Chapter 2

PROFILE OF MHADA
BOARDS

1) The Bombay Housing & Area Development Board, Bombay
Griha Nirman Bhavan, Bandra (East), Bombay - 400 051.

2) The Bombay Repairs and Reconstruction Board, Bombay
Griha Nirman Bhavan, Bandra (East), Bombay - 400 051.

3) Slum Improvement Board
Griha Nirman Bhavan, Bandra (East), Bombay - 400 051.

4) Konkan Housing & Area Development Board, Bombay
Griha Nirman Bhavan, Bandra (East), Bombay - 400 051.

5) Nashik Housing & Area Development Board
Nashik.

6) Pune Housing & Area Development Board
Griha Nirman Bhavan, Agarkar Nagar, Pune - 411 001.

7) Aurangabad Housing & Area Development Board
Griha Nirman Bhavan, Near Mahavir Stambha,
Aurangabad - 443 001.

8) Amravati Housing & Area Development Board
Amravati

9) Nagpur Housing & Area Development Board
Griha Nirman Bhavan, Civil Lines
Nagpur - 440 001.

DISTRICTS

Bombay City & Bombay Suburban Districts

Island City (Bombay City only)

Bombay City & Bombay Suburban Districts

Thane, Raigad, Ratnagiri, Sindhudurg

Nashik, Dhule, Jalgaon, Ahmadnagar

Pune, Satara, Sangi, Solapur, Kolhapur

Aurangabad, Jalna, Parbhani, Beed, Nanded, Osmanabad, Latur

Buldhana, Akola, Amravati, Yavatmal

Vardha, Nagpur, Bhandara, Chandrapur, Gadchiroli

JURISDICTION OF REGIONAL BOARDS OF M.H.A.D.A.
CHAPTER 2

PROFILE OF MHADA

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2.1 Establishment of MHADA

The Maharashtra Housing & Area Development Authority came into existence on the 5th December 1977 under the Maharashtra Housing & Area Development Act 1976. Prior to establishment of the Authority and the four Regional Boards there under, the following statutory bodies were in existence.

i) The Maharashtra Housing Board.
ii) The Vidarbha Housing Board.
iii) The Bombay Building Repairs & Reconstruction Board.
iv) The Maharashtra Slum Improvement Board.

The erstwhile Bombay Housing Board (Later on Maharashtra Housing Board) was established in the year 1948. It had jurisdiction over the entire state of Maharashtra except the Vidarbha region. This body undertook construction of residential buildings under different housing schemes for different sections of society. The allotment and maintenance of these buildings was also being looked after by it. Consequent to states organization, the Vidarbha Housing Board was established in 1956 as a successive body to the erstwhile M.P. Housing Board.

Its functions were mostly similar to those of the Bombay housing board except that, it was also advancing loans to the Co-operative Housing Societies, Institutions and local authorities for the construction of houses. The Bombay Building Repairs and Reconstruction Board was constituted in the year 1971. It came into existence for solving the problem of old buildings in the island cities of Bombay & undertook repairs & reconstruction of the same, so as to make them structurally sound and safe for habitation.

The Maharashtra Slum Improvement Board was constituted in the year 1974. The activities of this board were to provide basic amenities such as water, drainage, pathways and street lights to slum localities in the city of Bombay and in the Bombay Suburban District. Subsequently, the activities of the board were extended to other parts of the state also.
2.2 Integration of Activities

The activities of MHADA have been organized in six sectors. These sectors and the schemes are as follows:

I) Housing
II) Repairs and Reconstruction of Dilapidated Building.
III) Slum
IV) Special Planning
V) Special Projects / Programmes.
VI) Estate Management

I) Housing

1) Construction of Dwelling Units (CDU)

The term dwelling unit cover developed sites as well as constructed tenements. The projects undertaken under this scheme are formulated with reference to four income groups these are (i) Economically Weaker Sections (EWS) (family with income group upto Rs. 1250/- per month). (ii) Low Income Group (LIG) (Family with income group Rs. 1251 to 2650 per month) (iii) Middle Income Group (MIG) (family with income group Rs. 2651 to 4450 per month) and (iv) High Income Group (HIG) (family with income group more than Rs. 4450 per month) as revised norm w.e.f. 6-7-92 by HUDCO.

A project may be formulated for any one or more of these income groups. Usually, the projects under the schemes are for general public falling within the income groups for which they have been formulated but it is permissible to undertake projects for specific categories of beneficiaries within the relevant income groups, such as Beedi workers, construction workers, etc. Apart from residential tenements and/or plots, the projects may also make provision for commercial activities, public amenities and conveniences.

The scheme is financed by raising loans from the open market, financial institution and the state govt. from advance contributions made by beneficiaries, from MHADA’s own resources and when undertaking projects on an agency basis from grants and deposits.
The Construction of Dwelling Unit is an essentially urban housing scheme. The rural housing scheme are being implemented by the state govt. itself through the district administration, the role of MHADA being limited in providing technical advice & assistance and serving as the conduit institutional finance, particularly from HUDCO (Housing and Urban Development Corporation).

2) Improvement of Common Infrastructure in MHADA Colonies (IIC)

The erstwhile Maharashtra Housing Board had implemented a number of projects in the state under centrally subsidized schemes during 1956-69. Due to restrictions on the cost of tenements prescribed under these schemes, the common infrastructure relating to water supply, drainage, roads etc. was provided on a minimum scale and because of inadequacy of funds, it has not been possible to maintain even this minimum infrastructure in good shape. The solution lies in transferring such structures to the municipal bodies for maintenance. But they are reluctant to take them over unless they are upgraded/improvement from its own resources. The State government has sanctioned this scheme under which it provides grant for the improvement of common facilities in MHADA Colonies. The scheme is limited to such MHADA projects in Bombay, Pune & Nagpur which were implemented under centrally subsidized schemes during 1956-69 & requires that the common infrastructure be transferred to municipal body as soon as it has been improved. As an operational strategy, the municipal bodies are encouraged to take over the common infrastructure & improve it with the help of funds provided under the scheme. The funds available under the scheme are also been used to improve such common infrastructure transferable to the municipal body which has not been created under centrally subsidized schemes during 1956-69 provided it is an integral part of the common infrastructure, so created & the improvement of the former, and also to improve the common infrastructure not transferable to the municipal body in case the improvement of the common infrastructure transferable to the municipal body without such improvement would be infructuous.

The scheme was sanctioned in 1987-88 when the state govt. provided Rs. 100.00 lakhs but no funds were provided in 1988-89. Funds of Rs. 200 lakhs were provided in 1989-90. The
expenditure under the scheme till 1991-92 has been Rs. 230 lakhs.

3) Special Repairs of Rental Tenements (SRRT)

All the residential tenements earlier constructed for the Low Income Group (LIG) have been allotted on a rental basis.

Their special repairs is therefore, the responsibility of MHADA. The cost of these repairs is met from MHADA’S funds. But MHADA is entitled to recover its funds spent on special repairs of rental tenements and the non-transferable services attached thereto by increasing the rent to the necessary extent.

A large number of residential tenements allotted on rental basis have been sold on a Hire Purchase basis. MHADA undertakes the special repairs of such tenements by raising institutional finance (IF) which is repaid by recovering the cost of the special repairs from the allottees along with the hire purchase instalment.

4) Current Repairs of Rental Tenements (CRRT)

MHADA also undertakes the current repairs of its rental tenements not on sale and the non-transferable services attached to them and also of its premises used for office etc. from its own funds. The current repairs of the rental tenements already on sale are for obvious reasons not undertaken by MHADA.

5) Land Procurement

The fundamental prerequisite for housing is land. Land procurement is therefore, a major activity of MHADA. It procures land from four sources, (a) Private land by way of acquisition of purchase, (b) Urban land ceiling surplus land by way of allotment by the state govt., (c) Central or state govt. land by way of transfer and (d) Govt. agencies land by way of transfer.

The MHADA is legally entitled to purchase private land by negotiations. But this option is not exercised because of the high prices that negotiations may result in and also because there is no guarantee that the lands so procured will be free from encumbrance. It has therefore, been preferred to acquire private lands with the sanction of and through the state govt. Therefore, MHADA is dependant upon the state govt. for acquisition of land. Its own role being limited to
the submission of proposal to the state govt. or Govt. agencies on the basis of current for acquisition of land experience, the strategy is to put land equal to three times the requirements in the pipeline. Land procurement is financed by loans advanced by State Govt.

The eighth five year plan target for construction of 1,30,000 dwelling units, the land requirement to meet the target is 1985 hectares. Till the end of 1991-92, although MHADA had put 4301 hectares in the pipeline, the State Govt. has so far allotted only 72.208 hectares of land vide statement (III)

II) Repairs and Reconstruction of Dilapidated Buildings

There are 19642 dilapidated building in the Island city of Bombay which are subject to cess. Their structural repairs and its necessary reconstruction are the statutory responsibilities of the Bombay Building Repairs and Reconstruction Board, it discharge its functions under the control and supervision of the authority. The expenditure on structural repairs, reconstruction and other related schemes and activities is met from the Bombay Building Repairs Reconstruction Fund created by the accruals of cess, statutory and voluntary contribution from the state govt. Which is statutory contributions from the allottees, Municipal Corporation, rent and service charges recovered from the allottees miscellaneous receipts, deposits and borrowing from financial institutions.

1. Structural repairs with the participation of the allottees

The scheme provides only for structural repairs and the cost does not exceed Rs. 750 per square meter of builtup area. The repair are not undertaken unless the occupants are prepared to bear the additional cost. The owner or the occupant can also undertake such repairs with the concurrence of the Board, which may even reimburse the cost up to the prescribed ceiling on expenditure.

The efficient implementation of this scheme has led to the reduction in house collapse and consequent loss of life and property, injuries and disbursement in recent years.

2) Reconstruction of collapsed buildings or the buildings are unsafe for habitation.
A building that has collapsed or been rendered unsafe for habitation or whose structure is beyond economic repair is liable to be constructed, in which case the board acquires the property and, after reconstructing the buildings, rehouses the occupants in tenement of roughly the same size their old tenements, subject to maximum of 7.50 sq. ft. carpet area, even the occupants of commercial tenements are reaccommodated.

For this purpose, the board is allowed a Floor Space Index of 3.19. In case there are any surplus residential tenements after accommodating all the original occupants, they are used for accommodating the occupants of such other ceased buildings which cannot be reconstructed or reconstruction has been delayed for one reason or another for more than ten years. Any residual surplus tenements after this, are disposed of and the accruals used for giving relief to the occupants in the matter of rent or hire purchase instalment.

The building can also be reconstructed with the concurrence of the board by a co-operative society consisting of the landlord and at least 70% of the occupants are entitled to FSI of 2.00 or already consumed, whichever is more.

There is also provision in law for the compulsory acquisition and transfer of the ownership of such buildings to their occupant provided at least 70% of them come together and form a co-operative society and apply for such transfer. The society may then reconstruct the building in which case it gets FSI of 2.00 or already consumed whichever is more.

3) Construction of Transit Tenements (CTT)

It is mandatory for the Board to provide transit accommodation to the occupants of the buildings which have collapsed or been rendered unsafe for habitation or which are required to be reconstructed and also to such occupants of buildings under repairs who need to be shifted temporarily. The Board therefore, constructs transit tenements.

4) Special Repairs of Reconstruction Dilapidated Buildings (SRRDB).

5) Current Repairs of Reconstructed Building (CRRB).

The co-operatives and other community based organisations will be encouraged to take up various shelter-related activities, especially for slum-dwellers and the rural poor, assisted through MHADA.
Except for those constructed under the Rajiv Gandhi Zopadpatti Sudhar and Niwara Prakalp, the tenements in reconstructed dilapidated buildings have been allotted on rental basis. Their special and current repairs therefore, are the responsibilities of the Board.

6) Slum Repairs of Transit Tenements (SRTT).

7) Current Repairs of Transit Tenement (CRTT).

The Transit tenements are allotted on a rental basis their ownership remaining with MHADA. As in the case of tenements in reconstructed dilapidated buildings, the special and current repairs of transit tenements have to be undertaken by the Board.

III SLUM

1) Slum Improvements Programme (SIP)

According to Ford¹, “The slum is a residential area in which the housing is so deteriorated, so sub-standard or so un-wholesome as to be a menace to the health, safety, morality and welfare of the occupants.”

In our problem, improvement means the work of improvement which includes any improvement in relation to any building in a slum area or execution of any one or more of the following works, viz; i) Repairs which are necessary ii) Structural alterations iii) Provision of light-points, water-taps and bathing places. iv) Construction of drains open or covered. v) Provision of latrines including conversion of dry latrines into flush latrines. vi) Provision of additional or improved fixtures or fittings. vii) Opening a paving of court-yards. viii) Construction of passages or roads. ix) Any other work including the demolition of any building or any part thereof which in the opinion of the competent authority is necessary for executing any of the work specified above. (Source - Govt. of India "Maharashtra Slum Areas Improvement Clearance and Redevelopment Act, Act No. 28 of 1971.)

The Scheme envisages the provision of lavatories, potable water, drains, roads and street-lights in slum pockets in existence till 1985 free-of-cost to the beneficiaries. There is a ceiling on the expenditure that can be incurred on these basic amenities. Rs. 300/- for sanitation, Rs. 40/
- for water supply, Rs. 50/- for drainage, Rs. 60/- for roads and pathways, and Rs. 30/- for street lighting within the amount this available, slum dwellers have to be provided basic amenities on the scale of 1 lavatory seat for 20 to 50 persons, 1 water tap for 150 persons, 1 street-light for every 30 meters of the street, drainage, roads and pathways as per requirements.

The scheme extends to all cities and towns having a population of 50,000 or more according to the 1981 census/21, i.e. 48 in number. The MHADA implements the scheme as the agency of the state government through the municipal bodies and also through its Regional Improvement Trust in Nagpur. The scheme is funded entirely by grants provided by the state government, the govt. for new works.

2) Slum Upgradation Programme (SUP)

In as much as Slum Improvement Programme has helped to provide a minimum of basic amenities to slum dwellers, it has undoubtedly served useful purpose. But it obviously does not represent an optimum solution to the slum problems. This is mainly because its scope is limited. All that is designed to do is to provide or augment basic amenities in slums, leaving the other characteristics of slums unaffected. Moreover, since the basic amenities are entirely subsidized, the programme is dependent solely on funds provided by the state government through the district plans.

This has placed severe limitations on it in terms of both adequacy and pace of basic amenities to be provided. The problem is compounded by the absence under Slum Improvement Programme of a workable arrangement for the management of the basic amenities provided. It is in the context of these shortcomings & drawbacks of Slum Improvement Programme that Slum Upgradation Programme was introduced in 1985-86. It envisages the lease of the land under slums to co-operative societies of slum-dwellers on a nominal rent of Rs. 1/- per annum & loan assistance to slum dwellers at the rate of Rs. 2000/- per household in the Bombay Metropolitan Region & Rs. 3,000/- per household in the rest of the state for house improvement. The loan is repayable in 20 years & carries interest at the rate of 12% per annum, when finance from the World Bank Project & Prime Ministers Grant Project (now Rajiv Gandhi Project) & 5% per
annum otherwise.

The SUP is being implemented under the aegis of the World Project in Bombay jointly by MHADA & the Municipal Corporation under the World Bank Project in the Thane & Kalyan by their respective Municipal Corporations & in Pune, Pimpri-Chinchwad, Kolhapur, Solapur, Aurangabad and Nanded, Jalgaon, Chandrapur and Akola. Nasik, Nagpur and Amravati by their municipal bodies as regular schemes funded on loan basis by the state Government under the overall supervision & control of MHADA. In Amravati it's implementation started in the year 1989 - 90.

3) People's Participation in Shelter Programmes (PPSP)

This is a companion scheme of Slum Upgradation Programme being implemented outside the Bombay Metropolitan Region in the thirteen cities/towns viz; Pune, Pimpri-Chinchwad, Nagpur, Akola, Jalgaon, Chandrapur & Malegaon to which Slum Upgradation Programme extends. It is being implemented by MHADA as the agency of the state Govt. through the local municipal bodies. The scheme is funded by state govt. grants.

The objective of the scheme is to promote the organization & education of slum - dwellers so that they can participate in & take advantage of shelter development programmes in general & SUP in particular.

4) Small Works Programme (SWP)

This is a Govt. Scheme implemented under the control & supervision of the District Planning & Development Council with the Legislative Assembly Constituency as the operation of unit. The MHADA is one of the implementing agencies of the scheme in Mumbai.

IV) Special Planning

Section 28 (2) of the Maharashtra Housing & Area Development Act 1976 empowers MHADA for functioning as the special planning authority for any area notified by the state govt. under the Maharashtra Regional & Town Planning Act, 1966. Accordingly, the State Govt. has appointed MHADA as the special planning Authority under section 40 (1)(99) of M R. & T. P.
Act 1966, for two areas near Solapur, one area each near Aurangabad, Nanded & Chandrapur & for Dharavi in Bombay. As per the provisions of MR & TP Act, 1966 MHADA as special planning authority, is interacting with the following powers exercisable concurrently.

1) To propose proposals for the development of lands vested in or acquired or proposed to be acquired by MHADA in the notified area.

2) To propound the development plan for application to the notified area regardless of the title to the land in the notified area.

For the development of various notified areas, MHADA has mainly preferred to utilize powers indicated at (1) MHADA is therefore required to carry out the land use survey and then prepare an existing land use map & proposals for the development of the land in the notified area either belonging to or vesting, in or acquired or proposed to be acquired by it and, after the approval of the said proposals by the state govt. and acquisition of land on that basis, to undertake and regulate the development of the area.

MHADA has been appointed as Special Planning Authority for the notified area as per M.R. and T.P. Act of 1966 under section 40 for planned and orderly development of city of Twin Solapur.

**SPA, Solapur-I**

Area of Solapur - I is about 293 Hect. Uptill March 1995, Pune Housing and Area Development Board has received total land admeasuring 93.19 Hect. under MHADA Act and under the provision of Urban Land (Ceiling and Regulation) Act, 1976. The utilization of lands received as under -
Table 2.1

Utilization of land received

<table>
<thead>
<tr>
<th>Item</th>
<th>Area in Ha.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Developed plots</td>
<td>37.31</td>
</tr>
<tr>
<td>2. Road</td>
<td>29.88</td>
</tr>
<tr>
<td>3. Water tank</td>
<td>1.10</td>
</tr>
<tr>
<td>4. College</td>
<td>0.80</td>
</tr>
<tr>
<td>5. Land under reservation</td>
<td>6.92</td>
</tr>
<tr>
<td>6. Court Stay</td>
<td>13.70</td>
</tr>
<tr>
<td>7. Area under planning</td>
<td>3.48</td>
</tr>
</tbody>
</table>

93.19 Ha.

The cost of plots recovered during the year was Rs. 1,53,577/- and lease rent recovered was Rs. 76382/-. Applicants are allotted plots on 30 years lease period. During the year lease agreements were signed with 4 HIG plot holders. Development charges recovered Rs. 18,51,529.00 and scrutiny fee recovered Rs. 55,590.00

Minor modifications suggested in the final development plan have been approved by Authority and action in this respect has been processed as per section 37 of M.R. & T.P. Act of 1966. The plan showing proposed minor modifications is published in the government gazette dated 30.9.1993 and the modifications now sanctioned by the Govt. on 04.12.1995.

The tenements constructed by Pune Board for which applications were invited and lottery was drawn last year and allotted in the current year 1996-97. They are as under :-

LIG Tenements : 51 T/s

MIG Tenements : 92 T/s

Lottery of the scheme of 50 LIG tenements at S.No. 306/307 drawn on 28.02.1997 Building permissions/development permissions granted during the year 1995-96 were as under :-

A) Building permissions 96
B) Plinth checking certificates 12
C) Occupation certificates 22
D) Sub Division/ Sale permissions 17
E) Extension of Time limit 9
SPA, Solapur II, Solapur II with a notified area of about 173 Ha. is situated along Solapur-Hyderabad Highway. The Planning proposal was sanctioned in 1986 prior to year 1992-93, about 69.33 Ha. of land had been acquired under MHADA Act. No land was received in possession during the year. The remaining land was proposed to be acquired under MHADA Act. The notice was published in government gazette and hearing was also done. But government has under its notice No. ADL/2387/1888 dated 7.10.1994 cancelled the acquisition proposals.

Building permission / development permission granted in the year 1995-96 were as under:-

A) Building permissions 15
B) Plinth checking certificates 03
C) Occupancy certificates 01
D) Sub Division and Sale permissions -
E) Extension of time limit 03

Pune Housing and Area Development Board has completed 3041 tenements in the year 1987 for Bidi workers each coating Rs. 21900. Thereafter 110 T/s under LIG category were also constructed and allotted in the year 1992-93 for Bidi Workers.

The existing boundary of Solapur Municipal Corporation has been extended on 1.5.1992. The notified area of SPA Solapur is now falling within the boundary of Solapur Municipal Corporation.

New Chandrapur - The notified area of New Chandrapur is about 1392 Ha. MHADA vide its Resolution No. 4027 dated 20.3.1993 declared its intention to prepare Development Plan of New Chandrapur. The intention of MHADA was published in 'Mahavidarbha' and 'Lokmat' newspaper on 24.3.1993.

The work of survey of notified area was carried out and the existing land use plan was handed over by the Town Planning Officer to Authority on 2.9.1993.

The Draft Development Plan of New Chandrapur was finalised. Notice in the official Gazette as well as in local and regional newspaper was published for inviting objections and suggestions from public. MHADA vide its resolution No. 5002 dated 21.8.1993 published the

The Planning committee was appointed vide order No. MH/ADTP/Chandrapur/CE/93/4010 dated 30.9.1993. The planning committee gave hearing to the public who had submitted objections and suggestions. The report of the planning committee was received by MHADA on 31.12.1993.

In the scheme of development of New Chandrapur Township MHADA has to develop only the areas under public housing main D.P. Roads, Development Centres and D.P. reservations for gardens, play grounds school offices etc. Therefore 247 Ha. land is proposed for acquisition. Out of 247 Ha. award has been declared for 49 Ha. land compensation of Rs. 1.59 crores has been paid for 29.83 Ha. land. Out of which 17 Ha. land is taken in possession. Proposals for balance land (i.e. 199 Ha.) is under process of final notification. Land received in possession is for public housing on which housing scheme is proposed planning and estimating is in progress.

Dharavi - The Development Plan for the notified area (174 Ha.) of Dharavi, G/North ward was sanctioned on 26.5.1987 by the state government. The development of Dharavi area is implemented out of the funds available from Prime Minister's special grants for improvement / development of slums in Greater Bombay. RGNP/MHADA as SPA, has carried out following works of the development of the area:-

i) 90 feet wide road was proposed to be cleared and thus approval of 27 proposed redevelopment schemes along both sides of the road was obtained. Out of 27 schemes, 5 societies are completed and people have been shifted to the reconstructed buildings. New three schemes have started their construction. These have been taken up by the societies with higher FSI of 2.5.

ii) Societies along 60 feet road were encouraged to clear and widen the road. In all total 4 societies have since been approved by the SRD committee.

iii) In all as a SPA 27 proposals of redevelopment under regulation 33 (IO) were scrutinised and forwarded to BMC for approval.
iv) Some of the societies started reconstruction (prior FSI 2.5) with FSI 1.33 were incomplete as the cost went up. RG-NP as SPA recommended their cases to SRD committee for special consideration with higher FSI under the new scheme. In all 5 cases are approved and the work has been started again.

v) Transit tenements are made available to the societies coming forward for reconstruction to ensure easy and fastest construction. Uptill now around 832 transit tenements are allotted to 12 societies which are taking up reconstruction with FSI 2.5

The proposal for development of land in the form of structure plans in respect of the two notified areas near Solapur, measuring 293 hectares, have already been approved by the state Government and the land acquisition work having been partly completed, both the areas are in the advanced stage of development. The draft structure plan for Walunj notified area near Aurangabad, measuring 10233 hectares, has been published in Sept. 1990. In response to the publication of the structure plan in all 372 representation in the form of suggestions objections were heard by the planning committee appointed by the MHADA for the purpose and have given their decisions. In view of the decisions given by the planning committee and approved by the MHADA, the draft structure plan is modified for the submission to Govt. for approval. The proposals for land acquisition have already been submitted to the state government for sanction. Govt. has however, upon fresh consideration of all relevant circumstances, appointed CIDCO as special planning authority for Walunj notified area in the place of MHADA under Govt. U & D notification No. Tps. 3087/22/CR-I/Part-IV/UD 12 date 7-10-91.

The notified area near Nanded measures 464 hectares, since CIDCO has expressed a desire to undertake the special planning of the area, in view of the fact that CIDCO is already active in its neighborhood, the state government have been moved to review its earlier decision appointing MHADA as the special planning authority. The decision on this proposal is awaited.
V) Special Projects / Programmes

1) World Bank Project (WBP) Bombay Urban Development Project (BUDP)

This is a multi-sectoral project funded by a world Bank loan. It extends to the entire Bombay Metropolitan Region. The two main implementing agencies are MHADA and the Municipal Corporation of Greater Bombay.

The financial outlay for the project is Rs. 282.30 crores and its two major components are Land Infrastructure Servicing Programme and Slum Upgradation Programme. The former is a "sites and services" scheme.

As per revised target which aims at the development of 88,000 sites, 55,200 in Greater Bombay 3800 in Thane and Kalyan areas and 28,000 in New Bombay. These plots are of 7 sizes 21 and 25 (E.W.S.), 30 & 40 (LIG), 60 (MIG) and 100 (HIG) square meters and apartment plots.

In terms of income group at present the project envisages the development of 21,170 plots for EWS, 24,476 plots for LIG, 11,073 plots for MIG, 1,239 plots for HIG, and 640 plots for Apartment beneficiaries, apart from land reclamation levelling according to requirement, site development involves the provision for five basic services, namely water supply, sewerage, drainage, roads and electric supply. Core houses are also provided in 25 and 30 square meters sites intended for EWS and LIG beneficiaries at some sites respectively.

The price of the sites and services is recoverable in 20 years and carries interest HIG beneficiaries have to pay the price in one stroke while taking possession of the site given loan assistance amounting to Rs. 7500/- or Rs. 10000/- and Rs. 15000/- respectively for extending / building tenements on the sites. These loans are also repayable in 20 years and carry interest at the rate of 12% per annum. For MIG and HIG beneficiaries, loans for tenements construction are arranged from various financial institutions.

The Land Infrastructure Servicing Programme is being implemented by MHADA in Greater Bombay, Thane and by CIDCO in New Bombay.

The Slum Upgradation Programme components of the project involves the lease of the land under slums to co-operative societies and loan assistance to slum dwellers at the average rate of
Rs. 2000/- per household for environmental improvement and Rs. 5000/- to Rs. 14250/- per household for home improvement. The loans is repayable in 20 years and carries interest at the rate of Rs. 12% per annum. The target coverage is 100000 household 70000 on government lands and 10000 on private lands through MHADA and 20000 on municipal land through the Municipal Corporation. The revised target is 27500 household through MHADA.

The directorates of World Bank Project of MHADA is closed from 30-9-94.

The assets and the funding matters are now looked after by Bombay Housing and Area Development Board, Bombay Slum Improvement Board and Konkan Housing and Area Development Board in the respective areas.

The cumulative achievement under the project is shown below.

**Table 2.2**

**Cumulative Progress and Implementation of World Bank Project (WBP) by MHADA**

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Project Target (Revised)</th>
<th>Physical Achievement till</th>
<th>Financial Project Outlay</th>
<th>Expenditure Rs. in Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. L.I.S.P.</td>
<td>59000 plots</td>
<td>45256 plots</td>
<td>146.60</td>
<td>126 634</td>
</tr>
<tr>
<td>2. S.U.P.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) ENV IMP.</td>
<td>27500 House holds</td>
<td>21604</td>
<td>19.82</td>
<td>5.360</td>
</tr>
<tr>
<td>b) Lease of Land</td>
<td>27500 House Hold</td>
<td>19920</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>3. TATE</td>
<td>-</td>
<td>-</td>
<td>0.92</td>
<td>0.569</td>
</tr>
<tr>
<td>Total -</td>
<td></td>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>

2) Rajiv Gandhi Zopadpatti Sudhar and Niwara Prakalp

Funded by special grant of Rs. 100.00 crores from central government this is multisectoral project of Greater Bombay. It is being implemented mainly by MHADA. The other two implementing agencies being the municipal corporation and BMRDA (Bombay Metropolitan & Regional Development Authority).
The project has three components Urban Renewal, Slum Upgradation and Dharavi Redevelopment. The financial outlay for Urban Renewal intended to reconstruct dilapidated buildings on an area development basis is Rs. 41.00 Crores envisaging the construction of 5079 residential tenements and 1 market and 2386 transit tenements. Out of these 4750 tenements, one market and 2386, transit tenements are completed upto March 92. The Slum Upgradation component has financial outlay of Rs. 22.00 Crores, under which 15000 households are provided with basic amenities and tenurial rights are being given to them. But of 2000 households targeted for House Improvement Loans, 1000 Households are given home improvement loans at the rate of Rs. 5000 repayable in 20 years with the interest at the rate of 5% per annum uptill now.

5000 families and it hutments are reallocated in constructed tenements/pitches, by making available clear sites for important projects like Mankhurd - Belapur Rly. project, Link road joining highways, Airport terminus at Santacruz.

The financial outlay for Dharavi redevelopment is Rs. 17.00 Crores. It was proposed to reconstruct 2000 residential tenements, reallocate 2100 households in tenements and pitches, build 1292 transit tenements and provide the benefit of environmental improvement along with lease of land to 25000 households out of these 1484 residential tenements, 1018 tenements, Pitches for reallocation, 1292 transit tenements are constructed upto March-92. Also basic amenities to 14,000 households are provided upto March-92 tenurial rights are being given to these households.

Under Slum Upgradation Programme, redevelopment of slums by taking benefit of 2.5 FSI is proposed to be undertaken in next phase. One such project is identified at Wadala which is for clearing the road leading to wadala Truck terminus. The cumulative achievement under the project is as below -

On Going Schemes Under the Project :-

The Rajiv Gandhi Zopadpatti Sudhar and Niwara Prakalp has generated substantial funds since its inception. Details of the ongoing schemes under the project for the year 1995-96 and 1996-97 are indicated below.
Table 2.3

Details of the ongoing schemes under RGZSNP

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Name of Component</th>
<th>Total No. of Tenements</th>
<th>Funds Required (Rs. in Crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>96</td>
<td>97</td>
</tr>
<tr>
<td>1.</td>
<td>Urban Renewal Scheme</td>
<td>726</td>
<td>990 T/s</td>
</tr>
<tr>
<td>2.</td>
<td>Dharavi Redevelopment Scheme</td>
<td>403</td>
<td>80 T/s</td>
</tr>
<tr>
<td>3.</td>
<td>Relocation Scheme</td>
<td>316 T/s</td>
<td>+ 2 Markets + 3 Shops + 3 Ap Blocks</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>1445</td>
<td>1260 T/s</td>
</tr>
</tbody>
</table>

Achievements :-

Under the 20 point programme, point no.14-B (LIG Group) deals with construction of the tenements for the Low Income Group. Target under this point for the year 1995-96 was prescribed as 391 tenements. The project has completed construction of 445 tenements till 31st March, 1996.

The financial position of the project in respect of the funds available and invested as on 31.3.96 and 31.3.97 is indicated below-
### Table 2.4

**Financial Position of the RGZSNP Project in respect of the Funds available & invested**

<table>
<thead>
<tr>
<th>S.N.</th>
<th>Name of Component</th>
<th>Amount (Rs.in Crores)</th>
<th>S.N.</th>
<th>Name of Component</th>
<th>Amount (Rs.in crore)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>96</td>
<td>97</td>
<td></td>
<td>96</td>
</tr>
<tr>
<td>1.</td>
<td>From Central Govt.</td>
<td>100.00</td>
<td>100.00</td>
<td>1.</td>
<td>Works of project</td>
</tr>
<tr>
<td>2.</td>
<td>From Railways</td>
<td>1.82</td>
<td>2.17</td>
<td>a)</td>
<td>Urban renewal</td>
</tr>
<tr>
<td>3.</td>
<td>From Air Port Authority</td>
<td>0.37</td>
<td>0.37</td>
<td>b)</td>
<td>Slum Upgradation Programme</td>
</tr>
<tr>
<td>5.</td>
<td>Loans :</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) HUDCO</td>
<td>-</td>
<td>12.34</td>
<td>2.</td>
<td>B.M.C.</td>
</tr>
<tr>
<td></td>
<td>b) HDFC</td>
<td>-</td>
<td>0.95</td>
<td>3.</td>
<td>M.M.R.D.A.</td>
</tr>
<tr>
<td>6.</td>
<td>Funds generated by the Project (upto March 96 and 97)</td>
<td>65.44</td>
<td>73.97</td>
<td>4.</td>
<td>Balance amount with project upto end of March 96</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5.</td>
<td>Repayment of Loan with interest</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>a)</td>
<td>HUDCO</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>b)</td>
<td>HDFC</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>183.49</td>
<td>192.27</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The project has so far received grant of Rs. 100 crores from the Government of India. The Government has approved to continue the Rajiv Gandhi Prakalp upto March 1997 as per letter of housing and special assistant department, wide no. 1094/SAD/1dt / 21.8.95. The project proposes to undertake the following programme in next 5 years with the own generation of fund and fund availability from the schemes implemented.
Table 2.5

Proposed Tenements & Expected Investment in Various Schemes

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Name of the Scheme</th>
<th>Proposed Tenements</th>
<th>Expected investment (Rs. in Crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Urban Renewal Scheme</td>
<td>1739 T/s</td>
<td>38.00</td>
</tr>
<tr>
<td>2.</td>
<td>Dharavi Redevelopment Scheme</td>
<td>801 T/s</td>
<td>18.00</td>
</tr>
<tr>
<td>3.</td>
<td>Relocation and Redevelopment of Slums</td>
<td>3660 + 9 Tanneries</td>
<td>67.00</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>6200 T/s + 9 Tanneries</td>
<td>123.00</td>
</tr>
</tbody>
</table>

Besides the above schemes, the project has expected to implement various schemes with the help of various institutes under newly slum development programme approved by government. A high level committee has given approval to 168 slum redevelopment schemes and with this 37725 tenements are expected to be available to hutment dwellers.

3) Mass Housing Project (MHP)

In order to bring down the prices, MHADA has taken unique of Mass Housing Project at five different locations. The project is being executed through prequalified developer under the supervision of Project Management Consultant on lump sum turnkey basis. The work has already been started at Majaswadi, Chandivali, Oshiwara, Goregaon and Powai.

Mass Housing Project is designed to take up construction of 11,165 tenements on about 50 hectares of land. The break-up of different categories are as under -

i) Small size T/s (LIG) : 7517 : 67.32 %  
ii) Medium size T/s (MIG) : 840 : 7.52%  
iii) Large size T/s (HIG) : 2808 : 25.16%  
   Total : 11,165

The Mass Housing Projects are located at five different sites, the physical and financial achievements are as under:
a) Majaswadi: It is proposed to construct 2,429 tenements and 24 shops in phase I and 249 tenements in phase II under this project out of 31 building in phase-I, work has already been commenced in 30 buildings Terrace slab for 27 buildings have been casted and expenditure incurred on the scheme is about Rs. 14.00 crores till August, 1992.

b) Chandivali: It is proposed to construct 2,522 tenements and 40 shops in Phase - I and 1,792 tenements in Phase - II under this project. Out of 69 building in Phase - I work has already been commenced in all 69 buildings. Terrace slab for 31 buildings have been casted and expenditure incurred on the scheme is about Rs. 9.50 crores till August, 1992.

c) Oshiwara - Goregaon: It is proposed to construct 1,900 tenements in Phase - I and 113 tenements in Phase - II under this project. Out of 3 buildings in Phase - I, work has been started in 36 buildings and terrace slab of 14 buildings have been casted and the expenditures incurred is about Rs. 9.10 crores till August, 1992.

d) Powai: It is proposed to construct 1,676 tenements and 24 shops in Phase - I and 484 tenements in Phase - II under this project. Out of 55 buildings in Phase - I, work has been started in 8 buildings and expenditure incurred is about Rs. 4.67 crores till March, 1992.

The allotment of tenements will be governed by MHADA Regulations 1981 and will be made on advance contribution basis only after full payment of price of tenement.

4) Flood Housing schemes

Maharashtra Government has designated MHADA as agency to construct houses of Rs. 15,000/- each for flood affected person of 1990 at Pusad, Dist. - Yavatmal and to construct Ghars (Rs. 25,000/- each) and Gharkuls (Rs. 12,000/- each) with external development work such as roads, C. D. Works, S. W. Drains & community latrines etc. for rehabilitate people affected by flood of 1991, in Nagpur and Amravati Districts.

5) Earthquake Rehabilitation Project

On 30th Sept. 1993 earthquake took place in the region of Marathwada and caused heavy damages to life and property in Latur and Osmanabad districts.

To undertake massive rehabilitation programme, the government of Maharashtra solicited
support of the world bank aid. The total rehabilitation programme has various components, viz; housing, infrastructure, social rehabilitation, economic rehabilitation, technical assistance, training equipments, etc.

Housing is a major component in the total rehabilitation programme as per the assessment of damage. The housing programme includes relocation of villages in Site reconstruction and repairs and strengthening of the existing buildings. Govt. of Maharashtra after due deliberation have decided to shift 49 villages. This includes 27 villages in Latur and 22 villages in Osmanabad districts.

The Govt. of Maharashtra appointed MHADA as one of the consultant for relocation of village Sastur Makani, Peth Sanghvi. Before this MHADA has rendered necessary assistance to the government in arranging various meetings of the Advisory Committee preparing the units, estimates, reports, drawing and preparation of procurement plans.

The MHADA has also taken a lead in establishing building centers, 5 each in Latur and Osmanabad district.

The MHADA had also given guarantee temporarily to HUDCO for raising of loans upto Rs. 50 Lakhs by the Building Centres.

It was also decided to appoint one Junior Engineer to each of the building centres. These building centres have been setup under the guidance from Rajasthan Awas Vikas Nigam.

In Sastur 1123 houses, 21 buildings having facility road 22 km. length, sanitary, drainage 13.00 km, have been completed. In Pethsanghvi, for A, B and C group, total 770 houses, 5 buildings, roads, sanitary, drainage have completed and transferred to the beneficiary. In Makani 1056 houses, 17 buildings, road of 16 km length, drainage 16.00 km on four hectares land, protection wall of 1000 feet (length) depth of 3 meter. The quality of work is very nice. The government gave the responsibility to construct houses in earthquake area to MHADA. MHADA has completed its eminent role very efficiently in a few days. For doing the proper job in such area, MHADA received a memento by the hands of Chief Minister Shri Manohar Joshi on 8-7-1998.
VI. ESTATE Management

In connection with estate management, MHADA handles a wide range of activities. These can be broadly categorized as: disposal of tenements and plots in housing projects; recovery of dues (such as rent, hire purchase installments, service charges and land lease rent) in housing projects; disposal of Post-allotment work (such as work relating to infringement of teams of allotment, unauthorized occupation, transfer of tenements/Plots, Provision of services etc.) in housing projects; Sale of tenements in housing project initially allotted on a rental basis, transfer of buildings/ management of buildings and the infrastructure attached thereto on their Sale; disposal of land management work (such as grant of land outside housing projects, grant of right of way through MHADA lands, etc.); and reconstruction of dilapidated (ceased) buildings.

The MHADA has also recently undertaken special project for providing accommodation 1 flats on over right basis under Mass Housing Scheme to the groups of professional like teachers in Greater Bombay.

2.3 Functions of MHADA

The functions of Authority have been described under the section 28 of the Maharashtra Housing and Area Development Act 1976. The main functions can inter alia described as:

a) To prepare or direct the Boards, to prepare an execute proposals, plans or projects for -

i) Housing the accommodation in the state or any part thereof, sale, including transactions in the nature of hire-purchase of tenements in any building vested in, or belonging to, the Authority, letting, or exchange of property of the Authority;

ii) Development including provision for amenities in areas within the jurisdiction of authority;

iii) Clearance and re-development of slums in urban areas;

iv) Development of peripheral areas of existing urban areas to ensure an orderly urban over spill;

v) Development of commercial centres;
vi) Development of new towns in accordance with the provisions of the Town Planning Act;

vii) Development of lands vested in the Authority;

viii) The closure or demolition of dwellings or portions of dwellings unfit for human habitation.

ix) The demolition of obstructive or dangerous and dilapidated buildings or portions of such buildings;

x) Repairs to, or construction and reconstruction of buildings;

xi) The slum improvement works and improvement of sanitary arrangements required in any slum improvement area, including the conservation and prevention of any injury or contamination to rivers or other sources and means of water-supply;

b) To manage all lands, houses and buildings or other property vested in, or belonging to the Authority;

c) To approve proposals, plans or projects prepared by Boards;

d) To raise resources for the purpose of carrying out the objects of this Act and subject to the directions, if any, made by the State Govt., to make suitable allocations of resources to the Boards;

e) To approve the budgets of the Boards;

f) To lay down policy regarding disposal of developed sites and housing tenements of the Authority;

g) To give direction to Boards for developing areas which in the opinion of the Authority should be developed;

h) To advance loans or to assist persons in obtaining loans from banking or finance institutions in accordance with the provision of the Act.

1) To do all such matters and things as are necessary for the exercise or performance of all or any of the functions and duties of the Authority including incurring of expenditure in that behalf.
2) In addition to the duties and functions referred to in sub-section (1), the Authority may undertake such other duties and functions, including those of a Planning Authority or Special Planning Authority under the Town Planning Act, as the State Govt. may assign to the Authority in any specified area, and in doing so, the Authority shall be deemed to be fulfilling the purpose of this Act and the provision of this Act shall apply to the Authority in respect of those duties and functions also.

3) The Authority may exercise all or any of the following powers for the purpose of discharging its functions and performing its duties under this Act, namely :-

   i) To borrow;
   ii) To enter into agreements and contracts;
   iii) To sale, purchase, lease, mortgage, exchange, partition or otherwise transfer any land or building or to hold land entrusted to it by Government or by any Authority;
   iv) To make regulations regarding :
       a) Procedures to be followed regarding contracts,
       b) Operation of accounts of Authority,
       c) All matters pertaining to staff of the Authority,
   v) To promote or to participate in the formation of limited companies under the Companies Act, 1956 in furtherance of the objectives of the Authority with the prior permission of the State Govt.
   vi) Management of each Estate including co-operative societies;
   vii) To enter and search any Authority premises after due notice, when necessary to the inmates thereof;
   viii) To execute or carry out any repairs to the lands or buildings vesting in, or belonging to, the Authority;
   ix) All other powers necessary for carrying out the purposes of this Act including the power to levy or charge fees.

4) The powers, duties and functions of the Boards shall, subject to the provisions of sub-
section (2), be-

a) To prepare proposals, plans or projects for any of the matters referred to in clause (a) of sub-
section (1) of section (28) and execute them;

b) To enter into contracts in the name of the Authority;

c) To function on behalf of the Authority as Special Planning Authority under the Town Plan-
ing Act;

d) To carry out such powers, duties and functions as the Authority may delegate to the Boards.

5) The Bombay Housing and Area Development Board or, as the case may be, the Konkan
Housing and Area Development Board, shall execute any such plan or project within its area of
jurisdiction in the Metropolitan Region or as not to be inconsistent with the projects or schemes
formulated for the development of the Metropolitan Region or any part thereof under the Metropo-
lar Act.

2.4 Organisation of MHADA

The Authority consists of a part-time president, vice-president and seven other members, all
appointed by the state govt. The vice president is the Chief Executive Officer and also ex-office
secretary to Govt. of Maharashtra for certain provision of the Maharashtra Housing and Area

They are the executive arms of the authority. The chief officers of Regional Boards are
assisted by a large number of technical and non technical officer and Staff sanctioned on MHADA’s
establishment are as follows-

<table>
<thead>
<tr>
<th>Category</th>
<th>Class I</th>
<th>Class II</th>
<th>Class III</th>
<th>Class IV</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative</td>
<td>38</td>
<td>116</td>
<td>1798</td>
<td>1057</td>
<td>3009</td>
</tr>
<tr>
<td>Legal</td>
<td>4</td>
<td>7</td>
<td>15</td>
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<td>26</td>
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<tr>
<td>Financial</td>
<td>18</td>
<td>72</td>
<td>70</td>
<td></td>
<td>160</td>
</tr>
<tr>
<td>Engineering</td>
<td>85</td>
<td>247</td>
<td>703</td>
<td></td>
<td>1035</td>
</tr>
<tr>
<td>Architectural</td>
<td>8</td>
<td>19</td>
<td>33</td>
<td></td>
<td>60</td>
</tr>
<tr>
<td>Total</td>
<td>153</td>
<td>461</td>
<td>2619</td>
<td>1057</td>
<td>4290</td>
</tr>
</tbody>
</table>
2.5 Regional Boards

There are Nine Regional Boards: They are as follows -

1) Bombay Housing and Area Development Board. (Bombay City & Bombay sub-urban District Housing work only).

2) Bombay Repair and Reconstruction Board (Repairs and Reconstruction of dilapidated Building in Bombay city.)

3) Bombay Slum Improvement Board.
   (Bombay city cum Bombay sub-urban Dist. Slum works).

4) Konkan Housing & Area development Board.
   (Thane, Raigad, Ratnagiri & Sindhudurg Dist.)

5) Pune Housing & Area Development Board.
   (Pune, Sangali Solapur, Kolhapur & Satara Dist.)

6) Aurangabad Housing & Area Development Board.
   (Aurangabad, Jalana, Latur, Beed, Usmanabad, Parbhani & Nanded Districts.)

7) Nashik Housing & Area Development Board.
   (Nashik, Dhule, Jalgaon & Ahmednagar Dist.)

8) Nagpur Housing & Area Development Board.
   (Nagpur, Wardha, Bhandara, Chandrapur & Gadchiroli Dist.)

9) Amravati Housing & Area Development Board.
   (Amravati, Akola, Yeotmal & Buldhana Dist.)

2.6 Office Bearers of MHADA

The various Housing Boards as well as the Bombay Buildings Repair & Reconstruction Board & Bombay Slum Improvement Board carry out the functions as prescribed under the MHADA Act. 1976. The respective Boards enjoy fair amount of autonomy in preparing their schemes & implementing the same. The Boards, however, have to seek financial & administrative approval of MHADA. Only such schemes which are in keeping with the existing policy of...
housing & are prepared with due diligence keeping into account. The accepted norms of financing are granted administrative approval. The Boards thereafter take necessary action to tender the works under the schemes & supervise the implementation of the scheme. The allotment of tenements, developed plots, etc. are fully within the jurisdiction of each respective Board, however, from time to time cases are referred to MHADA authority for seeking guidance or relaxation from existing rules. Any matters not within the existing policy resolutions of Authority are placed before the Authority for its approval or otherwise.

To carry out the functions assigned to MHADA, the Chief Executive Officer has been provided with staff as has already been indicated in Table 2.6. This staff at the level of MHADA is arranged in various wings viz, Administration Wing, Estate Management Wing, Legal Wing, Vigilance Wing, Financial Wing & Technical Wing. Each wing is headed by a Head of the Department who is either an employee of MHADA or on deputation from the state govt. The functions of these various wings of MHADA are briefly outlined below -

**Administration Wing**

Secretarial functions in relation to the Authority; co-ordination, supervision & control of establishment matters like, recruitment, transfers, disciplinary matters, recruitment rules; co-ordination with other wings of Authority, Government Departments & other Govt. Agencies; & any other work assigned by CEO/MHADA.

**Estate Management Wing**

Coordination, supervision & control of Estate Management matter, rules, regulations, bye-laws, policies & procedures relating to Estate Management & disposal of land; disposal of matters relating to repairs & reconstruction of dilapidated buildings including transit camp accommodation; allotment of space in MHADA office premises; allotment of staff quarters; & any other work assigned by CEO/MHADA.

**Legal Wing**

Coordination, supervision & control of all legal matters pertaining to authority, supervision of entire litigation of the authority & the regional boards, briefing of counsels on important
matters; arranging to engage counsels to defend in various court cases for authority & regional boards; preparation of affidavits, written statements, defence declarations, etc.; giving legal advice/opinion to authority & regional boards, conveyance work of Authority & regional boards, drafting of rules, regulations, amendments thereof & any other work assigned by CEO/MHADA.

**Vigilance Wing**

Coordination, supervision and control of vigilance matters & general security; liaison with Police department, investigation of complaints of malpractices against officers & employees; supervision of Griha Nirman Bhavan & other MHADA offices situated in Bombay from security point of view & any other work assigned by CEO/MHADA.

**Financial Wing**

Co-ordination, supervision & control of all financial matters of Authority, control on all matters connected with finance, budget & use of Authority’s funds advice on financial matters preparation of Annual Accounts, replies to Audit paras; auditing the accounts of officers under its control; and any other work assigned by CEO/MHADA.

**Technical Wing**

Coordination, supervision & control of technical & architectural functions in the authority; scrutiny of plans & proposals of the regional boards for according administrative approval to the various housing schemes; vigilance & quality control & testing laboratory, Technical matters pertaining to regional boards, Bombay Building Repair & Reconstruction Board, Bombay Slum Improvement Board, World Bank Project & Rajiv Gandhi Zopadpatti Sudhar & Niwara Prakalpa; & any other work assigned by CEO/MHADA.
2.7 Pictorial Symbol of MHADA

The logo consists of 2 parts; the acronym MHADA in Marathi and English and a pictorial symbol. The pictorial symbol has at its centre an arrow pointing upwards to represent progress and development. The arrow is in terra-cotta colour and its tip and base are designed so that it also looks like a house to bring out MHADA does not interpret shelter to mean only a roof over one's head but it attaches equal importance to an appropriate environment with suitable services, the house has been placed within a green circle. The black and white lines of receding thickness are designed to indicate that MHADA provides shelter in an appropriate environment on a mass and continues scale and the framework of National Housing Policy. In sum, the pictorial symbol states that MHADA provides shelter with an appropriate environment on a mass and continuous basis within the limits of affordability and the framework of the National Housing Policy.

2.8 Environmental Scale Work of MHADA

As the name of authority itself suggests Housing and Area Development Authority, MHADA does Area development as per the MHADA Act, 1976 section 28[A] [4]. The scheme develop urban centres businesswise, housing developmentwise & industrialitywise capacity is taken into consideration and according to this estimate of expected development important social facility (community facility) such as roads, electricity, water supply & drainage system etc. is provided by MHADA.

MHADA has decided to encourage (enhance) the Housing & Area development programme with the help of Nagar Parishads. Urbanization has become the most characteristic feature of the
20th century. The process of urbanization which poses a challenge to lives in urban areas has been among other.

As per the seventh plan estimates, 50.5 million people were living below the poverty line in urban areas in 1984-85 constituting 27.7% of the urban population 68% of the urban poor, that is about 30 million are women & children. MHADA has emphasized on the Slum Improvement Programme provision of basic services & facilities in slums with particular attention to the needs of women & children.

The objectives of the scheme is to have access to basic social services such as assistance to needy section of society and activities gears at promoting communal harmony, national integration & civic consciousness. Another objective of the scheme is to provide social services to the urban poor in a convergent manner alongwith physical amenities to be provided through the state sector scheme of environment improvement of urban slums. The urban poor residing in low income neighborhoods are the target group for provision of social services. Under this scheme and physical amenities are to be provided under the Environmental Improvement of Urban Slum Scheme. Urban poor residing in areas contiguous to low income neighborhoods/slums would also be to avail of the social services provided under the scheme.

The scheme of Urban Basic Services for Poor (UBSP) is to be implemented in convergence with the scheme of Environmental Improvement of Urban Slums (EIUS) in the state sector and the centrally sponsored programme of Nehru Rozgar Yojana (NRY).

The community structure to be developed under UBSP will felt needs of the urban poor for all the aforementioned schemes. To maintain good environment as MHADA has contributed towards various social programmes like Slum Development Program. In the beginning in 1974-75 this scheme was started for big cities only. But as far these days this scheme is implemented only to towns having more than 50,000 population.

Salient features of this scheme -

1) Beneficiaries - Govt., Public & Private land slumdweller.
2) From 1st April 92, the Maharashtra Govt. has introduced a subsidiary scheme for slum
dwellers which has provided following facilities to be provided within the expenditure of Rs. 500 per unit.

A) Public lavatories - 300.00
B) Drainage - 50.00
C) Roads and pathways - 80.00
D) Water supply - 40.00
E) Street lights - 30.00

Rs. 500.00

3) Basic Amenities - while providing basic amenities following norms are considered.

A) Latrine - Normally 20 to 50 persons per unit.
B) Water tap - 150 persons per unit
C) Street light - one street light for every 30 meters.
D) Street broadening & repairs of present pathways.

For more involvement from the slum dwellers in improvement programme MHADA has given stress on Slum Upgradation Programme (SUP). In the context of the shortcomings and drawbacks of SIP, SUP envisages the lease of the land under slums to co-operative societies of slum dwellers on the nominal rent of Rs. 1 per annum & loan assistance to slum dwellers at the rate of Rs. 2000/- per household for environmental improvement & Rs. 5000/- to Rs. 14250/- per household in the Bombay Metropolitan Region & Rs. 3000/- per household in the rest of the state for house improvement. The loan is repayable in 20 years & carries interest at the rate of 12% per annum when financed from the world Bank project & Prime Ministers grant project and 5% per annum otherwise.

The SUP is being implemented under the aegis of the World Bank Project & the Prime Minister Grant Project in Bombay jointly by MHADA & the Municipal Corporation.

4) People’s Participation in Shelter Programme (PPSP)
5) Small Works Programme (SWP)
6) Special Projects / Programmes includes World Bank Project (WBP)/Bombay Urban De-
velopment Project (BUDP) & Prime Ministers Grant Project (PMGP).

7) Rajiv Gandhi Zopadpatti Sudhar Prakalp & Niwara Prakalp (RGZSPNP). All these schemes/programmes are only for the benefit of slum dwellers but it also helps in environment improvement. Because denying shelter and other basic amenities meant dirtiness & threat of spreading of epidemic everywhere disturbing the balance of nature in the city. Therefore providing proper shelter & basic amenities to the slum dwellers is also a environmental improvement programme.

Another environmental improvement programmes by MHADA are Earthquake Rehabilitation Project, Flood affected Rehabilitation Project. The details of these projects came on the subsequent pages.

2.9 Land Procurement for Housing

India is one of the most densely populated nations in the world, with an average of more than 210 persons per Sq. km. 56% of the total land area of 329 million sq.km. is covered by cultivation.

While government statistics speak of a 20% forest cover, satellite date & environmental sources put it at below 17 percent, ten percent (10%) of the land area is covered by island water bodies, 5 percent by meadows & pasture land & a tenth by wastelands (Mani\(^2\)). It is estimated that human settlements cover less than 3% of the total land area.

The growing scarcity and speculation in urban land, the increasing fragmentation of and pressure on marginal agricultural holdings and the migration of a growing landless population from rural to urban settlements are dominant features of the current politics of inequality in India (Bose A\(^1\)).

Land is an important factor for housing. It is the strong base of the housing. The man with his progress reaches in the sky but he stands on the land, one cannot imagine the concept of housing without land. They are co-related with each other. Land and housing are the two sides of the coin.

Land is generally recognized as a key issue in urban development.

However, the availability of rural land for shelter was a non issue.
The MHADA accepts the challenge of reducing housing problem and giving shelter facility to homeless, it needs land.

As the fundamental perquisite for housing is land. Land procurement is therefore, a major activity of MHADA.

It procures land from four sources -:

a) Private landholders, by way of acquisition of purchase;

b) Urban land ceiling surplus land holders by way of allotment by the state govt;

c) Central or state govt, by way of transfer; and

d) Govt. agencies also by way of transfer.

The MHADA is legally entitled to purchase private land by negotiations. But this option is not exercised because of the high prices that negotiations may result in and also because there is no guarantee that the lands so procured will be free from encumbrance. It has therefore, been preferred to acquire private lands with the sanction of and through the state govt. for all four sources of land; therefore MHADA is dependent upon the State Govt. Its own role being limited to the submission of proposal to the state govt. or govt. agencies ("putting land in the pipeline") on the basis of current experience, the strategy is to put land equal to three times the requirements in the pipeline land procurement is financed by loans advanced by state govt.

The eighth five year plan target for construction of dwelling units (CDU) is 1,30,000 dwelling units. The land requirement to meet the target is 1985 hectares. Till the end of 1991-92, although MHADA had put 4301 hectares in the pipeline, the state govt. has so far provided for only 72.208 hectares of land.

The procedures for acquisition of land and powers of State Govt. under various sections of MHADA Act 1976.

1) According to section 41. of this act, in order to carry out any proposals, plans, or projects, it is necessary that any land should be acquired, the State Government may acquire the land by publishing in the official gazette a notification to the effect that the state government has decided to acquire the land in pursuance of this section.
Provided that before publishing such notification, the state govt. shall by notice published in the official gazette and served in the prescribed manner, call upon the owner of or any other person who in the opinion of that government may be interested in, such land to show cause, why it should not be acquired and after considering the cause, if any shown by the owner or any other person interested in the land, the state government may pass such order as it thinks fit.

2) The acquisition of land for any purpose mentioned in subsection (1) shall be deemed to be a public purpose.

3) Where a notification aforesaid is published in the official gazette, the land shall, on and from the date on which the notification is so published, vest absolutely in the State Government free from all encumbrances.

According to section 42 of MHADA Act 1976, the State Government has power to require person in possession of land to surrender or deliver possession thereof to state government.

(1) Subject to the provision of section 51, where any land is vested in the state government under sub-section (3) of section 41, the state govt. may, by notice in writing, order any person who may be in possession of the land to surrender or deliver possession thereof to the state govt. or any person duly authorized by it in this behalf within thirty days of the date of service of the notice.

(2) If any person fails or refuses to comply with an order. Under sub-section (1), the state government may take possession of the land and may, for that purpose use or cause, to be used such force as may be reasonably necessary.

(3) Where any land is taken possession of as aforesaid, the state government shall make that land available to the authority for the purpose for which the land has been acquired and for discharging its functions, performing its duties and exercising its powers.

According to section 43, every person has right to receive amount for acquisition from the state govt.
Lands in Municipal Areas

According to section 44,

1) Where any land including any building thereon is acquired and vested in the state government and such land is situated in any area within the jurisdiction of any Municipal Corporation or Municipal Council, the State Govt. shall pay for such acquisition an amount which shall be determined in accordance with the provisions of this section.

2) Where the amount has been determined with the concurrence of the authority by agreement between the state government and the person to whom it is payable, it shall be determined and paid in accordance with such agreement.

3) Where no such agreement can be reached the amount payable in respect of any land acquired shall be an amount equal to one hundred times the net average monthly income actually derived from such land, during the period of five consecutive years immediately preceding the date of publication of the notification referred to in section 41 as may be determined by the Land Acquisition Officer.

4) The net average monthly income referred to in sub-section (3) shall be calculated in the manner and in accordance with the principles set out in the First schedule.

5) The Land Acquisition Officer shall, after holding an inquiry in the prescribed manner, determine in accordance with the provisions of sub-section(4) the net average monthly income actually derived from the land.

The Land Acquisition Officer shall then publish a notice in a conspicuous place on the land and serve it in the prescribed manner calling upon the owner of the land and every person interested therein to intimate to him, before a date specified in the notice, whether such owner or person agree to the net average monthly income actually derived from the land as determined by the Land Acquisition Officer. If such owner or person does not agree, he may intimate to the Land Acquisition Officer before the specified date what amount he claims to be such net average monthly income.

6) Any person, who does not agree to the net average monthly income as determined by the
Land Acquisition officer under sub-section (5) and the amount for acquisition to be paid on that basis and claims a sum in excess of that amount may prefer an appeal to the Tribunal within thirty days from the date specified in the notice referred to in sub-section (5).

7) On appeal, the Tribunal shall, after hearing the appellant, determine the net average monthly income and the amount to be paid on that basis and its determination shall be final and shall not be questioned in any court.

According to section 45, Apportionment of amount of acquisition is done.

1) Where the owner of the land and the owner of the building thereon are different persons, or several persons claim to be interested in the amount for acquisition determined under the last preceding section, the Land Acquisition Officer shall determine the persons who in his opinion are entitled to receive the same and the sum payable to each of them.

2) If any dispute arises as to the apportionment of the amount or any part thereof or as to the persons to whom the same or any part thereof is payable, the Land Acquisition Officer may refer the dispute to the decision of the Tribunal; and the Tribunal in deciding any such dispute shall follow the provisions of Part III of the Land Acquisition Act, 1894.

According to section 46, the payment of amount for acquisition is done.

1) After the amount for acquisition has been determined, the Land Acquisition Officer shall, on behalf of the State Government, tender payment of and pay the amount to the persons entitled thereto.

2) If the persons entitled to the amount do not consent to receive it, or if there be any dispute as to the title to receive the same or as to the apportionment of it, the Land Acquisition Officers shall, deposit the amount in Greater Bombay, in the Bombay city civil court, and in any other Municipal area in the Court of the District Judge and that court shall deal with the amount so deposited in the manner laid down in sections 32 and 33 of the Land Acquisition Act 1894.

Under section 47, The power of Land Acquisition Officer in relation to determination of amount for acquisition is given.

1) The Land Acquisition Officer may, for the purpose of determining the amount for acquisi-
tion or apportionment thereof, by order require any person to furnish such relevant information in his possession as may be specified in the order.

2) The Land Acquisition Officer shall, while holding an inquiry under sub-section (5) of section 44 of this Act have all the powers of a civil court while trying a suit under the code of civil procedure, 1908, in respect of the following matters, namely:

a) Summoning and enforcing the attendance of any person and examining him on oath;
b) Requiring the discovery and production of any document,
c) Receiving evidence on affidavit.
d) Requisitioning any public record from any court or office.
e) Issuing commissions for examination of witnesses.

According to section 48, when the amount for acquisition is not paid or deposited on or before taking possession of the land, the Land Acquisition Officer on behalf of the State Government shall pay the amount determined with interest thereon, from the date of taking possession until the amount is paid or deposited, at the rate of 4% P.A. for the first six months and thereafter at the rate of 9 percent P.A.

According to section 49, The State Government may by notification in the official gazette, appoint an officer who is holding or has held an office, which in its opinion is not lower in rank than that of Deputy Collector or Assistant Director of Town planning to be a Land Acquisition Officer for the purposes of this Act, and one or more such officers may be appointed as may be necessary.

**Land in Rural Areas**

According to section 50.

1) Where any land is acquired and vested in the State Government and such land is situated in any area outside the jurisdiction of any Municipal Corporation or Municipal Council, referred to as “a rural area” the State Govt. shall pay for such acquisition an amount, which shall be determined in accordance with the provisions of this section.
2) Where the amount has been determined, with the concurrence of the Authority, by agreement between the State Government and the person to whom it is payable, it shall be determined and paid in accordance with such agreement.

3) Where no such agreement can be reached, the State Government shall refer the case to the collector, who shall determine the amount for acquisition in accordance with the principles for determining compensation laid down in the Land Acquisition Act, 1894.

2.10 Formulation of Projects under different Income Groups

The Maharashtra Housing and Area Development Authority implements various housing schemes through its regional boards. The target group, to whom the shelter at affordable price being provided falls below poverty line especially Economically Weaker Section and Low Income Group.

The Government of India in its National Housing Policy has framed country wide strategy for the formulation and implementation of the shelter programme and it is also mentioned in the policy that implementing agencies should act as facilitator.

The Housing Schemes are categorized on the basis of guidelines involved at the national level depending on HUDCO’s norm presently the following income groups constitute different categories.

i) Economically Weaker Section upto Rs. 1250/- P.M.

ii) Low Income Group - Between Rs. 1251/- & 2650/- P.M.

iii) Middle Income Group - Between Rs. 2651/- & 4450/- P.M.

iv) High Income Group - More than Rs. 4451/- P.M.

I) Economically Weaker Section (EWS)

Under this scheme houses are constructed, plots are developed for persons whose family income is upto Rs. 15000/- per year. The tenements are offered on hire purchase basis with an initial down payment of 10% of sale price and the balance payable in 15 years period at a very low rate of interest of 9% per annum. The maximum cost of tenements under this scheme is Rs. 25000/-.
II) Schemes Under Low Income Group (LIG)

Persons whose income ranges between Rs. 15000/- and Rs. 31800/- per annum are eligible. The maximum cost of tenement is limited to Rs. 80,000/-. The tenements are allotted on hire purchase basis with an initial down payment of about 15% and the balance amount payable in equated installments in 15 years & 10 years at an interest rate of 13% and 12% per annum.

III) Schemes under Middle Income Group (MIG)

Persons whose annual income ranges between Rs. 31800 and 53,400 per annum are eligible. Under this scheme, normally two types of tenements are constructed, restricting the cost upto 3,00,000/- respectively. This cost to be paid in equated installments within 10 years period at an interest rate of 16.50%.

IV) Schemes under High Income Group (HIG)

Persons whose annual income is above Rs. 53400/- become eligible under this scheme. The maximum cost of tenements under this scheme is 5,00,000/-. This cost to be paid in equated installments within 10 years period at an interest rate of 17.50%. Most of the houses are constructed and sold under the advance contribution scheme where in the allottee has to pay full purchase price in installments before the occupation of the flats.

2.11 Finance for Housing

MHADA undertakes the activities as per the provision of section 28 of the MHADA Act. 1976.) To carry out the functions prescribed under section 28, annual budget estimates are prepared and presented to the authority at a special meeting convened in the month of February each year. By presentation of this budget the Chief Executive Officer of the Authority seeks approval to carrying out various activities of the authority, thereby implementing various development schemes and meeting various statutory liabilities and under section 30 of the MHADA Act. The budget estimates of the authority incorporate the budget estimates of every board under the MHADA. The approved budget of the authority is forwarded to State government.
The source of MHADA funds are grants, subventions, proceeds from sale of developed lands, developed plots and property, all rents, deposits, betterment charges, advance contributions of schemes undertaken, all interests, profits, all loans borrowed from the financial institutions/government and also open market borrowing through debentures, etc. The main source of MHADA funds during the year were its own resources. The Housing and Urban Development Corporation (HUDCO) also provided funds for Housing programme of the MHADA during the year.

During the year 1996-97 the receipt of loans from HUDCO and Government were as under:

**HUDCO loans:**
- Budgeted for 1996-97: Rs. 63.73 lakh
- Demanded: Rs. 63.73 lakh
- Approved by HUDCO: Nil
- Actually received: Rs. 343.95 lakh

**Government loans:**
- Budgeted: Rs. 199.30 lakh
- Demanded: Rs. 44.00 lakh
- Received: Rs. 44.00 lakh

In addition to this the grants, reimbursement of loans (principal and interest) and other subsidies received from Government/BMC were as under:

- Housing: Nil
- Repairs & Reconstruction: Rs. 4558.26 lakh
- Slum Improvement: Rs. 2476.29 lakh

Under the provision of the MHADA Act, 1976 section 76, MHADA undertakes and carries out structural repairs to buildings which is financed through grants, cess and contribution received from the Government and BMC. Under the provision of MHADA Act, section 97, BMC shall pay an amount of Rs. 3.60 crores as an annual contribution to the Authority and the same has since been received from BMC during the year of report and amounts spent thereof is as under:
The MHADA has so far provided bridge finance to this fund to the extent of Rs. 21.00 crores which is recoverable in 10 installments along with interest.

Similarly the scheme of improvement of slums, i.e. providing basic amenities to Zopadpatties is a State Government Plan Scheme which is applicable to the cities/towns having population of one lakh and above. However, towns having population between 50,000 and 1,00,000 are also covered by this scheme as per MHADA's Resolution No. 129. MHADA implements this scheme through Regional Boards and Municipal Corporations/Councils as financed by the State Government. In addition, construction of retaining walls in slums is also undertaken by M.S.I.B. from Government (DPDC) grant. Considering these norms the programme of slum improvement and retaining walls was budgeted and achieved as under:

<table>
<thead>
<tr>
<th></th>
<th>Budgeted</th>
<th>Received</th>
<th>Spent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rs. 5114.19 lakh</td>
<td>Rs. 2476.29 lakh</td>
<td>Rs. 3528.44 lakh</td>
</tr>
</tbody>
</table>

The above picture represents the total of all activities undertaken by MHADA. As already indicated the housing schemes of MHADA representing the activities of the seven regional boards are implemented through MHADA's own funds and funds raised from financial institutions like HUDCO and the Government. The remaining activities of MHADA relating to two important schemes of the government vis-a-vis repairs and reconstruction of dilapidated buildings in the island city of Mumbai and those relating to slum improvement programme are implemented through grants provided by the State Government. Therefore, MHADA's own financial position is reflected by the operational activities of the seven regional housing boards. At the end of year 1996-97 MHADA's fund reserve and surplus reached to the extent of Rs. 290.52 crores.

The budget estimates for the year 96-97 expected receipts of Rs. 715.31 Crores. On the expenditure side the total estimates amounted to Rs.355.49 Crores. As against these estimates
the total receipts during the year were Rs. 394.94 Crores and total expenditure Rs. 320.39 Crores. On the operational side, however, the total expenditure on revenue account was Rs. 33.27 Crores and the income generated was Rs. 13.82 Crores. Thus there was a deficit on revenue account to the extent of Rs. 19.45 Crores. This deficit is limited to operational side only. This does not include the amount of interest receivable from investment of deposits and the amount of interest payable on loans taken by MHADA which are the part of revenue, have not been included. If such amounts are included, there will be surplus in Revenue Accounts. However on the capital side, the expenditure during the year was Rs. 107.36 Crores and the income generated was Rs. 190.95 Crores. Thus there was a surplus to extent of Rs. 83.59 Crores on the capital side, considering this, at the end of the year 96-97 the total surplus has been revised to the extent of Rs. 290.52 Crores. This is mainly due to realisation of money on account of sale of tenements under Mass Housing Project and sale of developed plots. The table nos. 2.7 & 2.8 showing the details of the budget provision and actual receipts & expenditure for 96-97, respectively, as follows -

**Table 2.7**

**Statement showing the Budget Provision and Actual Receipts for the Year 1996-97.**

(Rs. in lakhs)

<table>
<thead>
<tr>
<th>Account Head</th>
<th>Receipts during the year 1996-97</th>
<th>Budget provision</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revenue Receipts :</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>001 - Interest</td>
<td>6948.63</td>
<td>6631.24</td>
<td></td>
</tr>
<tr>
<td>013 - Rent &amp; Service charges</td>
<td>2279.99</td>
<td>1858.46</td>
<td></td>
</tr>
<tr>
<td>015 - Centage charges</td>
<td>551.70</td>
<td>492.89</td>
<td></td>
</tr>
<tr>
<td>016 - Testing charges</td>
<td>12.00</td>
<td>16.47</td>
<td></td>
</tr>
<tr>
<td>017 - Revenue Subsidies, Grants</td>
<td>78.87</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>018 - Misc. Revenue Receipts</td>
<td>344.03</td>
<td>331.91</td>
<td></td>
</tr>
<tr>
<td>019 - Special Planning Authority</td>
<td>3.09</td>
<td>1.24</td>
<td></td>
</tr>
<tr>
<td>020 - Agency/Consultancy charges (EQR P)</td>
<td>120.80</td>
<td>181.06</td>
<td></td>
</tr>
<tr>
<td>026 - Research &amp; Development centres</td>
<td>3.50</td>
<td>6.18</td>
<td></td>
</tr>
<tr>
<td>027 - Professional Development centre</td>
<td>3.50</td>
<td>6.18</td>
<td></td>
</tr>
<tr>
<td><strong>Total Revenue Receipts - (A)</strong></td>
<td>10,342.61</td>
<td>9533.45</td>
<td></td>
</tr>
<tr>
<td><strong>B)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Receipts :</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>051 - Tenants (T.D.P.M.I, O.R.S, L.R, S.P.A, etc.)</td>
<td>9752.10</td>
<td>6799.31</td>
<td></td>
</tr>
<tr>
<td>057 - Advance Contribution</td>
<td>26656.04</td>
<td>9705.64</td>
<td></td>
</tr>
<tr>
<td>059 - Deposit Contribution</td>
<td>45.00</td>
<td>355.69</td>
<td></td>
</tr>
<tr>
<td>061 - Capital Grants Contribution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i) Govt. grant for L.I.C.</td>
<td>908.87</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ii) Govt. grant for Slum improvement</td>
<td>4045.44</td>
<td>1876.29</td>
<td></td>
</tr>
<tr>
<td>iii) Govt. grant for retaining walls</td>
<td>1068.00</td>
<td>600.00</td>
<td></td>
</tr>
<tr>
<td>iv) Govt. grant for people's participation in</td>
<td>0.75</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Table 2.8

Statement showing the Budget Provision and Actual Expenditure for the Year 1996-97.

(Rs. in lakhs)

<table>
<thead>
<tr>
<th>Account Head</th>
<th>Expenditure during the year 1996-97</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Budget provision</td>
</tr>
</tbody>
</table>

#### A) Revenue Expenditure:
- **111 - Interest**
  - Budget provision: 1919.17
  - Actual: 1678.75
- **012 - Management of debt**
  - Budget provision: 62.87
  - Actual: 59.83

#### 015/116 - Establishment:
- **a) Superintendence and Direction/Administration and Execution**
  - Budget provision: 2034.16
  - Actual: 1927.16
- **b) Estate Management**
  - Budget provision: 2496.03
  - Actual: 1380.73
- **c) Sanitation**
  - Budget provision: 1505.84
  - Actual: 1208.51
- **d) Other expenses**
  - Budget provision: 797.22
  - Actual: 797.22
- **i) 119 - Special Planning Authority**
  - Budget provision: 10.21
  - Actual: 7.82

<table>
<thead>
<tr>
<th>B)</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| 5. 062 - Penalty from unauthorized occupants | 1200.00 | 4192.36 |
| 6. 065 - Suspense Account | 3515.00 | 5.91 |
| vi) Repairs cess from Govt. R & R. | 5.91 | 5.90 |
| vii) Govt. reimbursement for insurance premium (R & R) | 79.00 | 79.00 |
| ix) Govt. (D.P.D.C) grant for R & R. | 315.03 | 361.04 |
| x) B.M.C. contribution from other bodies | 116.55 | 85.63 |
| xi) Contribution from other bodies | 116.55 | 85.63 |

| 062 - Penalty from unauthorized occupants | 1200.00 | 4192.36 |
| 065 - Suspense Account | 3515.00 | 5.91 |

| 075 - Loans: Government loan | 199.30 | 44.00 |
| HUDCO loan | 63.73 | 343.95 |

| 075 - Loans: Government loan | 199.30 | 44.00 |
| HUDCO loan | 63.73 | 343.95 |

| Loans and Advances: 078 - Institutions/Beneficiaries | 74.77 | 53.36 |
| 080 - Staff | 32.16 | 29.93 |
| 076 - Temp. Loan (R/R) | 200.00 | 9.11 |

| Loans and Advances: 078 - Institutions/Beneficiaries | 74.77 | 53.36 |
| 080 - Staff | 32.16 | 29.93 |
| 076 - Temp. Loan (R/R) | 200.00 | 9.11 |

| 095 - Deposit | 12303.54 | 4896.42 |
| 098 - Rural Housing scheme | 244.00 | 242.59 |

| 095 - Deposit | 12303.54 | 4896.42 |
| 098 - Rural Housing scheme | 244.00 | 242.59 |

**GRAND TOTAL**

<p>| 71530.80 | 39494.67 |</p>
<table>
<thead>
<tr>
<th>Description</th>
<th>Revenue</th>
<th>Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>ii) Earthquake Rehabilitation Project</td>
<td>58.78</td>
<td>41.55</td>
</tr>
<tr>
<td>iii) 26 - Research &amp; Development</td>
<td>19.58</td>
<td>21.14</td>
</tr>
<tr>
<td>iv) 127 - Professional Development</td>
<td>26.02</td>
<td></td>
</tr>
<tr>
<td>v) 128 - Building Centres</td>
<td>6.46</td>
<td>6.01</td>
</tr>
<tr>
<td><strong>Total (A) Revenue Expenditure</strong></td>
<td><strong>8139.12</strong></td>
<td><strong>7128.72</strong></td>
</tr>
</tbody>
</table>

**B) Works Expenditure**

1. **a) Housing**
   - i) 153 - HUDCO financed schemes
   - ii) 154 - Govt. financed schemes
   - iii) 157 - Advance Contribution Scheme
   - iv) 158 - World Bank Project Scheme (LISP)
   - v) 159 - Deposit Contribution Schemes
   - vi) 160 - Authority Fund Schemes

   **b) Other Programmes:**
   - vii) 121 - Repairs & Reconstruction
   - viii) 122 - Slum Improvement
   - ix) 123 - Programme retaining wall
   - SRS
   - x) 124 - Slum upgradation outside Mumbai
   - xi) 125 - R.G.N.P. Works
   - xii) People's Participation in Shelter Project

<table>
<thead>
<tr>
<th>Works Expenditure</th>
<th>Revenue</th>
<th>Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) 153 - HUDCO financed schemes</td>
<td>794.33</td>
<td>387.46</td>
</tr>
<tr>
<td>ii) 154 - Govt. financed schemes</td>
<td>814.82</td>
<td>38.10</td>
</tr>
<tr>
<td>iii) 157 - Advance Contribution Scheme</td>
<td>6580.02</td>
<td>5747.38</td>
</tr>
<tr>
<td>iv) 158 - World Bank Project Scheme (LISP)</td>
<td>183.38</td>
<td>130.38</td>
</tr>
<tr>
<td>v) 159 - Deposit Contribution Schemes</td>
<td>63.76</td>
<td>319.38</td>
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<td>vi) 160 - Authority Fund Schemes</td>
<td>683.23</td>
<td>168.21</td>
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<td>vii) 121 - Repairs &amp; Reconstruction</td>
<td>3852.69</td>
<td>3407.87</td>
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<tr>
<td>viii) 122 - Slum Improvement</td>
<td>4045.44</td>
<td>5328.44</td>
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<tr>
<td>ix) 123 - Programme retaining wall</td>
<td>1068.00</td>
<td>741.30</td>
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<td>SRS</td>
<td>20.00</td>
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<td>x) 124 - Slum upgradation outside Mumbai</td>
<td>4.00</td>
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<td>xi) 125 - R.G.N.P. Works</td>
<td>1785.98</td>
<td>957.90</td>
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<tr>
<td>xii) People's Participation in Shelter Project</td>
<td>0.75</td>
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<td></td>
<td>19896.40</td>
<td>15585.48</td>
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<tr>
<td><strong>2. 164 - Other Fixed Assets</strong></td>
<td>22.61</td>
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<td><strong>3. 165 - Suspense Account</strong></td>
<td>60.82</td>
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<td><strong>4. 168 - Share Capital Outlay</strong></td>
<td>15668.91</td>
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<tr>
<td><strong>Capital expenditure (B)</strong></td>
<td><strong>20104.21</strong></td>
<td><strong>15668.91</strong></td>
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**C) Loans**

1. Repayment of Government loan
2. Repayment of HUDCO loan/HDFC loan

<table>
<thead>
<tr>
<th>Loans</th>
<th>Revenue</th>
<th>Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Repayment of Government loan</td>
<td>519.49</td>
<td>1910.32</td>
</tr>
<tr>
<td>2. Repayment of HUDCO loan/HDFC loan</td>
<td>1282.59</td>
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<tr>
<td><strong>Total - (C)</strong></td>
<td><strong>1802.08</strong></td>
<td><strong>1910.32</strong></td>
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**D) Loans and Advances**

1. Institutions/Beneficiaries
2. Staff

<table>
<thead>
<tr>
<th>Loans and Advances</th>
<th>Revenue</th>
<th>Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Institutions/Beneficiaries</td>
<td>32.35</td>
<td>222.40</td>
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<tr>
<td>2. Staff</td>
<td>37.92</td>
<td>49.98</td>
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<tr>
<td><strong>Total - (D)</strong></td>
<td><strong>70.27</strong></td>
<td><strong>272.38</strong></td>
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**E) Deposits**

1. Rural Housing scheme

<table>
<thead>
<tr>
<th>Deposits</th>
<th>Revenue</th>
<th>Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>195 - Deposits</td>
<td>5189.88</td>
<td>7089.19</td>
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<tr>
<td>198 - Rural Housing scheme</td>
<td>244.00</td>
<td>242.59</td>
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<tr>
<td><strong>GRAND TOTAL (A to F)</strong></td>
<td><strong>35549.56</strong></td>
<td><strong>32039.64</strong></td>
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[84]
2.12 Method of Allotment of Dwelling Units

The process of allotment starts as soon as the construction of tenements completed or when it is near completion. No sooner the construction is started, the concerning officers can form a co-operative society among the tenants. If such a co-operative society is established repairs and management of the building can be handed over to the society within three months.

1) In the various reputed newspapers the advertisement about sale of tenements is given.

2) In such advertisement every detailed information including selling price of the tenement is published.

3) Applications can be bought for Rs. 20 from MHADA office. Applications are to be submitted along with passport size photograph of the applicant of every member of the family within prescribed date mentioned in the advertisement.

4) Applications are scrutinized and then application is accepted or rejected on the basis of criteria decided by the authority for allotment.

5) Applications are scrutinized by the authority, scrutiny committee and appealing authority.

6) Applications should not be rejected without reason, therefore applicants are guided at the first instance about eligibility criteria.

7) Dwelling units are allotted on monthly hire purchase installments or ownership basis.

8) After paying specified amount and fulfilling following conditions sale of tenement is completed.

   A) Tenant will be occupying the tenement on Hire-purchase basis till last payments of all the installments, MHADA’s service charges and all other required charges paid by the allottee.

   B) After payments of all the required charges, Hire-purchase agreement is terminated and the land of that tenement is handed over to the co-operative society or association of the occupants of that tenement on ownership basis (sale-deed) or if that land is acquired by MHADA on hire-purchase agreement, then it is returned to the owner.

9) If eligibility conditions fulfilled by any company or state owned company or local officers,
the whole tenement can be sold to that applicant. But only if all the eligibility conditions are fulfilled by them.

10) Under clause 4 such a tenement/flat including its land, with all the facilities like water tanks, water and electricity connection and equipments will be owned by the tenements.

11) All eligibility terms & conditions, its income category is mentioned in the advertisement. It also includes all the methods of allotment, advance amount to be deposited etc. This advance amount is retained by MHADA as administrative charges.

12) Applications are accepted only after the receipt of payment of advance amount and no interest is paid on this amount.

13) Only one application can be granted for any one of the scheme.

14) Accepted applications are registered in different books depending upon their classified income groups.

15) If the number of available units and available & eligible applications exceeds or falls short, then allotment is done by lottery system. In such a case exceeding applications are kept in a waiting list. This waiting list lasts for two years and applicant has not need to pay advance amount for any other scheme. It means if the amount does not exceed the specified amount needed in that scheme. Otherwise he has to pay the difference of that amount.

16) The authority, for allotment or disqualify for allotment, is only vested in the estate management. Estate management informs about allotment to the qualified applicant. MHADA does some allotment on recommendation of the state govt.

17) Flats/Tenements cannot be transferred to another person it can be only possible if the person belongs to the same family.

2.13 Eligibility Conditions for Allotment of Dwelling units and Lands

MHADA takes active participation in solving housing problem. But at the same time, it takes care to supply dwelling units or land to only eligible persons. This work is done properly through proper channel.
MHADA has decided some eligibility base for the allotment of dwelling units and land.

Following are the eligibility conditions for the allotment of dwelling units and lands.

1) **The age of applicant should not be less than 18 years.**

   On the date of application, applicant should have completed 18 years of his age. To prove this, the applicant has to produce the age proof, such as school leaving certificate, in which his date of birth is mentioned, Municipal Birth Certificate and any other birth certificate supplied by any other authority such as Gram Panchayat. Govt. or semi govt. employees, if admits employers certificate, they do not need to supply any other age proof.

   If the applicant could not produce any authentic age proof, then the magistrate certified affidavit can be regarded as the age proof.

2) **The applicant and his spouse should not have any plot or house within the boundaries of that municipal area** -
   - If the applicant is residing in a rental house within that municipal area then this condition is not applied.
   - If the spouse of tenant has own house in another municipal area, then this condition is not applied.
   - The house which the applicant residing does not belong to him or his wife he should submit the rent receipt or owner’s sale-deed for verification.
   - If he could not produce any document to support his claim, the magistrate certified affidavit stating his claim can be accepted.

3) **Applicant’s family income (applicant and his spouse) should be within the limit of that income group scheme.**
   - At the time of application monthly income of the applicant and his family combined should be less or more than the limit of that income group.
   - To support his claim he should produce the current monthly income certificate. If it is a yearly income statement then it should include last twelve months income statement. If the applicant is having a job then he should produce his employer’s certificate mention-
ing his income statement.

- If the applicant is not an employee, then he should produce affidavit from magistrate or notary public.
- For EWS and LIG group, if the applicant is not having any job then this can be verified by direct enquiry.
- While deciding applicant’s exact income, travelling allowance, House rent allowance, Medical allowance etc. such expenses reimbursement is not taken into consideration but Dearness Allowance is included while deciding his income category.

4) Applicant should have resided continuously for fifteen years in Maharashtra. He should provide a separate proof in this regard.

- If the applicant is having a job in security force, then before joining his job, he should have completed five years of residence in Maharashtra.
- If the applicant is employee of state govt., state govt. owned public sector or local authority or semi govt. institution and produces such certificate and if he is residing in Maharashtra for last 15 years. Then he is also eligible for application.
- If he has produced the employers certificate in this regard, then he should not be asked for separate domicile certificate.

To prove his domicility the applicant should submit his ration card, election list extract, employers certificate, educational institutes certificate, etc. along with application form. If there is gap of three months more or less, and in his residence in the area and he could not produce any documents, in such case he shall be permitted, but at the time of application he should be residing in Maharashtra. If such is not a case he shall be away from state for education, training, service, medical treatment for such reasons, but before that he was residing in Maharashtra should be proved.
2.14 Reserved Dwelling Units

1) Dwelling units reserved for backward class

Govt. has made special provisions for allotment of 20% of dwelling units for Backward Classes. According to this provision, if the applications are not available for the dwelling units, with govt’s permission such tenements can not be allotted to another category. For the sale of such reserved tenements it should be advertised twice in the marathi and hindi newspaper. In this case if no such applicants are available, then notices should be sent to social welfare officers, to sent for such applications available to them, and units should be allotted to such applicants. In that case if the units are still unoccupied for the allotment of reserved units to the open category such proposals are prepared and sent to state govt. and one copy to the MHADA central office within one month if the govt. has not answered about proposal, then this proposal can be sent directly to the MHADA central office for approval.

2) Units reserved for allotment by the Govt.

According to MHADA Act, Maximum or 2% Units and plots can be reserved for allotment by the Govt.

Whenever a project begins its construction of dwelling unit, particulars of such tenement is sent to the govt. and one copy is sent to MHADA central office. Before three months completion of such dwelling unit, if not informed by the govt. about its allotment quota utilization, a memorandum is issued to the govt. In case if there is no response from the govt., then only these units can be allotted to others.

In case of dwelling units in Mumbai, Pune and Nagpur cities concerning regional office should seek permission of the MHADA central office.

3) Units reserved for MHADA employees

Allotment of staff quarters to the MHADA employees is done on Basic salary, category of the employee.

It is categorized as follows:

1) EWS - Basic salary upto 350/-
2) LIG - Rs. 351 to 600
3) MIG - Rs. 601 to 1200
4) HIG - Above Rs. 1200

Employee's name is placed categoriwise in waiting list and number in the waiting list is informed to the employee in writing. Depending on the seniority in waiting list and availability of units (Quarters), allotment is executed.

For the allotment of staff quarters each regional office appoints a committee which includes following officers:

**Bombay Region**

1) Chief Officer
2) Assistant Chief Officer (Estate management)
3) Chief Engineer.
4) Assistant Executive Officer/Authority.

**Other Regions**

1) Chief Officer
2) Estate Manager or Administrative Officer.
3) Executive Engineer.

Except these two more representatives are included in committee, one is from backward class and another is from employees association.

Employees belonging to backward class i.e. SC, ST, VJ and NT 20% units are placed reserved and separate waiting list is prepared.

Percentage of reservation for B.C. is as under:

1) SC - 10%
2) ST - 6%
3) VJ - 2%
4) NT - 2%
Total - 20%
Separate staff quarters are provided to sweeper class and separate waiting list is prepared.

5) Some special service quarters are reserved for special class authority -
   1) President MHADA.
   2) Vice President and Chief Executive Officer/MHADA.
   3) Director, World Bank Project, Asst. Chief Executive Officer.
   4) Chairman (Regional Office).
   5) Vice Chairman & Chief Officer, Mumbai Region.
   6) Chief Engineer (MHADA).
   7) Chief Engineer (Mumbai Region).
   8) Asstt. Chief Executive Officer (MHADA).
   9) Finance Controller (MHADA).
   10) Chief Accounts Officer, Mumbai Region.
   11) Asstt. Chief Officer (Estate Management) Mumbai Region.
   12) Asstt. Chief Officer (Repairs and reconstruction) Mumbai Region.
   13) Secretary (MHADA).
   14) Secretary, Mumbai Region.
   15) Emergency services staff members.
   16) In other regional boards, staff quarters are reserved for Chief officer, Estate manager and Administrative officer, Chief accounts officer, Executive engineer, and also for officers joined on deputation. Separate waiting list is prepared.

For Asstt. Engineer or Junior Engineer 10% of the available units are provided as service quarters.

2.15 Special and Current Repairs of Rental Tenements

All the residential tenements earlier constructed for the Low Income Group (LIG) have been allotted on a rental basis. Their special repairs are therefore the responsibility of MHADA. The cost of these repairs is met from MHADA’s funds (MF) by increasing the rent, if and to the extent
necessary.

A large number of residential tenements originally allotted on rental basis as stated above have been subsequently converted to hire purchase basis. MHADA undertakes the special repairs of such tenements by raising Institutional Finance (IF), which is repaid by recovering the cost of the special repairs from the allottees, alongwith the hire purchase instalment.

MHADA undertakes current repairs of its rental tenements and premises used for the office etc. from its own funds. The current repairs of the rental tenements converted to ownership basis are not undertaken by MHADA.
# REFERENCES

<table>
<thead>
<tr>
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<th>Year</th>
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<tr>
<td>6. Activities &amp; Achievements</td>
<td>1995</td>
<td></td>
<td>A yearly prospectus of MHADA.</td>
</tr>
<tr>
<td>7. MHADA IYSH</td>
<td></td>
<td></td>
<td>Annual Reports</td>
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<tr>
<td>8. Achievement 'Parisar Parichay'</td>
<td></td>
<td></td>
<td>MHADA's Monthly Magazine</td>
</tr>
<tr>
<td>13. Compendium of Circulars (Management and sale of Tenements) Chief Engg / A Bombay</td>
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