

Annual Report 2004-05

Ministry of Urban Employment & Poverty Alleviation

Government of India

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ABBREVIATIONS

BMTPC	Building Materials & Technology Promotion Council
CGEWHO	Central Government Employees Welfare Housing Organisation
HUDCO	Housing & Urban Development Corporation Ltd.
NBO	National Building Organisation
NBCC	National Building Construction Corporation
NCHF	National Council of Housing Federation
UEPA	Urban Employment & Poverty Alleviation
JCM	Joint Consultative Machinery
LCS	Low Cost Sanitation
SJSRY	Swarna Jayanti Shahari Rozgar Yojana
NSDP	National Slum Development Programme
HPL	Hindustan Prefab Ltd.

INTRODUCTION

In the Federal structure of the Indian polity, the matters pertaining to the housing and urban development have been assigned by the Constitution of India to the State Governments. The Constitutions (74th Amendment) Act have further delegated many of these functions to the urban local bodies. The constitutional and legal authority of the Government of India is limited only to Delhi and other Union Territories and to the subject which State Legislatures authorize the Union Parliament to legislate.

However, the provisions of the Constitution notwithstanding, the Government of India plays a much more important role and exercise a larger influence to shape the policies and programmes of the country as a whole. The National Policy issues are decided by the Government of India which also allocates resources to the State Governments through various Centrally Sponsored schemes, provides finances through national financial institutions and supports various external assistance programmes for housing and urban development in the country as a whole. Policies and programme contents are decided at the time of formulation of Five Year Plans. The indirect effect of the fiscal, economic and industrial location decisions of the Government of India exercise a far more dominant influence on the pattern of urbanisation and real estate investment in the country.

The Ministry of Urban Employment & Poverty Alleviation is the apex authority of Government of India at the national level to formulate policies, sponsor and support programme, coordinate the activities of various Central Ministries, State Governments and other nodal authorities and monitor the programmes concerning all the issues of urban employment, poverty and housing in the country.

The Ministry was constituted on 13th May, 1952 when it was known as the Ministry of Works, Housing & Supply. Subsequently it was renamed as Ministry of Works & Housing when a separate Ministry of Supplies came up. The name of the Ministry was changed to Ministry of Urban Development in September, 1985 in recognition of the importance of urban issues. With the creation of a separate Department of Urban Employment & Poverty Alleviation on 8th March, 1995, the Ministry came to be known as the Ministry of Urban Affairs & Employment. The Ministry had two Departments: Department of Urban Development & Department of Urban Employment & Poverty Alleviation. The two Departments were again merged on 9th April, 1999 and in consequence thereto, the name has also been restored to "The Ministry of Urban Development". This Ministry was bifurcated into two Ministries viz. (i) "Ministry of Urban Development" and (ii) "Ministry of Urban Employment and Poverty Alleviation" with effect from 16.10.1999. These two Ministries were again merged into one Ministry on 27.5.2000 and named as "Ministry of Urban Development and Poverty Alleviation" with two Departments. They are (i) Department of Urban Development and (ii) Department of Urban Employment and Poverty Alleviation.

From 27-5-2004, the Ministry has again been bifurcated into two ministries viz : (i) Ministry of Urban Development; and (ii) Ministry of Urban Employment and Poverty Alleviation.

The Ministry of Urban Employment and Poverty Alleviation is headed by Kumari Selja, Hon'ble Minister of State (Independent Charge) for Ministry of Employment and Poverty Alleviation. The Hon'ble Minister joined on 24-5-2004.

Mrs Chitra Chopra is the Secretary of the Ministry of Urban Employment and Poverty Alleviation (UEPA). She is assisted by one Joint Secretary.

Under its administrative control, the Ministry of Urban Employment & Poverty Alleviation has one attached Office, two Public Sector Undertaking and three Statutory/Autonomous Bodies.

After its restructuring in 1992, the NBO carried out socio-economic surveys and creates data bank.

The Housing & Urban Development Corporation Ltd. (HUDCO) was set up as a fully owned Government Company in April, 1970 with a view to providing loans and technical support to States and City level agencies and other eligible organization for various types of housing activities and infrastructure development. The Hindustan Prefab Ltd (HPL) is engaged mainly in the manufacture of pre-stressed cement concrete poles, railing sleepers, water storage tanks, vayutan (light weight auto cellular concrete) blocks for insulation, partitions, etc.

The Building Materials and Technology Promotion Council (BMTPC) undertakes the task of extension, dissemination and application of innovative technologies and low-cost building materials based on industrial and agricultural wastes, developed by research institutions. It also encourages development of appropriate standards for the new materials and their adoption in the schedule and specifications for the public housing and construction agencies. The National Cooperative Housing Federation (NCHF) of India set up in 1969 is a national level organization (registered society) spearheading the entire cooperative housing movement in India and is supported by Ministry of Urban Employment & PA as part of the Government's efforts to encourage cooperative housing society in the country. Central Government Employees Welfare Housing Organisation (CGEWHO) has been set up as a registered Society under the aegis of the Ministry of Urban Employment & PA for construction of houses for Central Government employees.

ADMINISTRATION AND ORGANISATION

Kumari Selja, Minister of State (I/C), looks after the affairs of this Ministry. She is assisted by Mrs. Chitra Chopra, IAS, Secretary and Shri Pankaj Jain, IAS, Joint Secretary. The distribution of work in the Ministry may kindly be seen at Appendix I.

The subjects allocated to this Ministry are indicated in Appendix II. The names of various Attached/Subordinate offices, Public Sector Undertakings, Autonomous Bodies and other offices under this Ministry are at Appendix III.

The group-wise staff strength of this Ministry, its attached and subordinate offices and the Public Sector Undertakings is indicated in Appendix IV.

BUDGET

Budget Section is responsible for the preparation of Demands for Grants and Performance Budget of the Ministry, Printing and laying of these documents on the Tables of both the Houses of the Parliament. Apart from this, the Section attends works relating to Public Accounts Committee (PAC), Audit Paras and Parliamentary Standing Committee. The Section functions under the overall control of the Chief Controller of Accounts and Joint Secretary and Financial Adviser.

2. The allocation of Plan & Non-Plan funds pertaining to Ministry of Urban Employment & Poverty Alleviation is incorporated in the Demands for Grants. There is one

Demand for Grants pertaining to Ministry of Urban Employment & Poverty Alleviation i.e. Demand No. 101- Ministry of Urban Employment & Poverty Alleviation.

3. Demand wise Budget Estimates and Revised Estimate 2004-05 (Plan) & (Non-Plan) and Budget Estimates 2005-06 for Non-Plan are as under: -

Demand No. & Name	B.E. 2004-05			R.E. 2004-05			B.E. 2005-06		
	Plan	Non-Plan	Total	Plan	Non-Plan	Total	Plan	Non-Plan	Total
<u>1.</u>	<u>2.</u>	<u>3.</u>	<u>4.</u>	<u>5.</u>	<u>6.</u>	<u>7.</u>	<u>8.</u>	<u>9.</u>	<u>10.</u>
Demand No. 103 – Ministry of Urban Employment & Poverty Alleviation									
(a) Revenue	523.00	7.13	530.13	486.00	7.13	493.13	500.00	506.42	506.42
(b) Capital	307.00	4.55	311.55	164.00	4.55	168.55	--	5.61	5.61
Total	830.00	11.68	841.68	650.00	11.68	661.68	500.00	512.03	512.03

4. The Chief Controller of Accounts (CCA) looks after the accounting internal audit and monitoring functions for the Ministry as a whole including its attached and subordinate offices. CCA formulates the revenue receipts interest receipts/recoveries and loans and capital receipts. A team consisting of two controllers of Accounts, two Deputy controllers of Accounts, Pay and Accounts Officers and supporting staff assists him. In addition, all work pertaining to Budget Section including Annual Plan and Quarterly Performance Review of Plan Schemes is being processed through CCA.

Details of pending CAG paras pending as on 07.2.2005 in respect of Ministry of UEPA

<u>Sr. No.</u>	<u>Report for the year</u>	<u>Audit Report No./Year</u>	<u>Para Number</u>	<u>Division</u>
<u>1</u>	2001-2002	1 of 2003	6.12	Housing Division
<u>2</u>	2001-2002	1 of 2003	7.8	UPA Division
<u>3</u>	2002-2003	2 of 2004	12.1	Housing Division

III. PROGRESSIVE USE OF HINDI

Ministry has made all possible efforts to promote the use of Hindi in its official work during the year under review. In addition to various incentive schemes in operation, various programmes such as Hindi workshops, Hindi week/Fortnight have been organised in the Ministry and all the offices under its control to create an atmosphere conducive to use of Hindi in the Official work. Ministry sharing the services of the Official Language Division with the Ministry of Urban Development. Official Language Division caters to entire translation needs of the Ministry. The offices under control of the Ministry are also having adequate translation arrangements.

Regular meetings of the Joint Official Language Implementation Committee (OLIC) working for the Ministry of Urban Employment & Poverty Alleviation and Ministry of Urban Development are held to take stock of the pace of the implementation of Official Language policy of the Government. The meetings of the OLICs of the organizations under

the Ministry are also held at regular intervals and representatives of this Ministry take part in these meetings to review the status of use of Official Language Hindi.

During the year under review the performance of the Ministry and its offices in implementing the Annual Programme of Use of Hindi in their official work has been satisfactory in almost all the items of programme except that of correspondence in Hindi. The percentage of correspondence in Hindi by various offices of the Ministry is regularly monitored.

Hindi training

Ministry is making all efforts to impart Hindi training to its non Hindi knowing employees in a phased manner and typists and stenographers are being sent for Hindi typing/stenography training.

Creating enabling atmosphere for encouraging use of Hindi

In order to create an enabling atmosphere to encourage the use of Hindi, various steps such as cash awards, making available popular Hindi literature to the employees, provision of bilingual facilities in computers etc. have been taken.

Hindi fortnight was organized jointly in the Ministry of Urban Employment & Poverty Alleviation and Ministry of Urban Development from 14.9.2004 to 28.9.2004 and various competitions were organized during the period. A number of officials participated in these competitions.

During the year, the Committee of Parliament on Official Language inspected the Kolkata office of HUDCO to take stock of progressive use of official language therein. The officers of the Hindi Division are also visiting the various offices of the Ministry under Inspection-cum-contact Programme to review their progress in the use of Hindi in Official work and also to acquaint them with the various provisions of Official Language Policy.

IV. PARLIAMENT MATTERS

Parliament Section of the Ministry deals with all Parliamentary matters pertaining to the Ministry of Urban Employment & Poverty Alleviation. During 2004 Ministry of Urban Employment and Poverty Alleviation answered 109 (15 Starred and 94 Unstarred) Parliament Questions on various subjects relating to Housing, Urban Poverty Alleviation Programme, VAMBAY, Slum Development, Urban Reforms Incentive Fund (URIF) etc.

2. Annual Reports and Audited Accounts for the year indicated against each of the following Organisations were laid on the Table of Lok/Rajya Sabha during the year 2004:-

- I. Central Government Employees Welfare Housing Organisation (2002-2003 and 2003-04)
- II. Building Material and Technology Promotion Council (2003-2004)
- III. Housing and Urban Development Corporation (2002-2003)
- IV. National Cooperative Housing Federation (2003-2004)

V. WELFARE

Staff Welfare activities in the Ministry are looked after jointly by the Ministry of Urban Development and continued to receive active attention and encouragement. Eight Recreation Clubs are functioning for the purpose. Players of the Ministry and its Attached and Subordinate offices under the aegis of these Recreation Clubs participated in various cultural and sports activities organised by the Central Civil Services Cultural and Sports Board, Department of Personnel & Training.

2. The Departmental canteen of this Ministry of Urban Development and Poverty Alleviation continued to function efficiently, catering to the requirements of the officers and staff of the Ministry also.

Joint Consultative Committee (J.C.M.)

Activities of the J.C.M. continued to be performed satisfactorily.

VI. COMPLAINTS COMMITTEE FOR SEXUAL HARASSMENT OF WOMEN AT WORK PLACE

In pursuance of Hon'ble Supreme Court Judgment and on the recommendation of the National Commission for Women, a Complaints Committee to look into the matters of sexual harassment of women at work place has been formed in the Ministry of Urban Development, which commonly looks after the complains of this Ministry also, with the following composition:

1. Smt.Sunita H. Khurana, Dy.Secretary	Head
2. Smt. Lalita Das, Under Secretary	Member
3. Smt. S.P.Munjaj, Under Secretary	Member
4. Representative from YWCA	Member

VIII. COMPUTERIZATION IN THE MINISTRY DURING THE YEAR 2003-2004

Web site of the Ministry

The Ministry has created its own web site (<http://muepa.nic.in>), which is regularly updated.

VIGILANCE ACTIVITIES

The Administrative Vigilance Unit of the Ministry of Urban Development provides support to this Ministry in vigilance matters and functions under the charge the Additional Secretary(UD) who is also the Chief Vigilance Officer. The Chief Vigilance Officer is assisted by one Deputy Chief Vigilance Officer of the rank of Director, two Under Secretaries(Vigilance), one Assistant Vigilance Officer. Vigilance Officers of Attached/Subordinate Offices of the Ministry and also the chief Vigilance Officers of the Public Sector Undertakings & the Autonomous Bodies under the administrative control of this Ministry are part of the vigilance system. The Vigilance Unit of this Ministry is responsible for all the matters pertaining to vigilance in the Ministry of Urban Development and its Attached/Subordinate Offices, Public Sectors Undertakings and Autonomous Bodies/Societies/other local Authorities.

2. Vigilance work comprises preventive, surveillance and detection and deterrent punitive action. Under Preventive action, rules and procedures are reviewed from time to time and surprise inspections are regularly conducted in sensitive areas under this Ministry. As regards surveillance and detection, lists of officers of gazetted status whose conduct needs to be watched are prepared, in consultation with the Central Bureau of Investigation and Central Vigilance Commission. Punitive actions, penalties prescribed under the rules are imposed on those who are found guilty, under CCS (Conduct) Rules 1964, Preventive of Corruption Act 1988.

3. Generally, the Charges are based on execution of substandard work in construction and maintenance of buildings, overpayments to contractors, irregularities in calling of tenders/ quotations and award of contracts, disproportionate assets, illegal gratification, and any violation of the CCS(Conduct) Rules 1964.

4. In addition to the departmental examination of the complaints and investigation reports, the Ministry also receives reports from the Central Bureau of Investigation about the misconduct of officers either for taking departmental action against them or for issuing sanction for prosecution under the Prevention of Corruption Act, 1988.

5. In respect of Public Sector Undertakings, this Ministry processes cases against Board level officers only. The Autonomous Bodies initiate action against their officers themselves. However, in case a Central Government Officer is on deputation to these Bodies, action is taken by this Ministry.

SWARNA JAYANTI SHAHARI ROZGAR YOJANA (SJSRY)

With a view to provide gainful employment to the urban unemployed or underemployed through encouraging the setting up of self-employment ventures or provision of wage employment, a new urban poverty alleviation programme, namely, Swarna Jayanti Shahari Rojgar Yojana (SJSRY) was launched on 01.12.1997 after subsuming the earlier three Urban Poverty Alleviation Schemes, namely Urban Basic Services for the Poor (UBSP), Nehru Rojgar Yojana (NRY) and Prime Minister's Integrated Urban Poverty Eradication Programme (PMI UPEP).

SJSRY is funded on a 75:25 basis between the Centre and the States.

COVERAGE

- (i) The programme is applicable to all urban towns in India.
- (ii) The programme is implemented on a whole town basis with special emphasis on urban poor clusters.

TARGET GROUPS

This programme targets the urban poor, as those living below the urban poverty line, as defined from time to time by the Planning Commission.

SALIENT FEATURES OF SJSRY

Swarna Jayanti Shahari Rojgar Yojana (SJSRY) consists of two major components, namely-

- (i) The Urban Self Employment Programme (USEP)

(ii) The Urban Wage Employment Programme (UWEP)



THE URBAN SELF EMPLOYMENT PROGRAMME (USEP):

The salient features of this component are: -

- (i) Assistance to individual urban poor beneficiaries for setting up gainful self-employment ventures.
- (ii) Assistance to groups of urban poor women for setting up gainful self-employment ventures. This sub-scheme has been titled as "The Scheme for Development of Women and Children in the Urban Areas (DWCUA)".
- (iii) Training of beneficiaries, potential beneficiaries and other persons associated with the urban employment programme for upgradation and acquisition of vocational and entrepreneurial skills.
- (iv) Special attention is given to women, persons belonging to Scheduled Castes/Tribes, disabled persons and other such categories as may be indicated by the Government from time to time



- (v) The percentage of women beneficiaries under this programme should not be less than 30%. All other conditions being equal, women beneficiaries belonging to women-headed household, viz., widows, divorcees, single women, or even households where women are the sole earners are ranked higher in priority. SCs and STs must be benefited at least to the extent of the proportion of their strength in local population. A provision of 3% should be reserved for the disabled.

- (vi) There is no minimum educational qualification for beneficiaries under this programme. However, this scheme is not applicable to the persons educated beyond the IXth standard.
- (vii) A house-to-house survey for identification of genuine beneficiaries is prescribed. Non-economic parameters are also applied to the urban poor in addition to the economic criteria for the purpose of prioritization within the BPL.

A. Setting up Micro -Enterprises and Skill Development

Maximum unit cost	=	Rs. 50,000/-
Subsidy	=	15% of the project cost subject to a maximum of Rs. 7500/-
Margin money to be contributed by the beneficiaries	=	5% of the project cost

B. Training and Infrastructure Support

Training cost per person	=	Rs. 2000/-
Training period	=	Two to Six months subject to a minimum of 300 hours
Tool Kit worth	=	Rs. 600/-

(ix) **Development of Women and Children in Urban Areas (DWCUA):**

Salient features under DWCUA: -

- DWCUA aims at helping groups of urban poor women in taking up self -employment ventures.
- The group may consist of at least 10 women.
- The ceiling of subsidy under the scheme is Rs. 1.25 lakh or 50% of the cost of the project whichever is less.
- Where the group sets itself up as **Thrift & Credit Society**, in addition to its self employment venture, it will be eligible for an additional grant of Rs. 25,000 as revolving fund at the rate of Rs. 1,000 maximum per member. The fund is meant for purposes like purchases of raw materials and marketing, infrastructure support, one time expense on child care activity, expenses upto Rs. 500 on travel cost of group members to bank, payment of insurance premium for self/spouse/child by maintaining savings for different periods by a member and any other expense allowed by the State in Group's interest. The revolving fund can be availed by a Group only after one year of its formation.

THE URBAN WAGE EMPLOYMENT PROGRAMME (UWEP):

Salient features of UWEP: -

- (i) This component seeks to provide wage employment to prospective beneficiaries living below the poverty line within the jurisdiction of urban local bodies by utilising their labour for construction of socially and economically useful public assets.
- (ii) Under this component, there are no restrictions on educational qualifications.
- (iii) This programme applies to the urban local bodies having population less than 5 lakhs as per the 1991 census.
- (iv) The material labour ratio for works under this component is to be maintained at 60:40.

- (v) The prevailing minimum wage rate as notified from time to time for each area, has to be paid to beneficiaries under this component.

INFORMATION, EDUCATION AND COMMUNICATION (IEC) AND COMMUNITY STRUCTURE COMPONENTS

Salient features under IEC & CS components: -

- (i) With a view to play an effective role in coordination and in organising training, monitoring, evaluation, dissemination of information etc. the component of IEC has been evolved under SJSRY. It seeks to provide a coordinated and uniform level of training across the country for training of trainers, elected representatives, functionaries of Urban Local Bodies and field functionaries like Project Officers, Community Organisers etc. through National Training Institutes and selected State Training/Field Training Institutes.
- (ii) All the State Governments to take action to set up community structures, create Community Development Societies (CDSs) and form Thrift & Credit Society etc., in all the urban towns under their charge, all over the country.

Allocation of funds under Swarna Jayanti Shahari Rozgar Yojana(SJSRY)

The funds amounting to **Rs.553.03 Crore** remaining unspent in respect of Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP) and the Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP) with various States/UTs as on 30.11.1997 were the opening balance for incurring expenditure under the new scheme. In addition, Central funds of **Rs.791.03 Crore** as detailed below have been released to the States/Uts for the implementation of SJSRY from 1.12.1997 to 31.12.2004.

<u>Year</u>	<u>Rs. in Crore</u>
1997-98	Rs. 98.63
1998-99	Rs. 158.47
1999-2000	Rs. 118.77
2000-2001	Rs. 85.13
2001-2002	Rs. 38.31
2002-2003	Rs. 100.91
2003-2004	Rs. 100.74
2004-2005 (upto 31.12.2004)	<u>Rs. 90.07</u>
<u>Total</u>	<u>Rs. 791.03</u>

Physical & Financial Achievements under USEP & DWCUA Component

Based on the reports received from the States/UTs, the Physical and Financial Achievements under USEP & DWCUA Components of SJSRY are as under:

Financial Achievements (upto 31.12.2004)

- (i). Amount of subsidy sanctioned and disbursed to beneficiaries for setting up micro enterprises under USEP Rs. 23219.11 Lakhs
- (ii). Amount of subsidy sanctioned and disbursed to DWCUA Groups for Rs. 7,765.77 Lakhs

setting up joint employment units.

- | | | |
|--------|--|---------------------|
| (iii). | Amount of assistance given to Thrift & Credit Societies as revolving Fund. | Rs. 7,779.59 Lakhs |
| (iv). | Amount spent on Training & Infrastructure. | Rs. 11,066.96 Lakhs |

Physical Achievements (upto 31.12.2004)

- | | | |
|--------|---|--------|
| (i). | Number of beneficiaries assisted to set up Micro-enterprises. | 560137 |
| (ii). | Number of DWCUA Groups formed | 36329 |
| (iii). | Number of women beneficiaries assisted (under DWCUA Groups) to set up joint self-employment ventures. | 113196 |
| (iv). | Number of persons trained/undergoing training for skill-upgradation | 674423 |
| (v). | Number of Thrift & Credit Societies formed. | 126384 |

Targets:

Under USEP, target of 4 Lakh self-employment under USEP/DWCUA (Sub.) sub component has been fixed during the Tenth Plan. Similarly, 5 Lakh persons are to be provided skill development training under USEP (Training) sub-component, during the Plan period (2002-2007).

Physical & Financial Achievements under UWEP & Community Structure Component

Based on the reports received from the States/UTs, the Physical and Financial Achievements under UWEP & Community Structure Component of SJSRY during 2004-05 are as under:

- | | | |
|------|--|--------------------|
| i). | Expenditure reported under UWEP | Rs. 64724.20 Lakhs |
| ii). | Expenditure reported under Community Structure Component | Rs.11458.78 Lakhs |

Physical Achievements (upto 31.12.2004)

- | | | |
|------|---|--------------|
| i). | Number of mandays of work generated from the completed/ongoing works under UWEP. | 525.58 lakhs |
| ii). | Number of beneficiaries covered (cumulative progress) under Community Structure Component | 325.09 lakhs |

Targets:

No target has been fixed and this matter has been left to be decided by the State Governments/UTs

Monitoring of the Scheme

The scheme is being monitored at the Central level through Quarterly Progress Reports, Review Meetings with State Officers and field visits by the Officers of this Ministry.

Projects/Schemes for the benefit of urban poor of North Eastern States & Sikkim

During the year 2002-2003, projects amounting to Rs.86.58 Crore were sanctioned and fund to the tune of Rs.43.29 Crore were released to NBCC, which is the executing agency for these Projects. In addition to this 2 Projects in Tripura and Mizoram respectively, at a total cost of Rs.175.23 lakhs were sanctioned and out of this Rs.87.62 lakhs were released to BMTPC, during the year 2002-2003.

During the year 2003-2004, a new project amounting Rs. 207.34 lakhs was sanctioned for the Manipur State and under this Rs. 103.67 Lakhs were released to NBCC, which is the executing agency. However, the second instalment of funds for the projects sanctioned in the earlier years, amounting Rs. 49.9633 crores were also released to NBCC during 2003-2004.

During the year 2004-2005, upto 31.12.2004, projects amounting to Rs.171.81 Crore were sanctioned and fund to the tune of Rs. 58.16 Crore have been released to NBCC, which is the executing agency for these Projects. Further, Rs. 2.41 crore were released to BMTPC for ongoing/new projects. In addition to this, one project in Arunachal Pradesh, at a total cost of Rs. 16.01 crore was sanctioned and out of this Rs. 3.20 crore was released to Hindustan Prefab Limited (HPL), during the year 2004-2005. Thus total amount of **Rs. 63.78 crore** has been utilized upto 31.12.2004, out of the total allocation of Rs. 83.00 crore for the year.

EMPOWERMENT OF WOMEN

- Under Swarna Jayanti Shahari Rozgar Yojana

For alleviating the urban poverty, the Ministry of Urban Employment & Poverty Alleviation is implementing a Centrally sponsored programme called Swarna Jayanti Shahari Rozgar Yojana (SJSRY) through all the State/ Union Territory Governments.

Under the Urban Self Employment Programme(USEP) component of Swarna Jayanti Shahari Rozgar Yojana (SJSRY), special attention is given to women, persons belonging to socially backward/disabled categories. However, in order to extend a special incentive to urban poor women living below poverty line, there is a special sub-component called Development of Women & Children in Urban Areas (DWCUA) within the USEP. Under DWCUA, groups of urban poor women are provided assistance to take up economic activities suited to their skills, training, aptitude with reference to the local conditions. Besides generation of income, it is intended to empower the urban poor women by making them independent as also providing a facilitating environment for self-employment/group employment. The salient features on setting up of micro-enterprises are as under: -

Maximum unit cost = **Rs.50,000/-**

15% of the project cost subject to a maximum

Subsidy	=	ceiling of Rs.7500/-. DWCUA Groups consisting of at least 10 urban poor women is eligible for subsidy of Rs.1,25,000 or 50% of the project cost, whichever is less.
Margin money to be Contributed by the beneficiary	=	5% of the project cost

If the DWCUA groups sets itself as a Thrift and Credit Society in addition to its other entrepreneurial activity, the group/Thrift and Credit Society is also entitled to a lump sum grant of Rs.25,000/- as revolving fund at the maximum rate of Rs.1,000/- per member. This revolving fund is meant for purchase of raw materials and marketing; infrastructure support for income generation and other group activities; onetime expense on child care activity; incentive subsidy to be paid on behalf of the T&CS member towards health/life/accident/any other insurance scheme for herself, subject to saving at least Rs. 500 in a fixed deposit for 12 months with the T&CS; etc.

Beneficiaries under the USEP are imparted training in a variety of services in manufacture and trades as well as in local skills and local crafts trades suited to their aptitude and local conditions so that they can set up self-employment ventures or secure salaried employment with enhanced remuneration. The salient features of the training are as follows:

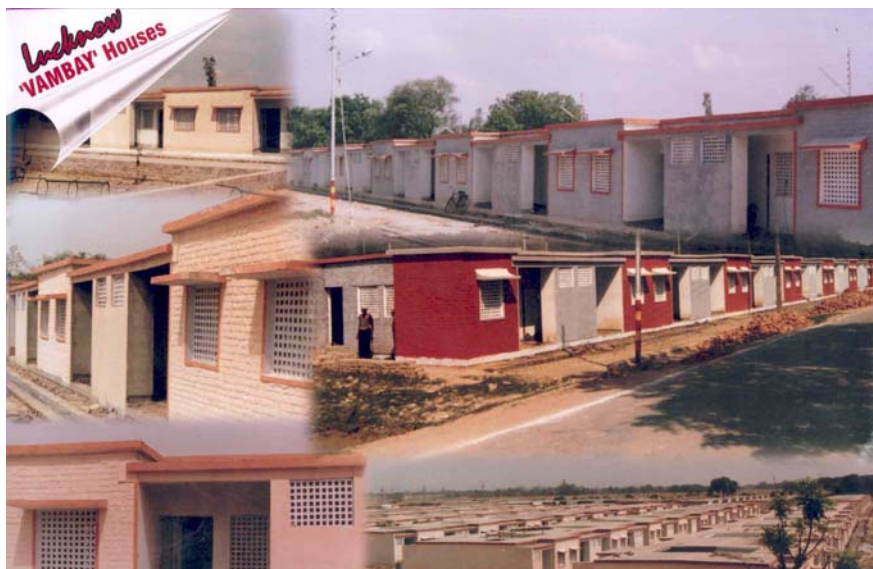
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Training cost per Person	=	Rs. 2000/-
Training period	=	Two to Six months subject to a minimum of 300 hours.
Tool kit worth	=	Rs. 600/-

Selection of the trades and the institutions who can impart the requisite training is to be done by the State Nodal Agency/Urban Local Bodies in the State. The training institutions may include I.T.Is, Poly-Techniques, Shrimik Vidyapeeths, Engineering Colleges, Building Centres existing within the States and other suitable training institutions run by Government, private or voluntary organisations.

Central fund for implementation of SJSRY is released to the State Government/State Nodal Agencies who in turn disburse the money to the District Urban Development Agencies/the Local Bodies. The delivery of inputs under SJSRY is through the medium of urban local bodies and the community structures such as Community Development Societies. Under USEP, annual target of 80000 self-employment under USEP/DWCUA (Sub.) sub component has been fixed during the Tenth Plan. Similarly, 1,00,000 persons are to be given skill development training annually under USEP (Training) sub-component. Since 1.12.1997, a total of 2,51,192 women have been assisted to set up self-employment ventures (1,37,996 under USEP subsidy sub-component and 1,13,196 under DWCUA subsidy sub-component). Also a total of 2,50,054 women have been given skill training.

VALMIKI AMBEDKAR AWAS YOJANA (VAMBAY)



The then Hon'ble Prime Minister announced on Independence Day, 2001, from the ramparts of the Red Fort, a new Centrally sponsored scheme called Valmiki Ambedkar Awas Yojana (VAMBAY) with a view to ameliorating the conditions of the urban slum dwellers living below poverty line who do not possess adequate shelter. The scheme has the primary objective to facilitate the construction and upgradation of the dwelling units for the slum dwellers and to provide health and enabling urban environment through community toilets under Nirmal Bharat Abhiyan, a component of the scheme. This scheme was formally launched by the then Hon'ble Prime Minister himself on 2nd December, 2001, at Hyderabad. This is the first scheme of its kind meant exclusively for slum dwellers with a Government of India subsidy of 50 per cent, the balance 50 per cent is to be arranged by the State Government with ceiling costs prescribed both for dwelling units/ community toilets. The State's share may consist of funds from any source in the form of subsidy or loan from Housing and Urban Development Corporation limited (HUDCO) or any other agency. The guidelines of the scheme provides for submission of proposals by the nodal agencies of State Governments to HUDCO who, in turn, process and forward them to this Ministry with their recommendations. The funds are released by this Ministry only after a VAMBAY account is opened by the State Nodal Agency and the share of the State/UT Government is deposited in that account.

2. During short span of time in 2001-02, Central Subsidy of Rs. 73.56 crore was

released under this scheme to various States/UTs for construction of 27271 dwelling units and 4605 toilet seats.

3. In his address to the nation on the 15th August, 2002, the then Hon'ble Prime Minister announced that VAMBAY scheme had become highly popular in a short time and the scheme would support construction of over one lakh slum houses in the year 2002-03. Central Subsidy of Rs. 218.35 crore was released during 2002-03 under this scheme for construction of 110388 dwelling units and 21488 toilet seats. This also included release of Rs.26.37 crore to Govt. of Gujarat on 7th May, 2002 for repairing/reconstruction of partially/completely-damaged houses of the riot victims.

4. During the financial year 2003-04, Central subsidy to the extent of Rs.238.55 Crore was released for construction of 1,08,376 dwelling units and 3170 toilet seats.

5. In the current financial year, 2004-05, out of the total allocation of Rs. 280.58 crore, a sum of Rs. 223.66 crore has been released till 31.12.2004, for construction of 1,06,136 dwelling units and 20,139 toilet seats. Thus, Central Subsidy of Rs. 752.92 crore has so far been released under VAMBAY since its inception, for construction of 3,50,084 dwelling units and 49,312 toilet seats.

NATIONAL SLUM DEVELOPMENT PROGRAMME

The National Slum Development Programme (NSDP) was inaugurated and launched by the Prime Minister in August, 1996 at Kanpur in (U.P.). Under National Slum Development Programme, Additional Central Assistance (ACA) is being released to the States/UTs for the development of urban slums. The objective of this programme is upgradation of urban slums by providing physical amenities like water supply, storm water drains, community bath, widening and paving of existing lanes, sewers, community latrines, street lights etc. Besides, the funds under NSDP can be used for provision of community infrastructure and social amenities like pre school education, non formal education adult education, maternity, child health and primary health care including immunization etc. The programme also has a component of shelter upgradation or construction of new houses.

Under the programme, funds in the form of Additional Central Assistance (ACA) are allocated by the Planning Commission annually on the basis of slum population of the State/UT. While the Ministry of Finance releases the funds to the States under this Programme, the Ministry of Home Affairs releases the funds to Union Territories. The States release the funds to the Implementing Agencies as per their requirements. The Ministry of Urban Employment & Poverty Alleviation has been nominated as the Nodal Ministry to monitor the progress of the programme in respect of States.

During the years 1996-97 to 2003-2004, a total amount of Rs. 2475.85 crores was released to the States and UTs under this programme as indicated below:-

Sl. No.	Year	Amount Released. (Rs. in crores.)
1	1996-97	250.01
2.	1997-98	290.99
3.	1998-99	351.63
4.	1999-2000	384.96
5	2000-2001	247.34

6	2001-2002	282.40
7	2002-2003	333.44
8	2003-2004	335.08
	Total	2475.85

For the year 2004-2005, an amount of Rs. 700.00 crores has been allocated by the Planning Commission, out of this an amount of Rs. 295.41 crore has been released to the States up to 3-1-2005.

As reported by the States/UTs, since the inception of the programme and upto **3-1-2005** out of the total funds of Rs. 2771.27 crore released by the Central Government, an amount of Rs. 1983.25 crore has been spent and about 4.01 crores of slum dwellers have benefited from this programme.

(1) National Scheme of Liberation and Rehabilitation of Scavengers and Their Dependents

The Scheme was launched in 1991-92 with the objective of providing financial assistance to scavengers handling night soil and filth manually for their training and rehabilitation in the alternative occupations. As a consequence of Hon'ble Prime Minister's announcement on Independence Day, 2002 regarding total abolition of Manual Scavenging by 2007, it was decided to ensure convergence of different Schemes on the subject handled by different Ministries. Accordingly the National Scheme of Liberation and Rehabilitation of Scavengers and Their Dependents (NSLRS) was transferred to the Department of Urban Employment and Poverty Alleviation (now M/o Urban Employment and Poverty Alleviation) in the last financial year.

2. Under the Scheme, assistance is provided for training in the institutes run by the Government, local bodies and NGOs. The training is given for a maximum duration of 6 months. Stipend @ Rs.200/- to Rs. 500/- is provided depending upon the training institute. Cost of raw materials, allowance for tool kit, etc. are covered under the scheme.

3. Apart from assistance for training, the scavengers are assisted for taking up alternate projects costing upto Rs 50,000/-. This is funded through 50% subsidy subject to a ceiling of Rs. 10,000/-, 15% of the project cost as margin money loan which is shared between the central and State Governments in the ratio of 49:51, and the rest is provided as loan.

4. The entire subsidy is provided by Government of India as 100% grant. This margin money is provided by the State Schedule Caste Development Corporation at a concessional rate of interest of 4%. Banks provide the loan component under their priority sector lending. The NSKFDC is also now providing loans.

5. The scheme is implemented by the respective state SCDCs. In States where such Corporations have not been set up, the Scheme is implemented by the State Governments.

6. Since inception of the Scheme in 1991-92, Rs 749.97 crore have been released for assisting 1, 69,549 scavengers for training and 4, 39,071 for rehabilitation upto 31-12-2004

Physical and financial achievements

The physical and financial performance of the scheme since 1997-98 is given below:-

Year	Central Assistance Released (Rs. In crore)	No. of Scavengers Assisted for	
		Training	Rehabilitation
1997-98	90.00	15476	32771
1998-99	5.90	7981	37122
1999-2000	70.00	7184	27283
2000-01	60.92	5063	24740
2001-02	9.20	15277	25954
2002-03	40.95	6266	12559
2003-04	24.27	1365#	10929#
2004-05	13.56 (till 31-12-2004)	\$\$	\$\$

Information from some of the States/UTs are yet to be received.

\$\$ To be received from the States/UTs.

(2) INTEGRATED LOW COST SANITATION SCHEME



Commencement of the Scheme:-

- The Centrally sponsored scheme for Urban Low Cost Sanitation was initiated in 1981 by the Ministry of Home Affairs and later implemented through the Ministry of Social Justice and Empowerment. From 1989-90, it came to be operated through the then Ministry of Urban Development and Poverty Alleviation. It is now being implemented by Ministry of Urban Employment and Poverty Alleviation since 2003-04.
- **Outlay for 2004-2005** = Rs.30.00 crores.
- , Releases to HUDCO = Rs.20 crores upto 31.12.2004.

- **10th Plan Outlay**= Rs.200 crores.

Salient Features of the Scheme

- The scheme is a demand driven in nature and hence no state allocation/ targets can be fixed.
- The scheme envisages conversion of dry latrines into low cost twin pit sanitary latrines and liberation of scavengers through total elimination of manual scavenging.
- The scheme has been taken up on a `whole town basis' and is being operated through the Housing and Urban Development Corporation (HUDCO) by providing a mix of subsidy from the Central Government and loan from the HUDCO.

Category	Subsidy	Loan	Beneficiary contribution
EWS	45%	50%	5%
LIG	25%	60%	15%
MIG/HIG	Nil	75%	25%

Achievement of the scheme as on 30.10.2004.

No. of units sanctioned for conversion/ construction:	51.78 lakh
Total constructions/ conversions completed:	17.31 lakh
Total constructions/ conversions in progress:	3.12 lakh
No. of scavengers liberated:	41,469
No. of Towns declared Scavengers free :	586

NATIONAL COOPERATIVE HOUSING FEDERATION OF INDIA



The National Cooperative Housing Federation of India (NCHF) is a national level organization of the entire cooperative housing sector in the country. The primary objective of NCHF is to promote, guide and coordinate the activities of housing cooperatives in the country.

The main activities and achievements of NCHF during the period from April, 2004 to December, 2004 are placed below:

PROMOTIONAL ACTIVITIES

1. The NCHF has made a good headway in promoting and strengthening housing cooperatives. The State Governments of Arunachal Pradesh, Jharkhand, Nagaland, Sikkim, Tripura and Uttaranchal were requested to set-up State level Apex Cooperative Housing Federations (ACHFs) in their respective States. The Government of Sikkim has set-up the Apex Body of Housing Cooperatives in their State.
2. Under the Two Million Housing Programme of the Government of India a target for construction of one lakh housing units have been assigned to the cooperative sector. NCHF approached the major funding institutions like LIC, NHB and HUDCO to increase the flow of funds to ACHFs. NCHF monitored and reviewed the progress made by cooperatives under the said programme and also collected the data and supplied to the Ministry of Urban Employment & Poverty Alleviation at regular intervals.
3. NCHF took up the matter with the Life Insurance Corporation of India (LIC) for reduction in the interest rate on its loans to ACHFs, increasing the quantum of annual loan assistance, raising borrowing limit of ACHFs, etc. A couple of NCHF delegations also called upon the Chairman and Senior Officials of LIC at Mumbai. The LIC has favourably considered some of the requests of NCHF and decided to reduce the interest rate on its loans having repayment period of 10 years to ACHFs from 9.0% to 8.5% per annum payable half yearly and increased the rebate from 0.5% to 1.0% for prompt and regular repayment of loan with interest in respect of loans sanctioned and drawn during 2004-05. However, the interest rate for loans having repayment period of 15 years will be 9% per annum with a rebate of 1% for prompt servicing. Similarly, the rate of interest on all past loans has also been

reduced from 10.5% to 9.5% with a rebate of 0.5% for regular and prompt servicing of LIC loans.

4. The National Housing Bank (NHB) was requested to; reduce the rate of interest under its refinance schemes applicable to ACHFs, contribute towards the share capital of ACHFs, accept the repayment of principal as well as interest in half yearly instalments under the Golden Jubilee Rural Housing Refinance Scheme (GJRHRS).

The NHB has in principle agreed to; contribute towards the share capital of good working ACHFs, revise norms for repayment under GJRHRS so that the instalments coincide with the crop cycles. The loans released under the GJRHRS during the year 2004-05 will get a concession of 0.50% on the applicable rates for the entire tenure. Now, the interest rate charged by NHB is between 7.00% and 7.25% for a Government Guaranteed loan of upto Rs.5 lakh and 7.25% to 7.50% for a loan of Rs. 5 lakh to Rs.10 lakh for category-I ACHFs. For non-Government Guaranteed loans the interest rate is higher by 0.50%. The category-II ACHFs will be charged with an additional interest rate of 0.50%.

5. The Housing and Urban Development Corporation (HUDCO) was requested to; appoint ACHFs as Marketing Associates under HUDCO Niwas Scheme, contribute towards the share capital of ACHFs, provide loans on the basis of security of floating charge, not to charge processing fee and front-end fee, reduce interest rate and waive resetting charges on past loans to ACHFs.
6. The National Bank for Agriculture and Rural Development (NABARD) was requested to utilize the vast network and infrastructure available with housing cooperatives and consider refinancing rural housing through ACHFs.
7. NCHF advised all member ACHFs to set-up multi-purpose cooperatives for slum dwellers and urban poor. The Managing Directors of ACHFs in Haryana, Punjab, Chandigarh, J&K and Orissa led by the Managing Director, NCHF also met the Secretary, Ministry of UEPA on 10th September, 2004 to discuss the formation of multi-purpose cooperatives in the country and apprised her about the various supports needed in organizing these cooperatives.

The J&K Cooperative Housing Corporation has agreed in principle to provide land free of cost for 100 houses to be constructed by urban poor in Jammu through cooperative efforts. Similarly, the Orissa Cooperative Housing Corporation has also decided to undertake two projects for the benefit of slum dwellers in Cuttack, Puri and Bhubaneswar. The Managing Director, NCHF also met the Hon'ble Cooperation Minister, Government of Punjab and discussed with him about organization of multi-purpose cooperative societies of slum dwellers in the State. The Registrar of Cooperative Societies in Delhi has constituted a Committee in which the Managing Director, NCHF is also a member. NCHF also sent comments on the proposal of RCS, Delhi for providing Financial Assistance to new Multi-purpose Cooperative Societies of the Slum Dwellers for Improvement, upgradation and Resettlement of JJ Clusters'.

8. A concept paper on Cooperative Housing for Urban Poor- A Strategy for Slum Improvement and Poverty Alleviation has also been circulated by NCHF to the Hon'ble Chief Ministers of all States with a request to take appropriate steps for setting-up multi-purpose cooperatives for slum dwellers and providing necessary support facilities for their housing and related activities in their respective States.

The Managing Director, NCHF also made a presentation on the above subject before the Hon'ble Minister of State (I/c) for Urban Employment & Poverty Alleviation on 10th December, 2004 in the presence of Senior Officers of the Ministry and HUDCO.

9. A video-film of about 15 minutes duration on cooperative housing movement covering its latest achievements, activities and philosophy is being produced by NCHF.
10. The Chairman and the Managing Director of NCHF participated in various Seminars/Conferences/meetings convened by the Government of India, State Governments, cooperative organizations and concerned agencies dealing in housing.
11. NCHF Secretariat contributed a number of articles and papers on cooperative housing and related issues to various conferences, journals and institutions.

EDUCATION AND TRAINING

NCHF has been making arrangements for the training of cooperators, Directors, employees and office-bearers of ACHFs and their affiliated primary housing cooperatives on technical and other aspects of cooperative housing like organisation and management, finance, cost-effective building materials and technology, legal issues, accounts keeping, etc.

During the period from April to December, 2004, NCHF organised the following training programmes for the personnel of ACHFs, housing cooperatives and others concerned;

- (i) A Training Programme on Human Resource Development through Yoga on 30th April, 2004 at New Delhi, which was attended by 24 participants.
- (ii) A Technical Training Programme from 14-17th June, 2004 at Mussoorie, which was attended by 27 participants.
- (iii) A Training Programme for the office-bearers of 9 multi-purpose cooperatives of slum dwellers functioning in the capital city of Delhi on 15th September, 2004 at New Delhi, which was attended by 33 participants.

RESEARCH AND STUDIES

NCHF also conducts Research and Studies and compiles statistical data for the benefit and use of all concerned persons and institutions engaged in cooperative housing activities. In this connection following activities are worth reporting;

(i) Study on Housing Activities in the Organised Sector

The Report of the Study on 'Housing Activities in the Organised Sector' was finalised. The Study covered an over-view of housing scenario, Government Policies and programmes, housing activities in the organised sector as well as the land policies and fiscal policies as support for housing. The Final Report of the above Study was

submitted to the Secretary, Ministry of Urban Employment and Poverty Alleviation on 30th June, 2004 by the Managing Director, NCHF. A press release was also issued to Newspapers and cooperative journals about the findings of the study. The Financial Express dated the 6th July, 2004 carried a detailed news on the above Report.

(ii) **Study on Role of Cooperative Housing in Employment Generation and Poverty Alleviation**

The Ministry of Urban Employment and Poverty Alleviation also entrusted a Study on 'Role of Cooperative Housing in Employment Generation and Poverty Alleviation' to NCHF to examine the potential of cooperative housing sector in creating affordable housing stock, generating job opportunities and reducing poverty. The study faculty undertook extensive field surveys of cooperative house construction sites at various places like Delhi, Uttar Pradesh, Tamil Nadu, Pondicherry and Kerala. The data was also compiled from 10 more States/Union Territories through mail questionnaires. In all, information was assembled from 85 cooperative housing projects spread throughout the country. These were supplemented with data/information from a large number of secondary sources. Based on the field surveys and data compiled from various sources, a draft Report has been prepared. The Study was carried out under the guidance of Research Advisory Committee of NCHF chaired by its Chairman Shri Deep Chand Sharma. As advised by the said Committee, the Draft Report of the Study has been submitted to the Ministry of UEPA.

(iii) **Guidelines on Prudential Norms for Housing Cooperatives**

NCHF has constituted a Committee to Study the problems faced in Recovery of Dues, Securitisation Act and Non-Performing Assets of ACHFs and to Draft Guidelines on Prudential Norms for Housing Cooperatives. A draft of the Guidelines on Prudential Norms for Housing Cooperatives has been prepared and circulated to ACHFs for their comments and suggestions.

CONFERENCES/SEMINARS

The NCHF has been organizing Conferences/Seminars/ Symposia, etc. for the personnel of ACHFs and Housing Cooperatives. Such forums are organized to review the progress and discussing various problems faced by housing cooperatives to suggest measures for their smooth functioning.

During the period under report, NCHF organized the following:

(1) **Conference of Chairmen/Chief Executives of ACHFs.**

The NCHF organized the 23rd Conference of Chairmen and Chief Executives of ACHFs on 19-20th August, 2004 at Mussoorie. The Conference discussed important issues like formation of Multi-purpose Urban Cooperatives for slums; allotment of land to housing cooperatives, exemption from stamp duty/registration fee and contribution in share capital by States, model law on housing cooperatives, resource mobilization, two million housing programme and other individual problems faced by ACHFs. Shri Deep Chand Sharma, Chairman, NCHF presided over the Conference.

The Chairman/Chief Executives/representatives of Apex Federations of Andhra Pradesh, Chhattisgarh, Delhi, Haryana, J&K, Karnataka, Kerala, Madhya Pradesh, Pondicherry, Punjab and Officers of NCHF attended the Conference. The Conference made important recommendations for the smooth functioning of housing cooperatives in the country.

2. 51st All India Cooperative Week

The All India Cooperative Week is celebrated every year during 3rd week of November. During the year 2004-05, the 51st All India Cooperative Week was celebrated from 14-20th November, 2004. The main theme of the Cooperative Week was 'Economic Growth through New Generation Cooperatives'. In view of significant role played by housing cooperatives in solving shelter problems of the needy people in the country, one day during the week was celebrated as 'Cooperative Housing and Better Living Day' by NCHF, its member federations and housing cooperatives all over the country. Housing cooperatives organized meetings, seminars and participated in exhibitions.

3. Symposium on Income Tax and Housing Cooperatives

During the 51st All India Cooperative Week, NCHF organized a Symposium on 'Income Tax and Housing Cooperatives' on 17th November, 2004 at New Delhi to celebrate the Cooperative Housing and Better Living Day'. Shri R.N. Lakhotia, Advocate and Senior Tax Consultant delivered a lecture on Income Tax and Housing Cooperatives. The Symposium was attended by 34 participants.

4. State level Seminar

During the cooperative week celebrations, a State level Seminar was also organized by Goa State Cooperative Housing Finance and Federation in collaboration with NCHF on the occasion of Cooperative Housing and Better Living Day on 17th November, 2004 at Panaji (Goa). The Seminar was inaugurated by Shri Manohar Parrikar, Hon'ble Chief Minister of Goa. Shri Manohar Azgaonkar, Minister for Panchayati Raj, Civil Supplies, Housing and Housing Board was the guest of honour and Shri Shripad Naik, MP and former Union Minister presided over the function. Dr. M.L. Khurana, Managing Director, NCHF delivered the key-note address. The Registrar of Cooperative Societies, Chairmen / Chief Executives of State level cooperative institutions and delegates from primary housing cooperatives participated in the Seminar.

5. National Seminar on Cooperative Housing for Slum Dwellers

The National Cooperative Housing Federation of India in collaboration with the National Cooperative Union of India organized a National Seminar on Cooperative Housing for Slum Dwellers' on 15th December, 2004 at New Delhi. Kumari Selja, Hon'ble Union Minister of State (I/c) for Urban Employment and Poverty Alleviation inaugurated the Seminar and Smt. Sheila Dikshit, Hon'ble Chief Minister of Delhi presided over the inaugural function. The Seminar deliberated on the advantages and modalities of providing affordable and adequate housing facilities to the slum dwellers through the mechanism of cooperatives. About 200 delegates from all parts of the country including Chairmen and Managing Directors of Apex Cooperative Housing Federations, Senior Government Officers, NGOs, CBOs, Social Activists,

Industry Associations and representatives of slum Bustees participated in the Seminar. This event got wide coverage in the media.

PUBLICATIONS

In line with its policy of keeping the public, especially the members of housing cooperatives well informed about the objective, activities and achievements of cooperative housing movement, new techniques of building of housing units, problems of housing cooperatives and important judgements delivered by the Supreme Court of India relating to housing cooperatives, NCHF has been bringing out various publications from time to time. During the period from April to December, 2004, NCHF brought out the following publications:

- (i) **NCHF Bulletin:** This monthly publication of NCHF carries articles by eminent cooperators and experts and contains other useful information pertaining to housing cooperatives including legal column and latest developments in the field of construction technology. This Bulletin includes articles and features in English as well as in Hindi. During the period from April to December, 2004 all the issues of NCHF Bulletin were brought out which included a special issue in October, 2004 on the Habitat Week Celebrations.
- (ii) **Special Hindi Patrika 'Sahakari Awas':** This half yearly special Hindi Patrika called 'Sahakari Awas' is being published for promoting use of Rajbhasha Hindi in the cooperative housing sector: One issue of 'Sahakari Awas' was brought out during the period under report.
- (iii) **Technical Circulars**

A compilation of Technical Circulars issued by NCHF to its member federations regarding policy decisions of Government organizations and Financial Institutions upto March, 2004 was brought out.
- (iv) **Study Reports**

The Report of the Study on 'Housing Indicators for Selected Cities' in Hindi as well as the Report of the Study on 'Housing Activities in the Organised Sector' were got printed.
- (v) **Bye-laws of NCHF**

The amended bye-laws of NCHF were got printed.
- (vi) **English-Hindi Dictionary**

A Dictionary (English-Hindi) containing words related to cooperative housing was brought out.
- (vii) **Handouts**

A handout on 'Awasi Sahakartia Ke Maadhyam Se' (in Hindi) and another one on 'National Development through Housing Cooperatives' (in English) was brought out.

(viii) ***A Handbook of Housing Statistics***

This Handbook was compiled and brought out which includes about 150 statistical tables containing data on growth and development of cooperative housing activities as well as housing characteristics, slums, squatter settlements, current housing activities in the organized sector, housing finance resources, etc. in the country and international statistics. This publication was released by Kumari Selja, Hon'ble Union Minister of State (I/c) for Urban Employment and Poverty Alleviation on 26th July, 2004.

(ix) ***Annual Report***

The Annual Report of NCHF for the year 2003-04 was prepared and published in Hindi and English.

(x) ***Book on 'Supreme Court on Housing Cooperatives'***

A compilation of the decisions of the Supreme Court relating to housing involving housing cooperatives/housing boards/ development authorities delivered during 1963 to 2004 was brought out in the form of a book entitled 'Supreme Court on Housing Cooperatives'. This book contains simplified summary of facts of each case; issues involved and views held by the Apex Court and also the detailed judgements. This publication was released by Kumari Selja, Hon'ble Union Minister of State (I/c) for Urban Employment and Poverty Alleviation on 6th October, 2004.

IMPLEMENTATION OF RAJBHASHA (HINDI) IN NCHF OFFICE

In connection with the implementation of Rajbhasha (Hindi), NCHF took the following steps:

- (i) The Annual Report and Audit Report of NCHF for the year 2003-04 were prepared in Hindi.
- (ii) Letter-heads, envelopes, vouchers, etc. were printed in Hindi.
- (iii) Articles written in Hindi and other relevant news items in Hindi relating to cooperative housing were published in the NCHF Bulletin regularly.
- (iv) Correspondence was increased in Hindi particularly with Hindi speaking States.
- (v) Hindi Pakhwada was observed in NCHF Secretariat during September, 2004.
- (vi) A special Hindi pataka 'Sahakari Awas' was published.
- (vii) A Dictionary English-Hindi containing words relating to cooperative housing was brought out.
- (viii) Study Report on Housing Indicators for Selected Cities was printed in Hindi.

VISIT TO NCHF SECRETARIAT

The following delegations visited NCHF Secretariat during the period under reference;

- (1) A four member delegation from Kenya Union of Savings and Credit Cooperatives (KUSCCO) comprising of Savings and Credit Cooperatives (SACCO) on 26th April, 2004.
- (2) A four member delegation from Shabahang Rural Cooperative, a multi-purpose cooperative of Iran on 20th September, 2004.
- (3) A delegation from Dr. V.V.P. Institute of Cooperative Management, Pune on 13th October, 2004

The Chairman/Managing Director of NCHF briefed the above delegations about the activities and achievements of NCHF and the Indian Cooperative Housing Movement. A Documentary on Housing Cooperatives in India was also shown to the members of above delegations and suitable literature was also supplied to them.

FELICITATION OF THE HON'BLE MINISTER

A felicitation function for Kumari Selja, Hon'ble Union Minister of State (I/c) for Urban Employment & Poverty Alleviation was organized on 26th July, 2004 at NCHF Secretariat. Shri Deep Chand Sharma, Chairman, NCHF and the members of the Board of Directors of NCHF felicitated the Hon'ble Minister. Smt. Chitra Chopra, Secretary and Senior Officers of the Ministry also attended the function. The Hon'ble Minister also visited the Documentation Centre on Cooperative Housing set-up by NCHF in its premises.

TREE PLANTATION DRIVE

Under the guidance of the Ministry of Urban Employment & Poverty Alleviation, various functions were organized during the Habitat Week from 4-9th October, 2004 by HUDCO, BMTPC, NCHF, Sulabh International, etc. The NCHF organized a Tree Plantation Drive in the premises of Ashoka Enclave Cooperative Group Housing Society at Dwarka, New Delhi on 6th October, 2004 which was launched by Kumari Selja, Hon'ble Union Minister of State (I/c) for Urban Employment & Poverty Alleviation by planting saplings. The Hon'ble Minister visited the sample flats of the society and inaugurated an exhibition on housing finance, technology and materials organized at the site by NCHF, HUDCO, BMTPC, corporate bodies and NGOs. The above function was presided over by Shri Deep Chand Sharma, Chairman, NCHF and attended by the Member of Parliament from Delhi, Senior Officers of the Ministry, HUDCO, BMTPC and a large number of functionaries and members of housing cooperatives. The function got wide coverage in cooperative journals and magazines.

MISCELLANEOUS

1. Necessary information was provided on the achievements of cooperative sector under the Two Million Housing Programme and problems faced by housing cooperatives which was included in the Agenda Notes of the State Housing Ministers' Conference organized by the Ministry of Urban Employment and Poverty Alleviation on 29-30th November, 2004 at New Delhi. NCHF also took part in the exhibition organized at this occasion and the Managing Director, NCHF participated in the Conference.
2. The Managing Director, NCHF delivered a lecture on 'Role of NCHF in Development of Housing Cooperatives in India' to the participants of Diploma

Programme on Cooperative Education and Management organized by the National Centre for Cooperative Education on 24th November, 2004 at New Delhi.

FUTURE PROGRAMME

The details of important activities planned from January to March, 2005 are given below:

1. It is proposed to organize an Awareness Training Programme for the office bearers and executive committee members of multi-purpose cooperatives on 19th January, 2005 at New Delhi and a Management Development Programme for the personnel of ACHFs and housing cooperatives from 1-5th March, 2005.
2. The monthly publication called 'NCHF Bulletin' will be brought out regularly. Similarly, the next issue of Hindi Patrika 'Sahakari Awas' will be published.
3. The Report of the Study on the Role of Cooperative Housing in Employment Generation and Poverty Alleviation will be finalized.
4. It is proposed to finalise the Guidelines on Prudential Norms for Housing Cooperatives.
5. It is proposed to complete the video film on cooperative housing movement.
6. It is proposed to circulate the proceedings of the National Seminar on Cooperative Housing for Slum Dwellers to all concerned and take necessary follow-up measures.

National Building Organization (NBO)

- 5.3.4.1 National Building Organization is an attached office of the Ministry of Urban Development & Poverty Alleviation. The organization has been restructured to function as a data bank and management information centre for socio-economic aspects of housing.
- 5.3.4.2 The National Buildings Organization (NBO) was established by the Government of India in 1954 as an attached office of the Ministry for technology transfer, experimentation, development and dissemination of housing statistics.
- 5.3.4.3 In the context of the long-term policy on transfer of cost-effective aspects of houses, study of socio-economic aspects of housing issues, NBO was restructured in August, 1992. The major functions of the restructured NBO are as follows :-
 - (a) Study and survey of socio-economic aspects of housing.
 - (b) Collection, collation, coordination and dissemination of building and housing statistics.

- (c) Organization and setting up of a Management Information System to monitor implementation of National Housing Policy.
- (d) Organization and coordination of activities relating to housing census and sample survey on housing conditions.
- (e) Statistical and socio-economic functions connected with housing and urban development and proper up-keep of data through computer data bank.
- (f) Exchange and supply of publications in the form of technical pamphlets relating to housing and urban development activity.

5.3.4.4 The activities of restructured NBO are as follows :

- Coordinated activities relating to generation of primary data relating to housing by Government organizations namely, the Office of the Registrar General of India, National Sample Survey Organization and other concerned organizations.
- Collecting primary data on current housing and building construction activity in the urban areas in both public and private sectors under its 3-tier scheme.
- Data on the Prices of Selected Building Materials and Wages of Labour involved in construction activity from the State capitals and several other important cities in the country are collected on a quarterly basis under the 3-tier scheme of NBO.

Data on Building Cost Index relating to Low Income Group Houses constructed by the State Housing Boards or State Development Authorities etc. are also being collected and compiled in respect of selected centers. The State Govts. have been advised to shift the base year from 1980-81=100 to 1993-94=100 for the calculation of Building Cost Index. The methodology and guidelines have also been provided to the concerned State Government authorities in this regard by NBO for the sake of uniformity.

**HINDUSTAN PREFAB LIMITED
JANGPURA : NEW DELHI**



Factory operations



Sabi Bridge, Delhi - Ahmadabad

1. Hindustan Prefab Limited is functioning under the administrative control of Ministry of Urban Employment & Poverty Alleviation a Government of India Enterprise

since 1955. The Company has its registered office and Factory at Jangpura, New Delhi 110 014.

MANAGEMENT

2. The Company is managed by a Board of Directors. It had 413 permanent employees on its rolls as on 31.12.2004. Company introduced Voluntary Retirement Scheme and has rolled back the age of retirement to 58 years.

OPERATIONAL AREAS

- a) Construction works.
- b) Manufactures at Jangpura factory the following:
- i) Prestressed Cement concrete Rly Sleepers.
 - ii) Rly Bridge slabs/ballast retainers
 - iii) Prestressed cement concrete electric poles.
 - iv) light weight autoclaved cellular concrete blocks for insulation and partition walls *etc.*
- c) Technical Services:
- Testing of concrete cubes/bricks and other building materials at its modern laboratory.
- d) Maintenance of Buildings.
- e) Construction Works.
- 3 Company undertakes maintenance of Residential and Office Buildings.
4. The Company's authorised and paid-up capital stands at Rs. 10 crores and Rs.6.97 crores respectively. *The* loan liability to the Government is Rs.37.98 crores excluding interest Rs. 47.56 crores thereon as on 31.12.2004.

PERFORMANCE DURING 2004-05 UPTO 31.12.2004

5. Turnover	(Rs. in Crores)
a) Factory turnover	1.47
b) Construction works	6.58

	8.05

Due to lack of Working Capital the turnover was affected adversely.

ORDER BOOK POSITION:

6. The net value of orders to be executed as on 01.01.2005.

(Rs.in Crores)

a)	Factory products	5.94
b)	Construction works	
	i) EPFO works.	6.39
	ii) Delhi Police works	54.54
	iii) North East works	16.01
	iv) Other works	1.66
		84.54

INDUSTRIAL RELATIONS:

7. A cordial atmosphere prevails on the industrial relations scene.

FAMILY WELFARE:

8 Family Welfare Scheme encouraging small family norms continued/remained in operation 77 employees were benefited by way of cash incentives, *one* additional increment and special casual leave.

VIGILANCE:

9. Security arrangement have *been* tightened. Effective steps were taken for preventive vigilance detective surveillance and punitive action. Surprise checks were conducted by the Chief Vigilance Officer.

WELFARE OF SC/STs:

10. a) Activities of the special cell set-up under the control of liaison Officer.

SC/ST Cell set-up under the control of the liaison Officer continued to keep watch over the implementation aspects of reservation of posts in the Company as per Government's directives. Rosters *were* maintained as per Government directives. Backlog vacancies have already been cleared.

b) Inspection of roster conducted by the liaison Officer.

Rosters were inspected from time to time and in *the* case of direct recruitment, *the* 40 point roster on old system of reservation of points was closed from the date the Govt. issued instructions regarding reservation @ 27% for OBCs from September, 1993. No direct recruitment in general category was undertaken during this period due to ban imposed by the Govt.

c) Activities relating to Tribal sub-plan and special component plan for SC/ST is a subject of state Govt. However Scheme of special interest-free advance to the employees belonging to SC/ST and weaker sections of society continued. A total amount of Rs. 2.35 lacs was advanced to 42 employees of these communities during 01.04.2004 to 31.12.04.

ABATEMENT OF POLLUTION FOR ENVIRONMENT:

11. HPL is manufacturing PRC sleepers used by Rlys in track renewal programmes in place of wooden sleepers. Thus forests are saved from cutting of trees.

USE OF OFFICIAL LANGUAGE :

12. The Official Language Implementation Committee under the Chairmanship of CMD, HPL continued to monitor the use of Hindi and suggest ways and means for its promotion in official work. Use of Hindi in official work is also being encouraged by converting the existing computer applications into bilingual form.

NATIONAL INTEGRATION

13. The company is observing Sadbhawana Diwas and Quami Ekta Diwas every year.

ISO CERTIFICATION

14. Company is now ISO-9001 Certified and keeping documents/records as per the requirement of I.S.O.

BILATERAL ASSISTANCE FOR SLUM IMPROVEMENT PROJECTS

DFID-UK ASSISTED PROJECTS

The Department for International Development (DFID) of the Government of UK is supporting Slum Improvement Projects in different Indian cities, in collaboration with this Ministry. The programme started in 1983 in Hyderabad (Andhra Pradesh). Since 1988, further projects have been approved for implementation at Visakhapanam, Vijayawada (Andhra Pradesh), Indore (Madhya Pradesh), Kolkata (West Bengal), Cuttack (Orissa) and Kochi (Kerala). The projects at Hyderabad, Visakhapatnam, Vijayawada, Indore, Kolkotta and Cuttack have been completed. DFID has approved an ambitious project for the Government of Andhra Pradesh covering 42 Class-I towns of the State at a total cost of Rs.745 crores. Another project for West Bengal titled "Kolkata Urban Services for the Poor" has also been approved.

The projects entail not only development of physical infrastructure and provision of civic amenities but also community development and provision of social, economic and education inputs which assist in raising the standard of living of the inhabitants of slum areas.

The Ministry of Urban Employment & Poverty Alleviation monitors the progress of these slum improvement projects. Besides, Urban Poverty Group of the British High Commission also monitors them regularly on behalf of DFID.

Brief details of on-going two projects are as under:-

1. Andhra Pradesh Urban Services for the Poor (APUSP)

Objectives:- This project is intended to bring about more effective urban poverty reduction through the convergence and developing existing poverty alleviation schemes in three programme areas viz. economic, environmental and social. The project will introduce a number of carefully selected innovations in each of the three programme areas to meet identified gaps and opportunities. There are following three components in the project:-

- (a) Municipal Reform
- (b) Environmental Infrastructure
- (c) Working with civil society.

Cost of the Project:- The estimated cost of the project is Rs. 745.39 crore. The budget comprises 71% financial aid and 29% technical assistance.

Duration of the Project:- The project period is seven years from June, 1999.

Coverage:- The project covers 42 Class-I towns namely Vizianagaram, Gajuwaka, Eluru, Bhimavaram, Kakinada, Rajahmundry, Machilipatnam, Gudiwada, Guntur, Tenali, Nellore, Ongole, Hindupur, Anantapur, Guntakal, Cuddapah, Proddatur, Chittoor, Tirupati, Kurnool, Nandyal, Adoni, Nizamabad, Khammam, Karimnagar, Ramagundam, Warangal, Mahaboobnagar, Malkajgiri, Kukatpally, L.B. Nagar, Qutubullapur, Adilabad, Nalgonda, Kapra, Rajendranagar, Uppalkalan, Serilingampally, Alwal, Srikakulam, Tadepallygudem and Yemniganur.

2. Kolkata Urban Service for the Poor Programme (KUSP)

Objectives:- The KUSP programme aims at improving urban planning and governance; access to basic services for the poor and promoting economic growth in the Kolkata Metropolitan Areas(KMA). The project will support provision of infrastructure in slums, fill critical infrastructure gaps at the town level and in some cases also support infrastructure that serve two or more municipalities. In addition, the project will support process of economic visioning and planning involving the formal and informal business sectors and also capacity building of municipalities and state level agencies.

Cost of the Project:-The estimated cost of the project is ₹102,000,000

Duration of the project:- Project duration is from 14.1.2004 to 31.3.2011.

CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION(CGEMHO)

The Central Government Employees Welfare Housing Organisation(CGEMHO) was set up in July, 1990 as a Society under the Societies Registration Act, 1860 for construction of dwelling units exclusively for the Central Government Employees all over the country on a 'no profit-no loss' basis.

2. So far, CGEMHO has completed 15 housing projects in Chennai(Phase-I), Nerul and Kharghar (Navi Mumbai), Panchkula (Phase-I), Sector 51 NOIDA (Phase-I & II), Kolkata (Phase-I). Sector 56, Gurgaon (Phase-I and II), Chandigarh, Bangalore, Kochi (Phase-I), Hyderabad (Phase-I), Pimpri Chinchwad (Pune) Phase-I and Sector 82 NOIDA Phase III. These schemes have provided 8326 dwelling units.

3. Projects at Ahmedabad (355 units), NOIDA,Phase-IV(720 units), Jaipur(134 units), Panchkula Phase-II (240 units), Hyderabad Phase II (178 units), NOIDA (Phase V) (576 units) and AIMT project for AWES C/o Army Hqs are at various stages of construction.

4. Projects envisaged for the FY 2004-05 are at Kolkata (Phase II) (300 units), Chennai (Phase II) (300 units), Lucknow (100 units), Gurgaon (Phase III) (600 DUs) and Pune (Phase II) (192 units).

NATIONAL HOUSING & HABITAT POLICY 1998

A National Housing Policy was evolved in 1988, taking into account the development on national and international scene on Shelter and related issues at that time. The policy document outlining the strategy under the 8th Plan was endorsed by Parliament in 1994. The long term goal of the NHP was to eradicate houselessness, to improve the housing conditions of the inadequately housed and to provide a minimum level of basic services and amenities to all. It recognised that the magnitude of housing stock needs the involvement of various agencies including Govt. at different levels, the cooperative sector, the community and the private sector. The policy envisaged a major shift in Government's role to act more as a facilitator than as a provider. The policy provided for review and modification in the light of changing scenario in the housing sector as and when needed.

After a thorough review, the National Housing & Habitat Policy, 1998 was formulated to address the issues of sustainable development, infrastructure development and for strong public private partnerships for shelter delivery; and was approved and laid before Parliament on 29.7.98. The objectives of the policy are to create surpluses in housing stock and facilitate construction of 2 million dwelling units each year in pursuance of National Agenda for Governance. It also seeks to ensure that housing along with supporting services is treated as a priority sector at par with infrastructure.

The Central theme of the policy is strong public private partnerships for tackling housing and infrastructure problems. The Government is providing fiscal concessions, carrying out legal and regulatory reforms and creating an enabling environment. The private and cooperative sectors, as the other partner, are to come forward to undertake actual construction activities and invest and run infrastructure services.

The implementation of National Housing & Habitat Policy is being monitored closely by this Ministry. This needs concerted action on the part of Central and State Governments to achieve the objective of Shelter for all. Several initiatives towards legal/regulatory reforms have been taken by the Government with a view to create an enabling environment. These include repeal of UL(C&R) Act, circulation of Model rent Act, Model Apartment Ownership Act and Model Property Regulation Act to States for adoption subject to local variations. Several States have already adopted these measures.

Government has taken initiatives to step up investment in housing through fiscal concessions, lowering of interest rates on housing loans, enhancement of bank finance for housing to the extent of 3% of their annual incremental deposits, support to HUDCO and other HFIs in the public sector etc.

As part of NHHP implementation, this Ministry asked the States to rationalize the stamp duty on housing related instruments. While some States have reduced the stamp duty to 5% or below, other States are being requested to consider similar reduction by 2007. Rationalisation of stamp duty has been included in the package of urban reforms under Urban Reforms Incentive Fund (URIF).

Two Million Housing Programme

Housing is a State subject. The National Housing & Habitat Policy 1998 focuses on Housing for All as a priority area, with particular stress on the needs of the Economically Weaker sections and Low Income Group category. This programme, envisages to facilitate construction of 20 lakh additional units every year. Out of which 7 lakh would be taken up for construction in Urban areas and 13 lakh houses would be taken up for construction in Rural areas. HUDCO is to meet the target of 4 lakh dwelling units in Urban areas and 6 lakh dwelling units in Rural areas annually. The target of 2 lakh dwelling units in Urban areas is to be met by Housing Finance Institutions [HFIs] recognised by the National Housing Bank & Public Sector Banks and the balance 1 lakh dwelling units in Urban areas by the Co-operative Sector. Loans are disbursed by these agencies for construction of dwelling units.

The progress of the 2 MHP since its inception [1998-1999] till 2003-2004 in Urban areas by Housing & Urban Development Corporation Ltd. (HUDCO); Co-operative Sector; Housing Finance Institutions (other than HUDCO); and Public Sector Banks is given below. The progress in the Rural areas for construction of dwelling units financed by HUDCO is also given below:-

[A] HUDCO (URBAN):

YEAR	TARGET (Dwelling Units)	Dwelling Units SANCTIONED	Amount Sanctioned [Rs. in crore]
1998-1999	4,00,000	4,30,399	1193.35
1999-2000	4,00,000	4,60,218	1159.11
2000-2001	4,00,000	4,70,881	578.87
2001-2002	4,00,000	4,01,078	450.48
2002-2003	4,00,000	4,59,969	2792.91
2003-2004	4,00,000	4,27,455	685.77
Total	24,00,000	26,50,000	6860.49
2004-2005*	4,00,000	1,37,501	477.72

* upto 31.12.2004

[B] HUDCO (RURAL):

YEAR	TARGET (Dwelling Units)	Dwelling Units SANCTIONED	Amount Sanctioned [Rs. in crore]
1998-1999	6,00,000	6,34,638	697.42
1999-2000	6,00,000	6,54,050	933.89
2000-2001	6,00,000	7,32,131	643.33
2001-2002	6,00,000	3,33,113	494.39
2002-2003	6,00,000	4,13,078	431.48
2003-2004	6,00,000	5,42,428	590.91
Total	36,00,000	33,09,438	3791.42
2004-2005*	6,00,000	7,83,000	1833.00

* upto 31.12.2004

[C] Housing Finance Institutions other than HUDCO:

Housing Finance Companies:

Year	Dwelling Units	Amount [Rs.in crore]
1998-1999	153932	5032.69
1999-2000	135035	3583.64
2000-2001	171496	4587.30
2001-2002	262991	7420.89
2002-2003	259772	7433.21
2003-2004	291955	11548.78
TOTAL	12,75,181	39,606.51

(D) Public Sector Banks:

<u>Year</u>	Dwelling Units	Amount[Rs.in crore]
1998-1999	39739	1090.36
1999-2000	91460	2055.75
2000-2001	162240	4284.36
2001-2002	195624	5449.23
2002-2003	377319	11715.50
2003-2004	329376	10942.57
TOTAL	11,95,758	35,537.77

[E] Co-operative Sector (URBAN):

YEAR	TARGET (Dwelling Units)	Dwelling Units	Loan Disbursed [Rs. in crore]
1998-1999	1,00,000	1,74,944	1205.88
1999-2000	1,00,000	88,218	1240.86
2001-2001	1,00,000	80,899	1367.72
2001-2002	1,00,000	73,659	1392.90
2002-2003	1,00,000	73,461	1287.09
2003-2004	1,00,000	89,948	1538.93
Total	6,00,000	5,81,129	8033.38

It may be noted that most of the target group in case of HFCs (other than HUDCO) and in case of Public Sector Banks is the HIG/MIG Group; whereas HUDCO has a social mandate to commit 55% of the sanctions to EWS/LIG.

The primary responsibility for fulfillment of the targets in physical terms rests with the State Governments, while HUDCO and other agencies make the funds available in the form of loans. Hence the successful implementation of the scheme largely depends upon the cooperation of the agencies of the State Governments responsible for launching and implementation of various housing schemes. Housing Cooperative societies and private sector will also be encouraged to participate in the housing activity in a big way provided a facilitating environment is created by the State Governments in the form of legal, administrative and fiscal reforms.

A Conference of Housing Ministers/Housing Secretaries of States/UTs was organised on 29-30 November, 2004. Major recommendations are as under:-

- (i) Revision of National Housing & Habitat Policy, 1998;
- (ii) Need to have a mission approach to take up urban renewal in a systematic manner;
- (iii) Revision of guidelines of Valmiki Ambedkar Avas Yojana and National Slum Development Programme for more effective implementation;
- (iv) Information, education and communication components should be used effectively for capacity building and dissemination of information;
- (v) Building Centres should be established and strengthened across the country and should be used to disseminate cost effective technology.
- (vi) Suitable performance indicators should be developed for urban reforms;
- (vii) Fiscal incentives should be devised to encourage housing including rental housing as well as through FDI route;
- (viii) Property tax system should be rationalized.

Urban Reforms Incentive Fund

- The Government approved the Urban Reforms Incentive Fund (URIF) scheme on 28/06/03 with an outlay of Rs 500 crore per annum as Additional Central Assistance (ACA) during the 10th Plan. On the recommendation of Ministry of Urban Employment & Poverty Alleviation, funds are to be released by the Ministry of Finance from the scheme “Initiative for Strengthening Urban Infrastructure” as Additional Central Assistance to State Governments. The fund seeks to provide incentives to the States to have urban reforms in the first phase (2003-04) in the following areas with weightage indicated against each:- (1) Repeal of the Urban Land Ceiling and Regulation Act- 10% weightage (2) Rationalisation of Stamp Duty – 20% weightage (3) Reforms of Rent Control Laws – 20% weightage (4) Introduction of computerized process of registration- 10% weightage (5) Reform of Property Tax- 10% weightage (6) Levy of reasonable user charges by Urban Local Bodies -20% weightage (7) Introduction of double entry system of accounting in Urban Local Bodies- 10% weightage.
- 50% of the fund is released on signing of the Memorandum of Agreement (MoA) and the remaining after assessing the progress of each State by the Empowered Committee set up under the Chairmanship of Secretary (UEPA).
- Till date, 21 States and 3 UTs have signed MoA/truncated MoA under URIF scheme.
- M/o Finance have been recommended for release of Rs 188.1445 cr towards 1st instalment to the 24 States/UTs and Rs 47.65 cr towards 2nd Instalment after the progress made by each State/UTs was assessed by the Empowered Committee under the Chairmanship of Secy (UEPA).
- The States Govts of Assam, Jammu & Kashmir, Punjab, Uttaranchal, Jharkhand, Sikkim, Mizoram and UTs of Pondicherry and Daman & Diu are now willing to sign MoAs under URIF.

NIGHT SHELTER SCHEME FOR URBAN SHELTERLESS

- **The Scheme of Night Shelters for the Urban Shelterless is in operation since 1988-89.** The scheme was modified in August 1992 to cover all urban centers having concentration of footpath dwellers/homeless and renamed as **Scheme for Shelter & Sanitation Facilities for Footpath Dwellers. Since October, 2002** the scheme has been renamed as **Night Shelter for Urban Shelterless**
- **Present Financing Pattern / components included in the scheme and financial progress of the scheme**

In the present shape, a Central Government subsidy @ 50% of the cost of construction subject to cost ceiling of Rs. 20,000/- per bed is provided through HUDCO. The balance is required to be arranged by the State

Government/implementing agency. The project is appraised by a Departmental Sanctioning Committee headed by Joint Secretary (Housing).

➤ **Physical Progress of the Scheme**

The scheme is a demand driven scheme and progress of the Scheme depends on the proposals mooted by the State. Cumulatively, **as on 13.12.2004, HUDCO has sanctioned 94 Night Shelters/Pay and Use Toilets schemes. On completion, these projects would provide 17,599 beds, 16,295 WCs, 2637 baths and 2372 urinals.** A subsidy of Rs. 1580.21 lakh has been released by HUDCO for these schemes apart from loan release of Rs. 1159.05 lakh. During 2004, 5 proposals (project cost - Rs. 192.12 lakhs for providing 422 beds) from the State of Chattisgarh Maharashtra, Nagaland Delhi and Gujarat are under pipeline. Bhavnagar Municipal Corporation has sent the project proposal for construction of 50 beds Night Shelter near Gangajaliya Talav, Vegetable Market in Bhavnagar (Gujarat). The central sanctioning committee of this Ministry has approved the proposal on 13.1.2005.

- **In the current financial year, 2004-05, HUDCO have requested to release the Central Subsidy of Rs. 4.00 crore under this scheme. Central subsidy of Rs. 1.5 crore has already been released and the release of balance amount is under process.**
- It has been proposed to **Planning Commission on 14.9.2004 to transfer the scheme** to the State Governments.

BUILDING MATERIALS AND TECHNOLOGY PROMOTION COUNCIL



Building Materials and Technology Promotion Council (BMTPC) was established in 1990-91 to bridge the gap between laboratory development and field application of innovative building materials and technologies. In view of the changing scenario in the housing sector, the Council in recent years has reoriented its approach towards promotion and marketing of technologies through intensive evaluation, dissemination and demonstration of cost effective building materials and construction techniques. The role of the Council in the light of this new strategy, is reflected in the following objectives:

1. To promote development, production, standardisation and large-scale application of cost-effective innovative building materials and construction technologies in housing and building sector.
2. To promote manufacturing of new waste-based building materials and components through technical support, facilitating fiscal concessions and encouraging entrepreneurs to set up production units in different urban and rural regions.

3. To develop and promote methodologies and technologies for natural disaster mitigation, vulnerability & risk reduction and retrofitting/reconstruction of buildings and disaster resistant planning of human settlements.
4. To provide support services to professionals, construction agencies and entrepreneurs in selection, evaluation, upscaling, design engineering, skill-upgradation, and marketing for technology transfer from lab to land in the area of building materials and construction.

Major initiatives and activities undertaken in 2004-2005 (upto December, 2004)

{tc \l1 "ajor initiatives and activities undertaken in 2002-2003}

DISASTER MITIGATION, REPAIR, RECONSTRUCTION AND RETROFITTING

1. In view of the technical inputs required from multi-disciplinary team of experts a Peer Group, on the recommendation of BMTPC, has been constituted by the Ministry for updating and revising the earlier Vulnerability Atlas of India. Earthquake hazard maps for all States have been prepared. Two meetings of the Peer Group have been held. The work on preparation of cyclone and flood hazard maps is in progress. Risk tables are being worked out on the basis of Census 2001.
2. Provided technical inputs and logistical support to the Committee set up by Ministry of Home Affairs for Preparation of Model Town and Country Planning Legislation, Zoning Regulation Development Control and Building Regulation/Bye-laws for Safety against Natural Hazards. After a series of meetings the final report was submitted to the Ministry of Home Affairs. Certain suggestions received from MHA were considered by the Committee in a meeting held on 4.9.2004. The final report after necessary modifications has been resubmitted to MHA.
3. The Ministry of Home Affairs has asked BMTPC to organize 20 Workshops in different States including North East on Model Town and Country Planning Legislation, Zoning Regulation Development Control and Building Regulation/Bye-laws for Safety against Natural Hazards to create awareness amongst the decision makers in the States.
4. Delegation from Bhutan headed by Ms. Dorji Choden, Director, Standards and Quality Control Authority (SQCA), Ministry of Works and Human Settlement visited BMTPC on 7th and 8th June, 2004. Government of Bhutan is interested in assessing the structural safety of the buildings against earthquakes since Bhutan is in Zone V. Project proposal for assessment of buildings in Bhutan was sent to SQCA and is under consideration by Govt. of Bhutan.
5. Under the joint project of BMTPC and IIT Kanpur on issuing Earthquake Tips for awareness creation and guidance to householders and professionals for building simple houses in earthquake prone areas. 16 Tips have already been released earlier. Following 8 more Tips were released during the period of report:
 - a. [EQTip 17: How do Earthquake Affect Reinforced Concrete Buildings?](#)
 - b. [EQTip 18: How do Beams in RC Buildings Resist Earthquakes?](#)
 - c. [EQTip 19: How do Columns in RC Buildings Resist Earthquakes?](#)
 - d. [EQTip 20: How do Beam-Column Joints in RC Buildings Resist Earthquakes?](#)
 - e. [EQTip 21: Why are Open Ground Storey Buildings Vulnerable in Earthquakes?](#)

- f. [EQTip 22: Why are Short Columns more damaged during Earthquakes?](#)
- g. [EQTip 23: Why are Buildings with Shear Walls Preferred in Seismic Regions?](#)
- h. “EQ Tip 24: How to reduce Earthquake Affects on Buildings” has been added.

The full-text of the tips are available on the website of the Council and have been published in several professional magazines and media.

DEMONSTRATION BUILDINGS USING COST EFFECTIVE TECHNOLOGIES

1. Demonstration Housing Project under VAMBAY Scheme at Laggere, Bangalore for construction of 125 dwelling units under the funding from Ministry of UE&PA and another 127 dwelling units with the funding from Karnataka Slum Clearance Board have been completed. The handing over process to the beneficiaries is likely to be completed shortly.



2. Construction of Demonstration Houses under VAMBAY Scheme in Punalur (Kerala), Cuttack (Orissa), Srinagar, Jammu & Leh (J&K), Dehradun (Uttranchal), Kailashahar (Tripura), Bilaspur (Chhattisgarh), Trichy (Tamil Nadu), Nagpur (Maharashtra), Imphal (Manipur), Bhilwara (Rajasthan) and Koddalu (Karnataka) is being undertaken. Possession of land has been taken at Bilaspur, Nagpur, Bhilwara. Preparation of preliminary designs, estimates, work-programmes, cost estimates have been completed for 11 projects.

ACTIVITIES IN NORTH EASTERN REGION



1. Ten Demonstration Structures with Bamboo based Technologies are being constructed in Mizoram. These structures consist of bamboo posts, bamboo trusses, ferrocement walling with bamboo grid and a layer of chicken mesh and bamboo mat corrugated roofing sheets. Finishing work of three structures is going on.
2. Ten Demonstration Structures with Bamboo based technologies are also being constructed in Tripura. The finishing work for three buildings is at different stages. Structures for remaining buildings is to be started soon.



3. One Technology Demonstration-cum-Production Centre is being established in Tripura in collaboration with the State Government. The land for the Centre has been finalized with the Govt. of Tripura and it's possession has been taken. Fencing work at site has been completed. For electricity and water connections applications have been submitted to the concerned authorities. Orders for installation and supply of machines have been placed. The Technology Demonstration-cum-Production Centre will be functional soon.
4. The Council is setting up Bamboo Mat Production Centres in the States of Assam, Tripura, Mizoram and Meghalaya (2 Nos. in each State). Land required for these Centres have been identified with the assistance of the respective State Govts. Machines, available in India, have been identified for the Centres based on the feedback received from the machine manufacturers. Draft MoU to be signed with the respective State Govts/NGOs have been prepared. Design and cost estimate of the shed have been finalized. Identification and finalization of bamboo processing machines from both Taiwan/China is in progress.

TECHNOLOGY DEVELOPMENT AND DISSEMINATION

1. For promoting increased utilization of flyash in cement, concrete and related products the Council prepared and circulated a Concept Note for processing of flyash at Thermal Power Stations. A series of meetings were held with the concerned authorities of Thermal Power Stations including Central Electricity Authority for setting up facilities for processing of flyash. Few Thermal Power Plants have shown keen interest for setting up flyash processing unit. A meeting was also organized under the chairmanship of JS (Housing) which was attended amongst others by

representatives of CEA, NTPC, Flyash Mission and CPWD. As a result of this meeting, Badarpur Thermal Power Station (BTPS) has been identified as potential Thermal Power Station for this project. Meetings were held with officials of BTPS who have agreed to provide land and infrastructure for setting up the project. Ministry of Power and Ministry of Science & Technology, Govt. of India have been approached for the funding with project proposals.



2. Conducted market survey for demand of flyash bricks and blocks in Delhi, Mumbai and Hyderabad sponsored by M/s Grasim Industries.
3. Memoranda of Understanding have been signed recently with following stakeholders for technology transfer:
 - a. Cane and Bamboo Technology Centre, Guwahati
 - b. Indian Plywood Industries Research & Training Institute, Bangalore
 - c. Institute for Solid Waste Research & Ecological Balance, Visakhapatnam
 - d. Eureka Council Co. Ltd., Bangkok, Thailand
4. A Permanent Exhibition has been set up at Centre for Environmental Planning and Technology (CEPT), Ahmedabad.
5. Based on the construction of two demonstration Green Houses in Leh, the Ministry of Home Affairs has approved, in principle, the construction of additional 70 Green Houses for Indo-Tibetan Border Police (ITBP) in the border areas of Himachal Pradesh, Uttranchal and Jammu & Kashmir. The proposal is under active consideration for further sanctioning of the funds.
6. Based on the persistent efforts of the Council, the Visveswaraya Technological University at Belgaum, Karnataka has introduced the elective subject CE.757 "Alternative Building Materials and Technologies for 7th Semester of Civil Engineering. This will pave-way for intensifying efforts at the national level with AICTE and other institutions for recognition of alternative building materials and alternative technologies as a regular subject. The course will also help in developing required technological manpower for the alternative building materials industry and text books will become available by practitioners in the field.

PROMOTION OF COST EFFECTIVE BUILDING MATERIALS & TECHNOLOGIES

AT NATIONAL LEVEL

1. A Training Centre with a capacity of 80 participants, in Nirman Bhawan has been set up by BMTPC. The Centre was inaugurated by the Hon'ble Minister of State (I/C) for Urban Employment & Poverty Alleviation, Kumari Selja on 23rd June, 2004. This is now being used for conducting Training Courses organized by the Council on a regular basis. Following Training Programmes have been conducted during the period:
 - “Mitigation Measures and Preparedness for Earthquakes - Design and Construction of Earthquake Resistant Buildings and Structures” from 23 – 25 June, 2004 (50 trainees attended including that from neighbouring countries Nepal and Bhutan)
 - “Concrete Mix Design and Quality Control from 26-30 July, 2004 at New Delhi (28 trainees).
 - “National Building Code – Salient Features” from 2-3 September, 2004 at New Delhi (28 trainees).
 - “Awareness programme on Performance Appraisal Certification Scheme (PACS)” of BMTPC at Bangalore on 19th August, 2004.
 - “Innovative Building Materials for cost-effective construction” on 15th and 16th September, 2004 alongwith NCB and NAC at Hyderabad (41 participated in the training).
 - “Concrete Mix Design and Quality Control” on 28-29 September, 2004 at Bangalore (28 participants). Training was in association with Civil-Aid Technoclinic Pvt. Ltd., Bangalore.
 - “Use of Chemical and Mineral Admixtures for Concrete Construction” from 14th to 16th October, 2004 (21 trainees).
 - “Water Proofing and Damp Proofing Materials and Techniques for Buildings & Structures” at New Delhi from 17-19 November, 2004 (30 attended).
2. A regional workshop on use of flyash in constructions was jointly organized by BVB College of Engineering & Technology, Hubli and Rajiv Gandhi Rural Housing Corporation (RGRHC), Government of Karnataka, Bangalore, on 21st and 22nd May 2004 at BVB College Hubli. About 100 participants comprising of Project Officers from Nirmithi Kendras and several entrepreneurs participated in two day workshop.
3. Brought out a quarterly Newsletter highlighting the activities of BMTPC and the inaugural issue was released by the Hon'ble MoS (I/C) UEPA at the International Seminar held at Ahmedabad on 22 August, 2004.

The Council also released a CD titled “Rekindling on Hope” based on the reconstruction and rehabilitation work undertaken after the earthquake hit Gujarat state.

4. On the occasion of World Habitat Day 2004, the Ministry of Urban Employment & Poverty Alleviation organized a series of events throughout the week from 4-9 October, 2004. The Council was entrusted to demonstration the low cost technologies through construction of a Model Toilet at Nigam Adarsh Vidyalaya, Indian Airlines

Colony, Vasant Vihar, New Delhi. This model toilet was dedicated to the school children on 8th October, 2004 by the Hon'ble Minister of State (I/C) for Urban Employment & Poverty Alleviation.

5. Following two publications were also released on the occasion of World Habitat Day 2004:

- i. Special Monograph on the theme "Cities – Engines of Rural Development".
- ii. Directory of Indian Building Materials & Products with information on Nepal and Bhutan Sixth Edition 2004-05

6. Participation in Exhibitions/Workshops/Seminars:

- Srishti-2004 Techno fair at Jayachamarajendra College of Engineering, Mysore from 19th - 22nd May 2004.
- Interactive Workshop on "*Network Concept for Sustainable Building Technologies*", at National Institute of Engineering College, Mysore on 18th June, 2004 organised by Center for Appropriate Rural Technologies.
- Workshop cum exhibition on Bamboo construction and demonstration, July 2004, Kohima, Nagaland.
- AIHDA 45th Policy Seminar on "Transforming Habitat Development through Strategic Interventions Requirement Mapping and Change Analysis" at Colombo, Sri Lanka from 21-23 August, 2004.
- 'BAUCON 2004 – The Construction Show' from 9-12 September, 2004 in Pragati Maidan, New Delhi.
- Exhibitions on the occasion of World Habitat Week celebrations at India Habitat Centre and Dwaraka, New Delhi.
- TechMarch 2004 organised by NSIC during India International Trade Fair, 14-27 November, 2004. BMTPC was awarded First Prize in Institutional category by NSIC.
- Exhibition on the occasion of All India Housing Ministers Conference held on 29 – 30 November, 2004.

AT INTERNATIONAL LEVEL

1. Trust Fund Agreement have been signed between the Ministry of UE&PA and UNIDO to operationalise Inter-regional programme on Capacity Building for transfer of energy efficient and eco-friendly technologies and promotion of local investments in the area of materials based on local resources for low cost housing in Africa, Asia and Latin America.
2. The Council was invited by the United Nations Industrial Development Organization (UNIDO) to participate in the "Technology Fair of the Future" held at Sao Paulo, Brazil from 14-18th June, 2004. More than 3000 organisations and institutions showcased their innovative technologies on a range of subjects at the global fair. The display of BMTPC-ICAMT exhibition attracted several hundreds of visitors to the fair. Among the prominent VIP's who visited the BMTPC-ICAMT stall included: the Hon'ble Minister for Commerce and Industry, Govt. of India, Hon'ble Minister of

Energy, Govt. of Brazil, Director General, UNIDO and several officials from other countries. Visitors were very interested to learn about the low cost innovative building materials promoted by the Council.

3. Interaction with Foreign delegates:

- Sri Lanka & Nepal working in the field of Natural Resource Management visited regional office in Bangalore on 6th May 2004.
- Delegation from Sudan, headed by Mr. Mohd. Al Ameen Kabashi Issa, Minister of Physical Planning & Public Utilities, Red Sea State visited the Technology Display Centre of the Council at New Delhi and Bangalore on 15-16 July, 2004 and took keen interest in the cost effective, environment friendly technologies developed in India.
- His Excellency Mr. Lucas Chomera Jeremias, Governor of Province of Zambezia, Republic of Mozambique, heading a 15-member high level delegation comprising of Directors of important departments of the provincial government visited BMTPC in New Delhi on 3rd August, 2004. The delegation had a detailed meeting to explore possible areas of co-operation in low cost housing.
- His Excellency Mr. Jesus Perez, Foreign Minister of Venezuela, leading an official delegation visited the BMTPC's National Display Centre at Nirman Bhawan on 1 September, 2004. The visiting delegation observed that there is a vast scope for promoting and sharing of expertise and technologies in the area of low cost housing in Venezuela.
- A delegation from Mozambique headed by Dr. Sergio Viera, Member of Mozambique Parliament and Director General of the Zambezia Valley Development Authority visited the Council's Display Centre at Nirman Bhawan on 15th September, 2004.

4. Under the India-UNIDO Inter-Regional Programme, an International Seminar and Exhibition on “Managing Low Cost and Innovative Housing Technologies”, in Ahmedabad, India was organised by in collaboration with International Centre for Advancement of Manufacturing Technology (UNIDO-ICAMT), Housing and Urban Development Corporation Limited (HUDCO) and Entrepreneurship Development Institute (EDI) from 22-27 August, 2004. Hon'ble Minister of State (I/C) for Urban Employment & Poverty Alleviation inaugurated the twin events. UNIDO facilitated participation from 12 countries of Asian, African and Latin American regions.

5. Organised Indo-Taiwan Joint Workshop on Seismic Evaluation and Retrofit of Buildings from 22-23 November, 2004 jointly with IIT Roorkee. It was sponsored by DST.

FOLLOWING ACTIVITIES ARE PROPOSED TO BE UNDERTAKEN DURING NEXT THREE MONTHS PERIOD (JANUARY - MARCH 2005)

BMTPC is focussed on the following new activities which are in various stages of progress:

1. *Construction of houses under VAMBAY Scheme*
 - Handing over of 252 demonstration houses to the beneficiaries constructed in Bangalore
 - Construction upto lintel level of demonstration houses in Bhilwara (Rajasthan), Bilaspur (Chattisgarh) and Nagpur (Maharashtra).
2. *Bamboo Mat Production Centre* Construction of shades at all 8 Centres in Mizoram, Meghalaya, Assam and Tripura.
Identification and finalization of machines for procurement.
3. *Establishment of Demonstration-cum-Production Centre in Tripura*
4. *Construction of bamboo structures*
 - Completion of 5 buildings and initiation of construction of remaining 5 buildings in Tripura.
 - Completion of 4 buildings and initiation of construction of remaining 6 buildings in Mizoram.
 - Double storeyed bamboo house (experimental housing) at Bangalore.
5. *Establishment of Permanent Exhibition Centres in Engineering Colleges.*
6. *Draft Report on revision of Vulnerability Atlas of India based on Census 2001.*
7. *Organisation of 4 workshops on Model Building Bye-laws in different States/UTs including Delhi.*
8. *Upgradation of Display Centre in Nirman Bhawan*
9. *Preparation and printing of publication:*
 - Guidelines for Selection of Sites and Human Settlements for Landslide prone areas.
10. *Performance Appraisal Certification Scheme (PACS) - 4 applications to be processed for awarding the certificates.*
11. *Training Programme on Durability of Concrete and Concrete with Blended Cement at New Delhi in February 2005.*
12. *IS 456-2000 Code of Practice for plain and reinforced concrete - implementation problems at New Delhi in March 2005.*
13. *Initiation of the project - Development of Bamboo Mat Ridge Cap for roofing with Bamboo Mat Corrugated Sheets.*

FOLLOWING ACTIVITIES ARE PROPOSED TO BE UNDERTAKEN DURING NEXT THREE MONTHS PERIOD (JANUARY - MARCH 2005)

During the period January-March, 2005, it is planned to hand over to beneficiaries the first Model Demonstration Houses Project completed by BMTPC at Laggere, Bangalore, under the VAMBAY Scheme of the Ministry. The Council plans to start the construction of demonstration houses at few other places during this period. The construction of sheds at Mizoram, Meghalaya, Assam and Tripura are proposed to be started under Bamboo Mat Production Centres, besides, a few more Workshops and Training Programmes on various topics of interests to professional, policy makers etc. may be organized.

Housing & Urban Development Corporation Ltd (HUDCO)



HUDCO, since its inception in 1970, has made steady and significant strides in the field of housing and urban infrastructure financing, to emerge as the pioneer and the trend-setter. Catering to the needs of every section of the population, with a basket of delivery options both in housing and urban infrastructure development, HUDCO aims to achieve sustainable growth in these sectors. Having emerged as the market leader in its operational arena, HUDCO aims at consolidating its position and enhancing the performance by laying emphasis on its core competencies and exploring diversified avenues of service delivery.

The effective span of HUDCO omnipresent techno-financial umbrella could be gauged by the fact that on an average, one in every 16 houses in the country has invariably availed HUDCO's assistance. This has earned the institution the rare distinction of being in the array of the largest facilitators of housing across the globe. In a bid to widen its coverage, HUDCO has fanned out and spread its wings far and wide, touching the daily lives of the people in every alternate town and city in India besides thousands of villages.

HUDCO is fast emerging as the only organisation of its kind for dealing with the unique needs of shelter and infrastructure development and still ensuring profitable results. HUDCO, during the three decades of its existence, has extended assistance for taking up over 151 Lacs dwelling units both in urban and

rural areas. In sharp contrast to the policy adopted by the contemporary housing finance companies in the fraternity, of targeting the affluent middle and high income groups, HUDCO's assistance covers the housing needs of every class of the society, with special emphasis on the weaker sections and the deprived. The social mandate in line with HUDCO motto of "Profitability with Social Justice" envisages about 95% of the total dwelling units sanctioned by HUDCO are for the economically weaker section and the low income group. HUDCO has also contributed significantly to the Government's Two Million Housing Programme by assisting 68 Lacs housing units within a short span of 6 years and nine months.

HUDCO continued its emphasis on the disaster mitigation front. Continuing on its course of extending substantial techno-financial assistance for rehabilitation and reconstruction in the aftermath of natural calamities. HUDCO floated a special loan scheme for the repairs, retrofitting and reconstruction of new houses for the economically weaker sections at a highly subsidized interest rate of upto 6.5% for the calamity affected areas of Tsunami. HUDCO has earmarked a sum of Rs.2000 crores which will be made available for lending related to the construction and rehabilitation works in the Tsunami affected areas. HUDCO has contributed Rs. one crore to the Prime Minister's Relief Fund and also earmarked additional Rs. one crore for construction of relief shelters with disaster resistant technologies through Building Centres.

Cumulatively till 31.12.2004, HUDCO has been able to contribute over 40 Lacs houses in disaster affected regions with project cost of over Rs.3435 Crores and HUDCO's financial assistance of Rs.2096 Crores. HUDCO has been advocating pre-disaster mitigation and risk reduction involving Prediction, Preparation, Prevention, Publicity and Protection, as against the prevalent post-disaster actions of Rescue, Relief, Rehabilitation, Reconstruction, Repairs, Renewals and Retrofitting.

Adequate basic services and appropriate social amenities along with associated infrastructure has been an integral part of HUDCO agenda of sustainable habitat development. The urban infrastructure window of HUDCO, opened in 1989, has sanctioned a total of 1137 projects (Excludes sanitation schemes) with a total project cost of Rs.72706 Crores and HUDCO financial assistance of Rs.34290 Crores, contributing to the improvement in the physical quality of life of the citizens at large in the urban areas.

With the cost of construction increasing year after year, housing is becoming beyond the reach of most sections of the society and the need for utilizing cost-effective technologies has become imperative. HUDCO has been promoting the use of alternative building materials and appropriate technologies to ensure cost-effective, environment friendly, ecologically appropriate, energy saving and yet aesthetically pleasing and affordable housing.

HUDCO has sanctioned 584 Building Centres in the country for a GOI grant assistance of Rs. 2248.10 lacs out of which Rs. 1639.40 lacs have been released to the Building Centres. These Building Centres have so far trained more than 2.67 lacs artisans in various cost effective trades and executed works and manufactured products for around Rs. 1242 crores.

HUDCO OPERATION DURING 2004-2005

HUDCO during the nine months of the current year i.e. 2004-05 from April-December 2004 has achieved sanctions of Rs.6065 Crores providing assistance for construction of a 920501 Lacs dwelling units, over 13581 sanitation units, 8165 developed plots and 74 urban infrastructure projects throughout the country. The loan released during the year amounted to Rs.2157 Crores.

Cumulatively till December 2004, HUDCO has sanctioned 15291 schemes involving a total project cost of Rs.116177 Crores (Excludes HUDCO Niwas) with loan component of 62869 Crores. An amount of Rs.45807 Crores has been released HUDCO's assistance has helped in the construction of 151 Lacs residential units, about 61 Lacs sanitation units and in undertaking 1137 urban infrastructure schemes effectively improving the living conditions in the urban and rural areas, in over 1773 towns and thousands of villages.

During the year 2004-2005, the MoU target of Rs.10500 Crores for sanction for housing and infrastructure projects, and Rs.6,300 Crores of releases as part of its normal operations as well as the Two Million Housing Programme has been setup by HUDCO. All efforts are being made to excel to reach over Rs.12,600 Crores in Sanctions and Rs.7,500 Crores in releases during the current year.

HOUSING FOR ALL

Against the MOU target set for the year 2004-2005 of Rs. 3000 Crores, HUDCO has already sanctioned loans of Rs.2565 Crores for housing programme in the nine months of the year i.e. upto Dec. 2004. These schemes will provide 920501 residential units,321 non residential buildings,8165 developed plots and 13581 sanitation units. Out of total residential units sanctioned by HUDCO 99% are for the EWS and LIG families. Included in above is loan sanctions of Rs.1833 Crores for construction of 783000 dwelling units in rural areas. The balance amount will be sanctioned during the remaining three months of the current financial year.

CONTRIBUTION TO 2 MILLION HOUSING PROGRAMME

The 2 Million Housing Programme was launched by the Central Government in the year 1998 with the objective of providing 'housing for all' with predominant emphasis on weaker sections and the low income groups. As part of the 2 Million Housing Programme, HUDCO has been assigned a target of 10 Lacs units annually (6 Lacs units in rural areas and 4 Lacs units in urban areas). Against the same since 1998 to 2004-2005 upto Dec.31.12.2004. HUDCO has supported a total of 68 Lacs units in both rural and urban areas.

VAMBAY

HUDCO is actively involved in the implementation of two major initiatives of the Govt. of India, Ministry of Urban Employment and Poverty Alleviation for the benefit of the urban poor through Valmiki Ambedkar Awas Yojana(VAMBAY) and Nirmal Bharat Abhiyan (NBA).

CUMULATIVE STATUS

Under the scheme, as on 31.12.2004, against total allocation of Rs.844.93 crores, Govt. of India subsidy Rs.749.87 crores has been released covering construction/upgradation of 349223 dwelling units and 49312 toilet seats. As per latest progress reports received upto 31.10.2004, 130353 dwelling units are completed & 46392 dwelling units are under progress and 20651 toilet seats are completed & 4782 toilet seats are under progress.

STATUS FOR THE CURRENT YEAR 2004-2005

The current year's allocation of Govt. of India subsidy under VAMBAY is Rs.280.58 crores. Against the same, Govt. of India subsidy of Rs.223.66 crores has already been disbursed covering 105275 dwelling units and 20139 toilet seats.

LOAN ASSISTANCE TO INDIVIDUALS THROUGH HUDCO NIWAS

In order to reach out to the beneficiaries directly, HUDCO launched its Individual Housing Loan Window-HUDCO NIWAS in March,1999. The scheme is extremely popular with its most competitive terms, value added services and user friendly options among the public at large. The HUDCO Niwas has emerged as the fastest growing retail lending window in our country.

During the current financial year 2004-05 (till 31.12.2004), a loan assistance of Rs.55.65 Crores has been sanctioned for 1833 beneficiaries and Rs.51.59 Crores has also been released.

URBAN INFRASTRUCTURE : TOUCHING THE DAILY LIVES OF CITIZENS

As the market leader in urban infrastructure financing, HUDCO continued extending finance for a variety of projects. During the nine months of current financial year, from 1.4.2004 till 31.12.2004. HUDCO has sanctioned 74 urban infrastructure schemes with a total project cost of Rs.12361 Crores and HUDCO loan component of Rs.3500 Crores. During the remaining three months of the current financial year, HUDCO proposes to achieve the MoU targets. Against the MOU target of Rs.4200 Crores for the current financial year HUDCO has already released the Rs.1676 Crores. The balance amount will be released in the remaining three months.

The Sector-wise details of urban infrastructure projects sanctioned by HUDCO are as follows:-

(Rs. In Crores)

Sector	No.	Project Cost	Loan Amount
Water Supply	9	1151.51	658.73
Sewerage/Drainage/Solid Waste Management	1	14.14	12.72
Transport & Roads/Bridges	10	1097.85	735.04
Commercial	12	589.19	218.03
Social Infrastructure	25	263.83	149.33
Miscellaneous	17	9244.84	1725.80
Total	74	12361.36	3499.65

SPECIAL INITIATIVES IN THE NORTH-EASTERN REGION

HUDCO continued its special thrust towards development of the North-Eastern States through a special allocation of 10 percent of its annual allocations for North-Eastern States under its housing portfolio. During the nine months of the current financial year HUDCO has sanctioned 8 housing schemes with a project cost of Rs.24.12 Crores and HUDCO loan component of Rs.18.45 Crores. This would help in construction of 389 dwelling units in the States of Assam, Arunachal Pradesh, Mizoram, Nagaland.

Beside above HUDCO has also sanctioned 14 Urban Infrastructure projects with HUDCO loan assistance of Rs.39 Crores in the state of Assam, and Nagaland.

TECHNOLOGY TRANSFER INITIATIVES THROUGH BUILDING CENTRES

HUDCO continued its efforts in strengthening the Building Centre Movement towards promoting environment friendly, ecologically appropriate, energy efficient, functionally durable, aesthetically pleasing and yet cost effective and affordable building materials and technologies in the construction sector. 584 Building Centres sanctioned of which 500 are fully functional, and others are in various stages of establishment. So far (till 31.12.2004), total grant of Rs.2248.10 Lacs has been sanctioned for Urban Building Centre out of which Rs.1636.90 Lacs have been released.

ESTABLISHMENT OF ADARSH GRAM/ADARSH BASTI

HUDCO continued its programme for development of Model Villages(Adarsh Gram) and Model Improved Slums (Adarsh Basti)for providing integrated inputs of physical planning, architectural design, efficient utilization of land and appropriate technologies ensuring user participation, use of innovative/renewable sources of energy etc., with a convergence mode in all the States and Union Territories. During the current financial year HUDCO has sanctioned 1 Model Basti at Sukantapalli, West Bengal with grant of Rs.35.00 Lacs. With these HUDCO cumulative sanctions upto 31.12.2004 is of 122 Model Village/Basti with total grant of Rs.4130.41 Lacs.

NEW INITIATIVES

A) Targeted Implementation of Community Toilets & Sanitation programme

HUDCO has recently formulated above scheme where community toilets can be proposed in busy market places, bus stands, Railway Stations, Schools, Institutes, Hospital, slums etc. The implementing agency can be any corporate sector NGO, CBO, Local Govt., State Govt. Institute etc. HUDCO will provide grant of 50% of total project cost or Rs. 20,000/WC whichever is less, after the agency invest their share in the project.

B) Bamboo Centres of Excellence

To develop Bamboo based building system and to learn about this state of art technology and for effective dissemination, HUDCO has signed an MoU with IIT Delhi for setting up of National Resource Facility on Bamboo Technology in their campus. Further, 20 Bamboo Centres of Excellence covering bamboo growing states are to be set up in near future in 2 phases.

RESOURCE MOBILISATION INITIATIVES

In 2004-2005, HUDCO has been able to mobilise an amount of Rs.824.08 Crores. (upto 31.12.2004.)

The resource were generated through a prudential mix of Short Term & Long Term funds so as to reduce the cost of funds and take advantage of Low Interest rate prevailing in the market.

During 2004-2005, an additional equity of Rs.240.00 Crores has been sanctioned from the Government of India out of which Rs.103.30 has been received. The Equity contribution during the year 2004-2005 include Rs.230.00 Crores from MOUD&PA, and Rs.10 Crores from the Ministry of Rural Development (MORD).

During the Financial year 2004-2005, Term Loans from Banks amounting to Rs.550 Crores (approximately) were converted into FCNR(B) Dollar denominated Loan. This conversion has led into substantial saving to HUDCO on account of Interest cost.

DESIGN AND DEVELOPMENT EFFORTS

HUDCO has attained a high proficiency in its design and development efforts through which a large number of projects in the area of cost effective housing, environmental improvement, new town development, landscape and urban conservation including feasibility cum demand assessment studies have been undertaken. Some of the prestigious and on-going projects undertaken are as follows:-

1. New Town Development of Lucknow (Uttar Pradesh) and Itanagar (Arunachal Pradesh).
2. Urban Design Study for a plot near Birla Mandir for MOTC.
3. Development of Khejrli Martyr Spot in Jodhpur for MOTC.
4. Urban Design Study and Redevelopment Plan for AIIMS Campus, New Delhi.
5. Detailed Architectural Engineering Design for Residential and Hostel components of the AIIMS Campus, New Delhi.
6. Gujarat Rehabilitation Works – Construction of Community Assets Buildings under MPLAD Lok Sabha/Rajya Sabha.
7. Reconstruction of Dholavira Village in Gujarat.
8. Urban Design Study for Indian Himalayan Centre for Adventure and Eco Tourism at Gangtok, Sikkim.
9. Pilgrimage Centre at Solophok for Government of Sikkim.
10. Construction of Community Asset Buildings utilizing cost effective, energy efficient and environment friendly building materials and technology integrated Shopping Complex, Nursery cum Crech Primary School, Samaj Sadan and Polyclinic at Narela and Tikri Khurd.
11. Office Building for National Commission for Women at Jassola, New Delhi.
12. Indian Council for Cultural Relations Campus at Africa Avenue, New Delhi
13. Construction of five cottages at Vivekanand Kendra and Development of Beach Front, Sun Set Point, Thekkurichi at Kanayakumari for ITDC.
14. Construction of Bhalka Temple – Boundary Wall Landscaping, Parking, approach area development for ITDC.
15. Pilot Project for Construction and Reconstruction of facilities at Manikarnika Ghat for JICA.

HUMAN SETTLEMENT MANAGEMENT INSTITUTE (HSMI)

HSMI is operating as Research and Training Division of HUDCO and its activities are supported by a core group of qualified and experienced professionals from various disciplines. HSMI continued its efforts to provide capacity building to the professionals engaged in the Housing and Urban Development Sectors, including HUDCO borrowing agencies, local bodies, NGOs, private sector Housing Finance Institutions etc. HSMI is the nodal institute on behalf of Ministry of Urban Development & Poverty Alleviation, to coordinate various training and documentation activities under Information, Education and Communication (IEC) component of (SJSRY).

HSMI, during the year 2004-2005 upto December,2004 organised 46 training programmes and has imparted training to over 1000 professionals from various agencies involved in the Urban Development, Planning and Management issues and also Housing & Rural Development. Further HSMI proposes to organise 17 training programmes in the remaining period of the current financial year.

HSMI also conducted a long duration International Training Programme on Urban Development Management (25th October to 17th December, 2004) attended by 17 overseas professionals from 13 countries. Another six week programme on Urban Infrastructure Planning and Management is scheduled in the month of February, 2005.

DECENTRALISED TRAINING :

The Institute has a mandate to create HUDCO chair in all the States. HUDCO chair provides for building capacity of preferably, the State Training Institutes/ designated Training Institute to, in turn, carry out Capacity Building Activities in urban sector. So far, HUDCO could create 19 HUDCO chairs in as many states.

Besides, there are three national level HUDCO Chairs at the National Institute of Urban Affairs (NIUA), Indian Institute of Public Administration (IIPA) and at Indian Institute of Technology (IIT), Roorkee.

VIGILANCE FUNCTIONS IN HUDCO

Preventive aspect of vigilance is the focus of the activity of the Vigilance Wing. The main activity of the Corporation being the project appraisal and financing of projects, stress has been laid on formulation of detailed operating manuals (with focus on ISO) for obtaining of ISO certification for various Wings of the Corporation. Inspection/surprise inspection of Regional Offices at Bangalore, Chandigarh, HUDCO Niwas Ahmedabad, Regional Office Hyderabad, Retail Finance at Chennai, Bangalore and Hyderabad were carried out by the officers of the Vigilance Wing during the year.

Vigilance Awareness Week was also observed by the Corporation from 1st November to 6th November, 2004 at Head Office, LHOs, Zonal and Regional Offices with focus on customer satisfaction and preventive vigilance.

ORGANISATIONS NETWORK & HUMAN RESOURCE DEVELOPMENT

With the emerging new scenario and competitive environment, HUDCO's approach has been to increase professional inputs in shelter and infrastructure projects at all stages of the project cycle. To achieve this, HUDCO utilizes professional skills available in house as well as elsewhere in the country. The total human resource strength of HUDCO as on 31.12.2004 is 1116, out of which 591 are executives with multi-disciplinary professional backgrounds of finance, law, architecture, civil, PHE, urban and regional planning, environmental and transport specialisation, community development, systems, economics, real estate development, human resource, public relation, documentation etc.

From being an organization that operated only from its Corporate Office in Delhi till 1983, with a view to ensure its speedy services to all regions, HUDCO has laid emphasis on decentralization of its activities. HUDCO has spread its wings to develop a closer and stronger rapport with the agencies in various States and to identify new ones in different regions.

During the period 1997-2000, as the first step in achieving goals of decentralization HUDCO opened 5 more Zonal Offices Viz. East, West, North, North East and North West in addition to the existing South Zonal Office in Chennai with distinctly earmarking the role of business development for these Zonal Offices. The process of decentralization was further advanced by bringing the concept of Local Head Office in lieu of Zonal Offices with much larger operational powers. During this period HUDCO, in addition to the Corporate Office in Delhi, had 3 Local Head Offices (i.e. at Bangalore, Delhi & Kolkata), 20 Regional Offices and 25 Development Offices (including HUDCO Niwas Offices) covering the entire country. Apart from that one Zonal Office at Guwahati catering to the needs of North Eastern states continues to function.

HUDCO is making profit since its inception and based on the performance, the HUDCO Board of Directors in its 241st meeting held on 17.11.1997 had reviewed the various criteria required for seeking Mini-ratna status to HUDCO based on the guidelines issued by the Government on the subject matter. HUDCO was granted Mini-Ratna status with respect to Financial and Operational Autonomy during the year 2004.

In the year 2004, the HUDCO Board of Directors reviewed the performance of Local Head Offices (i.e. Bangalore, Kolkata and Delhi) and decided to abolish these LHOs and to revive the erstwhile Regional Offices at Bangalore, Delhi and Kolkata.

Besides the operational Heads both in the Corporate Office and the Regions there are many other key-positions of Executive Directors which are specialized posts in areas like Resources Management, Internal Audit, Retail Finance, Law, HRD, Management Services, Training, Technology and Works, Organizational Systems and Vigilance.

In response to the challenging business environment, the HR strategies of the Company are reoriented with a view to achieve balance between career growth of its employees and business imperatives. Towards this goal, the HR policies were put into implementation with a definite resolve to make the Company a competitive business entity. Training and development across all ranks continues to be an important component of the overall HR strategy. During the year 2004 (from 01.01.2004 to 31.12.2004) 572 employees of different cadres were nominated to staff development programmes in India and abroad.

The Corporation continued to follow the Government policy on reservation for SCs, STs and OBCs. Out of the total strength, there are 194 SCs, 68 STs, 80 OBCs, 20 Physically Handicapped and 34 Ex-Servicemen.

OFFICIAL LANGUAGE IMPLEMENTAION

HUDCO has continuously been making concerted efforts to implement the Official Language Policy of the Government of India in all its offices and persuading employees at all levels to achieve the targets set in the Annual Official Language Programme circulated by the Department of Official Language, Government of India. HUDCO has been making continuous efforts to get all its employees trained in Hindi language and encouraging them to make progressive use of Hindi in their day to day work and also to bring out their creativities through the publication of HUDCO's quarterly magazine "Awas Bharti". Recently Committee of Parliament on Official Language inspected the Kolkata-LHO and expressed its satisfaction over the use of Hindi in LHO-Kolkata.

Appendix – II

MINISTRY OF URBAN EMPLOYMENT AND POVERTY ALLEVIATION

1. Formulation of housing policy and programme (except rural housing which is assigned to the Department of Rural Development), review of the implementation of the Plan Schemes, collection and dissemination of data on housing, building materials and techniques, general measures for reduction of building costs and nodal responsibility for National Housing Policy.
2. Human Settlements including the United Nations Commission for Human Settlements and International Corporation and Technical Assistance in the field of Housing and Human Settlements
3. Urban Development including Slum Clearance Schemes and the Jhuggi and Jhoupri Removal Schemes, International Co operation and technical assistance in this field.
4. National Co operative Housing Federation
5. Implementation of the specific programmes of Urban Employment and Urban Poverty Alleviation including other programmes evolved from time to time.
6. All matters relating to the Housing and Urban Development Corporation (HUDCO) other than those relating to Urban Infrastructure.

Appendix – III

Attached and Subordinate Offices, Public Sector Undertakings & Statutory and Autonomous Bodies

Attached Office

1. National Buildings Organization

Public Sector Undertakings

1. Housing & Urban Development Corporation Ltd.
2. Hindustan Prefab Limited

Statutory & Autonomous Bodies

1. Building Materials and Technology Promotion Council
2. Central Govt. Employees Welfare Housing Organisation
3. National Co operative Housing Federation of India

Appendix IV

Statement Showing Staff Strength 31st December, 2004

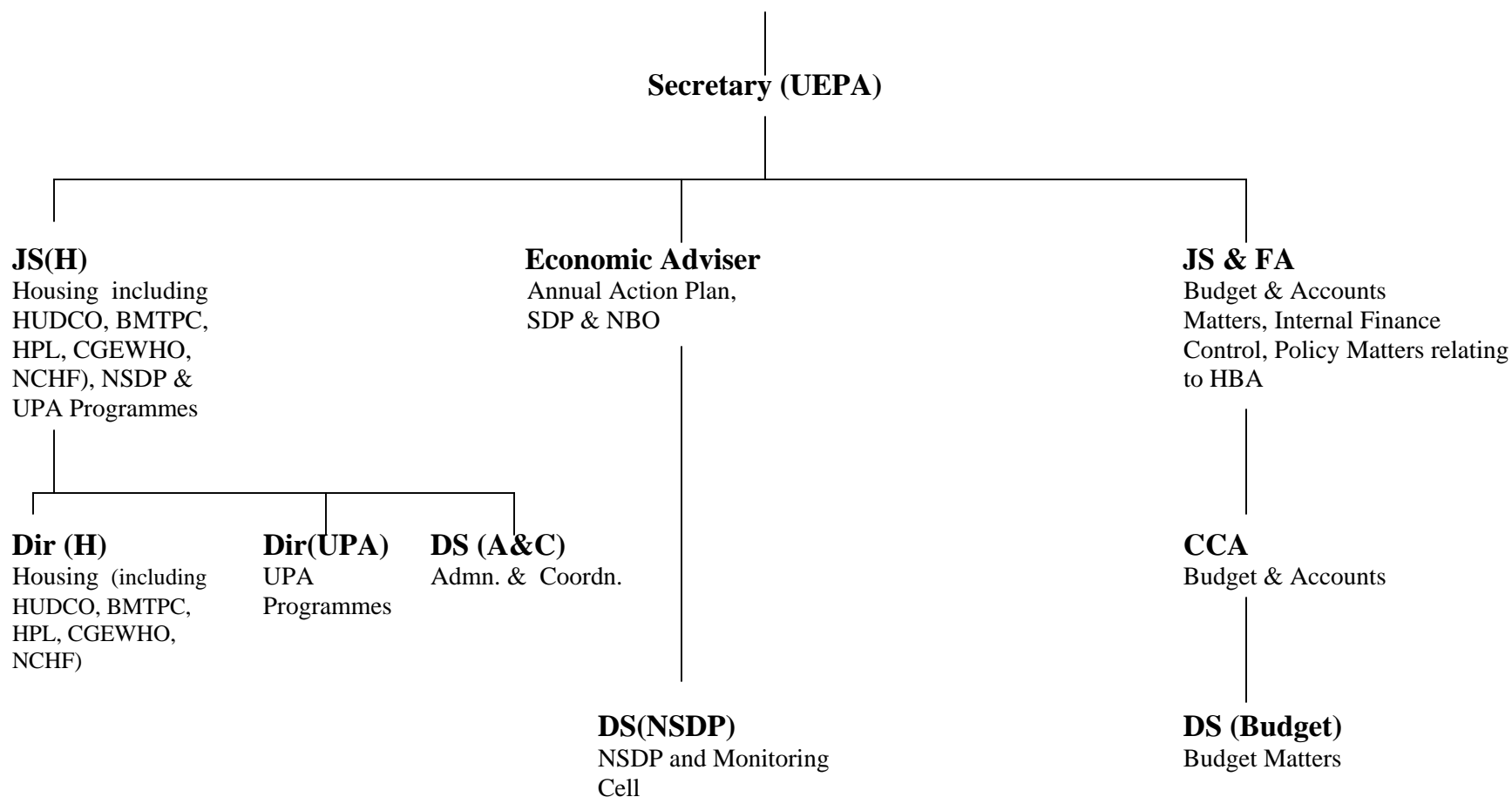
Sl. No.	Name of Office	Group A	Group B	Group C	Group - D	Work Charged	Total
1	2	3	4	5	6	7	8
1	Secretariat of the Ministry	11	34	28	08	--	81
2	Hindustan Prefab Ltd.	25	19	105	41	271	461

HUDCO

CMD	1
Director	1
Executive Officers	588
Non Executives	523
Total	1113

Organisation Chart of Ministry of Urban Employment and Poverty Alleviation

Minister of State (I/C) for Urban Employment and Poverty Alleviation



- 1. UEPA – Urban Employment and Poverty Alleviation
- 4. CCA – Chief Controller of Accounts
- 7. A&C – Administration & Coordination

- 2. FA – Finance Advisor
- 5. DS – Deputy Secretary

- 3. H – Housing
- 6. UPA – Urban Poverty Alleviation