



Government of Karnataka



**Pradhan Mantri
Awas Yojna
(Urban)**

Rajiv Gandhi Rural Housing Corporation Limited

(A Government of Karnataka Enterprise)

AFFORDABLE HOUSING IN PARTNERSHIP-PMAY(U)

- PMAY is being implemented in convergence with State housing scheme viz., Vajapayee Housing Scheme, Ambedkar Housing Scheme, Special Housing Scheme, PKGB etc.
- 271 cities are selected under PMAY
- KSDB, KHB, UDAs, ULBs, Private Developer etc are identified as Implementing Agencies.
- Funding pattern is as follows:

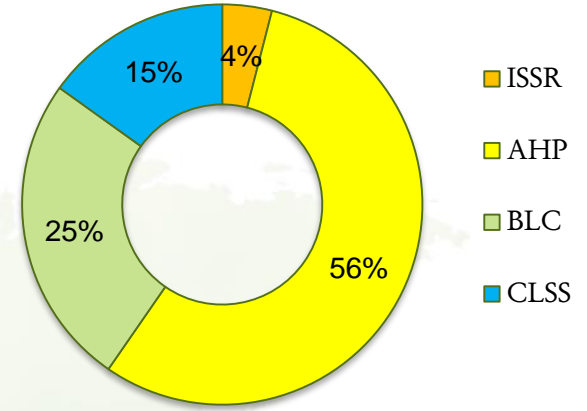
Vertical	(Rs. In Lakhs)				
	BPL			EWS	
	GOI	GOK		GOI	GOK
		SC/ ST	General		
ISSR	1.00	2.00	1.20	1.00	0.00
BLC – NEW	1.5	2.00	1.20	1.5	0.00
BLC – ENH	1.5	0.00	0.00	1.5	0.00
AHP	1.5	2.00	1.20	1.5	0.00

DEMAND SURVEY

- As per survey, total housing demand is 12.98 lakh.
- Karnataka State stands 2nd place in India (housing demand).
- Vertical wise demand –

56% comprises site-less beneficiaries

ISSR	AHP	BLC	CLSS	TOTAL
0.52	7.22	3.28	1.96	12.98



APPROVED AHP PROJECTS

Verticals	No. of Projects	No. of DUs	Project Cost	GOI Share	State Share	IA / ULB Share	Beneficiary Share
Total	968	334949	16820.13	5024.24	5142.52	970.17	5733.89
AHP	205	237099	13306.75	3556.49	3573.01	970.17	5257.77

STRATEGY FOR AHP PROJECTS

- “Online DPR submission” by implementing agencies. For more information please visit <https://ashraya.karnataka.gov.in>
- “Work Soft “ software is developed to view the progress online.
- GoK is funding through RGRHCL for purchase of lands / development of sites etc under “Ashraya site scheme”
- In addition, ULBs / IAs have identified land at free of cost.
- Bank loan is being facilitated by IAs. Apart from GoI &GoK grant, a provision has been made for utilization of Welfare Fund i.e SCP TSP fund or 24.10%, 7.25%, 3% towards beneficiaries contribution.
- Consent of ULB council to contribute towards Infrastructure, tender premium, cost escalation.
- GoK is providing funds towards infrastructure through RGRHCL under “Infrastructure Scheme”
- SCP TSP fund is being utilized for providing infrastructure
- New technologies such as Monolithic Concrete Shear Technology etc are introduced to construct houses.

Chief Minister's 1 Lakh Multi-Storied Bengaluru Housing Scheme

GoK has taken major initiative to construct 1 lakh multi storied houses (G+3 to G+14) in Bangalore for EWS houseless families.

- Carpet Area: 30.44 sqmt. Unit cost Rs. 6.00 lakh.
 - Road, RCC drains, water supply, overhead tanks, UGD, Electrification etc will be provided in the layout.
1. 1014 Acres of land handed over to RGRHCL by GoK.
 2. In-house web application was developed. Computerized lottery is proposed for allotment.
 3. Bankers meeting were conducted and finalised loan facilitation, KYC Documents for applicants and integration of Payment Gateway System for collecting application fees through online .
 4. Tenders were invited.

Chief Minister's 1 Lakh Multi-Storied Bengaluru Housing Scheme

Web Modules:

1. Online Application Form.
2. Real time validations using web services through other departments like:
 - a) Caste/ Income and Domicile through Atalji Jana Snehi Kendra, Revenue Dept, Govt. Of Karnataka.
 - b) Ration Card details through Food and Civil Supplies, Govt. Of Karnataka.
 - c) Physically Handicap, Widow and Senior Citizen details through Revenue Dept.
3. Implementation of Payment Gateway for collecting fees through online.
4. Implementation of instant BULK SMS feature for communications. (Instant acknowledgement SMS as soon as the applicati on is submitted , sending a request to download selection letter)
5. Real time OTP based Acknowledgement for applicant(s).
6. Real time OTP based Selection Letter for applicant(s)/ his any documents

The above modules have ensured 0% duplication/ 0% manual interference/ avoid repetition of applicants. Applicants have never visited the corporation for any clarification till date. Applicants can search the details by entering Name or Mobile Number.

Results:

1. Transparent, right from applying till selection of the applicant(s).
2. Non interference of mediator/ middle men.
3. Applicants are more hassle free.
4. A good and right initiative in G2C model. And 49,615 applications received through online, with validate.

Thank you!!