

JAMMU & KASHMIR HOUSING BOARD

Citizen's Charter

*An Endeavour to Better
Our Services*

Citizen's Charter

Jammu & Kashmir together adorn the map of India like a beautiful crown marking a unique presence and significance. Jammu being well known for its picturesque landscape & mountains, while Kashmir most popularly known as a 'Paradise on Earth' with its panoramic setting, induces a desire to own a home and indulge all senses into the depth of this magnificence. Believing in the simplicity that "there is nothing better than a warm loving home". J&K Housing Board ensures to provide housing for all and to build houses of international standard that augments the beauty of the State.

J&K Housing Board was established in March, 1976 by virtue of Jammu & Kashmir Housing Board Act, 1976 with a view to provide 'Affordable Shelter for All' and to make such Schemes and to carry out works as are necessary for the purpose of satisfying the Housing needs and providing residential and office accommodation in the State. The primary objective of the Housing Board is:

1. Creating Affordable Shelter for All.
2. Development of Housing Colonies in Urban as well as in rural areas of the State.
3. Construction of Flats under Self Financing Schemes.
4. Construction of Office/Commercial Complexes.
5. Execution of works pertaining to Housing facilities for the Government Employees.
6. Execution of Deposit works for various other Government departments.
7. Any other project/execution work assigned by government.
8. J&K Housing Board is also the Nodal Agency for the PMAY-U Mission.

The Board endeavors to enhance the living standards of the State and therefore emphasizes on special housing schemes for every section of the society. At the apex level, there are Board of Directors appointed by the Government under Section 3 of the Board Act. The Chairman appointed by the Government heads the Board. The Board so set up, decides all the policy matters and other necessary paraphernalia for carrying out various activities.

Details of Housing Colonies and Flats under the Organization:-

S. No.	Name of Colony	No. of plots
KASHMIR DIVISION		
1.	Kanilbagh, Kanthbagh, Gutyar, Baramulla	368
2.	Bagh-i-Mehtab, Srinagar	832
3.	Ompura, Budgam	1377
4.	Bemina, Berthana, Srinagar	285
5.	Bijbehara, Anantnag	276
6.	Rawalpora, Srinagar.	193
7.	Soura, Srinagar.	543
8.	Natipora/Chhanpora, Srinagar.	778
9.	Botakadal, Lal Bazar, Srinagar.	519
10.	Pampore.	181
JAMMU DIVISION		
11.	Udhampur Phase-I & II	544
12.	Channi Himmat, Jammu	3550
13.	Patoli, Jammu	618
14.	Kathua	1149
15.	Channi Rama, Jammu	199
16.	Reasi	39
17.	Gandhinagar, Jammu.	2000
18.	Shastrinagar, Jammu.	690
Total		14,141

Flats under SFS

S. No.	Area	No. of Flats
JAMMU DIVISION		
1.	Gandhi Nagar	108
2.	Shastri Nagar	57
3.	Channi Himmat	204
4.	Udhampur	18
KASHMIR DIVISION		
5.	Bagh-e-Mehtab	42
Total		429

Fee Structure and Procedure:-

A. Lease Extension/Grant of Freehold rights in respect of residential plots:

In case the Lessee observes and performs all the covenants herein contained

and on the part of the Lessee to be observed and performed the Lessor:-

- i. extend lease period for further 20 years by charging necessary lease extension fee as applicable from time to time, not less than Rs.3/- per sft.
- ii. grant freehold rights on such conditions and fee as fixed by the Board from time to time, not less than Rs.20/- per sft.

B. Transfer of leasehold rights of residential plots:

- i. As approved by the Board of Directors of J&K Housing Board in its 32nd Board meeting held on 19.06.1999, the transfer of leasehold rights are being made by charging Rs.10/- per sft. for each transfer of residential plot limiting to Rs.30/- per sft. irrespective of number of transactions by the attorney holders.
- ii. In case of transfer of property/leasehold rights to the next kin by way of Will/Gift/Court Decree in favour of Legal Heir, a nominal transfer fee of Rs.1/- per sft. is being charged.
- iii. In case of transfer of flats allotted by the Housing Board in the Housing Colonies, a fixed transfer fee of Rs.50,000/- is being charged for transfer of lease hold rights irrespective of number of transaction.

C. Transfer of leasehold rights of Commercial sites/Shops, the following transfer fee is being charged by the Board:-

a. Rs.10,000/-

1. Kanilbagh/Kanthbagh/Gutyar, Baramulla
2. Ompora
3. Kadipora, Anantnag
4. Bijbehara
5. Botakadal Lal Bazar
6. Kathua.

b. Rs. 15,000/-

1. Bemina, Berthana, Srinagar
2. Natipora/Chanpora
3. Soura
4. Channi Rama
5. Udampur
6. Patoli
7. Rawalpora.

c. Rs. 25,000/-

1. Shastrinagar
2. Channi Himmat
3. Bagh-i-Mehtab, Srinagar.

d. Rs. 40,000/-

1. Gandhinagar.

e. Commercial Sites: Rs.50,000/- for 1st transfer limiting to Rs.1,50,000 lacs irrespective of number of transactions.

D. Rent of Shops:

Besides premium, a rent of Rs.300/- per shop per month is being charged from the Lessor revisable after every five years to the extent of 20% minimum.

E. Ground Rent:

- i. **Residential plots:** Besides the premium, ground rent of Rs.5/- per 100 sft. per annum is being charged from the Lessees.
- ii. **Flats:** Besides the premium, ground rent of Rs.100/- per flat per annum, subject to revision after every five years (not less than 20%), is being charged from the Lessee of flats.
- iii. **Commercial/Shop-sites:** Affordable and nominal ground rent is being charged.

Establishing New Housing Colonies

To implement the J&K Housing, Affordable Housing, Slum Redevelopment & Rehabilitation & Township Policy-2020 in a professional and time bound manner, the J&K Housing Board has identified the following land parcels and the matter has been taken up with the Divisional/ Deputy Commissioners for processing its formal transfer to J&K Housing Board:-

District	Village	Kh. No.	Area
Jammu	Sunjwan	1468	4582.00 Kanals
Jammu	Chak Sardar Attar Singh	351 and Ors	387.07 Kanals
Jammu	Bhalwal	911,920,924,928	255.05 Kanals
Jammu	Bhalwal	3006,3114,3115	94.00 Kanals
Samba	Pekhri Near Anand Farms	250,256,257	25.00 Kanals
Samba	Bagla near Thandi Khui	1043	100.00 Kanals
Samba	Bara	1	400.00 Kanals
Samba	Birpur	1763/826	53.00 Kanals
Samba	Birpur Near Datty ka Talab	1845/1734	2700.00 Kanals
Samba	Vijaypur		3000.00 Kanals
Udhampur	Ballian	341 to 349	60.19 Kanals
Srinagar	Ranbirgarh		726.18 Kanals
Srinagar	Mujgund		1232.8 Kanals

At Bhalwal, in addition of State land measuring 255 kanals 5 marlas, around 83 kanals is private land which required to be purchased directly by the Board from the owner under section 26 of the J&K Housing Board Act, 1976 or acquired under LARR Act as without purchase/ acquisition of the same the housing project on land cannot be viable for the reasons that the state land measuring 255 kanals & 5 marlas is situated in two patches on either side of the road and the private land measuring around 83 kanals is situated in

different patches in both land patches. In Ranbirgarh and Mujgund land patch at Srinagar, also, private land patches are there which are required to be acquired. Similarly, the land at Vijaypur is private and is required to be acquired. Meanwhile, suitable land is also being identified along the Ring Road in Jammu and also at different locations in Kashmir for development of housing colonies/ flatted accommodations. Further, given the dearth of suitable state land available in the UT, the J&K Housing Board is left with the only option of identifying private land in all the districts and initiating its purchase or acquisition as may be efficient to carry out implementation of the policy. Section 26 of the J&K Housing Board Act, 1976, empowering the Board to purchase the land directly from owner or acquire the same through compulsory acquisition. Section reads as under:-

26. Power to acquire.-Notwithstanding anything contained in any law for the time being in force the Board may:-

- (1) enter into an agreement with any person for the acquisition from him by purchase, lease or exchange of any land which is needed for the purposes of a housing scheme or any interest in such land or for compensating the owners of any such right in respect of any deprivation thereof or interference therewith; and
- (2) take steps for the compulsory acquisition of any land or any interest therein required for the execution of a housing scheme in the manner provided in the Land Acquisition Act and the acquisition of any land or any interest thereto for the purposes of this Act shall be deemed to be acquisition for a public purpose within the meaning of the Land Acquisition Act.

The Board has also initiated the process of constructing flatted accommodation at following places:-

1. Bhalwal
2. Vijaypur (Thandikhui)
3. Katra in collaboration with the ULBJ.

Organizational Set-up

The establishment of the Housing Board is structured in the following manner:

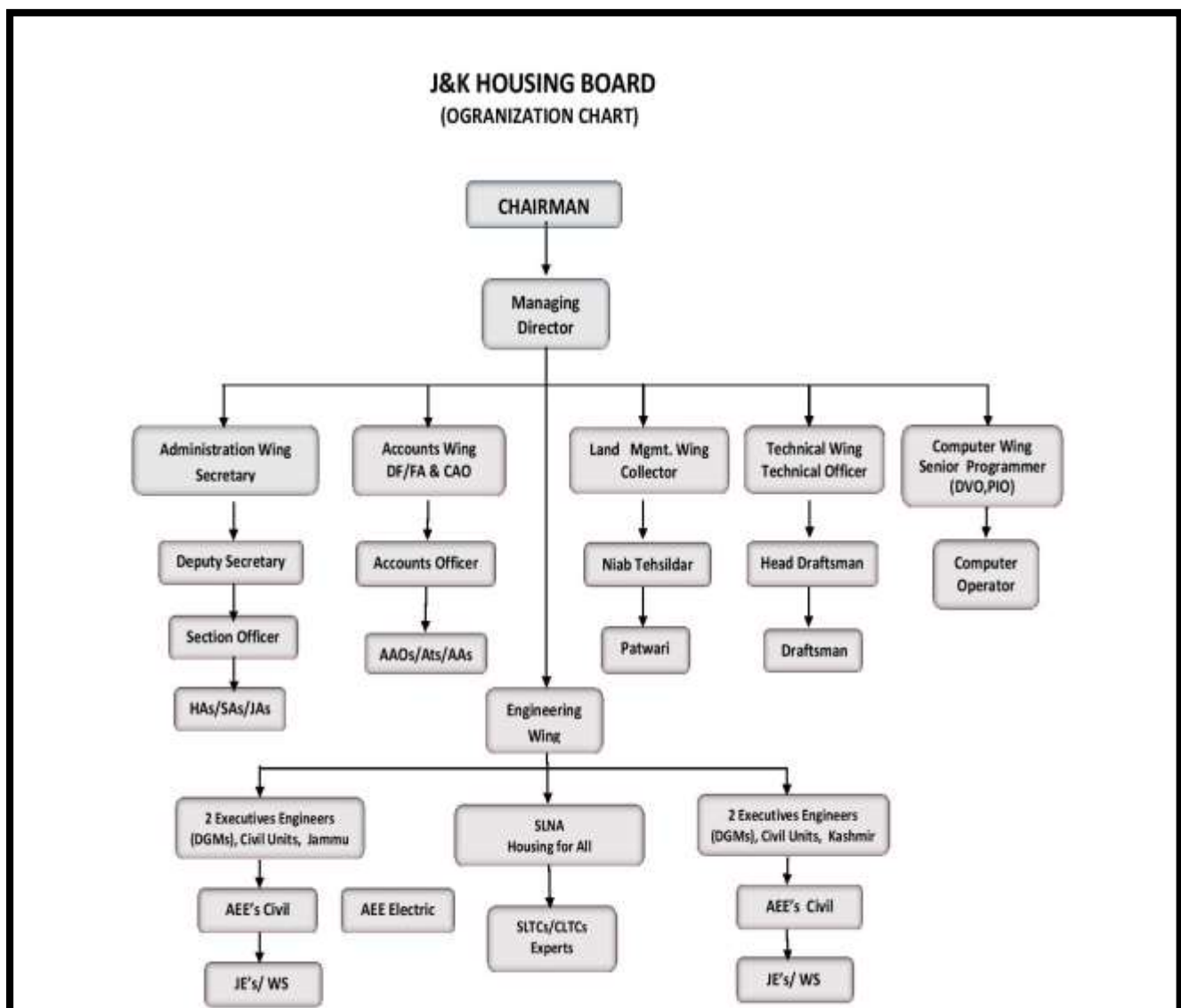
1. Direction Office.
2. Housing Unit No.I, Jammu.

3. Housing Unit No.II, Jammu.
4. Housing Unit No.I, Srinagar.
5. Housing Unit No.II, Srinagar.

The manpower requirements of the Housing Board were sanctioned from time to time since its inception and at present the functioning of the Board is carried out by the following wings:

1. Administrative Wing.
2. Accounts Wing.
3. Land Management Wing.
4. Engineering Wing.
5. Ministerial Wing.
6. Information Technology Wing.

The respective wings are manned in the following Hierarchy:



Pradhan Mantri Awas Yojna (PMAY-U)

PMAY(Urban) Mission

Launched in June, 2015, Pradhan Mantri Awas Yojana (Urban) is an important initiative of Hon'ble Prime Minister to address the aggregate housing demand of the country and to ensure that every family will have a pucca house with water connection, toilet facility, 24x7 electricity supply on the completion of 75 years of Independence of the Nation.

The Mission was launched in Jammu & Kashmir in the year 2016 to provide houses/affordable housing to all particularly to the Economically Weaker Section (EWS) of the society. Out of 78 Cities/ ULBs of UT of Jammu & Kashmir, 77 have been covered under the mission.

The Mission seeks to address the housing requirement of urban poor through the following four verticals: -

1. Beneficiary Led Individual House Construction or Enhancement (BLC)
(Implementing Agency J&K Housing Board)
2. Affordable Housing in Partnership (AHP)
(Implementing Agency JDA/SDA & Others)
3. Credit Linked Subsidy Scheme (CLSS)
(Implementing Agency JUDA/SUDA & DUDAs)
4. "In - Situ Slum Redevelopment" (ISSR)
(Implementing Agency JMC/SMC & Other ULBs)

Eligibility Criteria under BLC component

As per guidelines issued by MoHUA, GoI, any applicant who doesn't own any Pucca House anywhere in India and his annual Income (of Family-husband, wife and unmarried children's) is less than R. 3.00 Lacs would be taken as beneficiary for construction of new house/ enhancement of existing houses under the Mission. An adult earning member (irrespective of marital

status) is treated as a separate household. Beneficiaries desirous of availing financial assistance for the construction of new house/ enhancement have to submit their application forms along with the other documents-self declared ownership of land and economic status to the Municipalities/CLTCs. It is the obligation of the CLTCs & Municipal staff to ascertain the eligibility of applicant w.r.t the guidelines of PMAY (U) Mission.

Broad eligibility conditions for availing benefit under BLC component of the scheme are as under:-

- *Family belongs to Economically Weaker Section (EWS) having an Annual Income upto Rs 3.00 lacs. (Documents: Income Certificate from Tehsildar and Self declaration)*
- *Family is defined as Husband, Wife and Unmarried (Sons and or unmarried daughter) – An adult earning member (irrespective of marital status) can be treated as separate household. (Self-declaration)*
- *The beneficiary family should not own a pucca house (all weather dwelling unit) either in his/her name or in the name of any member of his family/her family in any part of India.*
- *In case of married couple, either of the spouses or both together in joint ownership will be eligible for single house subjected to income eligibility of the household.*
- *Beneficiary living in rented accommodation and owning land to construct new house is also eligible subject income eligibility of the household.*
- *For Enhancement, the beneficiary should own at least 1 Pucca room of 9 sq.m (carpet area), on his own land and he/she is eligible for enhancement upto 30 sq.m carpet area subject to other conditions.*
- *Beneficiary should not have taken assistance for the construction of house in earlier housing schemes of Centre / State.*

- *The beneficiary should have clear ownership of land. (Documents: Land extracts and Land title certificate from Revenue Authority)*

As per the guidelines, the concerned ULBs/ Nodal Agency has to validate the eligibility of the beneficiaries. The operative paras of guidelines are as under:

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5.10- For identification as an EWS or LIG beneficiary under the scheme, an individual loan applicant will submit self-certificate/affidavit as proof of income.

7.1- Beneficiaries desirous of availing this assistance shall approach the ULBs with adequate documentation regarding availability of land owned by them. Such beneficiaries may be residing either in slums or outside the slums. Beneficiaries in slums which are not being redeveloped can be covered under this component if beneficiaries have a Kutcha [or Semi-Pucca] house.

7.2.1- The Urban Local Bodies shall validate the information given by the beneficiary and building plan for the house submitted by beneficiary so that ownership of land and other details of beneficiary like economic status and eligibility can be ascertained. In addition, the condition of the houses e.g. kutcha, semi-kutcha etc. of the prospective beneficiary should be checked with SECC data to ensure beneficiary's consequent eligibility for construction of new house. SECC data regarding number of rooms, details of family members etc. should also be checked to ensure beneficiary's eligibility for enhancement.

Appraisal & Approval of Projects

After verification of all the documents, the CLTC experts have to submit the DPRS/Projects along with the beneficiary list to Deputy General Managers (DGMs) of J&K Housing Board. Subsequently, Deputy General Managers of JKHB initiate the validation of beneficiaries and scrutiny of DPRs/Projects. After scrutiny, the DGMs submit the projects to Nodal Agency (J&K Housing Board) for the review of SLTC & Technical Officer. The DPRs/Projects are again analysed at Nodal Agency level before submitting the same for the appraisal of State Level Appraisal Committee (SLAC) constituted Vide

Government Order No. 80 HUD of 2016 dated 10/03/2016.

The State Level Appraisal Committee (SLAC) recommends the DPRs/projects for the approval of State Level Sanctioning & Monitoring Committee (SLSMC) constituted vide Government Order No. 224 GAD of 2016 dated 15/03/2016.

After the approval of SLSMC, the DPRs/projects are taken to the Central Sanctioning & Monitoring Committee (CSMC) of the Ministry of Housing & Urban Affairs, Government of India for final approval and sanctioning of Central Financial Assistance.

Detail of Projects Sanctioned

As on date 328 DPRs/Projects, for 52,210 beneficiaries, have been approved by the State Level Sanctioning & Monitoring Committee (SLSMC) and sanctioned by the Central Sanctioning & Monitoring Committee (CSMC). Total releases worth 163.51 Cr as Central Financial Assistance have been received by the UT government during last 4 years of Mission Period. The details are as under: -

(Rs in lac)

Financial Year	No of approved projects	No of beneficiaries approved	SLSMC Approval Date	CSMC Approval Date	Fund Position	Release Month & Year
2016-17	2	224	22-04-2016	28.04.2016	205.80	
	2	459		26.05.2016		July 2016 & Feb 2017
	2	256	03-08-2016	30.09.2016		
	35	4555	16-02-2017	20.02.2017		
Total	41	5494				
2017-18	15	3065	10-08-2017	27.09.2017	591.00	April 2017 & Aug 17
	29	4592	26-12-2017	27.02.2018		
Total	44	7657				
2018-19	19	3322	19-07-2018	23.08.2018	7914.96	
	94	15334	25-02-2019	28.11.2018		April, Nov 2018 & Feb 2019
Total	113	18656				
2019-20	77	12349	17-09-2020	29.08.2019	7639.80	Jul-19

	53	8054		27.12.2019	<i>Funds Not released by MoHUA for 20403 sanctioned houses of 2019-20.</i>
Total	130	20403			
	328	52210			

Town wise number of approved DPRs/ beneficiaries is as under:-

S. No	City/Town	Prior to 8th SLSMC Upto 16.09.2020		8th SLSMC 17.09.2020		Total DPRS approved	Total beneficiaries approved
		DPRs	Beneficiaries approved	DPRs	Beneficiaries approved		
1	Srinagar	8	5764	3	10380	11	16144
	Total	8	5764	3	10380	11	16144
2	Baramula	6	1720	1	200	7	1920
3	Sopore	4	3250	0	0	4	3250
4	Kunzer	1	110	2	90	3	200
5	Pattan	1	367	2	128	3	495
6	Uri	1	225	2	75	3	300
7	Watra Gam	1	469	2	180	3	649
	Total	14	6141	9	673	23	6814
8	Ganderbal	4	399	1	75	5	474
	Total	4	399	1	75	5	474
9	Kupwara	4	873	1	35	5	908
10	Handwara	3	1217	1	55	4	1272
11	Langet	1	378	2	134	3	512
	Total	8	2468	4	224	12	2692
12	Pulwama	5	529	1	55	6	584
13	Awantipora	1	90	1	50	2	140
14	Khrew	1	207	2	74	3	281
15	Pampora	1	75	1	75	2	150
16	Tral	1	283	1	75	2	358
	Total	9	1184	6	329	15	1513
17	Shupiyan	4	500	1	75	5	575
	Total	4	500	1	75	5	575
18	Anantnag	7	1343	2	297	9	1640
19	Bijbehara	6	428	2	190	8	618
20	Aishmuquam	1	194	2	184	3	378
21	Koker Nag	1	270	2	110	3	380
22	Achhabal	1	160	2	50	3	210
23	DuruVerinag	1	453	2	245	3	698
24	Mattan	1	135	2	166	3	301
25	Pahalgam	1	127	2	374	3	501
26	QaziGund	1	190	1	25	2	215
27	Seer Hamdan	1	209	2	202	3	411
	Total	21	3509	19	1843	40	5352
28	Badgam	3	619	1	195	4	814

29	Beerwah	1	327	1	35	2	362
30	Chadura	1	80	1	75	2	155
31	Charar-i-Sharief	1	141	1	50	2	191
32	Khansahib	1	127	2	55	3	182
33	Magam	1	370	2	31	3	401
	Total	8	1664	8	441	16	2105
34	Bandipore	1	557	2	393	3	950
35	Hajan	1	258	2	165	3	423
36	Sumbal	1	477	2	280	3	757
	Total	3	1292	6	838	9	2130
37	Kulgam	1	167	2	352	3	519
38	Devsar	1	230	1	40	2	270
39	Frisal	1	100	1	40	2	140
40	YariPora	1	102	2	240	3	342
	Total	4	599	6	672	10	1271
Total Kashmir Division		83	23520	63	15550	146	39070
41	Jammu	7	690	2	1225	9	1915
42	R.S. Pora	6	369	2	81	8	450
43	Arnia	2	163	1	113	3	276
44	Bishna	2	228	4	147	6	375
45	Ghomanhasan	2	94	3	100	5	194
46	Jourian	1	64	1	47	2	111
47	Khore	2	326	1	127	3	453
48	Akhnoor	2	118	1	100	3	218
	Total	24	2052	15	1940	39	3992
49	Doda	6	451	1	35	7	486
50	Bhaderwah	7	330	1	317	8	647
51	Thatri	1	49	1	10	2	59
	Total	14	830	3	362	17	1192
52	Ramban	5	146	1	35	6	181
53	Banihal	1	154	2	84	3	238
54	Batote	1	115	2	55	3	170
	Total	7	415	5	174	12	589
55	Poonch	4	322	2	95	6	417
56	Surankote	1	184	2	100	3	284
	Total	5	506	4	195	9	701
57	Rajauri	8	635	2	125	10	760
58	Nowshehra	2	114	2	50	4	164
59	Sunderbani	1	82	3	38	4	120
60	Thanamandi	2	136	1	45	3	181
61	Kalakote	1	250	1	55	2	305
	Total	14	1217	9	313	23	1530
62	Kathua	7	618	3	299	10	917
63	Bashohli	6	193	1	15	7	208
64	Billawar	2	200	1	25	3	225

65	Hiranagar	2	217	3	78	5	295
66	Lakhanpur	1	12	2	28	3	40
67	Parole	2	170	3	64	5	234
	Total	20	1410	13	509	33	1919
68	Samba	6	253	2	193	8	446
69	Bari Brahamana	2	90	3	50	5	140
70	Ramgarh	2	192	2	55	4	247
71	Vijay Pur	2	71	2	40	4	111
	Total	12	606	9	338	21	944
72	Kishtwar	3	163	2	195	5	358
	Total	3	163	2	195	5	358
73	Udhampur	10	699	2	390	12	1089
74	Ram Nagar	1	183	1	185	2	368
75	Chenani	1	8	1	20	2	28
	Total	12	890	4	595	16	1485
76	Reasi	2	98	2	172	4	270
77	Katra	2	100	1	60	3	160
	Total	4	198	3	232	7	430
Total Jammu Division		115	8287	67	4853	182	13140
Jammu & Kashmir		198	31807	130	20403	328	52210

Monitoring & Implementation Mechanism:

For effective monitoring & implementation of PMAY (U) Mission in the UT of Jammu & Kashmir, in the 5th meeting of the SLSMC held on 26.12.2017, it was decided that the CLTC experts engaged under the Mission would be deployed at the Municipal Councils/Committees of the concerned district with overall supervision of Deputy Commissioners (DCs) who will undertake regular review of Housing For All (Urban) and submit report to government in their MPR.

Subsequent to above, the Government constituted Divisional/District Level Committees vide Government Order No. 1713-GAD dated 06-12-2018. The members and the terms of reference of both the constituted committees are reproduced as under;

A. Divisional Level Committees:-

Members:

*Divisional Commissioner, Jammu/Kashmir- Chairman
Commissioner SMC/JMC-Members*

Director ULB, Jammu/Kashmir- Members
Vice Chairman, JDA/SDA-Members
MD, Housing Board-Member/ Secretary
CEO, JUDA/UDAK- Members

- i. monitor and review the implementation of each component of the scheme on fortnightly basis;
- ii. expedite the grounding of houses so that the construction can be completed as per the schedule time; and
- iii. examine the Annual Action Plan before placing it for approval of State Level Sanctioning & Monitoring Committee (SLSMC).

B. District Level Committee:-

Members:

District Development Commissioner (Chairman)
Assistant Commissioner, Revenue
DGM, J&K Housing Board- Member/ Secretary
CEO/ EO, Municipality
PO, DUDA
CLTC Expert

- i. review the progress of the scheme on weekly basis in the concerned District;
- ii. verify the approved beneficiaries under the scheme through Municipal Councils/Committees;
- iii. expedite the process of land title verification of the beneficiaries under the scheme through Revenue Department;
- iv. ensure that the beneficiary is not given beneficent under more than one component of the Mission & proper Aadhaar details of the beneficiary are obtained;
- v. monitor the utilization of funds which shall be placed at the disposal of Municipal Councils/Municipal Committees through District Development Commissioners by J&K Housing Board; and

- vi. undertake proper demand survey in the district so as to ensure that no eligible beneficiary is left out of the scheme.

Further in the review meeting held on 25.07.2019, under the Chairmanship of Principal Secretary to Government, Housing & Urban Development Department, it was decided that the CLTCs shall select the beneficiaries for approval/release of payments by the DCs as per the following format:-

S. No	Name of beneficiary with signature	Address	Aadhaar No	Bank A/C No with IFSC code	Geo-tagging	Physical position of the constructions with photographic evidences	Qualifying Amount	Amount recommended with seal sig. of SLTC/ countersigned by the concerned DGMS

The physical position of the construction with photographic evidence/ Aadhar number of beneficiaries and geo-tagging was impressed to ensure foolproof verification and genuineness of the beneficiary. The concerned DCs were directed to release funds in favour of beneficiaries through DBT in their personal bank accounts.

In a subsequent review meeting held on 14.08.2020, under the Chairmanship of Principal Secretary to Government, Housing & Urban Development Department, it was reiterated that no payments will be made to beneficiaries without Aadhar. All payments to be made through PFMS only and details of earlier payments made to beneficiaries to be uploaded on PFMS before release of next payments.

The status of four verticals under PMAY (U) mission is as under: -

S. No	Name of Vertical	Mission Targets (Houses)	Beneficiaries identified	Sanctioned	Target for identification (Ending March 2022)
1	Beneficiary Led Construction (BLC)	55304	52210	52210	3094
2	Affordable Housing in Partnership (AHP)	13100	1008	1008	12092
3	In-Situ Slum	Nil	Nil	Nil	

	Redevelopment (ISSR)*				Nil
4	Credit Link Subsidy Scheme (CLSS)	10927	7772	2883	3155
	Total	79331	60990	56088	18341

Beneficiary Led Construction (BLC)

Out of the total target of construction of 55,304 dwelling units (DU) under **Beneficiary Led Construction (BLC)** component of the scheme, 52,210 stand identified out of which 31,807 have been sanctioned prior to 2020-21. The remaining 20,403 DUs were sanctioned during 2020-21 by the MoHUA, GoI.

Out of 52,210 sanctioned houses, 35,453 have been grounded and 7,644 completed. Identification of potential / leftover eligible beneficiaries is under process to have saturation of demand.

Verification for curtailment/ rejection of ineligible beneficiaries going-on, till date 5674 identified for curtailment. Process of curtailment and addition of eligible leftover beneficiaries will be completed by July 2021.

Funds to the tune of Rs 106.24 Cr for taking up construction of 20,403 DUs by the individual beneficiaries have been released by the MoHUA, GoI, in March 2021, to the Finance Department, J&K.

It was seen that the beneficiaries were facing hardships in arranging money for construction of dwelling units resulting in slow progress of the scheme. Therefore, the UT Government approved the scheme for grant of interest free loan of Rs. 2 lac per beneficiary under BLC component of PMAY(U) through J&K Bank for a period of 10 years. The loan amount will be paid to the beneficiary in four installments on completion of Plinth, Lintel, Slab and laying of electricity and sanitary fittings. The SLNA has till date recommended 25 cases to J&K Bank under the scheme.

The H&UDD, in view of the hardships being faced by the beneficiaries in arranging money for starting construction of DU, approved grant of initial assistance of 25 % of the total assistance as mobilization advance after Geo-tagging at Not-Started Level. The flow of funds to the beneficiary under two routes is as under: -

S. No	Govt. Assistance		J&K Bank	
	Payment Stage	%	Payment Stage	%
1	Advance payment	25 %	Initial disbursement on completion of plinth level	25 %
2	On Completion of Plinth	25 %	For completion of lintel Level	25 %
3	On Completion of roof/laying of slab	30 %	For completion of roof/laying of slab	30 %
4	On completion of bath, septic, electrical & sanitary, white washing etc	20 %	For completion of bath, septic, electrical & sanitary, white washing etc	20 %
	Total	1.66 Lacs	Total	2.00 Lacs

The Utilization of funds for UT of J&K till March 2020-21 is 78.65 %.

To enhance the utilization of funds and fast pace implementation of scheme, the Deputy Commissioners have been allowed to utilize funds of such ULBs where the funds are lying unspent, for any reason, in other ULBs where required.

As the payments were not being made to a large number of beneficiaries due to non-geotagging of their construction stage for varied reasons such as advance approval of CSMC, GoI to the projects, snapping of internet post abrogation of Article 370 and COVID-19 lockdowns, the MoHUA, GoI, on the request of SLNA, has granted one-time exemption to geo-tag all such houses to clear the pending dues of beneficiaries.

Such beneficiaries of the villages falling under the limits of approved Master Plans under Development Authorities who have not availed the benefits of PMAY (Grameen) have been declared eligible under PMAY (Urban). All Deputy Commissioners have been directed to identify the same & submit lists to SLNA for further approval.

The implementation of the scheme is monitored by the H&UDD on regular basis and weekly reports of verification being conducted to de-weed ineligible beneficiaries are shared with the HLG's office.

All the above achievements are despite the fact that the post of MD, J&K Housing Board remained vacant for around 6 months till November 2020.

The payments to the beneficiaries of PMAY (Urban) Mission are being released through DBT, PFMS only after Aadhar and Bank account validation.

Affordable Housing in Partnership (AHP)

Under AHP Component, 1008 DUs/flats for Jammu have been sanctioned by MoHUA, GoI and land is being identified at various places in Srinagar/Jammu/ other major towns to achieve the Mission target of 13,100 houses/flats.

For the purpose the SLNA (J&K Housing Board), JDA and SDA have identified land at different locations in Jammu and Srinagar. DPRs are being finalized and the scheme will be launched as per the following schedule:-

1st Phase		2nd Phase	
Jammu:	3000 by end of July.	Jammu:	3000 by end of September.
Srinagar:	500 by end of July.	Srinagar:	3000 by end of September.

Credit Linked Subsidy Scheme

Under CLSS component of the Mission, out of total target of 10,927, 7,772 cases have been sponsored to the PLIs for sanctioning out of which 2,870 have been sanctioned. Various initiatives have been taken to give maximum outreach to the component. IEC activities by PLIs and sponsoring agencies are being conducted to have successful implementation of the component. The details are as under: -

Year wise cases sponsored / Sanctioned under CLSS				
Year	Jammu Division		Kashmir Division	
	Sponsored	Sanctioned	Sponsored	Sanctioned
2016-17	208	28	902	177
2017-18	263	81	1255	348
2018-19	433	156	1786	501
2019-20	388	145	1040	417
2020-21	313	179	1184	838
Total	1605	589	6167	2281
Grant Total			7772	2870

Out of 2,870 beneficiaries, 1,964 belong to EWS/LIG and 906 to MIG. Total subsidy given comes to Rs 57.764 Crore. (EWS/LIG=40.088 and MIG=17.676) All Municipal Corporations, Councils & Committees have directed to exercise slum notification and de-notification to reap the benefits under In-situ Slum Redevelopment component of Mission.

Affordable Rental Housing Complexes

MoA has been signed with the MoHUA, GoI for the implementation of Affordable Rental Housing Complexes (ARHCs) in JKUT.

402 vacant houses constructed under BSUP in Jammu city (Jammu Municipal Corporation) and 335 in 17 towns of J&K UT are proposed to be converted into ARHCs (Module -I).

Land is being identified by the Director Industries Jammu/ Kashmir at (Ghati)

Kathua and in Industrial Estates of Kashmir for construction of complexes for the purpose (Module-II).

Right to Information

Any citizen, Organization or individual can seek information from the prescribed authority on any matter relating to the department/ functioning of the Department under Right to Information after depositing the requisite fee in terms of Right to Information, Rules. In this endeavor, the department has nominated the Nodal Officer, Appellate Authority, Public Information Officer at Head office level levels under J&K Right to Information Act in order to provide the people of the State with the facility of easy access to the information. The Office is responsible of providing information relating to J&K Housing Board as and when asked for by any citizen. The names along with the address and contact No's of the officers nominated for the job of Nodal Officers, Appellate Authority, Pubic Information is given here-in-after:-

S. No.	Details of Officer	Assignment
1.	Managing Director, J&K Housing Board.	Appellate Authority under Right to Act, 2005.
2.	Sh. Yogesh Sharma, Senior Programmer, J&K Housing Board.	Public Information Officer under Right to Information Act, 2005