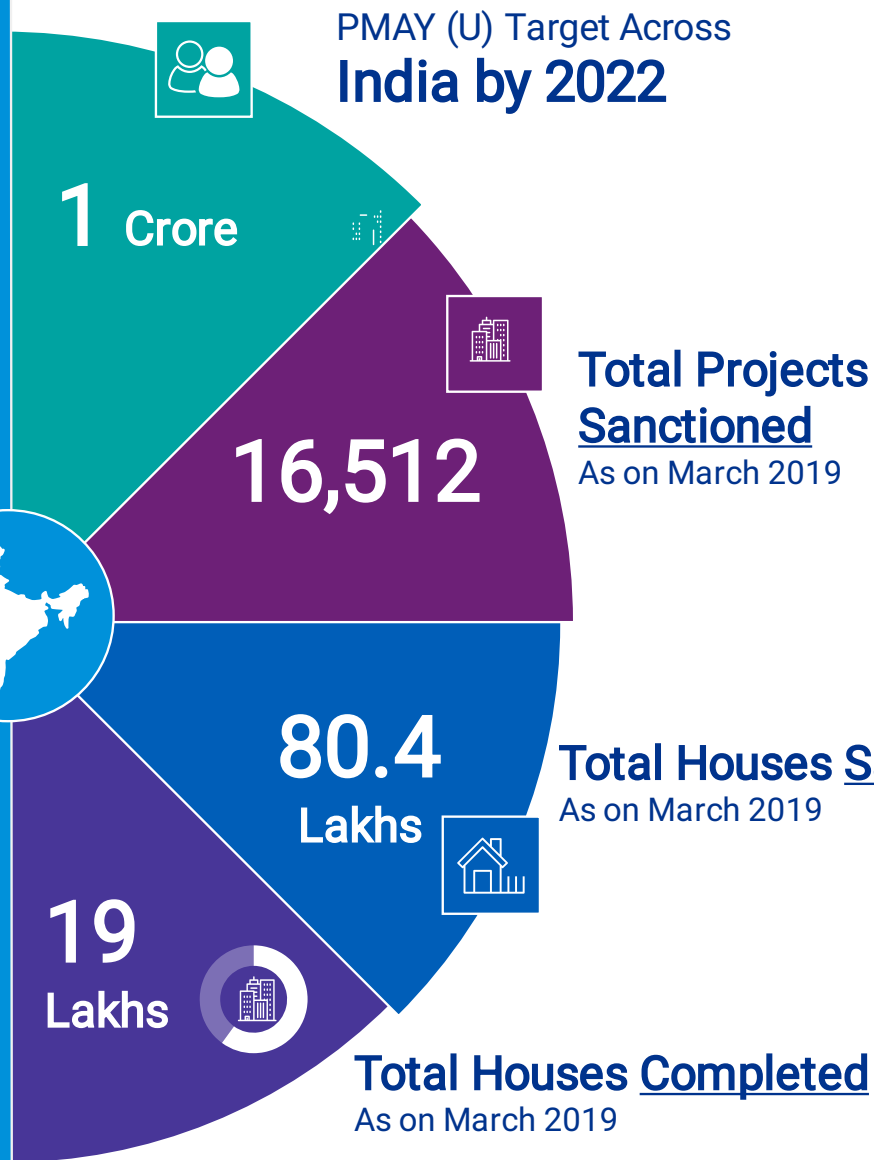
"By the time the Nation completes 75 years of its Independence, every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access."



India

Ministry of
Housing &
Urban Affairs
(MoHUA)

Housing
For All

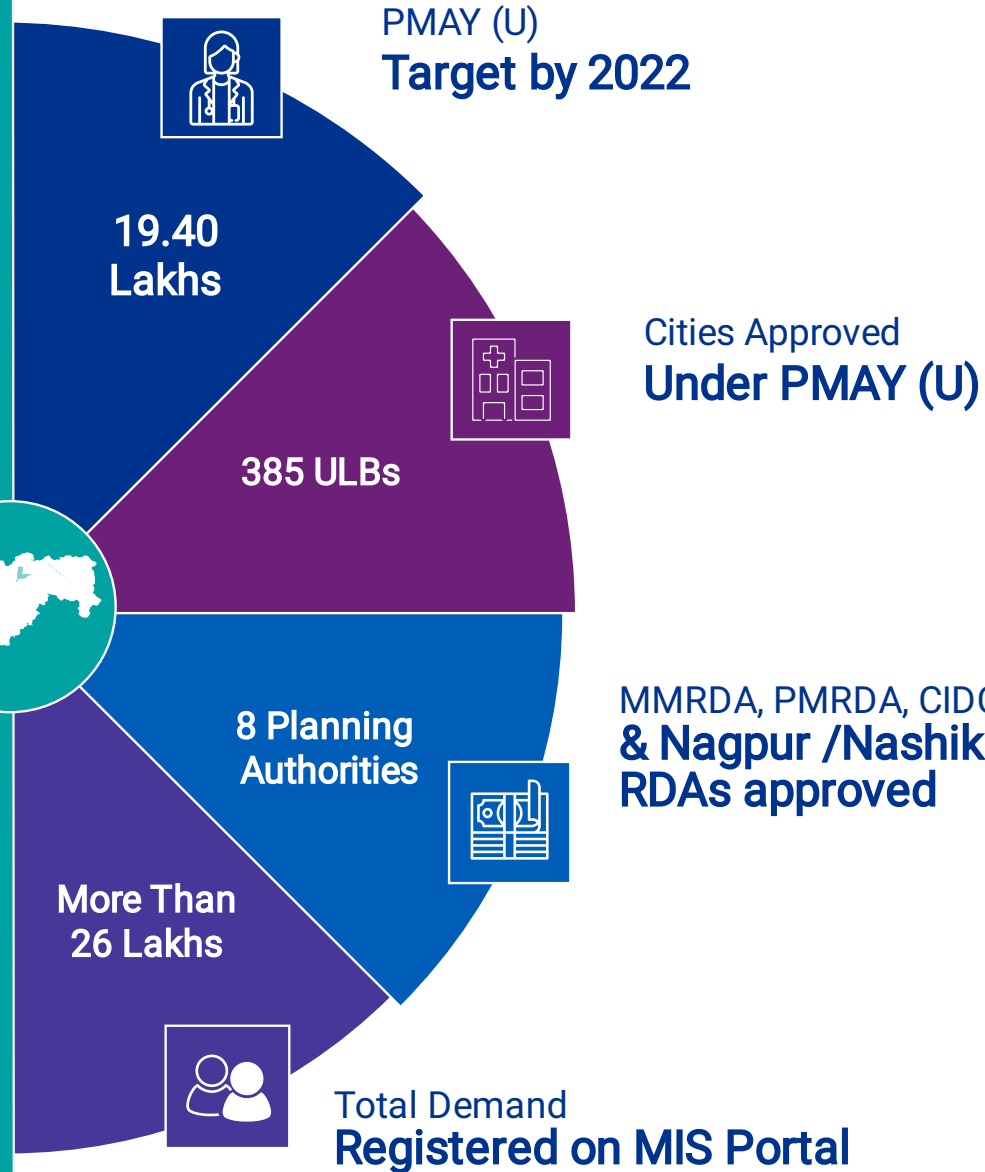


The Scheme was launched in **25th June 2015** across Urban Cities in India.



Maharashtra

One of the
Top
Performing
State in PMAY
(U)



3

Beneficiary Definition & Eligibility

Beneficiary Definition

A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. An adult earning member (irrespective of marital status) can be treated as a separate household.



Beneficiary Eligibility

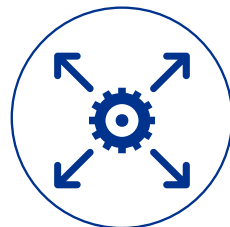
1. The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India.
2. The house should be preferably in the name of the female head of the household or in the joint name of the male head of the household and his wife.
3. Urban residents of
 1. EWS - Economically Weaker Section (annual income upto INR 3 lakh) &
 2. LIG - Low Income Group (for CLSS only) (annual income INR 3 to 6 lakhs)
 3. MIG -Middle Income Group (for CLSS only) [annual income MIG I - INR 6 to 12 lakhs, MIG II – INR 12 to 18 Lakhs]

4

Components of PMAY (U)

Mission Components

4 - verticals



In-Situ Slum Redevelopment (ISSR)

“In-situ” using land as a resource with private participation

FSI/FAR or TDR if required
Govt grant 1 lakh per house

Subsidy of INR 2 Lakhs per House

Credit Linked Subsidy (CLSS)

Subsidy for EWS & LIG and MIG for new house or incremental housing

Upfront subsidy @6.5% for EWS & LIG for loan upto `6 lakh and @4% for MIG-I for loan upto `9 lakh & @3% for MIG-II for loan upto `12 lakh, calculated at NPV basis

Affordable Housing in Partnership (AHP)

With private sector or public sector including Parastatal agencies where 35% of constructed houses are for EWS category

Central & State Assistance of INR 2.5 lakh per EWS house

Beneficiary Led Construction (BLC)

For individuals of EWS category for construction of new house or enhancement

Central & State Assistance of INR 2.5 lakh per EWS house

1

Maharashtra Progress PMAY (U)

Sanctioned Projects under
ISSR, AHP & BLC



795

Projects
Sanctioned

9,54,571

Houses
Sanctioned

Houses Sanctioned under
CLSS



1,48,263



Houses
consisting of
EWS, LIG, MIG
and HIG

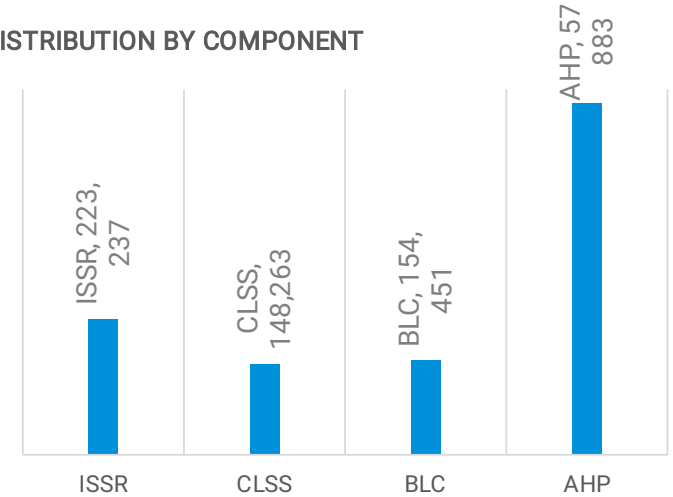
Total Houses Sanctioned Under PMAY
(U) in Maharashtra



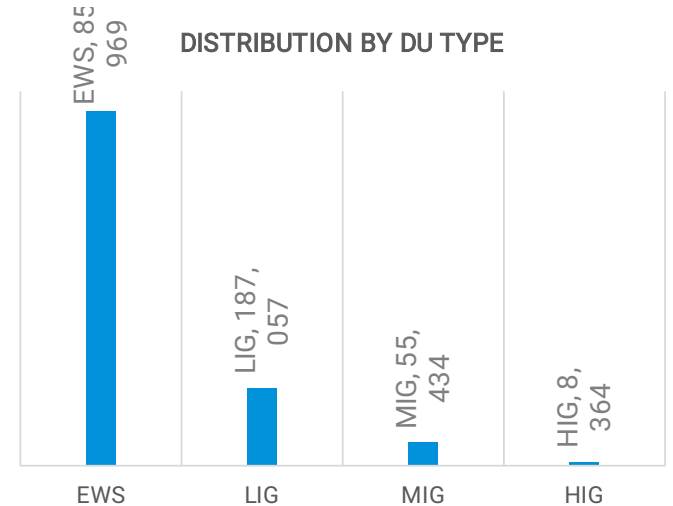
11,02,834

Total Houses
Sanctioned under
all the four
Verticals

DISTRIBUTION BY COMPONENT

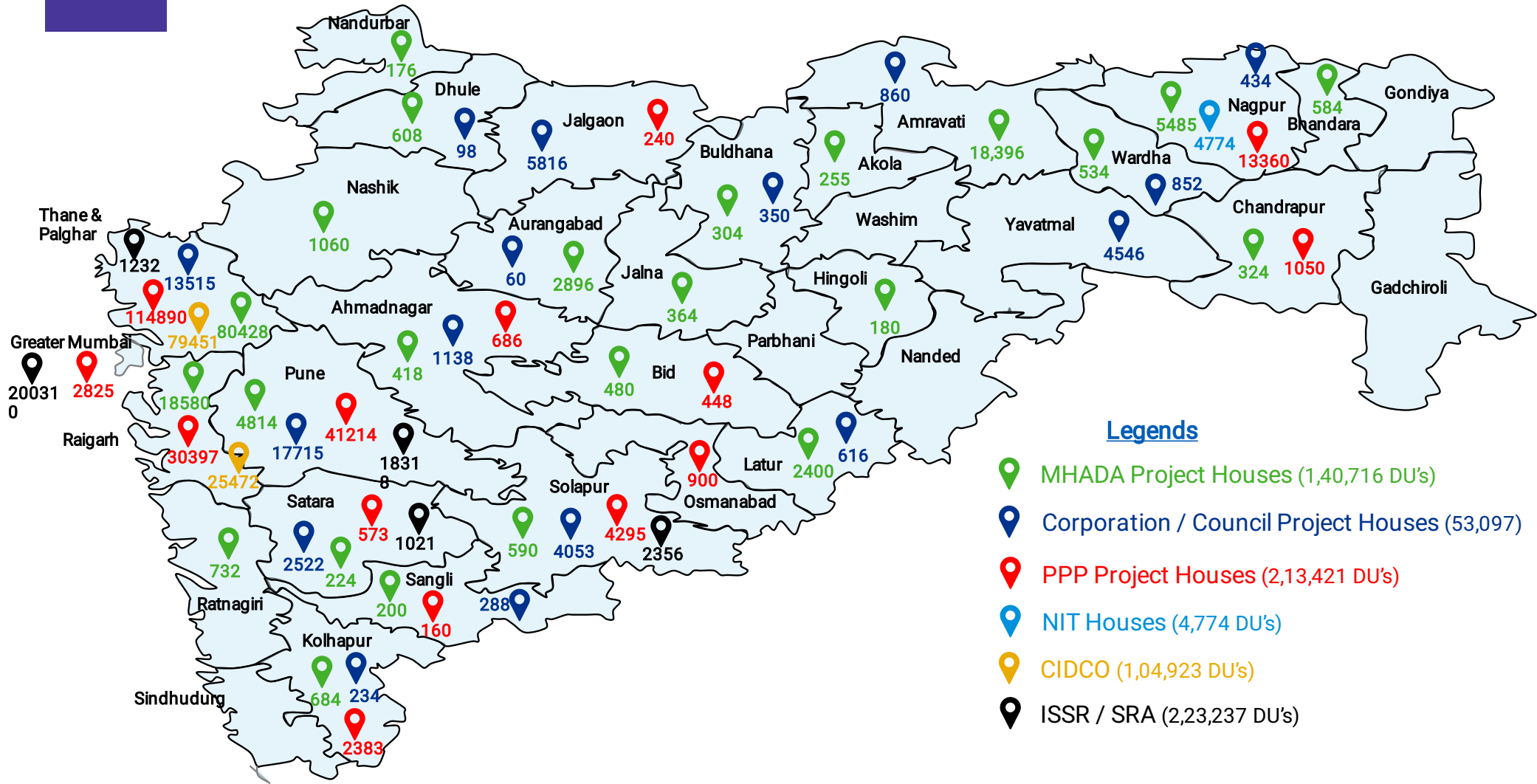


DISTRIBUTION BY DU TYPE



2

PMAY (U) Approved Houses Spread - Maharashtra



5

Public Private Partnership (PPP)

Any Private Developer who is interested or developing Affordable Housing may take Benefits of PMAY (U)

4 Pillars of PPP Process under PMAY (U)



- > All Houses should be **EWS** (up to 30 sq. mt. RERA Carpet) and **LIG** houses (up to 60 sq. mt. RERA Carpet)
- > **Minimum 35%** of the Houses should be of **EWS** Category
- > **50%** of the houses to be sold at **Ready Reckoner (RR)** Price and **rest 50 %** at the price that **developer wishes**.
- > If the **difference between RR price (lower side) and developer price is less than 30%**, then, the RR price can be **increased by 10%**. If the difference is **more than 30%**, then, the RR price will be **increased by 20%**

Land shall be selected as per the criterias mentioned in PPP GR dtd. 11th January 2018.

Minimum 70 Marks is to be obtained out of 100 in land selection criteria's mentioned in Annexure 1 below.

6 Incentives Under PPP

1

2.5 FSI for Residential Zone land and 1 FSI for Green Zone

2

INR 2.5 Lakh Subsidy per EWS House in the project. This shall be given to developer during construction.

3

Stamp duty at Rs.1000 only per EWS and LIG DUs

4

Joint Measurement Charges at 50% prevailing rate

5

Exemption in Development Charges. Decision is Cabinet Approved, GR yet to release.



Housing Department,
Government of Maharashtra
has also done MoUs with 7
Banks to assist in funding
for beneficiary Houses.

7

PPP Approval Process

1

Submission of Proposal to MHADA or respective Authority

2

Site Visit by MHADA or respective Authority

3

In-Principal Approval of the Project at SLAC, SLSMC & CSMC

4

Preparation and submission of DPR in 7C format to MHADA or respective Authority

5

Approval of DPR at SLAC, SLSMC and CSMC

6

Agreement / MoU signing between developer and MHADA or respective Authority

7

Taking all the necessary permissions from MHADA (Single Window Authority) except EC

8

Initiating the construction on Ground

9

RERA Registration

10

Completing the construction and simultaneously allotting the tenements to beneficiaries

8

MHADA as Planning Authority

Single Window
Planning
Authority for
PMAY (U)



Urban Development Department (UDD) has published GR (TPB 4315/167/CR 51/2015/NV 11) dated 23rd May 2018, **permitting MHADA to exercise the powers of Planning Authority** under the provisions of Chapter IV of the Maharashtra Regional and Town Planning Act 1966.

1

This is in respect of the area of lands of MHADA's layouts under its jurisdiction in Greater Mumbai Area and projects under the Pradhan Mantri Awas Yojana within State, which are being implemented by MHADA, joint venture of MHADA or MHADA as a Nodal agency for Public-Private Partnership Projects

2

This move is to make MHADA as planning authority will result in sorting out speedy permissions and approvals which will result in increasing pace of redevelopment and starting the new construction on time.

“

Except Environment Clearance (EC), all other permissions shall be given by MHADA for PMAY (U) PPP Projects.

”



9

Joint Venture Policy

Top 5 Key Highlights of the Policy

- 1 Private Partner and MHADA shall enter into a Joint Venture Agreement
- 2 Private Partner shall provide land and MHADA shall be responsible for construction, financing, marketing and allotment
- 3 The private partner shall be entitled to revenue / area share from the project after completion.
- 4 Under Joint Venture Policy, projects with EWS and LIG houses only shall be constructed by MHADA.
- 5 The selling price shall be decided by combining land price (by ASR rate in the year of project completion) with the cost incurred by MHADA for completion of the project.



Distribution Formula

$$\text{Benefit to the Land Owner} = \frac{\text{Land price as per ASR Rate}}{\text{ASR rate of the total sellable residential flats}} * 100$$

10 MahaKamgar Awas Yojana



Mahakamgar Awas Yojana, envisaged to meet housing needs of **building and other construction workers** registered under **Maharashtra Building & Other Construction Workers Welfare Board**, who do not own pucca houses.

Top 4 Key Highlights of the Policy

- 1** Developers shall get **FSI of 2.5** for the said project developed under Mahakamgar Awas Yojana
Apart from the 2.5 Lakh subsidy of PMAY (U) per beneficiary, beneficiaries of Mahakamgar Awas Yojana shall get **additional subsidy of 2 Lakhs** from Maharashtra Building & Other Construction Workers Welfare Board, so a **total of 4.5 Lakh subsidy per beneficiary** shall be given under Mahakamgar Awas Yojana
- 2**
- 3** The project to be constructed for **only EWS** houses
- 4** The validation of beneficiaries shall be done by Maharashtra Building & Other Construction Workers Welfare Board



Thank You!!



11 PPP Selection Criteria's

Selection Criteria are divided into 2 parts

1

Pre-Qualification Criteria's

S.N.	Eligibility Criteria
Organisation Background	
1	The Sole Bidder or, in case of Consortium, the Lead Bidder must be registered under the Indian Companies Act, 1956 (or 2013) or India Partnership Act, 1932 or Limited Liability Partnership Act, 2008
2	The Sole Bidder or, in case of a Consortium , the Lead Bidder and the Consortium Partner must have in their name, a PAN with Income Tax authority in India
3	The Sole bidder or in case of Consortium, the Lead Bidder and the Consortium Partner must not have been blacklisted for fraudulent practices by any of its clients, Central Government / State Government / UT Government / PSUs in India or any other public authority as on the date of submission of the bid
4	The Sole bidder or in case of Consortium, the Lead Bidder should submit self-certification that they shall register the project under MahaRERA as per prevailing rules and regulations.

11 PPP Selection Criteria's

1 Pre-Qualification Criteria's

S.N.	Eligibility Criteria
Organisation Background	
1	Title of the land: The title of the land must stand in the name of the private party at the time of bidding. In case of a firm the title should stand in the name of the firm (or its partners) or in case of individual the title should be in the name of such individual. The party shall also submit Full Property Title Search Report (Kindly refer Annexure A for details)
2	Encumbrances: Land should be vacant and free from all encumbrances, encroachments, charges, liens, leases, pledges, mortgages and litigations of any nature, which affects the implementation of the project. The land should not be under acquisition by any authority.
3	Land Possession: The possession of the land should be absolutely with the private party (firm or individuals as the case may be).
4	Affordable housing construction should be possible on the proposed land
5	The land should be within the ULB notified area and fringe area as approved under PMAY (U)

11 PPP Selection Criteria's

2 Technical Qualification Criteria's

Applicant has score minimum 70 out of 100 marks in the following Technical Evaluation Criteria's.

S.N	Eligibility Criteria	Scoring
A. Organisation Strength		
1	<p>Bid Capacity of Sole Bidder / Lead Bidder</p> <p>Calculation:</p> <p>Bid capacity of Bidder = $2 \times A \times N$</p> <p>Where: A = Turnover of Bidder in the previous financial year</p> <p>N = Number of Years of Tendered Work</p>	<p>Bid Capacity of Bidder > Estimated Project Cost = 5 Marks</p> <p>Bid Capacity of Bidder > 1.5 times Estimated Project Cost = 10 Marks</p>
B. Land Details		

11

PPP Selection Criteria's

S.N	Eligibility Criteria	Scoring
A. Organisation Strength		
1	<p>Land Access: location (roads, connecting services like water, electricity, waste removal) - to be considered for feasibility of developing the site</p>	<p>a) adjacent to public roads and domestic services i.e. utilities and main drainage system, accessible for waste removal and requiring no additional infrastructure – 15 marks</p> <p>b) access within 100m to public roads and Domestic services, requiring some additional infrastructure to be provided and access issues to be addressed – 10 marks</p> <p>c) access greater than 100m to roads and domestic services and for waste removal, requires additional infrastructure to be provided and access issues to be addressed – 5 marks</p> <p>d) access difficult greater than 500m to roads and domestic services and for waste removal, involves property demolition, major excavation and will require major provision of new infrastructure and serious access issues to be addressed – 0 marks</p>

11

PPP Selection Criteria's

S.N	Eligibility Criteria	Scoring
B. Land Details		
2	Land Conversion – The land should be eligible for Housing	a) No Land Conversion required – 5 marks b) Minimal Land Conversion required - 2 marks c) Majority Land conversion required – 0 marks
3	Rights of Way – to be considered for feasibility of developing the site	a) No rights of way on or accessing the site that are apparent from a visual inspection – 5 marks b) potential rights of way on or accessing the site require investigation and may involve legal access issues being addressed – 3 marks c) limited rights of way on or accessing the site require investigation and will involve some legal access issues being addressed – 1 mark d) major rights of way on or accessing the site require investigation and will involve some legal access issues being addressed – 0 marks

11

PPP Selection Criteria's

S.N	Eligibility Criteria	Scoring
B. Land Details		
4	Unneighbourly sites - to be considered for feasibility of developing the site and for promotion of healthy life styles.	<p>a) there are no unneighbourly factors affecting this site. – 5 marks</p> <p>b) the site is situated within 300m from an electricity pylon/line, a source of industrial, highways or otherwise pollution (e.g chemical, air, noise or light resulting in nuisance or ill effects). – 3 marks</p> <p>c) the site is situated less than 100m from an electricity pylon/line, a source of industrial, highways or otherwise pollution (e.g chemical, air, noise or light, resulting in nuisance or ill effects). – 1 mark</p> <p>d) the site is situated less than 50m from an electricity pylon/line, a source of industrial, highways or otherwise pollution (e.g chemical, air, noise or light, resulting in nuisance or ill effects). – 0 mark</p>

11

PPP Selection Criteria's

S.N	Eligibility Criteria	Scoring
B. Land Details		
5	Flood Risk: ground water saturation and surface water drainage – avoidance of flood risk on sites, adjoining and other areas in order to protect people and property from the risk of flooding.	a) well drained soil – 5 marks b) mostly drained soil – 3 marks c) poorly drained soil saturated after any rain – 1 mark d) no drainage of soil – 0 marks
6	Sustainability: public transport, buses - site choices should wherever possible reduce the need to travel and promote more sustainable transport choices, promote healthy life styles and improve air quality (reduce air pollution) by encouraging use of public transport rather than use of private cars	a) there is an existing bus route with easy access on site (less than 1 KM) and good bus frequency – 5 marks b) there is an existing bus route with easy access (less than 1 KM) on site but poor bus frequency – 3 marks c) there is an existing bus route with more than 1 KM and good bus frequency – 1 mark d) there is an existing bus route more than 1 KM away but there is poor bus frequency – 0 mark

11

PPP Selection Criteria's

S.N	Eligibility Criteria	Scoring
B. Land Details		
7	Sustainability: access to retail amenities - site choices should wherever possible be located within 0.5 KM to shops and other retail amenities,	a) the Site is within 0.5 KM distance of local shops and/ or amenities.- 5 marks b) the Site is within 1 KM distance of local shops and/ or amenities.- 3 marks c) the Site is within 2 KM distance of local shops and/ or amenities – 1 mark d) the site is more than 2 KM from local shops and/ or amenities and it is likely that people will travel by car or bus rather than walk to them. – 0 marks

11

PPP Selection Criteria's

S.N	Eligibility Criteria	Scoring
B. Land Details		
8	Local infrastructure: schools, Health Care Centers - site choice should take into account location of Schools, Hospitals etc. with available places, site choice should not have a detrimental affect on existing provision or facilities;	a) there are existing Schools & Health Care Facilities with available places within 1 KM – 10 marks b) there are existing Schools & Health Care Facilities with available places within 1 to 2 KM – 5 marks c) there are existing Schools & Health Care Facilities with available places within 5 KM. – 3 marks d) new Schools & Health Care provision will be needed – 0 marks

11

PPP Selection Criteria's

S.N	Eligibility Criteria	Scoring
B. Land Details		
9	Cultural, religious and recreational facilities: libraries, places of worship, cinemas, sports & community centres, evening classes, play parks and open spaces - site choice must take into account access to cultural, religious and recreational facilities in order to promote equality of access and assist with engagement of local community	a) there are existing cultural, religious and recreational facilities within 1 KM – 5 marks b) there are existing cultural, religious and recreational facilities within 1 to 2 KM – 3 marks c) there are existing cultural, religious and recreational facilities within 5 KM- 1 mark d) new cultural, religious and recreational facilities will be needed. – 0 marks
10	Site Evaluation by Technical Committee	Max Marks – 30 marks
Total		100 Marks