PRADHAN MANTRI AWAS YOJANA (U) – HOUSING FOR ALL
STATE GOVERNMENT OF TELANGANA

Prepared by
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SLTC-Civil Engineer, PMAY, Telangana.

COMMISSIONER AND DIRECTOR OF
MUNICIPAL ADMINISTRATION, GoT
CONTENTS

• Introduction on PMAY
• Enhanced and new projects Telangana
• PMAY Activities in Telangana
• HFA PoA Telangana
Own Your Dream Home For Less Than 5000 per month

- The three basic human needs are Food, Clothing, and Shelter. Shelter is a prime necessity for Human survival and we call it a house. It is a place of security and an individual’s own world, where he/she spends quality time with their family, prosper and prepare himself/herself each day for the world outside and life’s struggles.

- With growing population and urbanization our government cannot ignore the weaker section of our society. We all need a house to ensure basic standards of living and to build a better civilization.
1. What Is PM Awas Yojana?

- Pradhan Mantri Awas Yojna (PMAY) is a mission started with an aim ‘Housing For All’ (HFA) scheme by NDA Government to be achieved by the year 2022, that is when India will be completing its 75 years of Independence. The mission started in 2015 and will be attained in seven years i.e., during 2015 - 2022.

- This Housing for All (HFA) scheme is envisioned by our Honorable Prime Mister Mr. Narendra Modi.
2. PMAY Objectives

- A comprehensive mission of PMAY Housing Scheme aims to create:
  1. Affordable homes with water connection, toilet facilities, 24x7 electricity supply and complete access.
  2. 2 crore houses to be built across nation’s length and breadth.
  3. Targeting the Lower Income Groups (LIG) and Economically Weaker Section of our society (EWS), basically the urban poor by the year 2022.
  4. 2 million non-slum urban poor households are proposed to be covered under the Mission.
How Pradhan Mantri AwasYojna (PMAY) will work:

- PMAY Housing Scheme will work by providing central assistance to Urban Local Bodies (ULBs) as well as other employed agencies through States/UTs for:
  1. Building onsite Rehabilitation of the existing slum-inhabitants by commencing private participation for using poor land area as a resource.
  2. By providing Credit Linked Subsidy
  3. Initiating Affordable Housing in Partnership
PREFERENTIAL BENEFICIARIES

Preference under the scheme, subject to beneficiaries being from EWS/LIG segments,
- Manual Scavengers,
- Women (with overriding preference to widows),
- Persons belonging to Scheduled Castes
- Scheduled Tribes
- Other Backward Classes,
- Minorities,
- Persons with disabilities and
- Transgender.
CENTRAL NODAL AGENCIES

- Housing and Urban Development Corporation (HUDCO) and National Housing Bank (NHB) have been identified as Central Nodal Agencies (CNAs) to channelize this subsidy to the lending institutions and for monitoring the progress of this component.
Pradhan Mantri Awas Yojana

A Government Scheme Initiated to Provide Housing for All By 2022

**EWS (Economically Weaker Section)**
- Annual Income: Income less than Rs. 3 lakh
- Interest rate for subsidy: 6.5%
- Dwelling unit carpet area: up to 30 sq. Mt.
- Loan Tenure: 20 years

**LIG (Low Income Group)**
- Annual Income: Income between Rs. 3 lakh and Rs. 6 lakh
- Interest rate for subsidy: 6.5%
- Dwelling unit carpet area: up to 60 sq. Mt.
- Loan tenure: 20 years

**MIG1 (Middle Income Group 1)**
- Annual Income: Income less than Rs. 12 lakh
- Interest rate for subsidy: 4%
- Dwelling unit carpet area: 90 sq. Mt.
- Loan Tenure: 20 years
INTEREST SUBSIDY

i) Interest subsidy at the rate of 6.5% for a tenure of 15 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%.

ii) The subsidy will be available only for loan amounts up to Rs. 6.00 lakhs.

In event of default in repayment of loan by the borrower to the bank and the loan becoming NPA, the Bank will proceed for recovery of dues, including foreclosure of the property. In all such cases, the amount of the recoveries will be changed to the subsidy amount on a proportionate basis.
### CLSS For MIG I

#### Illustrative Example
Loan tenure -20* years/240 months
All figures in Indian Rupees

<table>
<thead>
<tr>
<th></th>
<th>Loan Amount</th>
<th>Loan Amount eligible for Subsidy</th>
<th>Interest Subsidy</th>
<th>Balance Loan</th>
<th>Initial EMI @10%</th>
<th>Reduced EMI after crediting the Subsidy</th>
<th>Monthly savings</th>
<th>Annual savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eg</td>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
<td>(6)</td>
<td>(7)</td>
<td>(8)</td>
</tr>
<tr>
<td>I</td>
<td>6,00,000</td>
<td>6,00,000</td>
<td>1,56,712</td>
<td>4,43,288</td>
<td>5,790</td>
<td>4,278</td>
<td>1,512</td>
<td>18,144</td>
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<tr>
<td>II</td>
<td>9,00,000</td>
<td>9,00,000</td>
<td>2,35,068</td>
<td>6,64,932</td>
<td>8,685</td>
<td>6,417</td>
<td>2,268</td>
<td>27,216</td>
</tr>
<tr>
<td>III</td>
<td>12,00,000</td>
<td>9,00,000</td>
<td>2,35,068</td>
<td>9,64,932</td>
<td>11,580</td>
<td>9,312</td>
<td>2,268</td>
<td>27,216</td>
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</tbody>
</table>

### CLSS For MIG II

#### Illustrative Example
Loan tenure -20* years/240 months
All figures in Indian Rupees

<table>
<thead>
<tr>
<th></th>
<th>Loan Amount</th>
<th>Loan Amount eligible for Subsidy</th>
<th>Interest Subsidy</th>
<th>Balance Loan</th>
<th>Initial EMI @10%</th>
<th>Reduced EMI after crediting the Subsidy</th>
<th>Monthly savings</th>
<th>Annual savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eg</td>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
<td>(6)</td>
<td>(7)</td>
<td>(8)</td>
</tr>
<tr>
<td>I</td>
<td>9,00,000</td>
<td>9,00,000</td>
<td>1,72,617</td>
<td>7,27,383</td>
<td>8,685</td>
<td>7,019</td>
<td>1,666</td>
<td>19,992</td>
</tr>
<tr>
<td>II</td>
<td>12,00,000</td>
<td>12,00,000</td>
<td>2,30,156</td>
<td>9,69,844</td>
<td>11,580</td>
<td>9,359</td>
<td>2,221</td>
<td>26,652</td>
</tr>
<tr>
<td>III</td>
<td>15,00,000</td>
<td>12,00,000</td>
<td>2,30,156</td>
<td>12,69,844</td>
<td>14,475</td>
<td>12,254</td>
<td>2,221</td>
<td>26,652</td>
</tr>
</tbody>
</table>

*Above figures are indicative and may vary from case to case basis.*

*With effect from 01.01.2017*
ULB Preparation of HFAPoA / AIP Identification of Beneficiary and upload beneficiary details

For projects when HFAPoA and AIP are not mandatory

Entry of Survey data

Preparation of HFAPoA / AIP

Identification of Beneficiary and upload beneficiary details

Preparation of DPR

Attaching Beneficiaries with DPR

Send to State

State Approval/Decision

Reject/Modification

Contd.......
State Approval /Decision

Approved

Scrutiny by PMU (7A,7B,7C)

Clarification needed

Selected DPR Scrutiny

Appraisal agency

Mission Directorate Decision

Approved

DPR Scrutiny Report

Rejected/Clarifications

CSMC

Project Approval by CSMC

Reject/Modification

Beneficiary Details from State

Beneficiary

PLI

Beneficiary Details of CLSS

CNA

PLI and CNA can Check beneficiary duplicates through MIS

Rejected

Fund release to State/CNA
PRESENT SITUATION AND ACTIVITIES OF PMAY IN TELANGANA
The State Govt. of Telangana has taken up 2BHK programme to provide housing for homeless BPL population in the State without beneficiary share.

In a view to dovetail HFA scheme funds with 2BHK Scheme funds, all 68 ULBs of Telangana are included under HFA Scheme. (AHP Vertical).

The GOI have approved 80481 DUs under AHP Vertical in 144 Projects (64 ULBs).

The GOI have approved 924 DUs in Siddipet ULB under BLC (E) Vertical. The DUs are recently approved by the GOI and the grounding of houses are under process.

### PROGRESS OF ALL APPROVED PROJECTS:

<table>
<thead>
<tr>
<th>Vertical</th>
<th>No.of DUs Sanctioned</th>
<th>Tenders Called</th>
<th>Work Order Issued</th>
<th>DUs Grounded</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>In Progress</td>
</tr>
<tr>
<td>1</td>
<td>AHP</td>
<td>80481</td>
<td>52230</td>
<td>49457</td>
</tr>
<tr>
<td>2</td>
<td>BLC (E)</td>
<td>924</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>3</td>
<td>CLSS</td>
<td>490</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>81895</td>
<td>52230</td>
<td>49457</td>
</tr>
</tbody>
</table>
## Implementation Plan for the next four quarters

- Quarter wise Target for Construction of Houses (No. of DUs):

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Verticals</th>
<th>1st Quarter</th>
<th>2nd Quarter</th>
<th>3rd Quarter</th>
<th>4th Quarter</th>
<th>Total 2017-18</th>
<th>Total 2018-19</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>AHP</td>
<td>5000</td>
<td>12000</td>
<td>16000</td>
<td>17000</td>
<td>50000</td>
<td>30481</td>
</tr>
<tr>
<td>2</td>
<td>BLC (E)</td>
<td>50</td>
<td>100</td>
<td>300</td>
<td>400</td>
<td>850</td>
<td>74</td>
</tr>
<tr>
<td>3</td>
<td>BLC (N)</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>4</td>
<td>CLSS</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>5</td>
<td>ISSR</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>TOTAL</strong></td>
<td><strong>5050</strong></td>
<td><strong>12100</strong></td>
<td><strong>16300</strong></td>
<td><strong>17400</strong></td>
<td><strong>50850</strong></td>
<td><strong>30555</strong></td>
</tr>
</tbody>
</table>
• The Scheme will be implemented in Telangana during 2015-22 under the following four verticals.
  • In-situ Slum Redevelopment using land as resource with Private Participation.
  • Affordable Housing in Partnership (AHP).
  • Beneficiary-led individual house construction or enhancement (BLC).
  • Affordable Housing through Credit linked Subsidy.

• The first three verticals will be implemented as Centrally Sponsored Schemes & the fourth vertical will be implemented as Centrally Sector Scheme.

• All the 68 ULBs in Telangana are included under PMAY-HFA Mission.

• GOI have accepted for providing central assistance of Rs.120721.50 Lakhs @ Rs 1.50 Lakhs/DU for 80481 dwelling units in 64 ULBs of Telangana under Affordable Housing in Partnership (AHP) Vertical.

• The Government has tied up 80481 DUs with 2BHK Programme launched by the State Government.
No. of Dwelling Units sanctioned in ULBs other than GHMC Area are 48390.

Total Project Cost : 292759.50 (Rs in lakhs)
Central Share : 72585.00 (Rs.1.50 lakhs per each DU)
State Share : 220174.50 (Rs.4.55 lakhs per each DU)

Physical Progress of 48390 DUs (other than GHMC).

Tenders called : 20139
Work order issued : 17366
Grounded : 10223
Completed : 504
• No. of Dwelling Units sanctioned in GHMC Area is 32091.
  (Rs. In lakhs)
  **Total Project Cost** : 224637.00
  Central Share : 48136.50 (Rs.1.50 lakhs per each DU)
  State Share : 176500.50 (Rs.5.50 lakhs per each DU)

  **Physical progress of 32091 DUs (GHMC)**
  Tenders called : 32091
  Work order Issued : 32091
  Grounded : 5974

• For total no. of 80,481 DUs
  (Rs. In lakhs)
  **Total Project Cost** : 517396.50
  Central Share : 120721.50 (GHMC+ other ULBs)
  State Share : 396674.00 (GHMC + Other ULBs)
WARANGAL
<table>
<thead>
<tr>
<th>SL.No</th>
<th>ULB Name</th>
<th>PREVIOUS SANCTION BY GOI</th>
<th>REVISED/New PROPOSAL FOR SANCTIONS to be done By GOI</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SITE NAME</td>
<td>No : of Houses (Dwellin g Units)</td>
<td>Total No: of Houses</td>
</tr>
<tr>
<td>1</td>
<td>Jammikunta</td>
<td>No</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Gundlakunta(f eild no:5)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Gunlakunta Farooknagar</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Gundlakunta (Feild no:7/1)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Dooskal</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Solipur Village(Chilke marri Villege Road)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Shadnagar</td>
<td>Kollapur Municipality</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Kollapur</td>
<td>yeragutta colony</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Badepally</td>
<td>boyalakunat colony</td>
<td>0</td>
</tr>
<tr>
<td>Enhanced Projects Integrated with 2BHK</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------------------------------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>5</strong></td>
<td><strong>Kamareddy</strong></td>
<td>KamaReddy Muncipality</td>
<td>160</td>
</tr>
<tr>
<td><strong>6</strong></td>
<td><strong>Kothagudem</strong></td>
<td>Old kothagudem G+2,39.29 Acres Gunta(Sy.No 63 to 72,81,82)</td>
<td>480</td>
</tr>
<tr>
<td><strong>7</strong></td>
<td><strong>Huzurnagar</strong></td>
<td>Ramaswamygutta Sy.No 529,540,541</td>
<td>480</td>
</tr>
<tr>
<td><strong>8</strong></td>
<td><strong>Dubbaka</strong></td>
<td>Premisis of Bubbak-Balwantpur road Sy No 356 of an extent Ac 11.27 in Dubbak</td>
<td>980</td>
</tr>
<tr>
<td>SL.No</td>
<td>ULB Name</td>
<td>No: of houses sanctioned by GOI</td>
<td>Actual No : of Houses taken up (2BHK)</td>
</tr>
<tr>
<td>-------</td>
<td>----------------------</td>
<td>---------------------------------</td>
<td>----------------------------------------</td>
</tr>
<tr>
<td>1</td>
<td>Jammikunta</td>
<td>0</td>
<td>780</td>
</tr>
<tr>
<td>2</td>
<td>Jagityal</td>
<td>160</td>
<td>4160</td>
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<tr>
<td>3</td>
<td>Andole-jogipet</td>
<td>160</td>
<td>800</td>
</tr>
<tr>
<td>4</td>
<td>Bodhan</td>
<td>231</td>
<td>300</td>
</tr>
<tr>
<td>5</td>
<td>Kamareddy</td>
<td>160</td>
<td>500</td>
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<tr>
<td>6</td>
<td>Bhupalapally</td>
<td>480</td>
<td>960</td>
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<td>7</td>
<td>Kothagudem</td>
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<td>840</td>
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<td>8</td>
<td>Khammam corp</td>
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<td>9</td>
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<tr>
<td>10</td>
<td>Mahabubnagar</td>
<td>2460</td>
<td>2695</td>
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<tr>
<td>11</td>
<td>Kollapur</td>
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<td>560</td>
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<tr>
<td>12</td>
<td>Devarakonda</td>
<td>480</td>
<td>560</td>
</tr>
<tr>
<td>13</td>
<td>Miryalaguda</td>
<td>160</td>
<td>560</td>
</tr>
<tr>
<td>14</td>
<td>Nalgonda</td>
<td>405</td>
<td>560</td>
</tr>
<tr>
<td>15</td>
<td>Huzurnagar</td>
<td>480</td>
<td>560</td>
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<tr>
<td>16</td>
<td>Kodad</td>
<td>480</td>
<td>560</td>
</tr>
<tr>
<td>17</td>
<td>Suryapet</td>
<td>500</td>
<td>1162</td>
</tr>
<tr>
<td>18</td>
<td>Badangpet</td>
<td>480</td>
<td>736</td>
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<td>19</td>
<td>Dubbaka</td>
<td>980</td>
<td>1000</td>
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<tr>
<td>20</td>
<td>Shadnagar</td>
<td>0</td>
<td>1764</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>9856</strong></td>
<td><strong>19509</strong></td>
</tr>
<tr>
<td></td>
<td>NO of Houses other than GOI</td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>-----------------------------</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>1</td>
<td>(19509-9856)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>GHMC Sub Total (other than 56 locations) by GOI</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total housestaken up other than GOI Sanctioned</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
I. Demand Survey:

- Demand survey is conducting now by the following Consultants
- RCUES, SEDOTS, VVN Technologies, RaghuRam Architects.
- covering entire areas of the 68 ULB’s by suitable means for assessing the actual demand of housing under the 4 verticals of HFA Scheme.
Activities

• Door to Door slum/non-slum survey including printing of forms, canvassing etc.

• Data entry of slum and non-slum survey, data verification, cleaning, scrutinization, compilation and collation.

• Assessment of Urban Poor Status in slum and non-slums

• Devising development options for beneficiaries for verticals
1. Preparing List of Eligible Beneficiaries
2. Prioritization of Beneficiaries within the List
3. Verification of Priority Lists by Gram Sabha
4. Grievance Redressal by Appellate Committee
5. Publication of Final Priority List
6. Preparation of Annual Select Lists
## PROGRESS ON HFA PoA

### Dated: 13/09/2017

<table>
<thead>
<tr>
<th>SL.No</th>
<th>Consultancy Name</th>
<th>No: of ULB's allotted</th>
<th>Work order Issued</th>
<th>Agreement Completed</th>
<th>1st Meeting Completed</th>
<th>Demand Survey Started</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>RCUES</td>
<td>37</td>
<td>18 (In progress)</td>
<td>18</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>2</td>
<td>SEDOTS</td>
<td>14</td>
<td>10 (In progress)</td>
<td>10</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>VVN Technologies</td>
<td>8</td>
<td>6</td>
<td>2</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>4</td>
<td>RaghuRam</td>
<td>8</td>
<td>4 (In progress)</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>67</td>
<td>38</td>
<td>2</td>
<td>34</td>
<td>31</td>
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Ref: RRA/MEPMA/HFAPoA/MCB-Nzb/1709/1009

Date: 09-09-2017

To
The Commissioner,
MUNICIPAL COUNCIL BODHAN,
Nizamabad District, Telangana.

Sirs,

Sub: Preparation of HFAPoA, AIP and DPR for Urban poor under HFA Scheme in the areas of Municipal Council Bodhan, regarding.

Ref: 1) Proceedings No.519/HFA/ Vol II/2015/TS, Dt: -06-2017

With reference to above cited vide proceedings No.519/HFA/Vol II/2015/TS, Dt: -06-2017, we have been empanelled as consultants by MEPMA-TS, for the preparation of Housing for All Plan of Action (HFAPoA), Annual Implementation Plan (AIP), and DPRs for Urban poor under HFA Scheme in Municipal Council Bodhan. Our representative has visited your office as per the instruction given, and had the reference cited-2, Work Order vide No: Lr.Roc.No.E2/ MCB/ AUG/ 2017, Dt: 31.08.2017, from your Office. We enclosed here with Rs.100/- Non-judicial Stamp Paper for entering in to agreement as per your work order.

In this connection, we like to conduct the Demand Survey, as per the PMAY(U) guidelines given, with the help of Self Help Groups (SHG) in their respective areas of the ULB. So we like to conduct theppt presentation on the entire task assigned to us, which makes the awareness on the entire task to the self-help groups for conducting the demand survey. All the councillors/ward members of the ULB, are also required to know about this programme to be taken up by.

Hence we request your kind selves to organize a meeting with the Hon’ble Mayor / Chairman as Chairperson for the meeting and also request your kind selves to invite all the Councilors / Ward members, Engineers, Self Help Group Leaders to attend for the power point presentation on the entire process of HFAPoA preparation, and train the demand survey to the Self Help Group in their respective Wards/Zones. All of their valuable time, to attend this meeting is necessary to make the required task successful with the timelines given by Hon’ble Mission Director, MEPMA.

Thanking you, with regards,

Team Leader, Chief Consultant Architect and Proprietor

(Ar. S. Raghuram Acharya)
For Raghuram Architects

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Mission for Elimination of Poverty in Municipal Areas
Department of Municipal Administration & Urban Development,
Government of Telangana

Awareness Program

Pradhan Mantri Awas Yojana (Urban)

HFAPoA
Housing For All Plan of Action

2BHK Housing Program

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‘చేపట్టడు’ నాగసమితి ప్రపంచంలో రాయింది

The land availability and the insufficient unit cost are the main difficulties in implementation of the scheme.

Adopting Green and innovative technologies in construction of houses by using fly ash brick masonry consuming 11 mt of fly ash per each house. It is also proposed to use mild steel angles/reinforced cement concrete door and window frames in place of wood to protect environment.

Wide publicity is needed in implementation of the scheme.

Action has been taken to complete preparation of Housing For All Plan of Action (HFAPoA) in next three months.

Permission for change of location of project and number of houses/DUs allotted to the ULBs.
Thank You