



"EWS Housing Scheme under AHP vertical of PMAY (Urban) Mission"



Office of the Managing Director A/D Block Green Belt Park, Gandhi Nagar, Jammu

Tel: 0191-2431044

Scheme:

The scheme titled as **"EWS Housing Scheme under AHP vertical of PMAY (Urban) Mission"** of J&K Housing Board at Bhalwal, Jammu.

VISION

J&K Housing Board, a Semi-Government, Autonomous and Statutory Organization, came into being with effect from 31st March 1976 by a legislative Act No. VII of 1976. The Board has been established with an aim to provide affordable shelter in the form of plots by developing Housing Colonies & residential complexes all over the State for different income groups of the Society. Up till now, it has developed and allotted more than 10,000 plots of different sizes in the Housing Colonies at Channi Himmat, Channi Rama, Patoli, Udampur Phase I & II Kathua in Jammu Province and Bagh-e-Mehtab, Ompora, Bemina, Kadipora, Kanilbagh/ Kanthbagh, Charari-Sherief, Tibetan Refuges in Kashmir Province & Murtsey Farm in Leh. Besides development of Housing Colonies, Board has also constructed flats at Gandhi Nagar, Shastri Nagar, Channi Himmat, and Udampur in Jammu Province and Bagh-e-Mehtab in Kashmir Province under self-financing scheme. The aim and objective of J&K Housing Board in respect of constructing residential flats of various categories catering to broad spectrum of society under LIG, MIG, HIG categories all over the State is to provide accommodation to citizens at affordable cost.

Keeping in tune with the fast-changing urban landscape of Jammu and mountain stress on its scare land resources, the J&K Housing Board has again embarked upon the ambitious imitative of exploring transformative and sustainable solution for affordable housing in the city by pioneering the concept of vertical colonies with integrated community facilities.

What we strive to explore in this new initiative is to make people realize the dream of owning a secure, compact and affordable home in Jammu and facilitate them to relocate with fast-changing housing needs without occupying as much land resources as the traditional houses do.

Housing Board has the backup of an accomplished team of experienced professionals in City Planning, Architecture and Engineering to deliver unparalleled expertise in housing sector towards building a better Jammu and Kashmir.

THE ABODE

Choosing where to live securely and comfortably is one of the most important decisions you can make

Suitably located adjacent to Ring Road at Bhalwal in easily accessible and buzzing area of Jammu, J&K Housing Board Apartment site is approachable by a black topped road, Matador services and market Facility available just at a walking distance. The site is located in developing area having road connectivity to districts of Poonch/Rajouri and Doda/Kishtwar and Ramban. The area hosts wide range of educational institutions especially IGNOU, Central Sanskrit University, Rajiv Gandhi College of Nursing and Mader-e- Mehrban Campus of Health Sciences.

Project Highlights

- Earthquake resistant structure.
- **760 residential flats** for under Affordable Housing in Partnership (AHP) vertical of PMAY (Urban) Mission.
- Site adjacent to Ring Road at Bhalwal, Jammu.
- Layout comprising of 4 Clusters (Block A, B, C, D) of 1 BHK EWS Unit.
- Building block serviced by adequate road facilities.
- Facilities like shopping centre, health centre, parks to be developed on the project site.
- Provision of Electric sub-station (ESS)
- Adequate Parking Space.
- Open Green Spaces around building blocks.
- Parking Spaces for every unit holder.



Flat / Floor Plan

1 BHK - EWS

Buildup area	36.2 sqm
Carpet area	30.0 sqm

Bedroom	01
Family Lounge	01
Kitchen	01
Bath	01
W/C Wash	01
Balcony	01

Salient Features

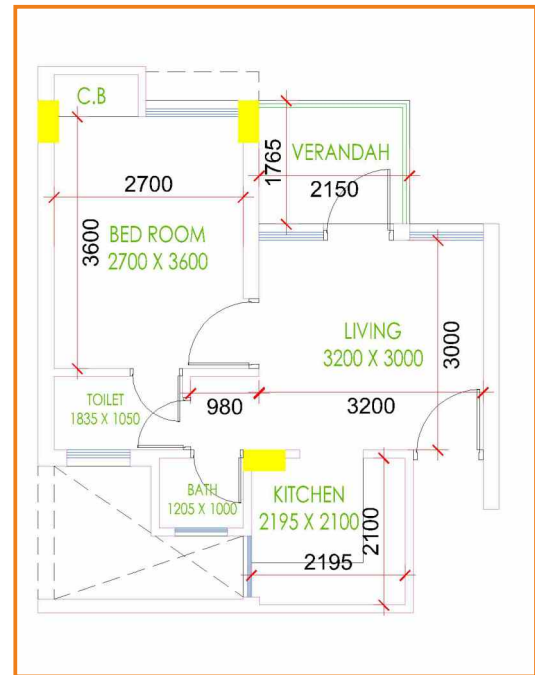
- Each Unit Block shall have multiple stair cases.
- Well ventilated rooms.
- Energy Efficient Lighting and fixtures within the units.
- Verified floor tiles in each unit.

Eligibility

1. The applicant must be citizen of India.
2. A house/ flat at Bhalwal Jammu shall be allotted only to a family comprising of husband, wife, unmarried sons and/or unmarried daughters and should not own a pucca house (an all-weather dwelling unit) either in his/ her name or in the name of any member of his/her family in any part of India.
3. An adult earning member (irrespective of marital status) can be treated as a separate household, provided that he /she does not own a pucca (an all-weather dwelling unit) house in his / her name in any part of India.
4. Provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme.
5. The income of the applicant applying for EWS flats at Bhalwal Jammu should not exceed Rs 3.00 Lakhs per annum.
6. Only the applicants residing in Jammu Municipal Corporation, Municipal Committees i.e R.S.Pora, Bishna, Arnia, Gho Manhasa, Akhnoor, Khour & Jourian of Jammu District are eligible under the scheme.
7. One person can submit one application only either his/her own name or as joint application in case of married couple.
8. The applicant should mandatory have Aadhar Card and should submit the proof of Income and other related documents while applying on JK Housing Mission <https://www.jkhm.in>.

Terms & Conditions

1. Only residents of Jammu Municipal Corporation and ULBs of District Jammu are eligible to apply for the allotment of the apartment and have to **REGISTER** on **JK Housing Mission (<https://www.jkhm.in>)**. The applicant while filling the ONLINE form shall have to attach scanned copy of the following documents
 - Aadhaar details/ copy of all family members.
 - Voter ID Card with clear constituency details.
 - Notarized Self-declaration for not owning any house in his / her name in any part of India.
 - Proof of Income.
2. Total number of Apartment/flat offered for registration are 760 in EWS as per stipulated plan.
3. The allotment shall be made as per standing procedure of the J&K Housing Board i.e by draw of lots. In case less number of applicants than the number of flats advertised, the allotment shall be made on first come first serve basis.



4. The allotment would be in the name of female head of the household or in the joint name of the male head of the household and his wife, and only in cases when there is no adult female member in the family, the house can be in the name of male member of the household.
5. The dwelling unit/ flat cannot be put on rent by the allottee.
6. The minimum lock-in period for transfer of ownership by the beneficiary will be 20 years from the date of handover of the unit.
7. The ownership can only be transferred to another beneficiary, who himself/herself is also eligible for allotment of dwelling unit/ flat.
8. The allottees shall have to form block wise Resident Welfare Societies for the upkeep and maintenance of the common area and services including water supply, electricity, DG Sets, Lawns, Parking spaces etc.
9. Preference in allotment may be given to physically disabled persons, senior citizens. Scheduled Caste, Scheduled Tribes, Other backward classes, minority, single women, transgender and other weaker and vulnerable sections of the society.
10. The families with differently abled persons and senior citizens may be allotted house preferably on the ground floor and lower floors.
11. The allottees who intend to avail housing loan facility from J&K Bank or any other scheduled commercial banks, J&K Housing Board would facilitate and provide necessary documentation to the bank.
12. All expenses on account of execution and registration of documents shall be borne by the allottee.
13. If the completion of the premises is delayed by any reason beyond the control of J&K HB, the Board shall be entitled to reasonable extension of time for delivery of possession of allotted apartments.
14. If at any time, any dispute arises with respect to the allotted apartment, the same shall be referred for arbitration to the MD J&K HB. The decision of the Arbitrator MD, J&K HB shall be final and binding upon the parties. In case of any dispute between interested parties exclusive jurisdiction shall be vested with the courts at Jammu only.
15. The allotment in addition to above terms and conditions shall be subject to the provisions of instructions, guidelines issued, rules framed from time to time by J&K Housing Board.

Financial Plan & Proposal

Cost of Flat		Rs 9.25 Lakhs						
PMAY Grant		Rs 1.66 Lakhs						
Beneficiary contribution – if he/she does not avail Bank Loan.	Rs 7.59 Lakhs	Payment Plan (in lakhs)						
		1st Signing amount	2nd On completion of Plinth at Site / 3 months	3rd On completion of Ground Floor Slab / 6 months	4th On completion of 1st Floor Slab / 9 months	5th On completion of 2nd Floor Slab / 12 months	6th On completion of 3rd Floor Slab / 15 months	7th On completion / 18 months
		0.59	2.00	1.00	1.00	1.00	1.00	1.00
Payment Plan for beneficiaries availing loan facility from J&K Bank or any other scheduled commercial bank for max period of 20 years .				<i>Principal</i>		<i>Interest</i>	<i>Monthly EMI</i>	
	Case-1	Rs 1 Lakhs		195	580	775		
	Case-2	Rs 2 Lakhs		390	1160	1550		
	Case-3	Rs 3 Lakhs		585	1740	2325		
	Case-4	Rs 4 Lakhs		780	2320	3100		
	Case-5	Rs 5 Lakhs		975	2900	3875		
	Case-6	Rs 6 Lakhs		1170	3480	4650		
	Case-7	Rs 7 Lakhs		1365	4060	5425		

Note:

- All the allottees have to pay Rs 0.59 Lakhs within 15 days for the day of issuance of allotment letter.
- The above Interest is calculated @6.95% Dec 2021 of the J&K Bank Ltd, which may vary from time to time.

