




	<b>AIR 1</b> <b>SEBI</b> <b>RAJENDRAN</b>		<b>AIR 3</b> <b>RBI</b> <b>ALI</b>		<b>AIR 6</b> <b>RBI</b> <b>ABHISHEK</b>		<b>AIR 11</b> <b>RBI</b> <b>ADITYA</b>
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# STRATEGY FOR NEW INDIA @75 – DRIVERS PART 8

## WHY OUR COURSE!

- 1) Save **Videos** offline
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- 3) Weekly Revision Class - **#2019Pledge**
- 4) Sectional Tests & Comprehensive Mocks with **All India Ranking System**
- 5) We Check Your **English Papers**. English is the most scoring in Phase 2.
- 6) This document will help you to cover **NITI AAYOG INDIA@75** from the exam point of view.
- 7) A **video series\*** is also made on NITI AAYOG INDIA @75 to help you out with the preparation.  
\*You can watch those videos for free on our **Youtube** channel.

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### SECTIONS IT WILL INCLUDE (RBI + SEBI + NABARD)

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Agriculture for Nabard  
Test of Reasoning  
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General Awareness  
Static GK  
Committees Since Independence  
Quantitative Aptitude  
Union Budget  
Economic Survey  
Coverage of Yojana magazine  
Coverage of Kurukshetra Magazine  
Latest State of Forest Report'  
Government Schemes  
10 Comprehensive Mocks for Phase 1

#### Phase 2

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Agriculture for Nabard  
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Current Affairs- Finance and ESI  
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**Part 1 – 7 of the PDF is available on the website:**

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### **(8) Housing for all**

#### **OBJECTIVES:**

- Provide every family with a pucca house, with a water connection, toilet facilities, and 24x7 electricity supply and access.
- Build **2.95 crore housing units in rural areas** and **1.2 crore housing units in urban areas**.

#### **CURRENT SITUATION:**

- The Ministry of Rural Development and Ministry of Housing and Urban Affairs indicate a housing shortage of nearly 3 crore units in rural areas and 1.2 crore units in urban areas.

Areas	Shortage of houses
Rural	3 crores
Urban	1.2 crore

- **Major schemes:**

- (I) **The Pradhan Mantri Awas Yojana (Gramin – PMAY-G):**

- Launched in 2016
    - provides per unit assistance of INR 1,20,000/- in plain areas and INR 1,30,000/- in hilly states/ integrated action plan districts/difficult areas.
    - PMAY-G is converged with Swachh Bharat Mission (Gramin) and Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)



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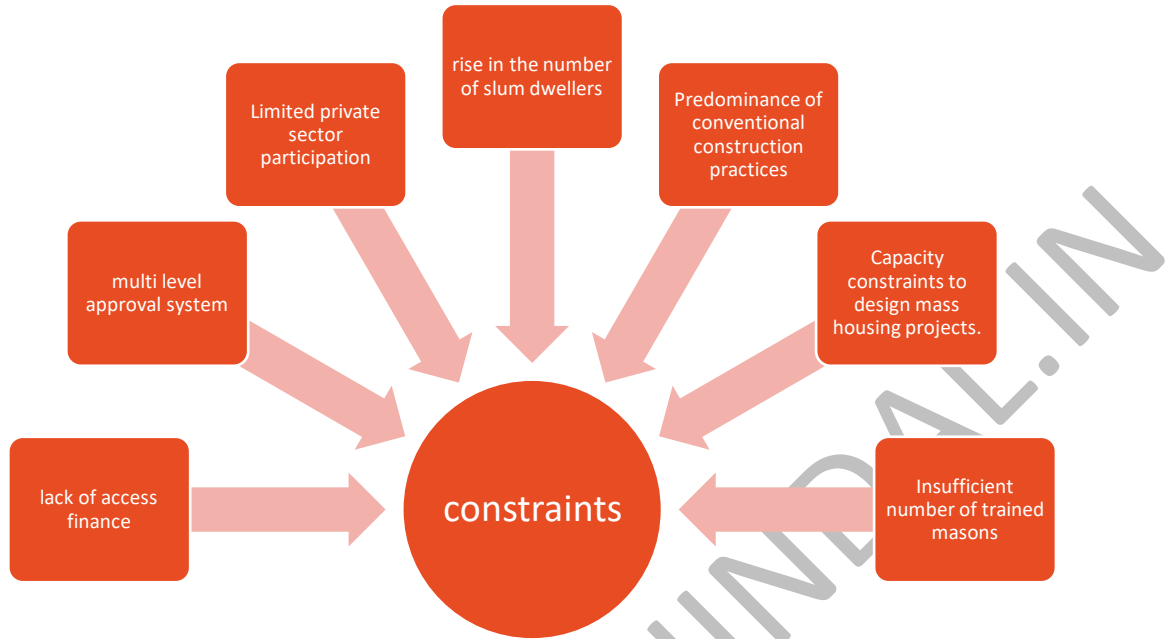
- Aim to build one crore rural houses in three years between 2016-19.
- During 2016-17, about 32.14 lakh houses were constructed.
- 44.54 lakh houses had been completed by the end of March 2018.

### (II) The Pradhan Mantri Awas Yojana (Urban- PMAY-U):

- Its four pillars are-
  - a) in-situ slum redevelopment;
  - b) affordable housing through a credit linked subsidy scheme;
  - c) affordable housing in partnership between public and private agencies and
  - d) subsidy for beneficiary- led individual house construction or enhancement.
- Against the mission target of 1.2 crore, 44.36 lakh houses have been sanctioned and 4.01 lakh houses had been completed by the end of March 2018.

### CONSTRAINTS:

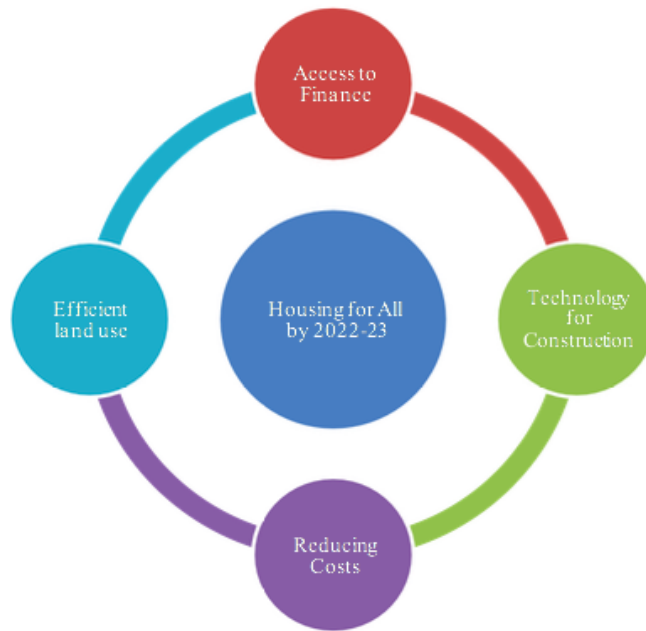
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## WAY FORWARD

Multi-pronged approach to resolving constraints

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### (I) Access to Finance:

- the Department of Financial Services should consider a sub- category under priority sector lending (PSL) for affordable houses.
- The Union Budget 2018-19 announced the setting up of an Affordable Housing Fund in the National Housing Bank (NHB).
- The Budget for 2018-19 has already announced increased allocations for PMAY (Gramin) to INR 33,000 crore and to INR 25,000 crore for PMAY (Urban) through internal and extra budgetary resources.

### (II) Technology for construction:

- Sixteen new emerging technologies have been identified, evaluated and promoted under PMAY(U).
- A Global Housing Technology Challenge has been launched.
- The replacement of old-style public housing to a modern, space optimizing housing design, which is used successfully in



of the East Kidwai Nagar redevelopment project in Delhi may be replicated wherever possible.

- A National Mission for Slum Rehabilitation will bring a greater focus on making the country slum free.

### (III) Reducing costs:

- Fiscal support should be provided to companies that use recycled products made from waste.
- a single window approval system adopted to reduce the time taken to construct houses in urban areas.
- **‘Rental-cum- ownership housing’**: Financial engineering, like ‘rental-cum-ownership housing’ in which houses are initially offered on rent and ownership is transferred to the tenant once the cost of the unit is recovered, should be adopted.

### (IV) Efficient use of land:

- India should now focus on vertical growth.
- The land lying idle with various sick/loss-making public-sector undertakings (PSUs) of the central/ state governments may be used.



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