



सत्यमेव जयते

राजस्थान सरकार



Building Affordable Homes

Affordable Housing Policy 2009

**With focus on EWS & LIG Housing
(For Urban Areas of Rajasthan)**



**Department of Urban Development,
Housing & Local Self Government
Government of Rajasthan**

December, 2009



मुख्य मंत्री
राजस्थान



सन्देश

राजस्थान में आवासहीन, आर्थिक दृष्टि से कमजोर एवं अल्प आय वर्गों हेतु आवासों की व्यवस्था के लिए राज्य सरकार इन वर्गों के लिए आगामी वर्षों में अधिकाधिक आवास निर्मित किये जाने हेतु कृत संकल्प है। इस संकल्प को क्रियान्वित करने के लिए राज्य सरकार द्वारा इन वर्गों की जरूरत को मद्देनजर रखते हुए राज्य में प्रथम बार आवास नीति बनाई गई है, जिसके तहत संबंधित राजकीय संस्थाओं एवं स्थानीय निकायों द्वारा आवासों के प्रतिवर्ष निर्माण का समयबद्ध कार्यक्रम बनाया गया है। साथ ही निजी विकासकर्ताओं को इन वर्गों के आवासों के निर्माण करने हेतु प्रोत्साहित किये जाने का प्रावधान भी किया गया है। राज्य सरकार द्वारा इस नीति में घोषित विभिन्न प्रकार के प्रोत्साहन व भारत सरकार की इन वर्गों हेतु सस्ते व सुलभ आवास उपलब्ध कराने के विभिन्न कार्यक्रमों के तहत उपलब्ध अनुदान को समाहित कर आवासों की लागत में कमी लायी जायेगी।

मैं, नगरीय विकास एवं आवासन विभाग द्वारा तैयार की गयी नीति के सफल क्रियान्वयन और निजी विकासकर्ताओं के सक्रिय सहयोग की कामना करता हूँ।

शुभकामनाओं सहित।


(अशोक गहलोत)

शान्ति धारीवाल
मंत्री



गृह, विधि एवं न्याय,
संसदीय कार्य, स्वायत्त शासन,
नगरीय विकास एवं आवासन विभाग,
राजस्थान सरकार, जयपुर

संदेश

मुझे प्रसन्नता है कि नगरीय विकास एवं आवासन विभाग द्वारा विभिन्न स्तरों पर व्यापक विचार-विमर्श एवं वर्तमान में प्रचलित भारत सरकार व राज्य सरकार की योजनाओं के अध्ययन के पश्चात् प्रदेश में पहली बार आर्थिक दृष्टि से कमजोर व अल्प आय वर्ग के आवासों हेतु एक व्यापक आवास नीति तैयार की है। इस नीति को भारत सरकार की योजनाओं एवं प्रदेश की आवश्यकताओं को ध्यान में रखते हुये निजी क्षेत्र के सहयोग से क्रियान्वयन किया जावेगा। राज्य सरकार की विभिन्न संस्थाओं यथा राजस्थान आवासन मण्डल/जयपुर विकास प्राधिकरण/ जोधपुर विकास प्राधिकरण/नगर विकास न्यासों/स्थानीय निकायों को भी इन वर्गों हेतु निर्धारित मात्रा में आवास उपलब्ध कराने हेतु निर्देशित किया गया है।

मुझे आशा है कि हम आगामी पांच वर्षों में आवासों की कमी को कम कर सकेंगे व इन वर्गों हेतु आवास की उपलब्धता में वृद्धि कर सकेंगे। मैं इस नीति के सफल क्रियान्वयन की कामना करता हूँ।


(शान्ति धारीवाल)

**AFFORDABLE HOUSING POLICY - 2009
(WITH FOCUS ON EWS & LIG HOUSING)
(FOR URBAN AREAS OF RAJASTHAN)**

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EXECUTIVE SUMMARY

I. Objectives

The policy shall have the following objectives:

- (a) To reduce the housing shortage in the State, especially in EWS/LIG categories.
- (b) To take up large scale construction of Affordable Housing (with focus on EWS & LIG housing.)
- (c) To bring down the cost of EWS & LIG categories of houses to affordable limits.
- (d) To promote investments in housing in Urban Sector on PPP Model.
- (e) To involve Private developers in the construction of EWS/LIG categories of houses by offering various attractive incentives.
- (f) To create Rental Housing as transit accommodation for migrants to urban areas, and
- (g) To check creation of slums.

II. Highlights of Policy

Various Models of Affordable Housing.

(i) Model No-1: Mandatory Provisions:

- Rajasthan Housing Board to construct at least 50% plots/ houses/ flats of EWS/LIG category in its schemes. Another 20% of the plots/ houses/ flats to be constructed for MIG-A category.
- All Urban Local Bodies including Jaipur Development Authority, Jodhpur Development Authority, Urban Improvement Trusts and Municipal bodies to allot/construct at least 25% plots/houses/flats of EWS/LIG category in their residential/ housing schemes. Another 20% of the plots/ houses/ flats to be allotted to MIG-A category.
- Private developers to reserve 15% of the dwelling units to be used for EWS/LIG housing in each of their Township/Group Housing Schemes.

(ii) Model No-2: Private developers on land owned by them:

- The selected developers to take up construction of EWS/LIG flats (G+2/G+3 format) on minimum 40% of the total land set apart for housing scheme under the Policy.

- The built up EWS/LIG flats to be handed over to the nodal agency (Avas Vikas Limited) at pre-determined prices, to be allotted to the eligible beneficiaries by the nodal agency.
- The developer would be free to construct MIG/HIG flats on remaining land as per his choice.
- Several incentives offered to developers like double of the normal FAR, TDR facility, waiver of EDC, Building plan approval fee, conversion charges, 10% of the total land allowed for commercial use, fast track approval etc.

(iii) Model No-3: Private developers on acquired land:

- The selected developer can take up construction of EWS/LIG flats (G+2/G+3) on the land under acquisition by ULBs. The land would be made available to the developer on payment of compensation (Land Acquisition cost + 10% Administration charges). All other parameters to be followed and incentives to the developer would be as per Model No. 2.

**(iv) Model No-4: Private developers on Government land:
(For Rental housing or outright sale basis)**

- Earmarked Government land to be offered free of cost to the developer to be selected through an open bidding process. The developer offering the maximum number of EWS/LIG flats (Built up, G+2/G+3 formats) free of cost to the ULB, would be awarded the project. At least 50% houses should be of EWS category.
- The developer shall be free to use the remaining land as per his choice for residential purpose with 10% for commercial use.
- All other parameters to be followed and incentives to the developer would be as per Model No. 2.

(v) Model No-5: Slum Housing:

- The model is based on various schemes approved by Government of India and also on the lines of "Mumbai Model" of slum redevelopment with private sector participation.

(vi) Other features:

- Attractive incentives offered to the developers (Chapter no.5.0)
- Role of the State Government, Nodal Agency, Rajasthan Housing Board, ULBs and Developers well defined. (Chapter no.6.0 to 10.0)

- Procedure and General Guidelines including eligibility of developers and beneficiaries have been clearly indicated in the Policy. (Chapter no.4.0)
- Indicative plan of EWS & LIG Flats with super built up area of 325 sq.ft./ 500 sq.ft. along with General construction specifications are also annexed in the Policy. (Chapter no.13, Annexure E & F)

**GOVERNMENT OF RAJASTHAN
DEPARTMENT OF URBAN DEVELOPMENT HOUSING &
LOCAL SELF GOVERNMENT**

NOTIFICATION

No. F.2(18)UDD/5/09

Jaipur, Dated 23rd December, 2009

In exercise of powers conferred under section 337 of the Rajasthan Municipalities Act 2009, section 90 of the Jaipur Development Authority Act, 1982, section 49 of the Jodhpur Development Authority Act 2009, section 60 of the Rajasthan Housing Board Act 1970, and Rule 31 of the Rajasthan Urban Improvement (Disposal of Urban lands) Rules, 1974 the State Government hereby notifies the policy "Affordable Housing Policy – 2009 (with focus on EWS & LIG Housing) for Urban Areas of Rajasthan" for construction/allotment of EWS/ LIG/ MIG-A houses/ flats in the scheme area of the aforesaid Government agencies as well as of private property developers.

The details of the Policy are given in the following Chapters -

CHAPTER 1

INTRODUCTION

- 1.01 Right to adequate housing is a basic human right as shelter is a basic human need. Provision of adequate housing is emerging as a major thrust area for Government of India as well as the State Governments. Government of Rajasthan accords a very high priority to this task. With all round increase in cost of land, building materials, labour and infrastructure, affordable housing has become a distant dream for the economically weaker and low income groups. Hence the role and intervention of the State Government becomes all the more important.
- 1.02 Sustainable human development can not be achieved without adequate & affordable housing. Affordable shelter for the masses or creation of productive and responsive housing for all is not a simple technological issue or a mere problem of the finance. It is a complex amalgam of a host of factors, which need to be tackled at all levels and in a synchronized manner.
- 1.03 The goal to provide affordable housing to the needy has an economic and social significance. Rajasthan has the largest area in the country which is 10.41% of the country's area. As per the 2001 census, urban population in Rajasthan is 23.38% whereas the national average is 27.78%.
- 1.04 At the National level total housing shortage in urban sector as estimated in 2007 is 24.70 million, out of which over 90 percent shortage is of EWS/LIG housing. In Rajasthan total housing shortage in urban sector as estimated in 2007 is 1.07 million, (10.70 lacs), out of which 86.73 percent (9.3. lacs) is in EWS/LIG category.
- 1.05 Due to rapid pace of urbanization, increasing rural to urban migration and gap between demand and supply, there is a growing requirement for shelter and related infrastructure in urban areas of Rajasthan. Projected total housing shortage in urban areas of Rajasthan in the year 2011, 2012, 2017 and 2021 is estimated to be 1.242 million (12.42 lacs) 1.282 million, (12.82 lacs) 1.494 million (14.94 lacs) and 1.706 million, (17.06 lacs) respectively. Out of this more than 85% shortage is likely to be in the category of EWS/LIG Housing. Therefore shortage of affordable housing is emerging as a major challenge for the government and is sought to be tackled through a series of measures and policy guidelines set down for this purpose.

1.06 Goal of Sustainable development of housing -

"Affordable housing for all and integrated habitat development with a view to ensure equitable supply of land, shelter and services at affordable prices in Rajasthan, with special focus on urban poor and excluded groups of society".

YEAR 2010 WILL BE THE YEAR OF "AFFORDABLE HOUSING"

- 1.07 Department of Urban Development, Housing and Local Self Government undertook a detailed exercise in understanding various housing schemes of Government of India and dovetailing these with agencies working in the public sector (like R.H.B., ULB's etc.) and with the private developers. Various models with a host of incentives are aimed at providing low cost housing at a much faster pace and to augment the pool of housing for EWS/LIG/MIG-A categories

A major initiative has been taken by Government of Rajasthan in July,2009 in drastically reducing the stamp duty in the case of EWS/LIG houses from 8% to mere Rs.10/- in the case of EWS and Rs.25/- in the case of LIGH. In other cases the stamp duty has been fixed at 5% with a reduction of 1% in the case of women.

- 1.08 The various incentives and shorter approval process are aimed at attracting private sector investments into this sector in a big way. Based on the experience gained a review of the policy would be undertaken at an appropriate time.
- 1.09 With the help of the policy framework and the in-built incentives it will be possible to motivate various agencies, including private developers to take up construction of affordable housing for EWS/LIG categories in various urban centers of Rajasthan.

CHAPTER 2

PROGRAMMES OF AFFORDABLE HOUSING

- 2.01 In order to meet the growing requirement of shortage of affordable housing in EWS/LIG categories, an initial target of construction of 1,25,000 houses for weaker sections, lower income groups and lower middle income groups in the next five years has been fixed. Based on the progress achieved, the target would be suitably revised subsequently. Out of this 50,000 houses would be constructed by Rajasthan Housing Board and remaining 75000 houses would be constructed through Public Private Partnership as well as by Jaipur and Jodhpur Development Authority/Urban Improvement Trusts/Municipalities. Though the task is difficult and challenging, the state government endeavors to achieve it through a series of proactive measures and incentives to encourage low cost housing in the state to these sections of the society.

These houses will be constructed under the following programmes & schemes:

2.02 General Housing Schemes for the Urban Poor

- a) General / Self financing / Specific Registration Schemes of RHB.
- b) Affordable Housing in Partnership (Government of India scheme)
- c) Incentive Schemes for the private sector
- d) Housing under new township policy (proposed)
- e) Allotment / Regularization of plots to urban poor by urban local bodies.
- f) Rental housing.
- g) Rajiv Avas Yojna. (proposed new scheme of Government of India to be implemented w.e.f. 01.04.2010)

2.03 Schemes for Urban Slums

- a. Basic Services for Urban Poor Scheme of Government of India under Jawahar Lal Nehru Urban Renewal Mission (JNNURM).
- b. Integrated Housing and Slum Development Programme (IHSDP) of Government of India.
- c. Affordable Housing in Partnership (Government of India scheme)
- d. Rajiv Avas Yojana (GOI scheme).
- e. Rental Housing

- 2.04 Construction of low cost houses under various schemes will be undertaken in all urban areas of Rajasthan, based on needs of the particular area. The urban areas of Rajasthan comprise of 05 Municipal Corporations (Nagar Nigam-Jaipur, Ajmer, Bikaner, Jodhpur & Kota), 9 Municipal Councils, 170 Municipal Boards (Nagar Palika) & one cantonment board.

CHAPTER 3

MODELS OF AFFORDABLE HOUSING

3.01 To execute the action plan for construction of 1, 25,000 houses in next five years, following models of Affordable housing have been framed, incorporating various incentives for developers & subsidies for beneficiaries by Government of Rajasthan and Government of India.

Model No 1

MANDATORY PROVISIONS

3.02 Rajasthan Housing Board (RHB)

- RHB will construct at least 50% houses/flats of EWS/LIG category in each of their housing schemes. Another 20% of the houses to be constructed in the MIG-A category
- Government land shall be allotted on priority to RHB.
- RHB shall also take up EWS/LIG flats on PPP model.
- RHB shall cross subsidize the land cost of EWS/LIG houses so as to bring down the cost of these categories of houses to affordable limits.

3.03 JDA/JoDA/UITs & Municipal bodies (ULBs)

- JDA/JoDA/UITs/ULBs will allot/construct at least 25% plots/houses/flats/land for EWS/LIG housing in each of their residential/housing schemes. Another 20% to be allotted to MIG-A
- Government land shall be allotted on priority to ULBs.
- ULBs shall also take up EWS/LIG housing on PPP model.
- JDA/JoDA/UITs shall cross subsidize the land cost of EWS/LIG houses so as to bring down the cost of these categories of houses to affordable limits.

3.04 Private Developers (Townships & Group housing schemes)

- At least 15% of the dwelling units/plots (or 5% of the total residential area of the scheme, whichever is higher) are to be earmarked for EWS/LIG housing in each of the private township and residential/group housing schemes. The developer has the option to develop only EWS dwelling units/ plots in lieu of LIG.
- Provision of extra FAR/FSI equivalent to the plot area (plot area + built up area if the houses are constructed by the developer) for

EWS/LIG will be available to the developer in the same township/group housing scheme as per Model no. 2. The plots so developed or houses/flats so constructed shall be handed over to the nodal agency on the same terms and conditions as specified in the Model no. 2

Model No 2

3.05 PRIVATE DEVELOPER ON PRIVATE LAND (WITH INCENTIVES TO OFFSET LAND COST FOR EWS/LIG)

- (i) **Minimum 40% (maximum up to 100% of land area) land to be earmarked for EWS/LIG & remaining land allowed for MIG/HIG/commercial purposes**

Under this model selected developers would take up construction work of EWS/LIG houses/flats on minimum 40% of land under the project. Out of the total EWS/LIG houses/flats, minimum 50% would be EWS and balance could be LIG houses/flats. On the balance land the developer would be allowed to construct MIG-A, MIG-B, HIG houses/flats and 10% of this portion of the land would be permitted to be used for commercial purpose.

The total built up EWS/LIG houses/flats will be handed over to the nodal agency at pre-determined prices for allotment to the eligible applicants. On the balance land area with the developer, he will be required to construct at least 20% (treating balance MIG & HIGH area as 100%) of the area for MIG-A houses. The remaining area could be used for MIG-B/HIGH/commercial purposes. The developer will be free to sell the balance area on which MIG-A/MIG-B/ HIG/commercial houses/flats are constructed, as per his choice. However for the MIG-A category also applications would be invited by the nodal agency and allotments made accordingly, at the sale price worked out jointly by the developer & nodal agency.

EWS/LIG flats should be in the G+3 format(G+2 may also be allowed in certain cases) while the MIG-A, MIG-B & HIG-H flats can be constructed up to any height as per prevailing building regulations in the town/city.

- (ii) **Land use analysis**

Roads	-	20 to 25%
Parks	-	10%
Amenities	-	10 to 15%

Ground Coverage

Residential

Maximum 50% for EWS/LIG plot area and 35% for MIG/HIG/Commercial

Commercial

5% additional (5% of minimum 40% reserved for EWS/LIG) in EWS/LIG Plot area (10% in MIG/HIG Plot area which will be part of 35% ground coverage allowed), in no case the overall commercial area shall exceed 10% of total plot area.

- (iii) Commercial area will be disposed off by developer and amenities will be developed by him at his own level or with the involvement of other agencies.

Notes

- A. The power to relax any of the norms mentioned above shall vest with the State Government / Empowered committee.
- B. The sides/rear setbacks on EWS/LIG plot area can be relaxed up to minimum 3.0 m by the local authority to achieve 50% ground coverage.
- C. Parking norms can also be relaxed suitably to achieve 50% Ground Coverage.

(iv) **Time allowed for completion of the project.**

Time allowed for completion of the project would be as follows:-

- EWS/LIG houses/flats 200 nos. - 01 year
- EWS/LIG houses/flats 400 nos. - 02 years,
- EWS/LIG houses/flats 600 nos. & above - 03 years.

If the developer completes EWS/LIG flats within the scheduled period without getting any extension, the developer will get extra incentive of 0.5 TDR/FAR after obtaining completion certificate from the nodal agency.

Note:-The period of completion shall be counted from the date of final approval issued by the Urban Local Body.

(v) **Additional FAR to be allowed**

For the minimum 40% (maximum up to 100% of land area) of land to be utilized for EWS/LIG categories of houses/flats. The land and development cost is to be taken as zero, therefore additional FAR (double of the normal FAR for the area) would be allowed.

If EWS/LIG flats are constructed by developer on the minimum 40% of total built up area (as per permissible FAR) he will get double of the normal FAR on the full land of the scheme. **For example if the plot area of the scheme is 10.0 acres, minimum 40% of the plot area i.e. 4.0 acres is to be reserved for construction of EWS/LIG category of flats & on this 4.0 acres of land, minimum 40% of the total permissible built up area (as per normal permissible FAR) is to be constructed by the developer.**

This built up area of EWS/LIG flats will be handed over to the nodal agency on predetermined prices & in lieu of this the developer will get additional FAR equivalent to normal FAR on the complete land area in addition to the already permissible normal FAR, thus he gets double of the normal FAR on the complete land area of 10.0 acres.

This additional FAR, if unutilized on the same project land, would be given in the form of TDR, to be allowed in other parts of the town as per norms and guidelines fixed in this regard.

Note: - In addition to above additional FAR, other incentives available to the developer are as mentioned in Chapter – 5.

(vi) Use of Transferable Development Rights (TDR) as a result of additional FAR:-

Efforts should be made by developer to consume maximum FAR (including additional FAR) on the same project land. If he is unable to do so balance/unutilized FAR will be allowed to him in the form of TDR, under separate guide lines approved by the State Government in this regard, use of TDR will be allowed after successful completion of the project.

Allowable TDR should normally be in the same sector/area/zone of master plan having more or less equivalent value of land. However in case this is not feasible TDR will be allowed to be transferred to other areas as per norms to be issued in this regard. TDR certificate issued may be utilized or transferred by the developer.

(vii) Regarding Subsidy Amount under GOI Schemes

Nodal agency/ULB would also ensure that maximum subsidy amount is claimed from Government of India as per the guidelines of "Affordable Housing under Partnership and other schemes of GOI. **This means more than 40% constructed area will be for EWS/LIG flats & minimum EWS/LIG flats will be 300 Nos for every two acre of land.** Part of the subsidy amount of EWS/LIGH flats will be adjusted against cost of external development of the area.

Land cost is to be taken as ZERO by giving extra incentives by Government and cross subsidizing by developer.

(viii) Sale Price of EWS flats:-

- (a) Sale price of EWS flats** will be calculated maximum@ Rs. 750.00 / sq.ft. It will be maximum Rs.2.40 lacs per flat with maximum super built up area of 325 sq.ft

Example - EWS flat with super built up area of 325 sq feet would be constructed as per indicative plan in Annexure E. The cost has been calculated @ Rs. 750/sq.ft. on super built up area as Rs. 2.40 lacs, which is payable to developer.

Allowing subsidy amount of Rs. 0.50 lacs per house the sale price to the beneficiaries will be Rs. 1.90 lacs.

- (b) **Sale price of LIG flat:-** Sale price of LIG flat will also be calculated @ Rs 750.00/sq ft. on the super built up area. It will be maximum Rs 3.75 lacs per flat with super built up area of 500 sq ft.

Example - LIG flat with super built up area of 500 sq.ft. would be constructed, as per indicative plan in annexure F The sale price to be calculated @ Rs.750/sq.ft. on super built up area is Rs 3.75 lacs which is payable to the developer

Allowing subsidy amount of Rs.0.50 lacs the sale price to the beneficiaries will be Rs.3.25 lacs.

Sale value of MIG (A) will be decided by developer. However it should not exceed Rs. 1000 per sq.ft. on built up area basis.

Super Built up area of the flat shall be calculated as per following norms:-

Built up area of the flat	- 100%
Balcony area	- 50%
Common area on the floor (stairs, lobby, corridor)	- equivalent share per flat

(ix) **Note: - (For Model No 2)**

- (a) Expression of interest (EOI) will be invited from private developers with the condition that a minimum 40% of the Scheme area is reserved for EWS and LIG housing in the G+3 format. The balance 60% of the land can be utilized by the developer for MIG-A/MIG-B and HIG category of houses.
- (b) External development charges shall be borne by ULBs to be recovered from balance subsidy available from Government of India and proposed BSUP fund. ULBs can charge part amount to their future schemes and also the nearby other schemes. However due care should be taken for selection of site which should be close to the existing infrastructure so as to reduce the burden on the ULBs. In case the cost of external infrastructure is excessive the developer may be required to share the same.
- (c) Expenditure on all internal development works shall be borne by the developer only and indicated sale price of EWS/LIG flats is inclusive of all internal development charges.
- (d) Cash subsidy as per GOI Scheme (Affordable Housing in Partnership) is allowable in Jaipur, Ajmer-Pushkar, Jodhpur, Kota and Bikaner only as per GOI Scheme.
- (e) Internal development works will comprise of all internal roads, footpaths, complete water supply including overhead or surface water reservoir/distributions lines. Electric distributions lines/ 11 kv line/transformers etc. (if required), Internal sewer lines/drainage

lines/Nullahas (where ever required), gated compound/street light/parks/ proper tree plantation in parks & in front of houses.

- (f) Rain water harvesting structures & sewerage treatment plant shall be mandatory as per requirement of Environment department norms for the complete scheme including EWS/LIG/MIG-A/MIG-B/HIG housing.

Model No-3

3.06 PRIVATE DEVELOPER ON ACQUIRED LAND

- (i) This model is for acquired land or land under acquisition of the local body which can be offered to private developers for undertaking construction work by them for all categories of houses (EWS/LIG/MIG-A/MIG-B/HIG). Developers will be required to take up flats of EWS/LIG/ in G+3 set up only (or in certain cases G+2 format) on minimum of 40% area of the land. However they can go higher for MIG-A, MIG-B & HIG categories. Developers will be allowed to take up commercial area as per model no.2 to make the scheme financially viable.

Note: - The construction setup, sale price, additional FAR & other Incentives shall be as per Model no.2

- (ii) ULBs will identify private land for acquisition which will be set apart for construction of houses for which cost of acquisition + 10% shall be payable by the selected developer. AVL would also be allowed to initiate land acquisition for schemes under this policy.
- (iii) External development charges will be borne by ULBs & charged to subsidy fund available after adjusting construction cost as mentioned in Annex-E (After adjusting Rs. 50,000 for EWS /LIG) & BSUP fund. ULBs can charge part amount to their present / future/ near by schemes).
- (iv) Expenditure on all internal development works shall be borne by the developer only. Developer will charge cost of internal development works to MIG-A / MIG-B / HIG & commercial area available to him for sale.

Note: - In case of acquisition of land, compensation to khatedars will be paid by developers through land negotiation committee to be formed by GOR. It will consist of representative of concerned ULB as Convener, land acquisition officer, representative of AVL and representative of developer as members.

Model No-4

3.07 PRIVATE DEVELOPER ON GOVERNMENT LAND

- (i) As per this model, Government land / ULB land would be identified for allotment to developers for construction of EWS/LIG/MIG/HIG flats. Allotment would be made through an open bidding process. The developer

quoting the maximum number of EWS/LIG/MIG-A flats (Built up units in G+3 format) to be surrendered free of cost to the concerned ULB would be awarded the project.

- (ii) Government land shall be allotted free of cost to the selected developer for construction of flats. The developer would take up construction of EWS/ LIG/ MIG-A (G+3) & MIG-B/HIG flats (high rise permitted) and would surrender the EWS/LIG/MIG-A flats free of cost to the ULB. These flats can be allotted for rental housing and can also be considered for outright sale/ allotment to the eligible beneficiaries. A minimum of 50% EWS and 30% LIG houses would be required to be constructed.

The developer shall be free to sell the remaining MIG-B/HIG flats as per his choice.

Note: - All incentives like Additional FAR & other incentives shall be as per Model No.2.

- (iii) External development charges will be borne by ULBs & charged to subsidy fund & BSUP fund. ULBs can charge part amount to their present / future / near by schemes. In no case external development will be charged to the EWS/LIG houses.
- (iii) The expenditure on all internal development works (as mentioned in Model no.2) shall be borne by the developer only. He will not be allowed to charge the internal development cost to EWS/LIG flats.

Model No-5

3.08 SLUM HOUSING MODEL

A. Basic Services for Urban Poor Scheme (BSUP) under Jawahar Lal Urban Renewal Mission of Government of India.

BSUP schemes are in force in Rajasthan in notified slum areas of Jaipur/Ajmer-Pushkar. A target of construction of 17,337 houses / flats has been fixed under the scheme.

B Integrated Housing and Slum development programme (IHSDP Scheme) of Government of India.

IHSDP scheme is in force in various urban centers in notified slum areas of 35 urban centres. Target of construction of 14539 houses/flats has been fixed under the scheme.

C. Rajiv Avas Yojana

This is a new scheme of GoI to make urban areas slum free and it is likely to come into force in the year 2010-11. Under this scheme subsidy amount is likely to be available for dwelling unit as well as for infrastructure. It would be implemented in 2 parts:-

Part i - For existing slum dwellers

Part ii - For rest of urban poor to prevent new slums.

D. Public – Private Partnership in slum housing (Mumbai Model)

A separate scheme of PPP has been approved by Government of Rajasthan wherein Private sector would be encouraged to take up slum housing in selected slums in the State. Various incentives provided by Government of India would be dovetailed with this scheme.

CHAPTER 4

PROCEDURE AND GENERAL GUIDELINES

4.01 Eligibility for Developers:-

Any developer fulfilling the following criteria will be eligible to apply under various models.

- (i) Has experience in building construction works for at least three years and should have a good track record of quality construction works.
- (ii) Total net worth (Reserve & Capital) of last three years (of the company or its sister concern or consortium) should be equivalent to at least 10% of the project cost (excluding land cost) i.e. cost of proposed EWS/LIG houses.
- (iii) For applying under model no.2, the developer should hold at least 5.0 acres of land in the concerned town or should have the ability to pay compensation for acquired land under model no.3.
- (iv) The developer should have executed minimum 2.0 acres of Residential or other type of Development in a single project during the last 3 years. (As a developer or builder or as construction agency)
- (v) Joint venture or Special Purpose Vehicle by private developers will also be eligible under the Policy.

4.02 Eligibility for Beneficiaries/Applicants:-

- (i) As per the criteria laid down by Government of India the monthly income of applicant should be as follows:-

Income Group	Income per Month (In Rupees)*
Economically Weaker Sections (EWS)	Up to Rs.3,300/-
Lower Income Groups (LIG)	Rs.3,301/- to 7,500/-
Middle Income Groups - A (MIG lower)	Rs.7,501/- to 10,000/-
Middle Income Groups - B (MIG Higher)	Rs.10,001/- to 14,500/-
Higher Income Group (HIG)	Above Rs.14,500/-

*** Likely to be revised upwards by Government of India**

- (ii) Income certificate to be certified by concerned Employer in case of salaried individual & if the individual is self employed the income certificate to be certified by Tehsildar/Municipal Officers/S.D.O. or any State official authorized by the State Government.
- (iv) The applicant should not own any leasehold or freehold house or plot either in his own name or in the name of spouse or any dependent member (including unmarried children) of his family in any urban area of Rajasthan. An affidavit certified by the Notary Public shall be submitted to this effect.
- (iv) The flat allotted to him must be occupied with in one year of taking over the possession of the same.
- (v) The applicant must be a bonafide resident of the state of Rajasthan.
At the time of application, an affidavit to this effect may be submitted by him. However at the time of enlistment in the eligibility list, he will have to submit bonafide certificate issued by the competent authority, otherwise his registration is liable to be cancelled. This condition will not be valid for housing projects for specific group of persons like industrial workers, fishermen, mining workers etc. for whom a special housing complex could be constructed.
- (vi) Every incumbent will have to become member of society, which will maintain common services and regular up keep of housing property.
An undertaking form to this effect will have to be signed by incumbent before possession is handed over to him.
- (vii) The developer shall maintain the complete housing complex developed under the provisions of this policy for 3 years after the completion of the project. Thereafter it may be transferred to RWA or ULB. One time maintenance amount as decided by the Government in consultation with developer, will have to be deposited by developer as a corpus amount in a separate maintenance fund after completion of the project, so that maintenance work is taken care of. Contribution by allottees of the houses and some amount out of the proposed BSUP fund can be also added to the corpus.

4.03 Selection of site, eligible developers & approval of project

- (i) Site to be selected / approved should preferably be in the vicinity of existing infrastructure, so as to minimize delay and cost in extending various services to the scheme area.
- (ii) Nodal agency i.e. Avas Vikas Ltd. shall invite expression of interest for construction of houses in various towns (EOI) from interested developers from all over the country.
- (iii) For the purpose of monitoring the construction of the houses as per the guidelines, *Avas Vikas Ltd., shall work as State Level Nodal Agency*. The houses shall be constructed by the developers in coordination with the Avas Vikas Ltd and concerned ULB, as per the guide lines issued by the State Government.

- (iv) After scrutinizing the proposals received from the private developers, these shall be placed before State Level Sanctioning and Monitoring Committee for approval
- (v) The State Government based on recommendation of State level Sanctioning & Monitoring Committee would issue an in- principle approval for commencement of the project.
- (vi) The private developer shall, within 15 days from the date of in-principle approval given by the State Government, submit file to the concerned local authority for conversion of agriculture land under section 90B of Rajasthan Land Revenue Act, 1956 and for change in land use wherever required. Local authority would be authorized to issue all such approvals including change in land use, layout plan and building plan in accordance with the prevailing rules / regulations.
- (vii) Since the projects of the private developer would have an in - principle approval of the State Government, all the sanctions of land use change and approval of layout plan/maps may be issued by the concerned local authority within a period of 30 days by adopting summary proceedings. The Project Approval Committee constituted under the Chairmanship of the senior most officer of the local authority, may on the basis of 90B, land use change, lay out plan approval and detailed project report (both administrative and technical) submitted by the developer and the proposed work plan and cash flow, approve the scheme submitted by the private developer.

After the above approvals developer shall submit building plans of scheme for approval to concerned ULB. The concerned ULB should approve the building plans within 30 days of this submission. However in case of delay on this account the developer may start construction work after 30 days of the submission of the maps as per prescribed building parameters.

4.04 Project Approval Committees for various towns-

(A) For the area of Jaipur / Jodhpur Development Authority:

Commissioner, JDA/JoDA	Chairman
District Collector or his/her nominee	Member
Secretary, JDA/JoDA	Member
Director (Projects/Engineering)	Member
Director (Planning)	Member Secretary.

Note:- As an alternative, Jaipur Development Authority/ Jodhpur Development Authority may use their existing Committees also for grant of approvals.

(B) For the areas of Urban Improvement Trusts:

Chairman UIT	Chairman
District Collector or his/her nominee	Member
Secretary UIT	Member
Superintending. /Executive Engineer, UIT	Member
Senior/Deputy Town Planner, UIT	Member Secretary

(C) For the area of Municipal Corporations /Councils/ Boards

Mayor/Chairman/President Municipal Corp./ Council / Board	Chairman
Chief Executive Officer Commissioner/ Executive Officer	Member
Nominee of District Collector	Member
Senior most Civil Engineer in the local body, (Chief Engineer/ Superintending Engineer/ Executive Engineer/ Assistant Engineer)	Member
Senior Most Town Planner in the local body, (Sr. Town Planner/Dy. Town Planner/ Asstt. Town Planner concerned in Zonal office)	Member Secretary

In case of non-availability of Town Planner in a ULB any other Officer may be authorized by the ULB to act as the Member Secretary.

4.05 General Guidelines

- (i) In case of Government land (Model No - 4), selected developer shall give a Bank guarantee as performance guarantee at the rate of 1% of the total cost of the project to AVL for timely completion of the project.
- (ii) After in-principle approval of the scheme, the Nodal agency, Avas Vikas Ltd. would invite applications from eligible persons for registration along with following non refundable registration amount :-
 - a) Rs. 2000 for EWS
 - b) Rs. 3500 for LIG
 - c) Rs. 5000 for MIG-A

The amount received on account of registration shall be kept by the Avas Vikas Ltd. in a separate account opened for the scheme and may be utilized by it towards administrative expenses on the scheme.

- (iii) Applications received by AVL shall be scrutinized to assess the eligibility of candidates. Allotment of houses shall be made through lottery and the allotment procedure shall be transparent and time bound. Information to the successful applicants shall be given through news papers / by post.
- (iv) Avas Vikas Ltd along with concerned ULB shall coordinate sanction of loan to the successful applicants from financial institutions like banks, NHB, HUDCO, etc.
- (v) The amount of loan obtained by the successful applicants may be directly deposited by the Banks in a separate account called ESCROW account opened for the scheme for carrying out development works in the scheme. In this regard, the Avas Vikas Ltd. shall assist the allottees in obtaining loan by preparing the draft of the agreement to be entered into between the concerned Bank, Developer and the allottee.
- (vi) The loan amount transferred to the Escrow account will be released in 4 to 5 installments to the developer based on the certificate issued by 3rd party

agency, after the verification of the progress of work under the approved work plan and cash flow. First installment will be released after three months of the start of construction works. If the developer fails to carry out development work in accordance with the work plan / action plan, he will have to furnish reasons for the same and get the modified work plan / action approved from the nodal agency.

- (vii) If the developer completes the project within the stipulated period as mentioned in 2.03 he would be rewarded with extra incentive of 0.5 TDR/FAR, after obtaining completion certificate from the nodal agency.

However, the project period could be extended by 6 months without penalty and beyond 6 months, extension would be considered on payment of penalty (to be decided separately). No extra incentive would be considered in case of extension of project.

- (viii) It shall be compulsory for the private developer to establish quality control laboratory at the site of the project so that the quality of the work may be maintained.

The general specifications and amenities to be provided by the developer shall be as per Annexure "G".

Third party Quality inspection to be ensured by AVL/ULBs.

- (ix) If the developer leaves the work incomplete, Avas Vikas Ltd. may get the work completed at the risk and cost of the developer.

It shall be compulsory for the developer to submit at the time of submission of the scheme an affidavit to this effect on a stamp paper of Rs. 10/-

- (x) Developer may raise loan from banks for construction of EWS/LIG flats or may finance the same out of his own resources.
- (xi) Keeping in view the interest of the economically weaker sections, the concerned ULB shall ensure that external development works for the scheme are carried out within 12 to 18 months.
- (xii) The developer shall construct the houses according to the approved type design and building specifications and in accordance with the norms fixed under the applicable building regulations.
- (xiii) After completion of the scheme, the developer shall submit to the Avas Vikas Ltd. two sets of 'As built Drawing' of the whole scheme and shall simultaneously make declaration regarding completion of the scheme and inform the Avas Vikas Ltd. about the same.
- (xiv) A State Level Sanctioning & Monitoring Committee consisting of the following would be constituted to approve the projects and to ensure time bound completion of the sanctioned projects:-
- Principal Secretary , UDH - Chairman
 - Secretary, LSG - Member
 - Commissioner, JDA - Member
 - Chief Town Planner Rajasthan - Member
 - Director, Local Bodies - Member

- Concerned Dy. Secretary - Member
- Managing Director, Avas Vikas Ltd. - Member Secretary

The above Committee shall be authorized to take all decisions in conformity with the Policy and to amend/modify the guide-lines issued under the Policy according to the requirement of the specific project.

- (xv) It is proposed to constitute a separate "Basic Services for Urban Poor (BSUP) fund" (shelter fund) for weaker income groups. Various charges are proposed to be levied and credited to this fund. Illustrative list of charges is mentioned at Annexure "A"

The amount received under the BSUP (shelter) fund by all urban local authorities shall be kept in separate account in the respective organization & may be utilized by the ULBs/Housing Board for the development of external development/maintenance works under the policy.

- (xvi) AVL/ULBs/developers should follow the chart of activities as per Annexure "B".
- (xvii) Land acquisition can be done specifically, for the projects of low- cost housing approved under this Policy. The compensation for acquired land shall be paid by the developer. A Committee consisting of the following would be constituted to negotiate land prices with the khatedar of the land-
- (i) Concerned LAO - Convener
 - (II) Representative of ULB - Member
 - (III) Representative of AVL - Member
 - (iv) Representative of Developer - Member

This Committee would be authorised to initiate negotiations after the notification under section 4(i) of Land Acquisition Act, 1894 has been issued.

- (xviii) Amenities & construction specifications to be provided in housing area are as mentioned at Annexure "G"
- (xix) Payment Schedule to the developers to be worked out separately. However before release of final installment to the developer, it must be ensured by AVL/ULBs that the construction has been completed as per specified norms, parameters and quality standard.
- (xx) Role of State Government, Rajasthan Housing Board, Avas Vikas Limited, Urban Local Bodies and Developer has been enumerated in Chapters 7 to 10.

CHAPTER 5

INCENTIVES

Incentives to be given to beneficiaries/developers by GoR so as to have cost of EWS/LIGH to Affordable limits

(A) To beneficiaries

- **Land cost** - **nil**
- Ceiling cost of EWS flats - Rs. 1.90 lacs*
- Ceiling cost of LIG flats - Rs. 3.25 lacs*
- Super Built up area of EWS - 325 sqft (2 rooms, kitchen, WC bath)
- Super Built up area of LIG - 500 sqft (3 rooms, kitchen, WC bath & Balcony)
- Super Built up area of MIG-A - minimum 600 sq. ft.
- Bank loan to be made available to beneficiaries
- Stamp duty for EWS flat - Rs. 10.00 per flat.
- Stamp duty for LIG flat - Rs. 25.00 per flat.
- Interest subsidy of 5% in EMIs (up to loan of Rs. 1.00 lacs) under ISHUP scheme.

***Note:** - In cities/towns where no cash subsidy is allowed, the ceiling cost shall be Rs. 2.40 lacs for EWS & Rs. 3.75 lacs for LIG category of flats

(B) To Developers

- Cost of external development charges - Zero
- Agriculture land use conversion charges - Zero
- Building plan approval fee - Zero
- Total maximum FAR allowed to private developer on the land – double of Normal FAR + 0.5 FAR for timely completion
- Commercial area allowed - 5% in EWS/LIGH area (10% of the total area)
- Permitted to plan 60% of the area for MIG-A/MIG-B/HIG flats for cross subsidizing cost of low cost housing.
- After submission of plans for execution of scheme, developer will be allowed to start construction of houses after 30 days. (within building parameters) - fast track approval.

CHAPTER 6

ROLE OF STATE GOVERNMENT

S.No.	Role of State Government
1.	To ensure that 25% of the Government land available with ULBs is utilized for construction of EWS/LIG/MIG-A housing.
2.	To ensure that various notifications for land acquisition are issued well in time, particularly notification under section 4(1) will be issued on TOP PRIORITY so that negotiations are conducted in a time bound manner.
3.	As far as possible and feasible concerned Department to set up Primary School/Dispensary/Angan wadi etc. in the scheme of EWS/LIG Flats or in nearby area.
4.	Establishment of occupational training centers for up gradation of skills under SJSRY scheme.
5.	To ensure that nominal stamp duty is charged for EWS/LIG housing as per order issued by finance Department.
6.	To encourage NGOs, self help groups in housing activities & involvement in micro finance to assist the beneficiaries meet cost of dwelling units.
7.	Promoting various incentives in private sector & cooperative sector to undertake housing & infrastructure projects.
8.	To ensure creation of land bank in various ULBs.
9.	Preparation of action plan & programmes to meet housing shortage & augment supply of land for housing particularly for EWS/LIG group.
10	To advise RIICO and other such agencies to take up housing for industrial labourers and other such groups.

CHAPTER 7

ROLE OF RAJASTHAN HOUSING BOARD

S.No.	Role of Rajasthan Housing Board
1.	To ensure preparation of action plan and programmes to meet the housing shortage and augment supply of land for housing particularly for EWS/LIG/MIG-A groups during the next 5/10 years.
2.	To ensure that minimum 50% of the total land is reserved for EWS/LIG Housing and another 20% of the total land is reserved for MIG-A Housing.
3.	To cross subsidize the land cost of EWS/LIG so as to bring down the cost of these category of houses to affordable limits.
4.	Creation of Land Bank
5.	Deposit works of various Government departments related to housing & habitat activities.
6.	To establish building centres and adopt proper technology and ecofriendly building materials.
7.	E-governance for all activities.
8.	Public grievances through single window.

CHAPTER 8

ROLE OF AVAS VIKAS LIMITED- THE NODAL AGENCY

S. No	Role of Avas Vikas Limited
1	AVL will invite expression of interest from developers and bids wherever required and will scrutinize the EOIs and bids.
2	After receipt of EOIs/bids land inspection will have to be done by AVL to find out the feasibility along with status of external peripheral development.
3	To invite applications for registration from beneficiaries and to charge non refundable as well as refundable registration amount. AVL to utilize this amount towards administrative cost.
4	Scrutinize the applications received from beneficiaries
5	AVL to assist/guide beneficiaries so that they can get loans through banks.
6	Bank guarantee received from developer to be received by AVL.
7	Tripartite agreement between bank, developer and beneficiary to be prepared by AVL and to be got approved.
8	Lotteries to be held and allotment letters to be issued by AVL
9	Separate ESCROW ACCOUNT to be opened in bank for collection of loan amount sanctioned by the Bank to various beneficiaries. The account is to be operated by AVL
10	Verification of progress and cash flow and issuing instructions to banks for release of funds to developers.
11	To ensure and monitor construction/development works executed by developers.
12	To facilitate the developer in timely payment, against progress of work at site after recommendation by the third party.
13	Monitoring of (through third party agency) construction of flats as per guidelines of GoI/GoR, appointment of third party agency for the quality supervision of project.
14	If required to get the work done on the cost and risk basis of developer
15	To monitor and to ensure that ULBs take up external development works well in advance and are in pace with internal development works/ completion of scheme.

16	Authorized nodal officer of ULB will submit monthly progress report to AVL.
17	Monitoring of progress of construction of flats & to monitor quality of development & construction works at site through third party.
18	To ensure that developer establishes QC lab and also monitor the running of lab timely.
19	Completion certificate to be submitted by developer to AVL, to be examined and released as per recommendation of third party agency before handing over property to beneficiary
20	To ensure with association of concerned ULB that in case of default by allottee in repayment of loan to Bank, the possession of the flat is taken from the defaulter & it is re-allotted to other applicant in the same category and to ensure repayment of the loan by the next allottee.
21	To execute agreement between developer and AVL in order to issue reservation letter, allotment letter etc. by AVL on behalf of the developer.
22	To ensure that original Allotment letter of the flat is mortgaged directly to the Bank against the loan obtained by the allottee.
23	To take up acquisition of land for allotment to private developer for housing scheme under the policy. (This would be over and above the acquisition to be done by ULBs)
24	To ensure that structural design is got approved by the developers from some Government agency like MNIT, other Government Engineering Colleges.

Note :- AVL shall be suitably strengthened to take up the activities mentioned above.

CHAPTER 9

ROLE OF URBAN LOCAL BODIES

S.No	ROLE OF ULBs
1.	To ensure that raw land is made available for construction of EWS/LIG/MIG-A housing. It can be either govt. land or acquired land.
2.	First preference is to be given for construction of affordable housing (EWS, LIGH and MIG-A).
3.	To ensure use of subsidy received from GOI as per policy.
4.	To ensure the quality of works as per guidelines issued by GoI for affordable housing under PPP (in coordination with Avas Vikas Limited).
5.	To guide the urban poor in execution of the deeds on priority.
6.	To ensure that handed over property to urban poor is insured.
7.	To ensure that eligible beneficiaries are chosen to whom the flats are allotted.
8.	Wherever possible to organize camps to ensure that loans are sanctioned to beneficiaries by banks & interest subsidy is also availed by beneficiaries.
9.	To ensure that at the time of handing over the property the beneficiary becomes the registered applicant of the society which will maintain the common services. Beneficiary should also deposit the one time security deposit for the same.
10.	To ensure that the scheme is sanctioned within the prescribed time.
11.	To ensure that building plans are got approved expeditiously.
12.	To ensure that external development works are taken up and completed in a time bound programme and in pace with the internal development works.
13.	To appoint a nodal officer for coordination of the various activities of the Project with AVL, Banks, Beneficiaries, other Departments.
14.	To ensure that adequate BSUP (shelter) fund is created.
15.	To provide comfort to the Banks through assurance of take over of the defaulter's unit and repayment of Bank loan. The unit can be allotted to another beneficiary against payment.
16.	To ensure that original Allotment letter is mortgaged to the bank
17.	To take up acquisition of land for allotment to private developer for housing scheme under the policy.

CHAPTER 10

ROLE OF DEVELOPER

S.No.	Role of Developer
1.	To take up housing projects for EWS/LIG category as per provisions of the scheme.
2.	To ensure quality control, safety measures, facilities for workers at the work site.
3.	Execution of all internal development works including Rain Water Harvesting and Sewerage Treatment Plant.
4.	To under take adequate tree plantation works.
5.	To ensure testing of quality of material & use of latest machines at construction site.
6	To ensure compliance of all the procedural guidelines issued under this policy.
7.	An undertaking in the form of Affidavit that in case he leaves the works incomplete AVL would complete at his risk & cost.
8.	To handover possession of completed units of EWS/LIG/MIG to AVL for allotment to beneficiaries.
9.	To maintain the scheme for at least 3 years after completion of the project.
10.	To create a corpus for maintenance fund immediately after completion of project. Amount to be kept in a separate bank account and handed over to the Resident Welfare Association. Developer to help in the formation of RWA.
11.	Structural design of the buildings to be got approved from MNIT/ other government engineering Colleges in the State.

CHAPTER 11

Interest subsidy scheme for housing the urban poor (ISHUP) as per GOI guide lines.

11.01 Affordable Housing for All is an important policy agenda of the Government of Rajasthan.

The Ministry of Housing and Urban Poverty Alleviation (MH & UPA) Government of India has issued an interest subsidy scheme in February 2009 as an additional instrument for addressing the housing needs of the EWS/LIG segments in urban area. The scheme envisages the provision of interest subsidy of 5% on interest charged on maximum loan amount of Rs1.00 lacs to EWS and LIG segments to enable them to buy or construct houses.

The scheme provides a subsidized loan for 15-20 years for a maximum amount of Rs. 1.0 lacs for an EWS individual for a house at least of 25 sq.mts area. Additional loans, if needed would be at unsubsidized rates.

A maximum loan amount of Rs. 1.6 lacs for a LIG individual for a house at least of 40 sq.mts. area will be admissible. However, subsidy will be given for loan amount up to Rs. 1 lacs only. Additional loans, if needed would be at unsubsidized rates.

11.02 Terms for Loan and Subsidy Reimbursement

The subsidy will be 5% p.a. on interest charged on the admissible loan amount for EWS and LIG, over the full period of the loan for construction or acquisition of a new house. The subsidy will be passed on as follows:-

The Net Present Value (NPV) of the subsidy will be arrived at on the basis of national discount rate of 9% p.a., (equivalent to Government Security rate) for the period of the loan and on the interest chargeable at the time the loan is contracted.

Loan repayment periods will be permissible generally ranging from 15-20 years.

Preference under the scheme (subject to beneficiaries being from EWS/LIG segments) should be given to the following in accordance with their proportion in the total population of City/urban agglomerate during the 2001 census.

1. Scheduled Caste
2. Scheduled Tribe
3. Minorities
4. Persons with disabilities and
5. Women beneficiaries.

The borrowers selected by State/ULB's/ banks should as far as possible be in the ratio of 70:30 respectively for EWS and LIG categories.

The loan application can be made directly or through the AVL/ULB's who will ensure that it is complete with the necessary certification.

The documentation will be as per the procedural requirement of the lender.

The lender will sanction the loan as per their own risk assessment and procedural requirements.

In case of beneficiaries availing loan for construction of houses, release of loan will be linked to the pace of construction, which ideally is to be completed in one year. The lending Bank will monitor the progress of construction.

Maximum loan repayment period has been taken as 20 years. Therefore advantage will be given up to 20 years set up.

- 11.03 As per GOI guide lines the abstract of calculation sheet has been prepared based on the assumed rate of interest at 8% p.a. for 15 years & 20 years tenures of loan for a maximum subsidized loan amount of Rs. 1.0 lac. This is reproduced below as advised by HUDCO.

No. of units	-	1
Loan Amount	-	Rs. 1 lac
Rate of Interest	-	8.00%
Term (Months)	-	240
EMI	-	Rs. 836.44
Revised EMI (after Adjustment of NPV)	-	Rs. 542.27
Rate of Interest Subsidy	-	5.00 %
Subsidy per borrower	-	Rs. 62,966.0
NPV of interest subsidy	-	Rs. 35,169.53 say Rs. 35,000

Therefore principal amount of EWS flats for repayment of EMI will be treated as Rs. $1.00 - 0.35 = 0.65$ lacs

In case the loan availed for EWS/ LIG is more than Rs. 1.00 lac the EMI would increase proportionately. There is no interest subsidy on loan amount in excess of Rs. 1.00 lac.

CHAPTER 12

SETTING UP OF A EMPOWERED COMMITTEE (EC) UNDER THE CHAIRMANSHIP OF THE MINISTER, UDH & LSG

An Empowered Committee headed by Minister, Urban Development, Housing and Local Self Government would be constituted to monitor and implement this policy. EC will be empowered to take all policy decisions for implementation of this Policy and for removal of difficulties in the implementation of the Policy.

Sd/-

(Gurdial Singh Sandhu)

I.A.S.

Principal Secretary to the Government
Department of Urban Development Housing
& Local Self Government
Government of Rajasthan.

Annexure-A

Various Charges proposed to be levied to create BSUP (Shelter) fund

(Orders to be issued separately)

Following charges are proposed to be levied in addition to any amount being charged under prevailing provisions.

- a. **For Residential Buildings:** - Rs. 10/- per sq. ft. on account of approval of building plan (where proposed building height is 15 mt. & above) in addition to any amount being charged earlier.

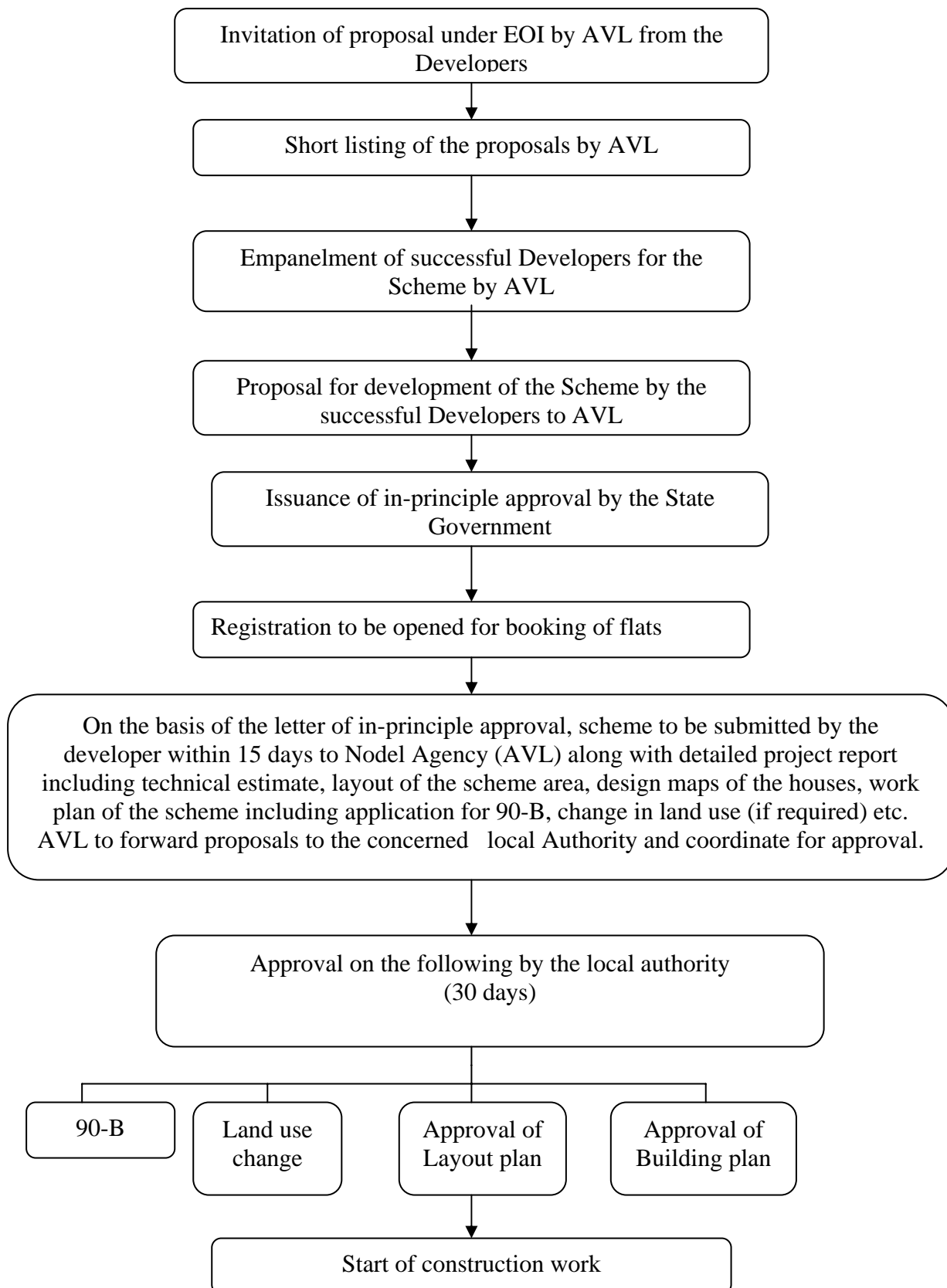
For Commercial Buildings: - Rs. 25/- per sq. ft. on account of approval of building plan (where proposed building height is 15 mt. & above) in addition to any amount being charged earlier.

- b. Rs. 25 per sqm for getting permission of any land use change.
- c. Rs. 10 per sqm on sale of plots in urban areas (more than 300 sqm) and Rs. 10 per sqft. on constructed houses/flats with plinth/carpet area more than 1000/- sqft.
- d. Rs. 25/- per sqm on account of reconstitution/subdivision of plots to be charged in addition to the amount being charged earlier.
- e. Rs. 25 sqm. on Institutional land allotment by ULBs.

The amount so collected shall be deposited in a separate account to create BSUP (Shelter) Fund.

Annexure B

Flow Chart for processing and approval of proposals by the Developer



Annexure- C

S. No.	Category	Super built up area sq.ft.	Construction cost to be paid to builder w.r.t. super built up area	Amount Lacs (rounded off)	Part Subsidy amount given by GOI to be passed on to beneficiary Presently for Jaipur, Ajmer, Pushkar, Kota, Jodhpur and Bikaner	Sale value allowed to be charged to beneficiaries (rounded off) Presently for Jaipur, Ajmer, Pushkar, Kota, Jodhpur and Bikaner
1	2	3	4	5	6	7
(i)	EWS	325	750	2.40	0.50	1.90
(ii)	LIG	500	750	3.75	0.50	3.25
(iii)	MIG-A	600	To be decided by developer/ULB (upper limit Rs. 1000/-)	6.00	-	6.00

Note:-

1. Super built areas mentioned above are w.r.t. drawings attached as per Annexure E & F and can vary. However the minimum super built areas mentioned above are to be followed.
2. Sale value as mentioned in column No.5 is maximum and is subject to review from time to time.
3. The subsidy amount would be passed on to the beneficiary only after it has been received from Government of India. The initial allotment would be made at the price payable to the developer with the stipulation of subsidy amount mentioned therein. In case of any project where subsidy amount is not sanctioned by GOI, allottee would be charged the cost as per Column 5.

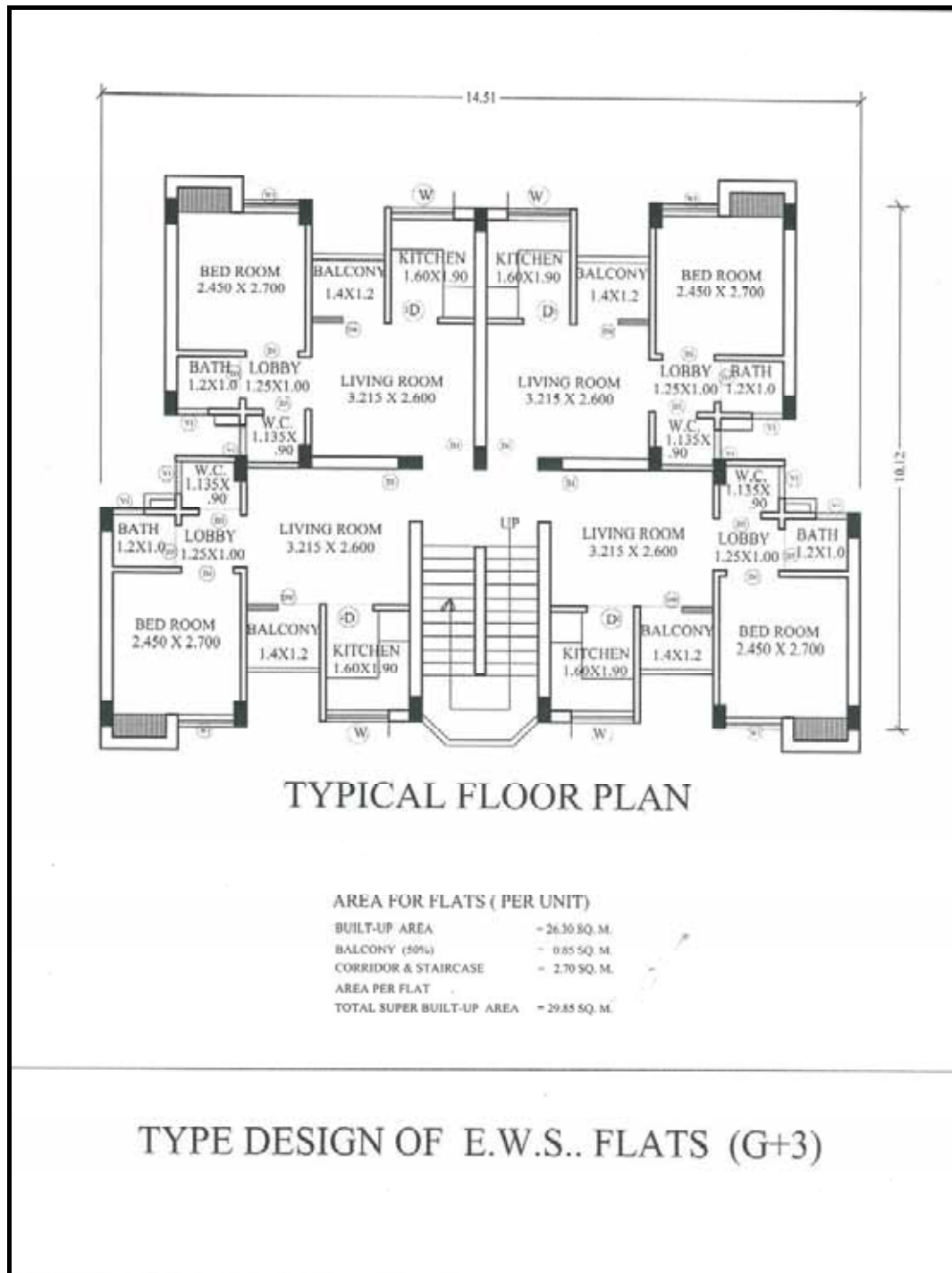
Annexure D

S. No.	Category	Sale value Fixed lacs (Rs.) (with subsidy)	Super built up area (Sqft)	Period of recovery/ ROI	Income category (Rs.)	Affordable EMI (p/m) (40%) (Rs.)	40% EMI ceiling as per GOI guidelines EMI Charged w/o interest subsidy Rs.	EMI to be charged after availing interest subsidy announced by GoI. (Rs.)
1	2	3	4	5	6	7	8	9
1	EWS	1.90	325	20/9.5%	0-3300	1320	1300	1000
2	LIG	3.25	500	20/9.5%	3301-7500	1320-3000	2500	2200

Note:- Government of India has announced interest subsidy of 5% to be channelised through HUDCO/National Housing Bank (NHB).

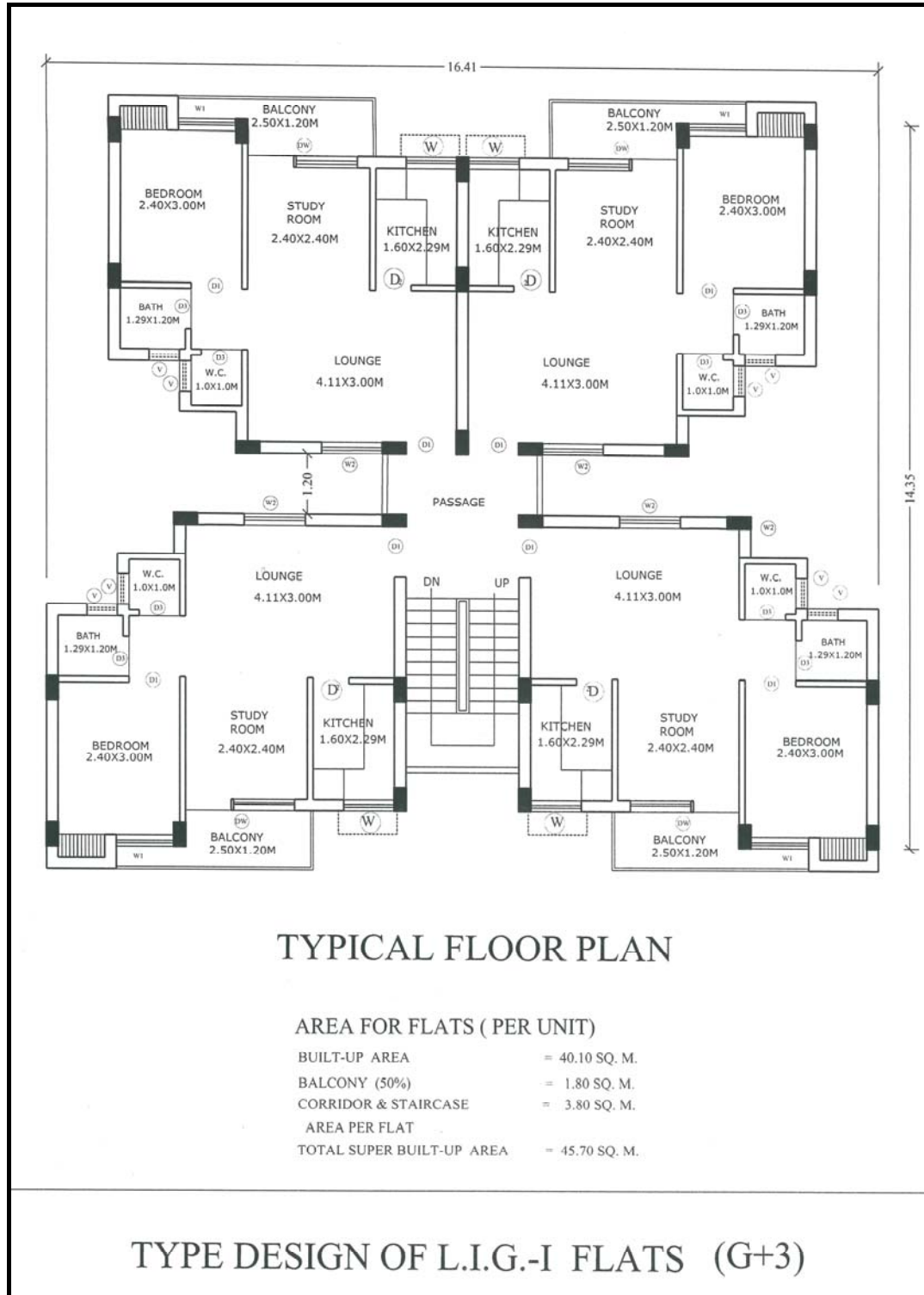
Annexure E

INDICATIVE BUILDING PLAN OF EWS FLAT



Annexure F

INDICATIVE BUILDING PLAN OF LIG FLAT



Annexure-G

Construction Specifications

- Aesthetically designed master plan with tree lined avenues
- Ground+ 3 building with beautifully landscaped courtyards
- Eco-friendly green development

Facilities as per Town Planning Norms

- Hospital /school (need based)
- Bus stop (need based)
- Parks/open spaces
- Gated development

Specifications

Structure

- Framed structure with brick partition walls (well designed structure)

Bedroom

- 1'x1' ceramic/porcelain tile flooring
- solid core flush door
- Rooms with overhead storage space

Kitchen

- Ceramic tile flooring
- Kota stone platform with kota stone sink (or any other equivalent local material)
- 2' high ceramic tile dado above kitchen platform
- Overhead storage space

Bathroom/ WC

- Separate bathroom and WC
- Anti skid ceramic tile flooring
- Ceramic tile dado up to door height/skirting height
- Concealed plumbing
- Premium quality fittings
- Indian style/Orissa pan WC

Electrical Fittings

- Sufficient points in all rooms
- Branded electrical switches
- Cable TV & telephone points in the living room
- Batten copper wiring

General

Colour wash/white wash in all rooms, kitchen, WC/Bath, exterior surface and common areas. Kota stone or any other equivalent local material flooring in common areas. All door/window frames in steel sections Water storage tanks on terrace with minimum capacity of 500 liters per flat.

Annexure-H

FINANCE DEPARTMENT (TAX DIVISION) NOTIFICATION

Jaipur, July 8, 2009

S.O.117.- In exercise of the powers conferred by sub-section (1) of section 9 of the Rajasthan Stamp Act, 1998 (Act No.-14 of 1999), the State Government being of the opinion that it is expedient in the public interest so to do, hereby orders that the stamp duty payable on the instrument of lease or sale of residential plot or dwelling Urban improvement Trusts and Municipalities, having carpet area not more than twenty five square meter in case of Economically weaker section, shall be reduced to Rs. 10/- only and in case of residential plot or dwelling unit having carpet area not more than 40 square meters of Low income Group shall be reduced to Rs 25 only with immediate effect on the following conditions, namely:-

- (a) that the monthly income of the family, in case of Economically Weaker Section is not more than Rs. 3300/-; and
- (b) that the monthly income of the family, in case of Low Income Group, is not less than Rs. 3301/- and not more than Rs. 7300/-

(No. F.12(84)FD/Tax/2009-32)

By Order of the Governor,

S.S. Rajawat
Deputy Secretary to Government



CONTACT DETAILS

**Department of Urban Development,
Housing and Local Self Govt.**
Government of Rajasthan, Jaipur
Telefax- 0141-2227128
www.udhrajasthan.gov.in
Email: info@udhrajasthan.gov.in

Avas Vikas Limited
(Nodal Agency)
4-Sa-24, Jawahar Nagar
Jaipur – 302004 (Raj.) INDIA
Phone & Fax : 0141- 2652969, 2652970
Email : avkasltd_jp1@rediffmail.com