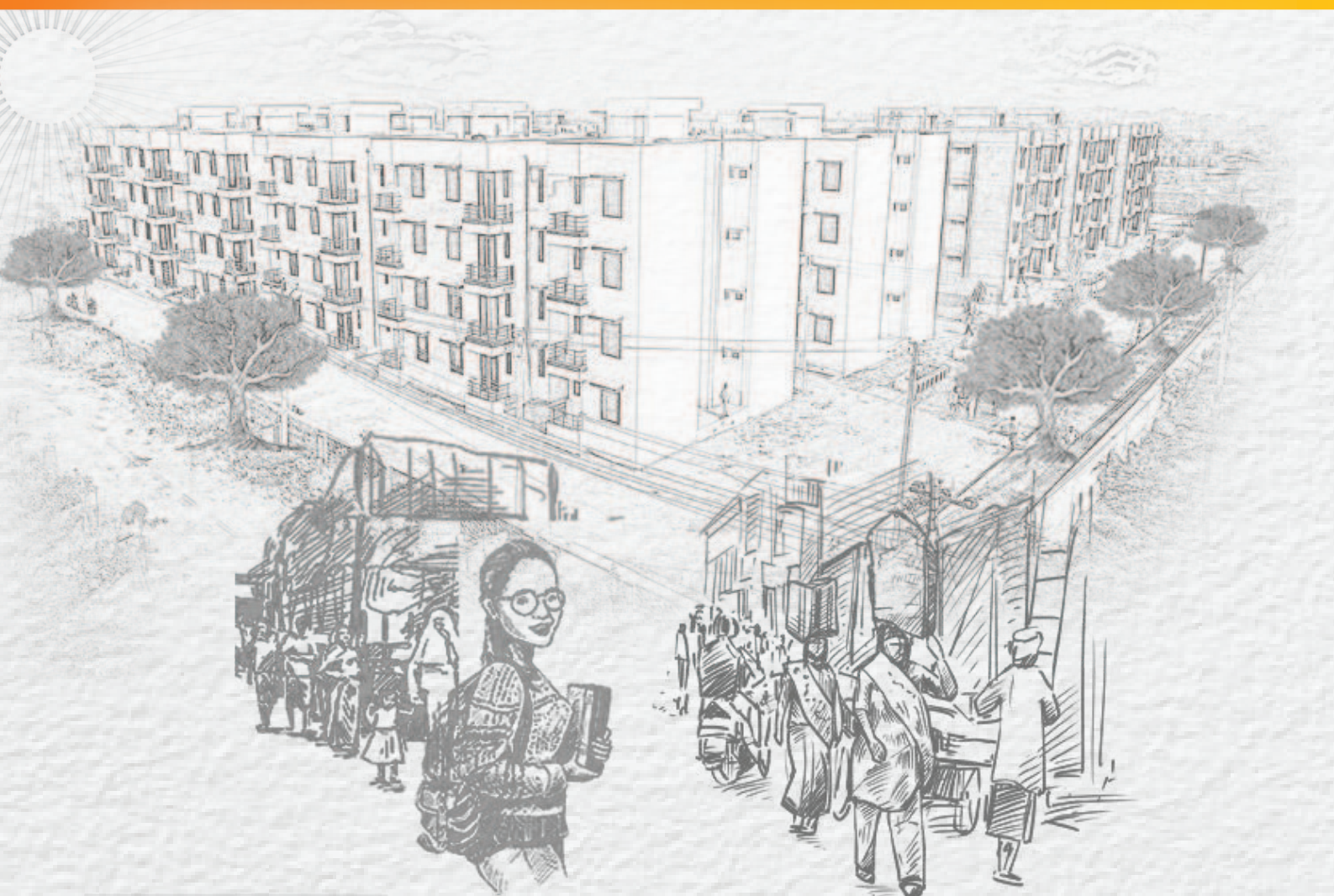


Affordable Rental Housing Complexes (ARHCs)

Ease of Living for Urban Migrants/ Poor



Operational Guidelines
July 2020



**“ सरकार ने शहरों में प्रवासियों के लिए
आवास उपलब्ध कराने के लिए जिस रेंटल
स्कीम की घोषणा की है उसमें आप सभी
साथियों को मैं सक्रिय भागीदारी के लिए
आमंत्रित करता हूँ...”**

– नरेन्द्र मोदी





PREFACE

Post COVID-19, Hon'ble Prime Minister has given clarion call for "AatmaNirbhar Bharat" to promote economic activities. Aligned with this vision, Ministry of Housing and Urban Affairs has initiated Affordable Rental Housing Complexes (ARHCs) as a pro-poor and significant step for urban migrants/ poor. It will be run under Pradhan Mantri Awas Yojana - Urban (PMAY -U). This initiative is being taken up for the first time in the country to improve their living conditions and obviate them from staying in slums, informal settlements or peri-urban areas.

ARHCs aim at creating vibrant, sustainable and inclusive affordable rental housing avenues for urban migrants/ poor by 'aggregation of their demand at a given site'. These ARHCs will provide them dignified living with all civic amenities in proximity to their workplace by:

1. Utilizing existing Government funded vacant houses in cities by converting them into ARHCs under Public Private Partnership (PPP) mode or by Public agencies as a **Centrally Sponsored Scheme**,
2. Construction, Operation and Maintenance of Affordable Rental Housing Complexes by Public/ Private Entities on their own available vacant land as a **Central Sector Scheme**.





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**LIST OF ABBREVIATIONS**

ARHCs	Affordable Rental Housing Complexes
AHF	Affordable Housing Fund
AIM	Atal Innovation Mission
AMRUT	Atal Mission for Rejuvenation and Urban Transformation
BIS	Bureau of Indian Standards
BMTPC	Building Materials & Technology Promotion Council
COVID-19	Corona Virus Disease- 2019
CPWD	Central Public Works Department
CSMC	Central Sanctioning and Monitoring Committee
DCR	Development Control Regulations
DPR	Detailed Project Report
DEA	Department of Economic Affairs
DSCR	Debt Service Coverage Ratio
DUs	Dwelling Units
EMI	Equated Monthly Installment
EOI	Expression of Interest
EWS	Economically Weaker Section
FAR	Floor Area Ratio
FSI	Floor Space Index
GFR	General Financial Rules
GHTC-India	Global Housing Technology Challenge- India
GST	Goods and Services Tax
HFA	Housing for All
HFCs	Housing Finance Companies
HML	Harmonized Master List
HUA	Housing & Urban Affairs
IEC	Information Education and Communication
IRR	Internal Rate of Return
JnNURM	Jawaharlal Nehru National Urban Renewal Mission
LIG	Low Income Group
MoA	Memorandum of Agreement
MoF	Ministry of Finance
MoHUA	Ministry of Housing and Urban Affairs



MTA	Model Tenancy Act
NBC	National Building Code
NPV	Net Present Value
DAY-NULM	Deendayal Antyodaya Yojana - National Urban Livelihoods Mission
O&M	Operation and Maintenance
PMAY (U)	Pradhan Mantri Awas Yojana (Urban)
PPP	Public Private Partnership
PSL	Priority Sector Lending
PSU	Public Sector Undertakings
RAY	Rajiv Awas Yojana
RBI	Reserve Bank of India
RDOT	Repair/ Retrofit- Develop-Operate-Transfer
RFP	Request for Proposal
SBM-U	Swachh Bharat Mission – Urban
SLNA	State Level Nodal Agency
SLSMC	State Level Sanctioning & Monitoring Committee
TIG	Technology Innovation Grant
TSM	Technology Sub-Mission
ULB	Urban Local Body
UT	Union Territory
VGF	Viability Gap Funding



**DEFINITIONS FOR THE PURPOSE OF ARHCs**

Affordable Rental Housing Complexes	<p>Affordable Rental Housing Complexes (ARHCs) here shall mean a listed project with a mix of at-least 40 Dwelling Units (DUs) and Dormitories along with basic civic infrastructure facilities such as water, sanitation, sewerage/ septage, road, electricity along with necessary social/commercial infrastructure for urban migrant/poor of EWS/LIG categories.</p> <p>DUs will comprise of single bedroom upto 30 sqm/ double bedroom upto 60 sqm with living area, kitchen, toilet and bathroom and Dormitory Bed of upto 10 sqm carpet areas each.</p> <p>Initial rent of ARHCs will be fixed by Local Authority/ Entities based on local survey of surrounding area, wherein project is situated and shall be operated for a minimum period of 25 years.</p>
Affordable Housing Fund	Affordable Housing Fund (AHF) was set up in National Housing Bank with a corpus of Rs 10,000 crore to provide refinance assistance to Housing Finance Companies in respect of their individual housing loans to target segments in rural and urban areas. AHF is allocated by Reserve Bank of India (RBI) out of priority sector lending shortfall.
AatmaNirbhar Bharat	AatmaNirbhar Bharat means Self-Reliant India.
Building Materials and Technology Promotion Council	An autonomous organization under the aegis of the Ministry of Housing & Urban Affairs to bridge the gap between research and development for large scale field application of innovative building materials & construction technologies in construction sector.
Beneficiaries	Beneficiaries for ARHCs scheme belong to EWS/LIG categories who are urban migrants/poor. They include street vendors, rickshaw pullers, and other service providers, industrial workers along with migrants working with market/trade associations, educational/health institutions, hospitality sector long term tourists/visitors, students or any other category.
Carpet Area	Area enclosed within the walls i.e. actual area to lay the carpet. This area does not include the thickness of the inner walls.
Central Sector Scheme	Central Sector Schemes are those that are implemented by a Central Agency and 100% funded by Center on subjects within the Union list.



Centrally Sponsored Scheme	Centrally Sponsored Schemes are those that are funded directly by the Central Ministries/Departments and implemented by States/UTs or their agencies, irrespective of their pattern of financing, unless they fall under the Centre's sphere of responsibility i.e. the Union list. This assistance is provided in areas that are State subjects, with the Centre wishing to motivate the States to take up such programs.
Concessionaire	Concessionaire means Public/Private agencies, organizations, industrial bodies/associations, institutions implementing ARHCs under Model- 1.
Central Sanctioning and Monitoring Committee	An inter-ministerial committee viz. Central Sanctioning and Monitoring Committee (CSMC) constituted under the Chairpersonship of Secretary (HUA) for implementation of the Mission, approvals thereunder and monitoring.
Dwelling Unit	Dwelling Unit under ARHCs shall be an all-weather structure comprising of single bedroom up to 30 sqm/ double bedroom up to 60 sqm carpet areas each with living area, kitchen, toilet and bathroom.
Dormitory	Dormitory under ARHCs shall be an all-weather building with 4/6 bedded halls having total carpet area upto 10 sqm per bed including provision of side table, cupboard, locker and common facilities like water, electricity, kitchen, toilet, dining & recreational activity area, office/ visitor/ medical room. States/ UTs may determine the area as per their local needs.
Development Control Regulations	Development Control Regulations are a set of rules and protocols prescribed by State/UT to ensure planned and effective development of a city for general welfare of the public.
Economically Weaker Section	EWS households are families having an annual income up to Rs. 3,00,000 (Rupees Three Lakh). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with the Centre.
Entity	Entity means Public/Private bodies including landowners, developers, promoters, manufacturing units, industries, institutions, associations, Central Government organisations/ parastatals implementing ARHCs on their own available vacant land under Model- 2.
Floor Area Ratio (FAR)/FSI :	<p>The quotient obtained by dividing the total built-up area on all floors by area of plot:</p> $\text{FAR} = \frac{\text{Total built-up area on all the floors} \times 100}{\text{Plot area}}$ <p>If States/UTs/Cities have some variations in this definition, States/UTs/Cities definitions will be accepted under the Mission.</p>





Housing Finance Company	The Housing Finance Company is form of non-banking financial company which is engaged in the principal business of financing of acquisition or construction of houses that includes the development of plots of lands for the construction of new houses.
Low Income Group	LIG households are defined as families having an annual income between Rs. 3,00,001 (Rupees Three Lakh One) up to Rs. 6,00,000 (Rupees Six Lakh). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with Centre.
Listing	Refers to inclusion of project as “ARHCs project” by respective States/UTs based on qualifying criteria. Listing of project as ARHCs will enable the Concessionaire/Entity to seek incentives under Scheme, provisioned by Government of India and State/UTs.
Livable ARHCs	<p>Livable ARHCs shall include on-site infrastructure such as internal roads, pathways, common green area, boundary wall, water supply sewerage/septage, drainage, external electrification.</p> <p>Dwelling units under ARHCs shall have water supply, electricity, kitchen and toilet conforming to NBC/ State/ Local Authority norms.</p> <p>Dormitories shall have separate bed/side table, shelves, lockers, common facilities of kitchen and toilet.</p>
Migrants	Urban migrants for ARHCs means a person or groups of people/ families, who take a conscious decision to move away or relocate from their residence to another place temporarily or permanently, for employment opportunities/ education/ health visits etc.
Public Private Partnership	PPP is a cooperative arrangement between two or more public and private sectors to work together for execution of a project and provide intended services.
Pradhan Mantri Awas Yojana- Urban	Pradhan Mantri Awas Yojana-Urban (PMAY-U) is a flagship Scheme of Government of India launched on 25 th June, 2015. The Scheme aims at providing pucca house with basic amenities to all eligible urban households to achieve the larger goal of ‘Housing for All’ by 2022, when India completes its 75 year of Independence.
Parastatals	Parastatals are institutions/organizations, which are wholly or partially owned and managed by the Government (either autonomous or quasi-Governmental).



Priority Sector Lending	Priority Sector Lending is to provide specified portion of the bank lending to few specific sectors like agriculture and allied activities, micro and small enterprises, poor people for housing, students for education and other low income groups and weaker sections.
State Level Sanctioning & Monitoring Committee	States/UTs constituted an inter-departmental State Level Sanctioning & Monitoring Committee (SLSMC) for approval of Action Plans and projects under various components of the Mission.
State Level Nodal Agency	Nodal Agency designated by the State Governments for implementing the PMAY (U) Mission.
Technology Sub-Mission	Technology Sub-Mission (TSM) has been set up under PMAY(U) Mission to facilitate adoption of innovative, sustainable, eco-friendly and disaster-resilient technologies and building materials for low-cost, speedier and quality construction of houses.
Technology Innovation Grant	Technology Innovation Grant (TIG) under TSM is to facilitate adoption of innovative, sustainable, green and disaster-resilient technologies as well as building materials for cost effective, faster and quality construction of ARHCs.
Trunk Infrastructure	Trunk infrastructure is the higher order infrastructure development with primary purpose to service 'catchment' areas to be shared between developments, commonly provided by local governments. It includes development of main line of infrastructure such as water supply, drainage, sewerage/septage, roads, street light, electricity etc.
Use Permission	Use Permission means allowing construction of ARHCs by the concerned Planning Authorities by including it in the list of Permissible Activities, designated in a particular Land Use Zone, as determined in the Zoning Regulations of local Master Plan/Development Plan. Permission may also be granted to use more than the existing permissible limit, without the need of changing land use.
Vacant House	Houses completed under schemes of Government of India or States/UTs but not allotted or unoccupied and lying vacant.
Viability Gap Funding	Viability Gap Funding is a grant to support ARHCs, one time or in deferred instalments with a view to make the projects commercially viable.





1. CONTEXT

- 1.1 COVID-19 pandemic has resulted in reverse migration of workers/ poor in the country. Urban migrants/ poor consisting of workers in manufacturing industries, domestic/ commercial establishments, health sector, service providers, hospitality industry, construction or other such sectors play an important role in urban economy. They come from rural areas or small towns for seeking better employment opportunities in urban areas. In order to maximize savings, they often compromise with living conditions to send remittances to families left behind at their native places. Usually, they live in slums, informal/ unauthorized colonies or peri-urban areas to save on high rental charges. They spend lot of time on roads by walking/ cycling to workplaces, risking their lives to cut on expenses. It also causes drudgery/ anxiety/ psychological breakdown and health problems because they compromise on rest, recuperation and hygiene conditions. Provision of rental housing options closer to workplace will improve their productivity. Therefore, providing ease of living through access to dignified affordable housing close to their workplace is an imperative.
- 1.2 Housing being one of the basic necessities of life and the same is also espoused in Directive Principles of State Policy enshrined in Constitution of India. A large proportion of urban migrants/ poor from all categories may already have a house or own a piece of land in their respective place of domicile. They may not be interested in ownership housing in urban areas and generally look for affordable rental accommodation to save on expenses. The affordable rental housing will promote inclusive urban development and prevent growth of slums.
- 1.3 Government of India aims to promote economic activities through the vision of **“AatmaNirbhar Bharat”**. In line with the vision of Self-reliant India, Ministry of Housing and Urban Affairs (MoHUA) after consultation with concerned Central Ministries/Departments, States/UTs and other stakeholders from Private/ Public Sector has launched ARHCs scheme for urban migrants/ poor as a sub-scheme under PMAY (U). This will promote Private/ Public Entities to Construct, Operate and Maintain rental housing complexes for urban migrants/ poor.

2. BACKGROUND

- 2.1 Jawaharlal Nehru National Urban Renewal Mission (JnNURM) and Rajiv Awas Yojana (RAY) were implemented from 2005- 2014 to provide pucca houses to slum dwellers on ownership basis. In these schemes, a total of 13.83 lakh houses were sanctioned, of which 12.24 lakh have been completed till date. After all efforts to allot remaining houses to eligible beneficiaries, around 1.08 lakh houses under JnNURM/ RAY are still vacant in 159 cities which are potentially available for affordable rental houses for urban migrants/ poor presently.



- 2.2 A large portion of available vacant land is lying unutilized with Industries, Trade Associations, Manufacturing Companies, Educational/ Health Institutions, Development Authorities, Housing Boards, Central/ State Public Sector Undertakings (PSUs) and other such Entities. While finding suitable land in the city near centres where migrants work/ study is a challenge, Entities who own huge lands have an opportunity for construction of ARHCs. However, certain restrictions posed under local planning and Development Control Regulations (DCR) do not permit them to utilize available vacant land for offering affordable housing facilities to migrants/ poor. There is a need to create an ecosystem with appropriate policy initiatives by Government of India (GoI), States/UTs/ Urban Local Bodies (ULBs)/Parastatals through enabling suitable provisions and incentives to utilize available potential.

3. PRINCIPLES AND OBJECTIVES

- i. To address the vision of 'AatmaNirbhar Bharat Abhiyan' significantly by creating a sustainable ecosystem of affordable rental housing solutions for urban migrants/ poor.
- ii. To achieve overall objective of "Housing for All" encompassing the need of affordable rental housing for urban migrants/ poor. ARHCs will provide them dignified living with necessary civic amenities near their place of work.
- iii. To create a conducive environment by incentivizing Public/ Private Entities to leverage investment for creating affordable rental housing stock to take care of their own requirements for workforce and also cater to neighboring areas, if they have available vacant land.

4. COVERAGE AND DURATION

- i. ARHCs will be implemented in all Statutory Towns as per Census 2011 and Towns notified subsequently, Notified Planning Areas and areas of Development/ Special Area Development/ Industrial Development Authorities. States/UTs may consider any project as ARHCs in any other areas after due notification.
- ii. Projects under ARHCs will be applicable for consideration and funding till PMAY (U) Mission period i.e. March 2022.
- iii. Projects approved during the Mission period will continue for another 18 months to enable fund release and completion of projects.

5. TARGET BENEFICIARIES

- i. Beneficiaries for ARHCs will be from Economically Weaker Section (EWS)/ Low Income Group (LIG) who are urban migrants/poor. They include labour, urban poor (street vendors, rickshaw pullers, other service providers etc.),

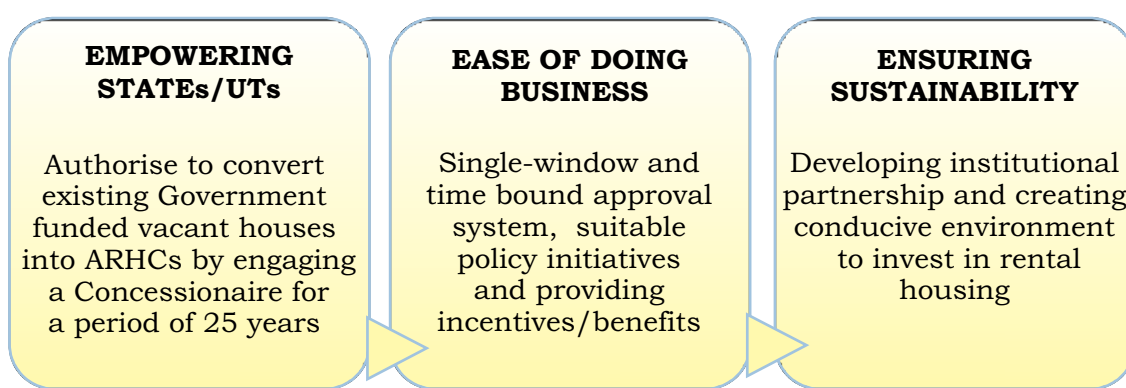




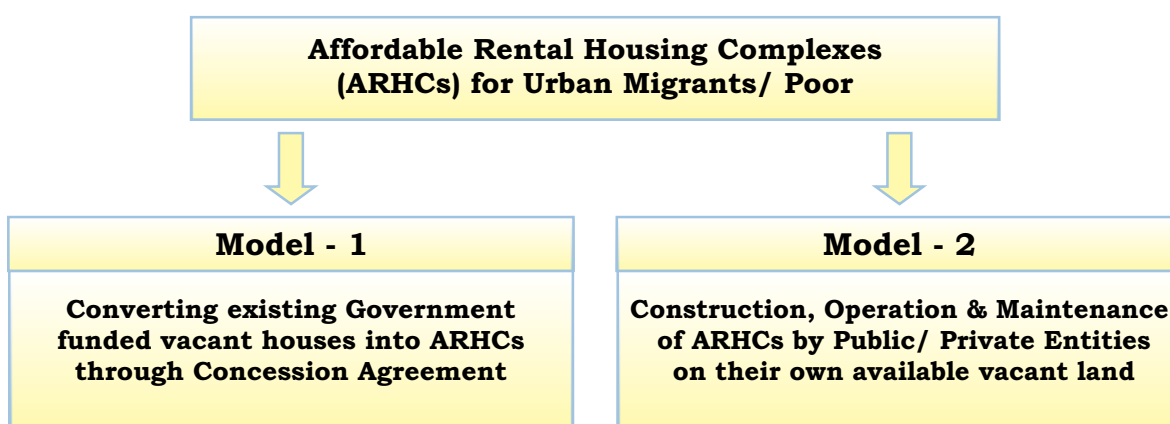
- industrial workers, and migrants working with market / trade associations, educational / health institutions, hospitality sector, long term tourists / visitors, students or any other persons of such category.
- ii. Preference under the Scheme shall be given to persons belonging to Scheduled Castes/Scheduled Tribes/Other Backward Classes, Widows and working Women, Divyang, Minorities, subject to beneficiaries being from EWS/LIG segments as provisioned by the Government.

6. STRATEGY AND APPROACH

This scheme shall follow a **3-E Strategy** for implementation of ARHCs by adopting effective and efficient mechanisms as illustrated below:



The approach for implementing ARHCs has been designed in two models which will address the issue of affordable rental housing for urban migrants/ poor through private/public bodies. The models of ARHCs are presented below:



A. Model -1: Converting existing Government funded vacant houses in cities into ARHCs through Concession Agreement for 25 years.

- i. Government funded houses constructed under JnNURM and RAY for slum dwellers are on ownership basis; however, some of them are lying still vacant and unutilized. To make them livable for rental purposes for migrants/poor, further repair/retrofitting along with necessary civic infrastructure facilities may be required.
- ii. Concessionaire will **Repair/Retrofit, Develop, Operate and Transfer (RDOT)** ARHCs to ULBs after completion of contract period.
- iii. Concessionaire will **Repair/Retrofit** buildings and ensure that all civic infrastructure gaps like water, sewer/ septage, sanitation, internal road etc. are addressed to make it livable. Thereafter, these will be **Developed** as ARHCs and **Operated** for concession period of 25 years and **Transfer** these complexes in livable condition to ULBs after completion of contract period.
- iv. Necessary Social Infrastructure (e.g. health centres, anganwadi, creche, community centres etc.) and Neighbourhood Commercial facilities (e.g. shops, grocery store, medical shops, milk booths, ATM etc.) within the campus may also be developed by Concessionaire as per the requirement of States/UTs/ULBs.
- v. Project design may include innovative systems for rainwater harvesting, waste management including waste water treatment, renewable resources with special focus on solar energy.
- vi. Initial affordable rent of ARHCs will be fixed by the local authority based on a local survey prior to the issuance of Request for Proposal (RFP) by ULBs. Subsequently, rent will be enhanced biennially by 8%, subject to maximum increase of 20% in aggregate, over a period of 5 years, effective from the date of signing the contract. Same mechanism shall be followed over the entire concession period i.e. 25 years.
- vii. Concessionaire and Tenants (including institutions) will sign a rent agreement abiding to applicable rules and regulations. Tenants will abide by the contract terms and vacate premises without any dispute. In the event that Tenant is found indulging in any unlawful activities & fails to abide to terms and conditions of rent agreement, Concessionaire will have eviction rights during the contract period and his decision will be considered as final.
- viii. Concessionaire will be selected through a transparent process by ULBs. While bidding, affordable rental amount and period of concession shall be considered as fixed parameters and selection of Concessionaire will be made on the basis of bidder offering maximum positive premium to ULBs. In case of negative premium, bidder requiring lowest negative premium will be selected and will be eligible for Viability Gap Funding (VGF).
- ix. In case, Concessionaire offers positive premium, it will be shared with the ULBs as per the terms & conditions of RFP by respective ULB/State/UT.





- x. Consortium will be permissible through partnering with other agencies for participating in the tender process, project financing, management, implementation and operation of ARHCs.
- xi. In case of VGF, States/UTs/ ULBs may utilize funds already released as Central Assistance under JnNURM and RAY along with corresponding State/UT share. If additional funds are required for VGF, it may be borne by States/UTs/ULBs from their own resources.
- xii. Concessionaire may tie up with Aggregator(s) to rent out houses.
- xiii. After completion of contract period i.e. 25 years, Concessionaire will hand over ARHCs to ULB. Thereafter, ULB may restart next cycle of concession agreement like earlier or operate complexes on their own.
- xiv. In order to encourage proactive participation from public/private Entities, following incentives have been proposed for Concessionaire through Government of India:
 - a. Exemption of Income Tax on any profits and gains derived from operation of ARHCs on similar lines as that of 'Affordable Housing' under section 80-IBA of Income Tax Act, 1961.
 - b. Exemption of GST on any profits and gains derived from operation of ARHCs, at par with rental services of residential premises, vide Notification number 12 of 2017- Central Tax (Rate) dated 28th June 2017.
 - c. Project finance/loan at lower interest rate through concessional window under Affordable Housing Fund (AHF) by Housing Finance Companies (HFCs) and Priority Sector Lending (PSL) by Commercial Banks, upon inclusion of ARHCs in Harmonized Master List (HML) on the same lines of 'Affordable Housing'.
- xv. Additionally, following benefits to Concessionaire have been proposed through States/UTs/ULBs/Parastatals:
 - a. States/UTs/ULBs/Parastatals shall follow single window system for approval of design/ drawings and other statutory approvals within 30 days, after which proposed project will be considered as deemed approved for construction.
 - b. Necessary trunk infrastructure facilities like road, sanitation services, water, sewerage/septage, drainage, electricity etc. up to project site will be provided by States/UTs/Parastatals without any additional cost to Concessionaire.
 - c. Municipal services such as water supply, electricity, house/ property tax, sewerage/ septage charge etc. for operation of ARHCs will be levied at par with residential projects.
- xvi. States / UTs/ ULBs/ Parastatals which utilise their vacant EWS/ LIG housing complexes developed from own funds by converting them into ARHCs under PPP mode through Concessionaire or by public agencies, will be eligible for similar incentives/ benefits on the same lines as of Model-1.



B. Model-2: Construct, Operate and Maintain ARHCs by Private Entities (Industries, Industrial Estates, Institutions, and Associations)/ Public Agencies on their own available vacant land.

- i. ARHCs will be constructed, operated and maintained by Entities on their own vacant land for 25 years by themselves.
- ii. Entity can Partner or associate with other Entities for land arrangement, project financing, implementation and operation & maintenance.
- iii. ARHCs constructed through this model will consist of a mix of Dwelling Unit (DU) (upto 30 /60 sqm carpet area each) and Dormitory of 4/6 beds (upto 10 sqm carpet area per bed) including all common facilities. Minimum size of dwelling units (single/double bedroom) and dormitories shall conform to the requirement of National Building Code (NBC) and State/ Local Authority norms.
- iv. A single project of ARHCs shall have at least 40 DU (double bedroom/ single bedroom) or equivalent dormitory beds (1 single bedroom unit of upto 30 sqm carpet area is considered equivalent to 3 Dormitory beds). There will be complete flexibility to Private/Public Entities to have any mix of single/double bedroom and dormitories (4/6 units). However, to ensure that such complexes are used for urban migrant/poor of EWS/LIG category and not misused for any other purposes, a ceiling of maximum 1/3 dwelling units (33%) in double bedroom form in any project of ARHCs has been provisioned. For example, if total number of units in one project is 120, the Entity may have any combination of single bedroom /double bedroom /dormitory bed, but number of double bed rooms cannot be more than 40. The prospective Agencies/Entities may propose DUs/ Dormitories as follows:

Type of DUs	Carpet Area (sqm)	Unit Structure	Ratio under ARHCs
Single Bedroom	Up to 30	1 bedroom, living room, kitchen, bathroom, toilet etc.	Ratio of DUs and dormitory beds may vary as per project requirement.
Dormitory	Up to 10	Separate bed, side table, shelves, lockers, common facilities of kitchen, toilet etc.	
Double Bedroom	Up to 60	2 bedroom, living room, kitchen, bathroom, toilet etc.	A maximum of one-third (33%) of total DUs in the project is permissible as ARHCs.

- v. DUs and Dormitories under ARHCs shall be designed and constructed as per the requirement of structural safety against earthquake, flood, cyclone, landslides etc. conforming to NBC and other relevant Indian Standards including local byelaws.
- vi. ARHCs projects should have basic civic infrastructure facilities like water, sanitation, sewerage/septage, drainage, road, electricity etc. including necessary





social/commercial infrastructure. Project design may include innovative system of rainwater harvesting, waste management including waste water treatment, renewable resources with special focus on solar energy.

- vii. Initial, affordable rent of ARHCs will be fixed by Entity as per local survey. Subsequently, Entity can increase rent biennially at 8%, subject to maximum increase of 20% in aggregate, over a period of 5 years, effective from the date of signing contract. Same mechanism shall be followed over the entire concession period i.e. 25 years.
- viii. Entity may use ARHCs to provide accommodation to their own workers/ labours as well as serve the requirement of neighboring Entities.
- ix. For sustained occupancy and continued revenue, Entity may tie up with other Entities/Organizations or get migrant labour/ urban poor through Aggregators. Rent may be remitted by such agencies deducting directly from the salary/ fee/ any kind of remuneration etc. of tenants.
- x. Entity themselves or through associated Institutions/Organizations may organize suitable point-to-point transport, if needed. Expenditure for the same may be recovered from tenants at affordable rate.
- xi. All projects under ARHCs shall be exclusively used for rental housing purposes for aforesaid target groups for a minimum period of 25 years.
- xii. In order to safeguard the interest of stakeholders and avoid conflict/complication, ARHCs will be kept outside the purview of existing State Rental Laws by States/ UTs. ARHCs shall be governed by Model Tenancy Act (MTA) or modification of their existing laws in the line of MTA for speedy resolution.
- xiii. In order to encourage Public/Private Entities to operationalise ARHCs, following incentives have been proposed by Government of India:
 - a. Entity will be eligible to get exemption of Income Tax on any profits and gains derived from operation of ARHCs on similar lines as that of 'Affordable Housing' under section 80-IBA of Income Tax Act, 1961.
 - b. Entity will also be entitled to get exemption of GST on any profits and gains derived from operation of ARHCs at par with rental services of residential premises, vide Notification number 12 of 2017- Central Tax (Rate) dated 28th June 2017.
 - c. Entity shall receive project finance/loan at lower interest rate through concessional window under Affordable Housing Fund (AHF) by Housing Finance Companies (HFCs) and Priority Sector Lending (PSL) by Commercial Banks, upon inclusion of ARHCs in Harmonized Master List (HML) on the same lines of 'Affordable Housing'.
 - d. Entity should preferably use innovative emerging construction systems which help in faster construction, better structural and functional performance. Application of innovative construction technologies at limited scale has cost implications. To offset this impact and absorb cost implication and other related factors, Technology Innovation Grant (TIG) has been provisioned. TIG will be a financial grant under PMAY (U) through Technology Sub-Mission (TSM).



- xiv. In addition to the above incentives, it is proposed that Entity will also get the following benefits through States/UTs/ULBs/Parastatals:
 - a. Concerned State/UT will provide “Use Permission” changes for houses on vacant land, if needed.
 - b. State/UT may also provide 50% additional Floor Area Ratio (FAR)/ Floor Space Index (FSI) free of cost through necessary changes in local planning and Development Control Regulations (DCR).
 - c. States/UTs/ULBs/Parastatals shall follow single window system for approval of design/ drawings and other statutory approvals within 30 days, after which proposed project will be considered as deemed approved for construction.
 - d. Necessary trunk infrastructure facilities like road, sanitation services, water, sewerage/septage, drainage, electricity etc. up to the project site will be provided by States/UTs/Parastatals without any additional cost to Entity.
 - e. Municipal services such as water supply, electricity, house/ property tax, sewerage/ septage charge etc. for operation of ARHCs will be levied at par with residential projects.
 - f. Entity can rent or sell permissible commercial built up area as per local regulations.

7. IMPLEMENTATION METHODOLOGY

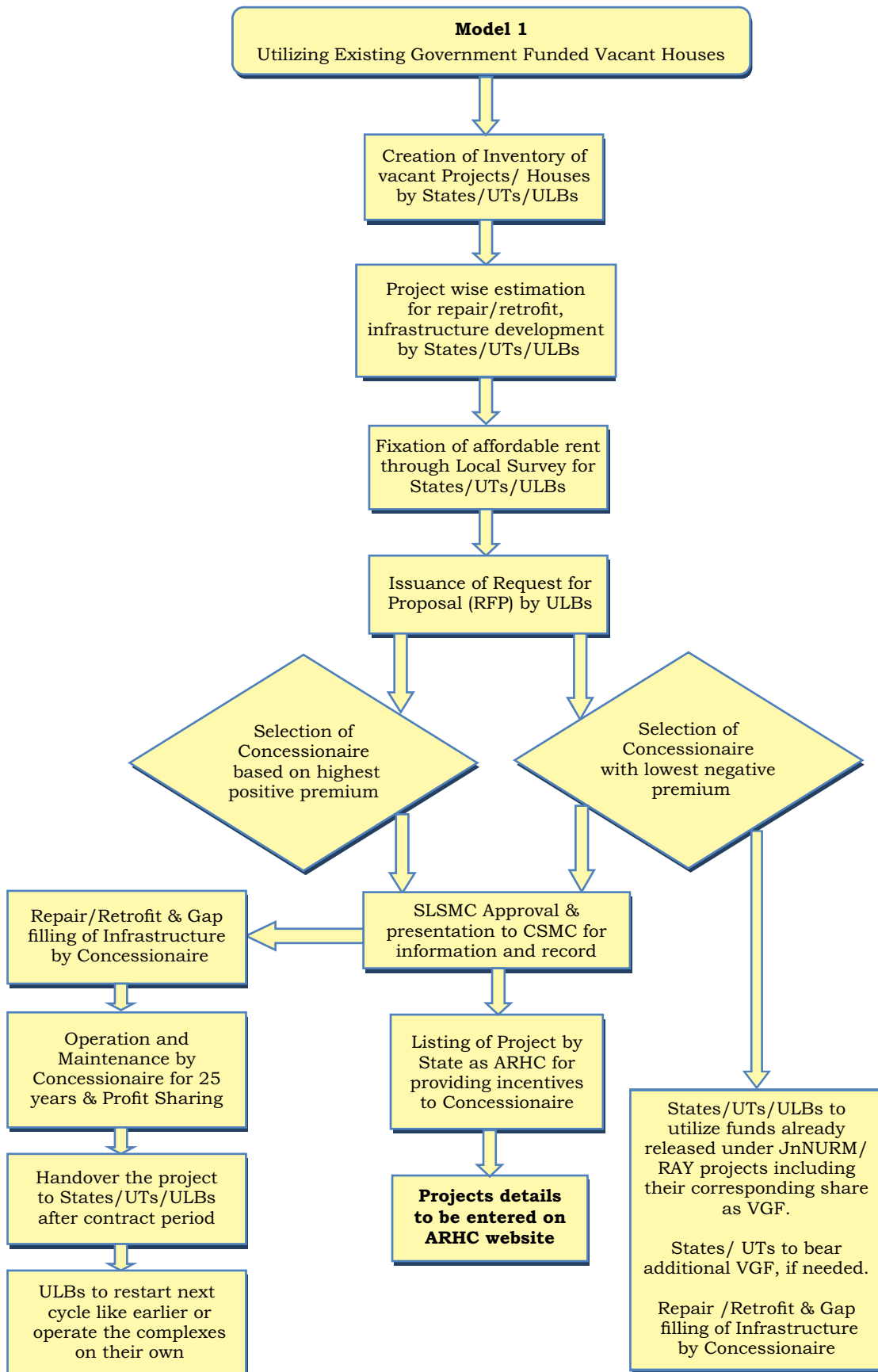
- a) States/UTs will sign the Memorandum of Agreement (MoA) with MoHUA for implementation of ARHCs and extend incentives as mentioned in para 6 of ARHCs Operational Guidelines. A format of MoA is at Annex-1.
- b) ARHCs will be implemented only in those States/UTs which have signed MoA with MoHUA.
- c) States/UTs after signing of MoA with MoHUA, may issue necessary directions to concerned departments for all required incentives/benefits to be extended to Entity/Concessionaire for smooth implementation of ARHCs.
- d) For participating in this scheme, any Agency fulfilling the requirement of the scheme will be eligible and may apply through ULB or ARHCs website.
- e) Concessionaire/ Entity may tie up with local industry/ manufacturers/ service providers/ educational/ health institutions/ market associations/ others employing urban migrants/ poor to provide accommodation in-block and remit rental by deducting directly from their salary/ fees/ any kind of remuneration, as feasible. Existing vacant houses of scattered nature shall not be considered as ARHCs.
- f) These rental housing complexes may also be run through partnership with Aggregators.
- g) ARHCs shall be given on rent to urban migrants/ poor of EWS/LIG categories as detailed in para 5 of ARHCs operational guidelines.
- h) Suitable grievance redressal system should be set up at both State/UT and City level to address the grievances in implementing this scheme from various stakeholders.





- i) Allotment of houses on rent to urban migrants/poor (beneficiaries) is the responsibility of States/UTs/State Parastatals through PPP partners (private/public). Use of Aadhaar or any other Govt. approved identification document will be made mandatory.
- j) ARHCs will include on-site infrastructure development such as internal roads, pathways, green area & open spaces, boundary wall, water supply, sewerage/septage, drainage, external electrification etc. to make it livable. DUs shall essentially include water supply, electricity, kitchen and toilet; Dormitories with separate bed/side table, shelves, lockers, common facilities of kitchen and toilet.
- k) All projects under ARHCs shall be exclusively used for rental housing for aforesaid target groups for a minimum period of 25 years. In case, ARHCs are found being used for any other purposes than rental under this scheme, appropriate action will be taken against the Agency, as per applicable laws by the competent authority. Moreover, all incentives/benefits availed by Agency will be recovered with applicable interest.
- l) **For Model-1 following process will be followed:**
 - i. A model RFP will be prepared and circulated by MoHUA to State/UTs. Concerned ULBs may customize and publish the RFP as per their requirements for selection of Concessionaire through State/UT e-Procurement Portal/ Govt. of India e-procurement portal. Compliances to all necessary modalities as per General Financial Rules (GFRs)-2017/ State Financial Rules shall be complied by States/UTs.
 - ii. States/UTs will sort out all issues in a transparent manner before issuance of RFP pertaining to beneficiaries as per sanctioned DPR, construction related matters with existing contractors/developers (if any) or any other issues as deemed fit. Resolution of any conflict, issues with respect to availability of vacant houses will be the responsibility of concerned States/UTs/ULBs/Parastatals.
 - iii. States/UTs after obtaining approval from State Level Sanctioning and Monitoring Committee (hereinafter referred as SLSMC) constituted under PMAY (U) will appraise Central Sanctioning and Monitoring Committee (hereinafter referred as CSMC) about ARHCs for information and records.
 - iv. All projects under this scheme will be required to be listed as 'ARHCs Projects' by States/UTs. Details of ARHCs projects (for both models) shall be forwarded to SLNA for approval by SLSMC and the same will be uploaded by concerned ULBs on ARHCs website.
 - v. Listing of ARHCs projects will enable Entity to claim relaxations and incentives/ benefits provided by Central Government and State/UT Governments as mentioned in para 6.
 - vi. States/UTs/ULBs/Parastatals after signing of contract shall handover the existing vacant houses/buildings to Concessionaire for repair/retrofit, development and operation of ARHCs for a period of 25 years.
 - vii. The flowchart showing steps for implementation of ARHCs through Model-1 is as under:



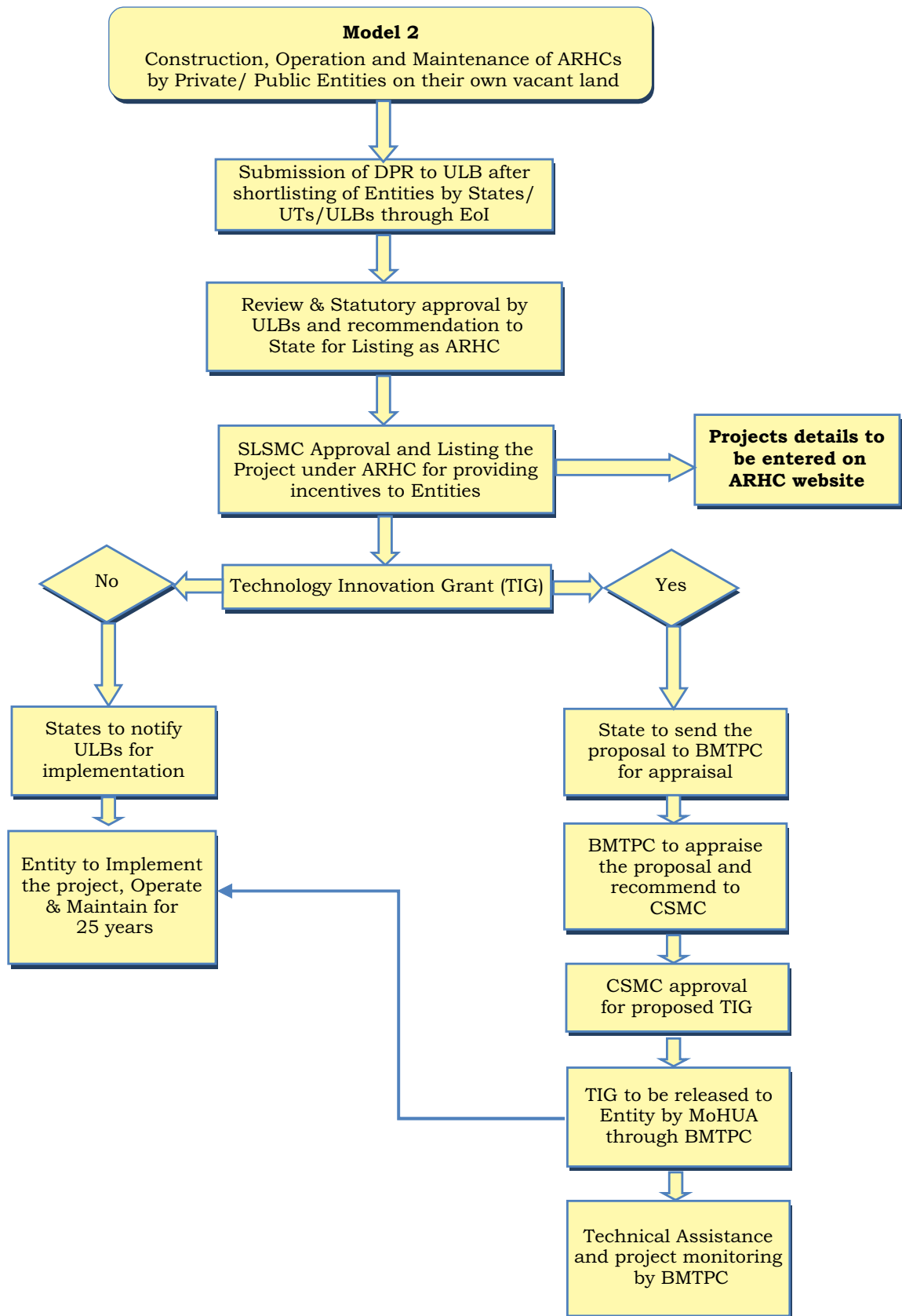




m) For Model-2, the following process will be adopted:

- i. Initially, MoHUA will issue an Expression of Interest (EoI) where Entities would submit their application with necessary documents on dedicated website of ARHCs. The applications will be downloaded by concerned States/UTs/ULBs for shortlisting the Entities, based on eligibility criteria defined in EoI document.
- ii. Shortlisted Entities shall submit Detailed Project Report (DPR) to the respective ULBs for further processing and upload a copy of DPR on ARHCs website.
- iii. States/UTs shall submit Listed project with basic details to MoHUA as per attached format i.e. Annex-2.
- iv. After review and ascertaining all documentary requirements, ULB may forward recommendations to SLNA for approval of SLSMC and Listing as ARHCs.
- v. Entity will submit the application for approval of layout/building plan with necessary supporting documents as per requirement of respective approving authorities. ULBs shall provide statutory approvals within a time bound period i.e. 30 days from the date of receipt of application through online or physical submission. An indicative design of Dwelling Unit and Dormitory is placed at Annex-3.
- vi. After approval of SLSMC and other statutory approvals, the project will be 'Listed' by the State as an ARHCs project. Following which, Housing/Urban Development Department of State/UT may issue necessary directions to concerned ULBs to provide required incentives/ benefits intertwined with the scheme.
- vii. In case of adoption of innovative technology and corresponding TIG requirement, the DPR will be forwarded by the State/UT to MoHUA for consideration after approval by SLSMC. The DPR will be further appraised by BMTPC and presented before CSMC for approval for TIG. Composition of CSMC/ SLSMC is at Annex-4.
- viii. TIG will be applicable only for the use of new technology for construction of a new building under ARHCs. However, no grant under TIG will be given to any Public/Private Entities for enhancement of existing buildings.
- ix. The flowchart showing steps for implementation of ARHCs through Model-2 is as under:







8. ROLES AND RESPONSIBILITIES

Implementation of ARHCs will be done by MoHUA, States/UTs/ ULBs/Parastatals and Entity/Concessionaire and their roles and responsibilities are detailed below:

For Model-1

Government of India

- a) MoHUA will disseminate Operational Guidelines of ARHCs for smooth implementation of the scheme.
- b) MoHUA will prepare model RFP and circulate to all States/UTs for further suitable customization and issuance by ULBs for selection of Concessionaire for Repair/Retrofit, Develop, Operate and Transfer (RDOT) ARHCs.
- c) Project Monitoring through CSMC.

States/UTs/ULBs/Parastatals

- a) Prepare project inventory of houses available for converting as ARHCs.
- b) Project wise estimation of retrofit and repair cost shall be prepared for feasibility before issuance of RFP.
- c) Initial affordable rent shall be fixed by ULBs based on local survey prior to issuance of RFP.
- d) Concessionaire should be selected through RFP after following online bidding process for a period of 25 years.
- e) Handover the existing vacant houses/buildings to Concessionaire for repair/retrofit, development and operation of ARHCs.
- f) Facilitate tie up between Entity and Public/Private bodies for migrants in factories, industries/ institutions requiring rental accommodation for ensuring occupation and continued revenue.
- g) Provide necessary trunk infrastructure facilities like road, sanitation services, water, sewerage/septage, drainage etc. up to project site without any additional cost.
- h) Quality assurance of repair/retrofitting, infrastructure development of existing vacant houses.
- i) Project Monitoring through SLSMC.

Concessionaire

- a) Repair/retrofit/develop ARHCs along with infrastructure to make it livable.
- b) Agreement with local factories/ institutions /association etc. for occupancy should be made by Concessionaire.
- c) ARHCs should be Operated & Maintained for 25 years.
- d) Handover the project to States/ULBs post contract period.



For Model-2**Government of India**

- a) MoHUA will disseminate Operational Guidelines of ARHCs for smooth implementation of scheme.
- b) MoHUA will develop ARHC website for documentation, knowledge sharing and management of ARHC projects.
- c) Issuance of Expression of Interest (EoI) for shortlisting of Entities through concerned States/UTs/ULBs.
- d) Project approval by CSMC, if ARHCs are being proposed using identified innovative technologies.
- e) Technical assistance and Third Party Inspection & Monitoring through BMTPC for projects using TIG.
- f) Project Monitoring through CSMC.

States/UTs/ULBs/Parastatals

- a) Identify and invite Public/Private Entities having vacant land available.
- b) Provision for 'Use Permission' changes for housing, if needed.
- c) Approval of 50% additional FAR/FSI over and above existing, free of cost.
- d) Fixation of affordable rent based on local survey.
- e) Provide necessary trunk infrastructure facilities like road, sanitation services, water, sewerage/septage, drainage etc. up to project site without any additional cost to Entity.
- f) Approval of design/drawing (30 days single window)
- g) Listing of the projects as ARHCs.
- h) Project Monitoring through SLSCMC.

Entity

- a) Construct ARHCs on their own available vacant land.
- b) Engage with agencies employing migrants, institutions needing accommodation for students or Aggregators catering to medium to long term stay needs of urban migrants/ poor.
- c) Operation & Maintenance of ARHCs for 25 years.



“ घर का अर्थ सिर्फ ईंट और सीमेंट से चारदीवारी खड़ी कर देना नहीं है। यह वह जगह होती है, जहां हमारे सपने आकार लेते हैं और हमारी आकांक्षाएं उड़ान भरती हैं... ”

- नरेन्द्र मोदी





9. OPERATION AND MAINTENANCE

- a. A dedicated Escrow account shall be opened by Concessionaire/ Entity for all financial transaction of ARHCs projects. Income accrued as rent from these projects will be kept in a separate account maintained by concerned Concessionaire/ Entity. The account shall be managed as per the prescribed accounting system.
- b. All routine and daily maintenance issues arising out of normal wear and tear of items used in ARHCs will be responsibility of concerned Concessionaire/ Entity and expenditure shall be met from revenue generated through rent.

10. FUNDING PATTERN

Funding mechanism for both models is detailed as below:

Model-1:

- a. The required investment will be made by Concessionaire which would be recovered through rental income during the concession period i.e. 25 years.
- b. Financial viability analysis of ARHCs shows that there is no requirement of funds as VGF (detail at Annex-5). Therefore, no additional financial requirement from GoI has been provisioned. Further, all admissible Central share for the projects have already been released.
- c. In case VGF is required, States/UTs will utilize Central Assistance released for JnNURM/RAY projects along with their corresponding matching share. If additional funds are required as VGF, it will be borne by States/UTs from their own resources.
- d. If VGF is not required, States/UTs shall refund the entire unutilized Central Assistance released along with interest accrued to MoHUA.
- e. If the required amount of VGF is less than the amount of Central Assistance and corresponding States/UTs share, then the remaining unutilized amount of Central Assistance with interest accrued shall be refunded to MoHUA.

Model-2

- a. The required investment will be made by Entity which would be recovered through rental income during the project period of 25 years.
- b. MoHUA has provisioned for an additional grant in the form of TIG under TSM for the project using innovative & alternate technology for speedier, sustainable, resource efficient and disaster resilient construction.



- c. TIG of Rs. 1,00,000/- per dwelling unit in case of double bedroom (up to 60 sqm carpet area), Rs. 60,000/- per dwelling unit (up to 30 sqm carpet area) in case of single bedroom and Rs. 20,000 per Dormitory bed (up to 10 sqm carpet area) shall be released by MoHUA to Entities through BMTPC under TSM.
- d. TIG will be applicable only for projects using innovative and alternate technologies and sanctioned during the PMAY (U) Mission period (March 2022) and completed within 18 months after getting all statutory approvals.
- e. Fund release mechanism will be as per existing guidelines of PMAY (U). After approval of MoHUA, BMTPC will release funds to Entities as per stages and progress of ARHCs. BMTPC will submit Project Completion Certificate to MoHUA before the release of final instalment to Entities.
- f. TIG will be released by MoHUA to BMTPC in two instalments at the ratio of 50:50, as detailed below:
 - i. 1st instalment of 50% will be released to BMTPC on approval of project by CSMC.
 - ii. 2nd and final instalment of 50% will be released to BMTPC based on utilisation of 70% of earlier instalment and commensurate physical and financial progress in prescribed format (Annex-6) as per GFR 2017.
- g. Further, after approval of MoHUA, BMTPC will release TIG to Entities in two instalments as follows:
 - i. 1st instalment of 50% will be released after grounding of project.
 - ii. 2nd and final instalment of 50% will be released after completion of projects in all respect, along with utilisation certificates of all earlier releases in prescribed format (Annex-7) as per GFR 2017 along with project completion report.
- h. Under any circumstances, if Entity fails to fulfil any obligations stipulated in scheme guidelines and agreement signed thereto or unable to complete ARHCs project in all respect within agreed timeframe; all earlier releases to Entities will be recovered along with accrued interest as per applicable laws.
- i. Expenditure of TIG would be met from the Central Capacity Building head of PMAY (U) Mission through BMTPC.

11. ADMINISTRATIVE STRUCTURE

- a. All necessary approvals on administrative and financial matters (pertaining to MoHUA) shall be done by CSMC.
- b. MoHUA and concerned State/UT shall take all administrative decisions pertaining to this scheme through CSMC & SLSMC and take suitable measures for smooth implementation of the scheme.





- c. Scheme will be administered by MoHUA through States/UTs similar to PMAY (U) guidelines. Joint Secretary & Mission Director (Housing for All), MoHUA will be the nodal officer for monitoring of ARHCs on behalf of the Ministry.
- d. At State/UT level, nodal department for operationalisation of ARHCs scheme will be Urban Development/ Housing Department of respective States/UTs headed by its Principal Secretary/ Secretary.
- e. Appropriate structure will be created at BMTPC for effective and efficient operationalisation of scheme with regard to appraisal and monitoring of project, fund release, development of dedicated website & maintenance, documentation & maintenance of records, printing of guidelines and other Information Education and Communication (IEC) materials on ARHCs activities etc. Expenditure incurred on this account will be reimbursed to BMTPC by MoHUA.

12. MONITORING AND EVALUATION

- a. MoHUA will develop a dedicated ARHCs website for the purpose of documentation, knowledge sharing and monitoring at national level in collaboration with BMTPC. Concessionaire/ Entity will upload ARHCs project details, Rent Agreement (with institutions), project wise occupancy status on the website on periodic basis.
- b. MoHUA will conduct Social Audit of ARHCs through credible institutions including technical institutions and architectural/ planning/design institutes. Expenditure for Social Audit shall be met from existing PMAY (U) funds.
- c. Upon submission of all required documents by Entities as per the scheme guidelines, respective States/UTs to 'List' the projects as ARHCs after verification/scrutiny and allot Unique Project Code for each project on the aforesaid website.
- d. Concessionaire/Entity shall submit 'Project Compliance Report' to concerned ULB on quarterly basis for monitoring the implementation as per the Operational Guidelines.
- e. A Mid-Term Evaluation of the Scheme will be carried out by MoHUA as per existing guidelines. Accreditation of ARHCs projects will be done by ULBs.
- f. States/ULBs/Parastatals shall review the project status and implementation of contract terms on a periodic basis as per requirement and take suitable measures for smooth implementation of scheme.
- g. ARHCs will converge with existing Centrally Sponsored Schemes and Urban Missions such as Smart Cities Mission, Atal Mission for Rejuvenation



and Urban Transformation (AMRUT), Swachh Bharat Mission – Urban (SBM-U), National Urban Livelihoods Mission (NULM), Ujjwala, Ujala, Make in India, Atal Innovation Mission (AIM), Skill India Mission amongst others depending on the relevance and requirement.

- h. In addition, various State sponsored schemes will be converged with this scheme. Converging with these Missions/ Schemes will ensure effective and efficient utilization of public resources.

13. CAPACITY BUILDING

Capacity building activities such as trainings, workshops and other associated activities at various levels may be carried by States/UTs for enhancing the capacities of various stakeholders in implementation of ARHCs.

MoHUA and States/UTs shall also undertake IEC activities for creating awareness about ARHCs by developing and disseminating information aimed at various stakeholders with the approval of competent authority.

Expenditure for Capacity Building and IEC activities shall be met from the existing PMAY (U) funds.

14. EXCEPTION

If any amendment or relaxation is required to be done in the Operational Guidelines, the same may be done with the approval of the competent authority as that in respect of MoHUA.





Annex-1
(Para 7-a of the Guidelines)

Format of MoA between Government of India and State/UT

Memorandum of Agreement (MoA)

THIS AGREEMENT is made on this _____ day of _____ (month), 2020 between the Government of India, through Ministry of Housing and Urban Affairs, hereafter referred to as **First Party**;

AND

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

First Party and **Second Party** are individually referred to as "**Party**" and collectively as the "**Parties**";

WHEREAS COVID-19 pandemic has resulted in reverse migration of urban migrants/ poor across country who play an important role in the urban economy;

AND WHEREAS to provide ease of living through access to dignified and affordable housing for urban migrants/ poor, close to their workplace, First Party has initiated the Affordable Rental Housing Complexes (hereinafter referred to as 'ARHCs') a sub-scheme under Pradhan Mantri Awas Yojana- Urban (PMAY-U);

AND WHEREAS Second Party has agreed to implement the ARHCs in coordination with First Party and carry out its responsibilities thereunder; as detailed in ARHCs Operational Guidelines, annexed herewith as 'Annex- A';

AND WHEREAS under **Model-1** Second Party has agreed to utilize the identified existing Government funded vacant houses in their respective cities by converting them as **Affordable Rental Housing Complexes (ARHCs)** under Public- Private Partnership (PPP) mode or by Public Agencies through transparent Concession Agreement by Second Party to Repair/Retrofit, Develop, Operate and Maintain the ARHCs for a period of 25 years.

AND WHEREAS under **Model-2**, the Public/Private Entities to Construct, Operate and Maintain ARHCs on their own available vacant land themselves or with third party for a period of 25 years;

AND WHEREAS in pursuance of the aforesaid, the parties hereto wish to record under this Memorandum of Agreement (MoA), the terms of their understanding in order to implement ARHCs;

NOW THEREFORE THE PARTIES WITNESSED AS FOLLOWS:

1. That ARHCs shall be administered as per the ARHCs Operational Guidelines



issued by First Party and amendments thereto from time to time with the approval of competent authority of First Party.

2. That Second Party agreed to adhere ARHCs Operational Guidelines for implementation of ARHCs.
3. That First Party has provisioned for an additional grant in the form of Technology Innovation Grant (TIG) for construction of ARHCs projects, using innovative & alternate technologies;
4. That Second Party shall extend its support and abide by its share of financial support as per ARHCs Operational Guidelines issued by First Party.
5. That Second Party for the purpose of effective implementation of ARHCs, shall provide:
 - a. provision for "Use Permission" changes, if required;
 - b. 50% additional Floor Area Ratio (FAR)/Floor Space Index (FSI), free of cost;
 - c. necessary statutory approvals for construction through single window system, within 30 days;
 - d. trunk infrastructure facilities (e.g. roads and services, water, sewerage/ septage, drainage, STP etc.) upto project site;
 - e. municipal service charges such as water supply, electricity, house/property tax, sewerage/ septage etc. levied at par with the residential properties.
6. That both parties to the agreement further covenant that in case of a dispute between the parties, the matter will be resolved through mutual discussion.

IN WITNESS THEREOF, THE PARTIES HERETO HAVE SIGNED ON THESE PRESENTS OF MEMORANDUM OF AGREEMENT IN THE PRESENCE OF WITNESSES.

For Government of India through
Ministry of Housing and Urban Affairs

For Government of Name of State/UT

(First Party)

(Second Party)

WITNESSES:

1. _____ 2. _____





Annex-2
(Para 7-m of the Guidelines)

FORMAT A: Format for 'ARHCs' Projects with Private/Public Bodies

Model-1: Utilizing Existing Government Funded Vacant Houses
(Format to be filled by ULBs and to be forwarded by States/UTs to MoHUA)

Sl. No.	Item	Details				
1	Name of the State/UT					
2	Name of the City					
3	Project Name					
4	Project Code					
5	State Level Nodal Agency					
6	Implementing Agency					
7	SLSMC Approval Date					
	Details of Project Sanctioned under JnNURM/RAY					
8	Project Name					
9	JnNURM or RAY					
10	CSMC Approval Date					
11	No. of Houses Sanctioned					
12	No. of Houses Completed					
13	Financial Details (Rs. in lakh)	Central Assistance Released	Central Assistance Utilized	State Share Released to Implementing Agency	State Share Utilized	Balance Available Fund with State & ULB
		1	2	3	4	5
14	Physical Details					
	i) No. of Blocks					
	ii) No. of Floors in each Block					
	iii) No. of Houses in each Floor					
15	Area of DU (in Sqm)	Carpet Area		Built up Area		
16	Physical Status of Infrastructure	Sanctioned as per DPR			Status	
	i) Water Supply					



Sl. No.	Item	Details	
	ii) Sewerage		
	iii) Road		
	iv) Storm Water Drain		
	v) External Electrification		
	vi) Solid Waste Management		
	vii) Solar system		
	viii) Rain water harvesting system		
	ix) Any Other, Specify		
17	Project Completion Status	Houses (in %)	Infrastructure (in %)
Details of New Proposal under ARHCs			
18	A. Housing Details:		
	i) No. of Vacant Houses proposed for ARHCs		
	ii) No. of Vacant Houses need for Repair/ Retrofitting (list out items)		
	a. Plaster		
	b. Painting		
	c. Doors/ windows		
	d. Plumbing/ Hardware/ Sanitary		
	e. Electricity		
	f. Flooring/Tiling		
	g. Any Other, Specify		
	B. INFRASTRUCTURE Details:	(Yes/No)	
	a. Internal Infrastructure -new/gap filling		
	i) Roads		
	ii) Drainage		
	iii) Electricity		
	iv) Storm Water Drains		
	v) Any Other, Specify		
	b. Social Infrastructure - new/gap filling	(Yes/No)	
	i) Health Center		



Sl. No.	Item	Details		
	ii) Anganwadi			
	iii) Creche			
	iv) Community Centre			
	v) Any Other, Specify			
	c. Neighborhood Commercial – new / gap filling	(Yes/No)		
	i) Street Shops			
	ii) Grocery Store			
	iii) Medical Shops			
	iv) Milk Booths			
	v) ATM			
	vi) Any Other, Specify			
	d. External Infrastructure and its connectivity with internal infrastructure	(Yes/No)		
	i) Water Supply			
	ii) Sewerage			
	iii) Road			
	iv) Storm Water Drainage			
	v) External Electrification			
	vi) Solid Waste Management			
	vii) Any Other, Specify			
19	Project Cost (Rs. in Lakh)	Housing Component	Infrastructure	Total
20	RFP Issuance Date			
21	Concession Agreement Date			
22	Name & Address of Concessionaire			
23	Per DU Affordable Rent Fixed (Rs. in per Month)			
24	Positive/Negative Premium			
	i) If Positive Premium, Sharing of profit between State/ ULB and Concessionaire (Rs. in lakh)	State/ ULB	Concessionaire	Total



Sl. No.	Item	Details		
	ii) If Negative Premium, VGF is required (Rs. in lakh)	Already Released Central Assistance	Corresponding & Additional State Share	Total
25	Whether convergence with other Central/ State schemes has been ensured? Furnish details. a. Swachh Bharat Mission (Urban) b. AMRUT c. Smart Cities Mission d. Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM) e. Any other Central/ State Scheme (specify)			
26	Likely date of operationalisation of ARHCs			
27	Attach photographs of existing project			

Signature
(Authorized Signatory at ULB)

Signature
(Commissioner/
Executive Officer, ULB)

Signature
(State Level Nodal Officer)

Signature
(Principal Secretary/ Secretary, concerned
Department)





**Model-2: Construction, Operation and Maintenance of ARHCs by Private/
Public Entities on their own available vacant land**

*(Format to be filled by States/UTs/ULBs through Entities and
to be forwarded to MoHUA)*

Sl. No.	Item	Details					
1	Name of the State/UT						
2	Name of the City						
3	Project Name						
4	Project Code						
5	State Level Nodal Agency						
6	Implementing Agency						
7	SLSMC Approval Date						
8	No. of Beneficiaries to be covered						
9	Category of Beneficiaries						
10	Whether beneficiaries are as per ARHCs Guidelines?						
11	Project proposed on Private land/ Public land						
12	Whether "Use permission" is required?						
13	Type of Entity: (Public/Private)						
14	Name of Entity						
15	Land area (in hect.)						
16	Basic FAR/FSI permissible						
17	Enhanced FAR/FSI permissible						
18	FAR/FSI Utilized						
19	No. of DUs/ Dormitories	Single bedroom (%)	Double bedroom (%)	Dormitories (%)	Total		
20	Area of Unit (in Sqm)	Carpet Area			Built up area		
		DUs (Single bedroom)	DUs (Double bedroom)	Dormitories	DUs (Single bedroom)	DUs (Double bedroom) Dormitories	



Sl. No.	Item	Details					
21	Total Built up area (in Sqm)	DUs (Single bedroom)	DUs (Double bedroom)	Dormitories	Total		
22	Type of Structure	DU				Dormitory	
	i) No. of Floors						
	ii) No. of Blocks						
	iii) No. of DUs per Floor						
23	Details of Affordable Rent Fixed (Rs. in per Month)	DUs (Single bedroom)	DUs (Double bedroom)	Dormitory			
24	Project Cost	Project Cost (Rs. in lakh)				Cost (per Sqm)	
		DU	Dormitory	Infrastructure	Total	DU	Dormitory
25	Whether TIG permissible (Yes/No)						
26	Amount of TIG Required (Rs. in lakh)						
27	Identified Approved Innovative Technology Proposed						
	Name of Technology						
28	Approved by: CPWD/MoHUA under GHTC-India/PACS by BMTPC or any other (Specify)						
29	Whether design of DUs and dormitories are as per ARHCs guidelines/norms? (Yes/No)						
30	Whether disaster resistant features and durability of the structure as per relevant Indian Standards is being ensured? (Yes/No)						
31	Whether structure design has been vetted by IIT/ NIT or any other? (Yes/No)						
32	Period of Construction (in months)						
33	Likely date of commencement of construction?						



S1. No.	Item	Details
34	Whether convergence with other Central/ State schemes has been ensured? Furnish details. a. Swachh Bharat Mission (Urban) b. AMRUT c. Smart Cities Mission d. National Urban Livelihood Mission e. Any other Central/ State Scheme (Specify)	
35	Is Rain Water Harvesting/recharge provisioned? (Yes/No)	
36	Is arrangement of solar system made? (Yes/No)	
37	Any other sustainable/green practices being adopted. Please specify.	
38	Whether the provision of civic infrastructure has been made as per applicable State norms/CPHEEO norms/ NBC/IS CODE Please specify.	
39	Infrastructure Details:	
	a. Internal Infrastructure (Specify Details)	
	i) Roads	
	ii) Drainage	
	iii) Electricity	
	iv) Storm Water Drains	
	v) Any Other, Specify	
	b. Social Infrastructure (Please Specify)	
	i) Health Center	
	ii) Anganwadi	
	iii) Creche	
	iv) Community Centre	



Sl. No.	Item	Details
	v) Any Other, Specify	
	c. Neighbourhood Commercial (Please Specify)	
	i) Street Shops	
	ii) Grocery Store	
	iii) Medical Shops	
	iv) Milk Booths	
	v) ATM	
	vi) Any Other, Specify	
	d. External Infrastructure and its connectivity with internal infrastructure (Please Specify)	
	i) Water Supply	
	ii) Sewerage	
	iii) Road	
	iv) Storm Water Drain	
	v) External Electrification	
	vi) Solid Waste Management	
	vii) Any Other, Specify	
40	Quality Assurance Mechanism (Please Specify):	

Signature
(Authorised Signatory, Entity)

Signature
(Commissioner/Executive Officer, ULB)

Signature
(State Level Nodal Officer)

Signature
(Principal Secretary/ Secretary, concerned Department)





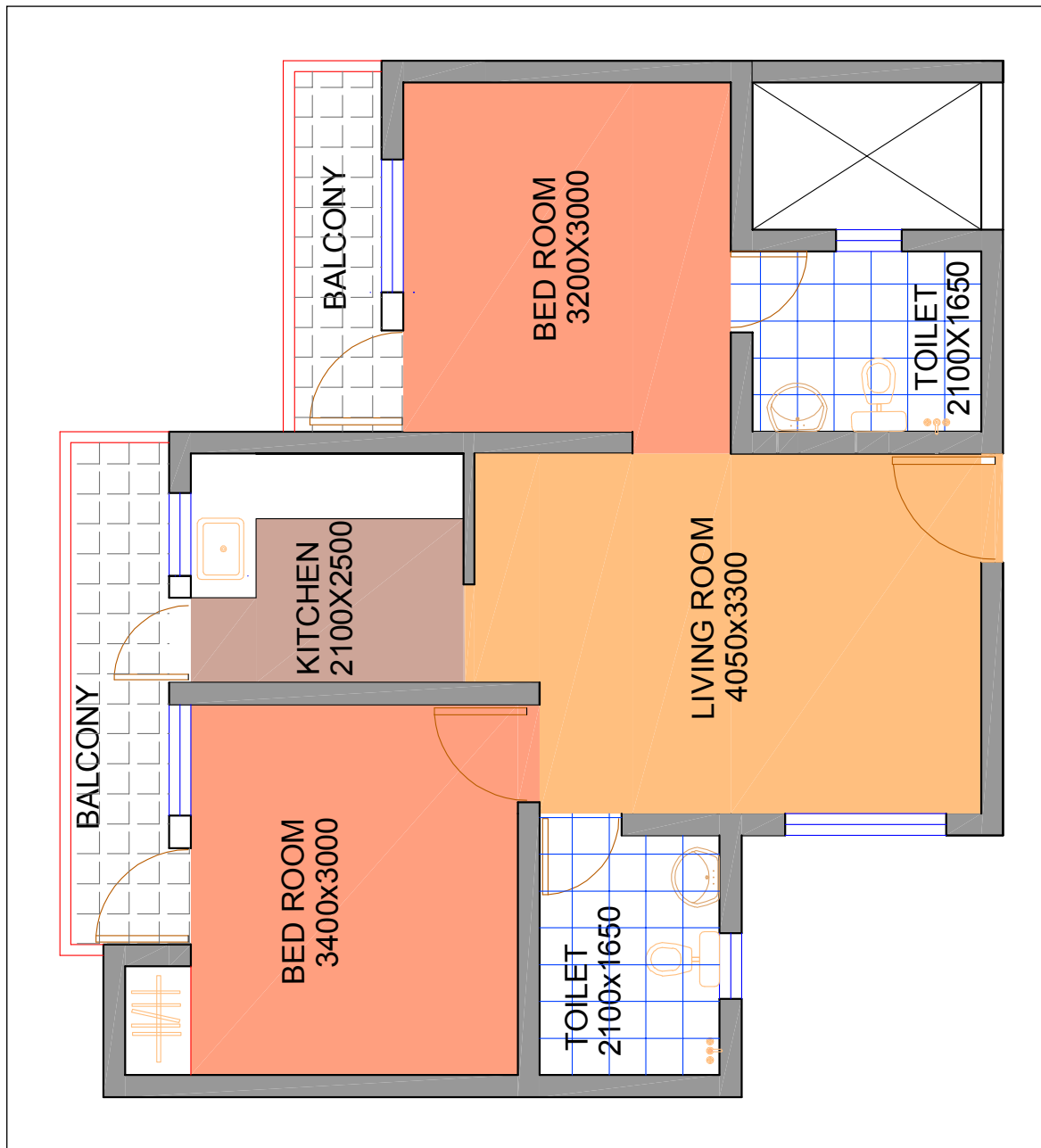
Annex-3
(Para 7-m of the Guidelines)

Indicative Design of Dwelling Unit and Dormitory

Dwelling Unit Plan - Single Bedroom



Dwelling Unit Plan - Double Bedroom





Dormitory Hall Plan



The amenities to be included are as follows:

- i. Individual cupboard with Locker facility
- ii. Side Table
- iii. Common Dining Hall with Kitchen and Store
- iv. Recreational Activity room
- v. Visitor room
- vi. Medical room
- vii. Office room

Annex-4
(Para 7-m of the Guidelines)

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

Composition

1	Secretary, Ministry of Housing and Urban Affairs	Chairman
2	Addl. Secretary, Ministry of HUA	Member
3	Secretary, Ministry of Finance (Department of Expenditure)	Member
4	Secretary, Ministry of Social Justice and Empowerment	Member
5	Secretary, Ministry of Health and Family Welfare	Member
6	Secretary, Department of Banking, Ministry of Finance	Member
7	Secretary, Ministry of Labour & Employment	Member
8	Secretary, Ministry of Minority Affairs	Member
9	Joint Secretary (NULM), Ministry of HUA	Member
10	Joint Secretary (Housing), Ministry of HUA	Member
11	Joint Secretary and Financial Adviser, Ministry of HUA	Member
12	Mission Director (Smart Cities), Ministry of HUA	Member
13	Joint Secretary and Mission Director in charge of Pradhan Mantri Awas Yojana – Housing for All (Urban), Ministry of Housing and Urban Affairs	Member

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

Composition

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



**Annex-5****(Para 10-b of the Guidelines)****Illustrative models of financial viability analysis of ARHCs****Model-1 Utilizing Existing Government Funded Vacant Houses**

1. Feasibility analysis of 7 cities from different regions has been carried out for utilizing these Government funded vacant houses as ARHCs.
2. Information was sought from the States/ UTs on per unit estimated amount for repair/ retrofit to make these houses livable; and prevailing rent.
3. The financial viability has been calculated on the basis of following fixed parameters:
 - i. No. of houses available for rent
 - ii. Cost of repair/ retrofit/ develop for each house/ complex
 - iii. Annual rent collection potential @ 90% occupancy
 - iv. Cost of annual major O&M charges as an expenditure
4. Considering these fixed parameters and all other expenses, it is estimated that the Entity will recover the investment made in such projects within the period of 6 to 9 years on an average. However, these projections are illustrative and may vary marginally, depending upon the location and project size.
5. After recovering the investments, profit made by the Entity through ARHCs, will be shared between Entity and concerned ULBs/ Parastatals as per concession agreement.
6. An illustrative calculation sheet to derive the Financial Viability of sample cities is placed below:

Illustrative Feasibility Analysis - JnNURM/RAY Houses							
Indicators	Ernakulam	Faridabad	Ludhiana	Delhi	Dehradun	Kohima	Agra
No. of Dwelling Units (DUs)	120	2545	1008	14500	148	1152	240
Per DU Cost of Retrofitting (in Rs.)	90,000	90,000	90,000	90,000	90,000	90,000	90,000
Investment (Rs. in Cr)	1.08	22.91	9.07	130.50	1.33	10.37	2.16
Loan amount (Rs. in Cr.)	1.08	22.91	9.07	130.50	1.33	10.37	2.16
Rent per month (in Rs.)	3000	3000	3000	3500	2500	2500	3000
Total Interest to be paid in 20 years @ 8 %	1.08	23.07	9.13	131.47	1.34	10.44	2.17
Cost of O&M for 25 years (Rs. 1 per sq.ft)	1.26	26.72	10.58	152.25	1.55	12.10	2.52
Total Outflow in 25 years (Rs. in Cr.)	3.42	72.70	28.79	414.22	4.23	32.90	6.85
Total Income after 25 years (Rs. in Cr.)	16.52	350.33	138.75	2,329.20	16.95	132.07	33.04
Surplus Income in 25 years (Rs. in Cr.)	13.10	277.63	109.96	1,914.98	12.72	99.17	26.19
Recovery Period (Month)	86	86	87	76	102	102	83
Recovery Period (Years)	7	7	7	6	9	9	7

Notes:

(i) Occupancy Rate is considered at 90%.

(ii) Cost of retrofitting/ repair has been assumed at an average of Rs. 90,000 which is indicative and may vary as per project requirement.

(iii) Loan period is considered 20 year. If Concessionaire repay the loan before 20 years, profit margin will change accordingly.

(iv) Depreciation of building is not calculated as the Concessionaire does not have ownership of the building. It will be returned to the ULB after concession period.



Model-2: Incentivising the Public/Private bodies (referred as Entities hereinafter) to construct, operate and maintain the ARHCs on their own available vacant land

1. ARHCs are to be constructed by Entities on their own available vacant land and operated for a period of 25 years, excluding construction period of 18 months. For example, if construction starts in July, 2020 and ends at December, 2021, with construction period of 18 months, the ARHCs will be available for rent for 25 years with effect from January, 2022.

2. Assuming an additional FAR/ FSI of 50% over and above the existing FAR/ FSI of 1.5, the composition with DUs and Dormitory Beds in the ratio of 40:60 of total built up areas of ARHC, has been worked out on 1 Hectare of land with following calculations:

- I. 231 Dwelling Units (approx. 30 sqm carpet area each)
- II. 868 Dormitory Beds (approx. 10 sqm carpet area each)
- III. 2,250 sqm of Commercial Area

3. Further, it is assumed that land offered by the Entity will be considered as Equity. Construction cost after reducing TIG (10% of construction cost) has been assumed as loan from Bank or HFC under concessional window at average interest rate @ 8% per annum with moratorium of 18 months and repayment period of 20 years.

4. Assuming construction cost as Rs. 38.23 crore (Rs. 1600/sq. ft.), total project cost has been arrived at Rs. 57.47 crore with loan from Bank/HFC of Rs. 41.60 crore and TIG as Rs. 3.12 crore. Based on occupancy rate of 90%, average monthly inflow has been worked out to be Rs. 1.36 crore for a period of 25 years, which includes residual building value at 60% of the construction cost and land value after 25 years Rs. 50.97 crore at 4 times of initial land cost. These projections are illustrative and may vary, depending upon the location and project size.

5. Starting Rent for DU at Rs. 6,000 per month and dormitory bed at Rs. 3,000 per month and commercial area at Rs. 1,300 per sqm with 8%, 8% and 10% increase respectively after every 2 years, has been assumed.

6. Water, Electricity, House/ Property Tax and other user maintenance charges shall be paid by the occupants on actual basis. However, major repairs and maintenance expenses have been assumed at 4% of construction cost under project period expenses.

7. Average monthly surplus generated for the Entity works out to be Rs. 1.03 crore (after deducting Equated Monthly Installment (EMI) (Rs. 0.35 crore), Administration, Management and Insurance Expenses (Rs. 0.02 crore), Major Repairs and Maintenance Expenses (Rs. 0.01 crore) and Risk Fund (Rs. 0.02 crore), assuming that there is no GST and Income Tax on Project revenue.

8. Assuming that Risk Fund of Rs. 6.38 crore at 2% of rental income, Administration, Management & Insurance expenses Rs. 6.38 crore at 2% of rental income, and major Repairs and Maintenance expenses of Rs. 1.53 crore at 2% of total construction cost; Average Debt Service Coverage Ratio (DSCR) comes out to be 2.71 (During the loan repayment tenure) and Internal Rate of Return (IRR) of 14.67%, which includes





residual building value at 60% of the construction cost (after 40% depreciation for the project period) and land value after 25 years Rs. 50.97 crore at 4 times of initial land cost.

Feasibility and Financial briefs are presented below:

A. Project Brief:

Sl. No.	Particulars	Details	Remarks
1	Area		
1.1	Land (sq. m.)	10,000	
1.2	Permissible FAR	2.25	1.50 + 50% Additional FAR of 1.50
2	Construction (Built-up area Sqm)	22,500	1.1 x 1.2
2.1	Commercial Space Area	2,250	10% of 2.1
2.2	Dwelling Units	8,100	231 units
2.3	Dormitory Beds	12,150	868 units
3	Project Outlay (Rs. in crore)	57.47	
3.1	Land Cost (Promoter's Equity) (Rs. in Cr)	12.74	33.33% of 3.2
3.2	Construction Cost (Rs. in Cr)	38.23	Boundary wall with gate and infrastructure like inner road, boring, park, sewer, rainwater, external electricity etc.
3.3	Project Period Expenses (Rs. in Cr)	1.91	5% of 3.2 (includes GST, labour cess, project design)
3.4	Construction Period Interest (Rs. in Cr)	3.82	10% of 3.2 (Interest for 18 months)
3.5	Cost Escalation, etc. (Rs. in Cr)	0.77	2% of 3.2
d	Construction Cost (Rs.)		
4.1	Commercial Space Area per sqm (In Rs.)	21,520	
4.2	Cost per Dwelling Unit (In Rs.)	6,00,000	
4.3	Cost per Dormitory Bed (In Rs.)	2,25,000	

B. Financial Brief:

S.No.	Particulars	Amount in Rs.	Units/Links	
1	Project Outlay	5747,54,400		
1.1	Land Cost (Promoter's Equity)	1274,40,000	33.33%	of 1.2
1.2	Construction Cost	3823,20,000		
1.3	Project Period Expenses	191,16,000	5%	of 1.2
1.4	Construction Period Interest	382,32,000	10%	of 1.2
1.5	Cost Escalation, etc.	76,46,400	2%	of 1.2
2	Project Contribution	5747,54,400		
2.1	Promoter's Equity (Land)	1274,40,000		
2.2	Loan	4160,94,400		
2.3	Technology Innovation Grant	312,20,000		
3	Project Period Revenue (25 year) (Earning)	40900,43,922		
3.1	Rental Income for 25 years	31913,25,640		



S.No.	Particulars	Amount in Rs.	Units/Links	
3.2	Other Income for 25 years	1595,66,282	5%	of 3.1
3.3	Land Value after 25 years	5097,60,000	400%	of 1.1
3.4	Residual Building Value after 25 years (after 40% depreciation for the project period)	2293,92,000	60%	of 1.2
4	Project Period Expenses (25 year)	9782,37,094		
4.1	Loan Repayment for 20 years	8352,91,269		
4.2	Administrative, Management & Insurance Expenses	638,26,513	2%	of 3.1
4.3	Major Repairs & Maintenance Expenses	152,92,800	4%	of 1.2
4.4	Risk Fund	638,26,513	2%	of 3.1
5	Project Period Surplus	31118,06,828	3 less 4	
6	Project Assumptions			
6.1	Maximum Construction Period	18	Months	
6.2	No. of Dwelling Units (DU)	231	Units	
6.3	No. of Dormitories	868	Units	
6.4	Area of Commercial Space	2,250	sqm	
6.5	Occupancy - DUs	90%		
6.6	Occupancy - Dormitory	90%		
6.7	Occupancy - Commercial	90%		
6.8	Monthly Rent - DU	6,000	per unit	
6.9	Monthly Rent - Dormitory	3,000	per unit	
6.10	Monthly Rent - Commercial	1,300	per sqm	
7	Loan Terms			
7.1	Loan Repayment Period	20	Years	
7.2	Payment Per Year	12	Months	
7.3	Average Rate of Interest	8%	p.a.	
7.4	EMI	34,80,380		
8	Hurdle Rate Calculation @8% discounted			
8.1	Total Inflow @8% Discounted	11241,47,719		
8.2	Project Outlay @8% Discounted	-5490,91,847		
8.3	Total Surplus @8% Discounted	5750,55,872		
9	IRR	14.67%		
9.1	Present Value of Project Outlay	-5293,32,741		
9.2	Present Value of Inflows	5293,13,564		
9.3	Net Present Value (NPV)	19,177		
10	Average DSCR	2.71		

Note:

1. Rent increase for DU and Dormitory @ 8%; and Commercial @ 10 % every 2 years.
2. Regular repair and maintenance expenses, water charges, electricity charges, property/ house tax etc. are to be collected from the occupants on the actual basis. If any shortfall, will be met through risk fund mentioned at 4.4.
3. Residual building value (after 25 years) is calculated after 40% depreciation on construction cost.

**Annex-6****(Para 10-f of the Guidelines)****(To be filled up by the Entities)****Form GFR 12-C****(See Rule 239)****Form of Utilisation Certificate**

Certified that out of Rs. _____ of Grants sanctioned during the year _____ in favour of _____ under the Ministry/Department Letter no. given in the table below and Rs. _____ on account of unspent balance of the previous year, a sum of Rs. _____ has been utilised for the purpose of _____, for which it was sanctioned and that the balance of Rs. _____ remaining unutilised at the end of the year has been surrendered to Government (Vide No _____, dated _____)/ will be adjusted towards the Grants-in-aid payable during the next year.

S. No	Letter No. and date	Amount
	Total:-	

2. Certified that I have satisfied myself that the conditions on which the grants-in-aid was sanctioned have been duly fulfilled/ are being fulfilled and that I have exercised the following checks to see that the money was actually utilised for the purpose for which it was sanctioned.

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

Kinds of checks exercised and signed by:

1. Official from ULB
2. Project Entity
3. Project Engineer
4. Counter signed by BMTPC official.....

Date-----



Annex-7
(Para 10-g of the Guidelines)

(To be filled up by the BMTPC)

GFR 12 – A
[(See Rule 238 (1))]

**FORM OF UTILIZATION CERTIFICATE
FOR AUTONOMOUS BODIES OF THE GRANTEE ORGANIZATION**

UTILIZATION CERTIFICATE FOR THE YEAR..... in respect
of recurring/non-recurring
GRANTS-IN-AID/SALARIES/CREATION OF CAPITAL ASSETS

1. Name of the Scheme.....
2. Whether recurring or non-recurring grants.....
3. Grants position at the beginning of the Financial year
 - (i) Cash in Hand/Bank
 - (ii) Unadjusted advances
 - (iii) Total
4. Details of grants received, expenditure incurred and closing balances: (Actuals)

Unspent Balances of Grants received years [figure as at Sl. No.3(iii)]	Interest Earned thereon	Interest deposited back to the Government	Grant received during the year			Total Available funds (1+2-3+4)	Expenditure incurred	Closing Balances (5-6)
1	2	3	4			5	6	7
			Sanction No. (i)	Date (ii)	Amount (iii)			

Component wise utilization of grants:

Grant-in-aid- General	Grant-in-aid- Salary	Grant-in-aid-creation of capital assets	Total

Details of grants position at the end of the year

- (i) Cash in Hand/Bank
- (ii) Unadjusted Advances
- (iii) Total

Certified that I have satisfied myself that the conditions on which grants were sanctioned have been duly fulfilled/are being fulfilled and that I have exercised following checks to see that the money has been actually utilized for the purpose for which it was



sanctioned:

- (i) The main accounts and other subsidiary accounts and registers (including assets registers) are maintained as prescribed in the relevant Act/Rules/Standing instructions (mention the Act/Rules) and have been duly audited by designated auditors. The figures depicted above tally with the audited figures mentioned in financial statements/accounts.
- (ii) There exist internal controls for safeguarding public funds/assets, watching outcomes and achievements of physical targets against the financial inputs, ensuring quality in asset creation etc. & the periodic evaluation of internal controls is exercised to ensure their effectiveness.
- (iii) To the best of our knowledge and belief, no transactions have been entered that are in violation of relevant Act/Rules/standing instructions and scheme guidelines.
- (iv) The responsibilities among the key functionaries for execution of the scheme have been assigned in clear terms and are not general in nature.
- (v) The benefits were extended to the intended beneficiaries and only such areas/districts were covered where the scheme was intended to operate.
- (vi) The expenditure on various components of the scheme was in the proportions authorized as per the scheme guidelines and terms and conditions of the grants-in-aid.
- (vii) It has been ensured that the physical and financial performance under... (name of the scheme has been according to the requirements, as prescribed in the guidelines issued by Govt. of India and the performance/targets achieved statement for the year to which the utilization of the fund resulted in outcomes given at Annexure – I duly enclosed.
- (viii) The utilization of the fund resulted in outcomes given at Annexure – II duly enclosed (to be formulated by the Ministry/Department concerned as per their requirements/ specifications.)
- (ix) Details of various schemes executed by the agency through grants-in-aid received from the same Ministry or from other Ministries is enclosed at Annexure –II (to be formulated by the Ministry/Department concerned as per their requirements/ specifications).

Date:

Place:

Signature

Signature

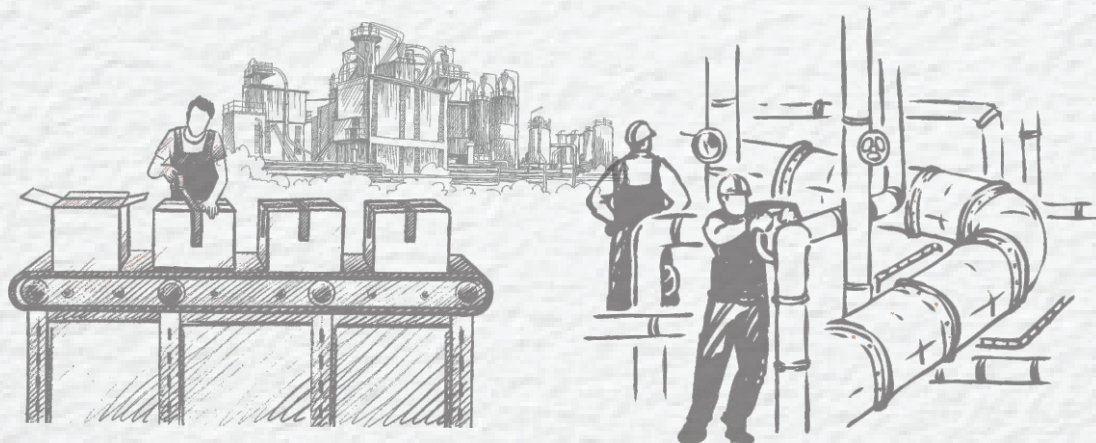
Name.....
Chief Finance Officer
(Head of the Finance)

Name.....
Head of the Organisation

(Strike out inapplicable terms)







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