GOVERNMENT OF PUNJAB
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
(HOUSING-II BRANCH)
Notification

11.08.2017

No.21/3/2017-1HgII/4578 In pursuance of the decision of the State Council of Ministers in its meeting held on 4th August 2017. As an endeavour to provide free/subsidized housing to all urban houseless/urban poor/poor residing in slums/urban middle class in the State of Punjab, the Governor of Punjab is pleased to notify the Punjab Shehri Awas Yojana (PSAY) – 2017 as below:-

1. This policy will be in supersession to the policy issued vide Notification No. 21/4/2014-1HgII/2738 dated 22.12.2015. However, projects already approved other than Credit Linked Subsidy Scheme (CLSS) Vertical-II proposals under aforesaid notified policy shall continue to have the legal force.

2. Scope of the Policy:

This policy shall be applicable in the urban areas of the State of Punjab and will include the following categories of beneficiaries:-

Part – 1: Free housing to eligible beneficiaries:

I. Houseless Scheduled Caste/Backward Class families with an Annual Income less than Rs. 3 lacs in Phase – 1 & with an Annual Income less than Rs. 5 lacs in Phase -2. (for details refer to Para No. 7 (I) Pages 5 to 8).

Part – 2: Subsidised housing to eligible beneficiaries:

II. Slum Dwellers. (for details refer to Para No. 7 (II) Pages 8 to 11).

III. Other urban poor having annual income from all sources less than Rs. 3 lacs. (for details refer to Para No. 7 (III) Pages 11 to 16).

IV. Lower Income Group (LIG) families having annual income from all sources less than Rs. 6 lacs. (for details refer to Para No. 7 (IV) Pages 16 & 17).

V. Middle income group (MIG) families having annual income from all sources less than Rs. 18 lacs. (for details refer to Para No. 7 (V) Pages 17 to 19.

3. **Background:-**

As per the report of the technical group on Urban Housing Shortage (2012) constituted by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA), Government of India, there is a shortage of 18.78 million dwelling units, out of which nearly 3% are households in houseless condition and further nearly 96% belongs to the Economically Weaker Sections (EWS) and Lower Income Groups (LIG) households. The Socio Economic and Caste Census (SECC) data (provisional) with respect to State of Punjab for the year 2012 shows status of urban houseless and living in shelters as 15,872. This data is up to the year 2012 and would require fresh survey to know the up to date exact number of beneficiaries to be covered under this policy. Punjab has recorded total population of 27,704,236 persons out of which 37.49% were living in urban areas. In view of the fact that more than 50% of the State's population is forecasted to be living in urban areas by 2041, it is necessary to ensure affordable housing for urban poor. It is proposed to cover the urban poor and lower income families as at Para-2 above through this policy.

Definitions:

(i) **"Allottee"** means a person to whom a property has been allotted by way of sale or hire purchase or lease or rent or in such manner as determined by the Authority.

(ii) **"Amenity"** includes roads, water supply, street lighting, drainage sewerage, public works and such other conveniences.

(iii) **"Beneficiary"** means a beneficiary individual/family as per the policy which comprises husband, wife and unmarried sons and/or unmarried daughters. An adult earning member (irrespective of marital status) can be treated as a separate household; (i) provided that he/she does not own a pucca (an all weather dwelling unit) houses in his/her name in any part of India (ii) Provided also that in the case of a married couple either of the spouses or both together in

joint ownership will be eligible for a single house, subject to income eligibility of the household under the scheme.

(iv) **"Carpet Area"** means the net usable floor area of an apartment, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but includes the area covered by the internal partition walls of the apartment.

(v) **"Kutcha House"** means a house the walls and/or roof of which are made of unburnt bricks, bamboos, mud, grass, reeds, thatch, loosely packed stones.

(vi) **"Semi -Kutcha house"** means a house that has fixed walls made up of pucca material but roof is made up of the material other than those used for pucca house.

(vii) **"EWS house"** means a dwelling unit with a carpet area upto 30 sq m with basic civil infrastructure.

(viii) **"EWS"** means an household having an annual income from all sources up to Rs. 3,00000 (Rs. Three Lacs).

(ix) **"Family"** means an individual or a basic social unit comprising of husband, wife and their unmarried children.

(x) **"LIG"** means households having an annual income from all sources between Rs. 3,00001 (Rs. Three Lacs one) up to 6,00000 (Rs. Six Lacs).

(xi) **"LIG house"** means a dwelling unit with a maximum area upto 60 sq m carpet area with basic civil infrastructure.

(xii) **"Local Authority"** means either ULB or Special Development Authority.

(xiii) **"MIG-I"** means households having an annual income from all sources between Rs. 6,00001 (Rs. Six Lacs one) up to 12,00000 (Rs. Twelve Lacs).

(xiv) **"MIG-II"** means households having an annual income between Rs. 12,00000 (Rs. Twelve Lacs only) to Rs. 18,00000 (Rs. Eighteen Lacs only).

(xv) **"PLI"** means Primary Landing Institutions covering 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 State.

(xvi) **"Development Authority"** means any special development Authority notified under PRTPD Act, 1995 (ADA, BDA, GLADA, GMADA, JDA, PDA).

(xvii) **"Slum"** is 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 gin proper sanitary and drinking water facilities.

(xviii) **"Slum Rehabilitation Component"** means that portion (area) of the project (scheme) which is used to provide EWS housing along with basic infrastructure.

(xix) **"Free Sale Component"** means that portion (area) which will be available to developer for selling in the market so as to cross subsidize the project.

(xx) **"State"** means the State of Punjab.

(xxi) **"Urban Local Body (ULB)"** means Municipal Corporation, Nagar Council, Nagar Panchyat of the area.

(xxii) **"Urban Poor"** means an EWS individual or household as defined under Sr. No. (viii).

4. **Building Norms:**

Building norms shall be as per the Punjab Urban Planning and Development Authority Building Rules, 2013 and as amended from time to time or norms fixed by the State Government for construction of affordable houses under this scheme. For sites within Municipal Limits the Building Rules of the Local Body shall be applicable.

5. **Nodal Department:**

Department of Housing & Urban Development shall be the Nodal Department for coordination and monitoring of this policy which will be implemented with the support of Department of Local Government, in particular inviting applications/conducting surveys, identification of eligible beneficiaries, verification (particularly w.r.t. land ownership) of eligible

beneficiaries and distribution of funds under Central Assistance received from GoI.

6. Nodal Agency:

The Punjab Urban Planning & Development Authority (PUDA) shall be the nodal agency for coordination and monitoring of this policy.

7. Schemes for each category:

Part – 1:

7(I) Houseless SC/BC families with annual income less than Rs. 3 lacs shall be provided a free house as per the following scheme:-

7(I) 1. Applicability:

This scheme will be applicable in all the urban areas of the State. The beneficiary must be a resident of an urban area in the State preferably having Voter Id Card, Adhaar Card or any other document as may be prescribed and should have been living in the State of Punjab for atleast 10 years.

7(I) 2. Identification of Beneficiaries:

The concerned Deputy Commissioner through ULB in consultation with Labour Department, Industry Department, Food & Civil Supplies Department, Punjab Mandi Board or any other department dealing with such category of persons within its jurisdiction, shall identify the beneficiaries. The identification will be linked with Voter Id or Aadhar Card or such other document as may be specified.

7(I) 3. Identification of lands:

The Deputy Commissioners shall identify all available vacant Govt./Semi Govt./Municipal/Panchayat land within as well as outside Municipal limits where these EWS houses can be constructed. The land shall be transferred free of cost to Urban Development Department, Punjab for implementation of this Scheme.

7(I) 4. Eligibility of the Beneficiary:

(i) The beneficiary or his parents or spouse or dependent child should not own a house or living unit or plot for house in his/her name or family in the State or anywhere in India (Self Declaration Admissible);

(ii) Should be an adult;

(iii) Domicile of State of Punjab or continuously living for more than 10 years in the State of Punjab. Preference shall be given to a beneficiary born in the State of Punjab;

(iv) Should be a resident in an urban area with proof of residence & photo ID preferably be an Aadhar card;

(v) Annual Household Income from all sources shall not exceed Rs 3 lac (Self declaration will be admissible);

(vi) Should not have availed any benefit for construction of a house or renovation of an existing dwelling unit under any Central or State sponsored scheme;

(vii) Aadhar card shall be mandatory before occupying of the house;

7(I) 5. Construction Norms:

The Nodal agency will prepare a model architectural design for EWS houses upto 30 Sqm carpet area. The specification will also be prepared by the nodal agency and will be got approved from the SLSMC. The construction will be carried out by the executing agency which will be notified by the Nodal Department on site to site basis. The norms for construction will be as follows:

EWS

(i)	Size of the dwelling unit	30 sq m carpet area
(ii)	FAR	No Limit (subject to fulfilment of other building norms)
(iii)	Number of storeys	G+3

7(I) 6. Funding of the Projects:

i. Rs. 1.5 Lac per beneficiary under vertical III i.e Affordable Housing in Partnership (AHP) as described under PMAY-HFA mission of GOI as central assistance shall be availed.

ii. The funds accruing under the State Govt. policy for utilization of EWS lands dated 31-12-2013/24-05-2016 available with the Govt./development authorities may also be utilized for the construction of EWS houses for the projects falling outside municipal limits after approval of the Competent Authority.

iii. Provisions for adequate budgetary allocations shall be made by the state govt. to bridge the funding gap.

7(I) 7. Executing Agency:

The Executing Agency for every project will be ULB/Development Authority or any other Govt. Department/Agency as approved by the SLSMC.

7(I) 8. Implementation Methodology:

(i) The concerned Deputy Commissioner through ULB/other Departments/Agencies will get a comprehensive survey conducted to identify the beneficiaries.

(ii) The beneficiaries will self certify their income and the other eligibility criteria as specified under this scheme.

(iii) The Nodal Agency will then publish the list of beneficiaries along with other details for inviting objections, if any.

(iv) In case the government land identified for this purpose belongs to a different department of the Government, the SLSMC will be authorized to take a decision to utilize this land through Local Government Department (ULB)/Housing & Urban Development Department (Dev. Authorities) in their respective jurisdiction under this scheme, with the consent of the concerned department.

(v) To avail Central Assistance of Rs. 1.5 lac per beneficiary under PMAY-HfA, Nodal Agency shall prepare DPRs for construction of these houses.

(vi) The Nodal Agency after approval of DPRs by the SLSMC will recommend the case to the GOI for the Central Assistance.

(vii) The Executing agencies will be identified project wise by SLSMC to ensure that the projects are completed in the least possible time.

(viii) The houses constructed under this scheme of the policy shall be allotted on lease hold basis for 33 years at a token lease of Rs. 1/- per annum. Allottee/Beneficiary will not be allowed to sell or sub-lease the house under any circumstances.

Part – 2:

7 (II) Housing for Slum Dwellers:

7 (II) 1. Persons residing in slums which exist on land belonging to the State Government or the Central Government, their Public Sector Undertakings or the land belonging to the Urban Local Bodies or Special Development Authorities shall be eligible for housing under In Situ Slum Re-development as described below. Department of Local Government shall be the Nodal Department for coordination & monitoring of this scheme and State Urban Development Authority (SUDA) shall be the Nodal Agency for coordination & monitoring of this scheme.

7 (II) 2. Responsibility of Implementation:

The concerned Local Authority, within its jurisdiction, shall identify the slums, which exist on Central Government or State Government land or on land belonging to a Local Authority or Public Sector Undertaking. The concerned will be responsible to identify the families staying in the slums under their jurisdiction and this identification will be linked with Voter Id and Adhaar card.

The Redevelopment of a slum under this scheme may be carried out through Public Private Partnership (PPP). In such case the Private Partner will develop the units required to redevelop the slum as per specifications and conditions of the scheme. The land saved will be utilized by the developer to cross subsidise the dwelling unit construction. The private partner will be selected through open bidding process. In case, no private partner opts for the scheme, then the concerned Local Authority will take up the redevelopment of the slum keeping in view its financial viability and the availability of resources with the concerned Local Authority. Financial and Economic analysis of these projects will be done on site to site basis and the

project will be put to bidding or will be carried out by the concerned Local Authority only after approval of the **State Level Sanctioning and Monitoring Committee (SLSMC). State Urban Development Authority (SUDA) will act as the coordinating authority to provide help in preparation of DPRs, in the Department of Local Government, for the Urban Local Bodies (ULBs).**

7 (II) 3. In case the project is developed through PPP then '**Slum Rehabilitation Component**' shall be handed over to the Private partner for construction. While formulating the project, the Local Authority shall decide /identify area of slum land which should be given to the private developers. In some cases, where the area of slums is more than what is required for rehabilitating all eligible slum dwellers plus free sale component for cross subsidizing the project, in such cases Local Authority may give only the required slum land to private developers and remaining slum land may be utilized for rehabilitating slum dwellers living in other slums or for housing for other urban poor. The slum development area and the **Free Sale Component** must be identified clearly before bidding out the project. The allotment to the eligible beneficiaries, as identified by the Local Authority, will be made as per beneficiary contribution, if any, to be decided by the SLSMC. The Local Authority will also ensure handing over of land which comes out free from this relocation to the private partner, for further construction, without any delay. **The sale of 'Free Sale Component' of the project shall be linked with the completion and transfer of 'Slum Rehabilitation Component' to the implementing agency/State Government.** The bid money received from the Private partner for the **Free Sale Component** will go to the owner of the land on which this slum exists. In case the land belongs to multiple agencies the money will be shared on ownership basis.

7 (II) 4. Clubbing of nearby slums in clusters to make the project financially and technically viable shall be permissible under this scheme and such a cluster of slums can be considered as a single project.

7 (II) 5. The following incentives shall be available to the private partner under this scheme:

(i) No CLU, EDC, LF/PF & Building Fee shall be charged for such projects. The provision of laying services and up gradation of the existing Sewerage, Water supply, roads and other services in the area to cater to increased requirement will be part of every project. The private partner will be free to put the allowable 'free sale area' of the scheme to any use (commercial, residential etc.) subject to the condition that it conforms to the building bye laws applicable in the area. Necessary amendments if any in the Master Plan to allow this use will be made by the Department.

(ii) Under this scheme, Central Financial Assistance of Rs 1.0 lac per house on an average would be availed for all houses built for slum dwellers in all such projects.

(a) Physical Norms (Slum Rehabilitation Component)

(i) Size of the dwelling unit	30 sq m carpet area
(ii) Minimum Number of Dwelling Units per acre	150 DU
(iii) Maximum Ground Coverage	60%
(iv) FAR	No Limit (subject to fulfilment of other building norms)
(v) Number of storeys	G+3

Note: Physical norms for 'free sale component' shall be as per Punjab Urban Planning & Development Authority Building Rules, 2013 and as amended from time to time. For sites within Municipal Limits the building rules of the Local Body shall be applicable.

(b) Eligibility conditions for the Private Partner, Bid Variable, Completion Period of the project & Penalty etc. shall be determined in the bid document approved by SLSMC.

7 (III) Other Urban Poor with annul income less than Rs. 3 lacs will be provided the following benefits:

a) Cheap Home Loans upto Rs. 6 lacs:

7 (III) (a) 1. The State Government will facilitate the cheap home loans upto Rs. 6 lacs per beneficiary with re-payment period of 20 years for purchase/new construction, addition of rooms, toilet, kitchen etc., to beneficiaries from Primary Landing Institutes (PLIs)/Banks and interest subsidy of 6.5% will be available on such loans taken by eligible urban poor (EWS) subject to the condition that the carpet area of the house being constructed or enhanced under this scheme shall be upto 30 sq. mtr. (323 sq. ft.). The first priority of the beneficiary to use this loan in case of enhancement under this scheme will be the construction of toilet to achieve the 100% target of open defecation free (ODF) State and thereafter the assistance may be used for construction/enhancement of other components of the house.

7 (III) (a) 2. Eligibility of the Beneficiary:

(i) Should be a voter in the city or in a village around the city in an area which will be specified by the SLSMC;

(ii) Should be an Adhaar card holder;

(iii) Should be an adult and domicile of State of Punjab or continuously living for more than 10 years in the State of Punjab.

(iii) Annual Household Income less than Rs 3 lacs; (Self declaration will be admissible);

(iv) Should not have availed any benefit for construction of a house or renovation of an existing unit under any central or state sponsored scheme in last 5 years;

7 (III) (a) 3. Implementation Methodology:

i. The Nodal Agency will invite applications in accordance with the eligibility criteria.

ii. The beneficiaries will self certify their income and the other eligibility criteria as specified above

iii. The verification of the beneficiaries will be the responsibility of the Deputy Commissioners with the help of all those agencies which are required for this purpose.

iv. The Banks/PLIs which are financing these beneficiaries under this scheme will be associated with the process of identification.

7 (III) (b) Subsidy for individual house construction/enhancement:

7 (III) (b) 1. The beneficiary under this scheme must own his/her own land and should have been living in a Kutcha or Semi-Kutcha house for new construction of pakka house upto 30 sq. mtr (323 sq. ft.) area or should have a pakka house for enhancement from 21 sq. mtr (226 sq. ft.) carpet area to 30 sq. mtr. (323 sq. ft.). The first priority of the beneficiary to use this assistance under this scheme will be the construction of toilet to achieve the 100% target of open defecation free (ODF) State and thereafter the assistance may be used for construction/enhancement of other components of the house.

7 (III) (b) 2. Eligibility of the Beneficiary:

(i) Should be a voter in the city or town, is living in a kutcha or semi kutcha house which has been erected on a piece of land that belongs to the beneficiary (proof of land ownership is mandatory). He should be an Adhaar card holder;

(ii) Should be an adult and domicile of State of Punjab or continuously living for more than 10 years in the State of Punjab.

(iii) Annual Household Income should be less than Rs 3 lac (Self declaration will be admissible);

(iv) In case the total expenditure to be incurred on the construction/enhancement of the house exceeds Rs. 1.5 lacs, then the beneficiary has to give his/her consent/undertaking for the source of funding for expenditure beyond Rs. 1.5 lacs.

(v) The beneficiary should not have availed any benefit for construction of a house or renovation of an existing unit under any Central or State sponsored scheme in last 5 years.

7 (III) (b) 3. Implementation Methodology:

(i) The Nodal Agency will invite applications, from all those who are eligible under the scheme in the towns/ cities identified by the SLSMC.

(ii) The beneficiaries will self certify their income and the other eligibility criteria as specified above.

(iii)The verification of the beneficiaries will be the responsibility of the Deputy Commissioners with the help of all those agencies which are required for this purpose.

(iv)The Nodal agency will seek approval of the SLSMC.

(v) After the approval from the SLSMC the project will be got approved from the Central Government.

(vi)On approval and receipt of the funds the funds will be released to the beneficiary in three stages:-

Stage I- Rs 50,000/-

Stage II –on construction upto roof level Rs 50,000/-

Stage III – on construction of the roof and a toilet Rs 50,000/-.

The beneficiary may start the construction using his own funds or any other fund and central assistance will be released by the ULBs in proportion to the construction by individual beneficiary.

(vii) The progress of such individual houses shall be tracked through Geo-tagged photographs so that each house can be monitored effectively.

(viii) It will be the responsibility of the Local Authority to ensure that the funds are put to proper use.

7 (III) (c) <u>Affordable Housing in Partnership:</u>

7 (III) (c) 1. Under this scheme the beneficiary can avail assistance of Rs. 1.5 lacs on the purchase of a house to be constructed by a private developer as per the price fixed by the SLSMC. Under this scheme the Private Developers/ Builders can come up with projects which have at least 35% EWS component and a single project has at least 250 EWS dwelling units. The Builder/Developer will have to submit the Detailed Project Report to the Nodal Agency and the Nodal Agency will examine and put up the DPR to the

SLSMC. The assistance of Rs. 1.5 lac shall be released by the State Govt. to the developer in instalments at appropriate stages of execution of the project.

7 (III) (c) 2. Eligibility of the Beneficiary:

(i) The beneficiary family should not own any 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 under the Scheme. (Self Declaration Admissible).

(ii) Should be a voter in the city or in a village around the city in an area which will by specified by the SLSMC; should be an Adhaar card holder;

(iii) Should be an adult and domicile of State of Punjab or continuously living for more than 10 years in the State of Punjab.

(iv) Annual Household Income -EWS – less than Rs 3 lacs; (Self declaration will be admissible);

(v) Should not have availed any benefit for construction of a house or renovation of an existing unit under any central or state sponsored scheme in last 5 years;

(vi) The applicant will have to submit certificate with respect to the reservation under which the application is being made.

7 (III) (c) 3. The conditions for these projects for the Promoter/Developer/Builder will be as under:-

(i) The Developer/Builder should own the entire land on which such construction is to take place.

(ii) The design of the EWS Dwelling Units has to be approved by the Nodal agency.

(iii) The sale prices of the dwelling unit shall be fixed on a transparent basis. The construction cost may be calculated on the basis of latest Ceiling Premium of Punjab CSR 2010 (this construction cost may be amended as per the amendment in the Ceiling Premium) and as per the specifications adopted by the builder with the approval of SLSMC, plus cost of land as fixed by the District Level Price Fixation

Committee. The sale prices of the dwelling unit will be fixed by the SLSMC either on the project basis or city basis. The price of dwelling unit will factor in incentives provided by Centre/ State/ ULB/ Developing Authority.

(iv) The Developer/ Builder will be authorised to sell EWS houses to eligible beneficiaries in accordance with the eligibility criteria fixed above. This eligibility criteria has to be got approved as part of the DPR from the SLSMC.

(v) The Nodal Agency after approval from the SLSMC will recommend the case for the Central Assistance at the rate of Rs. 1.5 Lakh per EWS house to the central government.

(vi) This recommendation would be done keeping in view the entire benefit available to the state from the Central Government under HFAPoA.

(vii) While making the allotment, keeping in view the availability the families with differently abled persons and senior citizens will be allotted house preferably on the ground floor or lower floors.

(viii) The sale of the commercial portion shall be allowed in proportion to the completion of EWS houses.

7 (III) (c) 4. Incentives to the private developers for cross subsidizing the price of EWS houses:

i. CLU, EDC, Licence Fee, Permission/Processing Fee & Building Fee shall be exempted on the entire project area provided that minimum 35% of the houses in the project are constructed for EWS category and a single project should have at least 250 EWS houses. The promoter can claim the refund of the aforesaid exemptions after completion of the EWS component of the project only.

ii. The project under this scheme shall be exempted from the provisions of PAPRA, 1995.

7 (III) (c) 5. Construction Norms:

EWS

(i) Size of the dwelling unit — 30 sq m carpet area

(ii)	Minimum Number of Dwelling Units per acre	150
(iii)	Maximum Ground Coverage	60%
(iv)	FAR	No Limit (subject to fulfilment of other building norms)
(v)	Number of storeys	G+3
(vi)	Approach road for EWS housing project	40 Feet
(vii)	Minimum width of internal road for EWS housing project	25 Feet

Note: Physical norms for 'area other than EWS Component' in the project shall be as per Punjab Urban Planning & Development Authority Building Rules, 2013 and as amended from time to time. Commercial component to maximum of 10% of the plot area shall be permissible and shall be part of 60% ground coverage. For sites within Municipal Limits the building rules of the Local Body shall be applicable.

Note: Beneficiary can take advantage under one component only mentioned at Sr. No. II & III of the scope of the policy.

7 (IV) Cheap home loans for Lower Income Group (LIG) families:

7 (IV) 1. The State Government will facilitate the cheap home loans upto Rs. 6 lacs per beneficiary with re-payment period of 20 years for purchase/new construction, addition of rooms, toilet, kitchen etc., to beneficiaries from Primary Landing Institutes (PLIs)/Banks and interest subsidy of 6.5% will be available on such loans taken by eligible Low Income Group (LIG) subject to the condition that the carpet area of the house being constructed or enhanced under this scheme shall be upto 60 sq. mtr. (646 sq. ft.). The first priority of the beneficiary to use this loan in case of enhancement under this scheme will be the construction of toilet to achieve the 100% target of open defecation free (ODF) State and thereafter the assistance may be used for construction/enhancement of other components of the house.

7 (IV) 2. Eligibility of the Beneficiary:

(i) Should be a voter in the city or in a village around the city in an area which will be specified by the SLSMC; should be an Adhaar card holder;

(ii) Should be an adult and domicile of State of Punjab or continuously living for more than 10 years in the State of Punjab.

(iii) Annual Household Income less than Rs 6 lacs; (Self declaration will be admissible);

(iv) Should not have availed any benefit for construction of a house or renovation of an existing unit under any central or state sponsored scheme in last 5 years;

7 (IV) 3. Implementation Methodology:

i. The Nodal Agency will invite application in accordance with the eligibility criteria.

ii. The beneficiaries will self certify their income and the other eligibility criteria as specified above.

iii. The verification of the beneficiaries will be the responsibility of the Deputy Commissioners with the help of all those agencies which are required for this purpose.

iv. The Banks/PLIs which are financing these beneficiaries under this scheme will be associated with the process of identification.

7 (V) <u>Cheap home loans for Middle Income Group (MIG) families:</u>

7 (V) 1. The State Government will facilitate the cheap home loans with interest subsidy to MIG beneficiaries seeking housing loan for acquisition/construction of houses (including re-purchase) from Banks, Housing Finance Companies and other such notified institutions as per the following table:-

Particulars	MIG I	MIG II
Household Income (Rs. p.a.)	12,00,000	18,00,000

Interest Subsidy (% p.a.)	4.00%	3.00%
Maximum loan tenure (in years)	20	20
Eligible Housing Loan Amount for Interest Subsidy (Rs.)	9,00,000	12,00,000
Dwelling Unit Carpet Area	90 Sq. m.	110 Sq. m.
Discount Rate for Net Present Value (NPV) calculation of interest subsidy (%)	9.00%	9.00%

i. CLSS for MIG will support acquisition/construction of house (including re-purchase) of 90 square meters and 110 square meters carpet area as per income eligibility with basis civic infrastructure like water, toilet, sanitation, sewerage, road, electricity etc.

ii. Houses constructed under CLSS for MIG should conform to the building and safety norms of the State.

7 (V) 2. Eligibility of the Beneficiary:

i. Should be a voter in the city or in a village around the city in an area which will by specified by the SLSMC; should be an Adhaar card holder;

ii. Should be an adult and domicile of State of Punjab or continuously living for more than 10 years in the State of Punjab.

iii. 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.

iv. Annual Household Income for MIG-1 should be less than Rs 12 lac, and for MIG-2 between Rs. 12 lac to 18 lac from all sources (income proof to be attached).

v. A beneficiary family should not have availed of central assistance under any housing scheme from Government of Punjab/India.

vi. An adult earning member (irrespective of marital status) can be treated as a separate household. Provided that he/she does not own a pucca house in his/her name in any part of India. Provided also that in case of married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme.

vii. CLSS for MIG will be implemented upto 31.12.2017 only.

7 (V) 3. Implementation Methodology:

i. The Nodal Agency will invite application in accordance with the eligibility criteria.

ii. The Banks/PLIs which are financing these beneficiaries under this scheme will be associated with the process of identification.

iii. State Level Bankers Committee (SLBC) will monitor the scheme through its prevalent institutional mechanism.

8. Other conditions of the allotment:

(i) The houses constructed/acquired under this policy shall be in the name of female head of the household or in the joint name of the male head of the household and his wife, and only in cases where there is no adult female member in the family, the house can be in the name of male member of the household.

(ii) The houses constructed under Scheme 7(I) of this policy shall be allotted on lease hold basis for 33 years at a token least of Rs. 1/- per annum. Allottee/Beneficiary will not be allowed to sell or sub-lease the house under any circumstance.

(iii) Allottee/Beneficiary under all other Schemes of this policy shall not be allowed to sell the house at least 5 years. No transfer of the house will be allowed other than inheritance.

(iv) The allottee/ beneficiary will use the allotted house only for residential purposes for himself and his family and not for purpose other than residence.

(v) The allottee/beneficiary will not lease or rent out the house

(vi) The allottee will be liable to pay sewage charges, water charges, electricity consumption bill etc.

(vii) The transfer of property through execution of irrevocable General Power of Attorney (GPA) where the consideration amount has been passed to the executor or any one on his behalf, will be considered as sale of the property and same will be counted as breach of terms and conditions of the policy. Penal proceedings as per the prescribed provisions above shall be initiated.

(viii) The Allottee/beneficiary will abide by the terms and conditions of the allotment/grant letter.

(ix) Any violation of the terms and conditions or default will lead to revocation of such allotment and resumption of the property.

(x) No Stamp Duty/Registration Charges or any other State Govt. Cess or Social Infrastructure Fund etc. w.r.t EWS houses for the beneficiaries identified under the policy.

9. State Level Appraisal Committee (SLAC)

Under this policy, a State Level Appraisal Committee (SLAC) shall be constituted by Punjab State for techno-economic appraisal of DPRs submitted by ULBs/Implementing Agencies. SLAC will submit its appraisal reports with its comments and recommendations to the Nodal Agency for taking approval of State Level Sanctioning & Monitoring Committee (SLSMC). The members of the SLAC shall be as follows:-

1.	State Nodal Officer, CA, PUDA/CEO PMIDC	Chairman
2.	Advisor (Tech.) to Hon'ble CM Punjab	Member
3.	Chief Engineer, Local Govt.	Member
4.	Chief Town Planner, Punjab	Member
5.	Director Town Planning, Local Govt.	Member
6.	General Manager (Projects) PMIDC	Convener
7.	Chief Engineer, PUDA	Member
8.	Senior Architect, Punjab/PUDA	Member
9.	ACA (F&A), PUDA	Member

10. State Level Sanctioning & Monitoring Committee (SLSMC):

Under this policy, a State Level Sanctioning & Monitoring Committee (SLSMC) shall be formulated by the State Government under the Chairmanship of the Chief Secretary, Punjab with the following members:-

1.	Chief Secretary	Chairman
2.	Additional Chief Secretary, Housing and Urban Development	Member
3.	Additional Chief Secretary, Local Government	Member
4.	Principal Secretary Finance	Member
5.	Secretary Revenue	Member
6.	Secretary Environment	Member
7.	State Nodal Officer (CA, PUDA)	Member Convener

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

Vini Mahajan, IAS
Additional Chief Secretary,
Department of Housing & Urban
Development, Punjab.

Place: Chandigarh.
Dated: 10-08-2017

Endst. No. 21/3/2017-1HgII/ 4579 Dated, Chd, the: 11-08-2017

A copy along with a spare copy is forwarded to the Controller, Printing and Stationery Department, Punjab, SAS Nagar with request to publish this notification in the Punjab Govt. Gazette (Extra Ordinary) and send 60 copies of the same.

Special Secretary