



# Pradhan Mantri Awas Yojana

## Housing for All (Urban)

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### Scheme Guidelines 2015



Ministry of Housing & Urban Poverty Alleviation  
Government of India

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## Preface

The Hon'ble President of India, in his address to the Joint Session of Parliament on 9<sup>th</sup> June, 2014 had announced "By the time the Nation completes 75 years of its Independence, every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access."

Hon'ble Prime Minister envisioned Housing for All by 2022 when the Nation completes 75 years of its Independence. In order to achieve this objective, Central Government has launched a comprehensive mission "Housing for All by 2022"

Housing for All (HFA) mission is since launched in compliance with the above objective of the Government and with the approval of competent authority.

The mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals:

- Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource
- Promotion of Affordable Housing for weaker section through credit linked subsidy
- Affordable Housing in Partnership with Public & Private sectors
- Subsidy for beneficiary-led individual house construction



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## Definitions for the purpose of the Mission

Affordable Housing Project:	Housing projects where 35% of the houses are constructed for EWS category
Beneficiary	A beneficiary family will comprise husband, wife and unmarried children. The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India.
Carpet Area	Area enclosed within the walls, actual area to lay the carpet. This area does not include the thickness of the inner walls
Central Nodal Agencies	Nodal Agencies identified by Ministry for the purposes of implementation of Credit linked subsidy component of the mission
Economically Weaker Section (EWS):	EWS households are defined as households having an annual income up to Rs.3,00,000 (Rupees Three Lakhs). States/UTs shall have the flexibility to re-define the annual income criteria as per local conditions in consultation with the Centre.
EWS House	An all weather single unit or a unit in a multi-storeyed super structure having carpet area of upto 30 sq. m. with adequate basic civic services and infrastructure services like toilet, water, electricity etc. States can determine the area of EWS as per their local needs with information to Ministry
“Floor Area Ratio” (FAR)/FSI	<p>The quotient obtained by dividing the total covered area (plinth area) on all the floors by the area of the plot:</p> $\text{FAR} = \frac{\text{Total covered area on all the floors} \times 100}{\text{Plot area}}$ <p>If States/Cities have some variations in this definition, State/City definitions will be accepted under the mission</p>
Implementing Agencies	Implementing agencies are the agencies such as Urban Local Bodies, Development Authorities, Housing Boards etc. which are selected by State Government/ SLSMC for implementing Housing for All Mission.
Low Income Group (LIG):	LIG households are defined as households having an annual income between Rs.3,00,001 (Rupees Three Lakhs One) up to Rs.6,00,000 (Rupees Six Lakhs). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with the Centre.
Primary Lending Institutions (PLI)	Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks (RRBs), State Cooperative Banks, Urban Cooperative Banks or any other institutions as may be identified by the Ministry
Slum	A compact area of at least 300 population or about 60-70 households of poorly built congested tenements, in unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.
State Land Nodal Agencies (SLNAs)	Nodal Agency designated by the State Governments for implementing the Mission
Transfer of Development Rights (TDR)	TDR means making available certain amount of additional built up area in lieu of the area relinquished or surrendered by the owner of the land, so that he can use extra built up area himself in some other land.



## Abbreviations

A&OE	Administrative and Other Expenses	LIG	Low Income Group
AHP	Affordable Housing in Partnership	MD	Mission Directorate
AIP	Annual Implementation Plan	MoA	Memorandum of Agreement
BMTPC	Building Materials & Technology Promotion Council	MoHUPA	Ministry of Housing and Urban Poverty Alleviation
CDP	City Development Plan	MoU	Memorandum of Understanding
CLS	Credit linked subsidy	NA	Non Agricultural (NA)
CNA	Central Nodal Agencies	NBC	National Building Code
CPHEEO	Central Public Health and Environmental Engineering Organisation	NHB	National Housing Bank
CSMC	Central Sanctioning and Monitoring Committee	NOC	No Objection Certificate
DIPP	Department of Industrial Policy and Promotion	NPV	Net Present Value
DPR	Detailed Project Report	PLI	Primary Lending Institution
EMI	Equated Monthly Instalment	RWA	Residents' Welfare Association
EWS	Economically Weaker Section	SECC	Socio Economic and Caste Census
FAR	Floor Area Ratio	SFCPoA	Slum Free City Plan of Action
FSI	Floor Space Index	SLAC	State Level Appraisal Committee
HFA	Housing for All	SLNA	State level Nodal Agencies
HFAPoA	Housing for All Plan of Action	SLSMC	State Level Sanctioning and Monitoring Committee
HUDCO	Housing and Urban Development Corporation	TDR	Transfer of Development Rights
IEC	Information Education & Communication	TPQMA	Third Party Quality Monitoring Agency
IFD	Integrated Finance Division	ULB	Urban Local Body
IIT	Indian Institute of Technology	UT	Union Territory
IS	Indian Standard		



## **I. Scope**

- I.1 “Housing for All” Mission for urban area will be implemented during 2015-2022 and this Mission will provide central assistance to implementing agencies through States and UTs for providing houses to all eligible families/beneficiaries by 2022.
- I.2 Mission will be implemented as Centrally Sponsored Scheme (CSS) except for the component of credit linked subsidy which will be implemented as a Central Sector Scheme.
- I.3 A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house either in his/her name or in the name of any member of his/her family in any part of India to be eligible to receive central assistance under the mission.
- I.4 States/UTs, at their discretion, may decide a cut-off date on which beneficiaries need to be resident of that urban area for being eligible to take benefits under the scheme.
- I.5 Mission with all its component has become effective from the date 17.06.2015 and will be implemented upto 31.03.2022.

## **2. Coverage and Duration**

- 2.1 All 4041 statutory towns as per Census 2011 with focus on 500 Class I cities would be covered in three phases as follows:
  - Phase I (April 2015 - March 2017) to cover 100 Cities selected from States/UTs as per their willingness.
  - Phase II (April 2017 - March 2019) to cover additional 200 Cities
  - Phase III (April 2019 - March 2022) to cover all other remaining CitiesMinistry, however, will have flexibility regarding inclusion of additional cities in earlier phases in case there is a resource backed demand from States/UTs.
- 2.2 The mission will support construction of houses upto 30 square meter carpet area with basic civic infrastructure. States/UTs will have flexibility in terms of determining the size of house and other facilities at the state level in consultation with the Ministry but without any enhanced financial assistance from Centre. Slum redevelopment projects and Affordable Housing projects in partnership should have basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. ULB should ensure that individual houses under credit linked interest subsidy and beneficiary led construction should have provision for these basic civic services.
- 2.3 The minimum size of houses constructed under the mission under each component should conform to the standards provided in National Building Code (NBC). If available area of land, however, does not permit building of such minimum size of houses as per NBC and if beneficiary consent is available for reduced size of house, a suitable decision on area may be taken by State/UTs with the approval of SLSMC. All houses built or expanded under the

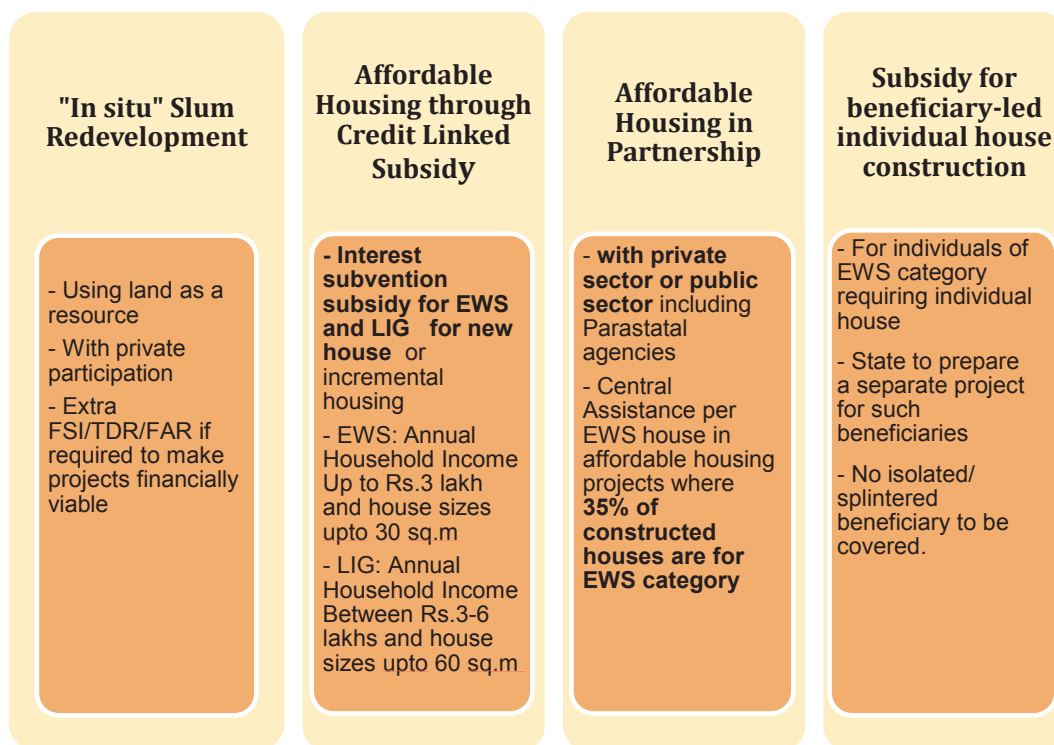


Mission should essentially have toilet facility.

- 2.4 The houses under the mission should be designed and constructed to meet the requirements of structural safety against earthquake, flood, cyclone, landslides etc. conforming to the National Building Code and other relevant Bureau of Indian Standards (BIS) codes.
- 2.5 The houses constructed/acquired with central assistance under the mission should be in the name of the female head of the household or in the joint name of the male head of the household and his wife, and only in cases when there is no adult female member in the family, the house can be in the name of male member of the household.
- 2.6 State/UT Government and Implementing Agencies should encourage formation of associations of beneficiaries under the scheme like RWA etc. to take care of maintenance of houses being built under the mission.

### 3. Implementation Methodology

The Mission will be implemented through four verticals giving option to beneficiaries, ULBs and State Governments. These four verticals are as below:



### 4. "In-situ" Slum Redevelopment using land as Resource

"In-situ" slum rehabilitation using land as a resource with private participation for providing houses to eligible slum dwellers is an important component of the "Housing for All" mission. This approach aims to leverage the locked potential of land under slums to provide houses



- to the eligible slum dwellers bringing them into the formal urban settlement.
- 4.1 Slums, whether on Central Government land/State Government land/ULB land, Private Land, should be taken up for “in-situ” redevelopment for providing houses to all eligible slum dwellers. Slums so redeveloped should compulsorily be denotified.
- 4.2 Private partner for Slum Redevelopment would be selected through open bidding process. State Governments and cities would, if required, provide additional Floor Area Ratio (FAR)/Floor Space Index (FSI)/Transferable Development Rights (TDR) for making slum redevelopment projects financially viable. Slum rehabilitation grant of Rs. 1 lakh per house, on an average, would be admissible for all houses built for eligible slum dwellers in all such projects. States/UTs will have the flexibility to deploy this central grant for other slums being redeveloped for providing houses to eligible slum dwellers with private participation, except slums on private land. It means that States/UTs can utilise more than Rs. 1 lakh per house in some projects and less in other projects but within overall average of Rs. 1 lakh per house calculated across the State/UT.
- 4.3 The per house upper ceiling of central assistance, if any, for such slum redevelopment projects would be decided by the Ministry.
- 4.4 “In-situ” redevelopment of slums on private owned lands for providing houses to eligible slum dwellers can be incentivised by State Governments/UTs or ULBs by giving additional FSI/FAR or TDR to land owner as per its policy. Central assistance cannot be used in such cases.
- 4.5 Beneficiary contribution in slum redevelopment project, if any, shall be decided and fixed by the State/UT Government.
- 4.6 Eligibility of the slum dwellers like cut off date etc. will be decided by States/UTs preferably through legislation.
- 4.7 States/UTs may decide whether the houses constructed will be allotted on ownership rights or on renewable, mortgageable and inheritable leasehold rights. States/UTs may impose suitable restrictions on transfer of houses constructed under this component.
- 4.8 Approach for slum rehabilitation with private partnership is outlined as below:
- 4.8.1 As a first step, all tenable slums as identified in Housing for All Plan of Action (HFAPoA) of the city should be analysed with respect to their location, number of eligible slum dwellers in that slum (refer 4.6), area of the slum land, market potential of the land (land value as per ready reckoner can be used), FAR/FSI available and density norms applicable to that piece of land etc.
- 4.8.2 On the basis of analysis of slums, the implementing authorities should decide whether a particular slum can be redeveloped with private participation or not using land as a resource and to provide houses to eligible slums dwellers. For making projects

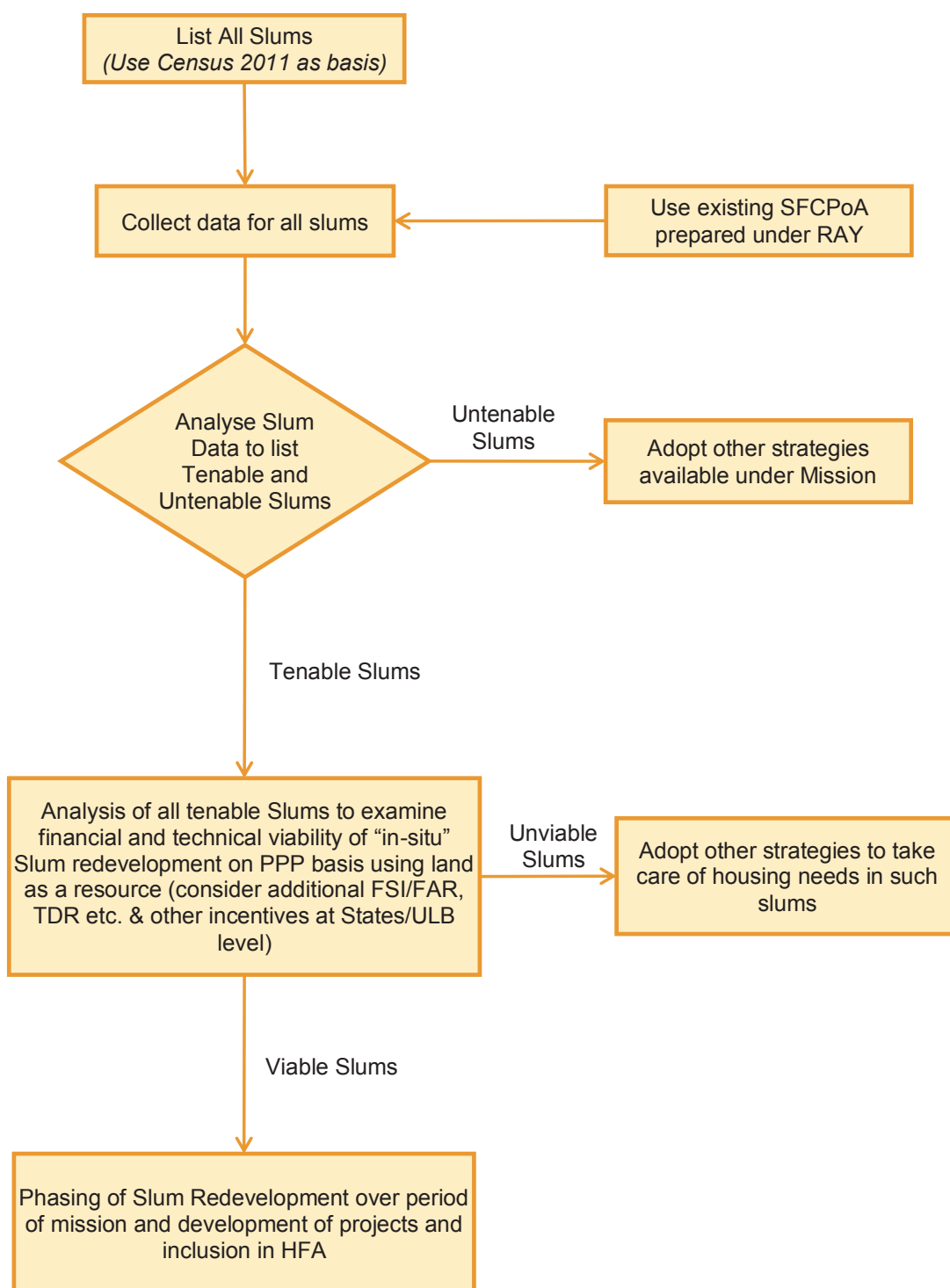


financially viable, in some cases, states and cities might have to provide additional FAR/FSI or TDR and relax density and other planning norms. States/UTs may also allow commercial usage for part of the land/FAR as mixed usage of the land.

- 4.8.3 State/ULB can also consider clubbing of nearby slums in clusters for in-situ redevelopment to make them financially and technically viable. Such cluster of slums can be considered as a single project.
- 4.8.4 A viable slum rehabilitation project would have two components i.e. “slum rehabilitation component” which provides housing along with basic civic infrastructure to eligible slum dwellers and a “free sale component” which will be available to developers for selling in the market so as to cross subsidize the project.
- 4.8.5 While formulating the project, the project planning and implementing authorities should also decide the area of slum land which should be given to the private developers. In some cases, the area of slum may be more than what is required for rehabilitating all eligible slum dwellers plus free sale component for cross subsidizing the project. In such cases, project planning authorities should give only the required slum land to private developers and remaining slum land should be utilised for rehabilitating slums dwellers living in other slums or for housing for other urban poor.
- 4.8.6 Slum dwellers through their association or other suitable means should be consulted while formulating redevelopment projects especially for the purpose of designing of slum rehabilitation component.
- 4.8.7 The private developers who will execute the slum redevelopment project should be selected through an open transparent bidding process. The eligibility criteria for prospective developers can be decided by States/UTs and ULBs. The scope of work of the prospective developers should be to conceive and to execute the project as mandated by the implementing agency using its financial and technical resources. The project developers would also be responsible for providing transit accommodation to the eligible slum dwellers during the construction period.
- 4.8.8 All financial and non financial incentives and concessions, if any, should be integrated in the project and declared ‘a priori’ in the bid document. These incentives and concessions should also include contribution from beneficiaries/slum dwellers, if any.
- 4.8.9 Sale of “free sale component” of project should be linked to the completion and transfer of slum rehabilitation component to the implementing agency/state. Such stipulation should be clearly provided in the bid document to avoid any complication.
- 4.8.10 Slum rehabilitation component should be handed over to implementing agency to make allotments to eligible slum dwellers through a transparent process. While



**Strategy for Slum Redevelopment using Land as a Resource**  
(Ref Para 4 of the guidelines)





making the allotment, families with physically handicapped persons and senior citizens should be given priority for allotment on ground floor or lower floors.

- 4.8.11 Open bidding for the slum redevelopment project may result either into a positive premium or negative premium. In case of positive premium, the developer who offers the highest positive premium while satisfying all other conditions should be selected. In case of negative premium, the implementing authority may select the bidder proposing lowest negative premium. Funds required to make the project viable can be made available either from slum rehabilitation grant of Central Government or own fund of States and ULBs as well as positive premium received from other projects. Any private participation, that demands substantial grants from Government, may not be encouraged. Slums can either be taken up later for development or Kutchha/unserviceable houses in such slums can be taken up under other components of the mission.
- 4.8.12 State Project planning and implementing authorities, ULBs should have a single project account for slum redevelopment project where positive premium, slum rehabilitation grant from Central Government, funds from State Government or any other source is to be credited and used for financing all slum redevelopment projects with negative premium. Such accounts can be opened city-wise.
- 4.8.13 Slum rehabilitation projects would require various approvals from different agencies as per prevailing rules and procedures in the State/UT. Project development may also require changes in various development control rules. To facilitate such changes and for faster formulation and approval of projects, it is suggested that a single authority should be constituted with the responsibility to change planning and other norms and also for according approval to projects.

## **5. Credit-Linked Subsidy Scheme**

The Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement credit linked subsidy component as a demand side intervention. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

- 5.1 Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an 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 %.
- 5.2 The credit linked subsidy will be available only for loan amounts upto Rs 6 lakhs and additional loans beyond Rs. 6 lakhs, if any, will be at nonsubsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI).

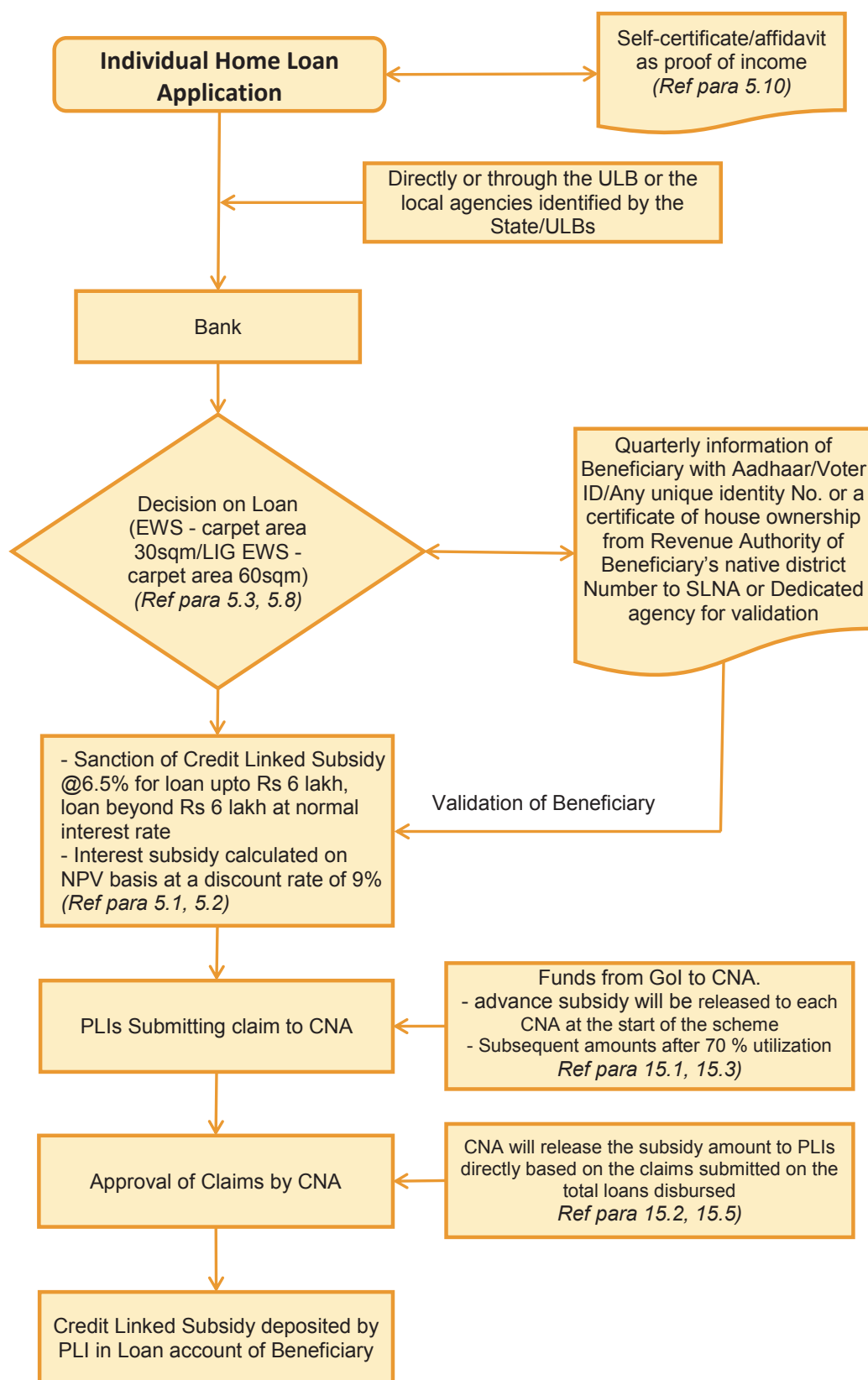


- 5.3 Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this component of the mission should be upto 30 square metres and 60 square metres for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only.
- 5.4 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. Ministry may notify other institutions as CNA in future.
- 5.5 Primary Lending Institutions (PLIs) can register only with one CNA by signing MoU as provided in Annexure I.
- 5.6 CNAs will be responsible for ensuring proper implementation and monitoring of the scheme and will put in place appropriate mechanisms for the purpose. CNAs will provide periodic monitoring inputs to the Ministry of Housing and Urban Poverty Alleviation through regular monthly and quarterly reports as per Annexure 2.
- 5.7 State/UTs/ULBs/PLIs shall link beneficiary identification to Aadhaar, Voter card, any other unique identification or a certificate of house ownership from Revenue Authority of Beneficiary's native district to avoid duplication.
- 5.8 Preference under the Scheme, subject to beneficiaries being from EWS/LIG segments, should be given to Manual Scavengers, Women (with overriding preference to widows), persons belonging to Scheduled Castes/Scheduled Tribes/Other Backward Classes, Minorities, Persons with disabilities and Transgender.
- 5.9 State Level Nodal Agency (SLNA) identified by State/UT for implementing the mission will facilitate the identified eligible beneficiaries in getting approvals and documents, etc. to avail of credit linked subsidy.
- 5.10 For identification as an EWS or LIG beneficiary under the scheme, an individual loan applicant will submit self-certificate/affidavit as proof of income.
- 5.11 In case a borrower who has taken a housing loan and availed of interest subvention under the scheme but later on switches to another PLI for balance transfer, such beneficiary will not be eligible or claim the benefit of interest subvention again.
- 5.12 Under the Mission, beneficiaries can take advantage under one component only. Since other three components are to be implemented by State Government through Urban Local Bodies/ Authorities etc. and this component is to be implemented by PLIs, therefore, in order that beneficiaries do not take advantage of more than one component, PLIs should take NOCs quarterly from State/UT Governments or designated agency of State/UT Governments for the list of beneficiaries being given benefits under credit linked subsidy. For enabling this process, the beneficiaries should be linked to his/her Aadhaar/Voter ID Card/Any other unique identification Number or a certificate of house ownership from Revenue Authority of Beneficiary's native district and State/UT Government or its designated agency should furnish the NOC within 15 days of receipt of such request.





### Steps in Credit Linked Subsidy Scheme (Ref Para 5 of guidelines)

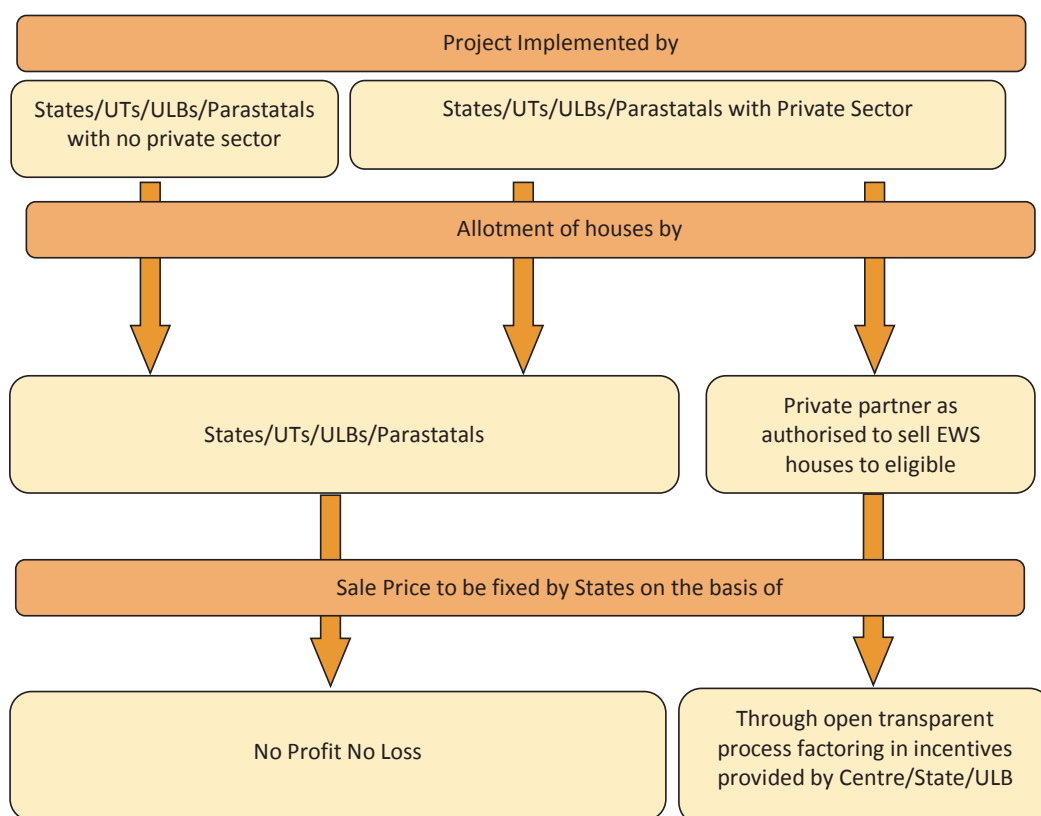




## 6. Affordable Housing in Partnership (AHP)

The third component of the mission is affordable housing in partnership. This is a supply side intervention. The Mission will provide financial assistance to EWS houses being built with different partnerships by States/UTs/Cities.

- 6.1 To increase availability of houses for EWS category at an affordable rate, States/UTs, either through its agencies or in partnership with private sector including industries, can plan affordable housing projects. Central Assistance at the rate of Rs. 1.5 Lakh per EWS house would be available for all EWS houses in such projects.
- 6.2 The States/UTs would decide on an upper ceiling on the sale price of EWS houses in rupees per square meter of carpet area in such projects with an objective to make them affordable and accessible to the intended beneficiaries. For that purpose, State and cities may extend other concessions such as their State subsidy, land at affordable cost, stamp duty exemption etc.
- 6.3 The sale prices may be fixed either on the project basis or city basis using following principles;





- 6.4 An affordable housing project can be a mix of houses for different categories but it will be eligible for central assistance, if at least 35% of the houses in the project are for EWS category and a single project has at least 250 houses. CSMC, however, can reduce the requirement of minimum number of houses in one project on the request of State Government.
- 6.5 Allotment of houses to identified eligible beneficiaries in AHP projects should be made following a transparent procedure as approved by SLSMC and beneficiaries selected should be part of HFAPoA. Preference in allotment may be given to physically handicapped persons, senior citizens, Scheduled Castes, Scheduled Tribes, Other Backward Classes, minority, single women, transgender and other weaker and vulnerable sections of the society. While making the allotment, the families with differently-abled persons and senior citizens may be allotted house preferably on the ground floor or lower floors.
- 6.6 Detailed Project Report of such projects prepared by concerned implementing agencies should be approved by SLSMC.

## **7. Beneficiary-led individual house construction or enhancement**

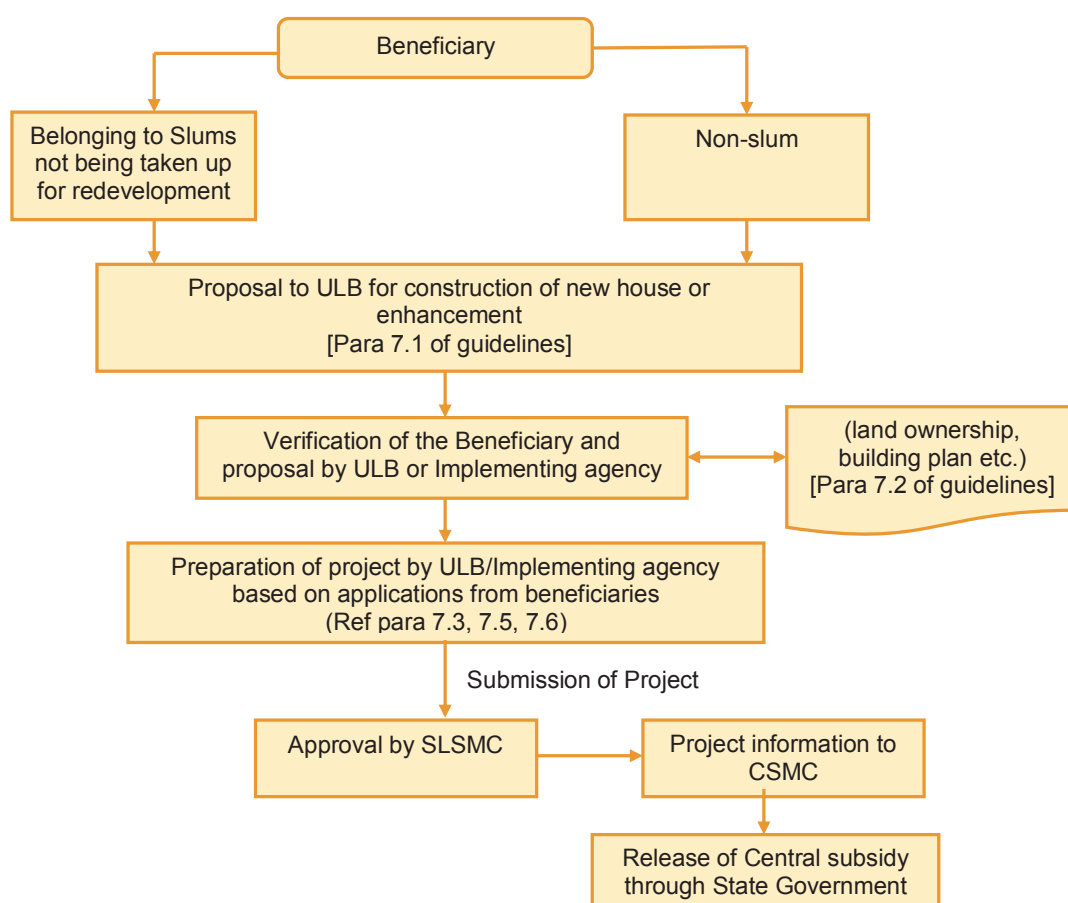
The fourth component of the mission is assistance to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own to cover the beneficiaries who are not able to take advantage of other components of the mission. Such families may avail of central assistance of Rs. 1.5 lakh for construction of new houses under the mission. Such beneficiaries should be part of HFAPoA.

- 7.1 A beneficiary desirous of availing this assistance shall approach the ULBs with adequate documentation regarding availability of land owned by them. Such beneficiaries may be residing either in slums or outside the slums. Beneficiaries in slums which are not being redeveloped can be covered under this component if beneficiaries have a Kutcha house.
- 7.2 The Urban Local Bodies shall validate the information given by the beneficiary and building plan for the house submitted by beneficiary so that ownership of land and other details of beneficiary like economic status and eligibility can be ascertained. In addition, the condition of the houses e.g. Kutcha, semi-kutcha etc. of the prospective beneficiary should be checked with SECC data to ensure beneficiary's consequent eligibility for construction of new housing. SECC data regarding number of rooms, details of family members etc. should also be checked to ensure beneficiary's eligibility for enhancement.
- 7.3 On the basis of these applications, ULBs will prepare an integrated city wide housing project for such individual beneficiaries in accordance with the City Development Plan (CDP) or other such plans of the city to ensure construction of proposed houses are as per planning norms of the city and scheme is implemented in an integrated manner. Individual applicants for assistance shall not be considered.
- 7.4 Such Projects would be approved by States in SLSMC.
- 7.5 While approving project for individual house construction, Urban Local Bodies and State/ UT should ensure that required finance for constructing the planned house is available to the beneficiary from different sources including his own contribution, GoI assistance, State



Government assistance etc. In no case, Gol assistance will be released for house where balance cost of construction is not tied up, as otherwise release of Gol assistance may result into half constructed houses.

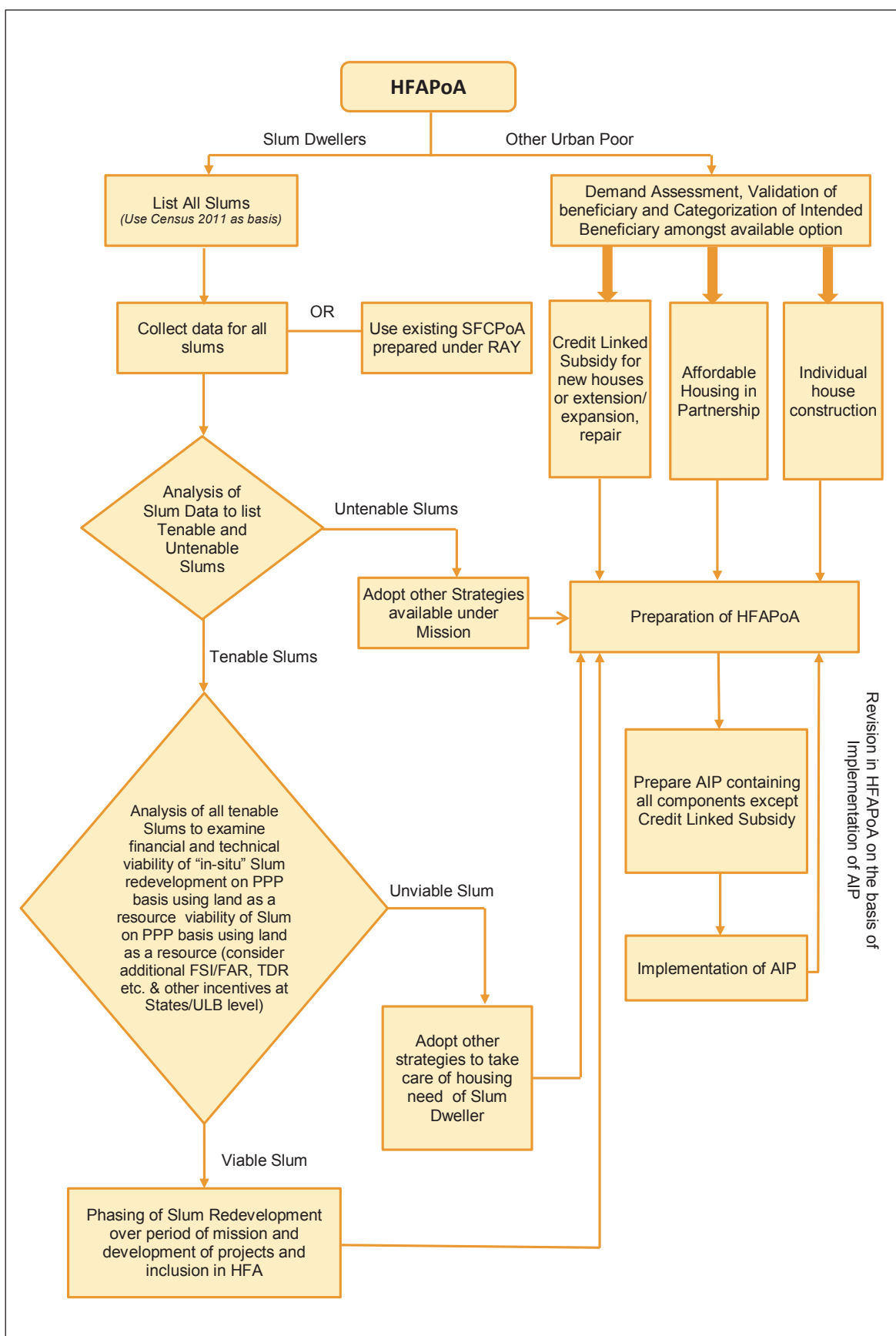
- 7.6 State/UT or cities may also contribute financially for such individual house construction. Central assistance will be released to the bank accounts of beneficiaries identified in projects through States/UTs as per recommendations of State/UT.
- 7.7 Though the funds from Central Government to State Governments would be released in lump-sum including assistance for this component, State Government should release financial assistance to the beneficiaries in 3-4 instalments depending on progress of construction of the house. Beneficiary may start the construction using his own funds or any other fund and Gol assistance will be released in proportion to the construction by individual beneficiary. The last instalment of Rs. 30,000/- of Gol assistance should be released only after completion of the house.
- 7.8 The progress of such individual houses should be tracked through geo-tagged photographs so that each house can be monitored effectively. States will be required to develop a system for tracking progress of such houses through geo-tagged photographs. Flow chart showing steps in beneficiary-led construction or enhancement component of the mission is as under:





## **8. Implementation Process**

- 8.1 As a first step, States/UTs will sign a Memorandum of Agreement (MoA) to participate in the mission by agreeing to mandatory conditions and other modalities. A copy of the MoA to be signed between State/UT and Centre is placed at Annexure 3.
- 8.2 States/UTs will send proposals to the Ministry for inclusion of cities in the mission along with broad assessment of housing and resources requirement. Ministry will approve inclusion of these cities considering availability of resources. The credit linked subsidy component of the mission will, however, be implemented in all statutory cities/towns across the country right from the launch of the mission.
- 8.3 State/Cities will undertake a demand survey through suitable means for assessing the actual demand of housing. While validating demand survey, States/Cities should consider possible temporary migration from rural areas to the city just to take advantage of housing scheme and exclude such migrants from list of beneficiaries. On the basis of demand survey and other available data, cities will prepare Housing for All Plan of Action (HFAPoA). HFAPoA should contain the demand of housing by eligible beneficiaries in the city along with the interventions selected out of four verticals mentioned in para 3 of the guidelines. The information regarding beneficiaries should be collected by States/UTs in suitable formats but must contain the information as in Annexure 4. While preparing HFAPoA, State/UT and Implementing Agencies should also consider the affordable housing stock already available in the city as Census data suggests that large number of houses are vacant.
- 8.4 Jan Dhan Yojana/other bank account number and Aadhaar number/Voter ID card/any other unique identification details of intended beneficiaries or a certificate of house ownership from Revenue Authority of beneficiary's native district will be integrated in the data base of HFAPoA for avoiding duplication of benefit to one individual family. Beneficiaries will be validated by States/UTs and ULBs thereby ensuring their eligibility at the time of preparation of the projects and approval of projects.
- 8.5 On the basis of HFAPoA, States/Cities will subsequently prepare the Annual Implementation Plans (AIPs) dividing the task upto 2022 in view of the availability of resources and priority. For larger cities, HFAPoA and AIPs can be prepared at sub-city (ward/zone etc.) level with the approval of concerned State/UT Government.
- 8.6 The result of demand survey, draft HFAPoA and draft AIP should be discussed with the local representatives including MLAs and MPs of that area so that their views are adequately factored in while finalising the plans and beneficiary list.
- 8.7 Cities which have already prepared Slum Free City Plan of Action (SFCPoA) or any other housing plan with data on housing, should utilise the existing plan and data for preparing "Housing for All Plan of Action" (HFAPoA). Houses constructed under various schemes should be accounted for while preparing HFAPoA & AIP. Flow Chart for preparing HFAPoA is placed below. The formats for the HFAPoA and AIP are kept at Annexure 5 & 6 respectively.





- 8.8 The HFAPoA and AIPs should be submitted to the Ministry after approval of State level Sanctioning and Monitoring Committee for assessment of the overall plan and required central financial assistance. In view of availability of finance and upon assessment of plan, CSMC may issue directions for change in HFAPoA and AIPs.
- 8.9 HFAPoA should be reviewed on a yearly basis to make changes in view of implementation of Annual Implementation Plan (AIP) in the preceding years.
- 8.10 Based on HFAPoA and availability of resources, each city will prepare Detailed Project Report (DPRs) under each component of the Mission. All DPRs should be approved by State Level Sanctioning and Monitoring Committee.
- 8.11 Urban Local Bodies should take into account the provisions of the City Development Plan, City Sanitation Plan etc. in preparing HFAPoA for achieving synergy with other ongoing programmes of both Central and State Governments.
- 8.12 A Beneficiary will be eligible for availing only a single benefit under any of the existing options i.e. slum redevelopment with private partner, credit link subsidy, direct subsidy to individual beneficiary and affordable housing in partnership. It will be the responsibility of State/UT Government to ensure that the beneficiary is not given benefit under more than one component of the Mission and all assisted families are part of HFAPoA.

## **9. Technology Sub-Mission**

- 9.1 A Technology Sub-mission under the Mission would be set up to facilitate adoption of modern, innovative and green technologies and building material for faster and quality construction of houses. Technology Sub-Mission will also facilitate preparation and adoption of layout designs and building plans suitable for various geo-climatic zones. It will also assist States/Cities in deploying disaster resistant and environment friendly technologies.
- 9.2 The Sub-mission will coordinate with various regulatory and administrative bodies for mainstreaming and up scaling the deployment of modern construction technologies and material in place of conventional construction. Technology sub-mission will also coordinate with other agencies working in green and energy efficient technologies, climate changes etc.
- 9.3 The Sub-Mission will work on following aspects: i) Design & Planning ii) Innovative technologies & materials iii) Green buildings using natural resources and iv) Earthquake and other disaster resistant technologies and designs. Simple concept of designs ensuring adequate sunlight and air should be adopted.
- 9.4 Centre and State would also partner with willing IITs, NITs and Planning & Architecture institutes for developing technical solutions, capacity building and handholding of States and Cities.
- 9.5 State or region specific needs of technologies and designs would also be supported under this Sub-Mission.



## **10. Slums on Central Government Land**

- 10.1 Central government land owning agencies should also undertake “in-situ” slum redevelopment on their lands occupied by slums by using it as a resource for providing houses to slum dwellers. In case of relocation, a land should either be provided by the agency itself or the agency may collaborate with the States/UTs for obtaining land from State/UT/City. Central Government agencies should not charge land costs for the land used for the purpose of housing the eligible slum dwellers.
- 10.2 Central govt. agencies undertaking slum development in partnership with private developers would be eligible for slum rehabilitation grant of Rs. 1 lakh per house on an average for all slums on their land being taken up for redevelopment with private partners.

## **11. Mandatory Conditions**

Availability of urban land is the biggest constraint in providing housing to all including weaker sections. Therefore, to ease administrative and regulatory bottlenecks, a set of Mandatory Conditions has been included in the Mission to facilitate growth of housing sector including affordable housing. For participating in the mission and to avail of financial assistance from Central Government, States/UTs should agree to fulfil following Mandatory Conditions:-

- 11.1 State/UTs to make suitable changes in the procedure and rules for obviating the need for separate Non Agricultural (NA) Permission if land already falls in the residential zone earmarked in Master Plan of city or area.
- 11.2 States/UTs shall prepare/amend their Master Plans earmarking land for Affordable Housing.
- 11.3 A System should be put in place to ensure single-window, time bound clearance for layout approval and building permissions at ULB level.
- 11.4 States/UTs shall adopt the approach of deemed building permission and layout approval on the basis of pre-approved lay outs and building plans for EVS/LIG housing or exempt approval for houses below certain built up area or plot area.
- 11.5 States/UTs would either legislate or amend existing rental laws on the lines of model Tenancy Act being prepared by Ministry.
- 11.6 States/UTs shall provide additional FAR/FSI/TDR and relaxed density norms for slum redevelopment and low cost housing, if required.

## **12. Capacity Building and Other Administrative Activities**

5% of the allocation under the scheme is earmarked for capacity building, Information Education & Communication (IEC) and Administrative & Other Expenses (A&OE). Allocation available under this head will be utilised for carrying out various activities required for effective implementation of mission. Illustrative activities under this component are as below :





## Capacity Building

- 12.1 Capacity building activities like trainings, workshops, study/exposure visits, etc. would be undertaken for enhancing the capacities of various stakeholders in implementation of the mission. Research studies, documentations and dissemination of best practices, preparation of other scheme related materials would also be undertaken for capacity building.
- 12.2 Financial and other norms for various activities under capacity building will be decided by CSMC. Till the time CSMC decides these norms, norms finalised under earlier schemes such as RAY would be used.
- 12.3 Mission will empanel Resource Centres for providing training and to undertake other activities. State may also empanel Resource Centres to develop training programmes customised to its need with the prior approval of CSMC.
- 12.4 All capacity building activities approved by CSMC would be fully funded by Government of India as per the norms decided by CSMC.
- 12.5 Under IEC, Mission will undertake activities for developing and dissemination of advocacy material aimed at various stakeholders with the approval of competent authority. IEC activities will also be fully funded by Ministry.
- 12.6 Social Audit : Mission, at its discretion, will also assist State/UT Governments in undertaking social audit of the projects being implemented under the mission. Such social audit would be carried out by State/UT Government and ULBs through credible institutions including technical institutions (IITs, NITs etc.) and architectural and design institutes and through students of such institutions. Mission will provide 100% financial assistance for social audit with the approval of CSMC.
- 12.7 Administrative and other expenses of Mission would also be borne out of these earmarked funds. The Ministry will create a Technical Cell, Project Management Cell etc. as required for the Mission for effective implementation of the scheme including hiring of the services of manpower on contract basis for short and longer duration.
- 12.8 Ministry will also require appraising agencies like BMTPC and HUDCO to assist the Ministry in appraising HFAPoA and Annual Implementation Plans (AIPs). Services of these appraisal agencies will also be required for checking projects randomly. The expenditure on such activities will also be met from these funds. CSMC will decide the financial norms for such activities.
- 12.9 A technology sub-mission is being formed under the mission. The activities of sub-mission will be financed under capacity building allocation of the mission.
- 12.10 **Third Party Quality Monitoring Agencies (TPQMA):** It is envisaged that the States/UTs would engage TPQMA to ensure quality of construction under various components of the Mission. State/UTs should draw up their quality monitoring and assurance plans involving third party



agencies. Such plan will include the visits by third party agencies to the project site and to advise State and Urban Local Bodies on quality related issues. On the basis of quality assurance report by such agencies and also reports of their own technical staff, States and ULBs should take both preventive and curative measures to ensure that standard quality houses and infrastructure are constructed under the mission. Ministry will provide assistance to implement third party quality monitoring mechanism by sharing the cost on 75:25 basis; and in case of NE and special category states on 90:10 basis. Ministry will share expenses for at most three visits by TPQMA to each project. Annual Quality Monitoring Plans should be submitted to Mission for the approval of CSMC after taking approval of State Level Monitoring Committee.

#### **12.11 Preparation of HFAPoA and Technical Cells in State & Cities**

Preparation of HFAPoA requires number of activities by States and cities. Mission will assist States/ cities in carrying out these activities for preparation of HFAPoA under capacity building and A&OE funds. Many cities have already been given assistance under RAY for preparation of Slum Free City Plan of Action (SFCPoA). States and cities should utilise that amount for preparation of HFAPoA and claim next instalment when 70% of the released funds have been utilised.

- 12.12 The activities required for preparation of HFAPoA will be funded by Ministry in the ratio of 75:25 and in case of North Eastern and special category States in the ratio of 90:10. The unit cost/ financial norms for different activities will be determined by CSMC and till then the existing norms under RAY should be used.
- 12.13 For implementing “Housing for All” states and cities will require different competencies like planning, engineering, social mobilisation, financial planning etc. Ministry will provide assistance to the states and city government for enhancing capacity of their employees/officers in these operational areas. Ministry will also assist city and state government in constitution of Technical and Project Management Cell at state and city level. A State Level Technical Cell (SLTC) with 5-10 professionals will be supported with the approval of CSMC. CSMC can increase the size of such cell on the requirement of State/UT.
- 12.14 City Level Technical Cell (CLTC) with 2-4 professionals depending on the size of the city and quantum of work will also be supported by the mission with the approval of CSMC. In case of big cities like metropolitan cities the number of professionals in CLTC can be more than 4 with the approval of CSMC.
- 12.15 The Ministry support for CLTC and SLTC will be in the ratio of 75:25 and in case of North Eastern and special categories States it will be in the ratio of 90:10. The financial norms for such Cells will be prescribed by CSMC and till the time CSMC prescribes these norms, the norms already approved under RAY will be applicable.
- 12.16 Any other activities which is required for building the capacity for implementing the Mission or in general for augmenting the capacity of Centre, States and ULBs in this sector can be taken up with the approval of CSMC.



### **13. Convergence with other Ministries**

- 13.1 Industries, through Department of Industrial Policy and Promotion (DIPP), would be requested to plan and make provision for housing facilities for all its employees whether contractual or permanent. Housing for its employee should be an integral part of industrial set up by Industry and planning by State Governments.
- 13.2 Ministry of Railways and other land owning Central Government agencies would be requested to undertake “in-situ” redevelopment of slums existing on its land providing houses to eligible slum dwellers.
- 13.3 Ministry of Urban Development would be requested to converge civic amenities and infrastructure development in outer areas of the cities under its proposed National Urban Rejuvenation Mission (NURM) called Atal Mission for Rejuvenation and Urban Transformation of 500 cities (AMRUT) so that more land with civic facilities can become available and part of which can be used by cities for housing for weaker section. Ministry of Urban Development would also be requested to make provisions for housing for weaker section in its Smart Cities right from beginning.
- 13.4 The Construction Workers Welfare Fund is set up by States/UTs under the central law of Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996. States/UTs collect cess on construction projects and transfer the amount to the Welfare Fund for Construction Workers. Ministry of Labour will be requested to ask States/UTs for creating rental housing stocks to workers as welfare measure.
- 13.5 Government of India has been implementing various schemes such as National Urban Livelihood Mission, National Urban Health Mission, Sarv Siksha Abhiyan, Solar Mission etc. which target the urban poor. States/UTs are requested to ensure convergence with relevant schemes in housing projects to be undertaken under this mission.

### **14. Mechanism for Release of Central Assistance except Credit Linked Subsidy**

- 14.1 Indicative State/UT wise allocation will be made based on urban population and estimated slum population or other criteria as may be decided by MoHUPA. The allocation will be made separately for each component. Ministry can change the inter-se allocation between different components with the approval of competent authority.
- 14.2 Central Assistance under different components will be released to the States/UTs after the approval of CSMC and with concurrence of the Integrated Financial Division (IFD) of the Ministry. Central share would be released in 3 instalments of 40%, 40% and 20% each.
- 14.3 Ministry, with the approval of CSMC, will release initial money for taking up preparatory activities for formulating HFAPoA after taking into consideration the number of cities covered under mission. States/UTs will submit HFAPoA for the selected cities as soon as possible,



preferably within 6 months of selection of city. On the basis of HFAPoA, the requirements of financial assistance from Gol would be projected.

- 14.4 States/UTs will submit Annual Implementation Plan (AIP) each year for the next year in prescribed format given at Annexure 6 so that Ministry can assess budgetary requirement. AIP should be submitted each year.
- 14.5 After approval of Annual Implementation Plan (AIP) the State/UT will be required to submit details of the projects approved by SLSMC under different components of the mission as in prescribed format kept at Annexure 7. CSMC would consider the project-wise information for releasing first instalment of 40% of admissible Central share for each component. For considering the release of first instalment, CSMC may scrutinize the selected DPRs with the help of technical/other institutions. For the year 2015-16 i.e. for the first year of Mission, AIP will not be necessary. State/UT may seek Central assistance on the basis of projects approved by SLSMC as per scheme guidelines by quarterly sending the details of approved projects in the prescribed format given at Annexure 7.
- 14.6 Second instalment of 40% would be released based on 70% utilization of earlier central release along with State releases, and commensurate physical progress. Before releasing 2<sup>nd</sup> instalment CSMC may check the quality of the houses being constructed on random basis or houses of specific project through technical institutions along with reports of Third Party Quality Monitoring Agencies selected by States for quality monitoring purpose. The format of utilization certificate to be submitted is given at Annexure 8.
- 14.7 States/UTs will further release the central grant to cities and/or other implementing agencies. In order to provide flexibility, States/UTs are allowed to release funds on the basis of actual progress of the projects, implying that for a project being implemented faster, state/UTs can release more funds.
- 14.8 The final instalment of 20% of central assistance will be released subject to 70% utilization of earlier central releases and completion of projects including construction of houses and infrastructure, as may be applicable, in each project. The final instalment of 20% of central assistance would also be contingent of achieving mandatory reforms. States/UTs will be required to submit project completion reports for all approved projects as per Annexure 9.
- 14.9 Under the component of Subsidy for beneficiary-led individual house construction or enhancement/ central assistance transferred to States/UTs, the same shall be transferred electronically to the beneficiary bank accounts. States/UTs shall prepare an electronic list of eligible beneficiaries with Aadhaar/Voter ID Card/any other unique identification number or a certificate of house ownership from Revenue Authority of beneficiary's native district and valid Bank account numbers before sanctioning projects for individual construction.
- 14.10 All eligible beneficiaries under all component of scheme should have an Aadhaar/Voter ID/ any other unique identification document or a certificate of house ownership from Revenue



Authority of beneficiary's native district which should be integrated with the details of beneficiary. In case, any eligible beneficiary does not have an Aadhaar card, State and Cities should ensure that Aadhaar enrolment of such beneficiaries is done on priority.

- 14.11 Funds released to the city or any other implementing agency by State should be kept in a separate account opened for this Mission. Any interest accrued in this account is to be used for the mission purpose only.

## **15. Release of Central Assistance for credit linked subsidy component of the Mission**

- 15.1 An advance subsidy will be released to each CNA at the start of the scheme. Subsequent amounts of credit linked subsidy will be released to the CNAs after 70 % utilization of earlier amounts, on quarterly basis, and based on claims raised by CNAs, as per prescribed format Annexure 10.
- 15.2 Based on the loan disbursed by a PLI to EWS and LIG beneficiaries, the CNA will release the subsidy amount to PLIs directly based on the claims submitted on the total loans disbursed. Subsidy will be released to the PLI by the CNA in maximum of four instalments.
- 15.3 0.1% of total fund disbursement by the CNAs to the PLIs will be paid to the CNAs for their administrative expenses.
- 15.4 Subsidy will be credited by the PLI to the borrower's account upfront by deducting it from the principal loan amount of the borrower. The borrower will pay EMI as per lending rates on the remainder of the principal loan amount.
- 15.5 In lieu of the processing fee for housing loan for the borrower under the scheme, PLIs will be given a lump sum amount of Rs. 1000 per sanctioned application. PLIs will not take any processing charge from the beneficiary.
- 15.6 Beneficiary can apply for a housing loan directly or through the ULB or the local agencies identified by the State/ULBs for facilitating the applications from intended beneficiaries. In order to incentivize the designated staff of ULBs or NGOs a sum of Rs.250 per sanctioned application would be paid out of CLS Scheme funds payable through State Governments.

## **16. Administration and Implementation Structure**

The Programme will have a three-tier implementation structure.

- 16.1 An inter-ministerial committee viz. Central Sanctioning and Monitoring Committee (CSMC) is constituted under the Chairpersonship of Secretary (HUPA) for implementation of the Mission, approvals there under and monitoring. The constitution and indicative functions of CSMC is at Annexure 11.



- 16.2 A Committee of Secretary (HUPA) and Secretary (DFS) in Government of India is also constituted for monitoring the credit linked subsidy component of the Mission, giving targets to PLIs etc. The Committee can co-opt other members as is felt necessary by it.
- 16.3 A Mission Directorate (MD) is also formed under the Ministry to implement the Mission. It is headed by Joint Secretary (Mission).
- 16.4 States/UTs are required to constitute an inter-departmental State Level Sanctioning & Monitoring Committee (SLSMC) for approval of Action Plans and projects under various components of the Mission. The Committee should be headed by Chief Secretary and suggested composition of the Committee along with its indicative functions is at Annexure 12.
- 16.5 Each State/UT will identify a State Level Nodal Agency (SLNA) under the Mission wherein a State Level Mission Directorate will be set up for coordination of the scheme and reform-related activities.
- 16.6 State Level Appraisal Committee (SLAC) may be constituted by the State /UT for techno-economic appraisal of DPRs submitted by ULBs/Implementing Agencies. SLAC will submit their appraisal reports with their comments and recommendations to the SLNA for taking approval of SLSMC.
- 16.7 State may nominate a separate State Level Nodal Agency (SLNA) under the credit linked subsidy component of the Mission to identify, motivate and organize beneficiaries to seek housing loans.
- 16.8 A city level Mission for selected cities should be set up under the chairpersonship of the Mayor or Chairman of the ULB as the case may be.
- 16.9 Suitable grievance redressal system should be set up at both State and City level to address the grievances in implementing the mission from various stakeholders.

## **17. Monitoring & Evaluation**

Mission will be monitored at all three levels: City, State and Central Government. CSMC will monitor formulation of HFAPoA, Annual Implementation Plans (AIPs) and project implementation. Suitable monitoring mechanisms will be developed by the Mission. States and cities will also be required to develop monitoring mechanism for monitoring the progress of mission and its different components.

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**Annexure I**  
**(Para 5.5 of the Guidelines)**

**MEMORANDUM OF UNDERSTANDING (MOU)**

This Memorandum of Understanding (MoU) has been executed on the \_\_\_\_\_ (Date in words) at New Delhi, between National Housing Bank (NHB) / Housing and Urban Development Corporation Ltd (HUDCO), ..... IHC Complex, Lodhi Road, New Delhi – 110003, through its ..... (Name & designation) (hereinafter called the First Party, which shall unless repugnant to the context shall mean and include their successors, assignees and administrators) **ON THE FIRST PART**

**AND**

M/S ..... (Bank/HFC/RRB/State Co-operative Bank/Primary Lending Institution/lender) .....(address) through its ..... (name & designation) (hereinafter called the Second Party/Lender”, which shall unless repugnant to the context shall mean and include their successors, assignees and administrators) **ON THE SECOND PART**

WHEREAS, the Ministry of Housing and Urban Poverty Alleviation (Mo/HUPA), Government of India is implementing the Interest Subvention Scheme known as “Credit Linked Subsidy Scheme” (CLSS) (hereinafter called the ”Scheme”) as part of the “Housing for All by 2022” (HFA) mission to address the housing needs of the Economically Weaker Sections (EWS) / Low Income Groups (LIG) segments in urban areas.

WHEREAS, the Scheme envisages the provision of interest subsidy to EWS and LIG segments to enable such borrower/beneficiary to buy/construct or extend houses.

WHEREAS, Mo/HUPA, Government of India has designated the First Party as the Central Nodal Agency (CNA) to implement the scheme. The interest subsidy will be released by the CNA to the Second Party in respect of housing loan sanctioned by Second Party to various borrowers/beneficiaries as detailed in this MoU.

WHEREAS, the lender/Second Party is, inter-alia, in the business of lending housing loans to individual beneficiaries on deferred payment basis and is interested in providing the benefit of the Scheme to eligible borrowers/beneficiaries.

NOW, THEREFORE, IN CONSIDERATION OF THE PROMISES AND MUTUAL COVENANTS, BOTH THE PARTIES HERETO AGREE AS FOLLOWS:

- A.** The Mo/HUPA, Government of India has recently issued the guidelines for “Credit Linked Subsidy Scheme” (CLSS) as part of the “Housing for All by 2022” mission guidelines (hereinafter called the guidelines) which is part of this MoU. The broad features of the scheme, terms for loan and subsidy reimbursement, selection of beneficiaries, roles and responsibilities of various agencies under the scheme and its monitoring etc. will be as per the guidelines.



- B.** The Mo/HUPA, Government of India shall be at full liberty to amend/modify/terminate the Scheme and the Scheme guidelines. However, in respect of loans already sanctioned by the lender/second party and part-disbursed, based on the availability of the eligible subsidy amount, the amount shall be made available out of the budgetary allocation in the event of the amendment /modification / termination of the scheme.
- C.** That the First Party is the CNA appointed by Mo/HUPA, Government of India for grant of Interest Subsidy to the Second Party out of the subsidy released by Government of India to the First Party under the scheme.

**D. Responsibilities and Obligations of First Party**

1. The First Party shall be responsible for release of interest subsidy to the Second Party out of the funds released by Mo/HUPA, Government of India, as per the Scheme. On receipt of information regarding the loan disbursed by the Second Party to eligible borrower/beneficiary, the First Party shall release the subsidy amount to the Second Party directly.
2. The interest subvention will be at the rate of 6.5 (six and a half) percent on the principal amount of the loan for, both, EWS and LIG segment, admissible for a maximum loan amount of first Rs.6.00 (six) lakhs, irrespective of the total loan size, over 15 (fifteen) years or full period of the loan, whichever is less. If the loan size, however, is less than Rs 6.00 (six) lakhs, the subsidy will be limited to the loan amount. The Net Present Value (NPV) of subsidy will be calculated based on a notional discount rate of 9 (nine) percent and upfront subsidy shall be given to the lenders/Second Party. The NPV subsidy given to the lender will be deducted from the principal loan amount of the borrower/beneficiary, who will then have to pay interest to the Second Party at an agreed document rate on effectively reduced housing loan for the whole duration of the loan.

**E. Responsibilities and Obligations of Second Party:**

1. The Lender/Second Party hereby undertakes to pass-on the entire benefit of the Scheme to its borrowers/ beneficiaries.
2. The Lender/Second Party hereby undertakes to implement the Scheme as per its terms & conditions.
3. The Lender/Second Party hereby undertakes that it will follow the best practices of lending to implement the Scheme and follow the scheme guidelines and Regulations of Reserve Bank of India (RBI) / National Housing Bank (NHB).
4. The lender/second party will exercise due diligence in risk assessment and will adopt diligent appraisal and sanction procedures, including assessment of the loan eligibility and the repayment capacity of the borrower/beneficiary.
5. The lender/second party will adhere to all extant guidelines issued by the Mo/HUPA, Government of India under the “Housing for All by 2022” mission including the modifications/ amendments to such guidelines from time to time.
6. The Lender/Second Party will provide utilization/end use certificate to the First Party on a quarterly basis and also the certificate in relation to the physical progress of the construction leading up to the completion of the housing unit. The lender/Second Party shall submit a consolidated utilization certificate on completion of the housing unit within one year period from the start of construction. In case of default in not providing utilization/





end-use certificate the lender/Second Party shall refund the amount of subsidy to the First Party. Further, any unutilized amount of subsidy shall be immediately returned by Second Party to First Party.

7. The lender/second party will monitor the construction of the dwelling units financed under the scheme, including the approvals for the building design, infrastructure facilities etc. as also the quality of the construction and verify through site visits etc. the expenditure incurred upto different stages of construction.
8. In the event of default in repayment of the loan by the borrower/beneficiary to the Second Party and the loan becoming Non-performing assets (NPA), the lender/second party will proceed for recovery of the dues through such measures as considered appropriate, including foreclosure of the property. In all such cases, the amount of the recoveries will be first charged to the subsidy amount (balance period of the loan) and will be paid by the lender/second party to the nodal agency for onward payments/adjustment as decided by the Mo/HUPA, Government of India from time to time.
9. The lender/Second Party will provide each borrower/beneficiary a statement, which will make him/her understand the amount given as subsidy, how the subsidy has been adjusted and the impact of the subsidy on his/her equated monthly installments (EMI).
10. The lender/second party shall provide all other information, statements and particulars as may be required from time to time by the first party or by the Mo/HUPA, Government of India under the Scheme.
11. The lender/Second Party will clearly explain to the loanees/ borrowers/ beneficiaries the consequences of availing loan on fixed/floating rates of interest.

## **F. Disputes and Jurisdiction**

All disputes and differences between First Party and Second Party arising part of these presents shall as far as possible be resolved through negotiations. However, if any differences/disputes still persist the same shall be referred to the sole arbitrator appointed by the CMD, NHB/HUDCO under the provisions of the Arbitration and Conciliations Act, 1996. The decision of the sole arbitrator shall be final and binding on the parties. Arbitration proceedings shall be held at Delhi.

Signed at Delhi on this date as mentioned above.

For and on behalf of

For and on behalf of

**National Housing Bank/  
Housing & Urban Development  
Corporation Ltd.  
(First Party )**

**Bank/HFCs/lenders/PLI  
  
(Second Party)**



**Annexure 2**  
**(Para 5.6 of the Guidelines)**

**MASTER DATA TO BE COLLECTED FROM THE PLIS FOR MIS/MONITORING  
by the CNA**

- 1) Name of PLI with IFSC code\* :
- 2) PLI code\*:
- 3) Category of PLI (Bank/HFC/others) \*:
- 4) Name of borrower\*
- 5) PAN Card No:
- 6) Address of borrower:
- 7) Mobile No. of borrower:
- 8) Category (whether SC/ST/OBC/Minority/Person with Disability/Gen/Others\*:
- 9) Sex: Male/Female/Transgender\*:
- 10) Unique Identification (Aadhaar/Voter's card/PAN card/Any other Number or a certificate of house ownership from Revenue Authority of beneficiary's native district etc\*):
- 11) Property type\* (01-Flat; 02-Single Storey house; 03-Repair/extension)
- 12) Carpet area of house (in sq mtrs) \* [put √]
  - Upto 30 sq mtrs
  - Upto 60 sq mtrs
- 13) Complete postal address of property with PIN code\*:
- 14) Ownership mode (only in case of enhancement). Whether
  - Self owned
  - Inherited
- 15) Loan amount
- 16) Purpose of loan \* (For purchase/Construction/Extension):
- 17) Tenure of loan\*:
- 18) Housing loan interest\*:
- 19) Moratorium period if any\*:
- 20) Repayment start date\*
- 21) NPV of the subsidy
- 22) Date of credit of subsidy
- 23) Amounts of subsidy credited  
(as subsidy is to be credited in instalments in proportion to the loan disbursed)
- 24) Source of the application (Whether direct/ULB/NGO/Developers) \*:

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\* Mandatory Fields



**Annexure 3**  
**(Para 8.1 of the Guidelines)**

**Memorandum of Agreement (MoA)**

THIS AGREEMENT is made on this \_\_\_\_\_ day of \_\_\_\_\_ (month), 201\_\_ (year) between the Government of India, through the Ministry of Housing and Urban Poverty Alleviation, hereafter referred to as First Party;

**AND**

The State/UT Government of \_\_\_\_\_ (name of the State/UT) through its Hon'ble Governor/Administrator, hereafter referred to as Second Party;

**WHEREAS**, the Second Party shall participate with the First Party, for carrying out its responsibilities under the Housing for All Mission (HFA);

**AND WHEREAS** the First Party and the Second Party have agreed to abide by the 'Scheme Guidelines' of HFA, issued by the First Party;

**AND WHEREAS** the Second Party has agreed to implement the mandatory conditions as prescribed in the 'Scheme Guidelines' of HFA, issued by the First Party, as per agreed timelines, as indicated in detail at Annexure 'A';

**AND WHEREAS** the First Party has considered the documents mentioned in Annexure 'A' and found them consistent with the goals and objectives of HFA.

**NOW THE PARTIES WITNESSED as follows:**

1. That the First Party shall release its share of central financial support as per the 'Scheme Guidelines' of HFA, issued by the First Party, upon signing of this Memorandum of Agreement (MoA).
2. That the Second Party shall abide by its share of financial support as per the 'Scheme Guidelines' issued by the First Party.
3. That the First Party shall not bear any escalation to the project cost due to any delays in execution or otherwise, and shall be borne by the Second Party.
4. That the Second Party shall set-up the 'Administration and Implementation Structure' as necessary to implement HFA.
5. That the Second Party shall comply with 'Monitoring and Evaluation' mechanisms and procedures as specified in the 'Scheme Guidelines' of HFA issued by the First Party.



6. That the Parties to the agreement further covenant that in case of a dispute between the parties the matter will be resolved through mutual discussion.
7. That in case there is any delay in the implementation of the mandatory conditions or submission of any periodic reports etc. by the Second Party, due to the circumstances beyond the control of Second Party i.e. Force Majeure, the decision on the matter of extension of time for the implementation of the goals and objectives of HFA shall be at the discretion of the First Party.
8. That in case of any breach regarding the terms and conditions of HFA, the First Party shall be entitled to withhold subsequent installments of the grant.

IN WITNESS THEREOF, all the parties have signed on these presents of Memorandum of Agreement in the presence of witnesses.

**SIGNATORIES:**

1. For Government of India through the Ministry of  
Housing and Urban Poverty Alleviation (First Party)
2. For Government of (Name of State/UT)  
(Second Party)

**WITNESSES:**

1. \_\_\_\_\_

2. \_\_\_\_\_



## Annexure 'A'

**Mandatory Conditions**

Sl No.	Conditions (Either through Executive Order/Notification/Legislation)	Specify the timeline (YY - YY)*
1.	State/UTs shall remove the requirement of separate Non Agricultural (NA) Permission in case land falls in the residential zone earmarked in the Master Plan of city/town.	
2.	States/UTs shall prepare/amend the Master Plans earmarking land for Affordable Housing.	
3.	State/UTs shall put in place a single-window- time bound clearance system for layout approvals and building permissions.	
4.	States/UTs shall adopt pre-approved building permission and layout approval system for EWS/LIG housing or exempt approval below certain built up area /plot area.	
5.	States/UTs shall legislate or amend existing rent laws on the lines of the Model Tenancy Act circulated by the First Party.	
6.	States/UTs shall provide additional Floor Area Ratio (FAR)/Floor Space Index (FSI)/ Transferable Development Rights (TDR) and relax density norms, for slum redevelopment and low cost housing.	

\* Timeline should be within the Mission period i.e. by 2022.



**Annexure 4**  
**(Para 8.3 of the Guidelines)**

**HOUSING FOR ALL BY 2022 (HFA)**

**FORMAT A: INFORMATION OF BENEFICIARY BEING COVERED  
UNDER SLUM REDEVELOPMENT**

<b>1. Name of head of the family</b>			
<b>2. Sex [Male: 01, Female: 02]</b>			
<b>3. Father's name</b>			
<b>4. Present Address and Contact Details</b>			
i. House No.			
ii. Name of the Slum			
iii. City			
iv. Mobile No.			
<b>5. Permanent Address</b>			
i. House/Flat/Door No.			
ii. Name of the Street			
iii. City/ Village			
iv. District, State			
<b>6. Aadhaar Card Number, if not available Voter ID Card/Any other unique identification number or a certificate of house ownership from Revenue Authority of beneficiary's native district</b>			
<b>7. Number &amp; age of family members</b>			
Relationship to Head of the Family	Gender	Age	Aadhaar/Voter ID Card/Any other unique identification number or a certificate of house ownership from Revenue Authority of beneficiary's native district
<b>8. Religion</b>			
[Hindu-01, Muslim-02, Christian-03, Sikh-04, Jainism-05, Buddhism- 06, Zoroastrianism-07, others (specify)]			
<b>9. Caste</b>			
[General-01, SC-02, ST-03, OBC-04]			
<b>10. Whether the family owns any house/ residential land anywhere in India (Yes/No)</b>			
a. If yes, then location details (Locality/ City/ State)			
b. If yes, then extent of land in sq.mtrs			
<b>Signature/Thumb Impression of Head of Household</b>			
<b>Signature of representative of ULB in-charge of above information</b>			

**FORMAT B - REQUIRED INFORMATION OF BENEFICIARY\***

<b>1. Name of head of the family</b>	<input type="text"/>																				
<b>2. Sex</b> [Male: 01, Female: 02]	<input type="text"/>																				
<b>3. Father's name</b>	<input type="text"/>																				
<b>4. Present Address and Contact Details</b>																					
i. House/Flat/Door No.	<input type="text"/>																				
ii. Name of the Street	<input type="text"/>																				
iii. City	<input type="text"/>																				
iv. Mobile No.	<input type="text"/>																				
<b>5. Permanent Address</b>																					
i. House/Flat/Door No.	<input type="text"/>																				
ii. Name of the Street	<input type="text"/>																				
iii. City/ Village	<input type="text"/>																				
iv. District, State	<input type="text"/>																				
<b>6. Ownership details of existing house</b> [Own – 01, Rent – 02, Otherwise – 03]	<input type="text"/>																				
<b>7. Type of the house based on roof type</b> [Pucca (CC & Stone Slab)-01, Semi-Pucca (Asbestos/ Steel Sheet, Tiled)-02, Katcha (Grass/thatched, Tarpaulin, Wooden)-03]	<input type="text"/>																				
<b>8. Number of rooms in the dwelling unit excluding kitchen</b>	<input type="text"/>																				
<b>9. Aadhaar Card, if not available</b> <b>Voter ID Card/Any other unique identification number</b> <b>or a certificate of house ownership from Revenue Authority of beneficiary's native district</b>	<input type="text"/>																				
<b>10. Number &amp; age of family members</b>																					
<table border="1"> <thead> <tr> <th>Relationship to Head of the Family</th> <th>Gender</th> <th>Age</th> <th>Aadhaar/Voter ID Card/Any other unique identification number or a certificate of house ownership from Revenue Authority of beneficiary's native district</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Relationship to Head of the Family	Gender	Age	Aadhaar/Voter ID Card/Any other unique identification number or a certificate of house ownership from Revenue Authority of beneficiary's native district																	
Relationship to Head of the Family	Gender	Age	Aadhaar/Voter ID Card/Any other unique identification number or a certificate of house ownership from Revenue Authority of beneficiary's native district																		
<b>11. Religion</b> [Hindu-01, Muslim-02, Christian-03, Sikh-04, Jainism-05, Buddhism- 06, Zoroastrianism-07, others (specify)]	<input type="text"/>																				
<b>12. Caste</b> [General-01, SC-02, ST-03, OBC-04]	<input type="text"/>																				
<b>13. Bank Details</b>																					
a. Bank account number	<input type="text"/>																				
b. Name of the Bank & Branch	<input type="text"/>																				

**14. Number of Years of Stay in this Town/City**

[0 to 1 year -01, 1 to 3 years- 02, 3 to 5 years- 03, More than 5 years-04]

**15. Size of existing dwelling unit (Carpet area in square meters)**

**16. Whether the family owns any house/ residential land anywhere in India (Yes/No)**c. If yes, then location details  
(Locality/City/State)

d. If yes, then extent of land in Sq.mtrs

**17. Employment Status**(Self Employed – 01, Salaried – 02, Regular Wage – 03,  
Labour – 04, Other – 05)
**18. Average monthly income of household (in Rs.)**

**19. Does the family have a BPL Card (Yes / No)**


a. If yes, Provide BPL Card No

**20. Housing requirement of family**

(New House – 01, Enhancement – 02)

**21. In case of enhancement, please specify enhancement required**

[One room/Kitchen/Bath/Toilet or combination of these]

**22. Preferred component of Mission under which beneficiary need assistance under HFA**

- i. Credit linked subsidy - 01
- ii. Affordable Housing in Partnership - 02
- iii. Self construction - 03

**Signature/Thumb Impression of Head of Household**


Note: \* Same format shall be used for ineligible slum dwellers and beneficiary of those slums, which have not been considered for slum redevelopment through Private Participation as per process flow chart of HFAPoA at page No.17 of the "Housing for All" Scheme guidelines.

**Signature of representative of ULB in-charge of above information**





### Formats for Housing for All Plan of Action

#### I. Slum-wise Intervention strategies for Tenable Slums

Name of the Slum	Area of the Slum in sq.mts	Total No. of Slum House-holds as per .....*	Eligible Slum Households	Whether 'in-situ' redevelopment with Private Participation	Required Area for in-situ Re-development in Sq.mts	FSI/FAR		Name of other slum if proposed for resettlement in this slum	Proposed Year of Intervention
						Existing	Proposed		

Note: \* Please mention source of data

#### II. Slum-wise Intervention strategies for Untenable Slums

Name of the Slum	Area of the Slum in sq. mtrs	Total No. of Slum Households as per .....*	Proposed Development Strategy i. Affordable Housing Project (AHP) ii. Credit Linked Subsidy Scheme (CLSS) iii. Beneficiary Led Construction iv. Clubbing with other Tenable Slums**	Proposed Year of Intervention

Note: \* Please mention source of data

\*\* Please mention (i), (ii), (iii) or (iv) as per the case or combination thereof

### III. Year-wise Proposed Interventions in Slums

Year	Number of Beneficiaries and Central Assistance Required (Rs. in Crores)													
	Redevelopment through Private Participation			Beneficiary-led Construction			Credit Linked Subsidy			Affordable Housing in Partnership			Total	
	No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount
2015-16														
2016-17														
2017-18														
2018-19														
2019-20														
2020-21														
2021-22														
Total														

### IV. Year-wise Proposed Interventions for Other Urban Poor based on demand survey

Year	Number of Beneficiaries and Central Assistance Required (Rs. in Crores)							
	Beneficiary-led Construction		Credit Linked Subsidy		Affordable Housing in Partnership		Total	
	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount
2015-16								
2016-17								
2017-18								
2018-19								
2019-20								
2020-21								
2021-22								
Total								



## V. Year-wise targets under different components

Interventions		Number of Beneficiaries and Central Assistance Required (Rs. in Crores)														Total	
		2015-16		2016-17		2017-18		2018-19		2019-20		2020-21		2021-22			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Redevelopment through Private Participation	Slums																
Subsidy for beneficiary-led/ improvement of existing house	Slums																
	Non-Slums																
Credit linked subsidy to individual beneficiaries	Slums																
	Non-Slums																
Affordable Housing in Partnership (AHP)	Slums																
	Non-Slums																
Total																	

Signature  
(State Level Nodal Officer)

Signature  
(Secretary/Principal Secretary, Concerned Department)



Annexure 6  
(Para 8.6 & Para 14.4 of the Guidelines)

**Summary Sheet for Annual Implementation Plan (AIP) for the year \*\*** \_\_\_\_\_

Admissible Components	Target for Year*	Achievement for Year*	Target for Year**	Remaining Targets as per HFAPoA
A. Beneficiary-led Construction				
• New Houses				
• Enhancement				
• Sub Total (A)				
B. In-Situ Slum Rehabilitation with Participation of Private Sector				
• Number of Slums				
• Number of Households (B)				
C. Affordable Housing in Partnership (EWS Category) (C)				
D. Credit linked subsidy				
• EWS Households				
• LIG Households				
• Sub Total (D)				
E. Total (A+B+C+D)				

Note: \* The year preceding to the year of this AIP  
 \*\* The year for which Annual Implementation Plan has been prepared



**I. Subsidy for Beneficiary-led Individual House Construction or Enhancement**

Beneficiary-led Individual House Construction or Enhancement in Slums & Non – Slum Areas								
Year *	No. of Beneficiaries		New Housing	Enhancement of existing housing	Resource Mobilization (Rs. in Crores)			
	New Housing	Enhancement of existing House			Total Cost	Central Share	State share	Beneficiary Share
2015-16								
2016-17								
2017-18								
2018-19								
2019-20								
2020-21								
2021-22								
Total								

Note: \* Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

**II. Slum Rehabilitation of Slum Dwellers with Participation of Private Sector**

Slum Rehabilitation through Participation of Private Sector							
Year *	No. of Slums	No. of Beneficiaries	Resource Mobilization (Rs. in Crores)				
			Total Cost	Central Share	State share	Beneficiary Share	ULB share (if applicable)
2015-16							
2016-17							
2017-18							
2018-19							
2019-20							
2020-21							
2021-22							
Total							

Note: \* Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years



### III. Affordable Housing in Partnership with Public & Private sectors

Affordable Housing in Partnership with Public & Private Sectors						
Year *	Number of Projects	No. of Beneficiaries	Resource Mobilization (Rs. in Crores)			
			Total Project Cost (AHP)	Central Share	State Share	ULB Share (if applicable)
2015-16						
2016-17						
2017-18						
2018-19						
2019-20						
2020-21						
2021-22						
Total						

Note: \* Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

**IV. Affordable Housing for Weaker Section through Credit Linked Subsidy**

Affordable Housing through Credit Linked Subsidy							
Year *	Credit Link Subsidy Availed for	Number of Beneficiaries Availed Loan		Resource Mobilization (Rs. in Crores)			
		EWS	LIG	EWS	LIG	Estimated Interest Subsidy Availed	LIG
2015-16	New Housing						
	Enhancement (Existing Housing)						
2016-17	New Housing						
	Enhancement (Existing Housing)						
2017-18	New Housing						
	Enhancement (Existing Housing)						
2018-19	New Housing						
	Enhancement (Existing Housing)						
2019-20	New Housing						
	Enhancement (Existing Housing)						
2020-21	New Housing						
	Enhancement (Existing Housing)						
2021-22	New Housing						
	Enhancement (Existing Housing)						
	Total						

Note: \* Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

Signature

(State Level Nodal Officer)

Signature

(Secretary/Principal Secretary, Concerned Department)



**Annexure 7A**  
**(Para 14.5 of the Guidelines)**

**Format for 'In-situ' Slum Redevelopment Projects with Private Partner**

1	Name of the State	:						
2	Name of the City	:						
3	Project Name	:						
4	Project Code *	:						
5	State Level Nodal Agency	:						
6	Implementing Agency (Urban Local Body/ Development Authority/ Housing Board/ Urban Improvement Trust/ Designated Slum Rehabilitation Agency/ Private agency/ Developer)	:						
7	Date of approval by State Level Sanctioning and Monitoring Committee (SLSMC)	:						
8	Project Cost ( Rs. In Lakhs)	:						
9	i. Status of slum (Please write: 1 if notified, 2 if recognised and 3 if identified)	:						
	ii. Total slum area (Sqm.)	:						
	iii. Area under slum rehabilitation (Sqm.)	:						
10	No. of existing slum households	:	Gen	SC	ST	OBC	Minority	Total
11	No. of eligible slum households	:						
12	No. of houses proposed (slum rehabilitation only) with carpet area	:						
13	Whether private partner has been selected through open competitive bidding? If yes, date of bidding	:						
14	Incentives to Private Partner	:						
	i. Existing FSI in the area	:						
	ii. FSI provided in the project	:						
	iii. Other Incentives, if any	:						
15	i. Govt grant required (Rs. 1.0 lakh per eligible slum dweller) (Rs. In Lakhs)	:						
	ii. State grant, if any (Rs. In Lakhs)	:						
	iii. ULB grant, if any (Rs. In Lakhs)	:						
	iv. Beneficiary Share (Rs. In Lakhs)	:						
	Total (Rs. In Lakhs)	:						
16	Whether technical specification/design for housing have been ensured as per Indian Standards/NBC/ State norms?	:						
17	Type of temporary arrangement for beneficiaries during construction period provided in the project (Rent / Transit Shelter)	:						
18	Whether the provision of Civic infrastructure has been made as per applicable State norms/CPHEEO norms/IS Code/NBC?	:						
	i. Water Supply (Yes/No)							
	ii. Sewerage (Yes/No)							
	iii. Road (Yes/No)							
	iv. Storm Water Drain (Yes/No)							
	v. External Electrification (Yes/No)							
	vi. Solid Waste Management (Yes/No)							
	vii. Any other, specify							
	viii. In case, any infrastructure has not been proposed, reasons thereof							





19	Whether disaster (earthquake, flood, cyclone, landslide etc.) resistant features have been adopted in concept, design and implementation of the project?	:	
20	Whether Quality Assurance is part of the Project, if not, how it is proposed to be ensured?	:	
21	Whether O&M is part of Project, if yes, for how many years?	:	
22	Whether encumbrance free land is available for the project or not?	:	
23	Project brief including any other information ULB/State would like to furnish	:	

\*State will give code number to each project sanctioned under HFA as 'ABCDEFGHIJK'

(Where, 'AB' is State Code as per census, 'CDEFGH' is City Code as per census, 'IJ' is running number of project of the city and 'K' is project component code i.e. 'K' will be 1 - for In-situ slum redevelopment, 2- for Relocation, 3 – for AHP and 4 – for Beneficiary-led Construction or enhancement)

It is hereby confirmed that State/UT and ULB have checked all the beneficiaries as per guidelines of HFA. It is also submitted that no beneficiary has been selected for more than one benefit under the Mission including Credit Linked Subsidy Scheme (CLSS) component of the Mission.

Consolidated information of all slums being redeveloped with use of Mission grants is enclosed.

Signature  
(State Level Nodal Officer)

Signature  
(Secretary/Principal Secretary, Concerned Department)



Enclosure with Annexure 7A  
(Para 14.5 of the Guidelines)

**Consolidated information  
on slums being redeveloped in the State, ULB wise as on Date**

Date: \_\_\_\_\_

S. No.	Name of the project	No. of DUs (slum rehabilitation only)	Date of Sanction	Project cost (slum rehabilitation Part)	Deployment of Gol share (Rs. in lakhs)
ULB- I					
i)					
ii)					
iii)					
ULB-2					
i)					
ii)					
iii)					

Signature  
(State Level Nodal Officer)

Signature  
(Secretary/Principal Secretary, Concerned Department)



**Annexure 7B**  
(Para 14.5 of the Guidelines)

**Format for Projects under Affordable Housing in Partnership (AHP)**

1	Name of the State	:							
2	Name of the City	:							
3	Project Name	:							
4	Project Code*	:							
5	State Level Nodal Agency	:							
6	Implementing Agency (Urban Local Body/ Development Authority/ Housing Board/ Urban Improvement Trust/Private agency/ Developer)	:							
7	Date of approval by State Level Sanctioning and Monitoring Committee (SLSMC)	:							
8	Project Cost (Rs. in Lakhs)	:	Housing	Infrastructure	Other	Total			
9	No. of EWS beneficiaries covered in the project	:	Gen	SC	ST	OBC	Minority	Total	
10	Project Duration ( in months)	:							
11	Whether Sale Price is approved by State/UT?	:							
12	If yes, Sale price of EWS unit (Rs. in Lakhs)	:							
13	Total No of houses proposed in the Project	:							
	i) No. of EWS unit	:							
	ii) No. of LIG units	:							
	iii) No. of MIG units	:							
	iv) No. of HIG units	:							
	v) No of Commercial units, if any	:							
14	Whether open and transparent procedure has been envisaged to select private partner, if private partner has been considered?	:							
15	No. of EWS houses eligible for Central Assistance	:							
16	i. Gol grant required (Rs. 1.50 lakh per eligible EWS house) (Rs. In Lakhs)	:							
	ii. State grant (Rs. In Lakhs)	:							
	iii. Implementing Agency share (Rs. In Lakhs)	:							
	iv. Beneficiary Share (Rs. In Lakhs)	:							
	v. Total (Rs. In Lakhs)	:							
17	Whether technical specification/ design for housing have been ensured as per Indian Standards/NBC/ State norms?	:							
18	Whether the provision of Civic infrastructure has been made as per applicable State norms/CPHEEO norms/IS Code/NBC?	:							
19	Whether adequate social infrastructure facilities covered in the project; If no, whether the same are available in vicinity?	:							



20	Whether disaster (earthquake, flood, cyclone, land-slide etc.) resistant features have been adopted in concept, design and implementation of the project?	:	
21	Whether Quality Assurance is part of the Project, if not, how it is proposed to be ensured?	:	
22	Whether O&M is part of Project, if yes, for how many years?	:	
23	Whether encumbrance free land is available for the project or not ?	:	
24	Project brief including any other information ULB/ State would like to furnish	:	

\*State will give code number to each project sanctioned under HFA as 'ABCDEFGHIJK'

(Where, 'AB' is State Code as per census, 'CDEFGH' is City Code as per census, 'IJ' is running number of project of the city and 'K' is project component code i.e. 'K' will be 1 - for In-situ slum redevelopment, 2- for Relocation, 3 - for AHP and 4 - for Beneficiary-led Construction or enhancement)

It is hereby confirmed that State/UT and ULB have checked all the beneficiaries as per guidelines of HFA. It is also submitted that no beneficiary has been selected for more than one benefit under the Mission including Credit Linked Subsidy Scheme (CLSS) component of the Mission.

Signature  
(State Level Nodal Officer)

Signature  
(Secretary/Principal Secretary, Concerned Department)



**Annexure 7C**  
**(Para 14.5 of the Guidelines)**

**Format for Projects under Beneficiary led Construction or Enhancement**

1	Name of the State	:						
2	Name of the City	:						
3	Project Name	:						
4	Project Code *	:						
5	State Level Nodal Agency	:						
6	Implementing Agency/ ULB	:						
7	Date of approval by State Level Sanctioning and Monitoring Committee (SLSMC)	:						
8	Project Cost (Rs. in Lakhs)	:						
9	No. of beneficiaries covered in the project	:	Gen	SC	ST	OBC	Minority	Total
10	(i) No. of Beneficiaries ( New Construction)	:						
	(ii) No. of Beneficiaries ( Enhancement)	:						
11	Whether selected beneficiaries have rightful ownership of the land?	:						
12	Whether building plan for all houses have been approved?	:						
13	i) Gol grant required (Rs. 1.5 lakh per eligible beneficiary) (Rs. in Lakhs)	:						
	ii) State grant, if any (Rs. in Lakhs)	:						
	iii) ULB grant, if any (Rs. in Lakhs)	:						
	iv) Beneficiary Share (Rs. in Lakhs)	:						
	v) Total (Rs. in Lakhs)	:						
14	Whether technical specification/ design for housing have been ensured as per Indian Standards/NBC/ State norms?	:						
15	Whether disaster (earthquake, flood, cyclone, landslide etc.) resistant features have been adopted in concept, design and implementation?	:						
16	Brief of project, including any other information ULB/ State would like to furnish	:						

\*State will give code number to each project sanctioned under HFA as 'ABCDEFGHIJK'  
(Where, 'AB' is State Code as per census, 'CDEFGH' is City Code as per census, 'IJ' is running number of project of the city and 'K' is project component code i.e. 'K' will be 1 - for In-situ slum redevelopment, 2- for Relocation, 3 - for AHP and 4 - for Beneficiary-led Construction or enhancement)

It is hereby confirmed that State/UT and ULB have checked all the beneficiaries as per guidelines of HFA. It is also submitted that no beneficiary has been selected for more than one benefit under the Mission including Credit Linked Subsidy Scheme (CLSS) component of the Mission.

Signature  
(State Level Nodal Officer)

Signature  
(Secretary/Principal Secretary, Concerned Department)

**Form GFR 19 - A**  
**[See Rule 212 (1)]**  
**Form of Utilisation certificate**

[illegible]

3. Physical progress of the projects, where Government of India grants have been utilised, is enclosed.

- 1.
- 2.
- 3.
- 4.
- 5.

Signature \_\_\_\_\_  
Designation \_\_\_\_\_  
Date \_\_\_\_\_

<sup>1</sup>To be signed by Principal Secretary/Secretary of the concerned department of the State/UT Govt.



Enclosure to Annexure 8  
(Para 14.6 of the Guidelines)

**Mission for Housing for All by 2022**  
**Mission Directorate**  
**Format for Physical Progress of Projects Approved under the Mission**

**Name of State:**

**Name of the State Nodal Agency:**

**Component I : Slum rehabilitation in partnership with Private Sector**

(In Rs. Crs.)

Title of the project	No. of slum Households covered	Approved Project Cost	Approved Gol Support	Other funds	Funds utilised	
					Gol	Others

**Component II : Affordable Housing in Partnership**

(In Rs. Crs.)

Title of the project	No. of EWS Households sanctioned	Approved Project Cost	Approved Gol Support	Other funds	Funds utilised	
					Gol	Others

**Component III : Subsidy for Individual Beneficiary for House construction/enhancement**

(In Rs. Crs.)

Title of the project	No. of EWS houses approved	Approved Project Cost	Approved Gol Support	Other funds	Funds utilised	
					Gol	Others

Physical progress <sup>2</sup>	No. of Houses					
	01	02	03	04	05	06
Component I						
Component II						
Component III						

<sup>2</sup>Ground Level: 01, Plinth Level: 02, Roof Level:03, Finishing stage: 04, Superstructure completed (For multistory only): 05 and Completed: 06


**Applicable at the time of claiming the 3<sup>rd</sup> and final instalment of 20%**

Name of the project	Houses Sanctioned	Houses completed	Houses Allotted		
			In the name of woman	In the name of Male	In Joint Name

**Enclosure: Undertaking**
**Undertaking :**

This is to certify that the beneficiaries covered under the above-mentioned project have not been extended benefits under remaining other component of the Mission.

Signature (with Seal)  
 Authorised Signatory  
 Designation of the Official  
 State Level Nodal Agency (Name)  
 Date

Signature (with seal)  
 Authorised Signatory  
 Designation of the Official  
 Department  
 Name of State/UT  
 Date





Annexure 9  
(Para 14.8 of the Guidelines)

**COMPLETION CERTIFICATE**

STATE/UNION TERRITORY, \_\_\_\_\_

CERTIFICATE FOR CLOSURE OF PROJECTS SANCTIONED UNDER THE MISSION

**Name of Project:**

**Project cost approved by Gol (in Rs. Crs.):**

**Gol share approved (in Rs. Crs.):**

**No. of houses approved:**

**No. of houses completed:**

It is hereby undertaken that the project(s) approved under the Mission for “Housing for All” stands complete in all respect wherein the houses are built along with necessary infrastructure as per prevailing byelaws of the States/UTs and as approved by the centre. Central share released for this purpose has been fully utilised towards the approved components of the project.

**Signature (with Seal)**  
**Authorised Signatory**  
**Designation of the Official**  
**State Level Nodal Agency (Name)**  
**Date**

**Signature (with seal)**  
**Authorised Signatory<sup>3</sup>**  
**Designation of the Official**  
**Department**  
**Name of State/UT**  
**Date**

<sup>3</sup>To be signed by Principal Secretary/Secretary of the concerned department of the State/UT Govt.



**Annexure I0**  
**(Para 15.1 of the Guidelines)**

**Format for Utilization Certificate for CNAs**

**FORMAT FOR CLAIMING SUBSIDY UNDER CREDIT LINKED SUBSIDY SCHEME (CLSS) OF THE MINISTRY OF HOUSING & URBAN POVERTY ALLEVIATION, GOVERNMENT OF INDIA.**

(To be furnished by Central Nodal Agencies (NHB/HUDCO to the MoHUPA)

**Summary**

S.No.	Particulars	In Rs. Cr.
1	Total cumulative subsidy received from MoHUPA	
2	Interest earned on the funds available with CNA	
3	Subsidy amount released to PLIs so far (Please give State-wise and bank-wise details as per attached Format)	
4	Balance subsidy including interest available with CNA	
5	Subsidy sought from MoHUPA	

It is certified that

- 1) As certified by the PLIs, the loans have been sanctioned and disbursed in accordance with the extant guidelines for CLSS of the Ministry of Housing & Urban Poverty Alleviation Government of India.
- 2) It is further declared that there has been no negligence on the part of the CNA or any of its officers in verifying the claims and sanctioning the amounts to PLIs of the above referred loan accounts and the same has been sanctioned as per guidelines.
- 3) There is no duplicate claim of the subsidy for any of the aforesaid loan accounts.

**(Authorized Signatory)**

(Name and Designation)

Date:

Place



Enclosure to Annexure 10  
(Para 15.1 of the Guidelines)

**State- wise releases**

State	No. of Beneficiaries	Amount of Subsidy released
Total		

**PLI- wise releases**

PLI	No. of Beneficiaries	Amount of Subsidy released to the PLIs
Total		



**Annexure II**  
**(Para 16.1 of the Guidelines)**

**Central Sanctioning-cum-Monitoring Committee for “Housing for All” Mission:**

**Composition**

1	Secretary, Ministry of Housing and Urban Poverty Alleviation	Chairperson
2	Secretary (UD), Ministry of Urban Development	Member
3	Secretary, Ministry of Finance (Deptt. of Expenditure)	Member
4	Secretary, Ministry of Social Justice and Empowerment	Member
5	Secretary, Ministry of Health and Family Welfare	Member
6	Secretary, Department of Banking, Ministry of Finance	Member
7	Secretary, Ministry of Labour	Member
8	Secretary, Ministry of Minority Affairs	Member
9	Joint Secretary (UPA), Ministry of HUPA	Member
10	Joint Secretary and Financial Adviser, Ministry of UD/HUPA	Member
11	Mission Director (Smart Cities), Ministry of UD	Member
12	Joint Secretary and Mission Director in charge of Housing for All, Ministry of Housing and Urban Poverty Alleviation	Member

**Note :** The Chairperson of the CSMC will have the authority to co-opt any other member or invite special invitees to the meeting of the CSMC as and when need arises.

**Illustrative Functions of Central Sanctioning and Monitoring Committee (CSMC)**

CSMC will be important decision making body for the Mission at GoI level. Key functions of CSMC are as given under:

1. Overall review and monitoring of the Mission
2. Assessing resource requirement based on HFAPoA and AIP submitted by States/UTs
3. Approval of central releases under various components of the Mission
4. Approval of Capacity Building Plans of States/UTs
5. Devising financial and other norms for various activities undertaken as part of the Mission
6. Approval of Annual Quality Monitoring Plans, Social Audit Plans etc.
7. Any other important issues required for implementation of the Mission



**Annexure 12**  
**(Para 16.4 of the Guidelines)**

**State Level Sanctioning & Monitoring Committee (SLSMC)**  
**under “Housing for All” Mission**

**Composition**

1	Chief Secretary	Chairperson
2	Secretary of Urban Development/Municipal Administration/Local Self-Government/Housing dealing with implementation of HFA Mission	Vice-Chairman
3	Secretary of Urban Development/Municipal Administration/Local Self-Government/Housing	Member
4	Secretary, State Finance Department	Member
5	Secretary, Revenue/Land Administration	Member
6	Secretary (Housing) of the State Govt.	Member
7	Secretary in charge of Environment of the State Government	Member
8	Convener, State Level Banker's Committee	Member
9	State Nodal Officer, HFA	Member

**Note:** The Chairperson of the SLSMC will have the authority to co-opt any other member or invite special invitees to the meeting of the SLSMC as and when need arises.

**Illustrative Functions of State level Sanctioning and Monitoring Committee (SLSMC)**

SLSMC will be in-charge of overall implementation of the Mission including following:

1. Approval of Housing for All Plan of Action (HFAPoA)
2. Approval of Annual Implementation Plan
3. Approval of DPRs under various components of the Mission
4. Approval of Annual Quality Monitoring Plans
5. Reviewing progress of approved projects in the State and cities
6. Monitoring of implementation of Mission
7. Any other issues required for effective implementation of the Mission.



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