

A Systematic Review Of Housing And Slum Development Policies In India: A Case Study Of SVM Smart City, Solapur

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Abstract

Many housing schemes, for enabling better housing facilities to the people, have been implemented in India. These schemes are formulated in four phases. The period between 1950-1960 constituted phase I, whereas phase II was from early 1970 to mid-1980. The third phase of development was from Mid-1980 to Early 2000 and the fourth phase was from early 2000 onwards. The population migrating from rural places to urban cities usually settle down for rented houses due to lack of affordable housing and shortage of space in city which makes the houses very expensive. Many people migrate from rural places to metro cities such as Mumbai, Delhi, Chennai. Similarly, Solapur also has experienced huge migration of people from neighboring rural places, and nearby states such as Karnataka and Andhra Pradesh, These people reside near industrial areas such as MIDC. The researcher has researched the SVM Smart city as a case study and has come to the conclusion that these residents can be provided housing under the PMAY scheme component III i.e., affordable housing with partnership. The study aims to find a solution to the housing problems of people under EWS and LIG.

Keywords: Housing Development, Schemes, PMAY, Policy.

I. INTRODUCTION

1.1. Housing policy in India:

Post-Independence, the first 2-3 years were periods of unrest. However, during this time, the Government researched on the betterment of the people, where it focused more on the living conditions of the people and the housing conditions. Many people who had migrated from Pakistan were also living in temporary dwellings. The Government of India thus formulated a five-year plan in order to improvise the conditions of the people and this was popularly known as the "Five Year Plan".

As per the five-year plan of 1950, the Indian Government introduced Housing Policies that aimed at improvising better housing for the working people, low-income groups, and

medium-income groups. This policy eased the Banking loan facility norms required for house construction. The policy went on for about 10 years, i.e. up to 1960. Phase II started in 1970, which aimed at the Economically weaker sections of the society and also the Environment improvement scheme for the slum people. The third phase, which was for the period 1980 to 2000 focused more on infrastructure development and on improving the living conditions of the urban people. This phase mainly concentrated on the provision of toilets, good roads, proper electricity supply, and providing subsidies to the beneficiaries.

From the year 2000 till today, policies such as "Valmiki Awas Yojana", BSUP JNNURM, Rajiv Gandhi Awas Yojana, and Pradhan Mantri Awas Yojana were executed successfully. The

Indian Government targeted to provide houses to all by 2022.

1.2. Background of Study

The housing schemes have constantly evolved since 1950. Initially, the policies were usually welfare-centric. However, gradually the policies were transformed on the basis of economic interest. Similarly, the role of government changed from house provider to house facilitator. This article gives a brief idea of the history of five-year plans and the changes made in the policies. The entire period had been split into 4 phases for the sake of convenience and better understanding. The first phase continued for almost two decades, this was the period when the initial policies were taking shape, and when the government was concerned with all sections of the society. The government's focus was on the weaker sections of the society during the second phase which was from 1970 to 1980. The third phase comprised neoliberal policies and the focus of the Government shifted from providing physical provision of the houses to financing provision for the houses. The government, in the last phase, had the role of a facilitator, by promoting private sector involvement for all sections of the society, thus taking a backseat.

1.3. Phases of Housing policy in India:

A. Phase I (1950-60s)

The major challenge for the Government of India was the housing challenge, especially in the Urban Areas. This was due to the huge migration of people after the partition. The responsibility of providing the house was with Government as the private sector was not competent enough to provide the same. The Central Government declared various housing schemes. It was not clear as to whether the responsibility of housing should be with the state or central Government. However, the central government took the lead and brought in the following schemes:

- Subsidised housing scheme for industrial workers (1952)
- Low Income Group Housing Scheme (1954)

- Middle Income Group Housing Scheme (1959)

The Subsidised housing scheme for Industrial workers was implemented by the Central Government in the year 1952. The scheme aimed at providing housing to the Industrial workers, improvising the conditions of the poor, and providing loan facilities for houses. The scheme was successful as the industrial workers got houses at cheaper rates, however, the drawback of the scheme was that the workers again relocated to slums after leaving their job. As a result, the purpose of the scheme was not met and hence the failure for the same.

The housing scheme, Low Income Group Housing Scheme initiated in 1954 was meant for providing houses to people under the Low-Income Category. The people were given houses and also the provision of loan facilities was made. The scheme marked success as the citizens were given houses.

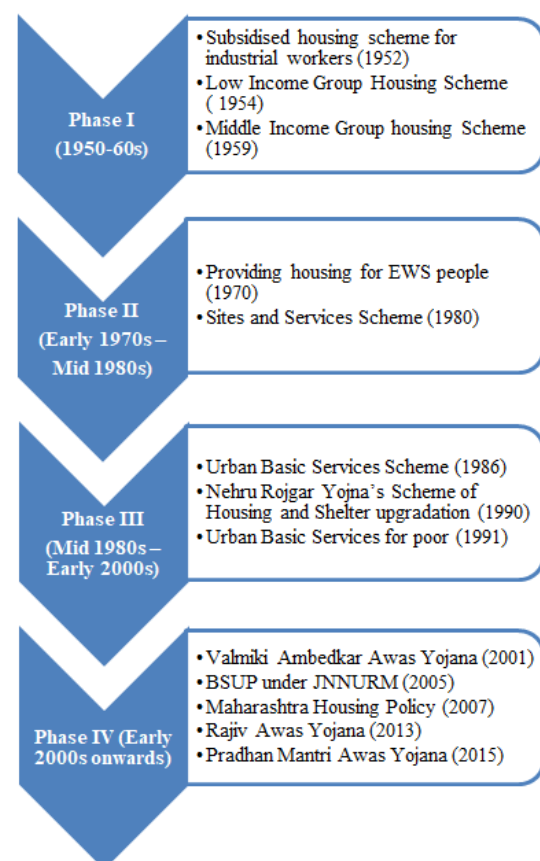


IMAGE-1 : Phases of Housing Policies

In 1959, a scheme, the Middle-Income group housing scheme was launched in order to provide good housing facilities so as to upgrade

the standard of living of these residents falling under the Middle-Income group. They were provided houses at low cost, but this policy excluded the Lower Income group who also demanded proper housing facilities.

There was a lot of shuffling within the Government, in the initial period post-independence, resulting in abrupt changes in the housing policies. The government was short of funds, and neither had the institutional capacity to fulfill all the needs hence in the second phase, measures were undertaken to improvise the housing facilities wherever feasible in addition to the required clearances.

As per the earlier plans, the government focused on developing many institutions both at the center and state levels so as to increase the institutional capacity in order to control the country's urban growth and deliver decent housing to people. The National Building

Organization was formed in 1954 with an objective to conduct research on building construction activity whereas, in 1962, the country planning organization was formed for carrying out spatial planning activities throughout the country. Housing boards were created at the state level so as to manage all the housing activities with more emphasis on the Lower Income Group.

There were special Master Plans which were to be implemented with a set of development control rules, so as to overcome the unplanned urban growth in the city. The states were instructed to focus on these plans by creating special agencies to take up the activity, and also control and develop the land in its boundaries. In 1957, the DDA was created for the same and was further used as a model for creation of other development authorities across many cities.

Table : 1

SR NO	AIM	THEME	YEAR	SUCCESS	FAILURE	LEARNING
1	<ul style="list-style-type: none"> Housing for industrial workers; Poverty elimination Provision of loans 	Subsidised Housing Scheme for Industrial Workers	1952	Industrial worker got their houses in cheap rates.	After leaving jobs workers again go to slum for housing.	Housing should be for Permanent purpose.
2	<ul style="list-style-type: none"> Provision of Loans Housing for Low Income group 	Low Income Group Housing Scheme	1954	LIG people got houses in cheap rates.	NIL	Govt. should continue schemes for long time
3	<ul style="list-style-type: none"> Acquisition and development of land in order to make available building sites in sufficient numbers. Slum clearance 	Slum Clearance and Improvement Scheme	1956	Slum people got better houses.	It causes social disturbances in slum areas.	Schemes have to study all basic slum issues before starting.
4	<ul style="list-style-type: none"> Proper house for living standard of Middle-income group 	Middle Income Group Housing Scheme	1959	MIG people got houses in cheap rates.	LIG people also demands.	Limited criteria sometime cause problems.

B. Phase II (Early 1970s – Mid 1980s)

The first phase of the five-year plan made the government realize providing housing to all was not a feasible solution. Hence there was a huge drop in the schemes for housing other than poor or socially backward. This period focused more on the lower sections of society. The government motivated the other sections to undertake housing activities on their own without much support from the government.

The Government focused on low-cost schemes in phase II. Some of the schemes were:

- Providing housing for EWS people (1970)
- Sites and Services Scheme (1980)

The HUDCO (Housing and Urban Development Corporation) was initiated in 1970 with the objective of providing houses for the Economically weaker sections (EWS) of the society. The EWS people benefited as they got houses at a cheaper rate. HUDCO was

envisioned as an institution that will work with the government's nodal agency and promote “sustainable habitat development to enhance the quality of life”

The sites and services scheme was brought into force in the year 1980 with an aim to provide housing for the poor and the underprivileged in

the society. It provided a plot with basic infrastructure and the basic built-up infrastructure. But the amount given was not enough to meet the expenses of the plot and construction. This was the major setback of the scheme.

Table : 2

SR NO	AIM	THEME	YEAR	SUCCESS	FAILURE	LEARNING
1	Providing Housing for EWS people	(HUDCO) in 1970	1970	EWS people got houses in cheap rate	Proper distribution not done.	Such schemes have to implement in large quantity
2	Physical improvement of all notified slums in cities with a population of 8 million and above	Employment Improvement Scheme of Urban Slums	1972	NIL	State Governments have not been able to provide adequate funds for this scheme	Sufficient funds & planning should be arranged before implementation.
3	Housing for the poor and under-privileged in the society.	Sites and Services Scheme	1980	Plot with infrastructure are provided Basic Built-up infrastructure are completed	Plot & construction work are not done in this given amount.	Only plot was given. Basic Structures elements were provided Concessional loans upto 3000 per unit.

C. Phase III (Mid 1980s – Early 2000s)

The third phase was related to adoption of the neoliberal policies, the government had started liberalizing the policies including the housing policies. The role of government started shifting from house provider to a facilitator. As per the seventh plan, the Government's role was to promotional. The private sector had a major contribution in urban housing, whereas the Government will concentrate on the development, providing direct housing provision to weaker sections of the society and encouragement and support of housing finance institutions. There was also an attempt to shift the responsibility of the weaker section housing to the lower tiers of the government.

Surprisingly, the ninth plan stated that “Housing is state governments subject”. This statement was controversial as the Indian constitution has not stated housing under any of the three lists, listed in its seventh schedule. Even though, it has been internalised and repeated without any valid explanation. At the same time, the 74th constitutional amendment stressed decentralization, thereby making the Urban Local Bodies responsible for providing services in their jurisdictions, which also included housing.

The push of responsibilities led to the formulation of housing schemes for poor people. These schemes were formulated by the centre, but the fund allocation had to be made by state and local level governments and implemented by ULB. Some of these schemes were:

- Urban Basic Services Scheme (1986)
- Nehru Rojgar Yojna's Scheme of Housing and Shelter upgradation (1990)
- Urban Basic Services for poor (1991)

The Urban Basic services Scheme (1986) was implemented with a goal of improving the standard of living of Urban low income households specifically of the women and children by providing sanitation facilities and social services in the slum areas. The scheme achieved success for the same, however it lacked the provision of basic social and infrastructure services.

The Nehru Rojgar Yojna's scheme of Housing and Shelter upgradation (1990) intended to provide employment to the urban unemployed and urban poor. This scheme was funded fully by the Central Government. However again the funds were not enough to meet the needs completely.

The Urban Basic Services for the poor (1991) had the aim of providing social services and

physical amenities. The program was designed for urban parts, but services were not provided on the properly

The Central Government was now a facilitator for providing housing finance as this was the utmost pivotal need for housing development. The NHB (National Housing Bank) was created in 1987, and along with this the commercial banks and other Housing finance institutions were encouraged to participate on large scale to provide housing finance. This eased the housing finance at cheaper rates. There was also a good response from the private developers to take up the housing project. The government-sponsored HUDCO and other state-level housing boards also participated in the same. These agencies generally served the poor people, which created various problems related to payment thereby making them uncompetitive as compared to the private financiers.

As HUDCO suffered, the government withdrew its income tax exemption and slowly reduced the equity support also. Finally, HUDCO was suggested to strengthen its infrastructure wing to focus on land and infrastructure development to maintain its credit rating. As a result, the role of HUDCO finally shifted from providing houses to weaker sections of the society to large-scale infrastructure projects which helped to improve its ratings.

There were also amendments in some laws. The Urban Land Ceiling and Regulation Act and Rent Control Acts were repealed in majority of the cities. There were some changes in the Development Control Rules also. This permitted the builders to construct buildings with higher FSI with no physical infrastructure on ground to support the resulted densities.

Table : 3

SR NO	AIM	THEME	YEAR	SUCCESS	FAILURE	LEARNING
1	<ul style="list-style-type: none"> Improving the living standard of urban low income households, Particularly women and children through the provision of sanitation and social services in slum areas 	Urban Basic Services Scheme	1986	Emphasis was placed on women and children living in the slum.	Basic social services and physical infrastructure are not provided	Emphasis was placed on women and children living in slums – providing learning opportunities for women and preschool programs setting up of community organization and vocational training opportunities also formal a part of this scheme
2	<ul style="list-style-type: none"> To provide employment to the urban unemployed and under-employed poor 	Nehru Rozgar Yojna's Scheme of Housing and Shelter Upgradation	1990	Scheme of housing and shelter up-gradation (Shashu)	These scheme is 100% central govt. funding Central Govt. are not proper funding	Assuring secure tenure and designing cost recovery mechanism as crucial to the long term sustainability of EUS.
3	<ul style="list-style-type: none"> Provide social services and physical amenities 	Urban Basic Services for Poor	1991	Program was design by only urban parts	Services are not provided property	Under the annual plans of 1990-91-1991-192 the services UBS program.
4	<ul style="list-style-type: none"> Uplift slums through housing, basic amenities and community infrastructure provision 	National Slum Development Programme	1996	NSDP focused on providing physical amenities, community, infrastructure and social amenities	Basic amenities are not provided	Skill up-gradation and training of urban poor woman and encouraged the involvement of NGO's, community based organizations (LBO's) and provoke bodies.

D. Phase IV (Early 2000s onwards)

In phase IV, the government has assumed the facilitator, without providing any financial support to fund the urban development projects. As a result, it started motivating private sector investment. This phase carried on all the activities of Phase III, but on a larger scale.

Following schemes were launched in this phase:

- Valmiki Ambedkar Awas Yojana (2001)

- BSUP under JNNURM (2005)
- Maharashtra Housing Policy (2007)
- Rajiv Awas Yojana (2013)
- Pradhan Mantri Awas Yojana (2015)

The Valmiki Ambedkar Awas Yojana was formed for the weaker sections of the society to provide for the construction and housing units. This scheme enabled housing facilities to poor people. The scheme was successful.

The Jawaharlal Nehru Urban Renewal Mission was incepted to facilitate basic services, such as security, affordable housing, education, and sanitation to the people. However, the scheme failed to achieve the desired goal as only 8.9% of the work could be completed in a period of 9 years, and the expenses already had reached to one lakh crore.

The Maharashtra Housing Policy, 2007, focused on the development of sustainable habitats. The scheme identified various issues related to urban

housing and concentrated on the mismatch of demand and supply of affordable housing.

The Rajiv Awas Yojana was aimed at the integrated development of all the notified slums and it tried to tackle the shortages of urban slums. However, the scheme was not implemented

The Pradhan Mantri Awas Yojana, formed in 2015, focused on providing housing for all, has been implemented successfully and is currently active. The Government has a target of providing housing for all by the year 2022.

Table : 4

SR NO	AIM	THEME	YEAR	SUCCESS	FAILURE	LEARNING
1	• Providing subsidies to urban slum dwellers living below poverty line and belong to socially disadvantaged group for construction of dwelling units and sanitation units	Valmiki Ambedkar AwasYojna	2001	Below poverty line people got proper houses with sanitation system .	NIL	Such scheme should implemented in all slums
2	• Focused attention to integrated development; Provision of basic services to urban poor i.e. security of tenure, affordable housing, water, sanitation, health, education etc.	BSUP under JNNURM	2005	Poor people got proper sanitation, health , etc.	As per Times now only 8.9% work completed in 9 years of JNNURM, which cost nearly Rupees One Lakh Crore.	Lots of construction work are completed in this scheme
3	• Aimed at sustainable development of habitats • Identified multiple issues related to urban housing • Focused on mismatch between the demand and supply of Affordable Housing units	Maharashtra Housing Policy	2007	N.A.	NIL	NIL
4	• Integrated development of all existing notified and non-notified slums; • Bringing existing slums within the formal system • Redressing the failures of the formal system lie behind creation of slums; • Tackling the shortages of urban land & housing that keep shelter out of reach of the urban poor.	Rajiv AwasYojna	2013	NIL	Not implemented	NIL
5	• Housing for all	Pradhan Mantri AwasYojna	2015	Currently running successfully	NIL	Housing for all is main criteria.

1.4. Cumulative Progress of PMAY (U)

Table : 5 : PMAY(U) PROGRESS

Year	Houses Sanctioned	Houses Grounded	Houses Completed	Total Investment	Central Assistance Committed	Central Assistance Released
Mar-22	1.15 crore	95 lac	56.30 lac	7.56 lac cr	1.89 lac cr	1.25 lac cr
Apr-21	1.13 crore	84 lac	50 lac	7.38 lac cr	1.82 lac cr	1.06 lac cr
Aug-20	1.09 crore	70 lac	40 lac	6.54 lac cr	1.72 lac cr	80624 cr
Dec-19	1.03 crore	60 lac	30 lac	6.16 lac cr	1.63 lac cr	
Aug-18	68.71 lac	36.65 lac	13.40 lac	385874 cr		34077 cr
Dec-17	37.44 lac	35 lac		2,03,575 cr	576252 cr	1684 cr subsidy beneficiary
Sep-16	10,10,424		14,508		14,954.97 cr	
Jun-16	7,25,700				1911.20 cr.	200 cr subsidy beneficiary

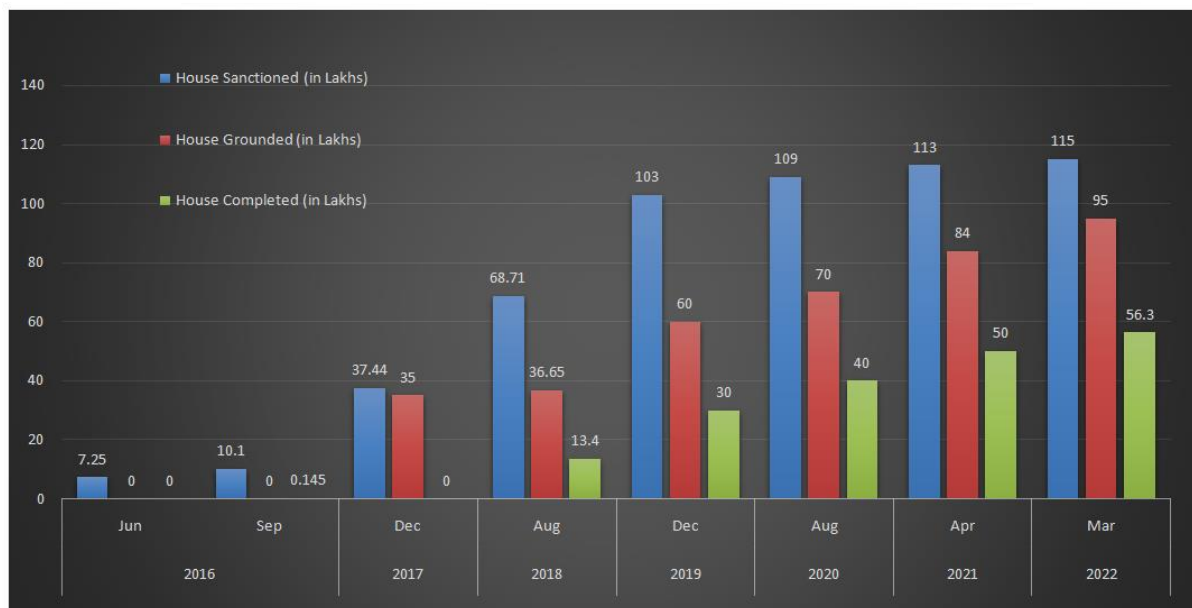


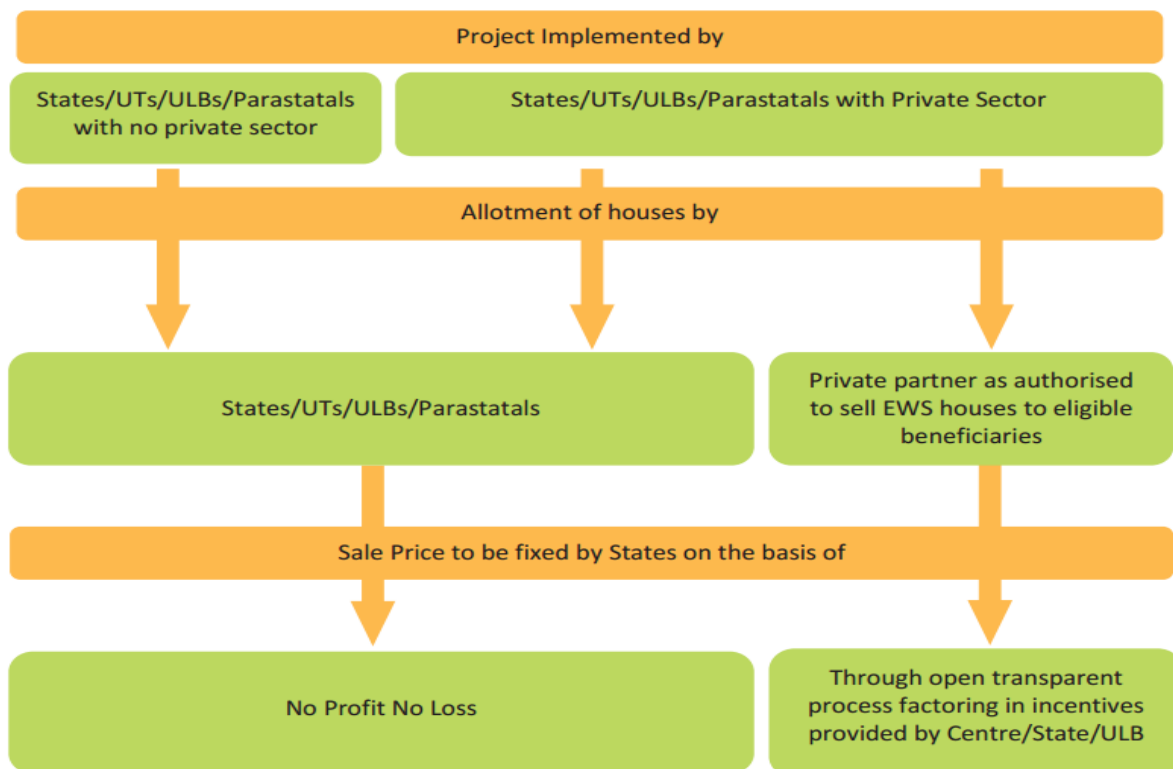
IMAGE-2

II. METHODOLOGY:

The projects may be undertaken by the states/UT/ULB's/Parastatals with or without the help of the private sector. The allotment of houses in case of the project without private sector will be done by the states/UT/ULB's / Parastatals whereas the in case of partnership with privates sector, the private partners have the

authority to sell the EWS houses to eligible beneficiaries. The sale price of the houses is fixed by the state on the basis of no profit no loss in there is no private sector participation, whereas otherwise it is decided on through open transparent process factoring in incentives provided by the Centre/State/ULB.

IMAGE-3



III. LITERATURE VIEW

REVISITING LOW INCOME HOUSING

A Review of policies and perspectives

The study of housing policies and their evolution over the years brings out the fact that the role of the Government had slowly shifted from the role of provider to that of the enabler. This clearly meant the retreat of the Government from its responsibility toward the poor. The private sector also significantly invested in the middle and higher income groups, participation of their investment in the Lower income group was minimal. Also the high amount of subsidies given, the poorer people then sold the houses to higher income groups. Various organizations such as HUDCO, NHP, HDFC then became an important source of house funding. Moreover, the tenth plan defined that the housing for poor should be managed by themselves. Due to reduced government responsibility and increasing private investment, the poor were actually not benefitted by the schemes. Moreover, their claim to the city was challenged. Overall the purpose of providing housing to the poor remained unsolved.

MODEL OF COMMUNITY BASED HOUSING - OF BEDAH KAMPUNG PROGRAM, INDONESIA

One of the ways of poverty for poverty alleviation is a community-based housing development. Bedah Kampung program is an example of CBHD in Indonesia. Bedah Kampung program has gradually improved the conditions of the poor. It forms a community-based organization in form of POKJA and LKM, which had the role of being a strategic partner with the government and also as a mediator. As the program was implemented only for 3 years, the long-term outcome of the scheme could not be derived. However, it has been recognized as a quality program and it aided in the improvement of quality and infrastructure of the housing.

REAL ESTATE ECONOMICS

On examination of the basic economic concepts of demand, supply, price adjustments, and concept so equilibrium, it can be observed that there are some rules which are generally followed. These key drivers while determining these laws are:

- Market size
- Income or wealth
- Relative prices
- Expectations regarding pricing and growth

The rules regarding the supply side include:

- Cost and availability of resources such as land, capital, labor
- The price of rent expected and the demand for the property
- The degree of uncertainty and the risk involved

The price adjustments of real estate are very slow due to various reasons such as lack of information.

AFFORDABLE HOUSING IN PARTNERSHIP GOVERNMENT OF INDIA

The Indian Urban Population has grown tremendously over the last 3-4 decades from 109 million to 377 million between 1971 to 2011, due to the numerous opportunities available to people in large cities. However, this has led to a spurt in slums; there is a shortage of houses for economically weaker sections and Low-Income groups. The authorities need to undertake massive efforts to bridge the gap between the demand and supply of affordable housing.

HOUSING STUDY FOR PUNE MUNICIPAL CORPORATION - BY M A S H A L, PUNE

The houses and related infrastructure need to be fast paced. The needs of the EWS should be considered and enough houses must be made available both on a rental and ownership basis. The development plan of Pune city needs to be modified as per the needs of the ever-changing city for the next 20 years, as the previous plan was sanctioned and implemented for a period of 1982-87. The new development plan needs all

the problems of the city including housing for the poor and the migrants.

IV. CASE STUDY SV SMART CITY, SOLAPUR:

SVM smart city is based in Solapur at Akkalkot road, which is also near Gandhi nagar , Hyderabad Road, Market yard MIDC area. Places such as engineering colleges, schools, Government polytechnic, and WIT are easily accessible from this area.

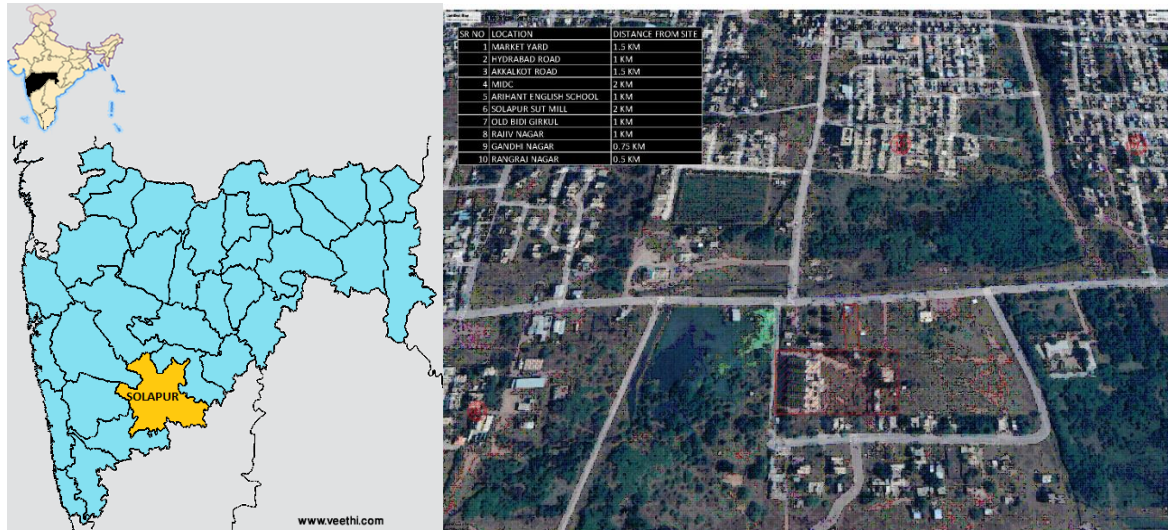


IMAGE-4

The workers near MIDC, Market yard, Hyderabad road, and Akkalkot road will be provided affordable houses as per their income group under the PMAY scheme and all the

people such as laborers, textile workers, auto rickshaw drivers, people with other jobs, who do not have their own house will be provided house at a lower cost.



IMAGE-5

This scheme has been implemented by the Government all over the country in all the cities. Similarly the same has been implemented even in Solapur under Pradhan Mantri Awas Yojana, component-3 affordable housing with ppp, accordingly all the areas like Majare wadi, Hyderabad Road, Pune road, Degaon Road,

likewise other areas have the task of getting PMAY Component -3 Scheme sanctioned is undertaken by land owners to develop houses. Accordingly, the area of Solapur east, Akkalkot road, Gandhinagar, Anand Dham Vihar phase I,S.V Smart City developers will research and study the work of the scheme.



IMAGE-6

While studying prominently I myself being a resident of Solapur and knowing the local builders and developers and also familiar with their work and credibility I have selected S V Smart City developers to proceed with this scheme as in Solapur the other areas also have taken the PMAY component 3 work in process, however, it has been observed not even a single house has been allotted under PMAY Component 3 and I realize that the SVM Smart cities work, under my constant supervision has been completed in an excellent way. The partner developer of this scheme, Shri Shailesh Karwa Sir has personally supervised the work and strived for the sanction of the PMAY scheme by regular follow-ups. His meticulous planning has helped in building proper rooms with proper ventilation, brightness, WC. bath, kitchen, balcony and hence the whole flat is well planned. In addition to this, each building has the provision of lifts and a broader staircase and

passage. In these schemes, each building of 8 storeys has 12 flats per floor, i.e 96 flats per building with stilt parking on the ground floor. The residents and the visitors will have proper parking facilities. There is also a provision of drinking water, as well as regular usage of water, waste management, drainage, and proper concrete roads, and also an attempt has been made to provide modern amenities such as an internal garden, playground, and clubhouse. The said scheme has been supported by the ULB for proper water provision, drainage, and garbage management, and these will be provided by SMC. The said scheme has been prominently for LIG, MIG , and likewise the people qualified under PMAY Component 3 will be given priority by S V Smart city developers. The beneficiaries have got the advantage under this scheme which abides to government policy and guidelines. The beneficiaries have been selected by PMAY Cell and Municipal Corporation

authority. The government-approved beneficiaries have been allotted the flats under this scheme. Currently, the work of Anandam Vihar under this scheme has been completed.

The possession of the flats will be given in 2022 by event by a government-organized event of possession of flats and thus would be a moment of pride for Solapur Citizens.

मा. प्रधानमंत्री नरेंद्र मोदी यांचे "सर्वासाठी घरे" हे स्वप्न आमच्याकडे प्रत्यक्षात साकार झालेले आहे.

प्रधानमंत्री आवास योजना

सर्वासाठी घरे (शहरी) अंतर्गत घटक क्र. ३ (AHP) मध्ये

एकूण १५०० सदनिकांपैकी

- 1 BHK - 296
- 1.5 BHK - 16
- 2 BHK - 08

सदनिकांचे काम प्रगतीपथावर

'B' Wing
1 BHK
184 Sq.ft. (Total Area) Onwards
₹ 2.5 Lakh Onwards

2.5 Lakh
अनुदान
(EWS) करिता

₹ 2.67 Lakh
सवलत
(LIG) करिता

5%
स्टॅम्प ड्युटी माफ

GST
ची पूर्ण सवलत

अनुदान / सवलती * बजा जाऊन

Member of **CREDAI** Solapur

राष्ट्रीयकृत बँकेकडून कर्जाची सुविधा उपलब्ध

SV SMARTCITY DEVELOPERS

साईट : सर्व्हे नं. १५०/१अ/२, प्लॉट नं. १, कसबे सोलापूर, गांधीनगर, जुना विडी घरकुल रोड, सोलापूर.

प्रमोटरर्स : आर्कि. शैलेश करवा वेणुगोपाल कट्टा
9766 27 8100 8975 24 5330

ऑफीस : मो. 9309103374, 7420881188

स्मार्ट सिटी सोलापूर येथील भव्य प्रकल्प

आनंदम
विहार PHASE I

Website : www.svsmartcity.com

IMAGE-7

INFORMATION OF PMAY SCHEME

Name of Developer	SV SMART CITY Developers
Location	S.NO.150/1A/2,SUB PLOT NO.1
	GANDHI NAGAR, VIDI GIRKUL ROAD,
	KASBE SOLAPUR, SOLAPUR
Plot Area	5147.54 SQ.M.
Zone	Mix Residential
Dwelling Units	A+B+C WING, A = 96
Land Ownership	M/S SV SMART CITY DEVELOPERS
Sales price for MARKET Unit 1st phase	A-WING = 11.99 LAC
Marks as per Bid Evaluation(REGD No)	A-WING = 9.49 LAC

TIME LINE OF PMAY AHP SV SMART CITY SOLAPUR

SR NO	DATE/MONTH	POLICY RELEASED/NOTIFICATION/ORDERS/EVENTS
1	JUNE -2016	PMAY Component Scheme launch by Government
2	JAN - 2017	Proposal start planning/documentation
3	03/07/2018	Building permission taken to SMC
4	15/08/2018	Project Inauguration
5	AS PER SMC	Selection of Beneficiary through SMC PMAY Cell
6	1.50 LAC	Central Government subsidy %
7	1.0 LAC	State Government subsidy %
8	GOING ON	Building completion taken to SMC
9	DIWALI-2022	Possession Ceremony

SPECIFICATIONS OF SV SMART CITY, SOLAPUR:

The highlights of this scheme are as under:

1. Attractive planning of flats as per “Vastushastra”
2. Quality Construction
3. 2 lifts with power backup facility
4. Rainwater harvesting
5. Fire Protection facility
6. Children Park
7. Club House
8. Approved final layout
9. Proper sanction of the scheme
10. Ample parking for the flat owners
11. Autoclaved aerated brickwork
12. Near Proximity to School, Hospital, Bank and Market
13. A huge project within the corporation limits and in the Heart of the city.

PRADHANMANTRI AWAS YOUNA : HOUSING FOR ALL (URBAN)**COMPONENT-3 (AHP) PRIVATE PARTNERSHIP PARTICIPATION**

Documents required: IDENTITY AND RESIDENCE PROOF DOCUMENT

- Aadhar Card
- Voter Card
- Pan Card
- Ration Card
- Annual Income proof
- Passbook of a Nationalised bank
- Light bill of the current month.
- Driving license
- Recent passport size photograph

CREDIT LINKED SUBSIDY SCHEME (CLSS)

CLSS

(Credit Linked Subsidy Scheme)

- A Central Sector Scheme
- Interest subvention on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction or enhancement of house
- For the first time, Middle Income Group (MIG) has been included for a housing scheme in the country.
- Validity of scheme till 31st March 2020

Particulars	EWS	LIG	MIG I	MIG II
Household Income (Rs.)	Upto 3 Lakh	3-6 Lakh	6-12 lakh	12-18 Lakh
Carpet Area in sqm	30	60	160	200
Interest Subsidy (% p.a.)	6.5%		4.0%	3.0%
Maximum Loan Tenure	20 Years			
Eligible Loan Amount (Rs)	6,00,000/-		9,00,000/-	12,00,000/-
Discounted NPV Rate	9%			
Upfront amount for Subsidy (Rs.) for a 20 Year Loan	2,67,280/-		2,35,068/-	2,30,156/-
Approx. monthly savings @ Loan Interest of 10%	2,500/-		2,250/-	2,200/-

IMAGE-8

The Eligibility criteria for EWS, LIG AND MIG -1

EWS: (Economically Weaker Section)

- The annual income must be up to 3 lakhs
- The loan amount eligible for subsidy will be 3 lakh
- The tenure of the loan will be 20 years
- The maximum subsidy amount payable will be up to 2.5 lakh

LIG (lower income group)

- The annual income must be up to 6 lakh
- Loan amount eligible for subsidy is up to 6 lakh
- Loan Tenure will be up to 20 years
- Maximum Subsidy amount payable is 2.67 lakhs

MIG _ I

- The maximum household income must be from 6-9 lakh

- The loan amount eligible for subsidy will be 9 lakh
- The loan tenure is up to 20 years
- The maximum available subsidy will be 2.35 lakh.

There will be a subsidy of 1.5 lakh from the central government and a subsidy of 1 lakh from the State Government for the financially down-trodden people. The beneficiaries will also get a waiver for GST and stamp duty.

All those who wish to avail the benefit of this scheme, need to declare that they do not own a house anywhere in India on a stamp paper of Rs. 100. In case the information provided is false, the act will be punishable under section 199/200. The flat will be registered in the name of both husband and wife. The applicant will not be eligible if he has availed benefit from any other scheme.

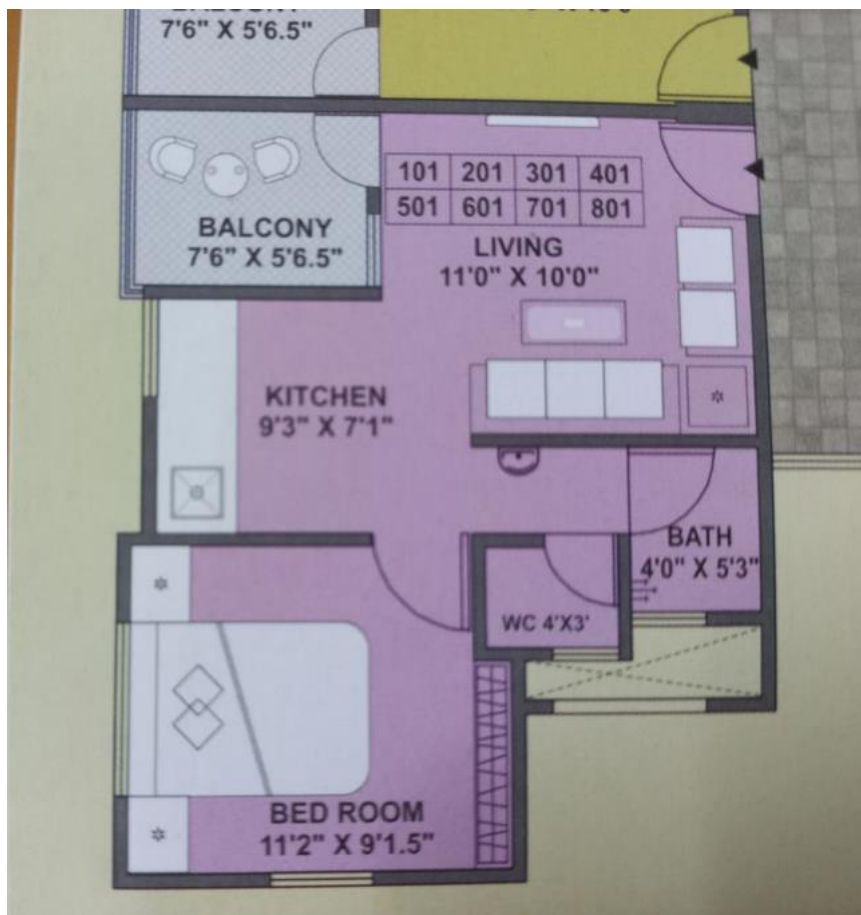


IMAGE-9



IMAGE-10

The Pradhan Mantri Awas Yojana, component III has been implemented throughout the country in various cities. The benefit of the same has been undertaken even in Solapur city in different

areas. The beneficiaries have registered for the same in Solapur Municipal corporation, and can select any area of their choice other than SVM city for their house, , and the work is going on accordingly as per the scheme.

		प्रधान मंत्री आवास योजना सीतापुर महानगर पालिका, सीतापुर		
अर्ज				
नामावली क्रमांक : HFA (साईटसाठी घर) अंतर्गत मिळालेला प्रत्यक्ष-मूक घटक : सातवी माहितीसाठी सध्याचे घर उदाहरणार्थ गृहनिर्माण (File No.) घडामोडीत एक क्र.				क्रमांक : 25
गरीबपणे नांव : SOMWAR PETH				
घरातील कुटुंब प्रमुख/सदस्यांचा नाव (इंग्लिश मध्ये) : RAVINDRA VYANKATESH MADCHETTI		घरातील कुटुंब प्रमुख/सदस्यांचा नाव (मराठी मध्ये) : रविंद्र व्यंकटेश महाडिक्ते		
घरातील मुलगा/मुलगी : VYANKATESH RAMAYYA MADCHETTI		उमेर (वर्षां) : 61/61-1962 लिंग : पुरुष		
संपत्तिस्थान एकाच / सामान्य		संपत्तिस्थान विवरण : विक्रीत		
सध्याचा घरा जमीन मालकीदार				
घर क्र. 42		सध्याचे नाव / परा : SOMWAR PETH		
शहर : Solapur		फ्लॅट/झोपडा क्र. : 992189/1886		
आयकर घरा				
सध्याचे नाव / परा : SOMWAR PETH				
घर क्र. 42		शहर / गाव : Solapur		मध्य : Maharashtra
सध्याचे नाव / परा : SOMWAR PETH		जिल्हा : Solapur		
परिवाराची माहिती				
सातत्याच्या या माहिती		वास्तव्यस्थानी माहिती		
नाव : REKHA RAVINDRA MADCHETTI	वय : 49 वर्षे	आधार क्र. :	338999991342	
माते : बायको	लिंग : स्त्री	निवडणूक ओळखपत्र क्र. :	---	
सदस्याचे प्रकार : सामान्य		PAN कार्ड क्र. :	---	
नाव : ASHWINI RAVINDRA MADCHETTI	वय : 25 वर्षे	आधार क्र. :	667334878043	
माते : मुलगी	लिंग : स्त्री	निवडणूक ओळखपत्र क्र. :	---	
सदस्याचे प्रकार : सामान्य		PAN कार्ड क्र. :	---	
नाव : VINIT RAVINDRA MADCHETTI	वय : 23 वर्षे	आधार क्र. :	281726397641	
माते : मुलगा	लिंग : पुरुष	निवडणूक ओळखपत्र क्र. :	---	
सदस्याचे प्रकार : सामान्य		PAN कार्ड क्र. :	---	
सामाजिक व आर्थिक				
पत्ने : हिंदू	जात : सामान्य	कुटुंबाच्या मातकीचे घर किंवा निव्वारी जमीन भारतात कुठेही आहे का? नाही		
विद्यमान घर मातकी तपशील : भांड्याचे		घरातील एकत्रित परातील एकत्रित मासिक धार्मिक उत्पन्न (₹) : 1 to 50000		
घराची सध्या स्थिती व गरज				
छप्पर प्रकरणावर आधारित घर प्रकार : निम्न-मज्जा (तुराट्टा / स्टील पत्रक / टाइल्ड)		बांधकामाचे प्रकार : लोड बेरिंग		उत्पादक प्रकार : CGI/पत्रे
स्नातकगृह : हो	सौभाग्यलय : हो	मज्जा लक्ष कनेक्शन : हो	लाईट कनेक्शन : हो	नियंत्रणकर्ता नगरपालिका क्षेत्रातील खोल्यांची संख्या : 1
घिती कालावधीमासून या शहर / गावात राहत आहात : १९९५ पूर्वी		रोजगार स्थिती : कामगार		
विद्यमान घराचा आकार घटक वर्ग क्षेत्र चौसर फूट मध्ये) : 300		कुटुंब गृहनिर्माण गरज : सध्या घर		
कुटुंबाकडे BPL कार्ड आहे काय? नाही		कुटुंबाचा युवा भूखंड आहे काय? नाही		
सुधारणा करायची असल्यास कुथ्या हद्दया असलेल्या सुधारणा निर्दिष्ट करा (टिप : एक पेक्षा जास्त सुधारणा निर्दिष्ट करू शकता) :				
Census 2011 House list TIN :				
बँक तपशील				
बँक व शाखा नाव : STATE BANK OF INDIA -- TREASURY BR SOLAPUR		बँक खाते क्रमांक : 34590232355		
सोबत जोडलेली कागदपत्रे				
उत्पन्नाचा दाखला (स्वातः प्रमाणित केलेले)				
उत्पन्नाचा दाखला (स्वातः प्रमाणित केलेले)				

IMAGE-11

VI. CONCLUSION

All the people who are homeless will be provided a house under subsidized PMAY

Scheme, component 3. Apart from the subsidy, the government has also made arrangements for these people to avail the bank loans on the remaining amount at concessional rates. The houses in Solapur are available for laborers within the range of 5 - 7 lakhs. Therefore, the aim of the PMAY scheme to provide homes for all by 2022 seems to be getting fulfilled.

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