

Housing For All Plan of Action (HFAPoA) and Annual Implementation Plan (AIP) for Jhumeriteliya, Jharkhand



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Abbreviations

AIP	Annual Implementation Plan
CLSC	Credit Linked Sub City
PMAY	Pradhan Mantri Awas Yojana
ULB	Urban Local Bodies
JNP	Jhumritelaiya Nagar Parishad
GoI	Government of India
HFAPoA	Housing For All Plan of Action
PPP	Public Private Partnership
MLD	Million Liters per Day
NH	National Highways
LIG	Low Income Group
MIG	Middle Income Group
EWS	Economically Weaker Section
HIG	High Income Group
BOT	Built Operate and Transfer
LPA	Local Planning Area
BPL	Below Poverty Line
SC	Scheduled Caste
ST	Scheduled Tribes
OBC	Other Back Word Class
ECB	External Commercial Borrowings
PWD	Public Works Department
PIU	Programme Implementation Unit
NHB	National Housing Bank
ULCRA	Urban Land Ceiling Regulation Act

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Chapter – 1

Introduction

1.1 Project Overview

Jhumritelaiya Nagar Parishad, is having population of 87867 as per census 2011 is implementing Housing For All, under Pradhan Mantri Awas Yojana (PMAY) with a “Vision of Housing for All”. Government of Jharkhand, Under Affordable Housing Mission, invited the sealed competitive bids and Darashaw & Company Private Limited has been successfully entrusted to prepare Housing for All Plan of Action (HFAPoA) for Jhumritelaiya Town under Cluster II .“M/s. Darashaw & Company Private Limited” has entered into a contract agreement with Principle Secretary (Urban Development Department, Jharkhand), Urban Development and Urban Housing Department on 07th May 2016 and work order was issued on 7th May, 2016 for Consultancy Services for Demand Survey and Preparation of Housing For All Plan of Action (HFAPoA) under PMAY-HFA Scheme for Jhumritelaiya Town in Jharkhand State. The 4-month assignment commenced on 7th May, 2016 and main focus of this report is discussing Town profile, zone wise Slum profile, reasons for formation of slums, observations of infrastructure assessment and various policies-frameworks which is adopted by Jhumritelaiya Nagar Parishad for slum improvement.

The main objective of the Draft Report is to highlight the assessment of the current situation of the project parameters, as originally envisaged in the Terms of Reference (TOR), after their findings during the Draft phase. The report also suggests the consultants approach and methodology, towards successful completion of the project.

1.2 Background

The Ministry of Housing Urban Poverty Alleviation, Government of India has launched the Pradhan Mantri Awas Yojana (PMAY) - Housing for All (HFA) by 2022. A comprehensive urban housing scheme to achieve the objective that by the time the nation completes 75 years of its Independence, every family will have a pucca house.

The scheme seeks to address the housing requirement of the urban poor including slum dwellers and will be implemented through four verticals, giving option to beneficiaries and ULBs. A beneficiary family in this mission will comprise husband, wife, unmarried sons and/or unmarried daughters.

The four verticals of the PMAY-HFA (Urban) as per the guidelines are:

- Slum rehabilitation of slum dwellers with participation of private developers using land as a resource.
- Promotion of Affordable Housing for the weaker section through credit linked subsidy.
- Affordable Housing in partnership with Public and Private sector.
- Subsidy for beneficiary-led individual house construction.

The Pradhan Mantri Awas Yojana (PMAY) will be implemented as a centrally sponsored scheme except for the component of the Credit Linked Subsidy which will be implemented as a Central Sector Scheme. The scheme also prescribes certain mandatory reforms for easing up the urban land market for housing, to make adequate urban land available for affordable housing.

1.2.1. Urbanization and Housing Scenario in India

Urbanization is an index of transformation from traditional rural economies to modern industrial ones. The gradual increase in the number of urban centers from lower population sized categories to class I cities has resulted in heavy structures of urban population in India. India's urbanization is often termed as over urbanization, pseudo-urbanization. The big cities attained an inordinately large population size leading to a virtual collapse in the urban services, followed by basic problems in the field of housing, slum, water, infrastructure, quality of life etc. Urbanization is a product of demographic explosion and poverty induced rural-urban migration. Urbanization is occurring not due to an urban pull but due to a rural push. The impacts of Urbanization have the following results:

- Proliferation and densification of slums and growth of informal settlements.
- Degradation of housing stock which is characterized by congestion and obsolescence.
- Increase of social deprivation.
- Deteriorating nutrition and health status of the urban poor.

India's urban population registered a decadal growth of 32% rising from 285 million to 377 million between 2001 and 2013. Slum population has been estimated to be 93.06 million in 2011, which is 26% of the total urban population of India. The total housing shortage at the 12th plan period has officially been assessed as 18.78 million dwelling units for 78.86 million households, where 98% of this shortage was in the Low Income and Economically Weaker Sections (EWS) segment. 95% of the shortage of housing has been estimated in EWS and LIG sectors.

1.2.2. Slum Situation and Housing Shortage for other Urban Poor in India

‘Slums’ are the habitats of the urban poor. The urban poor are generally equated with slum dwellers as slums exhibit the most visible form of poverty in urban areas. Jhumritelaiya Nagar Parishad is no exception to this general phenomenon in the urbanization process. Due to a large rural-urban differential in income and employment opportunities, particularly due to the employment opportunities in the tourism sector (In historical places), the rural poor are migrating from the hinterlands of the Town and taking refuge either in slums or on Town pavements, as they cannot afford expensive formal housing. The inevitable result of continuous rural-urban migration is either re-densification of exiting slums or proliferation of new ones- (squatter settlements) primarily on vacant public land, like, rivers/canals banks, and the like

With the rapid growth of the service sector, the attraction of the cities for diverse and gainful employment of rural and suburban poor cannot keep pace with the mobilization of resources to provide land for affordable and serviced housing in appropriate locations for a significant section of the urban population especially for the urban poor. Hence those excluded from the delivery of formal housing find alternatives in non-serviced lands, sometimes in marginal, untenable or environmental risk prone areas which are termed as slums.

Slum formation is an inevitable consequence of urbanization in India and other developing countries. According to 2001 census, 23.1 per cent of urban population in India lived in slums while the proportion is higher in large cities. For example, in Mumbai 55 per cent of the population live in slums and confront acute scarcity of basic amenities required for a healthy living. In the Calcutta Metropolitan Area in 2001 out of the population of 14 million, about 4.75 million were found to be slum dwellers, i.e., more than one third of the total population.

About 377million persons or about 31 per cent of India’s population of 1.21 billion lived in urban area in 2011 spread over 5161 towns. The urban population is likely to grow to about 600 million by 2031. United Nation’s indicated that by 2030, India’s urban population will grow to 576 million and constitute 40 per cent of the total populations. In 2011 there were 54 cities with a million plus population and 495 cities above 100000 populations. It is estimated that the number of million plus cities in India will grow to 75 by 2021. In addition there will be 500 large cities with a population above 100000 by 2021.

At the slum decadal growth rate of 34%, the slum households are projected to go up to 18 million. 2 million non-slum urban poor households are proposed to be covered under the

Mission. Hence, the total housing shortage envisaged to be addressed through the new mission is 20 million.

The Housing for All Mission will be implemented during 2015-2022 and will provide central assistance to Urban Local Bodies (ULBs) and other implementing agencies through States/UTs for:

- In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation.
- Credit Linked Subsidy.
- Affordable Housing in Partnership.
- Subsidy for beneficiary-led individual house construction/enhancement.

1.2.3. Scope and Limitations of the Plan

The scope of work for HFAPoA includes following tasks:

- Demand Survey
- Preparation of Housing for All Plan of Action (HFAPoA)

Limitations - The report discusses issues and concerns of the different Slums pockets, the Town context in which they lie and understanding of the area of influence spreading in different zones. An initial assessment has been made if the exiting status considering its profile amongst all slums. The report also focuses on the fact that the slums needs to come at par with other progressive part of town. Basic information has been sought for infrastructure facilities and delivery mechanisms which are town owned such as physical and social infrastructure from different government institutions, urban local bodies, NGO and many other stake holders of the proposed projects.

Primary research, secondary research and knowledge of Slum pockets/Zone was collected for the study taking due care of validating the authentic town and correctness of information so collected from different sources. However no pledge, expressed or implied is given as the completeness or accuracy of information/data/opinions provided by third parties or secondary sources.

The limitation which could be faced during the preparation of Housing for All Plan of Action for Jhumritelaiya Town would be:

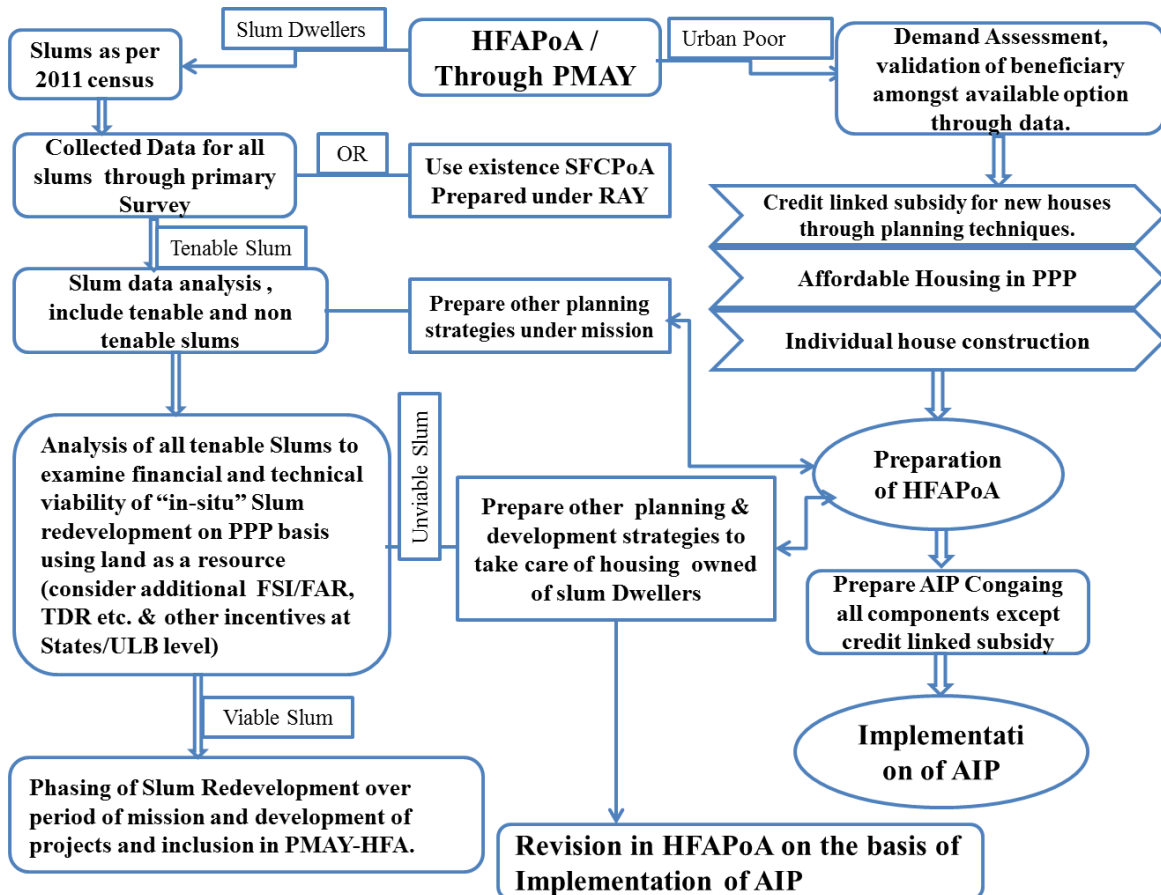
- There might be some social problems due to local opposition to conduct the survey in the few slum pockets, which would hamper the survey team.
- Transformation pace is very fast in slum due to that Data updating has to be on regular basis for accuracy also.

1.3 Planning Process

1.3.1. Approach to the Project

The preparation of the Perspective plan for Housing for All Plan of Action (HFAPoA) for the Town of Jhumritelaiya, Jharkhand involves the following stages.

- Demand Survey
- Preparation of Housing for All Plan of Action



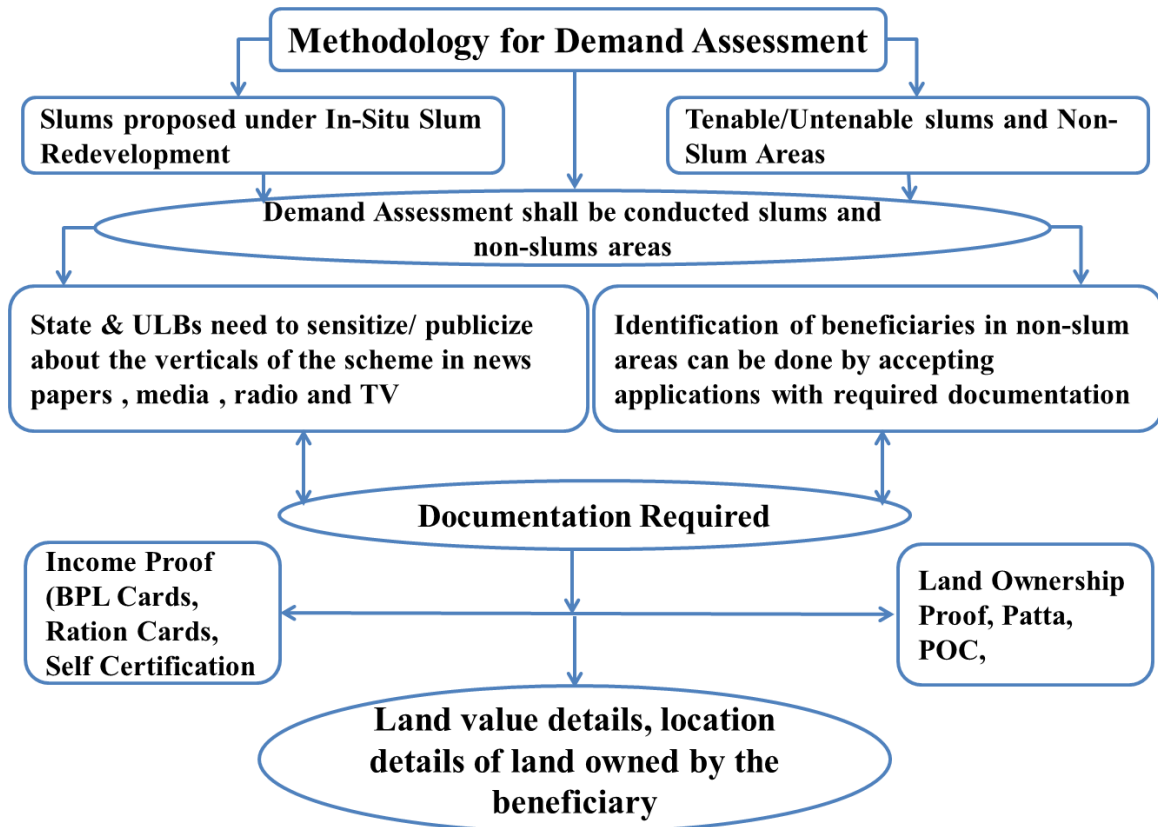
Source: MOUD Government of India

Figure 1: Planning and Development Strategy for HFAPoA

1.3.2. Purpose of Draft Report- Housing for All Plan of Action

The broad purpose of this Draft Report is set out the Consultant’s approach to the Project. Included in the approach is the articulation of the overall requirements of the project related to the methodology based on Town profile, Slum profile, NGO identification and their role, house hold survey format etc. The Draft Report is the blueprint for the life of the project. Central to the report are the objectives of the project together with the activities that are planned in order to meet those objectives. The Draft Report is prepared after the team members initiated field work on the project. It is after the initial phase of

the project work Report can that the Draft be written since another purpose of the report is that of reality check and a field presence is necessary for that aspect. It is important for the contents of the Draft Report be understood and agreed to by Jhumritelaiya Nagar Parishad. Input from Jhumritelaiya Nagar Parishad and other stakeholders are vital for the development of the Draft Report. The report will include the importance and socio-economic profile of Jhumritelaiya Town. This report will also cover existing Policies and reforms which Jhumritelaiya Nagar Parishad is doing implementation for slum improvement.



Source: MOUD Government of India

Figure 2: Methodology for Demand Assessment

Jharkhand Government has decided to allocate Government land to Urban Local Bodies enable them to undertake projects of Housing For All (HFA) under the Guidelines of Pradhan Mantri Awas Yojana (PMAY). The land so reserved must be suitable for residential purposes. In every residential colony and group housing in urban areas, the ULB will have to reserve 15% of the total land for the purposes belonging to Economically Weaker Sections (EWS).

Chapter – 2

Overview of Pradhan Mantri Awas Yojana

2.1 Introduction and PMAY Outline

Owing to rapid urbanization in and around the town, large influx of the migrants has been observed, which has resulted in formation of slums. The town presents a wide range of activities in various Institutional, Commercial and Tourism sectors. Growth in such activities, possibilities of absorption in various service sectors, scope of employment in trade and business activities and retailing etc. could have attracted rural poor to the town.

The Ministry of Housing Urban Poverty Alleviation, Government of India has launched Pradhan Mantri Awas Yojana (PMAY) - Housing for All (HFA) by 2022 scheme a comprehensive urban housing scheme to achieve the objective that by the time the Nation completes 75 years of its Independence, every family will have a pucca house.

The scheme seeks to address the housing requirement of urban poor including slum dwellers and will be implemented through four verticals, giving option to beneficiaries & ULBs. A beneficiary family in this mission will comprise husband, wife, unmarried sons and/or unmarried daughters.

The four verticals of the PMAY-HFA (Urban) as per guidelines are:

- 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.

The Pradhan Mantri Awas Yojana (PMAY) will be implemented as a Centrally Sponsored Scheme except for the component of Credit Linked Subsidy which will be implemented as a Central Sector Scheme. The scheme also prescribes certain mandatory reforms for easing up the urban land market for housing, to make adequate urban land available for affordable housing.

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reforms for easing up the urban land market for housing, to make adequate urban land available for affordable housing.

2.2 Introduction to Pradhan Mantri Awas Yojana (PMAY)

2.2.1 Introduction

The Hon'ble President of India, in his address to the Joint Session of Parliament on 9th 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 Town 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, the Central Government has launched a comprehensive mission, the "Pradhan Mantri Awas Yojana – Housing for All (Urban)".

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

- Slum rehabilitation of slum dwellers with the participation of private developers using their existing land as a resource, (In-Situ Development).
- Promotion of Affordable Housing for the weaker section through the (Credit Linked Subsidy).
- Affordable Housing in partnership with (Public and Private Sectors).
- Subsidy for (Beneficiary-Led Individual House) construction /enhancement.

Housing for All Plan of Action (HFAPoA) report comprises of all the above mentioned four verticals.

The Pradhan Mantri Awas Yojana (PMAY) will be implemented as a centrally sponsored scheme except for the component of the Credit Linked Subsidy which will be implemented as a Central Sector Scheme. The scheme also prescribes certain mandatory reforms for easing up the urban land market for housing, to make adequate urban land available for affordable housing.

2.2.2 Aim

The aim of this Housing for All Plan of Action scheme is to provide shelter to the individuals who are homeless. The main focus of this government housing plan will be on the people who belong to Slums, LIG and EWS categories.

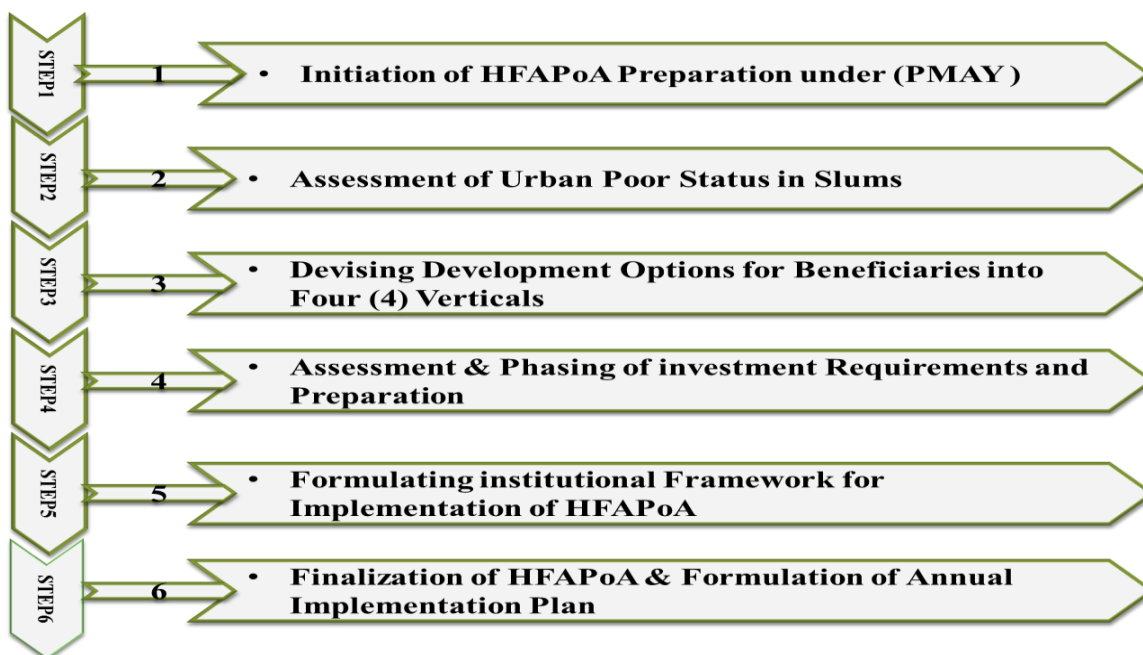
2.2.3 Broad Objectives of the Plan

The Housing for All Plan of Action for the Town of Jhumritelaiya Nagar Parishad under the prerogative of Housing for All (HFA) for the slum dwellers and the urban poor envisages ‘Housing for All Jhumritelaiya Nagar Parishad’ through a multi-pronged approach focusing on:

- Bringing existing slums within the formal system and enabling them to avail of the same level of basic amenities as the rest of the town;
- Redressing the failures of the formal system that lie behind the creation of slums; and
- Tackling the shortages of urban land and housing that keep shelter out of reach of the urban poor and force them to resort to extra-legal solutions in a bid to retain their sources of livelihood and employment.

The broad four principles/categories that are outlined in HFA program are as follows:

- Slum rehabilitation of slum dwellers with participation of private developers using land as a resource.
- Promotion of Affordable Housing for the weaker section through the credit linked subsidy.
- Affordable Housing in Partnership with Public and Private sector.
- Subsidy for beneficiary-led individual house construction.



Source: MOUD Government of India

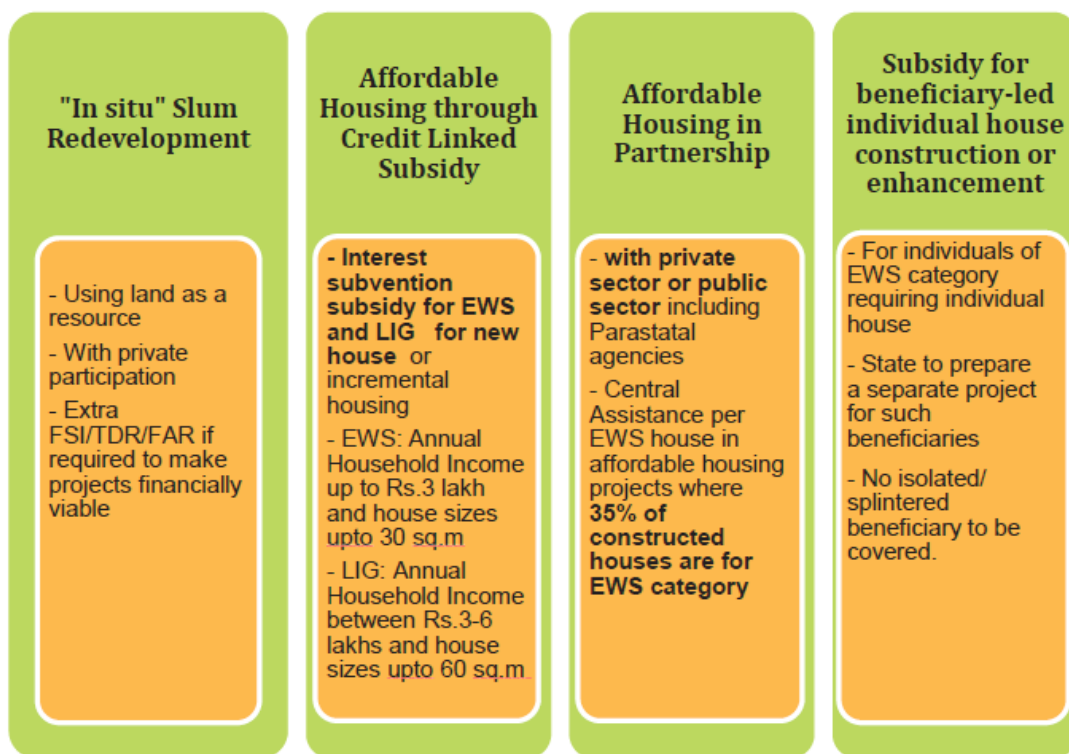
Figure 3: Step by Step Process as per (PMAY) for (HFAPoA)

2.2.4 Entitled Towns for the Housing for All Plan of Action

The scheme will cover the entire urban area consisting of 4041 statutory towns with initial focus on 500 Class I cities and it will be implemented in three phases as follows, viz. Phase-I (April 2015 - March 2017) to cover 100 Cities to be selected from States/UTs as per their willingness; Phase - II (April 2017- March 2019) to cover additional 200 Cities and Phase-III (April 2019 - March 2022) to cover all other remaining Cities.

2.2.5 Verticals of PMAY

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



Source: MOUD Government of India

Figure 4: Verticals of PMAY

2.2.6 Housing for All Plan of Action (HFAPoA)

The HFAPoA is a Town level action plan with investment requirements projected and prioritized for housing requirement and planning for provision of houses for the urban poor for the next 10-15 years. The plan has two parts; Part –I- The Curative Strategy includes assessment of present status of slum, Formulation of Slum Intervention Strategies, and Part-II Preventive Strategy includes Demand Assessment, Framing Investment requirements & Financing plan estimating and delineating the development of

affordable housing for the urban poor and revision to the existing urban policies to enable housing for urban poor. While formulating the above two broad strategies, the 'Housing For All Plan of Action' will take into consideration the present status of slums, the priorities of slum dwellers, the resources and capabilities of the town in improving the quality of life of the urban poor and the Jhumritelaiya town of the urban poor to be partners in this development process.

The HFAPoA is required so that the slums are prioritized for development and funding based on methodological assessments. It is also important as it gives the way forward in terms of quantum of urban poor housing required to meet the future urban poor housing shortage and the corresponding fund required to prevent slums from forming in future.

The scheme will cover entire urban area consisting of 4041 statutory towns with initial focus on 500 Class I cities in three phases. Credit linked subsidy component of the scheme would be implemented across the country in all statutory towns right from the beginning.

In the spirit of cooperative federalism, mission will provide flexibility to the States for choosing the best options amongst four verticals of mission to meet the demand of housing in their states. Process of project formulation and approval in accordance with the mission Guidelines would be left to the States so that projects can be formulated, approved and implemented faster

The process of plan preparation begins with educating the stakeholders about HFAPoA, then framing the curative strategy which will include; mapping and assessing the housing and infrastructure conditions in the existing slums which will lead to prioritizing the slums for fund allocation for improvement works. The preventive strategy will include an assessment of the housing shortage and the housing stock required for the urban poor and a plan for providing these houses in the next 10-15 year time frame, along with the suggestions for necessary policy reforms to facilitate the same. After the completion of the curative and preventive strategy the next important step in the preparation of the HFAPoA is the assessment of the investments required for the same and planning for resources to meet the projected investment requirement keeping in view the funding available under PMAY and utilizing other innovative finance mechanisms.

2.2.6.1. Housing For All Plan of Action (HFAPoA)

HFAPoA is an important instrument for cities to attain the objective of PMAY. It is a Town wide plan of action which consists of two parts, a plan to bring about the improvement of the existing slums (Curative Strategy) through the participation of the existing slum dwellers and strategies for prevention of future slum (Preventive Strategy).

The HFAPoA planning exercise will help the town to take a holistic view on housing for the urban poor, lead to systematic data gathering and analysis for structuring a town wide strategy on urban poor housing, which could further lead to town level proposals; zone, ward and slum level proposals, as well as proposals which would help to address structural issues which have constrained the access to affordable shelter solutions for the urban poor in the town in the past.

2.2.7 Institutional Structure for PMAY

Consultants for Jhumritelaiya Town will undertake a demand survey through suitable means for assessing the actual demand of housing. While validating demand survey, consultants shall consider possible temporary migration from rural areas to the town 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, consultant will prepare Housing for All Plan of Action (HFAPoA). HFAPoA will contain the demand of housing by eligible beneficiaries in the Town along with the interventions selected out of four verticals. On the basis of HFAPoA, States/Cities will subsequently prepare the Annual Implementation Plans (AIPs) dividing the task up to 2022 in view of the availability of resources and priority. For larger cities, HFAPoA and AIPs can be prepared at sub-Town (ward/zone etc.) level with the approval of concerned State/UT Government.

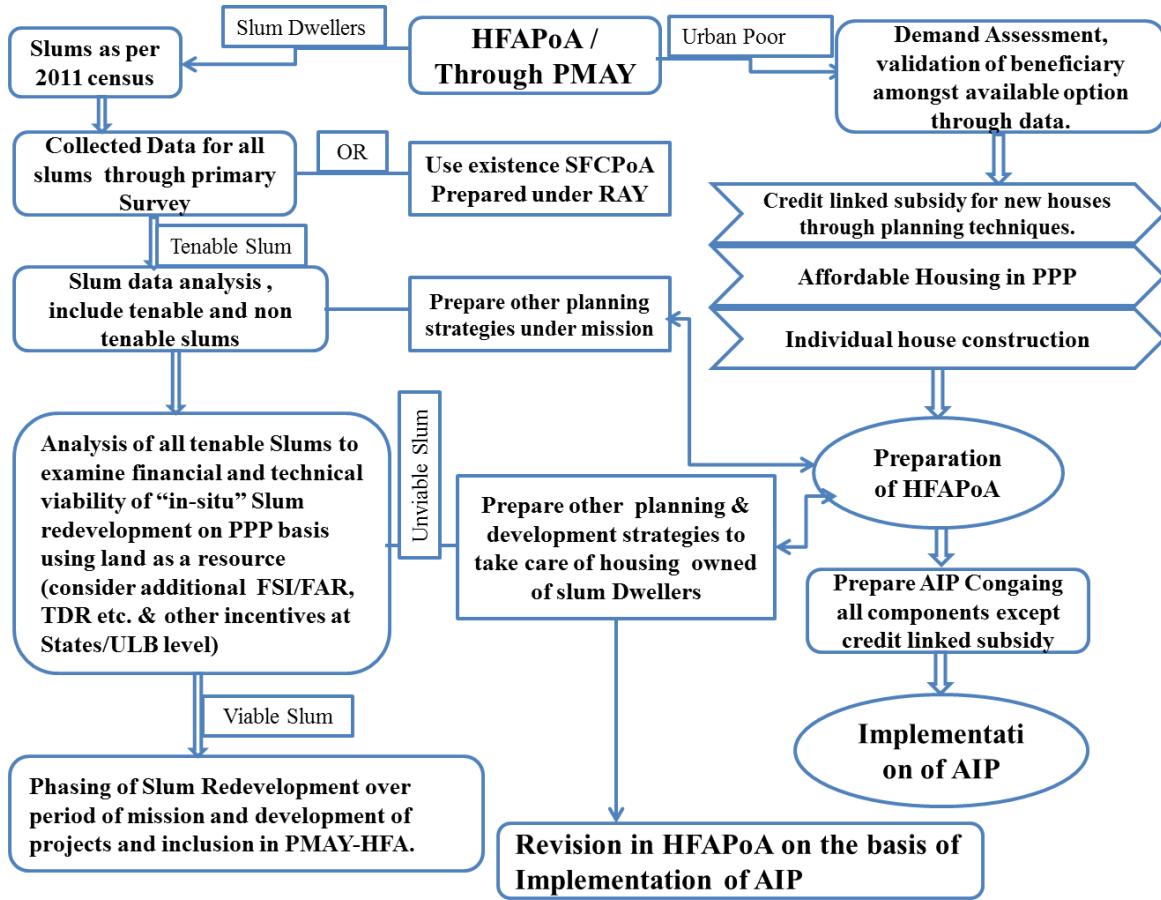
The result of demand survey, draft HFAPoA and draft AIP will be discussed with the local representatives including MLAs and MPs of that area so that their views are adequately factored in while finalizing the plans and beneficiary list.

Consultants will be able to access the plan of cities which have already prepared Housing For All Plan of Action (HFAPoA) or any other housing plan with data on housing, and utilize 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.

2.3 Methodology for Preparation of HFAPoA

Consultant will prepare the HFAPoA and AIP as per guidelines by Pradhan Mantri Awas Yojana, Housing for all (Urban) Scheme Guidelines, 2015 and above stated contents, which will include, after getting the list of sums from ULBs, Consultants will carry out of review of slum free city plan of action and will assist ULBs in validating list of slums and information there is required for preparation of Housing for all Plan of Action.

The Process of Housing for Plan of Action n is as below:



Source: MOUD Government of India

Figure 5: Process of Housing for Plan of Action

Chapter – 3

Approach and Methodology for HFAPoA

3.1. Approach and Methodology

The consultant has thoroughly read the Term of Reference (ToR) provided by the client and has prepared the following approach to complete the assignment:

3.2. Stage-I: Inception Report / Conceptual Document on HFAPoA

- Brief of existing situation based on secondary information
- Collection of maps available with Nager Parishad and DMA and other concerned departments.
- Identification of different stakeholders for preparing HFAPoA.
- Organize and document 1st ULB Level stakeholder workshop.
- Institutional mechanism formed for stakeholder's participation in implementation of PMAY.
- Preparation of City Profile as required for H HFAPoA.
- Any changes proposed in the questionnaire and survey method.
- Status report on effectiveness of policies, programmes & projects related to slum development and housing prepared.
- Any issues arising

3.3. Stage-II: Demand Survey/IEC Activities/ MIS data Entry and Draft HFAPoA as per PMAY Guidelines

- At this stage 100% demand survey of all slum dwellers as well as non-slum (other urban poor both EWS and LIG) beneficiaries will be complete.
- Validate and data entry of demand survey for preparation of HFAPoA.
- Study of available relevant records including maps / secondary information for preparation of H FA PoA.
- Housing supply trends for all the urban poor along with quantitative and qualitative assessment of existing / future Housing shortage.

- Policy Reforms on the demand / supply side especially for improving credit linkages for the urban poor
- Analysis of demand survey along with the interventions selected out of four verticals of the mission for preparation of HFAPoA
- Identification of Land and preparation of Vacant Land Bank of the Town for projects proposed in HFAPoA
- Financing strategy must be proposed by the consultant with reference to the Total
- Investment required for implementation of HFAPoA and available resources & gaps must also be identified
- Stakeholders' Consultation and Presentation of Draft HFAPoA at ULB Level
- Document feedback and appropriate inclusion in HFAPoA

3.4. Stage-III: Submission of Revised HFAPoA and Annual Implementation Report (AIP) (Incorporating Suggestions of all stakeholders and ULBs as per PMAY Guidelines) Housing for All Plan of Action (HFAPoA) Report

- Presentation of Final HFAPoA before State Level Appraisal Committee (SLAC) and State level Sanctioning & Monitoring Committee (SLSMC) as scheduled by the State. (And also incorporate feedback and comments of SLAC and SLSMC in the HFAPoA)
- Support ULB in identification of Land for implementation of the Project
- Preparation of Model Housing Drawings with Layout Plans / Construction Drawings including Cross-Sections and Longitudinal Sections with 3 to 4 Drawing Options for EWS (30 sq.mt.).
- Preparation of Detailed Cost Estimate as per prevailing SOR and rates analyzed for Non-SOR items
- Preparation of Detailed Cost Estimate for incremental housing under Beneficiary-led individual house construction for Kitchen, Toilet and additional room
- Feasibility study for projects proposed under PPP mode

3.4.1. Annual Implementation Plan (AIP) Report

- Support ULBs in appraisal of AIPs by the SLAC.
- Presentation of Final AIPs before State Level, Appraisal Committee (SLAC) as scheduled by.

- the State (And also incorporate feedback and comments of SLAC in the AIPs).
- Revision AIPs as per observations of SLAC and submission of compliance report to the State Level Nodal Agency.

3.5. Stage-IV: Approval of Housing for All Plan of Action (HFAPoA) Report and Annual Implementation Plan (AIP) Report by ULB Officials & Stake Holders i.e. from MoHUPA Govt. of India, Approval of HFAPoA by the JUIDCO.

- Support ULB in appraisal of HFAPoA by central appraisal agency.
- Revision in HFAPoA as per observations of central appraisal agency and submission of compliance report to the MoHUPA or appraisal agency
- Presentation of HFAPoA before ULB Officials.
- Final approval of HFAPoA by the JUIDCO and submission of any other compliances if requested by

2.5.1. Approval of AIP by ULB Officials.

- Presentation of AIP before Approval
- Final approval of AIPs by the JUIDCO and submission of any other compliances by ULB officials, if requested by

Table 1: Approach and Methodology

STAGE-I	Pre-Draft Housing for All Plan of Action (HFAPoA) Report
STAGE-1A	Team mobilization
	Review of methodology and activity schedule
	Review of the available data with the client
	Data Collection & Compilation of Data
	✚ Collection of Guideline, Acts, Order Necessary for HFAPoA / AIP
	✚ Demographic and Social Profile
	✚ Economic Profile, Housing Profile & Infrastructure
	Identification of different stakeholders for preparing HFAPoA
	Organize and document 1st ULB Level stakeholder workshop
	Preparation of City Profile as required for HFAPoA
Any changes proposed in the questionnaire and survey method by the client	
STAGE-II	Draft Housing for All Plan of Action (HFAPoA) Report
STAGE-II	Future Population Projection & Gap Assessment
	Analysis of Slum Land & Suitable Land for Future Development
	✚ Slum Identification Process
	✚ Various Definitions of Slum
	✚ Method Use for Slum Notification and Identification
	✚ Slum Boundary Demarcation
	Legal Setup and Administrative Control
	Preparation of HFAPoA for Demand Assessment
	Planning Strategies Model / PMAY
	Provide Basic Accessibility
	Analysis of Slum Tenability
	✚ Untenable Slums
	✚ Semi Tenable Slums

Housing For All Plan of Action (HFAPoA) and Annual Implementation Plan (AIP) for Jhumritelaiya , Jharkhand

FINAL HFAPoA & AIP REPORT

	<ul style="list-style-type: none"> ✦ Tenable Slums
	Revised Google Base Map using RAY / USHA Scheme
	<ul style="list-style-type: none"> ✦ Google Base Map of Municipal Council Area / Corporation Area
	<ul style="list-style-type: none"> ✦ Base Map Overview
	<ul style="list-style-type: none"> ✦ Location of Slums within the Municipal Council Area
	<ul style="list-style-type: none"> ✦ Land-Marking the Boundary of Each Slum
	Slum Redevelopment Plan using PPP Model
	<ul style="list-style-type: none"> ✦ Public Private Partnership Model
	<ul style="list-style-type: none"> ✦ Slum Redevelopment Plan
	Future Slum Rehabilitation Planning Strategy
	<ul style="list-style-type: none"> ✦ Rehabilitation Strategy
	Slum Classification through Ranking
	<ul style="list-style-type: none"> ✦ Slum Scoring on Infra-Structure Deficiency
	<ul style="list-style-type: none"> ✦ Slum Scoring on Poverty
	Affordable Housing Provided through Population Demand
	<ul style="list-style-type: none"> ✦ Institutional Framework
	<ul style="list-style-type: none"> ✦ Assessment of Implementation Options
	Broad Estimation for Fund
	<ul style="list-style-type: none"> ✦ Investment Plan
	<ul style="list-style-type: none"> ✦ Financing Structure
	<ul style="list-style-type: none"> ✦ Funding & Credit Options
	<ul style="list-style-type: none"> ✦ Strategy for Sustenance
	Analysis of Availability of Basic Utility
	Phasing through Annual Implementation Plan (AIP)
	<ul style="list-style-type: none"> ✦ Fund Release Mechanism from Center Govt.
	Analysis of Quality Control and Monitoring & Evaluation
	Capacity Building Activities
	Preparation of HFAPoA & AIP
STAGE-III	Revised Housing for All Plan of Action (HFAPoA) & AIP Report
	Year wise Preparation of Annual Implementation Plan (AIP) for Year 2016-2022
	Support ULB in appraisal of HFAPoA by central appraisal agency
	Comments / Suggestions / Recommendations from Client
	Study of Comments / Suggestions / Recommendations on Draft HFAPoA Report
	Incorporation of Suggestions / Recommendations in Draft HFAPoA Report
	Preparation of Revised Draft Housing for All Plan of Action (HFAPoA) Report
STAGE-IV	Approval of Housing for All Plan of Action (HFAPoA) & AIP Report by MoHUPA
	Final approval of HFAPoA by the JUIDCO and submission.
	Final approval of AIPs by the client and submission of any other compliances if requested
PART-B STAGE-I	Demand Assessment Survey
	Demand Assessment Survey
	Initiate Demand Survey
	Survey
	Survey Training
	Focus Group Discussion
	Quality Assurance / Quality Control
STAGE-II	IEC Activities under PMAY-HFA Mission
	IEC Activities for HFAPoA Document Formulation
STAGE-III	MIS Data Entry of Demand Assessment Data / Verification and Validation
	MIS
	Data Compilation
	Verification and Validation
	<ul style="list-style-type: none"> ✦ Institutional Framework
	<ul style="list-style-type: none"> ✦ Assessment of Implementation Options

Housing For All Plan of Action (HFAPoA) and Annual Implementation Plan (AIP) for Jhumritelaiya , Jharkhand

FINAL HFAPoA & AIP REPORT

	Broad Estimation for Fund
	+ Investment Plan
	+ Financing Structure
	+ Funding & Credit Options
	+ Strategy for Sustenance
	Analysis of Availability of Basic Utility
	Phasing through Annual Implementation Plan (AIP)
	+ Fund Release Mechanism from Center Govt.
	Analysis of Quality Control and Monitoring & Evaluation
	Capacity Building Activities
	Preparation of HFAPoA & AIP
STAGE-III	Revised Housing for All Plan of Action (HFAPoA)& AIP Report
	Slum wise Preparation of Annual Implementation Plan (AIP) for Year 2016-2022
	Support ULB in appraisal of HFAPoA by central appraisal agency
	Comments / Suggestions / Recommendations from Client
	Study of Comments / Suggestions / Recommendations on Draft HFAPoA Report
	Incorporation of Suggestions / Recommendations in Draft HFAPoA Report
	Preparation of Revised Draft Housing for All Plan of Action (HFAPoA) Report
STAGE-IV	Approval of Housing for All Plan of Action (HFAPoA) & AIP Report by MoHUPA
	Final approval of HFAPoA by the JUIDCO and submission.
	Final approval of AIPs by the client and submission of any other compliances if requested
PART-B	Demand Assessment Survey
STAGE-I	Demand Assessment Survey
	Demand Assessment Survey
	Initiate Demand Survey
	Survey
	Survey Training
	Focus Group Discussion
	Quality Assurance / Quality Control
STAGE-II	IEC Activities under PMAY-HFA Mission
	IEC Activities for HFAPoA Document Formulation
STAGE-III	MIS Data Entry of Demand Assessment Data / Verification and Validation
	MIS
	Data Compilation
	Verification and Validation

3.6. DATA Collection and Complitation

The Consultant will collect all the secondary data like HFAPoA and AIP guideline, acts, order and necessary document for HFAPoA and AIP project within 15 days from start date of the project, which will be helpful to preparation of report for the HFAPoA and AIP. Collection of Guideline, Acts, Order Necessary for HFAPoA / AIP

3.6.1. Demographic and Social Profile

City and slum population growth trends, estimated future population and proportion of low income population, sex ratio, migration pattern, literacy rate, and social composition and density patterns will be studied.

3.6.2. Economic Profile

Economic base, occupation profile, work force participation rate, income level and types of employment, HH income of the slum dwellers, affordability to pay, extent of urban poverty (BPL). The data will be analyzed for both male and female population.

3.6.3. Housing Profile

Existing housing shortage, future estimated housing need and demand, land supply mechanisms, land prices, land development and construction cost and available information on slums-magnitude, growth trend, location, slums as a proportion of housing stock.

3.6.4. Infrastructure

Physical Infrastructure and Social Infrastructure: Spatial coverage and adequacy of water supply, sewerage, drainage, solid waste management, schools, colleges, training institutions, ITIs, primary health centre, hospitals, parks and playgrounds etc. carrying capacities of existing networks and proposals for augmentations. The details will be collected and analyzed slum wise.

3.6.5. Future Population Projection & Gap Assessment

The consultant will validate the beneficiaries as per guideline of HFA, and will categorize of intended beneficiaries amongst the four verticals of PMAY-HFA. Consultant will also analyse and projected the future population and migration statistic data till 2022 for selected cluster of Jharkhand state under PMAY-HFA.

3.6.6. Community Mobilization & Public Consultation

Consultant teams will do the mobilization activities should take time at the beginning of a program to create a definition that is helpful where they work. Some common elements of the program are:

- Individuals or groups who share a common geographic location.
- Individuals or groups who have common language, culture or values.
- How the groups or individuals interact or have relationships with each other.
- How members of the community use common resources and make decisions.

With community mobilization, participation is about meeting the interests of the whole community. When every member of a community has the chance, directly or through representation, to participate in the design, implementation and monitoring of community-level initiatives, there is a higher likelihood that the program accurately reflects their real needs and interests. The approach takes into consideration the different experiences, needs and capabilities of various groups in a community - women and men, youth and the elderly, persons with disabilities and the able-bodied, ethnic/religious/language minorities and majorities.

Participation can take a number of forms. At one end of the spectrum is “passive participation” in which community members participate by being informed about something that will happen or has already happened. At the other end of the spectrum is “self-mobilization”, when communities organize and take initiative independent of any external actors. The figure below identifies seven levels of participation.

3.7. Analysis of Slum Land & Suitable Land for Future Development

3.7.1. Slum Identification Process

The slums form an integral part of urban areas and contribute significantly to their economy both through their labour market contribution and through informal production activities. The concept of slums and its definition vary from country to country depending upon the socio-economic conditions of each society. The basic characteristics of slums entail dilapidated and infirm housing structures, poor ventilation, acute over-crowding, and faulty alignment of streets, inadequate lighting, and paucity of safe drinking water, water logging during rains, absence of toilet facilities and non-availability of basic physical and social services. The living conditions in slums are usually unhygienic and contrary to all norms of planned urban growth and are an important factor in accelerating transmission of various air and water borne diseases.

3.7.2. Various Definitions of Slum

Definition of Slum by Census of India, 2011, the slum areas broadly constitute of:

- All areas recognized as 'Slum' by State/Local Government and UT Administration, Housing and Slum Boards, which may have not been formally notified as slum under any act to be considered as Recognised Slums.
- 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. Such areas may be considered as Identified Slums.

3.7.3. Method Use for Slum Notification and Identification

The list of slums will be acquired from Nagar Palika Parishad along with the existing slums, and any new slums (if not notified) will be identified with the help of socio-economic survey, and also details discussion and meeting will be held by the official bodies before defining a region slum. After thorough survey and detail procedure only a region will be classified as slum.

3.7.4. Create the Boundary using Technical Description

ULBs, and Nagar Palika Parishad usually keep records and technical descriptions of slum and ward boundaries. For the demarcation of administrative boundaries i.e. slum boundaries and ward boundaries, the Consultant will use field methods like land feature points method to identify the legal boundaries of slums.

3.7.5. Slum Boundary Demarcation

The Consultant will prepare an updated list of slums (including authorized or unauthorized, listed or un-listed) notified, non-notified and newly identified. The identification and updating of slum list will be done in consultation with institutional stakeholders including the elected members of the SUDA or ULB, academic institutions working on urban issues, and NGOs so that the list is comprehensive and includes all the pockets of slums that meet the criteria. The list will include all slums and underserviced settlements, characterized by poor basic infrastructure and housing conditions, irrespective of land tenure, notified and non-notified, ownership status excluding the slums which have already been improved / redeveloped in the past. The location of all these settlements will be marked on the town base map. The following points will be kept in mind while preparing the list of slums:

- The existing list of slums with ULBs will be cross-checked with satellite imagery to check for any missing slum pockets, which will be added to the list after ground verification.

- Simultaneously, the slum list will also be updated by including those slums which are not identifiable by their physical characteristics in the satellite images. A ground - truthing exercise will be carried out with the help of municipal officers.
- The slum list should be publicized and vetted by the communities. To facilitate these ULBs should develop a mechanism for inviting objections / suggestions by displaying / publishing the list of updated slums.
- The slums which have already been improved up to an acceptable level or redeveloped and have reached an acceptable standards as per the guidelines of HFAPoA will be suggested for the de-notification based on physical and socio-economic survey.

Consultant will be analysed of slum land & suitable land for future development with the guideline by HFAPoA scheme. Consultant will also analysis the slum land etc. with their availability, ownership details, land use and land value as per registry and market value.

This step involves collecting information on land ownership details and plot boundaries from land revenue / municipal records for land under each slum pocket and vacant lands. Land parcels with unclear / disputed titles will need to be identified to initiate dispute resolution process for getting clear land titles. All the land ownership & slum boundaries should be digitized and geo-referenced over the slum pockets.

- Land Ownership Status
- Public land: Municipal land, State Government land
- Central Government land, land owned by public sector undertakings i.e. BHEL, Railways, cantonment lands etc.
- Private Land: Land belonging to a company or an individual
- Trust Lands: Waqf Board land, Temple land, Charitable Trust land etc.
- Disputed: Land under legal disputes.
- Land in multiple ownership.
- Status of Revenue of the urban Land Parcels, which unclear at this time, for slum pockets.
- Revenue Status (land conversion, registration etc.)
- Planning Status.
- Illegal land subdivisions

- Unauthorized colonies, etc.
- Tenure Status: information is to be gathered on land tenure status from community leaders.

Recording applicable legislation and the impact on the land situation especially in slum pockets e.g

- Urban Land Ceiling Regulation Act (ULCRA), Slum Act, laws restricting development near prohibited heritage / restricted sites, After collecting the land ownership information from the concerned departments, the ownership information needs to enter in the NBO format
- Land Value : Prevailing land values from the revenue circle rates will need to be mapped as ranges from high medium and low in comparison to the surrounding areas of slums. Slum pockets should be located on this NBO land value format. This will provide information on the possibilities of involving the private sector in housing development.

3.8. Legal Setup and Administrative Control

Consultant wills analysis of incentives for developer, builder through additional FAR (Floor Area Ratio) / FSI (Floor Space Index) and TDR (Transferable Development Rights).

Transferable Development Rights (TDR) is a mechanism to facilitate the hassle-free acquisition of land for infrastructure development activities like road widening, metro rail projects, etc. It essentially involves two parties- the government, which wishes to acquire the land on one hand, and the owner of such land on the other. Under the TDR scheme, the government can acquire the land (whole or part) from the land-owner in exchange for development rights which are transferred to the land owner. The advantage that such 'development rights' offer becomes clearer with an understanding of the floor area ratio (FAR) or floor space index (FSI). FAR or FSI is the ratio of the total floor area of a building on a certain location, to the size of the land of that location, or the limit imposed on such a ratio. TDR effectively allows developers to exceed the FSI or the FAR of the land, allowing them to build additional floors in a building. The TDR can be used by the land owner on the remaining portion of the land, which he retains after the acquisition, or it can be utilized on any other property of his choice He can also trade it to other parties for an agreed sum of money. An acquisition in the above form entitles the land owner to a Development Rights Certificate (DRC), which he may use for himself or transfer to any other person, as the case may be.

The process of land acquisition in urban areas for public purpose, especially for road widening, is complicated, costly and time consuming. In order to minimize the time needed and to enable a process which could be advantageously put into practice for acquisition of land, the system of TDR was introduced. Not only does TDR make the process of acquisition informal, it also reduces the burden on the State exchequer and promotes development. Furthermore, TDR allows the landowners to separate the right of ownership of the land from the right of its development.

Within two months of the launch of the Housing for All (Urban) Mission, 15 States have signed Memorandum of Agreement (MoUD) with the Ministry of Housing & Urban Poverty Alleviation committing them to implement six mandatory reforms essential for making a success of the housing mission in urban areas. 45 cities and towns also have been identified in Jharkhand state for beginning construction of houses for the urban poor.

By signing the MoUD, the Jharkhand state has taken up the responsibility of implementing the six reforms which include:

- Doing away with the requirement of separate Non Agricultural Permission (NAP) in case land falls in the residential zone earmarked in the Master Plan of city or town.
- Preparing or amending Master Plans earmarking land for Affordable Housing. Putting in place a single-window-time bound clearance system for layout approvals and building permissions.
- Doing away with approvals below certain built up area/ plot size in respect of Economically Weaker Sections and Low Income Groups.
- Legislating or amending existing rent laws on the lines of the Model Tenancy Act circulated by the Ministry of UDHD.

To provide additional Floor Area Ratio (FAR)/Floor Space Index/Transferable Development Rights (TDR) and relax density norms, for slum redevelopment and low cost housing.

Under the Housing for All initiative of the Central Government, names as 'Pradhan Mantri Awas Yojana and launched on June 25th 2015, 2 Crores houses are targeted to be built for the poor in urban areas by the year 2022, coinciding with the 75 year of Independence.

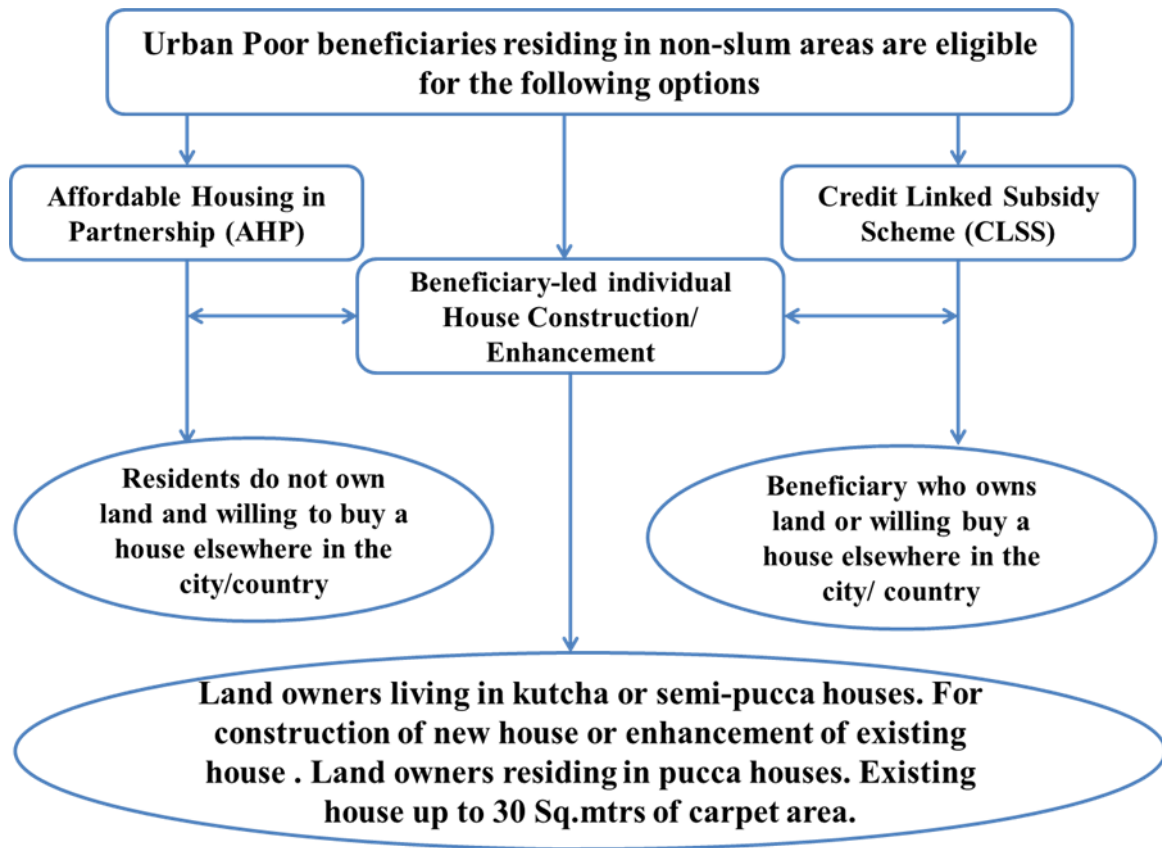


Figure 6: Development Strategies For urban Poor slums

Under this urban housing mission, central government will provide an assistance in the range of Rs.1.00 lakh to Rs.2.30 lakh per house under different components of the Scheme including In-situ redevelopment of slums using land as resource, Credit linked Subsidy Scheme, Affordable Housing in Partnership and Beneficiary led individual construction / improvement. Consultant after ascertaining PPP Potential of the slum / housing project, Central Govt. grants for programme vertical, Grants from State Govt. beneficiaries contribution expected, MCs internal Financial Capability and other Financial Resources shall carry out phasing and implementation plan for the Mission Period (2015-2022).

Consultant will estimate fund requirement for Credit Linked Subsidy Scheme (CLSS) and Subsidy for beneficiary-led individual house construction component as per PMAY Guidelines in all ULBs under this cluster.

Consultant will assist ULBs in preparing First Year Annual Implementation Plan (AIP) based on the Priority of Implementation and availability of Financial Resources. The First Year Annual Implementation Plan (AIP) will be part of HFAPoA Report.

Consultant will compile all the analysis, recommendations, strategies, proposals, costing, prioritization and phasing and submit Draft Housing for All Plan of Action (HFAPoA) Report.

Consultant will assist ULBs in carrying out Consultations in accordance with the Pradhan Mantri Awas Yojana Scheme Guidelines. The Consultants will in co-ordination with ULBs incorporate comments and suggestions from the stakeholders and revise the Draft HFAPoA and submit the same. The Revised Final HFAPoA will be sent to State Government for approval under Pradhan Mantri Awas Yojana. During the appraisal and approval process of the HFAPoA consultant will assist ULBs in various presentations and meeting at both State and Central Government Departments. Preparation of Housing for All Plan of Action (HFAPoA) based on demand survey data or data available in SFCPoA under RAY and other relevant data etc. Carrying out Analysis of each verticals of PMAY-HFA (Urban) guidelines and suggest implementation model for each Identified Slum and Housing Projects with financial proposals.

Details of cities and towns identified for starting construction of houses for urban poor so far are as below:

Table 2: Selected Cities for HFAPoA

Sr.No.	State	Cluster	Cities/Towns Identified
1	JHARKHAND	1 st	Ranchi, Bundu, Ramgarh, Lohardaga, Gumla, Simdega & Khunti.
2		2 nd	Dhanbad, Chirkunda, Chas /Bokaro, Phusro, Giridih, Hazaribagh, Jhumritelaiya, Koderma & Jhumritelaiya.

3.9. Preparation of HFAPoA for Demand Assessment

Consultant will prepare the Housing for All Plan of Action (HFAPoA) for the cities under this cluster on the basis of data available from SFCPoA and USHA scheme and demand assessment.

3.10. Planning Strategies Model / PMAY

Strategic planning is a process undertaken by an organization to develop a plan for achievement of its overall long-term organizational goals. There is no one model of strategic planning. However, the strategic planning process should include a situational analysis. This consists of looking at the current external and internal environment the organization finds itself in, formulating organizational objectives and strategies based

upon the environmental assessment, and developing procedures to implement and evaluate the strategic plan. Strategic plans for business organizations often cover a three-to-five year period, but if the business or its environment is highly dynamic, a shorter period may be advisable. Strategic planning steps are state below:

- Analysis of the Current State
- Defining the future state
- Determination of objectives and strategies
- Implementation and evaluation

3.11. Provide Basic Accessibility

Consultant will carry out the economic analysis, financial analysis, examine legal aspects and framework and recommend suitable implementation strategy including road map for HFAPoA implementation.

3.12. Analysis of Slum Tenability

The key principles for deciding slum prevention strategy will be:

- Upgrade on-site and minimize relocation of families
- Provide tenure in all tenable sites
- Community participation in planning and implementation

Slum tenability analysis is an important pre-requisite for deciding in-situ slum upgrading or in-situ slum re-development. The priory of the tenable slum will be to upgrade them in-situ and to minimize relocation. For the purpose of the slum free city action plan, tenability is to be defined as per HFAPoA guidelines, which is as follows:

3.12.1. Untenable Slums

Slum pockets in the following locations may be considered as untenable:

- Major storm water drains
- Other drains
- Railway line
- Major transport alignment
- River or water bodies Bank
- River or water bodies Bed
- Others (Hazardous or Objectionable) including high tension lines

3.12.2. Semi Tenable Slums

All slum pockets located on sites, which are earmarked for non-residential uses as per Master Plan, would be categorized as semi-tenable. This list of Slums would need further analysis and review. Finally, the semi tenable slums should either be categorized as Tenable or Untenable. Slums on Central Government Lands also could be classified as semi tenable till such time as a decision is taken along with competent authorities on whether they should be tenable or untenable as per the overall plan of the respective Central Government Authorities.

3.12.3. Tenable Slums

All slum pockets located on non-objectionable and non-hazardous sites. All slums settlements which do not fall within the definition of untenable settlements should be considered as tenable and fit for in-situ redevelopment / improvement.

Consultant will carry out analysis of tenability of slum including review of tenability analysis carried out under SFCPoA / USHA and revise the list of tenable and un-tenable slums, location, no of eligible slum dwellers, area of slum land and availability ownership details.

Market potential of land (land value) with comparison to market rate FAR / FSI available and proposed FAR / FSI for viability of project

- Density against norms.
- Technical and legal issues.
- Technical and legal issues.

3.13. Analysis of Quality Control and 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. Ministry of Housing and Urban Poverty Alleviation will periodically monitor the scheme State Nodal Agency would send Quarterly Progress Report (on-line) to the Ministry of Housing and Urban Poverty Alleviation. Upon completion of a project, the State Nodal Agency, through the State Government, would submit completion report to the Central Government. Central Sanctioning-cum-Monitoring Committee will meet as often as required to sanction & review / monitor the progress of projects sanctioned under the mission. required to sanction & review / monitor the progress of projects sanctioned under the mission.

Monitoring of quality of projects executed by the implementing agencies in the States / Cities will be facilitated through independent quality control / assurance / third party teams at various levels that may be outsourced to specialized / technical agencies.

Monitoring of projects by States / Urban Local Bodies by conducting Social Audit in conformity with guidelines to be prescribed, right from the stage of project preparation. The processes of implementation will be monitored by undertaking concurrent evaluation through reputed independent institutions to ensure that corrections to distortions, oversights or shortcomings can be made in time, 100% financial assistance for social audit with the approval of ULB officials.

Chapter – 4

City Profile of Jhumritelaiya

4.1.1 General Profile and History

4.1.2 Introduction To State

Jharkhand is a state in eastern India. It was carved out of the southern part of Bihar on 15th November 2000. Jharkhand shares its border with the states of Bihar to the north, Uttar Pradesh and Chhattisgarh to the west, Odisha to the south, and West Bengal to the east. The city of Ranchi is its capital while Jamshedpur is the largest and the biggest industrial city of the state. Jharkhand is famous for its rich mineral resources like Uranium, Mica, Bauxite, Granite, Gold, Silver, Graphite, Magnetite, Dolomite, Fireclay, Coal, Iron, Copper, etc. Forests and woodlands occupy more than 29% of the land cover of the state which is one of the highest as compared to other states in India.

Table 3: Jharkhand State Profile

State	Jharkhand
State Capital	Ranchi
Population Density (Census 2011)	79,710 sq.km
Number of Districts	24
Number of Sub-Divisions/ CD Blocks	Subdivision-38/CD Blocks-260
Important Urban Centers/Towns	Jamshedpur, Ranchi, Hazaribagh, Giridih and Dhanbad.
Total Population (Census 2011)	32,988,134
Sex Ratio (Census 2011)	948
Literacy Rate(Census 2011)	66.4%

Source: www.jharkhand.gov.in, census of India

4.1.3 Historical Background

For a greater part of Vedic age, Jharkhand remained unknown. During the age of Mahajanpada's around 500 BC, India saw the emergence of 16 large states that controlled the entire Indian subcontinent. The region around Jharkhand was extremely rich in its mineral resources including iron and the Janpada's that controlled this region, Magadha, eventually controlled most of the country. The power of Magadha continued to occupy central state in Indian subcontinent for a long time and saw the emergence of mighty empires such as Maurya's and Gupta's.

After the end of the last big Hindu empire of Gupta's, India saw emergence of numerous regional powers who tried to control this region. Same was the case with Muslim Sultans

of Delhi and their feudatories in Bengal, who tried to control this mineral-rich area. British identified this region as a great source of raw material for their booming industries back home, and to exploit the region to its full potential, established a vast network of railway line. Calcutta was developed as a major port to export raw materials from this region to England.

Birsa Munda (1875-1900) and Sido Murmu & Kanhu Murmu are considered the legendary heroes of the tribals of this state who fought against the oppressive rule of the British government~ Birsa Munda fought for the tribals natural right over forests and land that was mercilessly being acquired by the Britishers. History shows that after a long fight, Birsa Munda was captured by the British authorities, and later he died in the prison. Sido Murmu and Kanhu Murmu were other influential revolutionaries among the tribals, who led the struggle movement in the tribal belt of Bihar and Jharkhand.

The state Jharkhand came into existence on 15th November 2000 as a 28th State of Union of India after being bifurcated from Bihar State, the Jhumritelaiya district is one of the 24 district of Jharkhand. Jhumritelaiya was once a major mica mining center, Also known as Abrak (Hindi of Mica) Nagri. While laying a railroad through Koderma in the 1890s, the British first discovered vast mica deposits in the region. Most of the mica used to be exported to USSR, for space and military equipment. With the dissolution of the USSR and the discovery of a synthetic substitute for mica, the mining activity declined in the 1990s.



4.1.4 History of Jhumritelaiya

The city was earlier a part of the Jhumritelaiya district, and was transferred to the newly created Koderma district on 10 April 1994. Originally a part of the Bihar state, Jhumritelaiya became the part of the newly formed Jharkhand state in 2000. On 8 December 2008, the Jhumritelaiya municipality was declared as a minor urban area. Jhumritelaiya is the name of city which is actually a part of Koderma district of

Jharkhand. This small and beautiful city got popularity due to large number of song request to vivid bhakti in the past. It was also known for the production of Mica and the DVC Dam (Telaiya Dam).

The city was earlier a part of the Hazaribagh district, and was transferred to the newly created Koderma district on 10 April 1994. Originally a part of the Bihar state, Jhumritelaiya became the part of the newly formed Jharkhand state in 2000. On 8 December 2008, the Jhumritelaiya municipality was declared as a minor urban area.

Jhumritelaiya was once a major mica mining center, Also known as Abrak (Hindi of Mica) Nagri. While laying a railroad through Koderma in the 1890s, the British first discovered vast mica deposits in the region. Mining activities started soon after and many mining houses were established. CH Private Ltd. of Chattu Ram Bhadani and Horil Ram Bhadani. Before CH, there was another major company controlled by the father and son sduo of Ramananda and Sitaram Shah.



Figure 7: Telaiya Dam

Prosperous businessmen built huge mansions in Jhumritelaiya. Till the late 1960s, Mercedes and Porsche cars, and thoroughbreds from Arabia used to be common in Jhumritelaiya. The city once boasted of most number of phone connections and phone calls made in India. Most of the mica business was moved to the government-owned corporations sometime in 1973-74 through a government venture called as Bihar Mica Syndicate which was having Mica mines in Sapahi, 40 km from Jhumritelaiya. This government venture was renamed to Bihar State Mineral Development Corporation (BSMDC), which is now known as Jharkhand State Mineral Development Corporation. Most of the mica used to be exported to USSR, for space and military equipment. With the dissolution of the USSR and the discovery of a synthetic substitute for mica, the mining activity declined in the 1990s. The city was earlier a part of the Hazaribagh district, and was transferred to the newly created Koderma district on 10^{April} 1994.

Originally a part of the Bihar state, Jhumritelaiya became the part of the newly formed Jharkhand state in 2000. On 8^{Dec}. 2008, the Jhumritelaiya municipality was declared as a minor urban area.

4.1.5 Physical Characteristics

Jhumritelaiya is located in the Damodar River valley. It has an average elevation of 383 m (1,257 ft.). It is situated about eight kilometers from Koderma. The entire town is divided by the grand cord line of Eastern Railway, which passes through the middle of the town.

Jhumritelaiya is located in the River Barker Sub Basin and is a part of Koderma Plateau. The general topography of Jhumritelaiya is very undulating. In Koderma block, Phyllite-mica schist and intrusive grants are the main rock types, majority the town is divided into two sub basins one towards River Barker in the southern side and another towards River Dhananjay in northern side. Central part of the town is at higher elevation. The town ultimately drains to river Barakar flowing towards southern side and river Dhanajay flowing towards northern side of the town. River Barkar originates near Padama in Hazaribagh district and is the largest tributary of the River Damoder. Average elevation of the town is 400 meter which reduces to 365 meters towards River and 220 meters towards River Dhananjay. Due to slope towards river sides all the major drains coming out from the town drains into these two rivers.

The Tilaiya Dam reservoir is located near the town. The dam was the first dam and hydro-electric power station constructed by the Damodar Valley Corporation across the Damodar River. Places of interest near Jhumritelaiya include Rajgir, Nalanda, Hazaribagh National Park, Sonbhandar Caves (rumored to have hidden Mauryan treasures), Sammed Shikhar (Jain pilgrimage), Dhvajadhari Hill, Satagawan Petro falls, the tomb of Sant Paramhans Baba at Domchanch, Makamaro Hills, and Shaktipeeth Maa Chanchala Devi.

The maximum area of the town is occupied by Pedi plain which is more or less flat monotonous with minor humps. Filled valleys are situated at the topographically lowest level within the Pedi plains and are mainly composed of alluvial deposits. All the major activities (township, cultural activities, etc.) are mainly concentrated on the Pedi plain of this area. The general slope of the area is moderate and gentle towards north. The average slope of the area is 10 to 20 meters per kilometer. The region has a thin soil cover and an abundance of rock outcrops.

4.1.6 Location & Connectivity

Jhumritelaiya is situated in the Koderma tehsil of the Koderma district. The town is located in the Damodar Valley with a coordinate of 24o25'48" North Latitude and 85o31'12" East Longitude. It has an average elevation of 383 m (1257 Ft.).

The town is accessible via National Highway 31, also known as Ranchi-Patna Road. It is situated 8 Km from Koderma, which is the district headquarters. Both the towns are closely linked. It is located 23 Km from the Grand Trunk Road. It is situated at a distance of 155 Km from Ranchi, capital of Jharkhand state and 175 Km from Patna, capital of Bihar state.

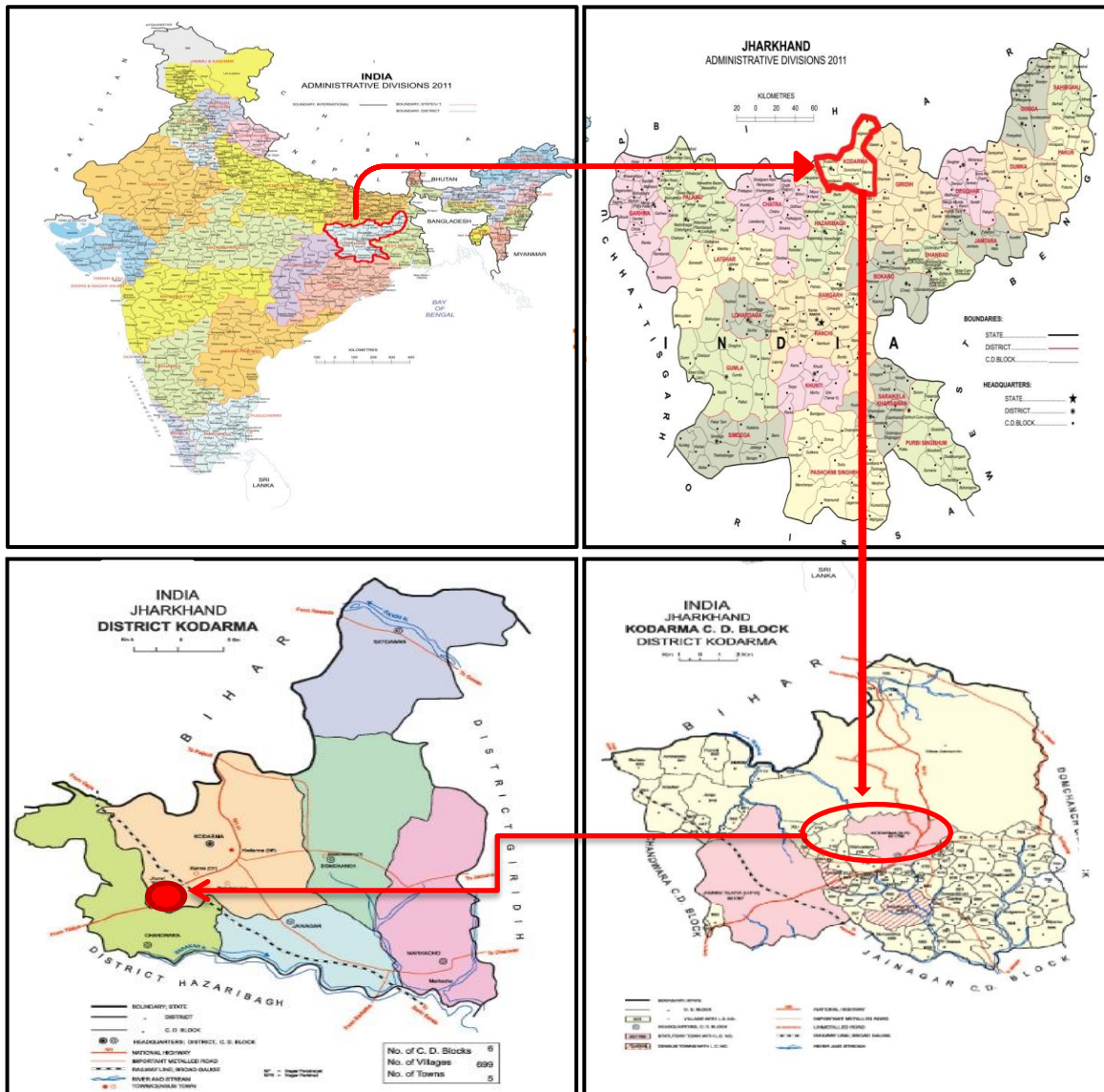
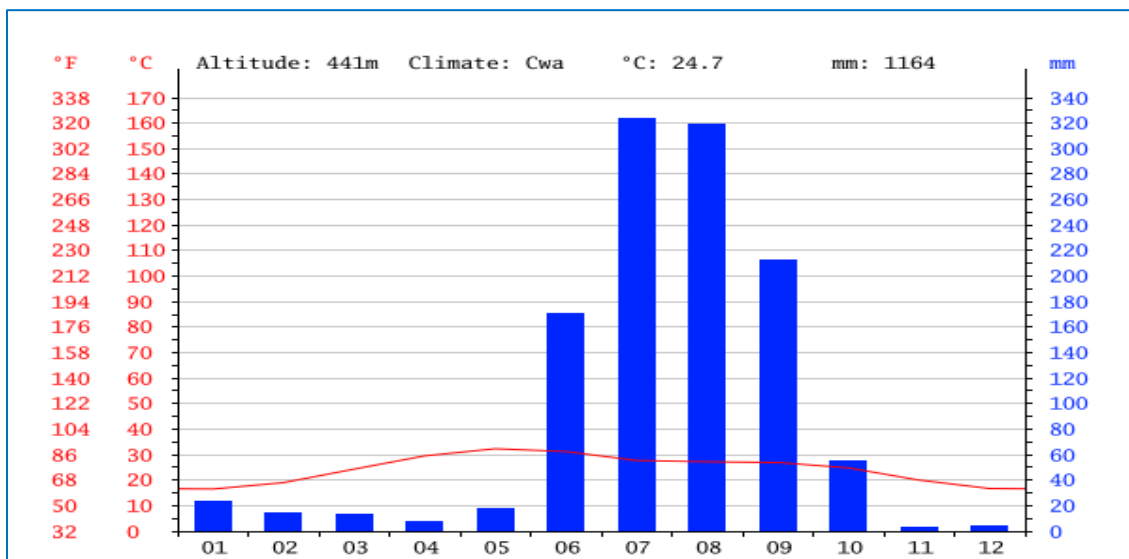


Figure 8: Location of Jhumritelaiya

4.1.7 Topography and Climate

The Latitude and Longitude of district is 23.4o-24.4o and 85.26o-85.32o respectively. The average altitude of Jhumritelaiya is 2012 feet above the sea level. The physiographic characteristics of the district are rich. It has waterfalls, hills, and land with avalanches. Jhumritelaiya is surrounded by green forest.

The climate in Jhumritelaiya is warm and temperate. The average temperature in Jhumritelaiya is 24.7 °C. May is the warmest month of the year. The temperature in May averages 32.3 °C. January has the lowest average temperature of the year which is 16.5 °C. During the year, the average temperatures vary by 15.8 °C. Precipitation here averages 1164 mm. With an average of 324 mm, the most precipitation falls in July.

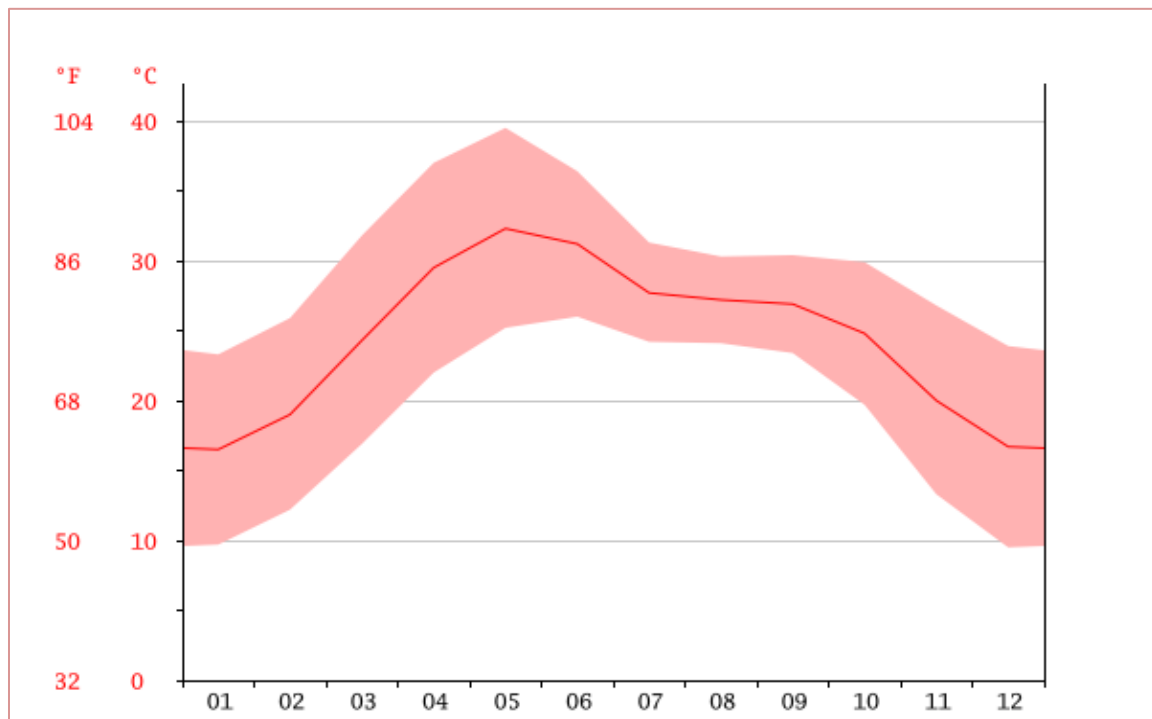


Source: Metrological Department Government of India

Figure 9: Climate of the Jhumritelaiya Town

The district receives an annual rainfall of 1250 mm. and most of the rainfall occurs during the rainy season. During winter season the area receives 1 to 2 mm rainfall. The mean annual temperature remains about 25°C but in summer season it reaches up to 46°C and in winter season it comes down to 2 to 30°C. Agriculture and Land Use: The major portion of the district is covered by forest (60.4 % of TGA) and has scattered settlement pattern. The forest is full of variety of medicinal plants, Kendu leaves, bamboo, Sal, teak and other timber species. In Jhumritelaiya, the climate is warm and temperate. The summers are much rainier than the winters in Jhumritelaiya. The average temperature in Jhumritelaiya is 24.9 °C. Precipitation here averages 1028 mm. The driest month is December. There is 2 mm of precipitation in December. The greatest amount of precipitation occurs in July, with an average of 258 mm. With an average of 32.1 °C, May is the warmest month. The lowest average temperatures in the year occur

in January, when it is around 16.7 °C.



Source: Metrological Department Government of India

Figure 10: Temperature of the Jhumritelaiya Town

4.1.8 Natural Hazards of the Area:

The two most important environmental hazards of this region are:

- Soil Erosion; and
- Seismic-tectonic activities.

4.1.8.1. Soil Erosion

Soil erosion is rampant in and around this region. A large area of the district has erosion problems. Rapid gully erosion, especially on the elevation, is a serious threat causing high suspended load in the streams of the adjoining areas. This is largely due to uncontrolled destruction of forests in the past, grazing and browsing around habitations, and human activities like agriculture, building of roads and new townships. Many areas beside the present day river bank are highly susceptible to the soil erosion.

4.1.8.2. Seismicity

As per the Seismic Zoning Map of India (IS: 1893-2002), Indian Sub-continent is divided into four zones named II, III, IV and V. The area under investigation falls under Zone-II

of the Seismic Zonation Map of India (see Map 3 below) prepared by the Bureau of Indian Standards. With reference to the MSK intensity scale used for all engineering design purposes, the region lies in the low damages risk zone.

4.1.9 Linkages and Connectivity

4.5.1. Air

The nearest airport is 162 km (103 mi) away in Ranchi. Patna, the capital of Bihar state also has an international airport which is situated 175 km away from the town. Direct links are available from Ranchi airport to the important cities such as Delhi, Kolkata, Mumbai and Patna. Chartered flights are available between the steel city of Jamshedpur and Kolkata. As per the secondary research it was observed that other important centres like Jamshedpur, Dumka, Bokaro, Giridih, Deoghar, Hazaribagh, Dhanbad, Daltonganj and Noamundi also have airstrips

4.5.2. Rail

The Koderma railway station, which falls on the Delhi-Howrah route, is located in Jhumritelaiya. Through it, the town is well connected to several of the major Indian cities including Delhi, Kolkata, Mumbai, Ahmedabad, Indore, Bhopal, Lucknow and Bhubaneswar. The 19365/19366 Koderma - Indore Jhumri Express is the only connection of Jhumri with central India, connecting it with Indore Junction, Bhopal Junction & Jhansi.

Three new railway lines are being laid from Koderma railway station in three different directions:

- Koderma-Giridih 102 km long
- Koderma-Hazaribagh 79 km long (eventually to Barkakana railway junction, 133 km from Koderma)
- Koderma-Telaiya (Jharkhand) The 35 km long railway line from Koderma to Nawadih towards Giridih has been commissioned in June 2013 and a passenger train has started running on this small section. This has made Koderma a railway junction. The railway line to Hazaribagh has been laid.

4.5.3. Road

The town is accessible via the National highway 31, which is popularly known as Ranchi-Patna Road. It is located is 23 km from the Grand Trunk Road Social and Demographic Profile.

National Highways - The small town of Jhumritelaiya has good connectivity as compared to many of its counterparts in the state. The town is accessible via the National Highway 31, which is popularly known as Ranchi-Patna Road and is the town's major link of connectivity~ It is located is 23 km from the Grand Trunk Road.

State Highways - The town of Jhumritelaiya is well connected to the rest of the area with roads. Buses, jeeps, and three-wheelers connect Jhumritelaiya with nearby towns and villages. State Highway 13 joins NH-31 near Koderma town which is just 8 km from Jhumritelaiya.



Figure 11: Regional Linkages & Connectivity of Jhumritelaiya

4.1.10 City Spatial Growth Patterns

It is important to understand the spatial growth pattern of the town as well. It is an essential step to incorporate the parcel of lands outside the town, which are already experiencing development. While observing the growth pattern, it was observed that the Town has been growing in almost linear pattern on both the sides of the NH-31 that passes through the city and connects with Koderma. The growth pattern of the town during the last decade has been provided in the figure below: figure 12.

The color highlighted in the orange color shows the development of town in year 2006, the one in red shows development of town by year 2012 and the one in blue color show the development of town by year 2015.

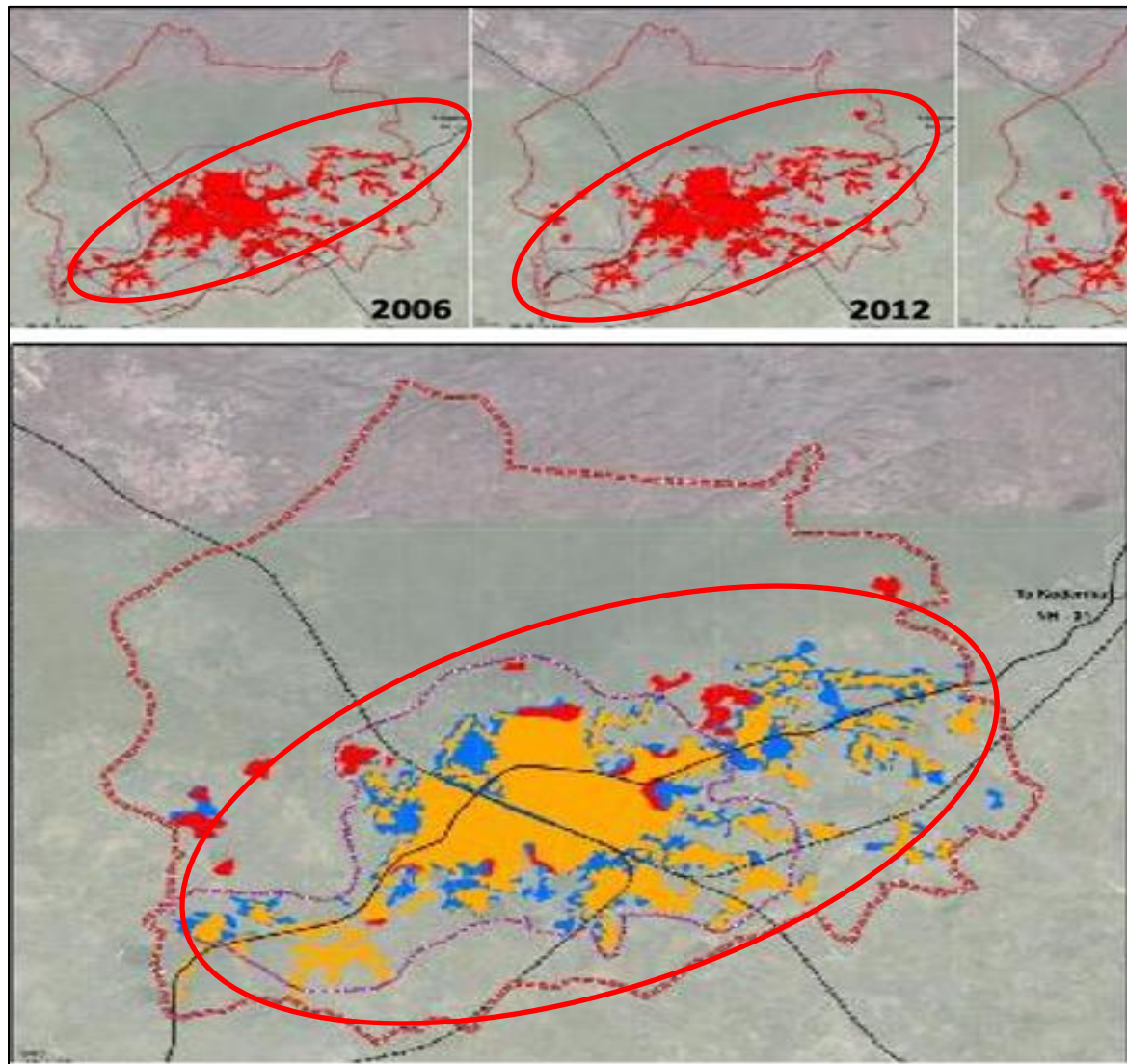


Figure 12: City Spatial Growth Patterns

4.1.11 Social and Demographic

4.7.1. Population Growth

Demography of any region is crucial to understand the character of the place and its needs and demands for housing, amenities, infrastructure etc. It helps to explain the current urban conditions and to derive the future directions for planning and managing the city's growth and development~ these reviews the population trends over past decades and demographic patterns that influence the urban conditions in Jhumritelaiya Town. The demographic assessment provides a snapshot of working population, literacy rates, sex ratios, population growth rates, etc.

The total population of the Jhumritelaiya (Nagar Parishad) in 2001 was 69,503 which reached 87,867 in 2011. There is 1 census town also existing in the project area, with a

population 5,753 in 2011.

The population of the rest of the 18 villages in the project area is 15,707 in 2011 as per Census of India. Jhumritelaiya has an average 1.5% of the population under 6 years of age. Schedule Cast and Schedule Tribe are 4,032 (6.3% of total population) and 15,973 (25.1% of total population) respectively.

Table 4: Decadal Growth of Jhumritelaiya (1991-2011)

Year	Total Population of Town	Decadal growth	%decadal growth
1991	53577	---	--
2001	69503	15926	22.91
2011	87867	18364	20.89

Source: Census of India 2011

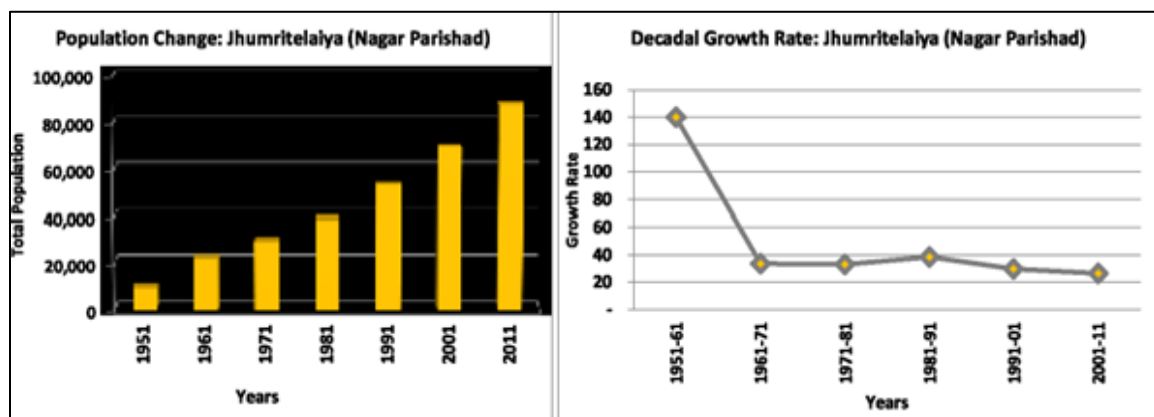


Figure 13: Population Growth Rate of Jhumritelaiya Town

The growth rate of Jhumritelaiya (Nagar Parishad) population was 29.7% during 1991-2001 and 26.4% during 2001-2011. As we can see from the figure above, the total population of the town has increased from 1951 to 2011, whereas the growth rate has decreased over the time. The population growth rate of Census Towns has decreased from the last decades as compared to the previous decade I.e. 27.6% during 1991-2001 and -3.3% during 2001-2011. This could be result of change in boundary of Karma Town and classification of Karma Village as a town.

4.7.2. Literacy Rate and Sex Ratio

Literacy rate is defined as the percentage of literates of the total population in the age group seven years and above. As per the Census of India, 2011 the Literacy rate of Jhumritelaiya (Nagar Parishad) is 80.7%, which is 88.5% in males and 72.82% in Females.

4.7.3. Social Groups

Jhumritelaiya District consists of people following Hinduism, Islam, Sikh and Christianity making it a religiously diverse city. Hinduism is major religion of the state. Major part of Hindu population, Muslims is the biggest minority in the city. Socio-economic indicators provide a background to understand the different aspects of the people living in the society in terms of religion, caste, education status, employment, income, etc. The district area is particularly important from the religious point of view as people from different parts of the country visit the religious, historical and archaeological places of this region every year. The important socio-economic indicators have been described ahead.

4.7.4. SC & ST Population

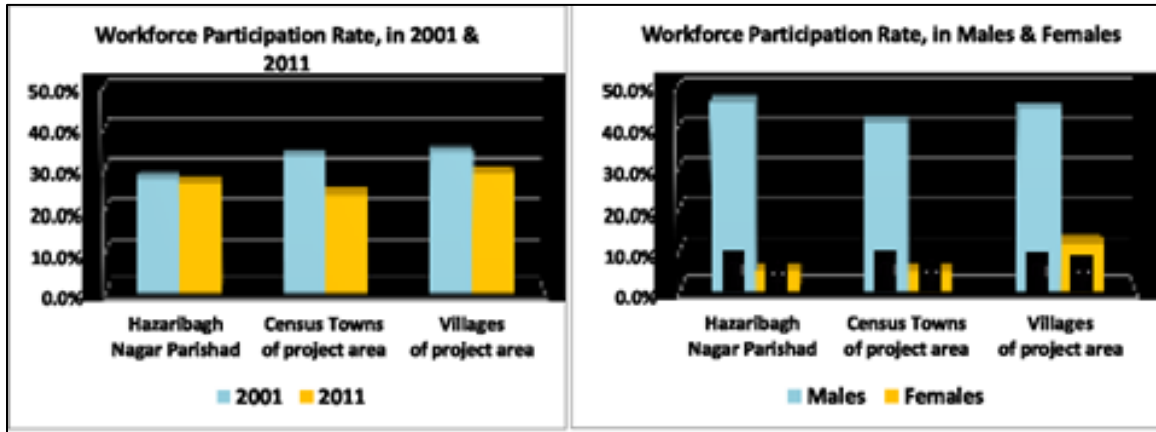
SC Population is distributed among 36% of the villages. However, Pakaria, Kathautia and Sajna have more than 40 percentage of SC in the villages. The ST population with considerable percentage is only found in 3 villages on the North-west side i.e. Chaudharia, Bamhne and Pakaria.

4.7.5. Working Population

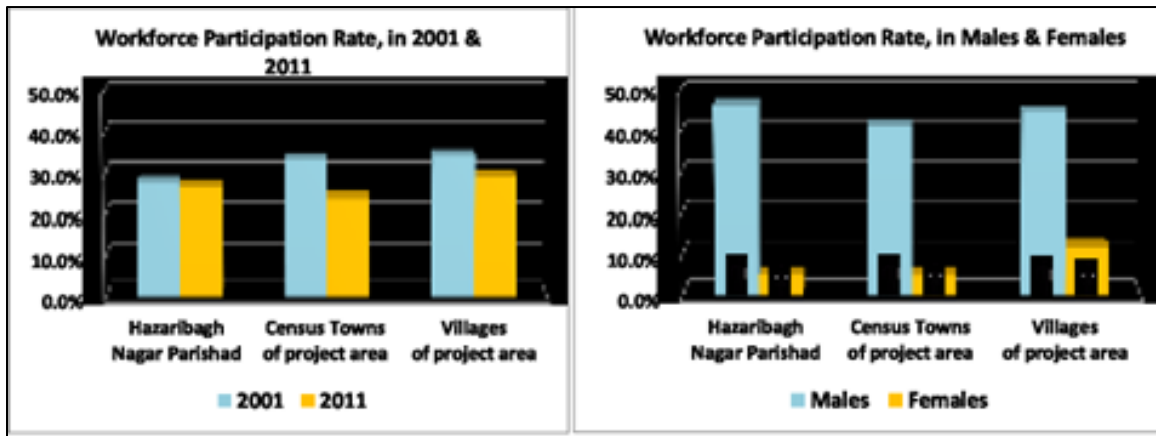
SC Population is distributed among 10% of the total population of Jhumritelaiya (Nagar Parishad) and 8% in Census Towns and 16% in the villages. However, Chandedih and Jhumri have more than 20 percentage of SC in the villages. There is no ST population with considerable percentage in villages (0%) as well as in Jhumritelaiya (Nagar Parishad) (0%) and only 1% in Census Town.

4.7.6. Employment Structure

Employment Work is defined as the participation of a person in any economically productive activity with or without compensation, wages or profit. The total workforce participation rate (WFPR) in Jhumritelaiya (Nagar Parishad) is 26.8% in 2011, while in 2001, the same was 27.9%. The same gradual decrease can be observed in case of Census Town and Villages also (from 33.6% and 34.6% in 2001, 24% and 29.1% in 2011 respectively) from the Graph shown above. structure refers the reference period for determining a person as worker or non-worker is one year preceding the data of enumeration. Based on the reference period works are divided into two categories- main and marginal; those who work more than six months of the year and those who work less than six months of the year respectively.



The percentage of main workers to the total workers in Jhumritelaiya is 82%, which is higher than the percentage of main workers in Villages (i.e. 79%).



4.7.7. Economic Profile

Gross District Domestic Product (GDDP) of Jhumritelaiya district has grown at a lower growth rate (CAGR) of 6.30% between 2004-05 and 2008-09 as compared to the State average of 6.70% during the same period. Secondary sector contributed about 39.2% of the GDDP primarily on account of contribution of manufacturing sector.

4.7.8. Primary Sector

The primary sector (agriculture, forestry & logging, fishing and mining & quarrying) contributed about 25% to the GDDP in 2008-09. The percentage contribution of primary sector to the GDDP has decreased over the period primarily due to decrease in contribution from agriculture and increasing contribution of secondary & tertiary sectors.

4.7.9. Secondary Sector

The contribution of secondary sector to the district GDDP was about 39.2% in 2008-09. The sector registered an annual growth rate of 10.77% between 2004-05 and 2008-09 primarily on account of high growth in manufacturing activities. Manufacturing activities

comprised about 85% of the total contribution of the secondary sector to the GDDP. The secondary sector in Jhumritelaiya has high presence of fabricated/structural metal product industries and engineering products like tanks, reservoirs and steam generators.

4.7.10. Tertiary Sector

The contribution of the tertiary sector to the district GDDP was about 37.9% in 2008-09. The sector registered an annual growth rate of about 7.26% between 2004-05 and 2008-09. Key contributors to the sector included trade, hotel and restaurants; Real Estate and Public Administration.

4.1.12 Housing Scenario

Adequate housing is a fundamental human need for survival and also for protection from the environment. The analysis presented in this section considers two aspects of housing. One is the number of rooms in a house (i.e. size of the house) and second is the type of house, in terms of the material used. Both indicate the level of affordability of a household for size and permanency of their accommodation. However, it is also influenced by the size of the family than 3 rooms (which is 8%, 30% and 32% respectively). Barely any sample households have dwelling units with only 1 room.

4.8.1. Housing Stock

As per census 2011, the Jhumritelaiya district comprises population of 63,377(as per 2011 Census), with total number of 12,203 of census houses. There are 98% of houses which are used for wholly residential use. Out of the total no of houses 97.6% of the houses are permanent or semi-permanent while 2.4% of the houses fall under temporary housing.

4.8.2. Housing Condition of Structure

A In terms of the material used for houses, as shown in the figure above, 29% of households are huts, made of Kutcha material. Almost, 46% of households are permanent dwellings made of bricks. Whereas, other temporary dwellings made of sheets/fabricated/mud and Semi Pucca dwellings count for 12% and 13% respectively of the total households surveyed. Almost 41% of houses are made of Kutcha material which means housing is a concern that needs to be addressed. Houses which will require housing and therefore, preventive strategy has to be taken.

4.8.3. Housing Type of Material

According to Primary Survey, maximum number of houses is constructed with concrete roof and is pucca. Machine made tiles also find prominence as materials of roof construction followed by Metal sheets to form semi-pucca houses.

Therefore, most of the houses are built of stone walls and concrete roofs and are pucca houses. This shows that most of the people have opted for investing in making permanent houses which indicates the availability of tenure rights and the economic stability to build pucca houses.

4.8.4. Material of Roof

In terms of the material used for houses, as shown in the figure above, 60% of households are huts, made of Kutcha material. Almost, 20% of households are permanent dwellings made of bricks. Whereas, other temporary dwellings made of sheets/ fabricated/ mud and



Source: Primary Survey 28th July 2016 under PMAY

Figure 14: Type of House in Jhumritelaiya Town

Semi Pucca dwellings count for 20% and 50% respectively of the total households surveyed. Almost 60 % of houses are made of Kutcha material which means housing is a concern that needs to be addressed.

4.8.1. Existing Situation

Housing is one of the basic requirements for human survival. For a shelter less person, possession of a house brings about a profound change in his existence, endowing him with an identity, thus integrating him with his immediate social milieu. With a view to meeting the housing needs of the rural poor, Indira Awas Yojana (IAY) was launched in May 1985 as a sub-scheme of Jawahar Rozgar yojana. It is being implemented as an independent scheme since 1 January 1996. The Indira Awas Yojana aims at helping rural people below the poverty-line (BPL) belonging to SCs/STs, freed bonded laborers and non-SC/ST categories in construction of dwelling units and up-gradation of existing unserviceable Kutcha houses by providing assistance in the form of full grant.

4.8.2. Future Housing Demand

The percentage of SC/ST population was observed close to 10% in the town area and about 16% in the surrounding villages within the project area. Assuming that in future, the total population of SC/ST and Squatter Settlements (EWS & LIG category) will form on an average close to 15% of the entire project area, the housing demand has been estimated as mentioned in the table below, around 7,518 and 17,541 for the Economically Weaker Section (EWS) and Lower Income Group (LIG) category while that of the remaining housing shall form the Middle Income Group (MIG) and Higher Income Group (HIG) housing. The land bank for the affordable housing which shall mainly cater to the EWS and LIG category can be created through special provision for such category housing in the large integrated township projects as suggested in the development control

Table 5: Future Housing Demand

Future Housing Demand						
			15%	35%	40%	10%
2011	1,09,327	24,295	3,644	8,503	9,718	2,430
2021	1,38,793	30,843	4,626	10,795	12,337	3,084
2031	1,76,702	39,267	5,890	13,743	15,707	3,927
2040	2,25,530	50,118	7,518	17,541	20,047	5,012

Source: Master Plan of Jhumritelaiya 2016

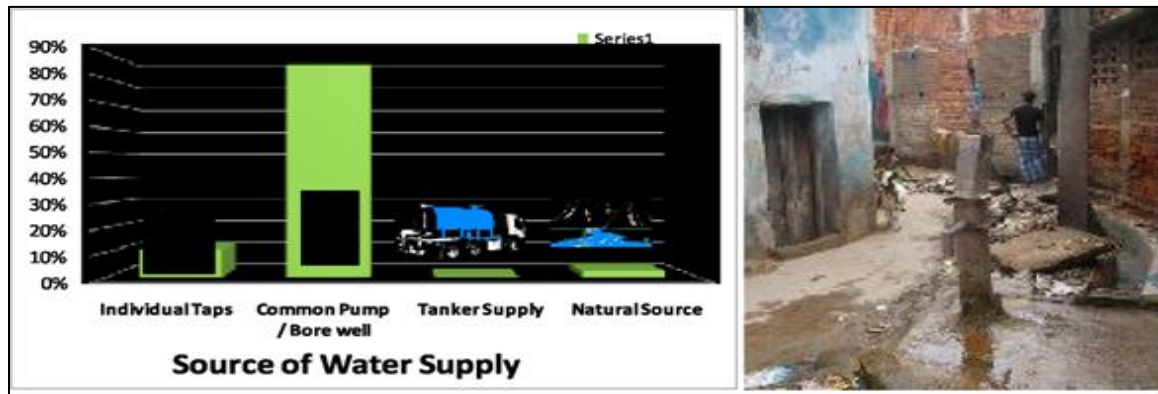
regulations. The land for affordable housing can also be made available utilizing different land management schemes and models as discussed in the Master Plan.

4.1.13 Physical Infrastructure

4.9.1. Water Supply

The National Water Policy calls for a close integration between water use and land use policies. It also states that in the planning and operation of systems, drinking water should have the highest priority.

The city's basic water supply is sourced from the Telaiya Dam. Pumps require four hours of uninterrupted power supply in order to pump water to the city's reservoirs~ However, when electricity supply reduces the city residents face water supply shortages. The other water supply details are as follows: Almost, 86% of the respondents expressed that they have common pump and bore-wells. About 11% respondents have individual taps in their houses for water, whereas 3% respondent depends on the natural source of water for their daily requirement.

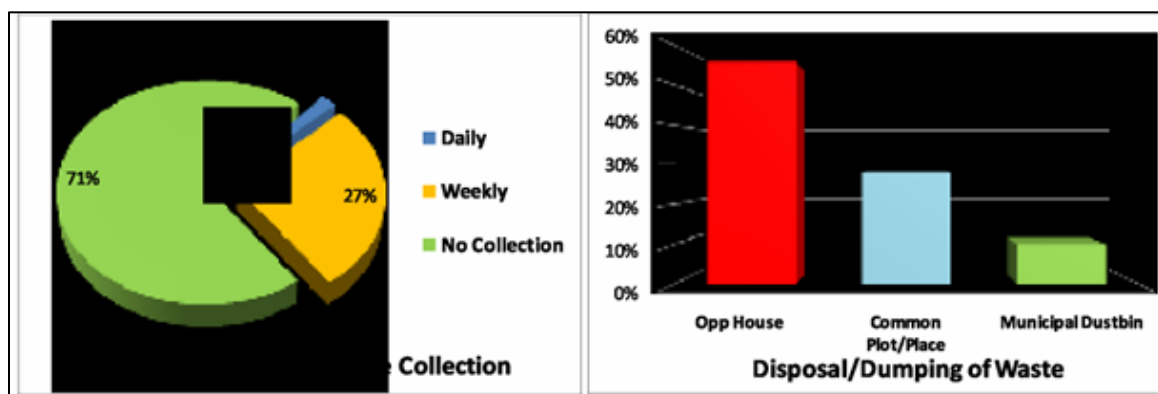


Source: Primary Survey 28th July 2016 under PMAY

Figure 15: Source of water in Jhumritelaiya Town

4.9.2. Solid Waste Management

The status of Solid Waste Management in the town doesn't seem to be very promising for its residents. As, can be seen from figure above that almost 71% of households responded that there is no collection of waste on daily basis. Results showed that all the households dispose/dump their generated solid waste to some common place or open area opposite to their house. The results depict scope of huge improvement in the area of solid waste management.



Source: Primary Survey 28th July 2016 under PMAY

Figure 16: Solid Waste Management in Jhumritelaiya Town

4.9.3. Sewerage & Sanitation System

Basic sanitation is considered the lowest-cost technology ensuring hygienic excreta disposal and a clean and healthful living environment both at home and in the neighborhood of users. The basic sanitation facility involves public sewer connection, septic system connection and private latrine. In terms of toilet facilities, it was observed that nearly 74% of the households had individual (private) toilet facility whereas 24% of households still depend on the open defecation and 2% of households use public toilet. With reference to the discharge of waste it was observed that generated waste in 63%

households is discharged to septic tanks. The generated waste is discharged in open, as per 29% respondents. Hence, sanitation is another important concern in the town, where open defecation needs to be addressed by providing public toilets and private individual toilets. In terms of toilet facilities, it was observed that nearly 10 % of the households had individual (private) toilet facility whereas 80 % of households still depend on the open defecation. With reference to the discharge of waste it was observed that generated waste



Source: Primary Survey 28th July 2016 under PMAY

Figure 17: Sanitation and Drainage facilities in Jhumritelaiya Town

in 7 % households is discharged to septic tanks. The generated waste is discharged in open, as per 20% respondents.

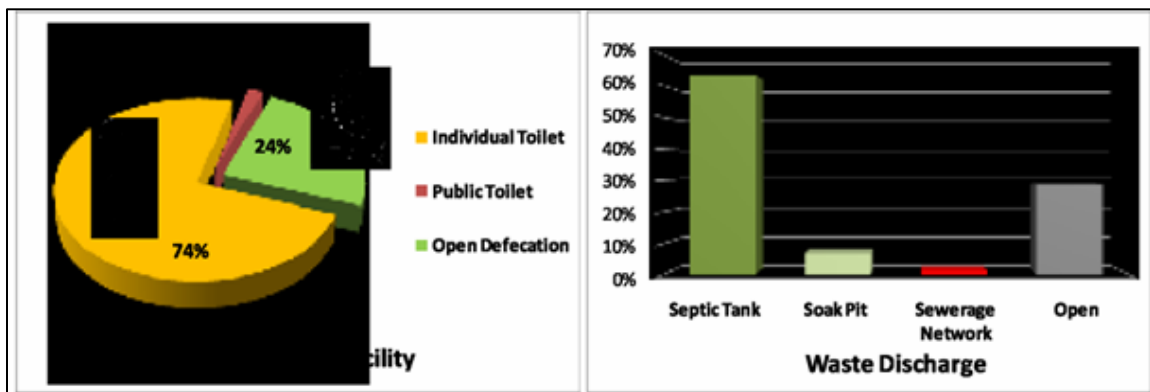


Figure 18: Sanitation Facilities in Jhumritelaiya

The human dimensions of unsafe water and lack of sanitation are expected to become worse over time due to unsustainable water consumption, increasing contamination of water sources, changing rainfall patterns, population movements, and increased water demands from agriculture, and decaying infrastructure which has not been adequately maintained. These problems are especially critical in many developing regions due to the special geographical and meteorological features which makes them more vulnerable to these predicted changes, as well as their lack of economic resources to mitigate the problems. It is clear that there exist a number of ‘basic’ improvements to water supply and sanitation which can be achieved at relatively low cost and in a short space of time &

they can have substantial impacts on the quality of life of underserved\ populations. The sanitation indicator focuses on access to improved services such as flush toilets, latrines and simple pit latrines, but does not directly consider whether sewage is treated or properly disposed of, which clearly has environmental as well as human health implications.

Chapter – 5

Analysis of Beneficiary Data under Housing For All Plan of Action (HFAPoA)

5.1. Introduction

The term ‘slum’ used is the general context to describe a wide range of low-income settlements and/or poor human living conditions. These inadequate housing conditions exemplify the variety of manifestations of poverty as defined in the Programme of Action adopted at the World Summit for Social Development. ‘Slum’, at its simplest, is ‘a heavily populated urban area characterized by substandard housing and squalor’. This definition encapsulates the essential characteristics of slums: high densities and low standards of housing (structure and services), and ‘squalor’. The first two criteria are physical and spatial, while the third is social and behavioral.

5.1.1. Defining and Measuring Slums

United Nations agency UN-HABITAT, defines a slum as a run-down area of a city characterized by substandard housing and squalor and lacking in tenure security. UNHSP defines Slum as a contiguous settlement where the inhabitants are characterized as having inadequate housing and basic services.

Slums are an urban phenomenon and they represent an imbalance between migration into cities and economic growth within the city itself. Slums grow due to the population growth of slums or migration from rural areas to more developed areas by people looking to earn more through higher paying manual labor compared to the low-returns life of agriculture or changes within a city’s economic structures which contribute to urban poverty. Nonetheless, a slum is often not recognized and addressed by the public authorities as an integral or equal part of the city; it is a contiguous settlement where the inhabitants are characterized as having inadequate housing and basic services. Various definitions like the one given by ‘Cities Alliance Action Plan’ give an insight into this saying, “Slum are the neglected parts of cities where housing and living conditions are appallingly poor.

Slums range from high-density, squalid central city tenements to spontaneous squatter settlements without legal recognition or rights, sprawling at the edge of cities. Although Slums have varied definitions revolving more or less around the physical & psychological

conditions, the Slum measurement has no definite dimensions. The enumeration of slums has never been stipulated in the mainstream monitoring mechanisms like national

Slums range from high-density, squalid central city tenements to spontaneous squatter settlements without legal recognition or rights, sprawling at the edge of cities. Although Slums have varied definitions revolving more or less around the physical & psychological conditions, the Slum measurement has no definite dimensions. The enumeration of slums has never been stipulated in the mainstream monitoring mechanisms like national population censuses, demographic and health surveys and global surveys. Although some surveys provide proxies or related variables such as ‘proportion of unauthorized housing’ or ‘proportion of squatters’, the detailed analysis and measurement has not been in any form conducted. Some of the surveys including the participatory assessments generally provide only qualitative information on urban poverty. The quantitative measurement and the integration of qualitative and quantitative information and the analysis of both have more or less been evasive. In fact, the generic definitions of slums do not suggest definite means of measuring slums. Usually the general definitions meet the common perception of what a slum is, they do not associate with operational definitions that would enable one to ascertain whether or not a particular area is a slum.

Given this scenario, a more comprehensive all-encompassing definition of slums is as important as addressing the problems of slums. A more universal and objective definition especially when the global measurement and targets are involved is needed and efforts to propose a more ‘quantitative’ definition of slums need to be put in place, not only because of divergent opinions as to what constitutes the key determinants of slums, but because of several features which outline them. All the parameters need to be taken into account since Slums are too complex to define according to one single parameter and a slum in one city may be regarded as adequate in another city also the local variations among slums are too wide to define universally applicable criteria. Likewise, the ‘area’ influenced by the qualitative parameters defining the slums need to be considered through spatial analysis employing Google and other modern satellite linked tools.

5.1.2. The Genesis of Slums

A review of the definitions used by national and local governments, statistical offices, institutions involved in slum issues and public perceptions reveals the following attributes of slums.

5.1.3. Lack of Basic Services

Lack of basic services is one of the most frequently mentioned characteristics of slum definitions worldwide. Lack of access to sanitation facilities and safe water sources is the

most important feature, sometimes supplemented by absence of waste collection systems, electricity supply, surfaced roads and footpaths, street lighting and rainwater drainage

5.1.4. Substandard Housing or Illegal and Inadequate Building Structures

Many cities have building standards that set minimum requirements for residential buildings. Slum areas are associated with a high number of substandard housing structures, often built with nonpermanent materials unsuitable for housing given local conditions of climate and location. Factors contributing to a structure being considered substandard are, for example, earthen floors, mud-and wattle walls or straw roofs. Various space and dwelling placement bylaws may also be extensively violated.

5.1.5. Overcrowding and High Density

Overcrowding is associated with a low space per person, high occupancy rates, cohabitation by different families and a high number of single-room units. Many slum dwelling units are overcrowded, with five and more persons sharing a one-room unit used for cooking, sleeping and living.

5.1.6. Unhealthy Living Conditions and Hazardous Locations

Unhealthy living conditions are the result of a lack of basic services, with visible, open sewers, lack of pathways, uncontrolled dumping of waste, polluted environments, etc. Houses may be built on hazardous locations or land unsuitable for settlement, such as floodplains, in proximity to industrial plants with toxic emissions or waste disposal sites, and on areas subject to landslip. The layout of the settlement may be hazardous because of a lack of access ways and high densities of dilapidated structures.

5.1.7. Insecure Tenure; Irregular or Informal Settlements

A number of definitions consider lack of security of tenure as a central characteristic of slums, and regard lack of any formal document entitling the occupant to occupy the land or structure as prima facie evidence of illegality and slum occupation. Informal or unplanned settlements are often regarded as synonymous with slums. Many definitions emphasize both informality of occupation and the noncompliance of settlements with land-use plans. The main factors contributing to noncompliance are settlements built on land reserved for non-residential purposes, or which are invasions of non-urban land.

5.1.8. Poverty and Social Exclusion

Income or capability poverty is considered, with some exceptions, as a central characteristic of slum areas. It is not seen as an inherent characteristic of slums, but as a cause (and, to a large extent, a consequence) of slum conditions. Slum conditions are physical and statutory manifestations that create barriers to human and social

development. Furthermore, slums are areas of social exclusion that are often perceived to have high levels of crime and other measures of social dislocation. In some definitions, such areas are associated with certain vulnerable groups of population, such as recent immigrants, internally displaced persons or ethnic minorities.

5.1.9. Minimum Settlement Size

Many slum definitions also require some minimum settlement size for an area to be considered a slum, so that the slum constitutes a distinct precinct and is not a single dwelling. The experience of ‘living in a slum’, according to slum dwellers, consists of a combination of these multiple dimensions, not only one. Many slum areas may show only a few of these negative attributes, while the worst may have them all. The ‘worst type of slum household’ is prone to all of the above disadvantages, which, to an extent, also constitute some of the main obstacles that have to be overcome in realizing the right to adequate housing: one that has no services, has poor-quality housing on fragile land, does not have secure tenure, and where the occupants are poor, marginalized and belong to a vulnerable group. Less badly affected households may carry one or more of these burdens.

5.1.10. Slum Profile Assessment

All specified areas in a town or city notified as ‘Slum’ by State/Local Government and UT Administration under any Act including a ‘Slum Act’ to be considered as Notified Slums. All areas recognized as ‘Slum’ by State/Local Government and UT Administration, Housing and Slum Boards, which may have not been formally notified as slum under any act to be considered as Recognized Slums. A compact area of at least 300 populations 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. Such areas may be considered as Identified Slums.

5.1.11. Definition of Slum as per “PMAY”

To be defined as ‘Slum’ at least below given two or more criteria should be present.

- If located within or in proximity to solid waste dumps, drainage ponds, open drains, streams, canals etc.
- Unauthorized settlements on public land like road, railway land, canal etc.
- The location is prone to water-logging, accumulation of drainage/wastewater.
- At least 50 percent of the households earn their livelihoods in the unorganized sector.

- At least 50 percent of the dwelling units are of semi-permanent or non-permanent nature.
- At least 50 percent of the households do not have access to piped water supply.
- At least 50 percent of the households do not have individual household latrines.
- At least 50 percent the households do not have access to private bathing spaces.
- At least 50 percent the households do not have at least 1-metre wide pathways leading to their dwelling units.
- There is no street lighting in the cluster.
- At least 20 percent of the families do not have authorized electricity connection.

5.2. Existing Slum Scenario

The consultant has been prepared the Housing for All Plan of Action report in respect of each slum in each city, including the following: (Slum profile, Household Profile, Slum Boundary Map with area and land ownership indicated there on slum tenability status, infrastructure Gap statement and Housing Gap Statement.)

**Note on suggested Model for four verticals of HFAPoA.*

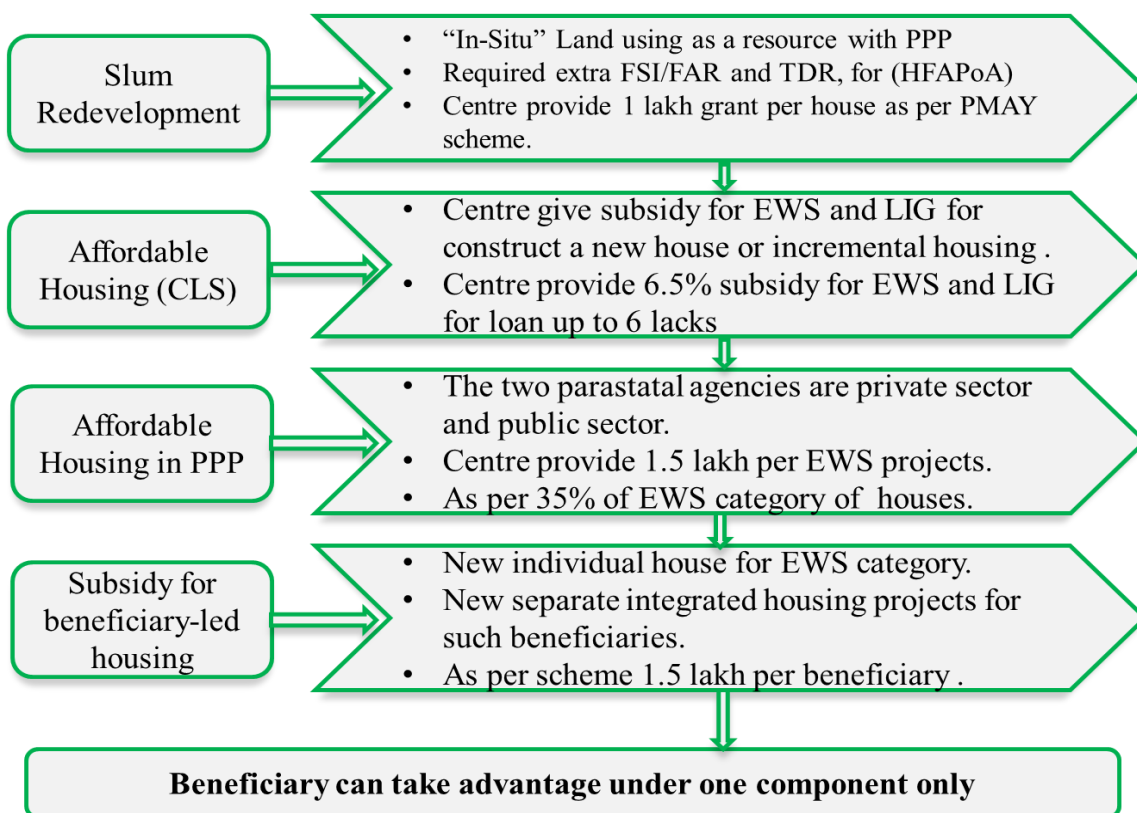


Figure 19: Housing for all Options

5.3. Profile of Jhumritelaiya Nagar Parishad

Jhumritelaiya Nagar Parishad was established in year-1875 Population catered by the Jhumritelaiya Nagar Parishad (according to 2001 census) – 87867.

5.3.1. Slum profile

Jhumritelaiya Nagar Parishad catering a population of 4,485 with its prime responsibility towards resident of 19 identified slums in 17 wards within the Jhumritelaiya boundary for Housing For All Plan of Action for Jhumritelaiya. The details of there are total 19 numbers of slums in Jhumritelaiya Town, out of which are spread out in 17 wards; out of 19 slums not a single slum is notified. All 19 slums are Non-notified. According to Primary survey under the total slum population is (4,485) is and the total slum households are (988 HHs under Vertical-1, 192 on vertical-II 98 HHS on Vertical-III and 2200 are in vertical-IV).

5.3.2. Slum Pockets

The Jhumritelaiya Nagar Parishad Area has 19 existing slum Pockets. The Pockets are spread into entire town. The total slum population of the town is 4,485 and 988 households.

5.3.3. Housing

Houses are in worst and dilapidated condition. The Houses are made of mud mortar and mud blocks with country tiles or covered with the polythin sheets. In average most of the houses have one room for the entire family without toilets.

5.3.4. Road & Pavements

The slum pockets identified by the Nagar Parishad Area are located well within the Nagar Parishad Boundary. Roads and small culverts have been constructed by the Nagar Parishad in the last few decades. 60% roads have been Kutchha and 40% are Pucca roads but the concept of pavement is absent in most of the slums.

5.3.5. Electricity and Street Lighting

All the slum pockets have electricity. The street lighting is partially available in the slum pockets. 20% households have taken legal electricity connection and rests have connected unauthorized. It is also observed that the 50% slums are surrounded by the good localities having high level of infrastructure facilities.

5.3.6. Strom Water Drains

Water logging is a major reason for poor level of drainage system. The slum dwellers are the main victims and are living in most vulnerable conditions with flood during rainy season. The storm water drains in the slum pockets have made in piece meal basis. Approximately 30% area in slum pockets has been covered with storm water drains. However where drains are available those drains are never been cleaned and because of which the drains are choked.

5.3.7. Water Supply

The drinking water is provided through hand pumps in most of the slum pockets. Water logging is seen near the hand pumps due to absence of proper drainage. However, the Nagar Parishad has submitted a proposal for providing piped water supply for entire city under UIDSSMT scheme.

5.3.8. Sewerage

There is no sewerage system in the Jhumritelaiya town.

5.3.9. Community Toilets

Around 10% houses have an individual toilet made under the ILCS programme in the slum pockets. There is no community toilet in the slum pockets.

5.3.10. Parks and Open Spaces

There are no parks and open spaces in the slum pockets. The slum pockets have the open spaces and tend to be encroached by the slum dwellers. The open spaces lying idle in the slum pockets could be developed as a parks, open spaces and could also be used for development of the community assets like community centre, animal shelter, rickshaw parking, livelihood centre as per the requirement of the slum pockets.

5.3.11. Community Facilities

The community hall/ marriage hall/ meeting hall/animal pen/informal sector market etc. are not available in the slum pockets. There is proposal for community center, animal shelter, rickshaw parking, livelihood centre etc. in the slum pockets based on the requirement of the slum pockets

5.3.12. Location of Slum Pockets

The 19 slum pockets are spread in 17 wards. Seven slum pockets are located in the northern part of the Jhumritelaiya town in ward no 1, 2,3,7, 8 and 27 and rest twelve slums are located in the ward 14,15,19, 22,23, 25 and 28 in the western part. The location of the slum pockets is shown in the Slums of Jhumritelaiya Slum Map which has been prepared by Darashaw & Co. Pvt. Ltd. Two of the slums are located in hazardous or

objectionable areas. The slums are located along National Highway-43, railway line, major roads and water body in the town. Most of the slum development is along the transportation alignment.

The beneficiaries have been identified through primary survey from each slum pockets. The most effective and efficient building design has been proposed as per the guidelines



Figure 20: Slums of Jhumritelaiya

of HFAPoA. There are two living rooms and one attached toilet and one kitchen. Roof is kept flat so that the persons can also use it for different purposes and vertical extension in future as per requirement of the family Estimate has been made by adopting South Chhotanagpur Schedule of Rate, Govt. of Jharkhand.

Table 6: Slum Scenario at Jhumritelaiya Town

Sr.No	Slum Name	Ward Numbers	Notified/Non Notified	Slum Survey Households	Slum Survey Households Population
1	Nawada Basti, Bisanpur Road	01	Non-Notified	76	245
2	Tilaiya Basti	02	Non-Notified	15	56
3	Yadv Tola	02	Non-Notified	70	236

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4	Hasanabad, Chatalab	06	Non-Notified	24	111
5	Mayhi Tola	03	Non-Notified	80	333
6	Jhhalpo, Asanabad	07	Non-Notified	35	188
7	Turi Tola, Vidhapure	09	Non-Notified	24	155
8	Mariyaina	08	Non-Notified	34	169
9	Samantha Kali Mahinder	11	Non-Notified	20	103
10	Mehavirgali, Bhagadih	16	Non-Notified	94	455
11	Bhuiya Tola, Vadadih	17	Non-Notified	68	341
12	C.D Colony PWD	18	Non-Notified	12	61
13	Mackanet	22	Non-Notified	24	108
14	Gas Godwin Gali	23	Non-Notified	29	126
15	Nawada Basti Road	24	Non-Notified	33	187
16	Karsreya, Inderpure	25	Non-Notified	63	214
17	Das Tola, Dom Tola	27	Non-Notified	205	978
18	Shiv Shakti Nagar	27	Non-Notified	35	178
19	Bella Tand,	28	Non-Notified	47	241
Total		17		988	4485

Source; Primary Survey 28th July 2016 under PMAY

5.4. Google Based Mapping of Slum Pockets

The development of appropriate Google earth map has considerable potential to improve municipal planning, administration, and management in a number of ways.



Figure 20: Location of Jhumritelaiya

Satellite remote sensing data and GIS is the strength for urban planning, as well as management. Fundamentally it seeks to join in a large range of spatial and non-spatial information with respect to other spatial information including- urban services,

infrastructure and socio-economic information. GIS based mapping has also provide graphic information on slums, which could help decision makers determine priorities through providing spatial or distributional information on the impacts and beneficiaries of different investment decisions.

The content of a base map depends on the user of the map and its intended use. The geo-referenced base map has served as a foundation for different mapping requirements where all other thematic maps may be overlaid for spatial analysis. Thus, it has aid planners in preparing slum-free city master plan. It is important for the mapmaker and also the target overseers of this data to understand the procedural steps in the production of base maps.

5.3.1 Base Map Overview

A Base map provides important background information and is typically combined with other map layers that represent operational information managed by a department and/or agency within local government. In some cases though, the base maps themselves may serve as a finished product that can be used in a map atlas or other hardcopy product.

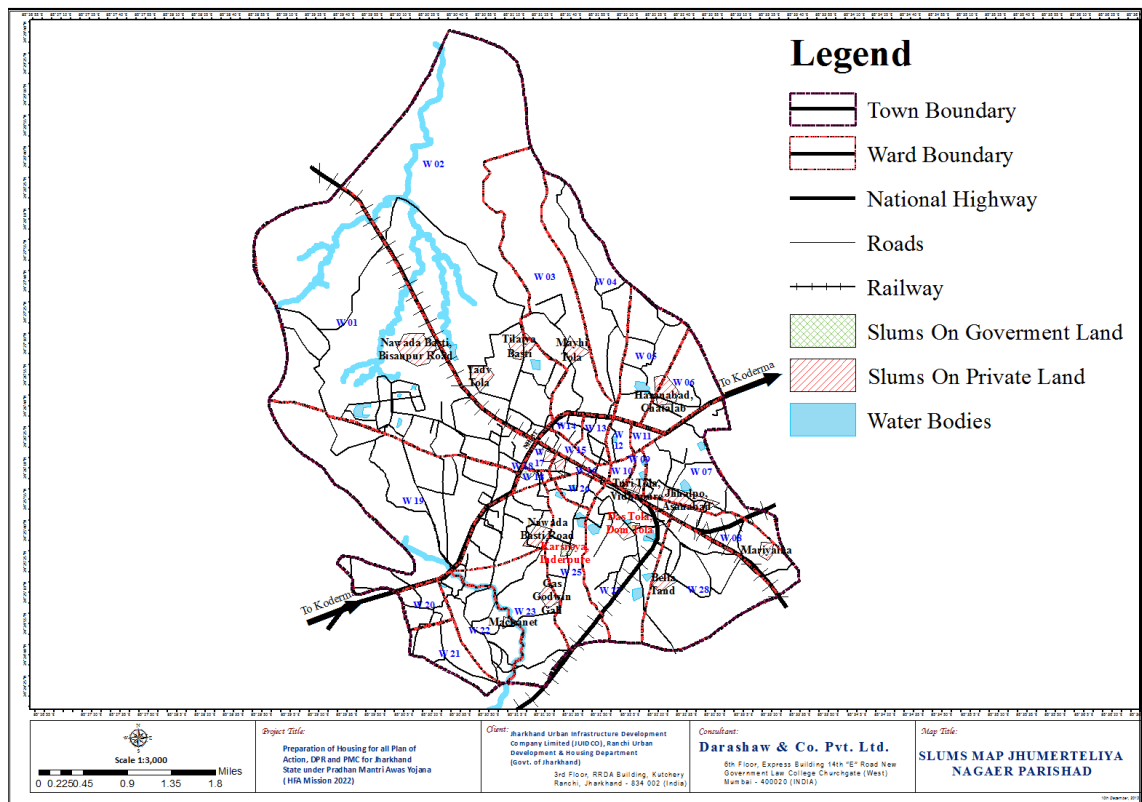


Figure 21: Slums of Jhumritelaiya Town

Base map for ULB was prepared on the geo-referenced latest satellite imagery, survey, and other input maps received from the ULB. Survey of India Toposheet and the current master plan maps were used here for instance. The following features were captured to

create the base map.

- National Highway,
- Major Roads,
- Railways,
- Rivers,
- Canals/Drains,
- Lakes/Ponds
- Forest Areas
- Important landmarks

5.3.2 Land-Marking the Boundary of Each Slum

The identified land-mark has clearly marked on the slum boundary maps by using Google earth. These land marks have properly scattered in the slum boundary. Survey teams have properly marked the slum infrastructure on Google base map during the survey. The markings has been done by the advance field survey team (photographer + assistant) on the printed satellite imagery / slum base map, using ball-point pens of the specified colors, and as per suggested by the Darashaw & Company Pvt. Ltd team.

Land-marking of slum boundary map is shown in Figure.

5.5. Categorization of Slums

The slums have been classified as tenable, semi-tenable or untenable. Google earth enabled slum MIS has help in the categorization of the slums. Due consideration has been given to tenability/un-tenability, existing density of each slum pocket, and additional accommodative density etc. The slums have been further classified into sub-categories like land ownership, land value (based on the prevalent market price) land tenure to choose the redevelopment model to be followed for each slum pocket in the city within the municipal boundary. The officials of Jhumritelaiya Nagar Parishad and other stakeholders have been consulted while formulating the final categorization results. Urban slums have been identified and covered under the PMAY, livelihood household's survey under HFAPoA scheme. In order to assess the infrastructural and economic situations of Urban Slums, a matrix has been developed for the prioritization of Urban Slums. A detailed description has been laid down to explain the process adopted for preparing the matrix. The key activities have done in chronological order as shown below: (i) Slum Scoring on Infra-structure deficiency, (ii) Slum scoring on Poverty, (iii) Ranking of Slums, and (iv) Categorization of Slums into each verticals of HFAPoA Scheme.

5.6. Age, Area and Density

The dwelling unit density of slums are dependent on two major factors, namely, age and location within the town also plays an important factor as it provides livelihood opportunities to the slum dwellers. Low density slums are generally located in the fringe areas while the slums with high population density are those which are either in the city core or in vicinity of industries. Density assumed Less than 50 DU per Hec - Low, 50-150 DU Medium and More than 150 DU High

Table 7: Age, Area and Density of Slums in Jhumritelaiya Town

Sr.No.	Slum Name	Ward Numbers	Slum Survey Households	Age of Slum	Area in (Hectors.)	Total Population	Slum Density
1	Nawada Basti, Bisanpur Road	01	76	35	0.5	245	490.0
2	Tilaiya Basti	02	15	36	0.02	56	2800.0
3	Yadv Tola	02	70	36	0.6	236	393.3
4	Hasanabad, Chatalab	06	24	31	0.03	111	3700.0
5	Mayhi Tola	03	80	33	0.06	333	5550.0
6	Jhhalpo, Asanabad	07	35	28	0.03	188	6266.7
7	Turi Tola, Vidhapure	09	24	41	0.03	155	5166.7
8	Mariyaina	08	34	43	0.05	169	3380.0
9	Samantha Kali Mahinder	11	20	47	0.03	103	3433.3
10	Mehavirgali, Bhagadih	16	94	48	1.0	455	455.0
11	Bhuiya Tola, Vadadih	17	68	33	1.0	341	341.0
12	C.D Colony PWD	18	12	26	0.03	61	2033.3
13	Mackanet	22	24	42	0.02	108	5400.0
14	Gas Godwin Gali	23	29	33	0.03	126	4200.0
15	Nawada Basti Road	24	33	36	0.02	187	9350.0
16	Karsreya, Inderpure	25	63	45	0.04	214	5350.0
17	Das Tola, Dom Tola	27	205	55	5.0	978	195.6
18	Shiv Shakti Nagar	27	35	41	0.03	178	5933.3
19	Bella Tand,	28	47	36	0.5	241	482.0
Total		17	988			4485	

Source; Primary Survey 28th July 2016 Under PMAY

5.7. Tenability Analysis

The physical verification of all tenable, semi-tenable and untenable slums is completed with the involvement of community and elected representatives. The final listings of tenable, semi-tenable and untenable slums are completed only after the physical

verification as well as cross verification with the current approved secondary data sources.

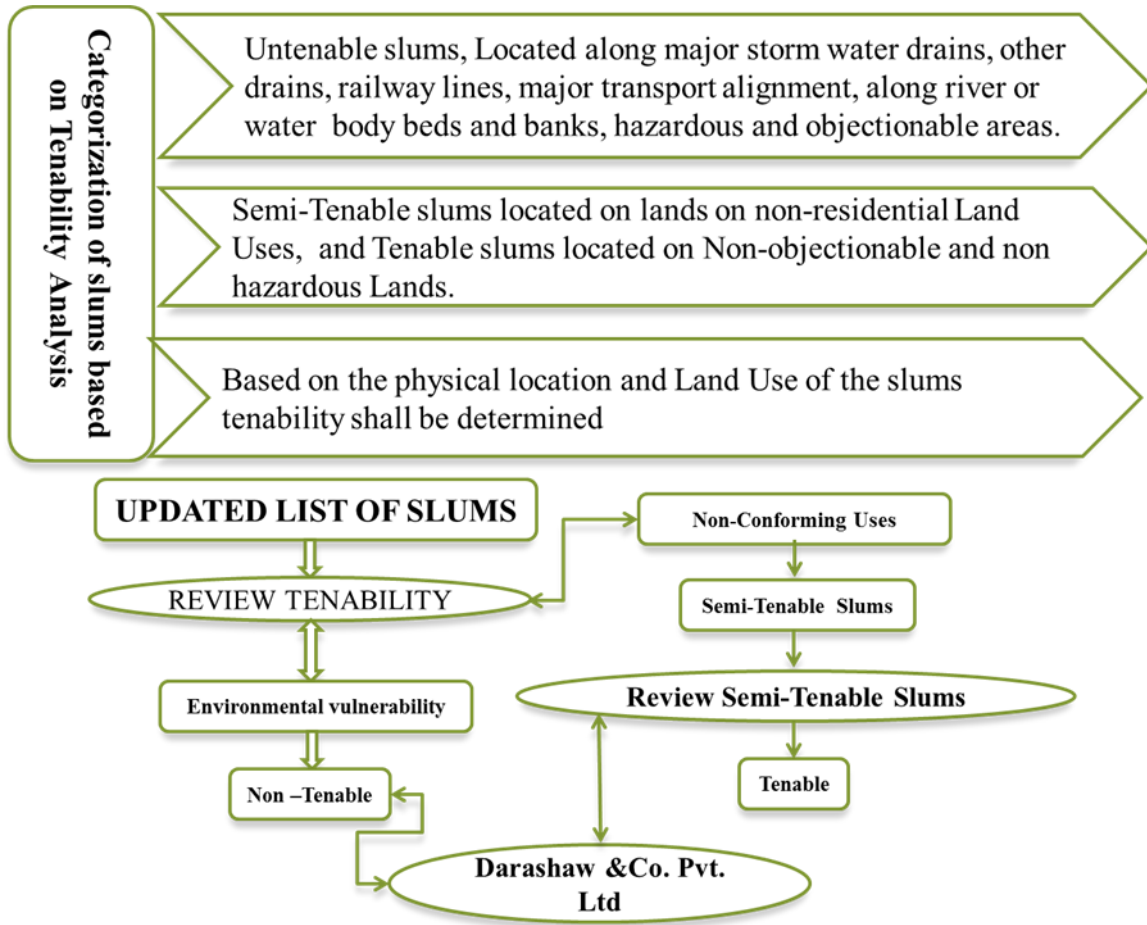


Figure 20: Assessment of Present Status of Slums

5.7.1. Untenable Slums

As per PMAY format, slum pockets in the following locations may be considered as untenable

- Major storm water drains
- Other drains
- Railway line
- Major transport alignment
- River or water bodies Bank
- River or water bodies Bed
- Others (Hazardous or Objectionable) including high tension lines However, slums on other drains may be examined for being included in the category of semi tenable or tenable slums depending on the exact location of the slum and the possibility of in-situ development through sustainable engineering solutions.

5.7.2. Tenable Slums

All slum pockets located on non-objectionable and non-hazardous sites as obtained from PMAY formats. All slums settlements which do not fall within the definition of untenable settlements should be considered as tenable and fit for in-situ redevelopment / improvement.

Table 8: Tenability Status of Slums

Sr.No	Slum Name	Ward Number	Slum Survey Households	Physical Location of Slums	Tenability Analysis
1	Nawada Basti, Bisanpur Road	01	76	Along Road	Tenable
2	Tilaiya Basti	02	15	Along Road	Tenable
3	Yadv Tola	02	70	Along Road	Tenable
4	Hasanabad, Chatalab	06	24	Along Road	Tenable
5	Mayhi Tola	03	80	Along Road	Tenable
6	Jhhalpo, Asanabad	07	35	Along Road	Tenable
7	Turi Tola, Vidhapure	09	24	Along Road	Tenable
8	Mariyaina	08	34	Along Road	Tenable
9	Samantha Kali Mahinder	11	20	Along Road	Tenable
10	Mehavirgali, Bhagadih	16	94	Along Road	Tenable
11	Bhuiya Tola, Vadadih	17	68	Along Road	Tenable
12	C.D Colony PWD	18	12	Along Road	Tenable
13	Mackanet	22	24	Along Road	Tenable
14	Gas Godwin Gali	23	29	Along Road	Tenable
15	Nawada Basti Road	24	33	Along Road	Tenable
16	Karsreya, Inderpure	25	63	Along Road	Tenable
17	Das Tola, Dom Tola	27	205	Along Road	Tenable
18	Shiv Shakti Nagar	27	35	Along Road	Tenable
19	Bella Tand,	28	47	Along Road	Tenable
Total		17	988		

Source; Primary Survey 28th July 2016 Under PMAY

5.6.1. Semi Tenable Slums

All slum pockets located on sites, which are earmarked for non-residential uses as per plan, would be categorized as semi-tenable. This list of Slums would need further analysis and review. Finally, the semi tenable slums should either be categorized as Tenable or Untenable. Slums on Central Government Lands also could be classified as semi tenable till such time as a decision is taken along with competent authorities on whether they should be tenable or untenable as per the overall plan of the respective Central Government Authorities.

5.8. Land Value

The land value of the slums located in the core area and those located in proximity to the Commercial Landuse zone of the city are the highest while that on the fringe areas is the least. The Land Value factor helps determine the mode of Proposed Development of a slum. It has been observed that slums at the core areas have the highest values of land because of their proximity to the amenities that the city has to offer. The slums which are located at areas adjacent to the core come next but are less in land value than some of the slums in the fringe areas which are provided with better facilities. The slums at the fringe areas of the city and lacking amenities are the one with lowest land values.

Table 9: Land Value Analysis

Sr.No.	Slum Name	Ward Numbers	Slum Survey Households	Slum Location (Core/Fringe)	Tenability Analysis	Land Value (Rs/Sq. Sf.)	Land Value
1	Nawada Basti, Bisanpur Road	01	76	Along Road	Tenable	169.92	4
2	Tilaiya Basti	02	15	Along Road	Tenable	179.10	4
3	Yadv Tola	02	70	Along Road	Tenable	149.25	4
4	Hasanabad, Chatalab	06	24	Along Road	Tenable	252.58	3
5	Mayhi Tola	03	80	Along Road	Tenable	344.43	2
6	Jhhalpo, Asanabad	07	35	Along Road	Tenable	169.9	4
7	Turi Tola, Vidhapure	09	24	Along Road	Tenable	137.77	4
8	Mariyaina	08	34	Along Road	Tenable	195.18	4
9	Samantha Kali Mahinder	11	20	Along Road	Tenable	137.77	4
10	Mehavirgali, Bhagadih	16	94	Along Road	Tenable	417.91	1
11	Bhuiya Tola, Vadadih	17	68	Along Road	Tenable	149.25	4
12	C.D Colony PWD	18	12	Along Road	Tenable	149.25	4
13	Mackanet	22	24	Along Road	Tenable	195.18	4
14	Gas Godwin Gali	23	29	Along Road	Tenable	172.22	4
15	Nawada Basti Road	24	33	Along Road	Tenable	197.47	4
16	Karsreya, Inderpure	25	63	Along Road	Tenable	149.25	3
17	Das Tola, Dom Tola	27	205	Along Road	Tenable	195.18	3
18	Shiv Shakti Nagar	27	35	Along Road	Tenable	172.22	3
19	Bella Tand,	28	47	Along Road	Tenable	149.25	3
Total		17	988				

Source: Circle office Jhumeriteliya, 15^{Jul} 2016

5.9. Land Ownership

The number of slum with reference to the ownership of the land on which they are located and since how long they have been in existence. The categorization based on the land ownership of slums used for assigning strategies for development priorities for implementation under various strategies for development in addition to other analysis. Tenure Status of slums is an important determinant of its vulnerability in terms of

Table 10: Land Ownerships of Slums in Jhumritelaiya

Sr.No	Slum Name	Ward Numbers	Slum Survey HHS	Land Ownership	Tenability	Physical Location of Slum
1	Nawada Basti, Bisanpur Road	01	76	Private Land	Tenable	Along Road
2	Tilaiya Basti	02	15	Private Land	Tenable	Along Road
3	Yadv Tola	02	70	Private Land	Tenable	Along Road
4	Hasanabad, Chatalab	06	24	Private Land	Tenable	Along Road
5	Mayhi Tola	03	80	Private Land	Tenable	Along Road
6	Jhhalpo, Asanabad	07	35	Private Land	Tenable	Along Road
7	Turi Tola, Vidhapure	09	24	Private Land	Tenable	Along Road
8	Mariyaina	08	34	Private Land	Tenable	Along Road
9	Samantha Kali Mahinder	11	20	Private Land	Tenable	Along Road
10	Mehavirgali, Bhagadih	16	94	Private Land	Tenable	Along Road
11	Bhuiya Tola, Vadadih	17	68	Private Land	Tenable	Along Road
12	C.D Colony PWD	18	12	Government Land	Tenable	Along Road
13	Mackanet	22	24	Private Land	Tenable	Along Road
14	Gas Godwin Gali	23	29	Private Land	Tenable	Along Road
15	Nawada Basti Road	24	33	Private Land	Tenable	Along Road
16	Karsreya, Inderpure	25	63	Government Land	Tenable	Along Road
17	Das Tola, Dom Tola	27	205	Government Land	Tenable	Along Road
18	Shiv Shakti Nagar	27	35	Private Land	Tenable	Along Road
19	Bella Tand,	28	47	Private Land	Tenable	Along Road
Total		17	988			

Source; Primary Survey 28th July 2016 Under PMAY

insecurity and instability. Thus the Tenure analysis will help in Prioritizations of slums as the slums with In-secure tenure are the most vulnerable ones and require regularization of tenure immediately.

5.10. Social Infrastructure Parameters (Cast Distribution)

The Cast distribution slums of Jhumritelaiya are given below, as per the analysis of slum data of Jhumritelaiya town,

Table 11: Caste Distribution of Slums

Cast Distribution of Slums of Jhumritelaiya Town							
Sr.No.	Slum Name	Ward No.	No. Households	SC Population of Slums	ST Population of Slums	OBC Population of Slums	General Population of Slums
1	Nawada Basti, Bisanpur Road	01	76	40	05	26	05

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2	Tilaiya Basti	02	15	10	0	05	0
3	Yadv Tola	02	70	40	10	20	0
4	Hasanabad, Chatalab	06	24	10	02	10	02
5	Mayhi Tola	03	80	50	05	30	05
6	Jhhalpo, Asanabad	07	35	15	05	10	05
7	Turi Tola, Vidhapure	09	24	10	04	10	0
8	Mariyaina	08	34	10	06	14	04
9	Samantha Kali Mahinder	11	20	10	05	05	0
10	Mehavirgali, Bhagadih	16	94	50	09	30	05
11	Bhuiya Tola, Vadadih	17	68	30	10	20	08
12	C.D Colony PWD	18	12	12	0	0	0
13	Mackanet	22	24	12	0	12	0
14	Gas Godwin Gali	23	29	15	05	10	0
15	Nawada Basti Road	24	33	13	10	10	0
16	Karsreya, Inderpure	25	63	30	0	33	0
17	Das Tola, Dom Tola	27	205	105	0	100	0
18	Shiv Shakti Nagar	27	35	15	05	15	0
19	Bella Tand,	28	47	20	05	15	07
Total		17	988	497	86	375	41

Source; Primary Survey 28th July 2016 Under PMAY

5.10.1. Income Levels

In Jhumritelaiya average income of slum dwellers is around 4000 per month. About 70% of the slum dwellers have income above 4000 and only fraction of them have income less than 2000. Other 25% of the slum population has income of about 3000 per month.

Table 12: Income Level of Slums

Income Level of Slum Households in Jhumritelaiya						
Sr.No.	Name of Slum	No. of Households	No. of Income Upto-2000	No. of Income Upto- 3000	No. of Income Upto- 4000	No. of Income Above 4000
1	Nawada Basti, Bisanpur Road	76	40	26	05	05
2	Tilaiya Basti	15	10	05	0	0
3	Yadv Tola	70	40	20	10	0
4	Hasanabad, Chatalab	24	10	10	02	02
5	Mayhi Tola	80	50	30	05	05
6	Jhhalpo, Asanabad	35	15	10	05	05
7	Turi Tola, Vidhapure	24	10	10	04	0
8	Mariyaina	34	10	14	06	04
9	Samantha Kali Mahinder	20	10	05	05	0
10	Mehavirgali, Bhagadih	94	50	30	09	05
11	Bhuiya Tola, Vadadih	68	30	20	10	08
12	C.D Colony PWD	12	12	0	0	0
13	Mackanet	24	12	12	0	0
14	Gas Godwin Gali	29	15	10	05	0

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15	Nawada Basti Road	33	13	10	10	0
16	Karsreya, Inderpure	63	30	33	0	0
17	Das Tola, Dom Tola	205	105	100	0	0
18	Shiv Shakti Nagar	35	15	15	05	0
19	Bella Tand,	47	20	15	05	07
Total		988	497	375	86	41

Source; Primary Survey 28th July 2016 Under PMAY

Table 13: Housing Type of Slums

Sr.No.	Slum Name	Ward Numbers	No. Of Households	House by Type/Structure		
				Pucca	Semi Pucca	Kutcha
1	Nawada Basti, Bisanpur Road	01	76	06	30	40
2	Tilaiya Basti	02	15	0	05	10
3	Yadv Tola	02	70	10	15	45
4	Hasanabad, Chatalab	06	24	02	10	12
5	Mayhi Tola	03	80	10	20	50
6	Jhhalpo, Asanabad	07	35	10	10	15
7	Turi Tola, Vidhapure	09	24	0	0	24
8	Mariyaina	08	34	0	0	34
9	Samantha Kali Mahinder	11	20	0	0	20
10	Mehavirgali, Bhagadih	16	94	04	15	75
11	Bhuiya Tola, Vadadih	17	68	0	18	50
12	C.D Colony PWD	18	12	0	0	12
13	Mackanet	22	24	0	0	24
14	Gas Godwin Gali	23	29	04	05	20
15	Nawada Basti Road	24	33	03	10	20
16	Karsreya, Inderpure	25	63	10	13	40
17	Das Tola, Dom Tola	27	205	05	50	150
18	Shiv Shakti Nagar	27	35	0	10	25
19	Bella Tand,	28	47	05	02	40
		17	988	69	213	706

Source; Primary Survey 28th July 2016 Under PMAY

5.10.2. Housing and Infrastructure Parameters

Table 14: Water Supply Facility of Slums

Sr.No.	Slum Name	Ward Numbers	No. of Households	Without Individual Tap	With Individual Tap
1	Nawada Basti, Bisanpur Road	01	76	70	06

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2	Tilaiya Basti	02	15	15	0
3	Yadv Tola	02	70	70	0
4	Hasanabad, Chatalab	06	24	24	0
5	Mayhi Tola	03	80	78	02
6	Jhhalpo, Asanabad	07	35	35	0
7	Turi Tola, Vidhapure	09	24	24	0
8	Mariyaina	08	34	34	0
9	Samantha Kali Mahinder	11	20	20	0
10	Mehavirgali, Bhagadih	16	94	85	09
11	Bhuiya Tola, Vadadih	17	68	60	08
12	C.D Colony PWD	18	12	12	0
13	Mackanet	22	24	24	0
14	Gas Godwin Gali	23	29	29	0
15	Nawada Basti Road	24	33	33	0
16	Karsreya, Inderpure	25	63	60	03
17	Das Tola, Dom Tola	27	205	195	10
18	Shiv Shakti Nagar	27	35	30	05
19	Bella Tand,	28	47	40	07
Total		17	988	938	50

Source; Primary Survey 28th July 2016 Under PMAY

Table 15: Sanitation Facility of Slums

Sr.No.	Slum Name	Ward No. of Slums	No. of HH's	Number of HHs Using individual Toilet	Number of HHs Using Public Toilets	Number of HHs Using Open Def.
1	Nawada Basti, Bisanpur Road	01	76	06	0	70
2	Tilaiya Basti	02	15	0	0	15
3	Yadv Tola	02	70	0	0	70
4	Hasanabad, Chatalab	06	24	0	0	24
5	Mayhi Tola	03	80	02	0	78
6	Jhhalpo, Asanabad	07	35	0	0	35
7	Turi Tola, Vidhapure	09	24	0	0	24
8	Mariyaina	08	34	0	0	34
9	Samantha Kali Mahinder	11	20	0	0	20
10	Mehavirgali, Bhagadih	16	94	09	0	85
11	Bhuiya Tola, Vadadih	17	68	08	0	60
12	C.D Colony PWD	18	12	0	0	12
13	Mackanet	22	24	0	0	24
14	Gas Godwin Gali	23	29	0	0	29
15	Nawada Basti Road	24	33	0	0	33
16	Karsreya, Inderpure	25	63	03	0	60
17	Das Tola, Dom Tola	27	205	10	0	195
18	Shiv Shakti Nagar	27	35	05	0	30

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19	Bella Tand,	28	47	07	0	40
Total		17	988	50	0	938

Source; Primary Survey 28th July 2016 Under PMAY

Table 16: Drainage facility of Slums

Sr.No.	Slum Name	Ward Numbers	No. of Households	Open Drains System	Covered Drainage System
1	Nawada Basti, Bisanpur Road	01	76	76	0
2	Tilaiya Basti	02	15	15	0
3	Yadv Tola	02	70	70	0
4	Hasanabad, Chatalab	06	24	24	0
5	Mayhi Tola	03	80	80	0
6	Jhhalpo, Asanabad	07	35	35	0
7	Turi Tola, Vidhapure	09	24	24	0
8	Mariyaina	08	34	34	0
9	Samantha Kali Mahinder	11	20	20	0
10	Mehavirgali, Bhagadih	16	94	94	0
11	Bhuiya Tola, Vadadih	17	68	68	0
12	C.D Colony PWD	18	12	12	0
13	Mackanet	22	24	24	0
14	Gas Godwin Gali	23	29	29	0
15	Nawada Basti Road	24	33	33	0
16	Karsreya, Inderpure	25	63	63	0
17	Das Tola, Dom Tola	27	205	205	0
18	Shiv Shakti Nagar	27	35	35	0
19	Bella Tand,	28	47	47	0
Total		17	988	988	0

Source; Primary Survey 28th July 2016 Under PMAY

5.11. Deficiency Analysis for Slums

Under this component, poverty factors such as Income, Illiteracy, toilet facility and housing condition. For each of the Urban Slum, percentages of HHs were calculated with availability of the above-mentioned poverty factors.

For calculating the scores for each component first of all minimum and maximum percentages were noted down under the component and difference was calculated. After this step, total range and one-third of the range was calculated and scores 1, 2 and 3 were assigned to the ranges and labeled as 'Less poverty', 'Part Poverty' and 'High Poverty' respectively.

Table 17: Deficiency Analysis for slums

Sr.No	Slum Name	Tot. HHs	Kutcha HHs	Semi Pucca	No. Water Connection	Individual Toilet	No. Drainage	SC,ST, OBC HHs	3000 Income of HHs
1	Nawada Basti, Bisanpur Road	76	40	30	70	06	76	40	26
2	Tilaiya Basti	15	10	05	15	0	15	10	05
3	Yadv Tola	70	45	15	70	0	70	40	20
4	Hasanabad, Chatalab	24	12	10	24	0	24	10	10
5	Mayhi Tola	80	50	20	78	02	80	50	30
6	Jhhalpo, Asanabad	35	15	10	35	0	35	15	10
7	Turi Tola, Vidhapure	24	24	0	24	0	24	10	10
8	Mariyaina	34	34	0	34	0	34	10	14
9	Samantha Kali Mahinder	20	20	0	20	0	20	10	05
10	Mehavirgali, Bhagadih	94	75	15	85	09	94	50	30
11	Bhuiya Tola, Vadadih	68	50	18	60	08	68	30	20
12	C.D Colony PWD	12	12	0	12	0	12	12	0
13	Mackanet	24	24	0	24	0	24	12	12
14	Gas Godwin Gali	29	20	05	29	0	29	15	10
15	Nawada Basti Road	33	20	10	33	0	33	13	10
16	Karsreya, Inderpure	63	40	13	60	03	63	30	33
17	Das Tola, Dom Tola	205	150	50	195	10	205	105	100
18	Shiv Shakti Nagar	35	25	10	30	05	35	15	15
19	Bella Tand,	47	40	02	40	07	47	20	15
Total		988	706	213	938	50	988	497	375

Source: As per primary Survey 28th July 2016, Under PMAY

****Deficiency analysis of slums is based on certain fixed parameters such as, housing typology, Access to toilet, Access to water supply, Drainage facility, and caste and income category.**

5.11.1. Deficiency Analysis of Slums on the Basis of Infrastructure.

After assigning the score for all the components for each slum, a total score for each slum was calculated. After this step, again minimum and maximum scores were noted down and difference was calculated to compute the range.

Table 18: Deficiency Analysis of Slums on the Basis of Infrastructure

Sr.No	Slum Name	Tot. HHs	Kutcha HHs %	Semi Pucca %	No Water Connection %	Individual Toilet %	No. Drainage %	3000 Income of HHs %
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1	Nawada Basti, Bisanpur Road	76	40.0	30.0	70.0	6.0	76.0	76.0
2	Tilaiya Basti	15	10.0	5.0	15.0	0.0	15.0	15.0
3	Yadv Tola	70	45.0	15.0	70.0	0.0	70.0	70.0
4	Hasanabad, Chatalab	24	12.0	10.0	24.0	0.0	24.0	24.0
5	Mayhi Tola	80	50.0	20.0	78.0	2.0	80.0	80.0
6	Jhhalpo, Asanabad	35	15.0	10.0	35.0	0.0	35.0	35.0
7	Turi Tola, Vidhapure	24	24.0	0.0	24.0	0.0	24.0	24.0
8	Mariyaina	34	34.0	0.0	34.0	0.0	34.0	34.0
9	Samantha Kali Mahinder	20	20.0	0.0	20.0	0.0	20.0	20.0
10	Mehavirgali, Bhagadih	94	75.0	15.0	85.0	9.0	94.0	94.0
11	Bhuiya Tola, Vadadih	68	50.0	18.0	60.0	8.0	68.0	68.0
12	C.D Colony PWD	12	12.0	0.0	12.0	0.0	12.0	12.0
13	Mackanet	24	24.0	0.0	24.0	0.0	24.0	24.0
14	Gas Godwin Gali	29	20.0	5.0	29.0	0.0	29.0	29.0
15	Nawada Basti Road	33	20.0	10.0	33.0	0.0	33.0	33.0
16	Karsreya, Inderpure	63	40.0	13.0	60.0	3.0	63.0	63.0
17	Das Tola, Dom Tola	205	150.0	50.0	195.0	10.0	205.0	205.0
18	Shiv Shakti Nagar	35	25.0	10.0	30.0	5.0	35.0	35.0
19	Bella Tand,	47	40.0	2.0	40.0	7.0	47.0	47.0
Total					988			

Source: As per primary Survey 28th July 2016, Under PMAY (data is in %)

**Deficiency analysis of slums is based on certain fixed parameters such as, housing typology, Access to toilet, Access to water supply, Drainage facility, and caste and income category.*

As described earlier, rank 1 was given to range indicating low poverty 2 to range indicating mid-level poverty and 3 to range with range indicating low poverty 2 to range indicating mid-level poverty and 3 to range with highest poverty. These ranks indicated poverty ranks.

5.11.2. Ranking of Slums on the Basis of Infrastructure Gaps

A 3x3 matrix was prepared indicating the number of slums falling into various cells as per their infrastructure deficiency and poverty ranks as shown below. The names of slums are also placed in the cells indicating which slums are to be prioritized. Under this component, poverty factors such as, Income, Illiteracy, toilet facility and housing condition. For each of the Urban Slum, percentages of HHs were calculated with availability of the above-mentioned poverty factors.

Following infrastructure components are considered for calculating poverty in Slums.

Income: Household average Income.

Illiterate: Percentage of Illiterate population.

Toilets: Percentage of HHs with own toilet facility.

Housing Kutcha: Percentage of HHs with Kutcha Housing.

Housing For All Plan of Action (HFAPoA) and Annual Implementation Plan (AIP) for Jhumritelaiya , Jharkhand

FINAL HFAPoA & AIP REPORT

For calculating the scores for each component first of all minimum & maximum percentages were noted down under the component and difference was calculated. After this step, total range and one-third of the range was calculated and scores 1, 2 and 3 were assigned to the ranges and labeled as 'Less poverty', 'Part Poverty' and 'High Poverty' respectively.

Table 19: Criteria for Preparation of Infra-Structure Deficiency Matrix Rank

Rank	Code	Score Range	Criteria	Score
Poor Infrastructure Deficient	1	1-12	Minimum	6
Moderate Infrastructure Deficient	2	12-18	Maximum	13
High Infrastructure Deficient	3	More than 18	Deference	23
Range	1-18			

After calculating the ranks for each slum, a list of slums with respective ranks for infrastructure deficiency and Poverty scores was prepared as shown below

Table 20: Ranking of Slums

Sr.No	Slum Name	Slum Survey Households	Total Rank Housing and Infrastructure	Total Rank Social Infrastructure	Infrastructure and Housing code	Social Infrastructure code	Final Matrix Code
1	Nawada Basti, Bisanpur Road	76	15	14	16	18	3
2	Tilaiya Basti	15	18	16	14	15	3
3	Yadv Tola	70	18	14	10	18	3
4	Hasanabad, Chatalab	24	12	12	13	18	3
5	Mayhi Tola	80	10	13	12	18	2
6	Jhhalpo, Asanabad	35	18	15	16	15	3
7	Turi Tola, Vidhapure	24	18	16	10	18	3
8	Mariyaina	34	18	13	15	19	3
9	Samantha Kali Mahinder	20	15	16	13	19	1
10	Mehavirgali, Bhagadih	94	12	10	14	18	1
11	Bhuiya Tola, Vadadih	68	14	08	12	12	1
12	C.D Colony PWD	12	11	15	11	18	3
13	Mackanet	24	13	14	9	16	3
14	Gas Godwin Gali	29	13	16	18	18	3
15	Nawada Basti Road	33	12	15	18	18	3
16	Karsreya, Inderpure	63	11	15	11	18	2
17	Das Tola, Dom Tola	205	13	14	9	16	2
18	Shiv Shakti Nagar	35	13	16	18	18	2
19	Bella Tand,	47	11	15	11	18	2

Source: As per primary Survey 28th July 2016, Under PMAY

- 1, Rank 1, 0-12 is Good.
- 2, Rank 2, 12-18 is Bad.
- 3, Rank 3, more than 18 are worst.

**As per Calculations the Total Ranks are converted in range of 1, 2, 3 and it shall depend on City to City as per the maximum and minimum Range of Households on the basis of infrastructure deficiencies.*

5.11.3. Matrix of Slums as Per the Housing Conditions and Infrastructure

Prioritization of slums is done using the 3x3 matrix tools developed on the basis of Poverty and infrastructure deficiency. The figure below shows the 3x3 matrix rank of Slums as per level of priority of Slums for Up-gradation or re-development activities. Thus, slum with rank 3/3 rank namely Sitala Para, Stationpara stand with highest priority for re-development / Up-gradation activities, while, slum with rank 1/1 stand with lowest priority for re-development/ up-gradation.

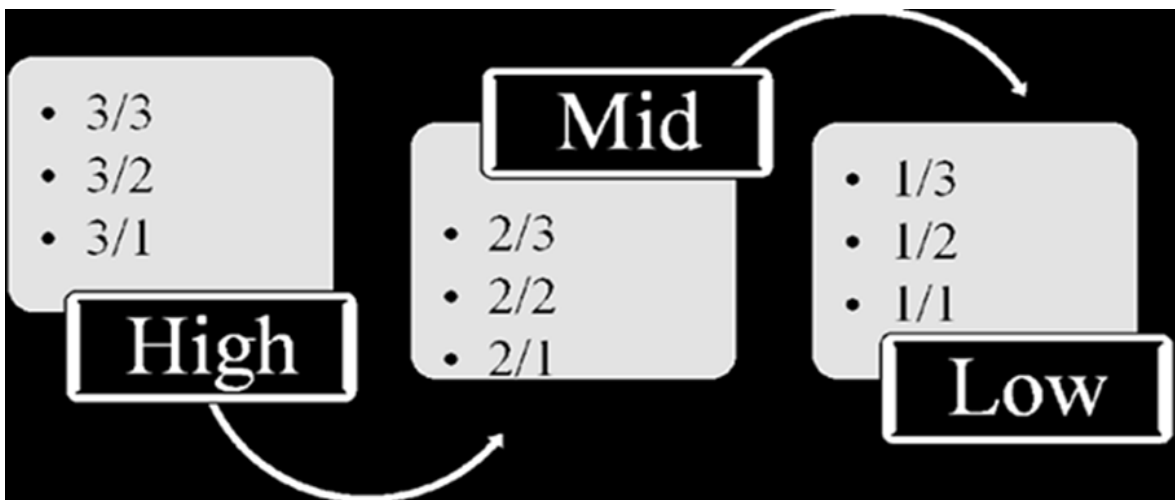


Figure 28: Priority Wise Slum Rank

Table 21: Matrix of Slums

Total Rank for Housing and Infrastructure Deficiency	Total Rank for Social Deficiency	Matrix Code	Condition
Less than 12	Less than 8	1	Good
12-18	8-9	2	Bad
More than	More than 9	3	Worst
Total Rank for Housing and Infrastructure Deficiency	Totals and Range shall vary from city to city		

Source: As per primary Survey 28th July 2016, Under PMAY

5.11.4. Phasing of Slums

The identified study area town of Jhumritelaiya under PMAY Package-1 shall be undertaken for Phase I, wherein preparation of Action Plans for every slum and slum free city plan of Action shall be undertaken. The key principles for deciding Slum Prevention Strategy will be:

- Upgrade on-site and minimize relocation of families Provide.
- Tenure in all Tenable Sites.
- Community participation in planning and implementation.

Slum tenability analysis is an important pre-requisite for deciding in-situ slum upgrading or in-situ slum Re-development. The priority of the tenable slum shall be to upgrade them in-situ and to minimize relocation, for purpose of the Plan of Action for slum free of Jhumritelaiya.

- **In Situ Slum Up- gradation**” Development of the entire slum by filling gaps in housing and infrastructure (civic and social) to the slum dwellers without complete demolition of the existing structures.
- **In-Situ Slum Re-development**” Development of entire slum by providing adequate housing and infrastructure (civic and social) to the slum dwellers after demolition of the existing built structures.
- **Slum Relocation**” Untenable slums to be relocated and rehabilitated on alternative site.

Table 22: Phasing of Slums

Sr.No.	Year	Matrix Code
1	2017-18	07
2	2017-18	07
3	2018-19	05
Note.	Apart from this Tenable Slum Conditions and Slums on Public Land shall be given Priority	

Source: As per primary Survey 28th July 2016, Under PMAY

5.12. Urban Poor Assessment

The urban poor are identified on the basis of social, economic and occupational vulnerabilities as the housing and poverty alleviation ministry has decided to junk the Planning Commission's income benchmark. The move comes as the ministry is finding it difficult to identify beneficiaries in metropolises and other cities, where few families earn below the BPL cut off while many of them live in vulnerable conditions. It has also been noticed that income certificates are forged or are being procured after bribing officials.

5.12.1. Definition of Urban Poor

The urban poor will now be identified on the basis of social, economic and occupational vulnerabilities as the housing and poverty alleviation; it is a multifaceted concept, which includes social, economic, and political elements. Poverty may be defined as either absolute or relative. Absolute poverty or destitution refers to the lack of means necessary to meet basic needs such as food, clothing and shelter.

5.12.2. Initiation of Demand Survey

To understand the demand for the housing requirement, demand survey needs to be carried out for a time period of one month which will require a thorough analysis of collected data. Demand survey will focus on two target groups:

- Slums.
- Urban Poor.

The data required from this survey will help us to analyse the need of the housing and nature of housing requirement, considering the four components of scheme that is

- Slum rehabilitation of Slum Dwellers with participation of private developers using their existing land as a resource, (In-Situ Development).
- 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 /enhancement.

A slum is a heavily populated urban informal settlement characterized by substandard housing and squalor. While slums differ in size and other characteristics from country to country, most lack reliable sanitation services, supply of clean water, reliable electricity, timely law enforcement and other basic services. Slum residences vary from shanty houses to professionally built dwellings that because of poor-quality design or construction have deteriorated into slums. Slums form and grow in many different parts of the world for many different reasons. Some causes include rapid rural-to-urban migration, economic stagnation and depression, high unemployment, poverty, informal economy, poor planning, politics, natural disasters and social conflicts. Strategies tried to reduce and transform slums in different countries, with varying degrees of success, include a combination of slum removal, slum relocation, slum upgrading, urban planning with city wide infrastructure development, and public housing projects.

5.13. Status of Demand Survey

This method of demand forecasting has a considerable theoretical and practical value. Under this method, a consultant builds the schedule of probable aggregate future housing demand for urban poor. In this method, during the estimation of housing demand the changes in technological, structural and other factors that influence the demand is taken into the consideration.

The end-use method helps in determining the future demand for a shelter product in details by type and size. Also, with the help of end-use method, a forecaster can pinpoint

or trace at any time in the future as to where, why and how the actual housing demand has been deviated from the estimated demand.

5.13.1 Status of Demand Survey

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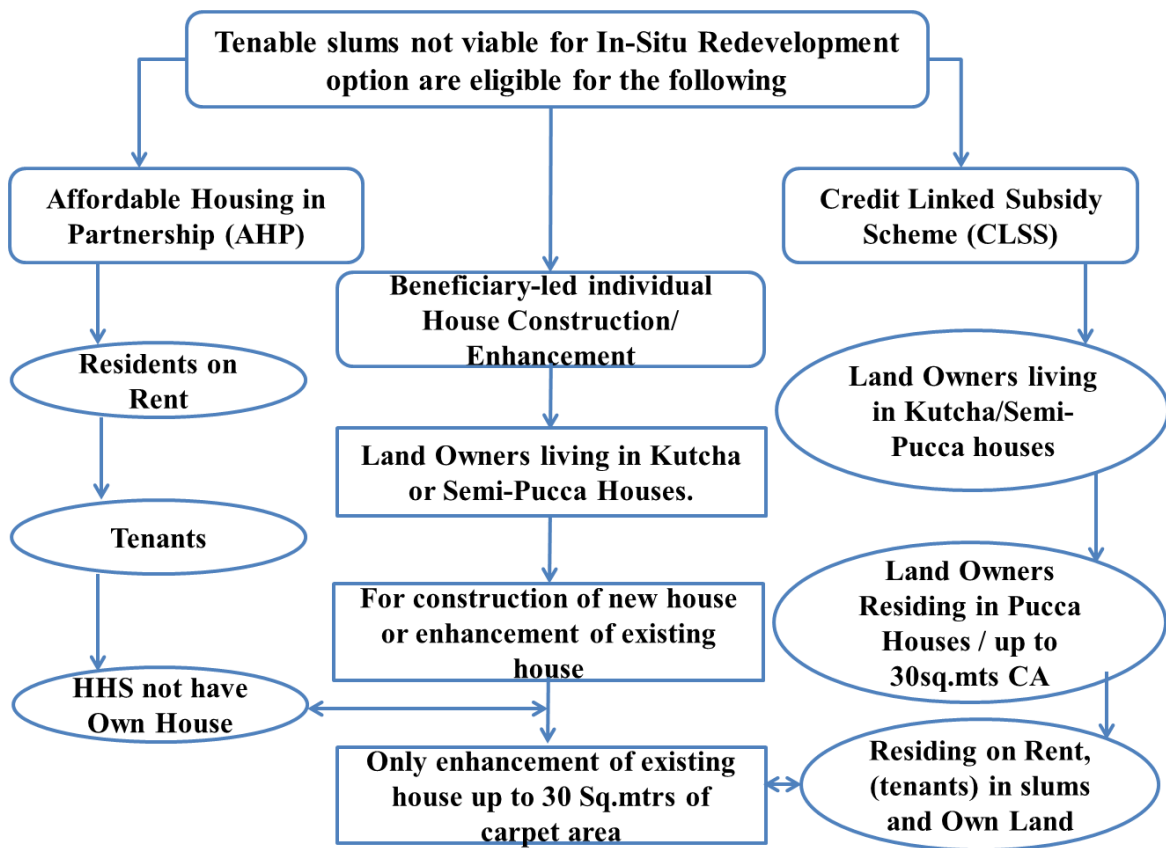


Figure 21: Devising Development Option for Beneficiaries

The end-use method helps in determining the future demand for a shelter product in details by type and size. Also, with the help of end-use method, a forecaster can pinpoint or trace at any time in the future as to where, why and how the actual housing demand has been deviated from the estimated demand.

5.13.2 Orientation to ULB and Stakeholders

Before starting the surveys stakeholder meeting was done at local level to brief the people about the Pradhan Mantra Awas Yojna scheme and the project of housing for all. Priority is given to influential people to attend this meeting as they can spread more awareness

about the project. Total of 20-25 people attended this meeting held at Jhumritelaiya Nagar Parishad on 22th June 2016.

It included active participation of municipal officials, Corporators, slum committee Chairman and some of local residents. In the meeting, people are explained the need for the project and also the initiation taken by the government for the upliftment of the housing condition in the selected cities.

5.13.3 Advertisement

For spreading awareness of the project, advertisement has been done by following measures:

- Hoardings at City Level Public Spaces (8)
- Banners at various City Public Spaces and Public Buildings (08)
- Posters at various locations (22)
- Leaflets for Awareness (10)
- Flyers for Information (12)

Announcement of vertical III has been done in all the wards of Jhumritelaiya town using Auto Rickshaw with the permission of City Manager Mr. Shashi Ranjan for about 3 days.



Figure 30: Advertisement for Vertical-III

Later on we have conducted camps in five zones by posting flexes for about 12 days and in the starting people came to the camp and cleared their queries about the benefits of Vertical III and the documents required to submit after that they started receiving forms from the beneficiaries for 12 days. In total we have received 92 forms from Jhumritelaiya town under vertical III. For vertical I i.e., for Insitu redevelopment of slums we have received 280 forms and 708 which are fit for beneficiary led construction. While doing the survey in the slums we had taken respective ward Parishad along with us. We have also collected affidavit from the beneficiaries about the income and their status.

5.13.4 Workshops and Public Meetings

The process of demand survey started from 01st July 2016, where in demand survey forms were distributed. People were asked to collect the form from Jhumritelaiya Nagar Parishad of civic centers or “Pragmatism Khandir”, which were made available at the centers till one month that is till 01st August 2016. People were asked to collect and submit forms by the end of the month.

A counter is set up at all the civic centers where in two people sat for the form in Slums and residential areas.

5.13.5 Forms and Data Entry Status

Table 23: Forms and Data entry Status

Total Demand forms	Vertical- I	Vertical-II	Vertical-III	Vertical-IV
4,110	280	30	92	708+3000

Source: As per primary Survey 28th July 2016, Under PMAY

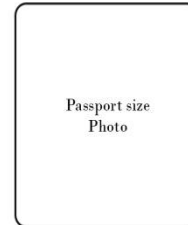
As per the USHA survey the no. of slums in Jhumritelaiya are 27 but on ground verification and discussions with city manager and Executive Officer, Jhumritelaiya Nagar Parishad it was found that there are actually a total of 19 slums in the city. Door to door survey was conducted for these slums and the total number of forms collected is 4110. Out of these 4110 forms 988 forms 280 are fall under vertical-I, and 708 are fit for vertical-IV, 30 of vertical-II 92 of Vertical-III and 3000 of Vertical-IV PMAY, i.e. 92 number of beneficiary forms fall under vertical III of PMAY.



PRADHAN MANTRI AWAS YOJANA - HOUSING FOR ALL (URBAN)

FORMAT A: INFORMATION OF BENEFICIARY BEING COVERED UNDER SLUM REDEVELOPMENT

Ward number:



1. Name of head of the family

2. Sex [Male: 01, Female: 02, Transgender: 03]

3. Father's name

4. Age of head of the family

5. Present Address and Contact Details

i. House No.

ii. Name of the Slum

iii. City

iv. Mobile No.

6. Permanent Address

i. House/Flat/Door No.

ii. Name of the Street

iii. City/ Village

iv. District, State

7. 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

8. Number & age of family members

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

9. Religion

[Hindu-01, Muslim-02, Christian-03, Sikh-04, Jainism-05,

Buddhism- 06, Zoroastrianism-07, others (specify)-08]

10. Caste

[General-01, SC-02, ST-03, OBC-04]

11. Whether Person with Disability (Yes/No)

12. Marital Status [Married-01, Unmarried-02,

Single Woman/Widow-03]

13. Whether the family owns any house/ residential land anywhere in India (Yes/No)

a. If yes, then location details (Locality/ City/ State)

b. If yes, then extent of land in sq.mtrs

14. Ownership details of existing house

[Own – 01, Rent – 02, Otherwise – 03]

15. Average monthly income of household (in Rs.)

Signature/Thumb Impression of Head of Household

Signature of representative of ULB in-charge of above information



FORMAT B - REQUIRED INFORMATION OF BENEFICIARY*

Ward number:

Passport size
Photo

1. Name of head of the family	<input style="width: 100%;" type="text"/>																				
2. Sex [Male: 01, Female: 02, Transgender:03]	<input style="width: 100%;" type="text"/>																				
3. Father's name	<input style="width: 100%;" type="text"/>																				
4. Age of head of the family	<input style="width: 100%;" type="text"/>																				
5. Present Address																					
i. House/Flat/Door No.	<input style="width: 100%;" type="text"/>																				
ii. Name of the Street	<input style="width: 100%;" type="text"/>																				
iii. City	<input style="width: 100%;" type="text"/>																				
iv. Mobile No.	<input style="width: 100%;" type="text"/>																				
6. Permanent Address																					
i. House/Flat/Door No.	<input style="width: 100%;" type="text"/>																				
ii. Name of the Street	<input style="width: 100%;" type="text"/>																				
iii. City/ Village	<input style="width: 100%;" type="text"/>																				
iv. District, State	<input style="width: 100%;" type="text"/>																				
7. Ownership details of existing house [Own - 01, Rent - 02, Otherwise - 03]	<input style="width: 100%;" type="text"/>																				
8. Type of the house based on roof type [Pucca (CC & Stone Slab)-01, Semi-Pucca (Asbestos/ Steel Sheet, Tiled)-02, Katcha (Grass/thatched, Tarpaulin, Wooden)-03]	<input style="width: 100%;" type="text"/>																				
9. Number of rooms in the dwelling unit excluding kitchen	<input style="width: 100%;" type="text"/>																				
10. Aadhaar Card, 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	<input style="width: 100%;" type="text"/>																				
11. Number & age of family members																					
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Relationship to Head of the Family</th> <th style="width: 10%;">Gender</th> <th style="width: 10%;">Age</th> <th style="width: 50%;">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																	
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12. Religion [Hindu-01, Muslim-02, Christian-03, Sikh-04, Jainism-05, Buddhism- 06, Zoroastrianism-07, others (specify)-08]	<input style="width: 100%;" type="text"/>																				
13. Caste [General-01, SC-02, ST-03, OBC-04]	<input style="width: 100%;" type="text"/>																				
14. Bank Details																					
a. Bank account number	<input style="width: 100%;" type="text"/>																				
b. Name of the Bank & Branch	<input style="width: 100%;" type="text"/>																				
c. IFSC Code of Bank	<input style="width: 100%;" type="text"/>																				
15. 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]	<input style="width: 100%;" type="text"/>																				

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

17. Whether Person with Disability (Yes/No)

18. Marital Status [Married-01, Unmarried-02, Single Woman/Widow-03]

19. 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

20. Employment Status (Self Employed – 01, Salaried – 02, Regular Wage – 03, Labour – 04, Other – 05)

21. Average monthly income of household (in Rs.)

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

a. If yes, Provide BPL Card No.

23. Housing requirement of family (New House – 01, Enhancement – 02)

24. In case of enhancement, please specify enhancement required [One room/Kitchen/Bath/Toilet or combination of these]

25. Preferred component of Mission under which beneficiary need assistance under PMAY-HFA(U)

- i. Credit linked subsidy - 01
- ii. Affordable Housing in Partnership - 02
- iii. Beneficiary-led individual house construction/enhancement - 03

26. Abridged Houselist TIN (from SECC)
(If assistance under Beneficiary-led individual house construction/enhancement)

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.13 of the "Pradhan Mantri Awas Yojana – Housing for All (Urban)" Scheme guidelines.

Signature of representative of ULB in-charge of above information

Housing For All Plan of Action (HFAPoA) and Annual Implementation Plan (AIP) for Jhumritelaiya , Jharkhand

FINAL HFAPoA & AIP REPORT

5.14.1. 5% Validation for vertical-II and IV

Vertical II and Vertical IV final approved beneficiary list was obtained from the ULB. Numbers of beneficiaries in the vertical II are 192 and in vertical IV are 2200. Out of the total number of beneficiaries 5% were selected randomly from the list for validation according to the RFP.

All these 5% beneficiaries were met with by our representatives and found to be valid on the ground. The list of beneficiaries along with their signatures is attached below.

NAGAR PARISHAD, CHATRA																	
List of Survey Data Entered in AIP, Year 2015-16																	
State : Jharkhand District : Chatra City : Chatra (Nagar Parishad)																	
S.No	Ward Name	Survey Code	Name	Father's Name	Gender	Age	Religion	Caste	Adhar No	Mobile No	Permanent Address	Account No	Bank Name	Branch Name	IFSC Code	Signature of Beneficiary	Remarks
✓	01	183908	Giffans Devi	Late Surach Kumar Mishra	Female	41	Hindu	General	779538299089	9097799961	Upar Mulu Chauri, Muthala, Chatra, Jharkhand	64560212000971	UNION BANK OF INDIA	Union Bank of India	UBIN0564567	<i>[Signature]</i>	✓
✓	02	128947	Shanista Kinnon	Mid Safuddin Alam	Female	30	Muslim	CBC	747327209856	8804902489	Muthala, Jharkhand	645602010005107	UNION BANK OF INDIA	Chatra	UBIN0564567	<i>[Signature]</i>	✓
3	02	109788	Masomat Sita Devi	Tahal Ram	Female	58	Hindu	SC	208279823281		Muthala, Jharkhand	645602010004852	UNION BANK OF INDIA	Union Bank of India	UBIN0564567	<i>[Signature]</i>	✓
✓	03	1290705	Sarju Das	Rameshwar Mishra	Male	37	Hindu	CBC	35477023845	9507177880	191, Dhingarpur, Muthala, Jharkhand	481410110009817	BANK OF INDIA	Basantpur Chatra	BKID0004814	<i>[Signature]</i>	✓
✓	03	1291034	Sunita Devi	Sau Chauhan	Female	24	Hindu	SC	78967508538	7677671755	175, Jharkhand	481410110006743	BANK OF INDIA	Basantpur Chatra	BKID0004814	<i>[Signature]</i>	✓
✓	08	1293023	Shanti Chaitan	Md. Akbaruddin	Female	34	Muslim	CBC	370209760419	8277180951	112, Muthala, Jharkhand	481410110006849	BANK OF INDIA	Basantpur Chatra	BKID0004814	<i>[Signature]</i>	✓
✓	08	1294020	Shrikrishna	Mohammad	Female	43	Muslim	CBC	980061320747		11, Anar, Jharkhand	645602010007296	UNION BANK OF INDIA	Chatra	UBIN0564567	<i>[Signature]</i>	✓
✓	10	189820	Chashu Brahas	Furhan Bhagat	Male	42	Hindu	CBC	927785504993		Muthala, Jharkhand	481410110009512	BANK OF INDIA	Basantpur Chatra	BKID0004814	<i>[Signature]</i>	✓
✓	11	189817	Shri HIRA	Late NAGAR	Female	67	Muslim	CBC	137862381807	810282816	48, Line, Muthala, Jharkhand	481410110004786	BANK OF INDIA	Basantpur Chatra	BKID0004814	<i>[Signature]</i>	complete
✓	14	172458	Shanti Chaitan	Mid Kalam	Female	43	Muslim	CBC	44874844000	8873339690	Muthala, Jharkhand	481410110004477	BANK OF INDIA	Basantpur Chatra	BKID0004814	<i>[Signature]</i>	complete

Total Application for Vertical :- 194
5% of Total Application for Validations :- 10

[Signature]
11.08.16
Nagar Parishad Chatra

Figure 22: Validation for IV

FORMAT B - REQUIRED INFORMATION OF BENEFICIARY (Part A)																					
FORMAT B - REQUIRED INFORMATION OF BENEFICIARY (Part B)																					
S. No.	Name of the family	Sex (M/F)	Father's name	Permanent Address and Contact Details					Type of the house (Type of structure)	Number of rooms in the house	Religion	Caste	Bank Details		Employment Status	Average monthly income of the family (Rs.)	Housing requirement (sq. ft.)	Signature of Beneficiary	Remarks		
				House No.	Name of the Street	City	Mobile No.	Bank account number					Name of the Bank & Branch								
1	Surach Kumar Prashan	✓	Surach Prasad Prashan	✓	188	Chatra	✓	1	3	2	22743000711	1	1	3233002956	SV, Bihar Branch Chatra	4	5	60000	1	<i>[Signature]</i>	complete

Total Application for Vertical :- 194
5% of Total Application for Validations :- 10

[Signature]
11.08.16
Nagar Parishad Chatra

Figure 23: Validation for II

Table 24: Priority Checklist for Identification of Beneficiaries under PMAY

Sr.No.	ATTRIBUTES	SCORING
1	Status of House in Own Land (As per SECC Data physical Verification by ULB's)	
1.1	Living in Shelter (Ranbasera)/Rented/Homeless	12
1.2	Living in Kutcha House	6
A		
Sr.No.	ATTRIBUTES	SCORING
2	Income (As per SECC Data/Income Certificate from Authority)	
2.1	Less than 25,000 annually	12
2.2	Less than 25,000-50,000 annually	11
2.3	In between 50,001-75,000 annually	10
2.4	In between 75,001-1,00,000 annually	9
2.5	In between 1,00,000-1,25,000 annually	8
2.6	In between 1,25,001-1,50,000 annually	7
2.7	In between 1,50,001-1,75,000 annually	6
2.8	In between 1,75,001-2,00,000 annually	5
2.9	In between 2,00,001-2,25,000 annually	4
2.1	In between 2,25,001-2,50,000 annually	3
2.11	In between 2,50,001-2,75,000 annually	2
2.12	In between 2,75,001-3,00,000 annually	1
2.13	More than 3,00,001 annually	0
B		
Sr.No.	ATTRIBUTES	SCORING
3	No. of years living in Slums/non-Slum areas having certification from ULB's	
3.1	In between 23 years and above	12
3.2	In between 21-23 years	11
3.3	In between 19-21 years	10
3.4	In between 17-19 years	9
3.5	In between 15-17 years	8
3.6	In between 13-15 years	7
3.7	In between 11-13 years	6
3.8	In between 9-11 years	5
3.9	In between 7-9 years	4
3.1	In between 5-7 years	3
3.11	In between 3-5 years	2
3.12	In between 1-3 years	1
3.13	Less than 1 year	0
C		
Average Score of A,B,C		
*--Priority will be given based on the maximum score		
**--Waiting List will be prepared in four group i.e., General, SC,ST,OBC and Minority		

Chapter – 6

Existing Projects & Policies Related To Housing and Slums Redevelopment

6.1 Integrated Housing for Slum Development Programme (IHSDP)

6.1.1 Background

Integrated Housing & Slum Development Programme aims at combining the existing schemes of VAMBAY and NSDP under the new IHSDP scheme for having an integrated approach in ameliorating the conditions of the urban slum dwellers that do not possess adequate shelter and reside in dilapidated conditions.

6.1.2 Objective

The basic objective of the scheme is to strive for holistic slum development with a healthy and enabling urban environment by providing adequate shelter and basic infrastructure facilities to the slum dwellers of the identified urban areas

6.1.3 Entitled Town for IHSDP

The scheme is applicable to all cities and towns except cities / towns covered under Jawaharlal Nehru National Urban Renewal Mission (JNNURM). As Jhumritelaiya was not covered under JNNURM therefore IHSDP was carried out in the project. The components for assistance under the scheme will include all slum improvement / up gradation / relocation projects including up gradation / new construction of houses and infrastructural facilities like water supply and sewerage. Cost of land for such projects will not be provided under the programme and has to be borne by the State Government. In case the project is to be undertaken on private land, which is to be acquired by the State.

6.1.4 Status of Project at Jhumritelaiya

As per the information received from Jhumritelaiya Nagar Parishad there are total 15 notified slum pockets identifies under IHSDP scheme. There are total 1,199 households with approximate population of 6,000. Condition of slums in the town is better than the slums in other town/cities of the state. Many of the houses are made of brick wall and thatched roof. However, some of slums are made of mud wall and stone wall also.

Table 25: Project Status of Jhumritelaiya

Sr. No.	Ward No.	Name of the Slum	No. of Families
1	1	Tina Taand	59
2	2	Turiya Tola and Harijan Tola	202
3	3	Paswan Tola and Harijan Tola	104
4	7	Harijan Tola and Dhobi Tola Vidhyapuri	64
5	8	Jhhalpo Tola, Turiya Tola Aranabad	85
6	9	Harijan Tola	62
7	10	Turiya Tola Madua Taand	49
8	11	Ambedkar Nagar Paushala Road	132
9	12	Harijan Tola Bhadodih	47
10	13	Harijan Tola Near Bai Pass	75
11	14	Harijan Tola Behind PWD	83
12	15	Muslim Tola Gumo	85
13	16	Harijan Tola Khari Taand	152
Total			1199

6.2 Affordable Housing Policy

Different Models under Affordable housing Policy for Jharkhand

Model - 1	Mandatory Development of EWS Housing
Model -2	Developments of Affordable Housing Projects
Model -3	In-situ Slum Redevelopment
Model -4	Relocation and Rehabilitation
Model -5	Beneficiary -Led Individual Housing Construction and Enhancement
Model -6	Credit Linked Subsidy (under Pradhan Mantri Awas Yoajna)
Model -7	Rental Housing.
Model -8	Housing Projects by Cooperative Societies
Model-9	EWS/LIG Housing in whole private land

6.2.1 Model-1- Mandatory Development of EWS Housing (Private Developers)

6.2.1.1. Reservation for EWS Housing

- Reservation for EWS Housing -In all plotted development schemes of area above 4000sqm- not less than 10 %of the gross land(which should not less than 20%ofthe developed land).
- All group housing schemes of total plot area of; 3000sqm and above shall have to compulsorily reserve minimum 15%of the originally permissible built-up area.

6.2.1.2. Compensatory FAR

- Equal to build up area developed for EWS up to a maximum of 3.5 FAR the unutilized FAR can be received as TDR within the jurisdiction of same ULB.

6.2.2 Model-2 Development of Affordable Housing Projects (PPP Mode)

- Development of EWS & LIG Category of Housing.
- At least 35% of total number of houses shall be EWS
- The ownership shall remain with the Govt. The developed DUs shall be transferred to govt. agencies free of cost for allotment
- Will be given on lease to developer as per terms and condition of bidding document.
- The developer shall utilize the land for development of housing and commercial project, subject to planning and building regulations.
- Maximum FAR of 3.5 shall be allowed on the total project area.
- Rs 1.5 lakh per unit for each household covered under the project will be available from PMA Y having project of 250 mix houses of affordable housing project with 35 % reserved for EWS

6.2.3 Model 3 - In-situ Slum Redevelopment (PPP Mode)

- Development of EWS Category of Housing for slum rehabilitation
- All DUs shall be EWS.
- The ownership shall remain with the Govt.
- The developed DUs shall be transferred to govt. agencies free of cost for Allotment
- Will be given on lease to developer as per terms and condition of bidding document.
- The developer shall utilize the land for development of housing and commercial project, subject to planning and building regulations.
- Maximum FAR of 3.5 shall be allowed on the-total project area.
- Developer shall be responsible" for transit housing for slum dwellers Rs. 1 lakh per unit for each slum household covered under the project will be available from PMA.

6.2.4 Model-4 Relocation and Rehabilitation

6.2.4.1. *Development Condition*

- Relocation Site - Preferably, within close proximity to original slum area to be handed over to govt. Agency, free of all costs by the state government.
- Development to be undertaken by govt. agency as per Model - 2

6.2.4.2. *Relocation Plan*

- EWS units developed by PDAs in Model 1 and Model 2
- Extra EWS units developed in Model 4

- EWS units constructed specially on Relocation site

6.2.4.3. Transit Accommodation

- Shall be provided to slum dwellers as per the guidelines to be issued by State Government in this regard.
- All other conditions pertaining to Development Model 3 (In-situ Slum Redevelopment) shall apply, with the necessary changes having been carried out.
- Rs 1 lakh per unit for each slum household covered under the project will be available from PMAY.

6.2.5 Model-5 Beneficiary -Led Individual Housing Construction/Enhancement

6.2.5.1. Slums and Non Slum Poor on Land with Record of Rights

6.2.5.2. Development Condition

- Comprehensive Development through up gradation of existing dwelling unit and municipal infrastructure services

6.2.5.3. Implementing Agency & Mechanism

- Government Agencies (PDA/Housing Board/JUIDCO) will develop project proposal for up gradation of such slums by making provisions for various utilities and other urban infrastructure.
- Beneficiary contribution will be fixed as per specific provisions in the project

6.2.5.4. Non Slum Poor

- Similar benefits shall be available to non-slum poor also having land in areas/up-gradation.
- Rs 1.5 lakh per housing unit is available through beneficiary led housing enhancement component of PMAY under Central grant and Rs 75000 through state grant

6.2.6 Model-6 Credits Linked Subsidy (under Pradhan Mantri Awas Yojna)

- This model is completely based on the Central Sponsored scheme and is applicable under Pradhan Mantri Awas Yojna.
- Beneficiaries would be eligible for an interest subsidy at the rate of 6.5 %.
- The credit linked subsidy will be available only for loan amounts up to Rs 6 lakhs and additional loans beyond Rs 6 lakhs, if any, will be at nonsubsidized rate.

- Preference under the Scheme, subject to beneficiaries being from EWS/LIG segments, will 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.

6.2.7 Model-7 Rental Housing

6.2.7.1. Allotment Parameter

- EWS units to eligible families for a particular period after making an initial deposit and monthly charges to be paid to govt. agency
- Charges shall increase @ 10% annually or at the rate as decided by JHM / State Govt.

6.2.7.2. Implementing Agency & Mechanism

- Standalone projects by government agencies as per Model2
- Any state/central department/agency/industry or any SPV or group of industries public or private may finance the rental housing development for

6.2.8 Model-8 Housing Projects by Cooperative Societies

- The Cooperative Housing Societies would procure/ acquire house-sites from Government or from any authority or agency of government or from any local body.
- Cooperative Housing Societies may mobilize funds for construction of dwelling units from its members, from state Government, LIC, Housing and Urban Development Corporation (HUDCO), National Housing Bank (NHB), Housing Development Finance Corporation (HDFC) on prescribed terms and conditions.
- Priority would be given to such Cooperative Housing Societies, who fulfil the following criteria;
- Society having minimum 100 members
- Having technical expert within the society.
- Compliance all legal formalities

6.2.9 Model-9 EWS/LIG Housing in whole private land (PPP Mode)

- At least 50% of total number of houses shall be developed for EWS.
- Allotment of DUs shall be from the HFAPoA list prepared under PMAY.

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- The price of DUs shall be fixed by ULBs through government notification and it will change time to time
- Developed DUs shall be EWS/LIG
- Sale price of DUs may be decided by the developer except the reserved DUs
- Exemptions from various fee, charges & Security Deposit
- Maximum FAR of 3.5 shall be allowed on the total project area.
- Rs 1.5 lakh per unit for each household covered under the project will be available from PMAY having project of 250 mix houses of affordable housing project with 35 % reserved for EWS.

Chapter – 7

Slum Development Strategies

Housing for All Plan of Action (HFAPoA) consists of two parts namely: a plan to bring about the improvement of existing slums through participation of the existing dwellers and strategies for prevention of future slums.

7.1 Steps Involved in Arriving Curative Strategies

- Slums shall be categorized with parameters such as land ownership, density, tenure, land value and tenability first.
- Classifying the slums into Tenable, Semi tenable and Un-tenable slums based on the environmental parameters.
- Developing deficiency matrix for all the slums.
- Phasing of Slums in various years taking into consideration deficiency matrix code and factors like land ownership and ULB Decision.
- Developing Preliminary options for both Tenable and Untenable Slums. Relocation of Untenable Slums and carrying out In Situ Viability Check for Tenable Slums
- Based on the spatial analysis and situation assessment done as above, a suitable development option is arrived for each slum. Checking if unviable, smaller and non-feasible projects can be clubbed in other In Situ projects or can be taken up in some other components of PMAY.
- Finalization of strategies for all slums in the city.

At each stage of the survey and assessment, local slum communities are consulted in developing the development options.

7.2 3 x 3 Deficiency Matrix

Deficiency matrix shall be arrived for all the existing slums. For developing deficiency matrix, parameters related to Housing, Infrastructure and Vulnerability shall be collected from Socio-Economic survey details to ascertain most / least vulnerable slums and best / most deficient level of infrastructure in slums. The parameters considered under each head are listed as below:

7.3 Housing and infrastructure Deficiency Parameters

- Percentage of houses which are Kutcha
- Percentage of houses which are Semi pucca

- Percentage of households not having individual piped water supply
- Percentage of households not with individual toilets
- Percentage of households not connected to drainage system

7.4 Social Deficiency Parameters

- Percentage of ST,SC and OBC Households
- Percentage of Households income below 3000 per month

All the values arrived for the parameters mentioned above shall be in absolute numbers first and then converted to percentage of 1 – 100. After bringing down to the scale of 1 – 100, scores shall be assigned in the range of 1-5 using one fifth of the range as benchmark. Here one fifth of the range is 20. Minimum score of 01 shall be assigned for value less than or equal to 20 and maximum score of 05 shall be assigned for value more than 80. Total score for Infrastructure and Vulnerability would be arrived at by summing up all the related individual parameters score.

Once the total score is calculated, Housing, Infrastructure code and Social Vulnerability code in the range 1-3 will be arrived using one third of the range as benchmark. Here, one third of the range is arrived by dividing the difference between maximum and minimum total score by 3.

7.5 Ranking and Range Weightage

- Therefore 1 being the best and 5 being the worst. For example if more than 80% of the houses in a slum are Kutcha then it shall get the rank 5 which means worst conditions.
- Once Ranks for Housing, Infrastructure and Social Vulnerability is arrived for all the parameters a sum of totals shall be made separately for Housing, Infrastructure and Social Deficiency parameters.
- This total for Housing and Infrastructure parameters maximum could be 25 and minimum 5 as there are 5 parameters.
- The Total for Social Vulnerability parameters maximum could be 10 and minimum 2 as there are 2 parameters.
- Both the Totals shall be done separately and depending upon the maximum and minimum range slums shall be categorized into 1, 2, 3 codes. Combining both Housing, Infrastructure and Social Parameters shall give us 3 x 3 deficiency codes.
- Finally as per the deficiency codes slums shall be phased in particular years.

7.6 Preliminary Development Options

Slum wise development options is mentioned in below given table; which shows that, 32.14% of slums need to be “In-situ Slum Relocation” and 25.00% Slum are to be relocated as they are Untenable due to location of slums along Nallah / water body / major transport alignment site. While, rest of the 42.86% slums are be Up-gradation at existing land.

Further, Slum Development options for each slum would be dealt in detail under HFAPoA Phase I while preparing Annual Level plans and Slum free Action Plans. Wherein, issues like Land Value, Institutional arrangement and partnership for Slum re-development/up-gradation, community participation etc. would be dealt in depth. And based on that, an appropriate Slum Development Model shall be suggested for implementation from the above table we conclude that out of 15 slums 4 slums fall under secure category and all other 11 slums are Insecure. In insecure slums the infrastructure facilities are not good; also the land value for that slum pocket is also low. Most of the slums falling under insecure category are located in fringe areas of the town.

Table 26: Preliminary Development Options

Sr.No	Name of Slums	Total Households	Slum Density	Tenability Analysis	Land Value	Slum Status	Land Ownership	Preliminary Development Option
Preliminary Development Options on the Basis of 3x3 Matrix								
1	Nawada Basti, Bisanpur Road	76	High	Tenable	Low Value	Secure	Private Land	Beneficiary Led Construction
2	Tilaiya Basti	15	High	Tenable	Low Value	Secure	Private Land	Beneficiary Led Construction
3	Yadv Tola	70	High	Tenable	Low Value	Secure	Private Land	Beneficiary Led Construction
4	Hasanabad, Chatalab	24	High	Tenable	Medium Value	Secure	Private Land	Beneficiary Led Construction
5	Mayhi Tola	80	High	Tenable	Medium Value	Secure	Private Land	Beneficiary Led Construction
6	Jhhalpo, Asanabad	35	High	Tenable	Low Value	Secure	Private Land	Beneficiary Led Construction
7	Turi Tola, Vidhapure	24	High	Tenable	Low Value	Secure	Private Land	Beneficiary Led Construction
8	Mariyaina	34	High	Tenable	Low Value	Secure	Private Land	Beneficiary Led Construction
9	Samantha Kali Mahinder	20	High	Tenable	Low Value	Secure	Private Land	Beneficiary Led Construction
10	Mehavirgali, Bhagadih	94	High	Tenable	High Value	Secure	Private Land	Beneficiary Led Construction
11	Bhuiya Tola,	68	High	Tenable	Low	Secure	Private	Beneficiary Led

	Vadadiah				Value		Land	Construction
12	C.D Colony PWD	12	High	Tenable	Low Value	Secure	Government Land	In-situ Slum Redevelopment Component
13	Mackanet	24	High	Tenable	Low Value	Secure	Private Land	Beneficiary Led Construction
14	Gas Godwin Gali	29	Low	Tenable	Low Value	Secure	Private Land	Beneficiary Led Construction
15	Nawada Basti Road	33	Low	Tenable	Low Value	Secure	Private Land	Beneficiary Led Construction
16	Karsreya, Inderpure	63	Low	Tenable	Low Value	Secure	Government Land	In-situ Slum Redevelopment Component
17	Das Tola, Dom Tola	205	Low	Tenable	Low Value	Secure	Government Land	In-situ Slum Redevelopment Component
18	Shiv Shakti Nagar	35	Low	Tenable	Low Value	Secure	Private Land	Beneficiary Led Construction
19	Bella Tand,	47	Low	Tenable	Low Value	Secure	Private Land	Beneficiary Led Construction

Source: As per primary Survey 28th July 2016, Under PMAY

*The preliminary development options have been derived on the basis of various parameters like slum density, tenability, land value, slum status and land ownership.

7.7 In-Situ Viability Check

All the 19 Slums of Jhumritelaiya Nagar Parishad have been identified and enumerated during the household's survey under PMAY- Project. In order to assess the infrastructural and economical situations of these identified Slums, a matrix was developed for the prioritization of Urban Slums. A detailed description has been laid down to explain the process adopted for preparing the matrix.

The key activities were done in chronological order as shown below:

- Slum Scoring on Infra-structure deficiency Slum scoring on Poverty
- Ranking of Slums
- Preparation of 3 x 3 matrix
- Categorization of Slums into each cell of matrix

The slum redevelopment using land as a Resource has been done by analysis of tenable Slums on high land value or medium land value to examine financial and technical viability of "in-situ" Slum redevelopment on PPP basis. The viability of the slums has been analyzed using Land value of the slum area and result of tenability analysis.

Table 27: In-Situ Viability Check

Check for following Parameters in Viable Slums if On the Basis of Tenability Analysis and 3X3 Matrix		
Sr.No.	Name of Slum	Check for following Parameters in Viable Slums if more than
In Case any of the Following are Present that Slum won't be redeveloped individually and options for clubbing other slums shall be looked.		
1	Nawada Basti, Bisanpur Road	Viable Project on Own Private but option is for beneficiary led construction
2	Tilaiya Basti	Viable Project on Own Private but option is for beneficiary led construction
3	Yadv Tola	Viable Project on Own Private but option is for beneficiary led construction
4	Hasanabad, Chatalab	Viable Project on Own Private but option is for beneficiary led construction
5	Mayhi Tola	Viable Project on Own Private but option is for beneficiary led construction
6	Jhhalpo, Asanabad	Viable Project on Own Private but option is for beneficiary led construction
7	Turi Tola, Vidhapure	Viable Project on Own Private but option is for beneficiary led construction
8	Mariyaina	Viable Project on Own Private but option is for beneficiary led construction
9	Samantha Kali Mahinder	Viable Project on Own Private but option is for beneficiary led construction
10	Mehavirgali, Bhagadih	Viable Project on Own Private but option is for beneficiary led construction
11	Bhuiya Tola, Vadadih	Viable Project on Own Private but option is for beneficiary led construction
12	C.D Colony PWD	Viable Project on Government Land with ideal profit margin option is there for PPP Basis. (In-Situ Component)
13	Mackanet	Viable Project on Own Private but option is for beneficiary led construction
14	Gas Godwin Gali	Viable Project on Own Private but option is for beneficiary led construction
15	Nawada Basti Road	Viable Project on Own Private but option is for beneficiary led construction
16	Karsreya, Inderpure	Viable Project on Government Land with ideal profit margin option is there for PPP Basis. (In-Situ Component)
17	Das Tola, Dom Tola	Viable Project on Government Land with ideal profit margin option is there for PPP Basis. (In-Situ Component)
18	Shiv Shakti Nagar	Viable Project on Own Private but option is for beneficiary led construction
19	Bella Tand,	Viable Project on Own Private but option is for beneficiary led construction

Source: As per primary Survey 28th July 2016, Under PMAY

7.8 Check of Feasibility and Clubbing Options

Under this component, availability of Road, drainage facility, water supply facility, street lights and SWM collection facility were considered. For each of the Urban Slum, percentages of HHs were calculated with availability of the above-mentioned infrastructure facilities. Following infrastructure components are considered for calculating infrastructure deficiency in Slums.

- Road: Percentage of Household access to Motorable Road (Pucca/ Kutcha).
- Drainage: Percentage of Household access to storm water drainage/underground drainage / sewer lines / digester.
- Water Supply: Percentage of Household with own tap facility
- Street Light: Number of street light in a slum.
- SWM: Frequency of Garbage disposal.
- Note: We will carry out a viability check for Clubbed Option where Slum 6 could be developed and clubbed with Slum number 16. If Profit margin still comes ideal the project of In Situ Slum PPP could be taken up. This option would also ensure minimum displacement as Slum 3 has maximum number of Households among all viable slums.

Table 28: Check of Feasibility and Clubbing Options

Check for following Parameters in Viable Slums On the Basis of Tenability Analysis and 3X3 Matrix		
In Case any of the Following are present that Slum won't be redeveloped individually and options for clubbing other slums shall be looked.		
Sr.No.	Slum Name	Viable Project on private own land only option is beneficiary led construction
1	Nawada Basti, Bisanpur Road	Viable Project on private own land only option is beneficiary led construction
2	Tilaiya Basti	Viable Project on private own land only option is beneficiary led construction
3	Yadv Tola	Viable Project on private own land only option is beneficiary led construction
4	Hasanabad, Chatalab	Viable Project on private own land only option is beneficiary led construction
5	Mayhi Tola	Viable Project on private own land only option is beneficiary led construction
6	Jhhalpo, Asanabad	Viable Project on private own land only option is beneficiary led construction
7	Turi Tola, Vidhapure	Viable Project on private own land only option is beneficiary led construction
8	Mariyaina	Viable Project on private own land only option is beneficiary led construction
9	Samantha Kali	Viable Project on private own land only option is

	Mahinder	beneficiary led construction
10	Mehavirgali, Bhagadiah	Viable Project on private own land only option is beneficiary led construction
11	Bhuiya Tola, Vadadiah	Viable Project on private own land only option is beneficiary led construction
12	C.D Colony PWD	Viable Project on Government Land with In-Situ component.
13	Mackanet	Viable Project on private own land only option is beneficiary led construction
14	Gas Godwin Gali	Viable Project on private own land only option is beneficiary led construction
15	Nawada Basti Road	Viable Project on private own land only option is beneficiary led construction
16	Karsreya, Inderpure	Viable Project on Government Land with In-Situ component.
17	Das Tola, Dom Tola	Viable Project on Government Land with In-Situ component.
18	Shiv Shakti Nagar	Viable Project on private own land only option is beneficiary led construction
19	Bella Tand,	Viable Project on private own land only option is beneficiary led construction

Source: As per primary Survey 28th July 2016, Under PMAY

Note: We will carry out a viability check for Clubbed Option where Slum C.D Colony PWD and Karsreya, Inderpure could be developed and clubbed with Slum number 3. If Profit margin still comes ideal the project of In Situ Slum PPP could be taken up. This option would also ensure minimum displacement as Slum 3 has maximum no of Households among all viable slums.

7.9 Strategy Finalization after Viability Study

For calculating the scores for each above mentioned component, first of all minimum and maximum percentages were noted down under the component and difference was calculated. After this step, total range and one-third of the range was calculated and scores 1, 2 and 3 were assigned to the ranges and labeled as 'Best Served', 'Partly Served' and 'Worst Served' respectively.

After assigning the score for all the components for each slum, a total score for each slum was calculated. After this step, again minimum and maximum scores were noted down and difference was calculated to compute the range. As described earlier, rank 1 was given to the best served slum, 2 to partially serve and 3 to worst served. These ranks are based on the household access to available infrastructure.

Table 28: Strategy Finalization after Viability Study

Sr.No.	Slum Name	Priority Code	Development Options
1	Nawada Basti, Bisanpur Road	2	Beneficiary Led Construction
2	Tilaiya Basti	2	Beneficiary Led Construction
3	Yadv Tola	2	Beneficiary Led Construction

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4	Hasanabad, Chatalab	2	Beneficiary Led Construction
5	Mayhi Tola	2	Beneficiary Led Construction
6	Jhhalpo, Asanabad	2	Beneficiary Led Construction
7	Turi Tola, Vidhapure	2	Beneficiary Led Construction
8	Mariyaina	2	Beneficiary Led Construction
9	Samantha Kali Mahinder	2	Beneficiary Led Construction
10	Mehavirgali, Bhagadih	2	Beneficiary Led Construction
11	Bhuiya Tola, Vadadih	2	Beneficiary Led Construction
12	C.D Colony PWD	1	In-situ Redevelopment Component using land as a resource.
13	Mackanet	2	Beneficiary Led Construction
14	Gas Godwin Gali	2	Beneficiary Led Construction
15	Nawada Basti Road	2	Beneficiary Led Construction
16	Karsreya, Inderpure	1	In-situ Redevelopment Component using land as a resource.
17	Das Tola, Dom Tola	1	In-situ Redevelopment Component using land as a resource.
18	Shiv Shakti Nagar	2	Beneficiary Led Construction
19	Bella Tand,	2	Beneficiary Led Construction

Source: As per primary Survey 28th July 2016, Under PMAY

**Now there shall be a finalized List of Slum Intervention Strategies with Final Year which shall include Tenable and Untenable Slums.*

Chapter – 8

Other Urban Strategies

8.1. Assessment of Urban Poor in Demand Survey

Table 29: Urban Poor in Demand Survey

Vertical--I	Vertical-II	Vertical-III	Vertical-IV	Total
280	30	92	3000 Non (Slum-as per ULB) & 708 (Slums as per demand survey)	4110

Note: In vertical-I 280 beneficiaries have been collected by the consultancy which are located in the category of in-situ slum relocation. In vertical-II the ULB have been provided the 30 number of beneficiary. In vertical-III the consultancy have collected 92 beneficiaries. In Vertical-IV the consultancy have collected 708 beneficiaries they have been in the category of slums and the reaming 3000 beneficiary have been provided by the ULB out of these no one located in the slums

Formation of slums is not a new phenomenon; it was part of history from the early years of industrialization. The main reasons for the formation of slums are population growth, rural urban migration, lack of good governance etc. Some of the more common reasons are identified below:

- Migration from rural to urban areas
- Lack of affordable housing
- Lack of secure tenure
- Unemployment
- Illiteracy
- Poor Governance
- Poverty

It can be summarized that the broad reasons for slum formation can be grouped into two main heads; Population growth and Governance.

- Lack of food, water, work and other fundamental needs of existence.
- Environmental catastrophes like drought and floods.
- Lack of education and employment opportunities in rural areas.
- Better transportation system in urban areas.
- Lack of health facilities in rural areas.
- Low income from agriculture due to lack of fertile pastures and arable land.

Slum formation is attributed to a variety of reasons and failure of governance is one of them. Slums are usually a result of failed policies, poor governance, inappropriate regulations, unresponsive financial system and dysfunctional land markets. Apart from all these reasons, lack of political will to recognize the problem and incorporate appropriate schemes in the action plans is responsible for the mushrooming of the slums in major cities. The authorities responsible for city governance fail to recognize consequences of rapid and unplanned urbanization and hence do not incorporate strategies for slum development and prevention in the developmental and urban planning activities. Many of the Municipal bodies have not even identified the localities in their cities and towns which are deprived of basic facilities. The urban development initiatives of ULBs do not focus on the urban poor and in turn the poor are forced to find their own land for housing through encroachments leading to creation of slums. Most of the people in these slums are migrants who have moved to urban areas in search of livelihood and work. Though the authorities focus on the infrastructure, it may not be a solution for arresting future growth of slums.

8.2. In Situ Slum Redevelopment Vertical –I

There are 280 eligible beneficiaries who fall in this vertical. However, it was felt that there could be some latent demand as the population is increase. Therefore, it is decided to relocate the slum on government land and shift all the tenable slum dwellers in the developed area of slum in this colony retain the balance for the new demand. Such as C.D Colony PWD, Karsreya, Inderpure & Das Tola, Dom Tola.

The Model-3 of Jharkhand Housing mission has earmarked and device a strategy for the redevelopment of slum pockets on Govt. Land under PPP mode. Total 65% of total project area has been reserved for the slum redevelopment which will be used for the purpose. The policy further ensured the proposed maximum FSI of 3.5. The Jharkhand development control regulation, describe the FSI for affordable housing component is 2.5. Thus in the due consideration of regulations it is envisaged that 2.5 FSI of 65% of reserved area will be designate to slum in situ development and remaining 35% of total project area will be transfer to Private developer (PPP mode) and additional FSI of 1 in total 3.5 would utilized by private developers as cross subsidy for the slum redevelopment.

According to demand survey and data availability the other 4 slums which are positioned other than the state Government land such as on the forest authority land, railways authority land. These beneficiaries are rehabilitating and clubbed with the tenable slum which are located on State Government land. In the context of Koderma all 4 semi-tenable slums are clubbed with 4 slums on Government land about 455 total beneficiaries

were identified in the scheme. (Annexure-2)

8.2.1. Credit Linked Subsidy Scheme- Vertical-II

There are only 92 beneficiaries falling under this vertical.

8.2.2. Affordable Housing in Partnership- Vertical-III

There are 708 and 3000 eligible beneficiaries who fall in this vertical. However, it was felt that there could be some latent demand and people may come forward when houses are constructed. Therefore, it is decided to develop a new colony for this the Koderma Nagar Parishad has identified land in the vicinity of the town.

8.3. Land Requirements to Meet Future Housing Needs Vacant Land Identification

Here the estimated demand for Affordable Housing Component is calculated in terms of Land Requirements and checked if more land area is required to be procured.

Table 30: Identification Land

Sr. No.	Survey	Area in (Acre)	Land Ownership	AHP Demand	Building Type
1	Primary	23.54	Government	Vertical-III	Multi Storied Building
2	Primary	20.00	Government	Vertical-III	Multi Storied Building
3	Primary	4.00	Government	Vertical-III	Multi Storied Building
4	Primary	1.5	Government	Vertical-I	Multi Storied Building
5	Primary	3.5	Government	Vertical-I	Multi Storied Building

Source: Nagar Parishad Jhumeriteliya

Table 31: Identified Land by Jhumeriteliya Nagar Parishad

EWS for AHP	No. of Verified Beneficiaries	Land Required (In Acres) as per demand survey	Available Land in the ULBs(In Acres) as per demand survey	Details of Land (Mauza No. / Khata No. /Plot No./Thana No./ Ward No.)	Land Ownership
988	98	23.54	1	Jhumeriteliya/12/5316/220/	Government Land
		20.0	1	Jhumeriteliya/12/2838/220/	Government Land
		4.0	1	Jhumeriteliya/1/106/227/216/	Government Land
		1.5	1	Jhumeriteliya/25/69/246/	Government Land
		3.5	1	Jhumeriteliya/129/102/251/	Government Land

Source: Nagar Parishad Jhumeriteliya

8.4. Strategy of Policy Reforms with Future Supply Options

Slums shall be developed through in-situ redevelopment. Some slums in Jhumritelaiya where people own the land and have formal property titles or where the government is considering grant of formal property titles and tenable shall be redeveloped in-situ.

There are four basic factors essential for achieving a substantial increase in supply of Housing. They are:

- Land;
- Material and Technology;
- Finance and
- Legislation and Regulations.

The detailed discussion that follows intends to shed some light on each factor.

8.3.1. Land

Supply of Urbanized land to the poor should be given the topmost priority and the State must intervene to provide equitable access to Land, since the most disastrous feature of Indian urbanization has been the failure to anticipate the rising demand for urbanized land. It is recommended for change of the urban land tenure system.

8.3.2. Material and Technology

It is recommended for the use of locally available / produced and cost-effective building materials and components. Effective participation would certainly reduce the overall housing costs and housing technology needs to be rationalized and modified for acceleration of housing unit's production. Development of appropriate technology and project management would be an important technical input to housing. Modular design & coordination offers good possibilities to standardization of materials and components and optimization in design.

8.3.3. Finance

Finance sources need to be finalized as Central Share, State Share, ULB Share, and Beneficiaries Share. Innovative funding methods, Ministry Guidelines like External Commercial Borrowings (ECB) options may also be explored.

8.3.4. Legislation and Regulation

The government intervention is necessary to direct and modify the course of housing development in right direction. One basic strategy is to create the appropriate institutions, both for technical and financial management to increase the supply. The other basic strategy is to amend, modify or formulate relevant laws and regulations, where necessary

to remove constraints to housing activity. It is recommended for changes in laws relating to land, laws relating to administration as well as fiscal laws. Modifications of existing acts may be required for incorporating necessary modifications in the following areas:

- Land Reforms and Tenure Rights,
- Building Bye-laws,
- Municipal Council

8.5. Housing Supply Strategies

- Property titles if unclear or not having been mutated shall be formalized. For all households on lands that are owned by people but lack legal rights, the title shall be formalized. Formalization of land ownership shall enable to extend legal, and in an equal manner, services into all such settlements and integrate them within the city.
- Households without formal property titles on lands or which may be redeveloped or relocated to formal houses. All redeveloped households shall get property rights in the joint names of the wife and the husband in case of family, in the name of the woman in a women-headed house and in the name of the adult male of the house in case of single men.
- Pucca houses will be technically supported to connect to formal piped water supplies, construct toilets linked to sewer lines, septic tanks or cluster septic tanks as the case may be, build bathing areas and kitchens, link household waste water to disposal systems (surface and storm water drains) and ensure proper lighting and ventilation. They shall have access to microfinance for this purpose.
- All poor households in the settlements are to be redeveloped and accommodated in the new housing if vacant land is available with variable subsidy conditioned to their eligibility. Beneficiaries that meet the criteria shall get access to government subsidies as per city/state guidelines. For others who may not meet the eligibility criteria but who are also living in these slums, Government shall provide housing without subsidies but with a repayment plan based on economic resources. Those with higher incomes in these settlements shall get access to the house without subsidy on hire-purchase basis. Those who may have incomes below the stipulated amount but lack the required documentation, State Govt. shall provide housing on hire-purchase basis or rent and with access to low-cost housing finance from formal banks.
- Transit Housing shall be created by Government for all families that shall be affected during the housing development; families whose houses shall be demolished prior to redevelopment or relocation. Provision for Night Shelter may

be made to accommodate the Shelter less Persons visiting the city for short term duration (in days).

8.6. Infrastructure Strategies

8.5.1. Water Supply

- Water supply shall be in-house and through legal connections. Households in all settlements to be developed through in-situ redevelopment are to be connected to legal water supply with in-house connections. Water shall be supplied through municipal piped supply connections where the pipeline supplies are available in the communities. In settlements where water supply networks pass close by, last-mile connections shall be made to these networks. Norms for household water supply to these areas shall be as applicable in the rest of the city.
- Decentralized supply systems shall be designed for settlements where networks are missing or far off and where these are unlikely to reach in the coming years under the PHE network expansion plans. These shall include connections to natural water body with storage and treatment systems and small-scale piped networks inside settlements connecting households to the treated water source. Decentralized systems shall be developed in partnership with the communities and with community contributions. These may also be developed as community entrepreneurship models. Water supplied to slums shall be of good and reliable quality. Besides being potable, it shall have appropriate timings and duration of supply to ensure all households get regular and dependable supplies. This shall enable people, especially women, to be more productive. Where water is not potable, communities shall be encouraged to set up community water kiosks that shall filter the water before supplying to homes.
- Efficient Distribution & Management System to address the problem of loss of pressure & precious water with Boosting Pump Stations & introduction of Trunk Mains.

8.5.2. Sanitation Services

- The overarching goal of the slum sanitation interventions shall be to ensure that natural environments of slum areas are protected and do not get degraded any further. Such environmental protection shall benefit both the natural environment and people.
- Sanitation services to slums shall be comprehensive and aimed at making Jhumritelaiya a healthy and open defecation free city. These shall include the

entire bundle of sanitation services; toilets, waste water management and solid waste disposal.

- Sanitation plans for slums shall be integrated within the Jhumritelaiya City Sanitation Plan to ensure the two activities can be fully synergized and there are resources for developing the large trunk systems.
- In the transition period, it is planned to provide shared or community toilets in these areas. The toilet type shall depend on people's choice, the length of likely stay in the existing settlement before relocation, available spaces in houses, affordability, community willingness to contribute to the development of common systems, etc.

8.5.3. Drainage and Waste Water Treatment Systems

- Drains in all slums shall be Pucca. These shall also have proper gradients and in all cases linked to outfall points so that waste water can flow out of the community. These shall also improve cleanliness of these areas. Possibility may be explored to cover the drain as much as possible. Precast system and other technological innovation shall be explored for cost-effective, easy construction/maintenance.
- All black and grey water from toilets and household chores shall be channelized to flow into sewage treatment systems where possible or to decentralized/dedicated systems where main trunk connections are not available or technically possible. This shall ensure treatment and recycling of all grey and black water from slums. It shall also ensure no sewage is discharged into the rivers.

8.5.4. Solid Waste Management

- Solid waste collection services shall be extended to all slum and low-income settlements. This shall include a door-to-door waste collection service operated by the community in partnership with Jhumritelaiya Nagar Parishad and local level systems for waste management i.e. recycling, composting and disposal of non-biodegradable waste.
- Solid waste collection, recycling and composting shall be planned as livelihood enterprises to enable communities to generate incomes from these activities.

8.5.5. Roads and Transport

- Road and street network shall be improved by relaying and reconstruction where needed. All Kutchha and semi Pucca roads shall be upgraded to Pucca roads in cement concrete or paved pathways as per PWD norms. The road construction

will also include repair/reconstruction of the approach road and upgrading all in slum streets with appropriate sloping to the side drains.

- Relaying or laying of new road/streets will ensure proper levelling so that plinths of existing houses do not sink below road levels causing undue hardship to the poor. In relaying such roads where levels are likely to go higher than houses, dismantling of the old road shall be essential.
- Strengthening of site to site should be adequately strengthened before laying/upgrading a road/pathway with retaining wall or other such measures to avoid degradation and loss of asset.
- Use of Pre-Cast Concrete for walkways and recyclable materials may be considered.
- Transport linkages shall be provided to the nearest possible point. Transport is important for linking people to their livelihoods and improving their productivity. Transport linkages shall be planned such that they connect slums and poor people to their livelihoods in the city and in the industrial areas.

8.5.6. Power Supply and Street Lights

- All households in the slums are to get legal power connection with meters. Power Department to ensure slum areas are covered, get access to power supply at the appropriate rates with shorter billing cycles that correspond with people's earning capacities. The department shall create awareness among residents on cost of power and use of electrical appliances. The department shall also set up a complaints redressed system where poor people shall be able to make complaints in case of faulty/fast meters or billing inaccuracies.
- Street lights where needed or non-functional shall be provided in the slum settlements. Peripheral slums or slums away from the main roads shall be provided street lights along the approach road for safety of commuters at night.

8.7. Socio-Economic Development

8.6.1. Development of Livelihood

- The livelihood programmes shall be based on the Livelihoods Mission of the Government of India. It shall also be comprehensive and linked to the city's economy; tourism, plant nurseries, embroidery etc. to ensure sustainability of incomes. Its particular focus shall be on promoting livelihoods among the poorest and the usually excluded groups within slum communities. Livelihoods shall be promoted through a range of solutions; development of enterprises (micro, small and medium), training in skills for employment with linkages to formal /regular

wage employment, investments in product designs and support to access markets and manage business enterprises and access to finance for setting up these livelihoods. Business enterprises could be both conventional such as those promoted under the NULM programme. Urban Resource Centre may be considered to be constructed to accommodate various employment generation activities.

- Spaces shall be earmarked/ developed for people to undertake income generating activities. Towards this end, Jhumritelaiya Nagar Parishad Jhumritelaiya shall undertake the following efforts;
- Houses shall be designed so that people can work out of homes and shall have spaces for storage of raw material and finished products, have access to power supply;
- Spaces shall be earmarked/ created inside slums for fabricating products such as for construction activities or composting pits or recycling non degradable material;
- Spaces inside slums or nearby shall be earmarked /created for vending such as human skills, shops, stalls, pavements, local markets, etc. and Spaces for vending activities shall also be created in the city.
- Vending spaces shall not be made permanent, so that new vendors to the city/area also get an opportunity to vend in officially earmarked spaces.
- Possibility may be explored for Urban Forestry & Farming through Community Mobilization for Income Generating Activities.

8.6.2. Access to Health and Education Services

- Health and education services shall be planned and delivered in convergence with the concerned departments. The department officials shall jointly review the Google maps to understand access to municipal schools and health centres and identify service gaps to improve availability and accessibility to slum dwellers.
- At the Ward level, education and health committees shall be set up that shall be responsible for monitoring service delivery quality.

8.6.3. Promoting Access to Social Security

- For promoting social security benefits to the marginalized, such as National Old Age Pension, Widows' Pension, Disability Pension and other benefits, it is essential to map all social security benefits available to each category, and map the uptake and access in the area. In such cases, equipping communities with the necessary information and helping them liaise with the concerned authorities is the best way to proceed. A training of local leaders can be organized to train them

about social security, available benefits and processes involved. Working as a nominally paid volunteer, the community leader can compile and provide forms to all such cases and guide those regarding nominations and applications and follow up on the outcomes.

8.8. Suggested Reforms in Policies

8.7.1. Reforms Necessary for PMAY

- 20-25% Land reservation for EWS & LIG with a system of cross subsidization
- Implementation of Rent Control Act.
- Enactment of user Charges
- To secure Credit for Bank & Financial Institutions
- To create Rajiv Awas Shelter Fund

8.7.2. State Level Reforms Required

- The following are some of the immediate steps that the Govt. of Jharkhand can take to make PMAY successful.
- Implementation of De-centralization measures as envisaged in 74th Constitutional Amendment Act
- Water Supply Metering-domestic, industrial & commercial.
- Safeguarding the interests of Weaker Sections of society including the physically challenged and mentally challenged
- Slum Improvement & Slum up-gradation Policy
- Introduction of Property Title Certification System in ULBs
- Community Participation to institutionalize citizen participation
- Nature of legal entitlement to dwelling space-freehold, leasehold (10 years, 30 years, 90 years, etc.) license, collective & collaborative tenure and condition of lease/tenure
- Eligibility criteria of slum dweller including treatment of existing renters.
- Eligibility and entitlement of residential establishments within slum.
- Sharing pattern of funding by State/ULB/Beneficiaries
- Stamp duty and property tax – reduction/exemption for Slum Dwellers
- Strategy for developing credit linkages including setting up of an intermediating agency.
- Post occupancy maintenance and management arrangements including facility areas.
- Maintenance of levy and collection of user charges.

- Revision of bye-laws to make rain water harvesting in buildings and adoption of water conservation measures.
- To ensure availability of vacant land.
- Availability of loans to private developer for construction of rental unit.
- Simplification of eligibility norms for beneficiary.
- Suggested incentive/regulations to be implemented by Government of India.
- Notification of Citizen in due process

8.9. Approach in Land Related Issues

The critical issues that need to be tackled to realize the objective of increased supply of developed land and ensure its optimum utilization are as follows:

- **Distortions in Land Market:** Land market distortions exist mainly because of various problems which inhibit the supply of land and restrict legal access to land, particularly the poor. Time consuming, unduly cumbersome, and costly procedures related to land regulation and permission to develop project in numerous delays often extending over several years. Many a times, the acquisition procedures itself get stalled due to compensation related disputes.
- **Land Information System:** The urban land records system is completely disjointed. No easily accessible record exists of who owns which piece of property. This complicates the land transaction process and further distorts the land market. An elaborate land information system is absolutely essential not only for helping land transaction process and reducing distortions in the land market but also for achieving optimum utilisation of land. Government provides a good opportunity in this direction and Government should take this up as a priority area. Remote sensing technique can be quite helpful in collection and updating data regarding the present and the changing land use pattern.
- **Urban Land Policy:** How to increase the supply of developed land and encourage its conservation are critical concerns related to urban land related policy issue.
- Role of Private Sector in Land Development
- Leasehold V/s Freehold Tenure
- Alternatives to Public Acquisition of Land
- Urban Land taxation Policy

8.10. Assessment of Rental Housing Market

- About 3% rental housing demand has been calculated among the EWS Housing as per discussions with ULB officials. The National Urban Housing and Habitat Policy 2007 promotes rental housing especially for the poor who cannot afford to

pay the entire price of a house by providing them access to reasonably good housing on rental ownership basis. The overarching objective being to provide access to adequate housing that is affordable to the poor and assures security of tenure. The current housing market clearly indicates an overwhelming presence of rental housing market albeit in the private sector. The trend of growth of slums in slums is observed in the form of newly identified slums created a demand for affordable housing.

- In the absence of organized government plans and programs to this sector, the situation has been exploited by the private owners of housing wherein inadequate and often unsafe dwelling units with limited access to amenities like water and sanitation has been rented out to this category of people. Guided only by the profit motive, the main drawback of the rental housing market of Jhumritelaiya as it operates today is for the following reasons:
 - Its inadequate
 - Lacks optimum access to amenities
 - Unsafe
 - Completely disregards the ecological concerns &
 - Do not provide security of tenure to the residents

Increasingly, the role of government is being defined as a facilitator and not a provider. Therefore, the private rental market is expected to grow even more. Consequently, to serve the objective towards housing for all the Government of Jharkhand needs to have a proper regulatory mechanism and institution in place that will streamline the private rental market that will ensure adequate standards and safety norms for the tenants. To attain the objective of slum free city and housing for all it would be imperative for the State Government to promote Public Rental Housing which may be made available to the poor irrespective of their citizenship status thus assuring access to housing and security of tenure. It is proposed that:

- All rental housing may be proposed for short term up to 3 years. For new migrants who are yet to establish their identity and the likely tenure of stay in the state and for long term up to 20 years without legal right, on land but right to stay on lease to facilitate financing by banks.
- The DUs shall have the minimum specified space, services and quality standards.
- It is expected that during 3 years, migrant households would have settled into decent employments /occupations with regular incomes and should be able to afford their own LIG or EWS housing. This also ensure housing stock gets

revolved to new/poor migrants to the city and shortage is kept to the minimum without having to do any major addition to the existing housing stock.

- Rents in such housing to be kept affordable for the poor. Government initiative in the rental market would require establishment for proper procedure and modalities for implementation of the scheme as well as proper criteria and process for allotment of houses.

Chapter – 9

Investment Plan of HFAPoA

9.1. Project Implementation and Institutional Mechanism

The success of the project partly depend upon the propose implementation schedule and contract the arrangement between the Jhumritelaiya Nagar Parishad and the implementing agency.

9.2. Implementation Mechanism and Authority

A number of agencies are responsible for various activities pertaining to housing for urban poor. Although it is primarily the responsibility of the ULB, other departments/agencies such as the Urban Development Department, Town Planning Department, Slum Redevelopment Board, Housing Board and NGOs, all have taken their role to play in provision of housing and infrastructure services to the urban poor. Establishment of local building technology promotion centre is also necessary to encourage the use of locally available building materials. As various agencies are involved, coordination amongst them becomes critical. The Jhumritelaiya Nagar Parishad will identify the stakeholders and establish their roles and responsibilities. The Jhumritelaiya Nagar Parishad will prepare a list of various activities, functions involved and the roles of the respective agencies at the State level, city level, and zone/ward level and at the slum level. The roles which are defined at various stages in the project are stated below. The activities involved in the implementation of the HFAPoA would be;

- Project development as per HFAPoA
- Project Implementation
- Project Planning and Design
- Obtaining approvals and clearances
- Land acquisition
- Procurement and contract management
- Construction management
- Management and Maintenance of housing infrastructure
- Reforms
- Enforcement

The planning, development, construction and post implementation activities will require institutional reforms, which ensure organizational and functional clarity and coordination

among various stakeholders. The underlying principle for deciding upon an appropriate institutional framework is to ensure the following:

- Efficient planning and preparatory works
- Efficient implementation of civil works
- Minimal disruption to livelihood and employment of slum dwellers
- Effective policing and protection in case of relocation
- Future planning for prevention of slums.

Therefore, broadly, the institutional framework will address issues relating to: The roles have been defined at various stages in the project.

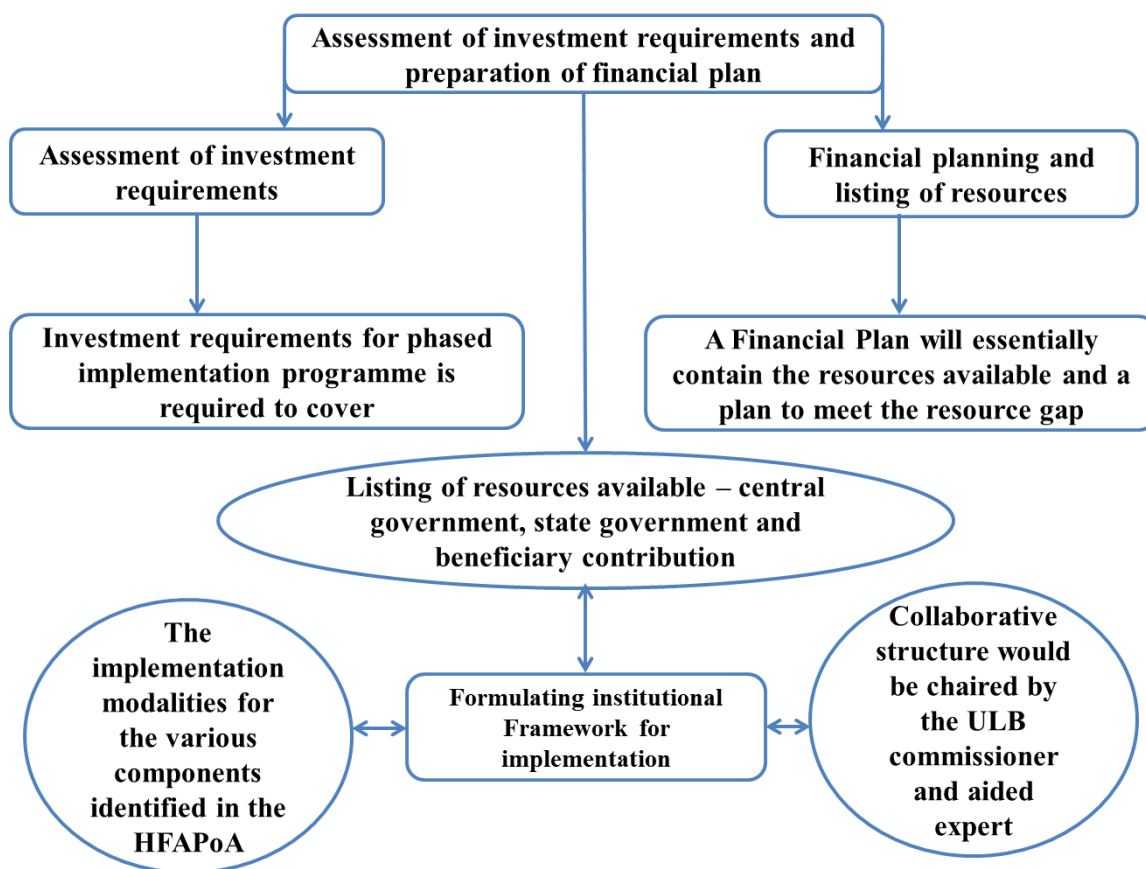


Figure 24: Preparation of Investment Plan

9.3. Role and Responsibility of Institutions

9.3.1. Project Implementation Agency and Unit

The implementation agency also needs to coordinate, and work closely with a range of city agencies concerned stakeholders in implementation of the plan. These shall include departments such as electricity, transport, roads, education, health, etc. in preparing policies and ensuring effective implementation of the plan. This role will be undertaken by the programme implementation unit they shall meet regularly to ensure coordinated

implementation of activities. All ULB staff shall require capacity building for implementing HFAPoA.

9.3.2. Community Based Organizations and Representation

Community Based Organizations shall be organized as part of the slum free city plan implementation process. Further, these shall be federated at a ward level. They shall meet on a regular basis to review the plans and their implementation and discuss/ trouble shoot problems/issues. Representatives of these CBOs or their federations shall be members of the various Task Forces and Ward Committees and shall be part of the discussion on plans in their areas and their implementation strategies.

Community mobilization will be at the core of slum development intervention in Jhumritelaiya. The lead NGO will work with pre-organized communities facilitated under the Cities Alliance project and other city or donor supported initiatives in slums, strengthen the existing groups and build their capacities to work in partnership with Govt. /its agencies in the implementation of slum upgrading activities, mobilize, engage, organize and strengthen similar groups in other settlements for project implementation in a phased manner as proposed above.

In order to ensure participation is real and meaningful, communities shall be engaged in the planning, implementation, monitoring and maintenance of all development activities in their areas. Community groups mobilized may vary by area /need and could include self-help/savings groups, enterprise and livelihood groups, water, toilet and sanitation committees, area welfare associations, construction monitoring committees, etc. Community groups shall also contribute to slum development through labour, money, time, etc. as per requirement/affordability etc.

9.3.3. Ward Committees

At the ward level, it is required to set up Ward Parishad and Ward Committees. These Ward/Area Committees shall include representation from all groups in the area including representatives of slum communities, leaders of other neighbourhood groups in the area, representatives of commercial /market associations and members of institutional establishments. Area Committees may also expert professionals from the area with requisite skills in planning, architecture, environmental improvement, livelihoods promotion, etc. as per need to guide the process of development.

9.3.4. Partnerships and Task Forces

The Government shall enter into partnerships with key stakeholders for the successful implementation of the Plan. These partnerships shall be expanded over the Plan period to include all stakeholders. It is required to set up Task Forces on Water Supply, SWM,

Urban poverty, Local Economic Development, Sewerage and Drainage, Municipal finance and Taxation, Heritage and tourism, Traffic and Transportation and Urban governance. These Task Forces will be aimed at bringing together all concerned local bodies for joint implementation of development plans. Such convergence is not only efficient but shall ensure that any contradictory policies or rules may be addressed.

The ambit of these Task Forces shall be expanded to include new partners. These shall include representatives of community based organizations, private sector partners, banking and finance institutions, etc. The object shall be to ensure greater coherence in policy and implementation. The Task Forces shall meet on a regular basis to assess progress and discuss key issues and challenges to implementing the Plan.

9.3.5. Assessment of Financial Capacity

The state govt. shall receive funds to implement the Plan, especially the housing component which is the most expensive. However, it is expected that this fund shall not be adequate for implementing the Plan, while many agencies, as part of their annual budgets shall be able to contribute resources for development of services.

9.4. Public Private Partnerships

In the present day context of liberalized and globalized economies, the public sector resources, especially budgetary allocations are increasingly becoming scarce. In many cases, the ULBs have to look for alternative sources of financing. The institutional finances require the ULBs to have a robust fiscal health so that the ability to repay the debts is of high order. Market borrowing is emerging as another option for mobilizing finances, but the same requires the ULBs to be credit rated by the rating agencies. Again, for securing a high credit rating, ULBs shall need to demonstrate a sound fiscal health on sustained basis. Another route of resource mobilization – be it for creation/up-gradation of infrastructure assets or management of infrastructure facilities – that is becoming increasingly relevant in recent years is the paradigm of Public Private Partnership (PPP). Besides mobilizing financial resources, the PPP also brings in efficiencies in creation/up-gradation and delivery of urban infrastructure services. Essentially, the project risks are shared between the public sector and private sector agencies under the PPP arrangement and the extent of sharing risks by each party depends on the format of PPP adopted. There is a wide range of options for the PPP arrangement and no particular option can be considered to be appropriate across the board. The suitability of the PPP option depends on the profile of the project in question and a number of parameters of a project are taken into account before deciding on the PPP format. At the broad level, there could be three formats of PPP, namely, Joint Venture Companies; Build, Operate & Transfer (BOT) or variant thereof; and Management Contracts.

The route of JV Company is resorted to generally in cases of projects in which the expertise of the public sector agencies can be leveraged for the projects and/or there is need for exercising controls over operation of the project owing to its social significance and impacts. In cases of JV Companies, both the public and private sector entities share financial risks, equally usually. The pricing of the products or services are determined by the markets.

For urban infrastructure projects, however, the most commonly used route has been found to be the BOT. The financial risks are generally borne by the private sector entity. One important aspect in this option is the ‘concessions’ that are extended to the private sector entities. Generally, the concession comes in the form of ‘user specific charges’ payable by the consumers of services. Under this option of PPP, the assets created get transferred to the public sector agency on expiry of the concession period without any cost. Nevertheless, the public sector agency bears the social risks as delivery of services according to present standard constitutes the mainstay of these kinds of projects.

The variants of BOT like Build & Transfer (BT), Build, Own, Operate & Transfer (BOOT), Build, Operate, Lease & Transfer (BOLT) and Build, Own & Operate (BOO) are also taken recourse to depending on the nature of the projects. For commercial/real estate projects generally, the model of BOO is resorted to and the land involved is transferred to the private sector entity for too long a period. All financial risks are borne by the private entity and the premium for the land is paid upfront to the public sector agency.

It needs to be appreciated that private sector entities should not come forward to invest in development of public projects without being assured of modest financial returns on investment. While in the commercial/real estate projects, the returns are easier to come by and the private entities are used to doing these kinds of projects even on their own, for the infrastructure projects the returns on investment shall come through the ‘concessions’ extended. It is therefore imperative to design the concession structure judiciously such that there is a balance between the affordability of the public and the rate of financial return. In case no concession can be made available, the option of ‘annuity’ payment by the public agency to the private entity may be explored.

The foremost important aspect of PPP once it is decided to take up any project on PPP mode is the selection of private partner. In fact, there is likely to be more than one private party who may be interested to partner with public sector agency for any project. It is thus imperative to adopt a transparent and competitive means for selection of the private partner. Transparency can be achieved by laying down the conditions of bids in details to

the extent possible, especially in relation to eligibility and bid evaluation and competitiveness can be realized by inviting bids through insertions in various media.

There is immense scope for enlisting private sector participation in the PMAY initiatives as by doing this not only private sector efficiency can be invoked but also some revenue surplus generated such that the same can be leveraged to sustain the benefits of the project by the slum dwellers after the redevelopment. A part of the capital finances can also be secured through PPP initiative under PMAY.

Wherever the slums are found to be occupying prime land within city, it is obvious that the economic potential of the land is not exploited. Again, the slums are generally found to be horizontally spread over large chunk of land. In case, by adopting a consultative process involving the slum dwellers by taking help of NGOs/CBOs etc., the consent of slum dwellers for either moving to another site or resettlement at the existing site on multi-storied buildings can be obtained, certain portion of the prime land can be carved out where on commercial exploitation may be resorted to. In this type of cases, the private sector entities can be attracted to participate. As already mentioned, any revenue surplus that the public bodies like JHB and Jhumritelaiya Nagar Parishad could be able to generate, the same could be used as corpus for the slum community for using the same in maintenance of their buildings and infrastructure. As the redevelopment schemes shall be somewhat homogeneous, a panel of private sector entities can be formed on the basis of their capabilities – both technical and financial. Whenever a slum redevelopment project under PMAY shall be considered to be taken on PPP mode, competitive bids can be invited from amongst the empanelled entities by limited circulation. This would save on time. Nevertheless, the bidding platform shall need to be judiciously designed.

For PPP initiatives under PMAY, the option of HFA may also be explored, as in this case, the public sector agency shall be able to effectively ensure fulfillment of the objectives of PMAY and the slum beneficiaries shall feel more comfortable with the PPP initiatives.

Funds can also be raised from the private sector for implementation of slum upgrading. The scope for private sector engagement in Jhumritelaiya is considerable because of its commercial importance and other business potential. This forms transit between Jhumritelaiya and Hazaribagh. This has begun to change of late. However, because of restriction on land transfer policy and providing right only to Jharkhand, private sector organizations are reluctant to be business partners. But involvement of private partners in development might lead to considerable improvement in the city's infrastructure and services.

9.5. Participatory Planning

Slum and Ward Development Plans Communities have begun to come together to address key problems in their settlements; water supply, solid waste disposal, etc. At the time of preparation of DPRs, the agreed slum development plans and proposals shall be further discussed and detailed with the communities. Communities shall prepare an operating plan for implementation that shall include responsibilities of various stakeholders and actors, resource requirements and people's contributions, and a construction and a management plan.

Communities shall be fully involved in the process of implementation to ensure there is transparency. Slum Upgrading Committees shall be organized in the slums who shall work with GHB and BMC on the implementation of the plan. This shall include; being part of the process of selection of contractors and for the procurement of materials, understanding the contractual obligations of contractors, contributing to physical works, supervising the construction, troubleshooting etc.

9.6. Progress Reports

The monthly progress reporting system will be adopted by JUIDCO and Jhumritelaiya Nagar Parishad will have to present the progress in two parts:

- Physical progress reports showing details of work being done on each site, for each activity/component
- Financial progress reports that shows corresponding expenditure for each of the activity

A consolidated monthly physical and financial progress status report along with supported document will require to be submitted to the Project Monitoring Unit (PMU) established at Jhumritelaiya Nagar Parishad and at state level.

9.7. Social infrastructure and Quality Assurance

The social infrastructure and livelihood options to be provided to the slum dwellers should be regularly monitored through the Jhumritelaiya Nagar Parishad. NGOs should be hired for regular discussion with slum dwellers and to provide guidance and workshop/seminars for educating regarding livelihood options. Regular visits to the proposed/existing Aanganwadi, Dispensary, Hospitals, PHC, primary schools should be regularized either by Jhumritelaiya Nagar Parishad /NGO or locally hired agency for regular monitoring related to social development of local slum dwellers.

Project management consultant will be responsible for day to day supervision on physical progress of work with assure quality of construction work. This will be done through a system of internal audit and through physical verification of various activities.

9.8. Recommendations for Implementation of the Plan

9.8.1. Capacity Building

Considerable capacity creation shall be required at all levels to achieve the vision for a slum free Jhumritelaiya to ensure universal entitlements and comprehensive development of all slum households as described above. A detailed /annual capacity building plan shall be prepared for implementing the strategy for slum prevention. At the community level, people shall need to understand the value of organization and of working together to achieve common goals. People will need information so that they can prepare actionable slum development plans and build community consensus on solutions and responsibilities. It would be essential to empower people to negotiate for their entitlements with local governments and various service providers.

9.8.2. Facilitating Agencies

Facilitating agencies such as the lead and smaller NGOS, the State Designated Agencies shall also need sensitization and skill building. While the NGO field staff will need orientation to the tools and instruments of working with the poor, SUDA/State Designated Agencies teams including the Project Implementation Unit staffs shall have to be sensitized to the problems of poor communities and pro-poor approaches to slum development. A clear and shared vision and roadmap shall be needed so everyone is clear about the programme's goals, objectives and processes.

State Designated Agencies shall with the support of capacity building consultants undertake a training needs assessment and prepare an annual plan for staff training. Staff shall be deputed to the various national, state, nodal, technical training institutes for participation in specific training programmes. The Capacity Building Officer shall be responsible for the following activities:

- Regular staff meetings to share experiences from trainings/ ground and to brainstorm on possible /innovative solutions;
- Special sessions of staff with experts to discuss technical problems and solutions;
- In-house orientation training programmes for field staff;
- Experience exchange meetings bringing together various department officials to discuss crosscutting issues; and
- Documentation of success stories and field pilots and sharing these with the staff.

NGO staff shall also need regular orientation. The Lead NGO shall ensure that its staff shall attend at regular intervals training programmes, organized by the Government, other agencies and in-house. They shall also ensure that their staffs participate in various workshops and seminars to improve their understanding of issues and for replicating new and innovative solutions.

9.8.3. Government Stakeholders

Slum development issues cut across various sectors and departments not all of which are mandated to work for the poor or whose staffs have an understanding of the critical issues in slum upgrading. The annual capacity building programme developed by designated State Agency shall on a quarterly basis, bring together all stakeholders for discussions and brainstorming.

9.8.4. Finance and Administrative Staff

Capacity building is critical for staff from the finance and administrative departments to ensure that the existing systems and procedures are in sync with the flexible approaches being proposed under the Plan. Interaction with these officials is also important to understand the viability of some of the proposed solutions. State Designated Agency shall organize regular meetings with finance and admin officers to brainstorm on implementation challenges.

9.8.5. Other Actors

Apart from the approach and strategy described above, new stakeholders under the capacity building plan shall include the;

- Private sector, both the small and big builders;
- Poor households willing to create additional housing units;
- Housing finance institutions;
- Staff of other land owning agencies such as Forest, Defence etc.

These are important stakeholders in future slum prevention. The new actors shall be sensitized to the conditions of the poor and their role in creating new housing for the poor. This shall create a sense of ownership and partnership among the partners.

9.9. Slum Wise Intervention Strategies for Tenable Slums

Table 32: Slum Wise Intervention Strategies for Tenable Slums

SLUM-WISE INTERVENTION STRATEGIES FOR TENABLE SLUM										
S.NO	Name of the slum	Area of the slum in Sq. Feet	Total no. Of house hold as per primary survey (nos.)	Eligible slum households (No.s)	Whether 'in -situ' in-situ development / ppp	Required area for in - situ redevelopment (in Sq.mts)	FSI/ FAR		Name of the slum proposed for resettlement in this slum	Proposed year of intervention Remarks
							Existing	Proposed		
1	CD Colony PWD	3229.2	12	75	Yes	2250	2.5	3.5	Karsreya, Inderpure	2017-2018
2	Das Tola, Dom Tola,	538195.5	205	205	Yes	6150	2.5	3.5	None	2017-2018
3	Nawada Basti, Bisanpur Road	5382.0	76	76	No	-	-	-	-	2017-2018
4	Tilaiya Basti	2152.8	15	15	No	-	-	-	-	2017-2018
5	Yadv Tola	64583.5	70	70	No	-	-	-	-	2017-2018
6	Hasanabad, Chatalab	3229.2	24	24	No	-	-	-	-	2017-2018
7	Mayhi Tola	6458.3	80	80	No	-	-	-	-	2017-2018
98	Jhhalpo, Asanabad	3229.2	35	35	No	-	-	-	-	2017-2018
9	Turi Tola, Vidhapure	3229.2	24	24	No	-	-	-	-	2017-2018
10	Mariyaina	5382.0	34	34	No	-	-	-	-	2017-2018
11	Samantha Kali Mahinder	3229.2	20	20	No	-	-	-	-	2017-2018
12	Mehavirgali, Bhagadih	107639.1	94	94	No	-	-	-	-	2017-2018
13	Bhuiya Tola, Vadadih	107639.1	68	68	No	-	-	-	-	2017-2018
14	Mackanet	2152.8	24	24	No	-	-	-	-	2017-2018
15	Gas Godwin	3229.2	29	29	No	-	-	-	-	2017-2018
16	Nawada Basti Road	2152.8	33	33	No	-	-	-	-	2017-2018
17	Shiv Shakti Nagar	3229.2	35	35	No	-	-	-	-	2017-2018
28	Bella Tand	53819.6	47	47	No	-	-	-	-	2017-2018

Note: The total number of slums in Jhumeriteliya are 19, out of 19, 3 slums are in the category of In-situ relocation, the beneficiaries are 280 and the remaining 11 slums are in the category of beneficiary led construction, the total slum beneficiaries are 708.

9.10. Slum-Wise Intervention Strategies for Untenable Slum

Table 33: Slum-Wise Intervention Strategies for Untenable Slum

Name of the Slum	Area if Slum in Sq. feet	Total No of Slum Household as per Primary survey	Proposed Development Strategy				Proposed year of Intervention
			i Affordable Housing Project				
			ii Credit Linked Subsidy Scheme				
			iii Beneficiary Led Construction				
			iv Clubbing with Other Tenable Slum				
-	-	-	-				-
-	-	-	-				-
-	-	-	-				-
-	-	-	-				-

Note: The total number of slums in Jhumeriteliya is 19, out of this no one slum is in the category of un-tenable category.

9.11. Year-Wise Proposed Interventions in Slum

Table 34: Year-Wise Proposed Interventions in Slum

Year	Number of Beneficiaries and central Assistance required (Rs. In Crores)													
	Redevelopment through PPP			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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016-17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017-18	3	280	2.80	16	708	10.62	0	0	0	0	0	0	988	13.42
2018-19	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019-20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020-21	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021-22	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	3	280	2.80	16	708	10.62	0	0	0	0	0	0	988	13.42

Out of total 19 slums, 3 slums on Government Land and, In the vertical-I in slum category relocation category by Government land which are tenable are consider in the year 2017-2018, the beneficiaries are 280 respectively. In slum category 708 numbers of EWS beneficiaries are consider. In beneficiary led construction the list of application is received about 708 which are completed in 2017-2018 respectively.

9.12. Year-Wise Proposed Interventions for Other Urban Poor Demand Survey

Table 35: Year-Wise Proposed Interventions for Other Urban Poor 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
2015-2016	352	5.28	0	6.50% Interest Subsidy	0	0	352	5.28
2016-2017	821	12.32	30		0	0	851	12.32
2017-2018	927	13.90	0		92	1.38	927	15.28
2018-2019	900	13.50	0		0	0	900	13.50
2019-2020	0	0	0		0	0	0	0
2020-2021	0	0	0		0	0	0	0
2021-2022	0	0	0		0	0	0	0
Total	3000	45.0	30	6.5%	92	1.38	3030	46.38

Note: The total number beneficiary led construction is 3000 which has been provided by Nagar Perished Jhumeriteliya. The all beneficiary are in the category of other urban poor. No one is laying in the category of slum table.

9.13. Year-Wise Targets under Different Components

Table 36: Year-Wise Targets under Different Components

Intervention	Number of Beneficiaries and central Assistance required (Rs In Crores)														Total	
	2015-2016		2016-2017		2017-2018		2018-2019		2019-2020		2020-2021		2021-2022			
	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
Redevelopment through Private participation																
Slums	0	0	0	0	280	2.80	0	0	0	0	0	0	0	0	280	2.80
Subsidy for beneficiary-led /improvement of existing house																

Housing For All Plan of Action (HFAPoA) and Annual Implementation Plan (AIP) for Jhumritelaiya , Jharkhand

FINAL HFAPoA & AIP REPORT

Slums	0	0	0	0	708	10.62	0	0	0	0	0	0	0	0	0	708	10.62
Non Slums	352	5.28	821	12.32	927	13.91	900	13.50	0	0	0	0	0	0	0	3000	45.01
Credit linked subsidy to individuals beneficiaries																	
Slums	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non Slums	0	0	30	6%	0	0	0	0	0	0	0	0	0	0	0	30	6%
Affordable housing in partnership																	
Slums	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non Slums	0	0	0	0	92	1.38	0	0	0	0	0	0	0	0	0	92	1.38
Total	352	5.28	851	12.32	2007	28.71	900	13.50	0	0	0	0	0	0	0	4110	59.81

Note: In vertical-I the total number of beneficiary are 280 which are located in Government land. In beneficiary led construction the ULB provided is 3000 beneficiary they are located in the category of Non-Slums and as per our demand survey we have collected the total beneficiary is 988 out of these 280 are located in the category of In-situ slum relocation and other 708 are in the category of beneficiary led construction. The 708 beneficiary are located in the category of slums. In credit linked subsidy the ULB has provided 30 beneficiaries. In vertical-III consultancy have collected 92 beneficiaries are located in the category of non-slums.

9.14. Summary sheet for Annual Implementation Plan (AIP) 2016-2017

Table 37: Summary sheet for Annual Implementation Plan (AIP) 2016-2017

Admissible components	Targets for years 2015-16	Achievement for years 2015-16	Targets for years 2016-17	Remaining Targets as per HFAPoA
A. Beneficiary-led construction				
New houses	352	178	821	2535
Enhancement	0	0	0	0
Sub-total(A)	352	178	821	2535
B. In-situ slum rehabilitation with participation of private sector				
Number of slums	0	0	0	3
Number of households (B)	0	0	0	280
C. Affordable housing in partnership (EWS category)				
	0	0	0	92

D. Credit linked subsidy				
EWS Households	0	0	30	0
LIG Households	0	0	0	0
Sub-total(D)	0	0	30	0
Total(A+B+C+D)	352	0	851	2907
*The year preceding to the year of this AIP				
**The year for which AIP has been prepared				

Note: The total number of beneficiary led construction is 3708 in Jhumeritelaya out of these 352 are in 2015-2016 target and 821 are in 2016-2017. The remaining target is 2535, In-situ Relocation is 280, Affordable housing is 92 and Credit linked subsidy is 30. The remaining target will be started on 2017-2018.

9.15. Subsidy for Beneficiary-led Individual House Construction or Enhancement

Table 38: 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		Resource Mobilization (Rs. in Crores)						
	New Housing	Enhancement of Existing House	New Housing	Enhancement of Existing Housing	Total Cost	Central Share	State Share	Beneficiary Share	ULB Share (If Applicable)
2015-16	352	0	12.75	0	12.75	5.28	2.64	4.82	0
2016-17	821	0	29.72	0	29.72	12.32	6.16	11.25	0
2017-18	0	0	0	0	0	0	0	0	0
2018-19	0	0	0	0	0	0	0	0	0
2019-20	0	0	0	0	0	0	0	0	0
2020-21	0	0	0	0	0	0	0	0	0
2021-22	0	0	0	0	0	0	0	0	0
Total	1173	0	42.47	0	42.47	17.6	8.8	16.07	0

Note: In beneficiary led construction the total beneficiary are 3708. Out of these 352 are targeted in the year of 2015-2016 & in 2016-2017 the beneficiary are 821. The remaining 927 will be targeted in the year of 2017-2018 the beneficiary are 927 which are located in the category of non- slums and also 708 beneficiary which have been located in the category of slums and they have also in the target of 2017-2018. And the remaining 900 are targeted in 2018-2019.

9.16. Slum Rehabilitation of Slum Dwellers with Participation of Private Sector

Table 39: Slum Rehabilitation of Slum Dwellers with Participation of Private Sector

B. 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	0	0	0	0	0	0	0
2016-17	0	0	0	0	0	0	0
2017-18	0	0	0	0	0	0	0
2018-19	0	0	0	0	0	0	0
2019-20	0	0	0	0	0	0	0
2020-21	0	0	0	0	0	0	0
2021-22	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0

Note: AS per PPP based in-situ slum relocation project has been identified and proposed for 2017-2018 this table was filed after the compilation of the year of 2016.

9.17. Affordable Housing in Partnership with Public & Private Sectors

Table 40: Affordable Housing in Partnership with Public & Private Sectors

Affordable Housing in Partnership with Public & Private Sectors						
Year	No Projects	No of Beneficiaries	Resource Mobilization (Rs. in Crores)			
			Total Project Cost (AHP)	Central Share	State Share	ULB Share (If Applicable)
2015-16	0	0	0	0	0	0
2016-17	0	0	0	0	0	0
2017-18	0	0	0	0	0	0
2018-19	0	0	0	0	0	0
2019-20	0	0	0	0	0	0
2020-21	0	0	0	0	0	0
2021-22	0	0	0	0	0	0
Total	0	0	0	0	0	0

Note: AS AHP in PPP based project has been identified and proposed for 2017-2018 this table was filed after the compilation of the year of 2016.

9.18. Affordable Housing through Credit Linked Subsidy

Table 41: Affordable Housing through Credit Linked Subsidy

Affordable Housing through Credit Linked Subsidy							
Year	Credit Link Subsidy Availed For	No of Beneficiary Availed Loan		Resource Mobilization (Rs. in Crores)			
				Estimated Loan		Estimated Interest Subsidy Awaited	
		EWS	LIG	EWS	LIG	EWS	LIG
2015-16	New Housing	-	-	-	-	-	-
	Enhancement (Existing Housing)	0	0	0	0	0	0
2016-17	New Housing	0	30	0	1.80	0	0.66
	Enhancement (Existing Housing)	0	0	0	0	0	0
2017-18	New Housing	0	0	0	0	0	0
	Enhancement (Existing Housing)	0	0	0	0	0	0
2018-19	New Housing	0	0	0	0	0	0
	Enhancement (Existing Housing)	0	0	0	0	0	0
2019-20	New Housing	0	0	0	0	0	0
	Enhancement (Existing Housing)	0	0	0	0	0	0
2020-21	New Housing	0	0	0	0	0	0
	Enhancement (Existing Housing)	0	0	0	0	0	0
2021-22	New Housing	0	0	0	0	0	0
	Enhancement (Existing Housing)	0	0	0	0	0	0
Total		0	30	0	1.80	0	0.66

Note: AS Affordable Housing through Credit Linked Subsidy project has been started in the year of 2016-2017 as per the data provided by the ULB.

Chapter – 10

Recommendation & Challenges

10.1. Procedure for Household’s Photograph Documentation

The Consultant’s surveyor team has collected digital adhar card, Affidavit and all related documents of all the houses and the provisions of the slum so that these documents could be supplied along with Housing For All Plan of Action report as per the scope of work. The process of photograph documentation is being described as follows:

- Before the household survey, the surveyor marked the specific house with the plot in the Google earth based satellite image map prepared and distributed to the surveyors for their quick understanding during the survey work.
- The surveyors during the socio-economy based household survey put a serial no with natural numbers for the easy identification of the house in future need and during Quality Checks.
- The surveyor visited the household for door to door survey and after completion of this; he took photograph of that house with a representing member of the household.

10.2. Procedure for FGD (Focused Group Discussion) Preparation

For achieving the true idea of any area, especially for a slum, a group discussion is the most required step for any slum survey. Here this activity is explained as FGD (Focused Group Discussion).

Focus group discussions are an effective way to gather input on a selected topic, feedback on the launch of a new program and possible impacts on stakeholders. During a focus group, discussion information is shared with a group of 10 to 15 participants to solicit their feedback through focused questions. Focus groups are usually led by a third-party facilitator, whose role is to develop questions based on the session goals and ensure that responses are recorded. A focus group session usually lasts from 30 to 45 minutes and involves participants with similar interests or backgrounds.

A focus group discussion (FGD) is a good way to gather together people from similar backgrounds or experiences to discuss a specific topic of interest based on their slum. The group of participants was guided by an elected member of the Jhumritelaiya Nagar Parishad who introduced the survey topics for discussion and helps the surveyor to get the

Google of the requirement from the slum dwellers through a lively and natural discussion amongst themselves. The strength of FGD relies on allowing the participants to agree or disagree with each other so that it provides an insight into how a group thinks about the slum issue, about the range of opinion and ideas, and the inconsistencies and variation that exists in a particular community in terms of beliefs and their experiences and practices.



Figure 25: Focused Group Discussion

FGDs in this slum survey is used to explore the meanings of survey findings that cannot be explained statistically, the range of opinions/views on a topic of interest and to collect a wide variety of local issues. In bridging policies, FGD can be useful in providing an insight into different opinions among different parties involved in the change process, thus enabling the process to be managed more smoothly. It is also a good method to employ prior to designing questionnaires.

10.3. Detailed Outline of Process

Prior to FGD sessions, surveyors met with the elected members of the respective wards of the Jhumritelaiya Nagar Parishad. (here we can say as moderators) for the particular date of meeting or discussion with the respective slum dwellers, so that they can be prepared

carefully through identifying the main objective (s) of the meeting, developing key questions, based on pre fixed agenda, and planning how to record the session in the SUDA provided questionnaire.

The above said moderator then fixes the probable date to identify and invite suitable discussion participants in realistic the ideal number.

During FGD, the surveyor collects the required information through participatory mood, careful wording of the key questions, maintaining a neutral attitude and appearance, and summarizing the session to reflect the opinions evenly and fairly. During this FGD, a photograph of all the participants is also taken by the surveyor group.

A detailed report is then prepared after the session considering the following observations during the session in the report.

- Slum profile is based on the collected slum code, slum name, ownership of land where slum is located; slum is notified/non notified, area (in sq.km) of the slum, slum population, no. of slum households, BPL population and households.
- Basic information on slums is taken on slum code, slum name, ward no., age of the slum, area of the slum (in sq.mt), slum location i.e. whether located in core city / town or fringe area, type of area surrounding slum, physical location of slum, is slum notification/declared (if yes, then year of notification), ownership of land where slum is located and specification of the ownership of the land (to whom land belongs).
- Demographic profile on population, households and BPL population is collected on the basis of caste (SC, ST, OBC and Others), total and minority basis.
- Housing, economic and occupational status of households (HHs) is prepared on the basis of housing status Pucca, semi Pucca, Kutcha, no data, total houses, Pucca with electricity, semi Pucca with electricity, Kutcha with electricity, total houses with electricity, houses with Patta, houses possession certificate / occupancy right, encroached – private land, encroached – public land, tented, others, no data and total houses],economic status of households (less than Rs. 500, Rs.500-Rs. 1000, Rs.1000-Rs. 1500, Rs.1500-Rs 2000, Rs.2000-Rs. 3000, more than Rs. 3000 and No Data), occupation status of households (self-employed, salaried, regular wage, casual labour, other and no data).
- Information on access to physical infrastructure (drinking water) is prepared on the basis of Individual tap, public tap, tube well / bore well / hand pump, open well, tank/ pond, river/ canal/ lake/ spring, water tanker, others, no data, no. of individual taps, no. of public taps, no. of tube wells / hand pump, duration of water supply and connectivity to city- wide water supply system.

- Information on access to physical infra-structure (drainage & sewerage facility) is developed on the basis of no. of HH's having access to storm water drainage, no. of HH's having access to underground drainage/ sewer lines, no. of HH's having access to digester, no. of HH's having not connected to sewer or digester, connectivity to city wide storm-water drainage systems, connectivity to city wide sewerage systems, whether the slum is prone to flooding due to rains, public (septic tank / flush), public (service latrine), public (PIT), shared (septic tank / flush), shared (service latrine), shared (PIT), own (septic tank / flush), own (service latrine), own (PIT), open defecation and no data.
- Physical infra- structure information on sewage water management (SWM)and transportation is prepared on the basis of frequency of garbage disposal, arrangement for garbage disposal, frequency of clearance of open drains, approach road/land/constructed path to the slum, distance from the nearest motor able road, internal road and whether street light facility is available in the slum

The collected data is then tabulated as per the pre-fixed FGD format as provided by SUDA. Based on the information in FGD table the planners of the project team extracted the required knowledge for the preparation of the Housing For All Plan of Action Report. The photographs taken during various FGD are being shown as following figures.

10.4. Major Findings

Jhumritelaiya Nagar Parishad has a population of 49,985 as per Census 2011, town population has shown growth rate of 18.96 % per cent from the year 2001 to 2011.

The consultants had accomplished door to door Household slum survey and prepared Housing For All Plan of Action (HFAPoA) Koderma Nagar Parishad under Pradhan Mantri Awas Yojana (PMAY). During the survey and data collection process, there are total 27 no's of non-notified slums in Koderma town, out of that only 4 slums are on Government land. These slums on Govt. land is easy to take up for the redevelopment purpose with private partnership with assistance of 1 Lakh per households from centre and additional FSI/ TDR in order to make the project financial viable .

The following are the suggestions for the improvement of the conditions of the slums located in the city, based on the observations and assessment during the survey work and data analysis on the slum.

As land of slums is owned by slum dwellers and ULB & State / Government, two housing options are proposed:

Option-I: Single Dwelling unit may be implemented for slums, lands of which are owned by Slum dwellers own self.

Option-II: G+ 7 structures may be implemented for slums, lands of which are owned by ULB/ State Government.

- The beneficiaries will be given mortgage property title and assured tenure rights.
- The housing blocks are proposed to be of RCC frame structure with brick 20Cm outer masonry walls.
- Each dwelling unit will have 2 rooms, a kitchen, toilet, utility and balcony. The carpet up area of each DU is 27-30 sq. m.
- The DUs will have 3 water tap connections and 2 ceiling fans points and a 5 Amp socket points.
- All types of physical structure like road, water supply, sewerage & drainage and electricity will be provided to avail the basic civic amenity that is available for the rest of the city.
- The layout planning is to be made in such a way that all runoff gets drained off into city's main drainage/sewerage, besides this domestic sewage through sewer network shall join to existing sewerage system of the city.
- Rainwater harvesting arrangement shall be made in raising the ground water table.
- During implementation inhabitants shall be fully involved to establish good quality work, they are ready to assist the Nagar Parishad all respect during execution of work so as to complete the work as per planned schedule.
- The training courses for women in tailoring & knitting skills may be run in the Skill based training center proposed. Based training center proposed.

In order to make the new development inclusive in nature the vulnerable groups, especially the differently able, and the aged will be kept in mind while designing the housing blocks and the site. The specific elements that are incorporated in the design include the following.

- Ramps at ground floor of all structures including buildings for community level social infrastructure.
- 5% of total Built-up area of slum development component will be reserved for common activity and local shopping area for the ease of convenience.
- All access and pathways within the premises will be disabled-friendly.
- Even parks, tot lots and other street furniture are to be designed in order to facilitate unhindered access and mobility for the aged, differently abled, children and expecting mothers.
- Appropriate signage should be there within site for directions and residence numbering.

10.5. Conclusion

The team of consultants has accomplished door to door Household slum survey, and prepared related Housing For All Plan of Action (HFAPoA) Jhumritelaiya Nagar Parishad town in Jharkhand under Pradhan Mantri Awas Yojana (PMAY). The following are the suggestions for the improvement of the conditions of the slums located in the city, based on the observations and assessment during the survey work and data analysis on the slum.

- Residential Power - On an average 97 % Private land (which is a legal document of the land property) and 3 % plots possess on Government land.
- Financial Support - A certain parentage of the slum residents, especially can work for their livelihood through agriculture work and beedi work making or other suitable work through government supported livelihood or production centre. They can run their families through sale of their products to outside market through local cooperatives.
- Educational Facility -There should be facility in all the slums for either Jhumritelaiya Nagar Parishad Jhumritelaiya / government supported pre-primary and primary schools, so that the slum children can learn and can help their families to understand the quality of the works and transactions.
- Health Facility -With the help of either Jhumritelaiya Nagar Parishad / government department a primary health centre facility should be available in the nearby area of each slum. As it can provide timely medication to slum dwellers and also reduce the disease affected slum population.
- Recreation Activity Facility - There should be at least one community hall in the nearby area / in the slums which could be run by the local bodies/CBOs through beneficiary payment basis. This will help in up gradation of the life of the slum population through common sharing of ritual and festivals. Appropriate Park area need to be identified for the children and aged persons.

Physical Infrastructure Facility

- Road Connectivity - Slum dwellers needs a metal/concrete road with side lanes to connect all the houses with the main road in the city.
- Electric Power Connectivity - Is required for all the houses, the mode of connection can be decided based on the suitable development model like PPP / beneficiary built / community based / public agency. This is required for the upgrading the living standard of the slum dwellers.

- Fuel Supply - To reduce the dependency of the fuel woods (or saving the natural forest resources) supply of gas can be arranged with help of municipal authority and gas distributing public agency.
- Drinking Water – Jhumritelaiya Nagar Parishad water supply exists partially in the slums. A suitable beneficiary built based plan can be taken for proper supply of water to the slum dwellers with the help of the municipal authority.
- Toilets - To promote proper hygienic condition amongst slum dwellers, municipal authority need to plan out to introduce proper toilet facility in each household after the development of the water supply and sewage management system.
- Sewage Management - A suitable plan is required for removing human created solid waste through toilets by the Jhumritelaiya Nagar Parishad authority. This may be started from municipal level or through other ventures.
- Solid Waste Management - For clean environment, garbage removal is necessary every day in each slum. This activity can be initiated through Jhumritelaiya Nagar Parishad authority.
- Storm Water Drainage - To drainage the inundated water due to storm water /rainy season, a proper storm water drainage facility need to be developed. Social.
- Environment Up-Gradation -A committee need to develop in each slum to represent the development issues and finding the solutions. The committee members must include municipal representatives, MLA, MP for their guidance and financial assistance.

Annexures

FINANCIAL VIABILITY OF SLUMS ON GOVERNMENT LAND

NAGAR PARISHAD JHUMERITELIYA

Sr.No	Slum Name	Ward No.	Slum Survey HHs	Area in Ha	Density (HH/Ha)	Total Slum Area (in sq.foot)	Land Rate in Rs/ Sq.Ft	Physical Location	Land Ownership	Tenability	Area of slum (in sq.foot)	Slum Survey HHs	Permissible FSI	65% of slum area is for Slum redevelopment as per JHP model-3 (in sq.foot)	Total Built-up area permissible as per FSI/FAR norms	Proposed Super built-up area of each DU (in sq.foot)	Total no of B/up Units	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Clubbing of slum	35% of plot area as per JHP model-3	Permissible FAR	Built-up area for private develop	Cost of construction of Slum Rehab Component @ 1200/sft (in Crore)	Cost of construction for built-up area under Private Developer component @ 1200/sft (in Crore)	Total investment made by developer (in Crore)	Prevailing Market Value per Sq.mtr (Rs/Sqm)	Selling Cost for built-up area under sale component	Central Assistance of Rs 1 Lakh per Beneficiaries	Total Profit (in Crore)	Profit Margin for Developer		
											A	B	C	D= A x 65%	E=C x D	F	E / F	0	0	G=A x 35%	H	I=G x H	J=E x 1200/sft	K = I x 1200/sft	L=J + K	M	N = I x M	O	P=(N+O) - L	Q = L / P		
1	Nawada Basti, Bisanpur Road	1	76	0.05	490	5382.0	169.94	Along Road	Own By Slum Dwelller	Tenable	5382.0	76	2.5	3498.27	81250.00	419.8	76	1.2,10.23														
2	Tilaiya Basti	2	15	0.02	280	2152.8	179.1	Along Road	Own By Slum Dwelller	Tenable	2152.8	15	2.5	1399.31	211250.00	419.8	15	1.2,10.24														
3	Yadv Tola	2	70	0.60	393	64583.5	149.25	Along Road	Own By Slum Dwelller	Tenable	64583.5	70	2.5	41979.25	162500.00	419.8	70	1.2,10.25														
4	Hasanabad, Chatalab	6	24	0.03	370	3229.2	252.58	Along Road	Own By Slum Dwelller	Tenable	3229.2	24	2.5	2098.96	97500.00	419.8	24	1.2,10.26														
30000	C. D Colony PWD	18	12	0.03	203	3229.2	149.25	Along Road	State Government	Tenable	3229.2	12	2.5	2098.96	9403.90	419.8	12	12	5,13,19	1130.21055	3.50	3955.74	1.13	0.47	1.60	30000.00	11.87	1.88	12.14	13.20%		
6	Mayhi Tola	3	80	0.06	555	6458.3	344.43	Along Road	Own By Slum Dwelller	Tenable	6458.3	80	2.5	4197.92	178750.00	419.8	80	1.2,10.28														
7	Jhalpo, Asanabad	7	35	0.03	626	3229.2	169.9	Along Road	Own By Slum Dwelller	Tenable	3229.2	35	2.5	2098.96	162500.00	419.8	35	1.2,10.29														
8	Turi Tola, Vidhapure	9	24	0.03	516	3229.2	137.77	Along Road	Own By Slum Dwelller	Tenable	3229.2	24	2.5	2098.96	146250.00	419.8	24	1.2,10.30														
9	Mariyaina	8	34	0.05	338	5382.0	195.18	Along Road	Own By Slum Dwelller	Tenable	5382.0	34	2.5	3498.27	260000.00	419.8	34	1.2,10.31														
10	Samantha Kali Mahinder	11	20	0.03	343	3229.2	137.77	Along Road	Own By Slum Dwelller	Tenable	3229.2	20	2.5	2098.96	503750.00	419.8	20	1.2,10.32														
11	Mehavirgali, Bhagadih	16	94	1.00	455	107639.1	417.91	Along Road	Own By Slum Dwelller	Tenable	107639.1	94	2.5	69965.42	65000.00	419.8	94	1.2,10.33														
12	Bhuiya Tola, Vadadih	17	68	1.00	341	107639.1	149.25	Along Road	Own By Slum Dwelller	Tenable	107639.1	68	2.5	69965.42	195000.00	419.8	68	1.2,10.34														
25000	Karsreya, Inderpure	25	63	0.04	535	4305.6	149.25	Along Road	State Government	Tenable	4305.6	63	2.5	2798.62	9864.22	419.8	63	63	5,13,19	1506.9474	3.50	5274.32	1.18	0.63	1.82	25000.00	13.19	1.97	13.34	13.62%		
14	Mackanet	22	24	0.02	540	2152.8	195.18	Along Road	Own By Slum Dwelller	Tenable	2152.8	24	2.5	1399.31	178750.00	419.8	24	1.2,10.36														
15	Gas Godwin	23	29	0.03	420	3229.2	172.22	Along Road	Own By Slum Dwelller	Tenable	3229.2	29	2.5	2098.96	617500.00	419.8	29	1.2,10.37														
16	Nawada Basti Road	24	33	0.02	935	2152.8	197.45	Along Road	Own By Slum Dwelller	Tenable	2152.8	33	2.5	1399.31	211250.00	419.8	33	1.2,10.38														
17	Shiv Shakti Nagar	27	35	0.03	593	3229.2	172.22	Along Road	Own By Slum Dwelller	Tenable	3229.2	35	2.5	2098.96	585000.00	419.8	35	1.2,10.39														
18	Bella Tand	28	47	0.50	482	53819.6	149.25	Along Road	Own By Slum Dwelller	Tenable	53819.6	47	2.5	34982.71	195000.00	419.8	47	1.2,10.40														
18000	Das Tola, Dom Tola	27	205	5.00	195	538195.5	195.18	Along Road	State Government	Tenable	538195.5	205	2.5	349827.08	16440.37	419.8	205	205	5,13,19	188368.425	3.50	659289.49	1.97	79.11	81.09	18000.00	1,186.72	3.29	1,108.92	7.31%		

1SQMTR=10.76 SQFEET
1HECTOR=107639.1SQFEET
39 SQMT=419.8

झारखण्ड सरकार
नगर विकास एवं आवास विभाग

मुख्य सचिव, झारखण्ड सरकार की अध्यक्षता में केन्द्र प्रायोजित कार्यक्रम प्रधानमंत्री आवास योजना (PMAY) के लिए गठित "राज्य स्तरीय स्वीकृति एवं अनुश्रवण समिति" (State Level Sanctioning and Monitoring Committee) (SLSMC) की दिनांक 03.12.2015 को संपन्न बैठक की कार्यवाही।

बैठक की उपस्थिति :-

1. मुख्य सचिव, झारखण्ड सरकार -सह- अध्यक्ष, SLSMC।
2. प्रधान सचिव, नगर विकास एवं आवास विभाग।
3. प्रधान सचिव, वन पर्यावरण एवं जलवायु परिवर्तन विभाग।
4. सचिव, राजस्व निबंधन एवं भूमि सुधार विभाग।
5. निदेशक, नगरीय प्रशासन निदेशालय।
6. संयोजक, राज्य स्तरीय बैंकर्स समिति।

कार्यवाही:-

सर्व प्रथम मुख्य सचिव- सह -अध्यक्ष के द्वारा बैठक में उपस्थित पदाधिकारियों का स्वागत करते हुए बैठक की कार्यवाही शुरू करने का निर्देश निदेशक, नगरीय प्रशासन निदेशालय को दिया गया।

निदेशक द्वारा विषय प्रवेश कराते हुए प्रधानमंत्री आवास योजना (PMAY) की विस्तृत जानकारी प्रस्तुतिकरण के माध्यम से दिया गया। तत्पश्चात् सदस्यगण द्वारा बैठक की कार्यवाही पर विस्तार से बिन्दुवार विमर्श किया गया।

विमर्शोपरांत समिति द्वारा योजना कार्यान्वयन मार्गदर्शिका एवं भारत सरकार से समय-समय पर प्राप्त होने वाले आदेश/ निर्देश के अनुसार क्रियान्वयन किए जाने हेतु निम्न वर्णित निर्णय लिए गए:-

1. योजना के चतुर्थ घटक "लाभार्थी आधारित व्यक्तिगत आवास निर्माण" हेतु एकल आवासीय निर्माण संरचना एवं प्राक्कलित राशि (estimation cost) राज्य स्तरीय मूल्यांकन समिति (SLAC) द्वारा अनुशंसित है।

अनुशंसित प्रस्ताव के अनुसार निर्माण किये जाने वाले आवास का कारपेट क्षेत्र (Carpet Area) 28 वर्ग मी० तक होगा, जिसमें दो बेडरूम, एक हॉल, एक किचन, शौचालय, जल, बिजली इत्यादि पर्याप्त बुनियादी सुविधाएं उपलब्ध होंगी, जिसकी कुल लागत राशि रु० 3,62,100/- है।

समिति द्वारा उक्त आवासीय निर्माण संरचना एवं प्राक्कलित राशि पर अनुमोदन दिया गया।

2. योजना के घटक "लाभार्थी आधारित व्यक्तिगत आवास निर्माण" हेतु एकल आवास निर्माण के लिये भारत सरकार द्वारा निर्धारित केन्द्रीय अनुदान, राज्य अनुदान एवं लाभार्थी द्वारा वहन किये जाने वाली निम्नवत राशि पर अनुमोदन दिया गया:-

Total Cost of DU	:	3.62 lakhs
Gol Contribution	:	1.50 lakhs
State Contribution	:	0.75 lakhs
Beneficiary contribution	:	1.37 lakhs

3. माँग सर्वेक्षण (Demand Survey) तथा सामाजिक, आर्थिक एवं जाति जनगणना (SECC) से प्राप्त आंकड़ों के आधार पर वित्तीय वर्ष 2015-16 में मिशन के चतुर्थ घटक लाभार्थी आधारित व्यक्तिगत आवास निर्माण (Vertical IV) अन्तर्गत राज्य के सभी निकायों (41 ULBs) में कुल 20240 एकल आवास निर्माण हेतु निकायवार लक्ष्य निर्धारित करते हुए भारत सरकार को प्रस्ताव भेजने का अनुमोदन दिया गया।

उक्त के आलोक में केन्द्रांश एवं राज्यांश की राशि निम्नवत् होगी:

No. of Dwelling Units	: 20240 Units
Central Assistance	: Rs. 3036.00 Lakh
State Share	: Rs. 1518.00 Lakh
Beneficiary Share	: Rs. 2774.90 Lakh
Total :	Rs. 7328.90 Lakhs

4. वित्तीय वर्ष 2015-16 के लिये योजना हेतु तैयार वार्षिक क्षमता संवर्द्धन प्लान (Annual Capacity Building Plan) अंतर्गत योजना के सुचारु रूप से क्रियान्वयन हेतु राज्य स्तरीय तकनीकी कोषांग (SLTC), नगर स्तरीय तकनीकी कोषांग (CLTC) एवं विभिन्न Stakeholders की क्षमताओं को बढ़ाने के लिए प्रशिक्षण, कार्यशालाएं, अध्ययन, exposure visit इत्यादि के प्रस्ताव पर अनुमोदन दिया गया।

उक्त के आलोक में मार्गदर्शिका के अनुरूप केन्द्रांश एवं राज्यांश की राशि निम्नवत् होगी:-

SL.no	Name of activity	Budget Proposed		Total
		Central Share	State Share	
1	Establishment of SLTC & CLTC	267.77	111.12	378.89
2	Training /workshops	38.00	0.00	38.00
3	Translation of training modules	5.00	0.00	5.00
4	Exposure /study visits (in country)	16.00	0.00	16.00
5	Documentation of Case Studies/Research Studies	10.00	0.00	10.00
6	Awareness Activities (100P*50*5 camps*41 Cities)	10.25		10.25
7	IEC Activities (Rs 50000*41)	20.50		20.50
8	Out station Training/ meeting	5.00		5.00
9	A&O and Establishment cost for 17 cluster & SLTC @5%(Based on 1+2+3+4+5)	16.84	5.56	22.39
	Grant total	389.36	116.67	506.03

5. भारत सरकार के दिशानिर्देश के आलोक में राजीव आवास योजना अन्तर्गत गठित SLTC एवं CLTC में कार्यरत विशेषज्ञों की सेवा प्रधान मंत्री आवास योजना अन्तर्गत गठित SLTC एवं CLTC में विभागीय अधिसूचना संख्या-08 दिनांक 10-08-2015 के अनुसार विशेषज्ञों को यथावत समाहित करने संबंधी कार्यवाई की घटनोत्तर स्वीकृति दी गयी। साथ ही SLTC एवं CLTC के स्वीकृत की गयी रिक्त एवं प्रस्तावित पदों पर नियुक्ति की कार्यवाई करने संबंधी प्रस्ताव का अनुमोदन दिया गया।

भारत सरकार से प्राप्त दिशानिर्देश के अनुरूप SLTC एवं CLTC में विशेषज्ञों की स्वीकृत एवं प्रस्तावित पदों की स्थिति निम्नवत् होगी:-

S.No	Proposed positions under SLTC	Incorporation of Existing/ Proposed Post Under PMAY
1	Project Engineering Specialist	Merged under PMAY vide letter no-08 Dated 10.08.2015
2	Town Planning Specialist	
3	GIS Specialist	
4	MIS Specialist	
5	Social Development Specialist	
6	Capacity Building & Training Coordinator	
7	Municipal Account & Finance Specialist	Proposed post under PMAY
8	PPP Specialist	
9	Urban Infrastructure Specialist	
10	Housing Finance and Policy Specialist	

Cities=> 10 lakh		
S.No	Proposed positions under CLTC	
1	Project Engineering Specialist	Already functioning under RAY and merge with PMAY
2	Town Planning Specialist	
3	GIS Specialist	
4	MIS Specialist	
5	Social Development Specialist	
6	Capacity Building & Training Coordinator	
Cities<= 5 lakh		
S.No	Proposed positions under CLTC	
1	Project Engineering Specialist	Proposed post under PMAY
4	MIS Specialist	
5	Financial Inclusion Specialist	
6	Capacity Building & Training Coordinator	

- 5.1 SLTC एवं CLTC में कार्यरत एवं रिक्त एवं प्रस्तावित पदों पर चयनित किये जाने वाले विशेषज्ञों के साथ योजना के मार्गदर्शिका एवं CSMC, भारत सरकार की प्रथम बैठक में लिये गये निर्णय के अनुरूप एकरारनामा करने एवं मानदेय की राशि का अनुमोदन दिया गया।

5.2 भारत सरकार के दिशानिर्देश के आलोक में योजना क्रियान्वयन हेतु राज्य के सभी शहरी स्थानीय निकायों को 17 Cluster (अनुलग्नक-A) में बाँट कर CLTC गठन का अनुमोदन दिया गया।

धन्यवाद जापन के पश्चात् बैठक की कार्यवाही समाप्त की गई।

ह०/-

सरकार के मुख्य सचिव।

जापांक सं. : 7/न.प्र.नि./PMAY(HFA)/01/2015...1281

दिनांक: 11/12/2015

प्रतिलिपि: मुख्य सचिव, झारखण्ड सरकार के प्रधान आप्त सचिव/ प्रधान सचिव, नगर विकास एवं आवास विभाग के प्रधान आप्त सचिव/ बैठक में उपस्थित सभी सदस्यगण को सूचनार्थ एवं आवश्यक कार्यवाही हेतु प्रेषित।

(अरुण कुमार सिंह)

सरकार के प्रधान सचिव।

(31/05/2019 - A)

Cluster wise City Level Technical Cell (CLTC) detail Under PMAY

S.N	District	Cluster HQ	ULB Cluster	Cluster Population	No. of Specialists
1	Garhwa	Garwa	Garwa, Nagar-utari, mahiaon	97,133	4
2	Latehar, palamu	Medninagar	Medninagar, latehar, Husainabad, Bishrampur	219,119	4
3	Hazaribagh, chatra, Ramgarh	hazaribagh	Hazaribagh, chatra, Ramgarh	336,025	4
4	Bokaro	Chas, Bokaro	chas (including Bokaro Steel city), Phuṣro	892,098	6
5	Giridih	Giridih	Giridih	143,529	4
6	khunti, simdega	Khunti	Simdega, khunti	79,334	4
7	Gumla, lohardaga	Lohardaga	Lohardaga, Gumla	108,675	4
8	Jamtara, Dumka	Dumka	Dumka, basukinath, jamtara, mihijam	134,585	4
9	Godda, pakur	Godda	Godda, pakur	94,320	4
10	Sahebganj	Sahebganj	sahebganj, Rajmahal	110,728	4
11	Dhanbad	dhanbad	dhanbad, chirkunda	1,314,120	6
12	East sighbhum	Chaibasa	Chaibasa, chakardharpur	126,096	4
13	west Singhbhum	Jamshedpur	Jamshedpur, jugsalai, mango, chakuliya	1,015,394	6
14	Deoghar	Deoghar	Deoghar, madhupur	258,354	4
15	Saraikela-kharsawan	saraikela	Saraikela, Adityapur	188,607	4
16	Ranchi	Ranchi	Ranchi, Bundu	1,147,795	6
17	Kodarma	Jhumritilaiya	Kodarma, Jhumritilaiya	112,500	4

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X

झारखण्ड सरकार
नगर विकास एवं आवास विभाग

अधिसूचना

अधिसूचना : 7 / न0प्र0नि0 / PMAY(HFA) 01 / 2015 - 1630 रॉची, दिनांक 19.11.15

विषय : राज्य स्तरीय मूल्यांकन समिति के गठन के संबंध में ।

राज्य के स्लमवासियों सहित शहरी गरीबों की विभिन्न विकल्पों के माध्यम से आवासीय आवश्यकता को पूर्ण करने के उद्देश्य से प्रधान मंत्री आवास योजना PMAY आरंभ की गयी है। भारत सरकार के एतद् संबंधी मार्गदर्शिका की कंडिका-16.6 में उक्त योजनान्तर्गत तैयार कराए गए विस्तृत परियोजना प्रतिवेदन (DPR) के तकनीकी-आर्थिक मूल्यांकन हेतु " राज्य स्तरीय मूल्यांकन समिति " State Level Appraisal Committee (SLAC) गठित करने का प्रावधान है।

2. उपर्युक्त परिप्रेक्ष्य में मुख्य अभियंता, नगर विकास एवं आवास विभाग की अध्यक्षता में राज्य स्तरीय मूल्यांकन समिति " (SLAC) का निम्नांकित प्रकार से गठन किया जाता है :

क्र०	पदाधिकारी	पद
1	मुख्य अभियंता, नगर विकास एवं आवास विभाग	अध्यक्ष
2	नगर निवेशक, नगर विकास एवं आवास विभाग	सदस्य
3	हुडको के प्रतिनिधि	सदस्य
4	संयोजक, राज्य स्तरीय बैंकर समिति	सदस्य
5	जुडको के प्रतिनिधि	सदस्य
6	अधीक्षण अभियंता, नगर विकास एवं आवास विभाग	सदस्य सचिव

3. **उपर्युक्त समिति के निम्नलिखित कर्तव्य एवं दायित्व होंगे :**

- 3.1 तकनीकी कोषांग, नगर विकास एवं आवास विभाग से तकनीकी सहयोग प्राप्त कर योजनान्तर्गत निर्मित DPR का तकनीकी एवं आर्थिक मूल्यांकन।
- 3.2 DPR के तकनीकी एवं आर्थिक मूल्यांकन के उपरान्त समिति द्वारा योजना के घोषित राज्य स्तरीय नोडल एजेंसी (SLNA), नगरीय प्रशासन निदेशालय को अपनी अनुशंसा के साथ समर्पित करेंगे।
4. राज्य स्तरीय मूल्यांकन समिति के द्वारा यह प्रयास किया जाएगा कि डी0पी0आर0 प्राप्ति के एक सप्ताह के भीतर उसका निष्पादन हो जाए, जिस क्रम में राज्य स्तरीय मूल्यांकन समिति के द्वारा पाक्षिक बैठक आयोजित की जाएगी।
5. राज्य स्तरीय तकनीकी कोषांग (SLTC) के परियोजना अभियंता (विशेषज्ञ) समिति के Appraisal से संबंधित कार्यों में समन्वय स्थापित करेंगे। ससमय कार्यों का निष्पादन सुनिश्चित करेंगे।

आदेश : आदेश दिया जाता है कि इस अधिसूचना को झारखंड राज्य के असाधारण राजपत्र में प्रकाशित किया जाए।

झारखण्ड राज्यपाल के आदेश से।

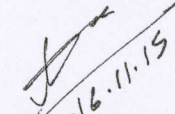
(अरुण कुमार सिंह)
सरकार के प्रधान सचिव।

ज्ञापांक-7/न0प्र0नि0/PMAY(HFA) 01/2015-1630

राँची, दिनांक 19-11-15

प्रतिलिपि :- अधीक्षक, राजकीय मुद्रणालय, राँची/नोडल पदाधिकारी, ई-गजेटियर, नगर विकास एवं आवास विभाग को राजपत्र के प्रकाशनार्थ प्रेषित।

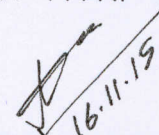
2. अनुरोध है कि झारखण्ड राजपत्र के उक्त अंक की 50 प्रतियाँ नगर विकास एवं आवास विभाग को उपलब्ध कराने की कृपा की जाए।


16.11.15
सरकार के प्रधान सचिव।

ज्ञापांक-7/न0प्र0नि0/PMAY(HFA) 01/2015-1630

राँची, दिनांक 19-11-15

प्रतिलिपि :- माननीय विभागीय मंत्री के आप्त सचिव/प्रधान सचिव, नगर विकास एवं आवास विभाग के प्रधान आप्त सचिव/निदेशक, नगरीय प्रशासन निदेशालय के आप्त सचिव/मुख्य अभियंता/अधीक्षण अभियंता, तकनीकी कोषांग/नगर निवेशक, नगर विकास एवं आवास विभाग/क्षेत्रीय प्रबंधक, हुडको, राँची/संयोजक, राज्य स्तरीय बैंकर समिति, राँची/नगर विकास एवं आवास विभाग के अधीन सभी स्थानीय नगर निकाय/लेखा शाखा, नगर विकास एवं आवास विभाग/सभी पदाधिकारी/विशेषज्ञ (RAY/PMAY), नगर विकास एवं आवास विभाग, झारखण्ड, राँची को सूचनार्थ एवं आवश्यक कार्यार्थ प्रेषित।


16.11.15
सरकार के प्रधान सचिव।
2

संकल्प

राँची, दिनांक:- 05/02/16

विषय:- केन्द्र प्रायोजित प्रधानमंत्री आवास योजना (PMAY) को झारखण्ड राज्य के शहरी क्षेत्रों में कार्यान्वित किये जाने के संबंध में।

भारत के राष्ट्रपति एवं प्रधानमंत्री के द्वारा विभिन्न अवसरों पर राष्ट्र की स्वतंत्रता के 75 वर्ष पूर्ण होने की अवधि तक प्रत्येक परिवार को आवश्यक नागरिक सुविधा प्रदान करने के साथ "सभी के लिए आवास-(शहरी)" की परिकल्पना की गई है।

2. इस परिकल्पना को साकार करने के लिए केन्द्र सरकार के द्वारा एक व्यापक मिशन "2022 तक सबके लिए आवास-(शहरी)" शुरू किया गया है। इस मिशन का उद्देश्य निम्नांकित विकल्पों के माध्यम से स्लमवासियों सहित शहरी गरीबों की आवासीय आवश्यकताओं को पूरा करना है :-

2.1 भूमि का संसाधन के रूप में उपयोग करते हुए निजी प्रवर्तकों की भागीदारी से स्लम का पुनर्वास।

2.2 ऋण से जुड़े ब्याज अनुदान के माध्यम से कमजोर वर्ग के लिए किफायती आवास को प्रोत्साहन।

2.3 सार्वजनिक तथा निजी क्षेत्रों के साथ भागीदारी में किफायती आवास का निर्माण।

2.4 लाभार्थी आधारित व्यक्तिगत आवास निर्माण के लिए अनुदान।

3. "सबके लिए आवास-शहरी" मिशन की निर्धारित अवधि वर्ष 2015 से 2022 तक है। उक्त मिशन के तहत ऋण से संबंधित अवयव को छोड़ कर, शेष योजना केन्द्र प्रायोजित स्कीम (CSS) के रूप में कार्यान्वित की जाएगी। योजनान्तर्गत राशि के सदुपयोग एवं योजनाओं के ससमय क्रियान्वयन हेतु प्रावधानों के आलोक में सम्यक विचारोपरांत निम्नलिखित दिशानिर्देश निर्गत किये जा रहे हैं :-

3.1 योजना के अन्तर्गत लाभुक परिवार में पति, पत्नी एवं अविवाहित बच्चे शामिल होंगे। जिस लाभार्थी परिवार का भारत के किसी भी भाग में अपने अथवा उसके परिवार के किसी भी सदस्य के नाम पर अपना पक्का घर नहीं है, वही परिवार इस मिशन के अन्तर्गत सहायता प्राप्त करने का पात्र होगा।

3.2 लाभार्थी को स्कीम के अन्तर्गत लाभ प्राप्त करने हेतु निम्नांकित अनिवार्य शर्तों का अनुपालन वाध्यकारी होगा :-

3.2.1 लाभुक की पात्रता के लिए कट-ऑफ-डेट (Cut-off-date) मिशन के शुभारम्भ की तिथि अर्थात् दिनांक-17.06.2015 होगी।

3.2.2 लाभार्थी को स्कीम के अन्तर्गत लाभ प्राप्त करने हेतु उक्त कट-ऑफ-डेट के पूर्व उस शहरी क्षेत्र/स्लम क्षेत्र का निवासी होना अनिवार्य होगा।

3.2.3 लक्षित लाभार्थियों का Voter ID Card होना अनिवार्य होगा।

3.2.4 लाभार्थी के द्वारा उसके पैतृक जिले के राजस्व पदाधिकारी से जारी आवास स्वामित्व प्रमाण-पत्र लेना अनिवार्य होगा।

3.2.5 लाभुक का बैंक एकाउन्ट संख्या होना अनिवार्य होगा। यदि लाभुक का आधार कार्ड हो तो उसे भी देना श्रेयष्कर होगा।

3.2.6 लाभुक मिशन के विभिन्न घटकों में से केवल एक ही घटक का लाभ ले सकते हैं।

3.2.7 पूर्व से संचालित केन्द्रीय प्रायोजित आवासीय योजनाओं का लाभ, लिए हुए लाभुक, इस मिशन के पात्र नहीं होंगे।

4. सबके लिए आवास-मिशन के अन्तर्गत विभिन्न घटकों (Component) का कार्यान्वयन आवास और शहरी गरीबी उपशमन मंत्रालय, भारत सरकार के द्वारा समय-समय पर निर्गत दिशा-निर्देश के आलोक में किया जायेगा।

मार्गदर्शिका में सबके लिए आवास-मिशन के कार्यान्वयन हेतु केन्द्र सरकार द्वारा योजनान्तर्गत वित्तीय सहायता प्रदान करने के लिए निम्नांकित अनिवार्य शर्तों का अनुपालन वाध्यकारी किया गया है। प्रावधानित शर्तों के अनुपालन के लिए राज्य सरकार कृत संकल्प है:-

- 4.1 राज्य में किफायती आवास (Affordable Housing) के लिए भूमि का निर्धारण करते हुए मास्टर प्लान तैयार/संशोधित किया जायेगा।
- 4.2 शहरी स्थानीय निकाय स्तर पर, ले आउट-अनुमोदन, समयबद्ध मंजूरी सुनिश्चित करने तथा भवन निर्माण की अनुमति के लिए एकल खिड़की प्रणाली (Single Window System) कार्यान्वित की जाएगी।
- 4.3 राज्य EWS/LIG आवास के लिए पूर्व अनुमोदित ले-आउट तथा भवन निर्माण नक्शों के आधार पर मान्य भवन निर्माण अनुमति तथा ले-आउट अनुमोदन को अपनाया जाएगा अथवा कतिपय निर्मित क्षेत्रफल/भूखण्ड क्षेत्रफल से कम क्षेत्र के आवासों के लिए अनुमोदन में छूट दी जाएगी।
- 4.4 भारत सरकार द्वारा तैयार मॉडल किराया अधिनियम (Model Rental Laws) की तर्ज पर राज्य में किराया कानून बनाया जायेगा।
- 4.5 राज्य के सभी शहरी स्थानीय निकायों में सरकारी एवं निजी विकासकर्ता द्वारा विकसित की जाने वाली प्रत्येक आवासीय योजनाओं में न्यूनतम 35% आवासों को EWS Category हेतु कर्णांकित करने अथवा न्यूनतम 250 आवासों की एक आवासीय परियोजना होने की स्थिति में ही रु० 1.50 लाख प्रति आवास की दर पर केन्द्रीय सहायता अनुमान्य होगी।
- 4.6 राज्य में स्लम पुनर्विकास (Slum Redevelopment) तथा EWS/LIG वर्ग आवास के लिए अतिरिक्त FAR (Floor Area Ratio) अनुमान्य होगा, जिसमें आवासीय क्षेत्रों के लिए अधिकतम कुल 3.5 FAR मान्य रहेगा।
- 4.7 ऐसा प्रत्येक विकासकर्ता, जो आर्थिक रूप से कमजोर वर्ग (EWS) तथा अल्प आय वर्ग (LIG) के लिए आवास हेतु अनुमान्य फर्श क्षेत्र का उपबंध करेगा, उसे प्रावधानित फर्श क्षेत्र के समतुल्य अतिरिक्त FAR उसी निकाय के क्षेत्रान्तर्गत देय होगा। उपरोक्त से संबंधित नक्शे की स्वीकृति इस शर्त के साथ दी जाएगी कि प्रोत्साहन FAR का उपयोग विकासकर्ता तभी कर पाएगा, जब प्रावधानित आर्थिक रूप से कमजोर वर्ग तथा अल्प आय वर्ग के लिए आवासीय भवनों का निर्माण पूर्ण हो जाय।
- 4.8 "झारखण्ड नगरपालिका अधिनियम, 2011 (झारखण्ड अधिनियम, 07, 2012)" की धारा 125 के अंतर्गत शहरी स्थानीय निकायों में किफायती आवासीय परियोजनाओं के निमित्त भूमि क्रय हेतु नियमावली तैयार की जायगी।

5. सबके लिए आवास मिशन के विभिन्न घटकों पर केन्द्रांश सहायता के समानुपातिक राज्यांश सहायता एवं लाभुकों का अंशदान निम्नवत् होगा :-

- 5.1 मिशन के प्रथम घटक निजी प्रवर्तकों की भागीदारी से स्लम वासियों का स्लम पुनर्वास के लिए केन्द्रांश सहायता 1.00 लाख दिया जाना है, जिस पर राज्यांश सहायता शून्य होगी।
- 5.2 मिशन के द्वितीय घटक, ऋण से जुड़ी ब्याज अनुदान के माध्यम से EWS/LIG वर्ग के लिए किफायती आवास हेतु भारत सरकार द्वारा गृह ऋण के ब्याज पर 6.5% ब्याज अनुदान देने का प्रावधान है, जिस पर राज्यांश सहायता शून्य होगी।
- 5.3 मिशन के तृतीय घटक सार्वजनिक तथा निजी क्षेत्रों के लिए भागीदारी में किफायती आवास एवं लाभार्थी आधारित व्यक्तिगत आवास निर्माण के लिए अनुदान के रूप में केन्द्रांश राशि 1.50 लाख रु० प्रति आवास निर्धारित है, जिस पर राज्यांश सहायता शून्य होगी।

- 5.4 मिशन के चतुर्थ घटक लाभार्थी आधारित व्यक्तिगत आवास निर्माण के लिए अनुदान के रूप में केन्द्रांश राशि 1.50 लाख रु० प्रति आवास निर्धारित है, जिस पर राज्यांश सहायता रु० 87,000/- (75,000+12,000) प्रति लाभुक दी जाएगी।
- 5.4.1 उक्त राज्यांश में रु० 12,000/- स्वच्छ भारत मिशन (SBM) के अन्तर्गत व्यक्तिगत शौचालय के लिए दिए जाने वाला लाभ शामिल है।
- 5.4.2 जो लाभुक पूर्व में व्यक्तिगत शौचालय हेतु स्वच्छ भारत मिशन (SBM) से राशि प्राप्त कर चुके हैं, को मात्र रु० 75,000/- देय होगा।
- 5.5 केन्द्रांश एवं राज्यांश राशि के बाद कुल योजना लागत की शेष राशि लाभुक का अंशदान होगा।
- 5.6 योजना के क्रियान्वयन हेतु केन्द्रांश एवं राज्यांश की राशि का हिस्सा लाभार्थियों को कुल चार किस्तों में (20%, 30%, 20% एवं 30%) देय होगा।
- 5.6.1 प्रथम किस्त की राशि Plinth Level तक निर्माण हेतु देय होगी।
- 5.6.2 द्वितीय किस्त की राशि Plinth Level से Lintel Level तक निर्माण हेतु देय होगी।
- 5.6.3 तृतीय किस्त की राशि Lintel Level से Roof Level तक निर्माण हेतु देय होगी।
- 5.6.4 चतुर्थ एवं अंतिम किस्त की राशि आवास के Finishing कार्य हेतु देय होगी।
- 5.6.5 भौतिक सत्यापन एवं आवास निर्माण के फोटोग्राफ के समेकित करने के पश्चात् ही प्रथम से चतुर्थ किस्त की राशि लाभार्थी को देय होगी।
- 5.7 मिशन अंतर्गत निर्मित आवासों के निर्माण के क्रम में यह सुनिश्चित किया जायगा कि उक्त आवासों में पानी, बिजली, शौचालय एवं अन्य मुलभूत सुविधाएं अनिवार्य रूप से होंगी तथा आवश्यक आधारभूत संरचनाएं भी उपलब्ध कराई जाए।
6. योजनान्तर्गत निर्मित आवासों की आवंटन प्रक्रिया निम्नवत होगी :-
- 6.1 परिवार की विवाहित महिला के नाम से आवास आवंटित होगा। यदि परिवार में कोई महिला सदस्य मार्गदर्शिका के अनुरूप नहीं है तो, पुरुष सदस्य के नाम से आवास आवंटन किया जा सकेगा।
- 6.2 योजनान्तर्गत चिन्हित पात्र लाभार्थियों को आवासों का आवंटन हेतु अनुसूचित जाति, अनुसूचित जनजाति, अन्य पिछड़ा वर्ग, अल्पसंख्यक एवं अन्य की प्रतिक्षा सूची सामाजिक आर्थिक एवं जाति जनगणना (SECC) के आकड़ों में दर्शाए गए अथवा भौतिक सत्यापन में पाये गये आर्थिक स्थिति, मकानों की भौतिक स्थिति एवं योग्य लाभार्थी, जो कट-ऑफ-डेट (Cut-off-date) से जितने पहले से उक्त Slum/Non Slum क्षेत्रों में रह रहे हैं, के अनुसार तैयार की जाएगी। प्रतिक्षा सूची तैयार करने के क्रम में इन कारकों को निम्नलिखित weightage के आधार पर प्राथमिकता अंक (Score) निर्धारित किया जाएगा :-
- 6.2.1 मकानों की भौतिक स्थिति के आधार पर आवासहीन लाभुकों के लिए 12 अंक एवं कच्चे आवासों में रहने वाले लाभुकों के लिए 6 अंक दिए जाने का प्रावधान है।
- 6.2.2 वैसे लाभुक जिनका वार्षिक आय 25,000/- रु० से कम है, को 12 अंक एवं प्रति 25,000/- रु० के अन्तराल में बढ़ते क्रम में 1 अंक की कमी होती जाएगी। इस प्रकार 3,00,001/- रु० या उससे अधिक वार्षिक आय वाले लाभुक को शून्य अंक दिए जाने का प्रावधान है।
- 6.2.3 वैसे लाभुक जो उस स्लम अथवा नन स्लम में 23 वर्षों या उससे अधिक समयवाधि से रहते हो उन्हें 12 अंक एवं प्रत्येक दो साल के अन्तराल में घटते क्रम में 1 अंक की कमी होती जाएगी। इस प्रकार 1 या 1 वर्ष से कम समयवाधि से उक्त स्लम अथवा नन स्लम में रहने वाले लाभुकों को शून्य अंक दिए जाने का प्रावधान है।
- 6.2.4 तैयार प्रतिक्षा सूची में निम्नलिखित कोटि के लाभुकों को प्राथमिकता दी जाएगी :-
- 6.2.4.1 शारीरिक रूप से निःसहाय लोगों (3%)
- 6.2.4.2 एकल महिलाओं/विधवा/वरिष्ठ नागरिकों (2%)

6.2.4.3 उभयलिंगी (1%)

6.2.4.4 मैला ढोने वाले (Manual Scavengers) (1%)

6.2.4.5 प्रतिक्षा सूची एवं प्राथमिकता में किसी भी प्रकार की विसंगतियाँ/बदलाव होने पर विभाग अपने स्तर से दिशानिर्देश देने हेतु सक्षम होगा।

7. सबके लिए आवास मिशन के तहत प्रधानमंत्री आवास योजना का कार्यान्वयन, भारत सरकार द्वारा योजना के लिए निर्गत मार्गनिर्देशिका के अनुरूप कार्यान्वित किये जाने हेतु प्रस्ताव पर राज्य मंत्रिपरिषद् की बैठक दिनांक-28.01.16 के मद संख्या-07 के रूप में स्वीकृति प्राप्त है।
8. यह संकल्प निर्गत तिथि से प्रभावी होगा तथा इस संकल्प का दृढ़ता से अनुपालन सुनिश्चित किया जायेगा।

आदेश:- यह आदेश दिया जाता है कि इस संकल्प को झारखण्ड गजट के असाधारण अंक में प्रकाशित किया जाए।

झारखण्ड राज्यपाल के आदेश से।

(अरुण कुमार सिंह)

सरकार के प्रधान सचिव।

ज्ञापांक:-1/न०प्र०नि०/PMAY(HFA)/02/2015-171/राँची,

दिनांक:-5.2.16

प्रतिलिपि:-अधीक्षक, राजकीय मुद्रणालय, डोरण्डा, राँची को सूचनार्थ एवं राजकीय गजट के आगामी असाधारण अंक में प्रकाशनार्थ प्रेषित/नोडल पदाधिकारी, ई-गजट, नगर विकास विभाग, झारखण्ड, राँची को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित। प्रकाशनोपरान्त संकल्प की 200 प्रतियाँ विभाग को उपलब्ध करायी जाय।

सरकार के प्रधान सचिव।

ज्ञापांक:-1/न०प्र०नि०/PMAY(HFA)/02/2015-171/राँची,

दिनांक:-5.2.16

प्रतिलिपि:-महामहिम राज्यपाल के प्रधान सचिव, झारखण्ड को सूचनार्थ प्रेषित।

सरकार के प्रधान सचिव।

ज्ञापांक:-1/न०प्र०नि०/PMAY(HFA)/02/2015-171/राँची,

दिनांक:-5.2.16

प्रतिलिपि:- माननीय मंत्री, नगर विकास एवं आवास विभाग के आप्त सचिव/मुख्य सचिव, झारखण्ड/सभी प्रधान सचिव/सचिव/सभी विभागाध्यक्ष, झारखण्ड सरकार/सभी प्रमंडलीय आयुक्त, झारखण्ड/सभी उपायुक्त, झारखण्ड/सभी नगर आयुक्त/अपर नगर आयुक्त/सभी कार्यपालक पदाधिकारी/सभी विशेष पदाधिकारी, शहरी स्थानीय निकाय, झारखण्ड को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

सरकार के प्रधान सचिव।

झारखण्ड सरकार
नगर विकास एवं आवास विभाग

मंत्रिपरिषद् की स्वीकृति हेतु संलेख

विषय:- केन्द्र प्रायोजित प्रधानमंत्री आवास योजना (PMAY) को झारखण्ड राज्य के शहरी क्षेत्रों में कार्यान्वित किये जाने के संबंध में।
गोपनीय

भारत के राष्ट्रपति एवं प्रधानमंत्री के द्वारा विभिन्न अवसरों पर राष्ट्र की स्वतंत्रता के 75 वर्ष पूर्ण होने की अवधि तक प्रत्येक परिवार को आवश्यक नागरिक सुविधा प्रदान करने के साथ "सभी के लिए आवास-(शहरी)" की परिकल्पना की गई है।

2. इस परिकल्पना को साकार करने के लिए केन्द्र सरकार के द्वारा एक व्यापक मिशन "2022 तक सबके लिए आवास-(शहरी)" शुरू किया गया है। इस मिशन का उद्देश्य निम्नांकित विकल्पों के माध्यम से स्लमवासियों सहित शहरी गरीबों की आवासीय आवश्यकताओं को पूरा करना है :-

2.1 भूमि का संसाधन के रूप में उपयोग करते हुए निजी प्रवर्तकों की भागीदारी से स्लम का पुनर्वास।

2.2 ऋण से जुड़े ब्याज अनुदान के माध्यम से कमजोर वर्ग के लिए किफायती आवास को प्रोत्साहन।

2.3 सार्वजनिक तथा निजी क्षेत्रों के साथ भागीदारी में किफायती आवास का निर्माण।

2.4 लाभार्थी आधारित व्यक्तिगत आवास निर्माण के लिए अनुदान।

3. "सबके लिए आवास-शहरी" मिशन की निर्धारित अवधि वर्ष 2015 से 2022 तक है। उक्त मिशन के तहत ऋण से संबंधित अवयव को छोड़ कर, शेष योजना केन्द्र प्रायोजित स्कीम (CSS) के रूप में कार्यान्वित की जाएगी।

4. योजना के अन्तर्गत लाभुक परिवार में पति, पत्नी एवं अविवाहित बच्चे शामिल होंगे। जिस लाभार्थी परिवार का भारत के किसी भी भाग में अपने अथवा उसके परिवार के किसी भी सदस्य के नाम पर अपना पक्का घर नहीं है, वही परिवार इस मिशन के अन्तर्गत सहायता प्राप्त करने के पात्र होगा।

5. लाभार्थी को स्कीम के अन्तर्गत लाभ प्राप्त करने हेतु निम्नांकित अनिवार्य शर्तों का अनुपालन वाध्यकारी किए जाने का प्रस्ताव है :-

5.1 लाभुक की पात्रता के लिए कट-ऑफ-डेट (Cut-off-date) मिशन के शुभारम्भ की तिथि अर्थात् दिनांक-17.06.2015 निर्धारित किये जाने का प्रस्ताव है।

5.2 लाभार्थी को स्कीम के अन्तर्गत लाभ प्राप्त करने हेतु उक्त कट-ऑफ-डेट के पूर्व उस शहरी क्षेत्र/स्लम क्षेत्र का निवासी होना अनिवार्य होगा।

5.3 लक्षित लाभार्थियों का Voter ID Card होना अनिवार्य होगा।

5.4 लाभार्थी के द्वारा उसके पैतृक जिले के राजस्व पदाधिकारी से जारी आवास स्वामित्व प्रमाण-पत्र लेना अनिवार्य होगा।

5.5 लाभुक का बैंक एकाउन्ट संख्या होना अनिवार्य होगा। यदि लाभुक का आधार कार्ड हो तो उसे भी देना श्रेयष्कर होगा।

5.6 लाभुक मिशन के विभिन्न घटकों में से केवल एक ही घटक का लाभ ले सकते हैं।

5.7 पूर्व से संचालित केन्द्रीय प्रायोजित आवासीय योजनाओं का लाभ, लिए हुए लाभुक, इस मिशन के पात्र नहीं होंगे।

6. सबके लिए आवास-मिशन के अन्तर्गत विभिन्न घटकों (Component) का कार्यान्वयन आवास और शहरी गरीबी उपशमन मंत्रालय, भारत सरकार के द्वारा समय-समय पर निर्गत दिशा-निर्देश के आलोक में किए जाने का प्रस्ताव है।

मार्गदर्शिका में सबके लिए आवास-मिशन के कार्यान्वयन हेतु केन्द्र सरकार द्वारा योजनान्तर्गत वित्तीय सहायता प्रदान करने के लिए निम्नांकित अनिवार्य शर्तों का अनुपालन वाध्यकारी किया गया है। प्रावधानित शर्तों के अनुपालन के लिए राज्य सरकार कृत संकल्प है:-

- 6.1 राज्य में किफायती आवास (Affordable Housing) के लिए भूमि का निर्धारण करते हुए मास्टर प्लान तैयार/संशोधित किया जायेगा।
- 6.2 शहरी स्थानीय निकाय स्तर पर, ले आउट अनुमोदन, समयबद्ध मंजूरी सुनिश्चित करने तथा भवन निर्माण की अनुमति के लिए एकल खिड़की प्रणाली (Single Window System) कार्यान्वित की जाएगी।
- 6.3 राज्य EWS/LIG आवास के लिए पूर्व अनुमोदित ले-आउट तथा भवन निर्माण नक्शों के आधार पर मान्य भवन निर्माण अनुमति तथा ले-आउट अनुमोदन को अपनाया जाएगा अथवा कतिपय निर्मित क्षेत्रफल/भूखण्ड क्षेत्रफल से कम क्षेत्र के आवासों के लिए अनुमोदन में छूट दी जाएगी।
- 6.4 भारत सरकार द्वारा तैयार मॉडल किराया अधिनियम (Model Rental Laws) की तर्ज पर राज्य में किराया कानून बनाया जायेगा।
- 6.5 राज्य के सभी शहरी स्थानीय निकायों में सरकारी एवं निजी विकासकर्ता द्वारा विकसित की जाने वाली प्रत्येक आवासीय योजनाओं में न्यूनतम 35% आवासों को EWS Category हेतु कर्णांकित करने अथवा न्यूनतम 250 आवासों की एक आवासीय परियोजना होने की स्थिति में ही रु० 1.50 लाख प्रति आवास की दर पर केन्द्रीय सहायता अनुमान्य होगी।
- 6.6 राज्य में स्लम पुनर्विकास (Slum Redevelopment) तथा EWS/LIG वर्ग आवास के लिए अतिरिक्त FAR (Floor Area Ratio) अनुमान्य होगा, जिसमें आवासीय क्षेत्रों के लिए अधिकतम कुल 3.5 FAR मान्य रहेगा।
- 6.7 ऐसा प्रत्येक विकासकर्ता, जो आर्थिक रूप से कमजोर वर्ग (EWS) तथा अल्प आय वर्ग (LIG) के लिए आवास हेतु अनुमान्य फर्श क्षेत्र का उपबंध करेगा, उसे प्रावधानित फर्श क्षेत्र के समतुल्य अतिरिक्त FAR उसी निकाय के क्षेत्रान्तर्गत देय होगा। उपरोक्त से संबंधित नक्शे की स्वीकृति इस शर्त के साथ दी जाएगी कि प्रोत्साहन FAR का उपयोग विकासकर्ता तभी कर पाएगा, जब प्रावधानित आर्थिक रूप से कमजोर वर्ग तथा अल्प आय वर्ग के लिए आवासीय भवनों का निर्माण पूर्ण हो जाय।
- 6.8 "झारखण्ड नगरपालिका अधिनियम, 2011 (झारखण्ड अधिनियम, 07, 2012)" की धारा 125 के अंतर्गत शहरी स्थानीय निकायों में किफायती आवासीय परियोजनाओं के निमित्त भूमि क्रय हेतु नियमावली तैयार की जायगी।

7. सबके लिए आवास मिशन के विभिन्न घटकों पर केन्द्रांश सहायता के समानुपातिक राज्यांश सहायता एवं लाभुकों का अंशदान निम्नवत् प्रस्तावित है :-


- 7.1 मिशन के प्रथम घटक निजी प्रवर्तकों की भागीदारी से स्लम वासियों का स्लम पुनर्वास के लिए केन्द्रांश सहायता 1.00 लाख दिया जाना है जिस पर राज्यांश सहायता शून्य होगी।

- 7.2 मिशन के द्वितीय घटक, ऋण से जुड़ी ब्याज अनुदान के माध्यम से EWS/LIG वर्ग के लिए किफायती आवास हेतु भारत सरकार द्वारा गृह ऋण के ब्याज पर 6.5% ब्याज अनुदान देने का प्रावधान है जिस पर राज्यांश सहायता शून्य होगी।
- 7.3 मिशन के तृतीय घटक सार्वजनिक तथा निजी क्षेत्रों के लिए भागीदारी में किफायती आवास एवं लाभार्थी आधारित व्यक्तिगत आवास निर्माण के लिए अनुदान के रूप में केन्द्रांश राशि 1.50 लाख रु० प्रति आवास निर्धारित है, जिस पर राज्यांश सहायता शून्य होगी।
- 7.4 मिशन के चतुर्थ घटक लाभार्थी आधारित व्यक्तिगत आवास निर्माण के लिए अनुदान के रूप में केन्द्रांश राशि 1.50 लाख रु० प्रति आवास निर्धारित है, जिस पर राज्यांश सहायता रु० 87,000/- (75,000+12,000) प्रति लाभुक दी जाएगी।
- 7.4.1 उक्त राज्यांश में रु० 12,000/- स्वच्छ भारत मिशन (SBM) के अन्तर्गत व्यक्तिगत शौचालय के लिए दिए जाने वाला लाभ शामिल है।
- 7.4.2 जो लाभुक पूर्व में व्यक्तिगत शौचालय हेतु स्वच्छ भारत मिशन (SBM) से राशि प्राप्त कर चुके हैं, को मात्र रु० 75,000/- देय होगा।
- 7.5 केन्द्रांश एवं राज्यांश राशि के बाद कुल योजना लागत की शेष राशि लाभुक का अंशदान होगा।
- 7.6 योजना के क्रियान्वयन हेतु केन्द्रांश एवं राज्यांश की राशि का हिस्सा लाभार्थियों को कुल चार किस्तों में (20%, 30%, 20% एवं 30%) देय होगा।
- 7.6.1 प्रथम किस्त की राशि Plinth Level तक निर्माण हेतु देय होगी।
- 7.6.2 द्वितीय किस्त की राशि Plinth Level से Lintel Level तक निर्माण हेतु देय होगी।
- 7.6.3 तृतीय किस्त की राशि Lintel Level से Roof Level तक निर्माण हेतु देय होगी।
- 7.6.4 चतुर्थ एवं अंतिम किस्त की राशि आवास के Finishing कार्य हेतु देय होगी।
- 7.6.5 भौतिक सत्यापन एवं आवास निर्माण के फोटोग्राफ के समेकित करने के पश्चात् ही प्रथम से चतुर्थ किस्त की राशि लाभार्थी को देय होगी।
- 7.7 मिशन अंतर्गत निर्मित आवासों के निर्माण के क्रम में यह सुनिश्चित किया जायगा कि उक्त आवासों में पानी, बिजली, शौचालय एवं अन्य मुलभूत सुविधाएं अनिवार्य रूप से होंगी तथा आवश्यक आधारभूत संरचनाएं भी उपलब्ध कराई जाएं।
8. योजनान्तर्गत निर्मित आवासों की आवंटन प्रक्रिया निम्नवत प्रस्तावित है :-
- 8.1 परिवार की विवाहित महिला के नाम से आवास आवंटित होगा। यदि परिवार में कोई महिला सदस्य मार्गदर्शिका के अनुरूप नहीं है तो, पुरुष सदस्य के नाम से आवास आवंटन किया जा सकेगा।
- 8.2 योजनान्तर्गत चिन्हित पात्र लाभार्थियों को आवासों का आवंटन हेतु अनुसूचित जाति, अनुसूचित जनजाति, अन्य पिछड़ा वर्ग, अल्पसंख्यक एवं अन्य की प्रतिक्षा सूची सामाजिक आर्थिक एवं जाति जनगणना (SECC) के आकड़ों में दर्शाए गए अथवा भौतिक सत्यापन में पाये गये आर्थिक स्थिति, मकानों की भौतिक स्थिति एवं योग्य लाभार्थी, जो कट-ऑफ-डेट (Cut-off-date) से जितने पहले से उक्त Slum/Non Slum क्षेत्रों में रह रहे हैं, के अनुसार तैयार की जाएगी। प्रतिक्षा सूची तैयार करने के क्रम में इन कारकों को निम्नलिखित weightage के आधार पर प्राथमिकता अंक (Score) निर्धारित किया जाएगा :-

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- 8.2.1 मकानों की भौतिक स्थिति के आधार आवासहीन लाभुकों के लिए 12 अंक एवं कच्चे आवासों में रहने वाले लाभुकों के लिए 6 अंक दिए जाने का प्रावधान है।
- 8.2.2 वैसे लाभुक जिनका वार्षिक आय 25,000/- रू० से कम है, को 12 अंक एवं प्रति 25,000/- रू० के अन्तराल में बढ़ते क्रम में 1 अंक की कमी होती जाएगी। इस प्रकार 3,00,001/- रू० या उससे अधिक वार्षिक आय वाले लाभुक को शून्य अंक दिए जाने का प्रावधान है।
- 8.2.3 वैसे लाभुक जो उस स्लम अथवा नन स्लम में 23 वर्षों या उससे अधिक समयावधि से रहते हो उन्हें 12 अंक एवं प्रत्येक दो साल के अन्तराल में घटते क्रम में 1 अंक की कमी होती जाएगी। इस प्रकार 1 या 1 वर्ष से कम समयावधि से उक्त स्लम अथवा नन स्लम में रहने वाले लाभुकों को शून्य अंक दिए जाने का प्रावधान है।
- 8.2.4 तैयार प्रतिक्षा सूची में निम्नलिखित कोटि के लाभुकों को प्राथमिकता दी जाएगी :-
- 8.2.4.1 शारीरिक रूप से निःसहाय लोगों (3%)
- 8.2.4.2 एकल महिलाओं/विधवा/वरिष्ठ नागरिकों (2%)
- 8.2.4.3 उभयलिंगी (1%)
- 8.2.4.4 मैला ढोने वाले (Manual Scavengers) (1%)
- 8.2.4.5 प्रतिक्षा सूची एवं प्राथमिकता में किसी भी प्रकार की विसंगतियाँ/बदलाव होने पर विभाग अपने स्तर से दिशानिर्देश देने हेतु सक्षम होगा।
9. सबके लिए आवास मिशन के अन्तर्गत भारत सरकार की मार्गदर्शिका के अनुसार नगर विकास एवं आवास विभाग के स्तर से निम्नांकित कार्य सम्पादित किये जा चुके हैं:-
- 9.1 मिशन के विभिन्न घटकों के अन्तर्गत कार्य योजनाओं और परियोजनाओं के अनुमोदन के लिए मुख्य सचिव, झारखण्ड की अध्यक्षता में राज्य स्तरीय स्वीकृति एवं निगरानी समिति (SLSMC) का गठन।
- 9.2 योजना के समन्वय और सुधार-संबद्ध कार्यकलापों के लिए नगरीय प्रशासन निदेशालय को राज्य स्तरीय नोडल एजेंसी (SLNA) एवं नोडल पदाधिकारी के रूप में निदेशक, नगरीय प्रशासन निदेशालय, नगर विकास एवं आवास विभाग को नामित किया गया है।
- 9.3 योजना क्रियान्वयन हेतु राज्य के सभी शहरी स्थानीय निकायों (ULBs) का चयन किया गया है।
- 9.4 मार्गदर्शिका में प्रावधानित शर्तों के अनुरूप चयनित शहरी स्थानीय निकायों में योजना कार्यान्वयन हेतु विभाग द्वारा भारत सरकार के साथ एकरारनामा (MoA) कर लिया गया है।
- 9.5 मिशन की मार्गदर्शिका के अनुसार राजीव आवास योजना के तहत गठित राज्य स्तरीय तकनीकी कोषांग (SLTC) एवं निकाय स्तरीय तकनीकी कोषांग (CLTC) को इस योजना के लिए भी SLTC/CLTC नामित किया गया है।
10. अतः सबके लिए आवास मिशन के तहत प्रधानमंत्री आवास योजना का कार्यान्वयन, भारत सरकार द्वारा योजना के लिए निर्गत मार्गनिर्देशिका के अनुरूप करने का प्रस्ताव है।

11. प्रस्ताव पर योजना-सह-वित्त विभाग का अनुमोदन प्राप्त है।
12. प्रस्ताव एवं संलेख पर विभागीय मंत्री का अनुमोदन प्राप्त है।
13. उपरोक्त कंडिका-3 से 10 में सन्निहित प्रस्तावों पर मंत्रिपरिषद् का अनुमोदन प्रार्थित है।


21.1.16
(अरूण कुमार सिंह)

सरकार के प्रधान सचिव।

ज्ञापांक:-1/न०प्र०नि०/PMAY(HFA)/02/2015...../राँची, दिनांक:-.....⁴⁸²22/01/16

प्रतिलिपि:-मंत्रिमंडल सचिवालय एवं निगरानी विभाग (समन्वय विभाग), झारखण्ड, राँची को संलेख की 35 (पैंतीस) अतिरिक्त प्रतियों के साथ मंत्रिपरिषद् की आगामी बैठक में सम्मिलित करने हेतु प्रेषित।


21.1.16
सरकार के प्रधान सचिव।

**केन्द्र प्रायोजित प्रधान मंत्री आवास योजना (PMAY) अन्तर्गत लाभार्थी आधारित व्यक्तिगत
आवास निर्माण (Beneficiary – Led - Construction) का योजना अभिलेख**

अभिलेख सं.: 2015 – 16		लाभुक का फोटो
लाभुक पासबुक सं.:		
Name of ULB:	Financial Year :	
Project Code:	Beneficiary Code:	
UID No. :	Voter Card No. :	
Beneficiary Bank Detail:		
Name of Bank :	Branch Name :	
Account Number:	IFSC Code :	
लाभुक श्री/ श्रीमती/ सुश्री..... पिता/ पति..... लिंग.....		
उम्र..... निवासी मुहल्ला..... वार्ड सं.		

1. यह योजना प्रधान मंत्री आवास योजना (PMAY) अन्तर्गत गठित राज्य स्तरीय स्वीकृति एवं अनुश्रवण समिति, झारखण्ड सरकार तथा आवास एवं शहरी गरीबी उपशमन मंत्रालय, भारत सरकार द्वारा स्वीकृत है।
2. यह योजना आवास एवं शहरी गरीबी उपशमन मंत्रालय, भारत सरकार द्वारा आंशिक वित्तपोषित है।
3. उपरोक्त लाभुक इस योजना की पात्रता की शर्तों को पूरा करता है। अतः श्री/ श्रीमती/ सुश्री..... पिता/ पति..... को योजना के लिए योग्य मानते हुए वित्तीय वर्ष - के लिए प्रधान मंत्री आवास योजना अंतर्गत एकल गृह निर्माण की योजना स्वीकृत की जाती है। लाभुक इस योजना के अन्तर्गत अपने भूमि जो मौजा खाता सं. खसरा सं. प्लॉट सं. थाना सं. जिला में अवस्थित है, आवास का निर्माण करेगा। भूमि के दस्तावेज की छायाप्रति लाभुक द्वारा समर्पित किया गया है। उपरोक्त भूमि लाभुक का स्वयं का है एवं लाभुक के पूर्ण स्वामित्व में है। उक्त भूमि पर किसी भी प्रकार का कानूनी विवाद नहीं है।
4. आधारभूत संरचना की स्थिति (कृप्या सही प्रकोष्ठ में ✓ करें) :

a. पेयजल :	<input type="checkbox"/> Y	<input type="checkbox"/> N	b. शौचालय :	<input type="checkbox"/> Y	<input type="checkbox"/> N	c. विद्युतीकरण :	<input type="checkbox"/> Y	<input type="checkbox"/> N
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5. **पात्रता**
 - 5.1 योजना के अंतर्गत लाभुक परिवार में पति, पत्नी एवं अविवाहित बच्चे शामिल होंगे। जिस लाभार्थी परिवार का भारत के किसी भी भाग में अपने अथवा उसके परिवार के किसी सदस्य के नाम पर पक्का घर नहीं है, वही परिवार इस सहायता को प्राप्त करने का पात्र होगा।
 - 5.2 लाभार्थी को स्कीम के अंतर्गत लाभ प्राप्त करने हेतु कट – ऑफ – डेट दिनांक 17-06-2015 के पूर्व उस शहरी क्षेत्र/ स्लम क्षेत्र का निवासी होना अनिवार्य होगा।
 - 5.3 लाभुक की स्वयं की जमीन होना अनिवार्य है।
 - 5.4 पूर्व से संचालित केन्द्र प्रायोजित आवासीय योजनाओं का लाभ लिये हुए लाभुक इस योजना के पात्र नहीं होंगे।
 - 5.5 लाभुक कमजोर आय वर्ग (EWS) श्रेणी का होना चाहिए जिसकी वार्षिक आमदनी Rs. 3,00,000/- से कम होगी।

6. शर्तें:

- 6.1 लाभुक का Voter कार्ड होना अनिवार्य है।
- 6.2 लाभुक का बैंक एकाउन्ट होना अनिवार्य है।
- 6.3 लाभुक को पैतृक जिले के राजस्व पदाधिकारी से जारी आवास स्वामित्व प्रमाणपत्र लेना अनिवार्य होगा।
- 6.4 लाभुक/ लाभुक के परिवार की वार्षिक आय रु०/- (रुपया मात्र) है।
- 6.5 परिवार की विवाहित महिला के नाम से आवास आवंटित होगा। यदि परिवार में कोई महिला सदस्य मार्गदर्शिका के अनुरूप नहीं है तो, पुरुष सदस्य के नाम से आवास आवंटित किया जा सकेगा।
- 6.6 इस योजना अन्तर्गत लाभुक भूमि की उपलब्धता के आधार पर लगभग 30 वर्ग मी० Carpet Area का आवास निर्मित किया जाना है। आवास का एक नक्शा प्रारूप (Model Drawing) जो 28.42 वर्ग मी० Carpet Area का है (Annexure-I) एवं प्रारूप प्राक्कलन (Model Estimate) (Annexure-II) जो रु० 3,62,100/- (रुपया तीन लाख बासठ हजार एक सौ मात्र) का है, अभिलेख संग संलग्न है।
- 6.7 इस योजना अन्तर्गत निर्मित होने वाले आवास के लिये सरकार द्वारा लाभुक को कुल रु० 2,25,000/- (रुपया दो लाख पचीस हजार मात्र) सहायता राशि दी जायेगी।
- 6.8 लाभुक को स्वच्छ भारत मिशन अन्तर्गत शौचालय निर्माण हेतु रु० 12,000/- (रुपया बारह हजार मात्र) की सहायता राशि दी जायेगी। जो लाभुक पूर्व में शौचालय निर्माण के लिये सहायता प्राप्त कर चुके होंगे उन्हें इसका लाभ नहीं मिलेगा।
- 6.9 लाभुक को योजना राशि का भुगतान लाभुक के खाते में RTGS/ DBT के द्वारा किया जायेगा। लाभुक को योजना राशि का भुगतान 4 किस्तों में (20%, 30%, 20% एवं 30%) निम्नवत् किया जायेगा :
 - 6.9.1 प्रथम किस्त का भुगतान लाभुक द्वारा नींव खुदाई के बाद दिया जायेगा। प्रथम किस्त रु० 45,000/- (रुपया पैंतालिस हजार मात्र) की राशि Plinth Level तक निर्माण हेतु देय होगी।
 - 6.9.2 द्वितीय किस्त रु० 67,500/- (रुपया सरसठ हजार पांच सौ मात्र) की राशि Plinth Level से Lintel Level तक निर्माण हेतु देय होगी।
 - 6.9.3 तृतीय किस्त रु० 45,000/- (रुपया पैंतालिस हजार मात्र) की राशि Lintel Level से Roof Level तक निर्माण हेतु देय होगी।
 - 6.9.4 चतुर्थ एवं अंतिम किस्त रु० 67,500/- (रुपया सरसठ हजार पांच सौ मात्र) की राशि आवास के Finishing कार्य हेतु देय होगी।
- 6.10 लाभुक द्वारा आवास का निर्माण कार्य योजना स्वीकृत होने की तिथि से 240 दिन (8 माह) के अन्दर पूर्ण कर लिया जायेगा।
- 6.11 आवास निर्माण का भौतिक सत्यापन एवं MIS के Up-date के पश्चात् ही प्रथम से चतुर्थ किस्त की राशि देय होगी।

6.12 लाभुक द्वारा स्वयं की धनराशि अथवा किसी अन्य निधि का उपयोग लाभुक अंशदान के रूप में करते हुए आवास निर्माण का कार्य किया जा सकता है। लाभुक आवास निर्माण में अपना अंशदान निम्नवत लगा सकता है:

6.12.1 लाभुक द्वारा आवास का निर्माण स्वयं Labour करके।

6.12.2 लाभुक के पुराने आवास को तोड़ने पर प्राप्त भवन निर्माण सामग्री जो नए आवास के निर्माण में कम आ सकता हो (यदि कुछ)।

6.12.3 लाभुक के पास पूर्व से स्वर्जित राशि का उपयोग।

6.13 आवास का निर्माण Jharkhand Building Bye-Laws के मानकों के अनुसार किया जायेगा।

6.14 लाभुक द्वारा सरकार/ निकाय से इस योजना हेतु पारित सभी निर्देशों का अनुपालन किया जायेगा।

6.15 लाभुक द्वारा सहायता राशि प्राप्त करने के पश्चात् यदि आवास निर्माण का कार्य नहीं कराया जाता है या पूर्ण नहीं कराया जाता है इस स्थिति में निकाय लाभुक के विरुद्ध विधि सम्मत करवाई करेगी।

7. अनुश्रवण एवं मूल्यांकन:

7.1 लाभुक सत्यापन समिति लाभुक, लाभुक के भूमि एवं लाभुक द्वारा समर्पित दस्तावेजों का सत्यापन करेगा।

7.2 निकाय द्वारा इस योजना के अनुश्रवण हेतु एक Nodal Officer नामित किया जायेगा। जिसके निम्नलिखित दायित्व होंगे :

7.2.1 समय पर लाभुक को योजना राशि का भुगतान एवं लाभुक द्वारा समय पर निर्माण कार्य पूर्ण कराना।

7.2.2 आवास निर्माण कार्य से सम्बंधित MIS Update करना।

7.2.3 आवास निर्माण प्रारम्भ होने से पूर्ण होने तक निकाय के अभियंता या अन्य प्राधिकृत पदाधिकारी द्वारा समय – समय पर निर्माण का अनुश्रवण सुनिश्चित कराना।

7.1 लाभुक द्वारा उपरोक्त शर्तों का अनुपालन नहीं करने पर लाभुक के आवास निर्माण की स्वीकृति रद्द कर दिया जायेगा।

7.2 भविष्य में लाभुक द्वारा दी गयी कोई भी जानकारी गलत/ छुपाया गया पाया जाता है तो निकाय द्वारा लाभुक के विरुद्ध विधि सम्मत करवाई किया जायेगा।

हस्ताक्षर

[लाभुक/ बायें हाथ का अंगूठा (पुरुष)/ दायें
हाथ का अंगूठा (महिला) का निशान]

हस्ताक्षर

(निकाय के प्राधिकृत पदाधिकारी)

लाभुक को योजना राशि के भुगतान की विवरणी:

प्रथम किस्त की भुगतान हेतु अनुशंसा (PMAY लाभुक पासबुक सत्यापन के उपरांत संलग्न)

लाभुक द्वारा निर्मित किये जा रहे आवास का स्थल भ्रमण निकाय के सम्बंधित प्राधिकृत पदाधिकारी श्री पदनाम द्वारा किया गया। आवास निर्माण कार्य की प्रगति निम्नवत है:

कार्य की स्थिति : आवास के Foundation हेतु मिट्टी खुदाई का कार्य सम्पन्न हो गया है। अतः Plinth Level तक के कार्य हेतु प्रथम किस्त की राशि रु. 45,000/- (रुपया पैंतालिस हजार मात्र) का भुगतान की स्वीकृति दी जा सकती है।

दिनांक:

हस्ताक्षर

(निकाय के प्राधिकृत पदाधिकारी)

आदेश : Accountant/ DDO लाभुक के बैंक जिसकी विवरणी निम्नवत है, में RTGS/ DBT द्वारा रु. 45,000/- (रुपया पैंतालिस हजार मात्र) स्थानांतरित करें:

Name of Bank :

Branch Name :

Account Number:

IFSC Code :

दिनांक:

हस्ताक्षर

(नगर आयुक्त/ अपर नगर आयुक्त/ कार्यपालक पदाधिकारी/ विशेष पदाधिकारी)

आदेश का अनुपालन : आदेशानुसार लाभुक के बैंक खाते में उपरोक्त बैंक विवरणी के अनुसार रु. 45,000/- (रुपया पैंतालिस हजार मात्र) RTGS/ DBT द्वारा स्थानांतरित कर दिया गया।

RTGS/ DBT Detail :

दिनांक:

दिनांक:

हस्ताक्षर

(Accountant/ DDO)

Updated Photograph of Dwelling Unit

द्वितीय किस्त की भुगतान हेतु अनुशंसा (PMAY लाभुक पासबुक सत्यापन के उपरांत संलग्न)

लाभुक द्वारा निर्मित किये जा रहे आवास का स्थल भ्रमण निकाय के सम्बंधित प्राधिकृत पदाधिकारी श्री पदनाम द्वारा किया गया। आवास निर्माण कार्य की प्रगति निम्नवत है:

कार्य की स्थिति : लाभुक द्वारा आवास का Plinth Level तक का कार्य पूर्ण कर लिया गया है। Plinth Level से Lintel Level तक के निर्माण कार्य हेतु द्वितीय किस्त की राशि रु. 67,500/- (रुपया सरसठ हजार पांच सौ मात्र) का भुगतान की स्वीकृति दी जा सकती है।

दिनांक:

हस्ताक्षर

(निकाय के प्राधिकृत पदाधिकारी)

आदेश : Accountant/ DDO लाभुक के बैंक जिसकी विवरणी निम्नवत है, में RTGS/ DBT द्वारा रु. 67,500/- (रुपया सरसठ हजार पांच सौ मात्र) स्थानांतरित करें:

Name of Bank :

Branch Name :

Account Number:

IFSC Code :

दिनांक:

हस्ताक्षर

(नगर आयुक्त/ अपर नगर आयुक्त/ कार्यपालक पदाधिकारी/ विशेष पदाधिकारी)

आदेश का अनुपालन : आदेशानुसार लाभुक के बैंक खाते में उपरोक्त बैंक विवरणी के अनुसार रु. 67,500/- (रुपया सरसठ हजार पांच सौ मात्र) RTGS/ DBT द्वारा स्थानांतरित कर दिया गया।

RTGS/ DBT Detail :

दिनांक:

दिनांक:

हस्ताक्षर

(Accountant/ DDO)

Updated Photograph of Dwelling Unit

तृतीय किस्त की भुगतान हेतु अनुशंसा (PMAY लाभुक पासबुक सत्यापन के उपरांत संलग्न)

लाभुक द्वारा निर्मित किये जा रहे आवास का स्थल भ्रमण निकाय के सम्बंधित प्राधिकृत पदाधिकारी श्री पदनाम द्वारा किया गया। आवास निर्माण कार्य की प्रगति निम्नवत है:

कार्य की स्थिति : लाभुक द्वारा Lintel Level तक का निर्माण कार्य पूर्ण कर लिया गया है। अतः Lintel Level से Roof Level तक के निर्माण कार्य हेतु तृतीय किस्त की राशि रु. 45,000/- (रुपया पैंतालिस हजार मात्र) के भुगतान की स्वीकृति दी जा सकती है।

दिनांक:

हस्ताक्षर

(निकाय के प्राधिकृत पदाधिकारी)

आदेश : Accountant/ DDO लाभुक के बैंक जिसकी विवरणी निम्नवत है, में RTGS/ DBT द्वारा रु. 45,000/- (रुपया पैंतालिस हजार मात्र) स्थानांतरित करें:

Name of Bank :

Branch Name :

Account Number:

IFSC Code :

दिनांक:

हस्ताक्षर

(नगर आयुक्त/ अपर नगर आयुक्त/ कार्यपालक पदाधिकारी/ विशेष पदाधिकारी)

आदेश का अनुपालन : आदेशानुसार लाभुक के बैंक खाते में उपरोक्त बैंक विवरणी के अनुसार रु. 45,000/- (रुपया पैंतालिस हजार मात्र) RTGS/ DBT द्वारा स्थानांतरित कर दिया गया।

RTGS/ DBT Detail :

दिनांक:

दिनांक:

हस्ताक्षर

(Accountant/ DDO)

Updated Photograph of Dwelling Unit

चतुर्थ - सह - अंतिम किस्त की भुगतान हेतु अनुशंसा (PMAY लाभुक पासबुक सत्यापन के उपरांत संलग्न)

लाभुक द्वारा निर्मित किये जा रहे आवास का स्थल भ्रमण निकाय के सम्बंधित प्राधिकृत पदाधिकारी श्री पदनाम द्वारा किया गया। आवास निर्माण कार्य की प्रगति निम्नवत है:

कार्य की स्थिति : लाभुक द्वारा Roof Level तक का निर्माण कार्य पूर्ण कर लिया गया है। अतः निर्माणाधीन आवास के Finishing कार्य हेतु चतुर्थ - सह - अंतिम किस्त की राशि रु. 67,500/- (रुपया सरसठ हजार पांच सौ मात्र) का भुगतान की स्वीकृति दी जा सकती है।

दिनांक:

हस्ताक्षर

(निकाय के प्राधिकृत पदाधिकारी)

आदेश : Accountant/ DDO लाभुक के बैंक जिसकी विवरणी निम्नवत है में RTGS/ DBT द्वारा रु. 67,500/- (रुपया सरसठ हजार पांच सौ मात्र) स्थानांतरित करें:

Name of Bank :

Branch Name :

Account Number:

IFSC Code :

दिनांक:

हस्ताक्षर

(नगर आयुक्त/ अपर नगर आयुक्त/ कार्यपालक पदाधिकारी/ विशेष पदाधिकारी)

आदेश का अनुपालन : आदेशानुसार लाभुक के बैंक खाते में उपरोक्त बैंक विवरणी के अनुसार रु. 67,500/- (रुपया सरसठ हजार पांच सौ मात्र) RTGS/ DBT द्वारा स्थानांतरित कर दिया गया।

RTGS/ DBT Detail :

दिनांक:

दिनांक:

हस्ताक्षर

(Accountant/ DDO)

Updated Photograph of Dwelling Unit

योजना – सह – आवास पूर्ण प्रमाण पत्र (PMAY लाभुक पासबुक सत्यापन के उपरांत संलग्न)

लाभुक द्वारा निर्मित किये जा रहे आवास का स्थल भ्रमण निकाय के सम्बंधित प्राधिकृत पदाधिकारी श्री पदनाम द्वारा किया गया। आवास निर्माण कार्य की प्रगति निम्नवत है:

कार्य की स्थिति : लाभुक द्वारा आवास का निर्माण कार्य पूर्ण कर लिया गया है। लाभुक द्वारा निर्मित आवास में पानी, बिजली, शौचालय आदि की सुविधा उपलब्ध है। अतः लाभुक को नव – निर्मित आवास में आवासित होने की स्वीकृति दी जा सकती है। लाभुक को आवास निर्माण पूर्ण होने का प्रमाण पत्र निर्गत किया जा सकता है।

दिनांक:

हस्ताक्षर

(निकाय के प्राधिकृत पदाधिकारी)

आदेश : लेखापाल/ सम्बंधित कर्मी लाभुक द्वारा आवास निर्माण का कार्य पूर्ण कर लिया गया है अतः लाभुक को नव – निर्मित आवास में आवासित होने के लिए लाभुक को आवास निर्माण – सह – योजना पूर्ण होने का प्रमाण पत्र निर्गत करने हेतु प्रमाण पत्र के साथ संचिका अधोहस्ताक्षरी के समक्ष उपस्थापित करें।

दिनांक:

हस्ताक्षर

(नगर आयुक्त/ अपर नगर आयुक्त/ कार्यपालक पदाधिकारी/ विशेष पदाधिकारी)

आदेश का अनुपालन : आदेशानुसार लाभुक को आवास निर्माण – सह – योजना पूर्ण होने का प्रमाण पत्र निर्गत कर दिया गया।

पत्रांक :

दिनांक:

दिनांक:

हस्ताक्षर

(लेखापाल/ सम्बंधित कर्मी)

Photograph of Completed Dwelling Unit

वचनबंध (Undertaking)

1. मैं वचन देता हूँ कि उपरोक्त सभी विवरण सत्य है।
2. लाभुक या उसके परिवार के किसी सदस्य द्वारा पूर्व में केन्द्र/ राज्य प्रायोजित किसी भी आवासीय योजना का लाभ नहीं लिया गया है।
3. लाभुक द्वारा आवेदन के साथ निम्न दस्तावेज निकाय में समर्पित किये गये हैं:
 - क) लाभुक या उसके परिवार के किसी सदस्य के नाम पर पूरे भारत में पक्का मकान नहीं होने के साक्ष्य हेतु से निर्गत दस्तावेज।
 - ख) लाभुक या उसके परिवार की वार्षिक आय के साक्ष्य हेतु से निर्गत दस्तावेज।
 - ग) लाभुक का पहचान पत्र।
4. मैंने स्वेच्छा से योजना अन्तर्गत आवास बनाने के लिए आवेदन दिया था। मैं स्वेच्छा से लाभुक चयनित होने एवं सत्यापित होने के पश्चात् योजना अभिलेख में हस्ताक्षर किया एवं स्वेच्छा से आवास का निर्माण कर रहा/ रही हूँ।
5. मैं Jharkhand Building Bye-Laws के मानको के अनुसार आवास का निर्माण करूँगा/ करूँगी।
6. मैं आवास की बिक्री/ दान/ बंधक/ पट्टा/ किराया पर नहीं दूँगा/ दूँगी।
7. उक्त योजनान्तर्गत प्राप्त राशि से आवासीय इकाई का निर्माण नहीं कराये जाने की स्थिति में निकाय से प्राप्त राशि को एक मुस्त लौटा दूँगा/ दूँगी।
8. मैं विवादित/ दूसरे की भूमि/ न्यायालय द्वारा रोक लगायी हुई भूमि पर निर्माण नहीं करूँगा/ करूँगी।
9. मैं आवास निर्माण हेतु सरकारी सहायता राशि के बाद निर्माण कार्य में होने वाले अतिरिक्त खर्च का वाहन स्वयं करूँगा/ करूँगी।
10. एकरारनामा में वर्णित सभी शर्तों का पालन करूँगा/ करूँगी। शर्तों का अनुपालन नहीं करने की स्थिति में एकरारनामा रद्द करने की कार्रवाई की जायेगी।

दिनांक:

लाभुक का हस्ताक्षर