



3rd Anniversary of Pradhan Mantri Awas Yojana – Urban Housing For All – 2022

Affordable Housing in Partnership (AHP)



Presentation by:-
Urban Development & Housing Department
Government of Madhya Pradesh

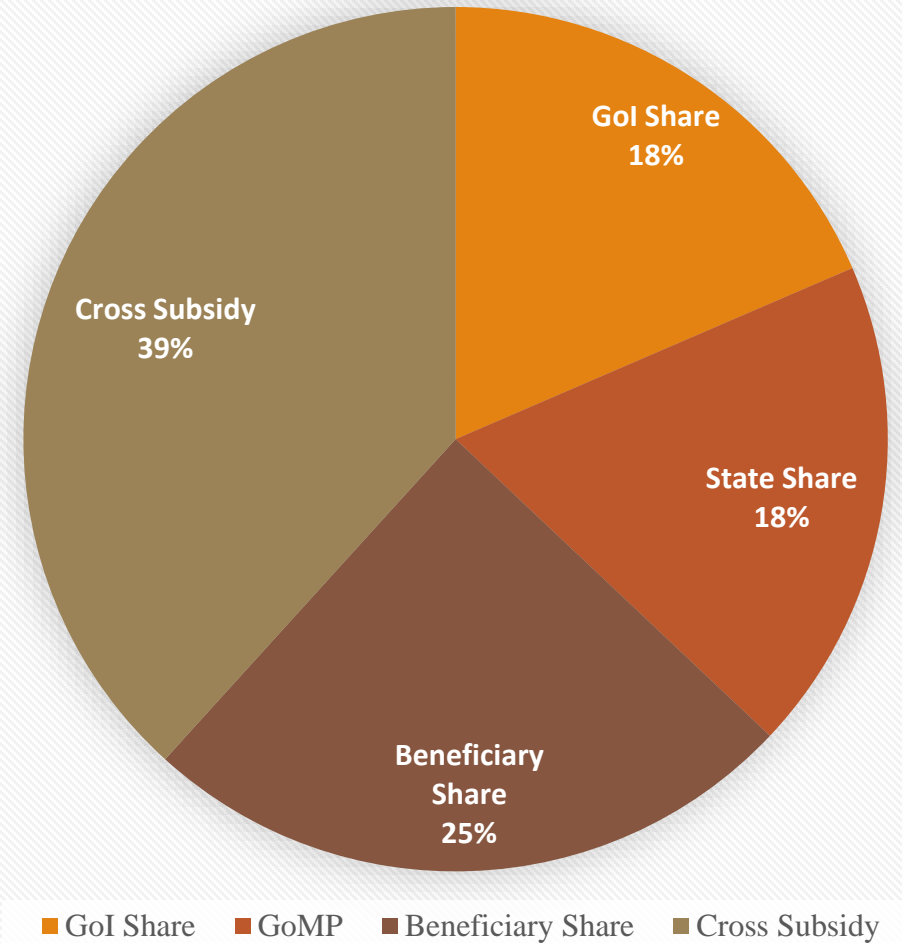
In-Completed DUs of BSUP/IHSDP Completed & Occupied

- 38,000 DUs of BSUP/IHSDP were in-complete/vacant owing to want of EWS beneficiary share.
- A unique solution introduced in form of **Tripartite Agreement** among Banks/FIs, ULB and beneficiaries wherein ULB act as guarantors for loan availed by EWS beneficiaries from banks/FIs.
- **Tripartite Agreement** ensures timely loan linkages of EWS beneficiaries to pay their share.
- State government also provided **5% Interest Subsidy** to all the beneficiaries availing home loans for BSUP/IHSDP DUs.
- Through implementation of Tripartite Agreement and provisioning of 5% interest subsidy 38,000 DUs were completed/occupied.

Tripartite Agreement & Funding Arrangement for AHP

- ✓ **Maximum beneficiary share @ Rs. 2.00 Lakh for EWS slum dwellers. For easy bank funding of EWS Dwellers, model Home Loan Guidelines and Tripartite agreement is issued by SLNA :-**
 - Easy Home loans to EWS beneficiaries is ensured.
 - Funding of Beneficiary Share is proposed in 90:10 ratio wherein 90% would be loan contribution and balance 10% would be beneficiary margin.
 - ULB acts as intermediary guarantor.
- ✓ **For timely Implementation of AHP projects, bridge loans from Banks/Financial Institutions is being arranged for any deficit during the execution of the project.**
 - In case ULB fails to make repayment, State shall deduct the amount from monthly Devolution Fund of ULBs and make repayment to Banks/FIs.

Funding Arrangement of a Dwelling Unit under AHP Vertical



Cross Subsidy and Mixed-Housing Model

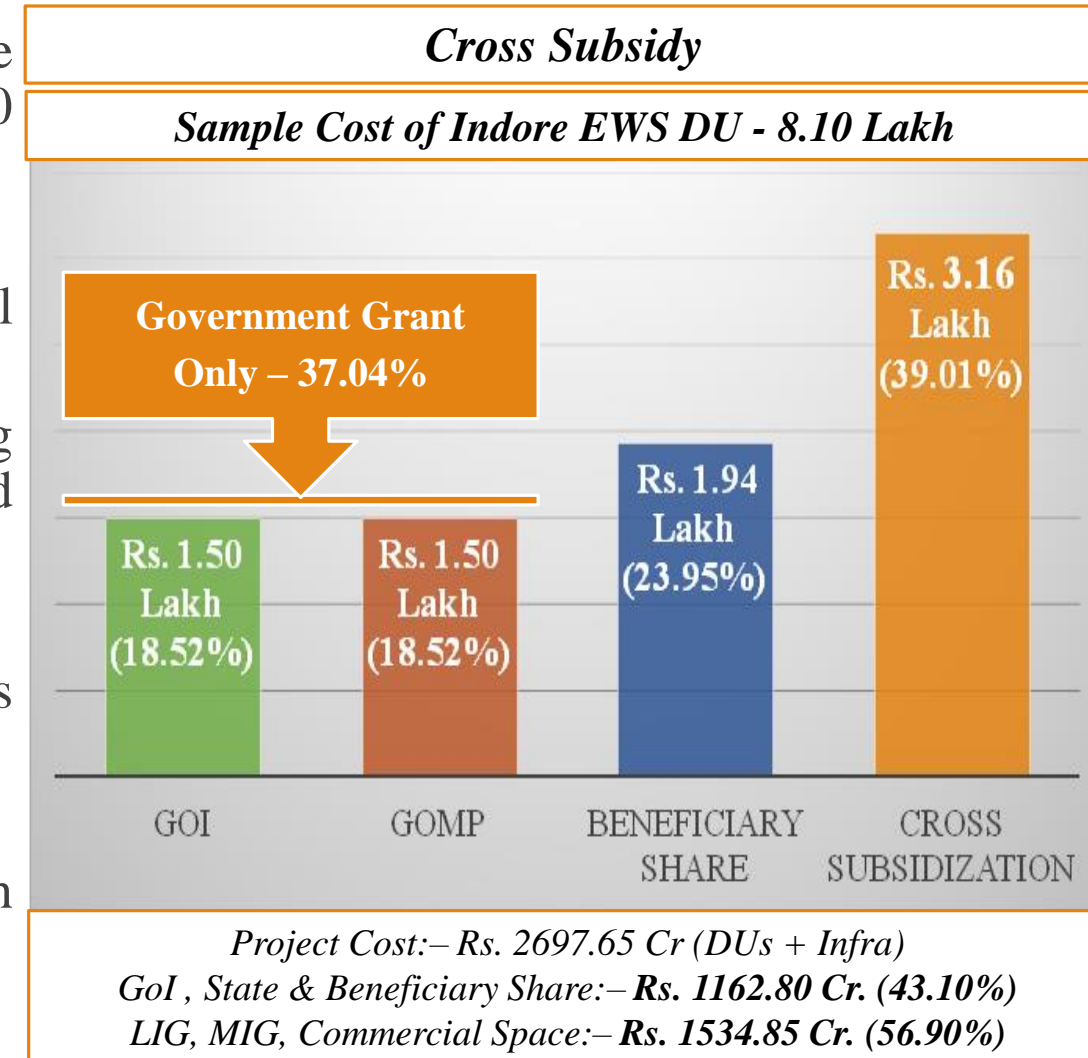
Funding: Over and above the provision of Central Share, the State has provided Share of Rs. 1.50 Lakh/Unit in AHP and Rs. 1.00 Lakh/Unit in BLC.

Model of Cross Subsidy–

- ✓ Government subsidy contributes only 35%-40% of the total Project Cost.
- ✓ LIG, MIGs and Commercial units are being constructed along with EWS Dwelling units. EWS houses are cross subsidized through the sale of LIG/MIG houses & Commercial spaces.
- ✓ LIGs/MIGs have CLSS benefit.
- ✓ ULB share and construction finance gap for MIG, LIG is being arranged through Project Loan with Banks/HFIs.

Benefits –

- ✓ EWS Beneficiaries share is restricted upto Rs. 2.00 Lakh through Cross Subsidy.
- ✓ O&M advantage is ensured to EWS through Mixed Housing.
- ✓ Living standard of EWS Beneficiary will scale-up being in the same campus.



Other State Level Initiatives for AHP Project

- ✓ High quality EWS DUs are being provided with vitrified tiles, wooden doors, aluminium glazed windows and electrical/sanitary fittings which are best-in-class.
- ✓ **Fly ash eco-friendly bricks** are being used in AHP Projects.
- ✓ **Rs. 1,500 Crore** Loan tie-up by the State for timely implementation of approved projects and **Rs. 653.35 Crore** disbursed.
- ✓ To minimize EWS beneficiary share, Cross-Subsidy Model incorporated in majority of AHP Projects. In addition, Rs. 1.00 Lakh is being provided under **Mukhyamantri Bhawan Evam Anya Sannirman Karmkar Nagariya Awas Yojana 2018**.

Other State Level Initiatives for AHP Project...

- ✓ State Government provides land at just Re. 1 for projects having EWS/LIG/MIG/Commercial.
- ✓ Pre-Allotment of DUs at the very beginning to ensure collection of beneficiary share in smooth and effective manner.
- ✓ Project preparation by consultants and single window clearance by State Committees.
- ✓ Uniform e-Procurement of projects on Standard Bidding Document with clear qualification and other conditions.
- ✓ Time bound tender sanction process decentralized at ULB level.
- ✓ Project Management Consultancy with multidisciplinary staffing under close supervision from State level.

Model EWS DU Design



Salient Features

Carpet Area – 29.91 Sq. M.

Built-Up Area– 39.91 Sq. M.

One Multipurpose Room

One Bed room

Separate WC and Bath

Wash Area attached to Kitchen

Individual Balcony for Each unit

Model LIG DU Design



Salient Features

Carpet Area – 51.85 Sq. M.

Built-Up Area– 63.95 Sq. M.

One Living/ Drawing Room

Two Bed room

One Bedroom with attached Toilet

One Common Toilet

Wash Area attached to Kitchen

Individual Balcony for Each unit

Model MIG DU Design



Salient Features

Carpet Area –63.09 Sq. M.

Built-Up Area– 77.06 Sq. M.

One Living/ Drawing Room

Two Bed room and one Study Room

One Bedroom with attached Toilet

One Common Toilet

Wash Area attached to Kitchen

Individual Balcony for Each unit

In-Completed DUs of BSUP/IHSDP Completed & Occupied



On-Site Beneficiary Loan Linkage Camps for AHP



Progress of AHP Projects



Completed DUs in Chhindwara

Progress of AHP Projects...



Completed DUs in Damoh

Progress of AHP Projects...



Completed & Under-Construction DUs in Satna



Thank You...