



Annual Report 2011-2012



सत्यमेव जयते

Ministry of Housing & Urban Poverty Alleviation
Government of India

Annual Report

2011-2012



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Government of India

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Abbreviations

BMTPC	Building Materials & Technology Promotion Council
BSUP	Basic Services to the Urban Poor
CGEWHO	Central Government Employees Welfare Housing Organisation
CPGRAMS	Centralised Public Grievance Redress and Monitoring System
DFID	Department for International Development
DWCUA	Development of Women and Children in Urban Areas
DPG	Directorate of Public Grievance
DARPG	Department of Administrative Reforms & Public Grievances
EWS	Economically Weaker Section
EFC	Expenditure Finance Committee
HPL	Hindustan Prefab Ltd.
HUDCO	Housing & Urban Development Corporation Limited
HSMI	Human Settlement Management Institute
HSUI	Housing Start up Index
HUPA	Housing & Urban Poverty Alleviation
IHSDP	Integrated Housing & Slum Development Programme
ISHUP	Interest Subsidy Scheme for Housing the Urban Poor
ILCS	Integrated Low Cost Sanitation Scheme
IHC	India Habitat Centre
ITPI	Institute of Town Planners, India
JCM	Joint Consultative Machinery
JOLIC	Joint Official Language Implementation Committee
JNNURM	Jawaharlal Nehru National Urban Renewal Mission
LIG	Low Income Group
MIS	Management Information System
MIG	Middle Income Group
NUHHP 2007	National Urban Housing and Habitat Policy 2007
NBCC	National Building Construction Corporation
NBO	National Buildings Organisation
NCHFI	National Cooperative of Housing Federation of India
NSDP	National Slum Development Programme
NHB	National Housing Bank
NIUA	National Institute of Urban Affairs
PMO	Prime Minister's Office
P-Budgeting	Pro-poor Budgeting
P-Plan	Pro-poor Plan
P-Accounting	Pro-poor Accounting
POA	Plan of Action
PSG	Policy Study Groups
RAY	Rajiv Awas Yojana
SJSRY	Swarna Jayanti Shahari Rozgar Yojana
UBSP	Urban Basic Services for the Poor
ULB	Urban Local Body
USEP	Urban Self Employment Programme
UWEP	Urban Wage Employment Programme
TPIM	Third Party Inspection and Monitoring
VAMBAY	Valmiki Ambedkar Awas Yojana

Introduction

The Ministry of Housing & Urban Poverty Alleviation is the apex authority of Government of India at the national level for formulation of housing policy and programme, review of the implementation of the plan scheme, collection and dissemination of data on housing, building materials/techniques and for adopting general measures for reduction of building costs. In addition, it is entrusted with implementation of the specific programmes of urban employment and urban poverty alleviation, including provision of basic amenities to the urban poor and support for establishment of micro-enterprises by skill development of the poor. In the federal structure of the Indian polity, the matters pertaining to the housing and urban development have been assigned by the Constitution of India to the State Governments. The Constitutional 74th Amendment Act has further delegated many of these functions to the urban local bodies. Although these are essentially State subjects yet the Government of India plays a coordinating and monitoring role and also supports these programmes through Centrally sponsored schemes.

2. The Ministry also plays a nodal role in addressing various issues of urban employment and poverty alleviation and housing sector by formulating policies, providing legislative guidance and through sectoral programmes. The National Policy issues are decided by this Ministry which allocates resources to the State Governments through various Centrally sponsored schemes. In addition, this Ministry is also supporting various external assistance programmes for housing, urban employment and poverty alleviation in the country.

3. The Ministry was carved out of the larger Ministry of Urban Development with a business allocation that was fairly focused, being the formulation of housing policy and programmes, the

implementation of specific programmes of Urban Employment (UE) and Urban Poverty Alleviation (UPA) and policy, planning and monitoring of matters related to human settlements and urban development “including Slum Clearance Schemes and the Jhuggi and Jhompri Removal Schemes”.

4. In the seven years since this Ministry was entrusted with this business, the Government’s vision and policy towards urban development has seen considerable change. The emphasis of the 11th Plan on inclusive and equitable growth has led to a greater urgency for municipal reforms and effectiveness of the third tier of governance, greater emphasis on community participation and the implementation of the flagship programme of JNNURM with 40% of its considerable budget devoted to slum redevelopment and rehabilitation.

5. At the end of the 10th Five Year Plan, the housing shortage was estimated to be 24.7 million housing units. An estimated 99% of this housing shortage pertains to households falling in the Economically Weaker Sections (EWS) and Low Income Group (LIG) segments. Further, urban areas in our country especially those inhabited by the poor are characterized by severe constraints of basic services like potable water, drainage system, sewerage network, sanitary facilities, electricity, roads and effective solid waste disposal.

6. In order to mitigate the housing shortage alongwith deficiencies in basic services and in consonance with the changing policy environment, the Ministry announced the National Urban Housing and Habitat Policy, 2007. This Policy focuses on *affordable housing for all* with special emphasis on economically weaker sections of the society such as SCs, STs, OBCs, Minorities, women-headed households and the physically challenged.

The Policy seeks to emphasize public sector partnering with private sector and also cooperative sector, the employees welfare housing sector, the industrial-cum-labour housing sector playing important role.

7. The Central Government seeks to play the role of an 'enabler' and 'facilitator' under the aegis of the National Urban Housing & Habitat Policy.

8. Recently, urban sector has witnessed major changes on account of our country's transition towards market-based economy and the spirit of decentralization which is embodied in the Constitution (74th Amendment) Act, 1992. In addition, the role of urban sector in economic growth and poverty reduction has undergone major change. The need for public private partnership is now widely appreciated. In order to cope with massive problems that have emerged as a result of rapid urban growth, it became imperative to draw up a strategy to implement projects in select cities on mission mode.

9. The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) was launched by the Prime Minister of India on 3rd December, 2005 with an objective of providing focused attention to integrated development of urban infrastructure and services in select 65 cities with emphasis on urban poor, slum improvement, community toilets/baths, etc. The Mission proposes reforms driven, fast track, planned development of identified cities with focus on efficiency in urban infrastructure/services delivery mechanism, community participation and accountability of Urban Local Bodies (ULBs) towards citizens.

10. The need for Sub-Mission on Basic Services to the Urban Poor (BSUP) under JNNURM arose because urbanisation in India is considered as an important determinant of national economic growth and poverty reduction. As per 2011 population census, the urban population of India was about

377.1 million representing 31.16 percent of the country's total population of 1210.2 million. The ever increasing number of slum dwellers causes tremendous pressure on urban basic services and infrastructure. The supply of land for housing has failed to keep pace with increase in urban population resulting in large number of households without access to basic services, poor housing and proliferation of slums and widespread poverty.

11. The core objective of the Mission is to achieve planned urban perspective frameworks for a period of 20-25 years (with 5-yearly updates) indicating policies, programmes and strategies of meeting fund requirements of every identified city. It calls upon States/Cities to undertake fiscal, financial and institutional changes required to create shelter and basic civic amenities for the urban poor.

12. In addition, Ministry of Housing and Urban Poverty Alleviation has formulated a scheme namely Integrated Housing and Slum Development Programme (IHSDP) which is applicable to all cities and towns as per 2001 census except those cities which are covered under mission cities under JNNURM. This scheme aims at combining the existing schemes of VAMBAY and NSDP under the new IHSDP scheme for having an integrated approach in ameliorating the conditions of urban slum dwellers who do not possess adequate shelter and reside in dilapidated conditions. The components for assistance under the Scheme will include all slum improvement/upgradation/relocation projects including upgradation/new construction of houses and infrastructural facilities like water supply and sewerage. Allocation of funds among States will be on the basis of the States' urban slum population to total urban slum population in the country.

13. The Ministry is achieving higher levels of attainment in the implementation of the aforementioned Mission. Under the Scheme of Basic Services for the Urban Poor (BSUP) and the

Integrated Housing & Slum Development Programme (IHSDP), the Government of India has sanctioned more than 15.70 lakh housing units with supplementary basic services. More than 497 Projects have been approved under the BSUP scheme and over 1020 Projects under the IHSDP scheme have been approved. Additional Central Assistance (ACA) of Rs 12,448.31 crores released (including PMU, PIU and DPR charges). All Mission Cities have been covered under BSUP and all States and UTs except Goa and Lakshadweep have been covered under IHSDP.

14. It is a vision of the Government to make the country slum-free as early as possible, by providing slum-dwellers basic services and access to decent shelter and creating conditions of urban development that contain the need for the emergence of slums. In order to achieve this vision, a new scheme called 'Rajiv Awas Yojana' (RAY) has been launched on 02.06.2011. The Phase I of Rajiv Awas Yojana is for a period of two years from the date of approval of the scheme with a budget of Rs. 5000 crore. This scheme will provide financial assistance to States that are willing to assign property rights to slum dwellers for provision of decent shelter and basic civic and social services for slum redevelopment and for creation of affordable housing stock.

The Scheme proposes to address the problem of slums in a holistic and definitive way adopting a multi-pronged approach focusing on bringing existing slums within the formal system and enabling them to avail of the same level of basic amenities as the rest of the town; redressing the failures of the formal system that lie behind the creation of slums; and tackling the shortages of urban land and housing that keeps shelter out of reach of the urban poor and forces them to resort to extra-legal solutions in a bid to retain their sources of livelihood and employment.

15. A Draft Real Estate (Regulation and

Development) Bill, 2011 has been prepared by the Ministry of Housing & Urban Poverty Alleviation (HUPA) as a central legislation with the objective of bringing in greater transparency and fairness in real estate dealings. The Bill also aims at providing an enabling environment that would pave the way for the planned and orderly growth of the real estate sector in the future.

The Bill is expected to restore the confidence of the general public in the real estate sector in general and to significantly minimise frauds and black money dealings. It is also expected that investments in the real estate sector will increase after the enactment of the Bill, since consumers investments would be protected and inefficient and unscrupulous players would be weeded out. The Act is thus a balanced one, that is expected to take care of interests of both the consumers and genuine professionals in the industry. The Bill is expected to be a landmark reform in the manner that land and land dealings are dealt with in the country; and begin the process of long term cleaning up of the real estate and land sectors.

16. Housing Start up Index (HSUI) is internationally considered to be one of the leading economic indicators. It captures the movement of the economy and reflects the phase of the business cycle-boom or recession. Taking into account the importance of HSUI for Indian economy, Reserve Bank of India constituted a Technical Advisory Group which has developed a methodology for computing HSUI and submitted its report on the methodology. The National Building Organization (NBO) has been identified as the institution to operationalize the HSUI in this country. To calculate HSUI, huge data will be required as inputs; accordingly, NBO has released funds for setting up of HSUI Cell in selected cities/ towns for coordinating the works relating to data collection and submission required for generation of the Index. Guidelines for the computation of HSUI have been issued by the Ministry.

17. The 2nd Administrative Reforms Commission recommended more objective performance monitoring of Ministries. In order to implement this, the Government of India now requires every department to prepare a Results-Framework Document (RFD). As a mandatory success indicator in the RFD, every Ministry/ Department has to prepare strategy paper as a perspective five-year plan that sets out the confluence of thought of the Ministry on issues that fall under its business allocation. Accordingly Ministry of HUPA has finalized its RFD for the year 2011 – 12 and strategy paper for the next five year. Both the papers have been uploaded on the website www.mhupa.gov.in.

18. Kumari Selja assumed charge as Cabinet Minister of the Ministry of Housing and Urban Poverty Alleviation in May 2009. She had already held the charge of the Ministry between 2004 and 2009 as Minister of State (Independent Charge).

19. Shri Arun Kumar Misra is the Secretary of this Ministry. He is assisted by one Additional Secretary and Mission Director (JNNURM) [Dr. P.K. Mohanty], three Joint Secretaries in charge of Rajiv Awas Yojana [Ms. Aruna Sundararajan], Housing [Shri Susheel Kumar] and Administration & Coordination [Shri Umesh Kumar] and one Economic Adviser in the level of Joint Secretary [Shri Daljeet Singh].

20. The Ministry of Urban Development and Poverty Alleviation was bifurcated into two Ministries viz, the Ministry of Urban Development and the Ministry of Urban Employment and Poverty Alleviation vide Presidential Notification No. CD-160/2004 dated 27.5.2004. The Ministry was renamed as Housing and Urban Poverty Alleviation vide Cabinet Secretariat Notification No. 1/22/1/2006-Cab.vol-II (I), dated 2.6.2006. However, work relating to Administration, Parliament, Finance, Hindi and Vigilance are common to both the Ministries.

21. Under its administrative control, the Ministry of Housing & Urban Poverty Alleviation has one attached office, two Public Sector Undertakings and three Autonomous Bodies.

22. National Buildings Organisation (NBO) is an attached office under the Ministry of Housing and Urban Poverty Alleviation (HUPA). It was established in 1954 under the then Ministry of Works and Housing with the following objectives:-

- (a) collect, document, disseminate the information on the latest advances in housing,
- (b) develop housing/buildings statistics and conduct studies relating to socio-economic, financial and investment aspects of housing.

NBO was restructured in 1992 having regard to the requirements under the prevailing Housing Policy and various socio-economic and statistical functions connected with housing and building activities and also to ensure that the plan/schemes of Ministry are properly monitored. It was again restructured in the year 2005.

23. The Housing & Urban Development Corporation Ltd. (HUDCO) was set up as a fully owned Government company in April, 1970 with a view to provide loans and technical support to States and City level agencies and other eligible organization for various types of housing activities and infrastructure development.

24. The Hindustan Prefab Limited (HPL) is another Public Sector Undertaking under this Ministry, engaged in execution of projects on Turnkey basis i.e. from concept to completion on Project Management basis.

25. The Building Materials and Technology Promotion Council (BMTPC) undertakes the task of extension, dissemination and application of innovative technologies and low-cost building

materials based on industrial and agricultural wastes, developed by research institutions. It also encourages development of appropriate standards for the new materials and their adoption in the schedule and specifications for the public housing and construction agencies.

26. The National Cooperative Housing Federation (NCHF) of India set up in 1969 is a national level organization (registered society) spearheading the entire cooperative housing

movement in India and is supported by Ministry of Housing and Urban Poverty Alleviation as part of the Government's efforts to encourage cooperative housing society in the country.

27. The Central Government Employees Welfare Housing Organisation (CGEWHO) was set up in 1992 as a registered society under the aegis of Ministry of Housing & Urban Poverty Alleviation for construction of houses for Central Government employees.



Completed Dwelling Units under JnNURM (BSUP) at Madurai, Tamilnadu

I. Administration and Organisation

Kumari Selja, Union Minister of Housing & Urban Poverty Alleviation and Minister of Culture looks after the affairs of this Ministry. She is assisted by Secretary, H&UPA, Mission Director (in the rank of Additional Secretary) and 3 Joint Secretaries and one Economic Adviser in the rank of Joint Secretary.

The organizational chart of the Ministry may be seen at Appendix I.

Subjects allocated to this Ministry are indicated in Appendix II. The names of various Attached / Subordinate Offices,

Public Sector Undertakings, Autonomous Bodies and other offices under this Ministry are at Appendix III. The group-wise staff strength of the Secretariat of the Ministry, its PSUs and Autonomous Bodies may be seen at Appendix IV.

II. BUDGET

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

2. The allocation of Plan & Non Plan funds pertaining to Ministry of Housing & Poverty Alleviation is incorporated in the Demands for Grants. There is one Demand for Grants pertaining to Ministry of Housing and Poverty Alleviation i.e.

Demand No. 57 – Ministry of Housing & Poverty Alleviation.

3. Demand wise Budget Estimates and Revised Estimate 2011-12 (Plan) & (Non-Plan) and Budget Estimates 2012-13 are as under: -

(Rs.in crore)									
Demand No. & Name	B.E. 2011-12			R.E. 2011-12			B.E. 2012-13		
	Plan	Non-Plan	Total	Plan	Non-Plan	Total	Plan	Non-Plan	Total
I.	2.	3.	4.	5.	6.	7.	8.	9.	10.
Demand No. 57 - Ministry of Housing & Urban Poverty Alleviation									
(a) Revenue	1100.00	7.60	1107.60	1000.00	7.60	1007.60	1155.00	8.00	1163.00
(b) Capital	-	-	-	-	-	-	-	-	-
Total	1100.00	7.60	1107.60	1000.00	7.60	1007.60	1155.00	8.00	1163.00

III. ACCOUNTS

The Chief Controller of Accounts (CCA) looks after the accounting, internal audit and monitoring functions for the Ministry as a whole including its attached and subordinate offices. CCA formulates the revenue receipts, interest receipts/recoveries and loans and capital receipts. A team consisting of one Director, two Controller of Accounts, one Pay and Accounts Officer and one Principal Accounts Officer & supporting staff assists him.

IV. OUTSTANDING AUDIT OBJECTIONS AND INSPECTION REPORTS

Details of outstanding Inspection Reports/ Audit objections as on March, 2011 in respect of the Ministry and its Attached Office are given in Appendix - VIII. Statement showing the pendency position of audit paras of C&AG reports as on 31.12.2011 (December, 2011) are given in Appendix – IX.

V. PROGRESSIVE USE OF HINDI

Concerted efforts have been made to promote the use of Hindi in the official work of the Ministry during the period under review. Ministry shares the services of its Official Language Division with Ministry of Housing & Urban Poverty Alleviation. Hence, the Hindi Division caters to the entire translation needs of both of the Ministries i.e. Ministry of Urban Development and Ministry of Housing & Urban Poverty Alleviation and also monitors the progressive use of Hindi in the official work of the subordinate/attached offices of both the Ministries. The offices under control of both the Ministries have adequate translation arrangements.

Hindi Prayog Protsahan Mas September, 2011 (Promotion of use of Hindi Month) was observed jointly in both the Ministries to create an atmosphere conducive to use of Hindi in official work. Various Hindi competitions were organised during the month.

There is a joint Official Language Implementation Committee (JOLIC) under the Chairmanship of the Joint Secretary (Admn), Ministry of Urban Development for both the Ministry. The Committee reviews the implementation of the Official Language Policy of the Government in both of the Ministries. Regular meetings of this Committee were held.

The meetings of the OLICs of Subordinate/attached offices of Ministry of Urban Development and Ministry of Housing and Urban Poverty Alleviation were also held at regular intervals and representatives of this Ministry took part in these meetings to review the use of Hindi in official work of the offices concerned.

Efforts are being made to impart Hindi training to the non-Hindi knowing employees and Hindi typing/ Hindi stenography trainings to the typists/stenos in a phased manner. During the period under review

ten Assistant, three Lower Division Clerks (LDC) received Hindi typing training.

During the year, the Committee of Parliament on Official Language inspected one office under its control.

Subordinate/attached offices of the Ministry were visited by the officers of the Official Language Division under Inspection-cum-Contact Programme to review the progress in the use of Hindi in Official work and also to acquaint them with the various provisions of Official Language Policy.

VI. PARLIAMENT MATTERS

Parliament Section of the Ministry deals with all parliamentary matters pertaining to the Ministry of Housing and Urban Poverty Alleviation. During the Budget, Monsoon and Winter Sessions 2011 of Parliament, the Ministry of Housing & Urban Poverty Alleviation answered 280 (24 Starred and 256 Unstarred) Parliament Questions on various subjects dealt by the Ministry.

Annual Reports/ Audited Accounts/ Memorandum of Understanding (MoU) for the Year indicated against each of the following Organisations were laid on the Table of Lok/Rajya Sabha during the year 2011:-

- I. Lakshadweep Building Development Board (LBDB) (2009-10)
- II. Memorandum of Understanding between the Hindustan Prefab Ltd. And Ministry of Housing and Urban Poverty Alleviation (2011-2012)
- III. Memorandum of Understanding between the Ministry of Housing and Urban Poverty Alleviation and Housing and Urban Development Corporation Limited (HUDCO) (2011-2012)
- IV. Housing and Urban Development Corporation Ltd. (HUDCO) (2010-11)

- V. Building Materials and Technology Promotion Council (BMTPC) (2010-11)
- VI. Central Government Employees Welfare Housing Organisation (CGEWHO) (2010-11)
- VII. Hindustan Prefab Limited (HPL) (2010-11)

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

In pursuance of Judgment of Hon'ble Supreme Court in Vishaka and others V. State of Rajasthan (AIR 1997) and on the recommendation of National Commission for Women, a Complaints Committee to look into the matter of sexual harassment of women at work place exists in the Ministry with the following composition:

- | | | |
|----|---|--------|
| 1. | Smt. Sudha Krishnan, JS&FA | Head |
| 2. | Shri Prem Narayan, Director | Member |
| 3. | Smt. Swarnashree Rajasekhar Rao, Director, M/o HUPA | Member |
| 4. | Ms. A. Radha Rani, Under Secretary | Member |
| 5. | Smt. Shobana Mathew, Under Secretary | Member |
| 6. | Ms. Lalita Sen Joshua (Representative from YWCA) | Member |

This Committee is common for Ministry of Urban Development and Ministry of Housing and Urban Poverty Alleviation.

In so far as the Ministries of Housing and Urban Poverty Alleviation / Urban Development are concerned, a complaint of sexual harassment was reported to the Committee during the year 2011-2012. The Committee after due deliberation rejected the case.

VIII. WELFARE

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

During the year 2011-12, teams, selected from amongst the employees of the Ministry and its Attached/Subordinate offices, took part in the Inter-Ministry Tournaments / Championships / Competitions in Athletics, Carrom, Chess, Cricket, Cricket (Veteran), Football, Kabaddi, Shooting Ball, Table-Tennis, Volley Ball and Weightlifting & Best Physique organised by the Central Civil Services Cultural and Sports Board. In Athletics meet, our player got second position in individual event and most of the team events are in progress at present and the teams are expected to do well.

A number of sportspersons from the Ministry and its Attached/Subordinate offices have also been selected for Central Secretariat team(s) to play in the All India Civil Services Tournaments / Championships.

IX. JOINT CONSULTATIVE MACHINERY (J.C.M.)

Follow-up activities by JCM continued to be performed satisfactorily. Efforts are being made to revive the Departmental Council of the Ministry of Urban Development. The matter is under process.

X. VIGILANCE ACTIVITIES DURING 2011 - 12

The Administrative Vigilance Unit of the Ministry of Urban Development is functioning as Administrative Vigilance Unit of Ministry of Housing and Urban Poverty Alleviation. The M/o HUPA functions under the charge of Additional Secretary and Chief Vigilance Officer (HUPA). The Chief Vigilance Officer is assisted by one Joint Secretary of the Ministry who also functions as the Deputy Chief Vigilance Officer, one Under Secretary (Vig.) (partly) from M/o UD and Vigilance Officer of Attached Office of the Ministry and also the Chief Vigilance Officers of the Public Sector Undertakings and the Autonomous Bodies under the administrative control of this Ministry. This Unit is responsible for all matters pertaining to vigilance in the Ministry of Housing and Urban Poverty Alleviation and its Attached Office, Public Sector Undertakings and Autonomous Bodies/ Societies.

Vigilance work comprises preventive, surveillance, detection and deterrent punitive action. Under preventive action, rules and procedures are reviewed from time to time. As regards surveillance and detection, lists of officers of gazetted status whose conduct needs to be watched are prepared in consultation with the Central Bureau of Investigation. Under punitive action, penalties prescribed under the Rules are imposed on those who are found guilty under the Prevention of Corruption Act, 1988.

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

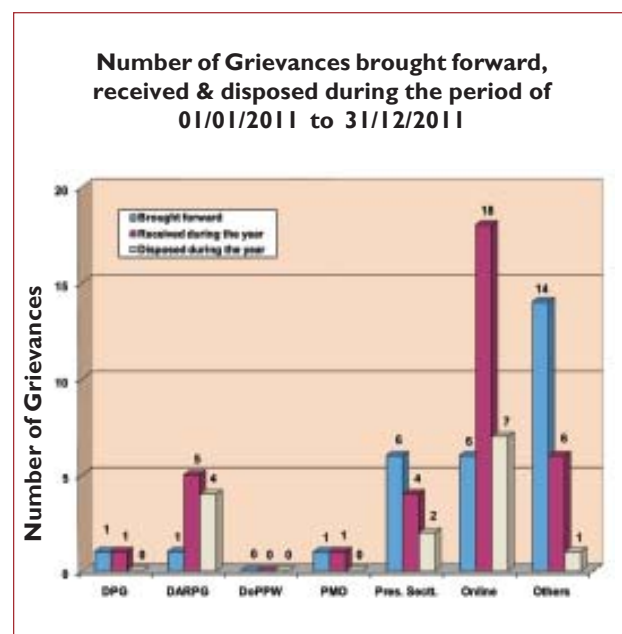
In respect of Public Sector Undertakings, this Ministry processes cases against Board-level officers

only. The Autonomous Bodies initiate action against their officers themselves. However, in the case of an officer who is on deputation to any of these Bodies from Central Government, action is taken by this Ministry.

XI. PUBLIC GRIEVANCE REDRESSAL MECHANISM

PG Cell has been established in the Ministry with a view to deliver responsive and expeditious redressal of grievances received from the citizens. The Cell functions under the charge of Joint Secretary (Admn.) who is designated as the 'Director of Grievances' for Ministry of Urban Development and Ministry of Housing & Urban Poverty Alleviation, their attached and Sub-ordinate Offices, Public Sector Undertakings and Autonomous bodies under them.

2. Grievances are received from various sources i.e. from DPG, DARPG, PMO, President Sectt., DoPPW, CPGRAMS, G-mail and also by post. During the period from 01-01-2011 to 31-12-2011, grievances received and disposed of along with the sources of grievances are summarized in the following chart :-



3. Grievances normally arise due to interaction between citizens and Government agencies at various levels. Feedback of actual redressal of grievances is necessarily to come from agencies functioning at the base level as they are fully conversant with the subject matter of the grievance related to their respective fields of activity. To achieve the objective of speedy redressal of the public grievances, the grievances are promptly forwarded to the concerned offices for further necessary action in a time bound manner. Depending upon the seriousness of issues raised in the grievance petitions, they are followed by the Ministry till their final disposal by way of issue of a reasoned and speaking reply by the concerned organization/ Ministry.

4. Overall position of public grievances received & redressed till 31/12/2011 is as under :-

No. of grievances pending as on 01/01/2011	:	29
No. of grievances Received during the year	:	35
No. of grievances disposed of during the year	:	14
No. of grievances pending as on 31/12/2011	:	50

5. The Ministry is endeavoring to ensure effective, speedy and early redressal of grievances. On the recommendations of 2nd Administrative Reforms Commission and instructions of DAR&PG, a Sevottam Compliant Grievance Redressal Mechanism has been created to redress and monitor public grievances in the Ministry.

The list of Public Grievance Officers of various Organizations under M/o HUPA as on 31/12/2011 is given in Table-I.

XII. CITIZEN'S/ CLIENT'S CHARTER

The Ministry has finalized a sevottam compliant Citizen's/ Client's Charter for the year 2011-12 after due consultation with the stake holders and uploaded on the website of this Ministry.

XIII. EMPLOYMENT OF EX-SERVICEMEN

Statistics relating to appointment of ex-servicemen in the Public Sector Undertakings are given in Appendix – V.

XIV. RESERVATION FOR SCHEDULED CASTES, SCHEDULED TRIBES & OTHER BACKWARD CLASSES AND PERSONS WITH DISABILITIES

Ministry watches implementation of Government orders regarding reservation in services for Scheduled Castes and Scheduled Tribes through periodical returns prescribed by the Government of India for the purpose. The Ministry has also issued instructions to the organisations under its control to strictly observe the instructions circulated by the Department of Personnel & Training in respect of reservations made for Other Backward Classes (OBCs). Statistics regarding representation of Scheduled Castes/ Scheduled Tribes/ Other Backward Classes and representation of Persons With Disabilities in the Public Sector Undertakings (viz. HUDCO and HPL) are given in Appendix VI - VII.

Table-I: Public Grievance Officers of various Organizations under M/o HUPA as on 31/12/2011

Sl. No.	Name of Organisations	Public Grievance Officers	Telephone Nos. and e-mail addresses
1.	Ministry (Secretariat)	Shri V. K. Sharma, Joint Secretary (Admn.)	Room No. 235, 'C' Wing Nirman Bhavan, New Delhi. Tel No. 23061979 E-mail:directorgrievanceud@gmail.com
		Shri J. P. Agrawal, Director (Coord., Parl. & PG)	Room No. 313, 'C' Wing, Nirman Bhavan, New Delhi. Tel No. 23061425 E-mail: grievanceud@gmail.com Website: www.mhupa.gov.in
2.	Housing & Urban Development Corporation Ltd.	Shri S. S. Gaur, Executive Director (Law)	HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi-03. Tel No. 24649610 Website: www.hudco.org
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1. Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

With a view to provide gainful employment to the urban unemployed and underemployed through encouraging the setting up of self-employment ventures or provision of wage employment, a new urban poverty alleviation programme, namely, Swarna Jayanti Shahari Rozgar Yojana (SJSRY) was launched by the Government of India on 01.12.1997. This scheme subsumed the earlier three urban poverty alleviation programmes, namely Urban Basic Services for the Poor (UBSP), Nehru Rozgar Yojana (NRY) and Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP).

An independent evaluation of SJSRY was carried out by the Ministry of Housing & Urban Poverty Alleviation in 2006 to assess the impact of the scheme in improving the conditions of the urban poor. Based on the study findings, lessons learnt in implementation and feedback received from State Governments, Urban Local Bodies and other stakeholders, a revision of the Guidelines of the SJSRY scheme has been made, with effect from the year 2009-2010.

1.1.1 Objectives

The main objective of the new revamped SJSRY are:

- Addressing urban poverty alleviation through gainful employment to the urban unemployed or underemployed poor by encouraging them to set up self-employment ventures (individual or group), with support for their sustainability; or undertake wage employment;
- Supporting skill development and training programmes to enable the urban poor have access to employment opportunities opened up by the market or undertake self-employment; and
- Empowering the community to tackle the issues of urban poverty through suitable self-

managed community structures like Neighbourhood Groups (NHGs), Neighbourhood Committees (NHC), Community Development Society (CDS), etc.

1.1.2 Components

SJSRY will have five major components, namely-

- (i) Urban Self Employment Programme (USEP)
- (ii) Urban Women Self-help Programme (UWSP)
- (iii) Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)
- (iv) Urban Wage Employment Programme (UWEP)
- (v) Urban Community Development Network (UCDN)

1.1.3 Revised Swarna Jayanti Shahari Rozgar Yojana

The following major changes have been effected in the scheme:

- (i) For special category States (8 NER States and 3 other hilly States i.e. Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jammu & Kashmir, Himachal Pradesh and Uttarakhand), the funding pattern for the Scheme between Centre and the States, has been revised from 75 :25 to 90:10.
- (ii) For the beneficiary under the Urban Self Employment Programme (USEP) component of the Scheme, the education limit criteria of "not educated beyond 9th standard" has been removed and now no minimum or maximum educational qualification level has been prescribed for the purpose of eligibility of assistance.
- (iii) For the self-employment (individual category),

the project cost ceiling has been enhanced to Rs. 2.00 Lakhs from the earlier Rs. 50000/- and the subsidy has also been enhanced to 25% of the project cost (subject to a maximum of Rs. 50000/-), from the earlier 15% of the project cost (subject to a maximum of Rs. 7500/-).

- (iv) For the group enterprises set up by urban poor women, the subsidy has been made as 35% of the project cost or Rs. 300,000/- or Rs. 60,000/- per member of the Group, whichever is less. The minimum number required to form a women group has been reduced from 10 to 5. The revolving fund entitlement per member has also been enhanced from the existing Rs. 1000/- to Rs. 2000/-.
- (v) Under the Urban Wage Employment Programme (UWEP) component, which is applicable to the towns having population less than 5 Lakhs as per 1991 census, the 60:40 Material labour ratio for the works under UWEP, flexibility of 10% (either side) is now accorded to the States/UTs.
- (vi) The Skill Training of the Urban poor component has been restructured and quality skill training will be provided to the urban poor linking it with certification, imparted preferably on Public-Private Partnership (PPP) mode, with the involvement of reputed institutions like IITs, NITs, Poly-techniques, ITIs, other reputed agencies etc. The average expenditure ceiling per trainee has been enhanced from the Rs.2600/- to Rs.10000/-.
- (vii) 3% of the total Scheme allocation will be retained at the Central level for special / innovative projects to be undertaken to implement a time-bound targeting to bring a specific number of BPL families above the poverty line through self-employment or skill development.

1.2 COMPONENTS UNDER REVAMPED SJSRY

1.2.1 Urban Self Employment Programme (USEP)

- USEP will focus on providing assistance to individual urban poor beneficiaries for setting up gainful self-employment ventures.
- An Infrastructure component will enable setting up Micro-Business Centres (MBCs), housing common facilities and Informal Sector Markets, to be managed by the beneficiaries themselves in collaboration with other stakeholders.
- USEP targets the urban population below poverty line, as defined by the Planning Commission from time to time. The percentage of women beneficiaries under STEP-UP shall not be less than 30%. SCs and STs must be benefited at least to the extent of the proportion of their strength in the city/ town population below poverty line (BPL). A special provision of 3% reservation should be made for the differently-abled, under this programme.
- The project cost ceiling for individual enterprises for self-employment is Rs.2 Lakhs with subsidy component of 25% of the project cost or Rs. 50000/-, whichever is less.
- In the infrastructure component, an average of Rs. 80 Lakhs can be provided for the MBCs (one time capital grant of Rs. 60 Lakhs + Rs. 20 Lakhs for the running cost for three years on a tapered scale).

1.2.2 Urban Women Self-help Programme (UWSP)

Minimum number of women in a Women Self-Help Group should be 5.

- UWSP will aim at providing assistance by way of subsidy to urban poor women for setting up gainful group enterprises with SHG-Bank

linkage.

- For setting up group enterprises, the UWSP group shall be entitled to a subsidy of Rs. 300,000/- or 35% of the cost of project or Rs. 60,000/- per Member of the Group, whichever is less. The remaining amount will be mobilized as Bank Loan and Margin Money.
- Revolving Fund assistance will also be provided to the Thrift & Credit Societies formed by the urban poor women [T & CS] at the rate of Rs. 2000/- per Member subject to a ceiling of Rs. 25000/- per T&CS.
- The Groups will be encouraged to undertake social security and other measures for the benefit of the members.

1.2.3 Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)

- This component of SJSRY will focus on providing assistance for skill formation/upgradation of the urban poor to enhance their capacity to undertake self-employment as well as access better salaried employment.
- Like USEP, STEP-UP will target the urban population below poverty line, as defined by the Planning Commission from time to time. The percentage of women beneficiaries under STEP-UP shall not be less than 30%. SCs and STs must be benefited at least to the extent of the proportion of their strength in the city/town population below poverty line (BPL). A special provision of 3% reservation should be made for the differently-abled, under this programme. In view of the Prime Minister's New 15-Point Programme for the Welfare of Minorities, 15% of the physical and financial targets under the Skill Training for Employment Promotion amongst Urban Poor (STEP-UP) at the national level shall be earmarked for the minority communities.
- STEP-UP intends to provide training to the urban poor in a variety of service, business and manufacturing activities as well as in local

skills and local crafts so that they can set up self-employment ventures or secure salaried employment with enhanced remuneration. Training should also be imparted in vital components of the service sector like the construction trade and allied services such as carpentry, plumbing, electrical and also in manufacturing low-cost building materials based on improved or cost-effective technology using local materials.

- Skill Training may be linked to Accreditation, Certification and preferably be taken on Public-Private-Partnership (PPP) mode with the involvement of reputed institutions like IITs, NITs, Industry Associations, reputed Engineering Colleges, Management Institutes, Foundations and other reputed agencies. Training institutions such as ITIs/Polytechnics/Shramik Vidyapeeths, Engineering Colleges and other suitable institutions run by Government, private, or voluntary organizations may be utilized and provided appropriate support for skills training of the urban poor subject to verification of their brand image and quality of instructions being imparted.
- The average unit cost allowed for training will not exceed Rs. 10,000/- per trainee, including material cost, trainers' fees, tool kit cost, other miscellaneous expenses to be incurred by the training institution and the monthly stipend, to be paid to the trainee.

1.2.4 Urban Wage Employment Programme (UWEP)

- UWEP seeks to provide wage employment to beneficiaries living below the poverty line within the jurisdiction of urban local bodies by utilising their labour for construction of socially and economically useful public assets.
- These assets may be Community Centres, Storm water Drains, Roads, Night Shelters, Kitchen Sheds in Primary Schools under Mid-

day Meal Scheme and other community requirements like Parks, Solid Waste Management facilities, as decided by the community structures themselves.

- The Urban Wage Employment Programme (UWEP) will be applicable only to towns/cities with population upto 5 Lakhs, as per the 1991 Census.
- UWEP will provide opportunities for wage-employment, especially for the unskilled and semi-skilled migrants/residents by creation of community assets. Special emphasis will be on the construction of community assets in low-income neighbourhoods with a strong involvement and participation of local communities.
- The material : labour ratio for works under this programme shall be maintained at 60:40. However, States/UTs can relax this material : labour ratio up to 10% (either way), wherever absolutely necessary.
- The prevailing minimum wage rate, as notified from time to time for each area, shall be paid to beneficiaries under this programme.

1.2.5 Urban Community Development Network (UCDN)

- UCDN will support and promote community organizations and structures such as Neighbourhood Groups (NHGs), Neighbourhood Committees (NHCs), and Community Development Societies (CDSs) to facilitate sustainable local development.
- The CDSs shall be the focal point for purposes of identification of beneficiaries; preparation of applications, monitoring of recovery, and generally providing whatever other support is necessary to the programme. The CDSs will also identify viable projects suitable for that particular area.

1.3 IMPLEMENTATION & MONITORING

- At the National level the Ministry of Housing & Urban Poverty Alleviation shall be the nodal Ministry for implementation of SJSRY.
- At the Central level, a Steering Committee headed by Secretary (HUPA) and having members from the States/UTs, Ministry of Finance, RBI, and other stakeholders will monitor the Scheme. This Committee will be meeting at least once in every three months.
- At the State level also, a State Level Monitoring Committee having members from the Banks, Micro Finance Institutions, Civil Society, and other stakeholders will be set up to effectively monitor the Scheme. This Committee will be meeting at least once in every three months.
- At the Urban Local Body level an Urban Poverty Alleviation & Livelihood Development Cell will coordinate and implement the scheme with a suitable monitoring system put in place.

1.4 CENTRAL FUND ALLOCATION UNDER SJSRY

The allocation for this urban poverty alleviation scheme has been comprehensively enhanced during the last 5 years and current financial year so as to have adequate focus on the issue of urban poverty.

Year	Allocation (Rs. in Crore)
2006-2007	250.00
2007-2008	344.00
2008-2009	545.00
2009-2010	515.00
2010-2011	587.96
2011-2012	800.50

**Swarna Jayanti Shahari Rozgar Yojana (SJSRY)
Financial / Physical Progress**

S.No	COUNTRY AS A WHOLE	
1.	Total number of towns covered under SJSRY	3962
2.	Central fund allocation for 2011-2012, to States/UTs (Rs. in crores)	800.50
3.	Central funds released during 2011-2012, to States/UTs (Rs. in crores) (as on 07.03.2012)	702.47
Cumulative details (since 1997-98)		
4.	Total Central funds released to the State/UT under SJSRY since 1997-1998 (including opening balance) (Rs. in crore)	4062.40
5.	Total Central funds spent by the State/UT under SJSRY (Rs. in crore)	3112.34
6.	Total Central funds unspent available with the State/UT under SJSRY (Rs. in crore)	915.90
7.	Total number of urban poor assisted to set up Micro-enterprises	11,97,497
8.	Total number of Women Self-help groups formed	1,12,526
9.	Total number of women beneficiaries assisted under Women Self-help Groups for setting up of Micro-enterprises	5,18,920
10.	Total number of urban poor imparted skill training	23,61,891
11.	Total number of Thrift & Credit Societies formed	4,47,336
12.	Total number of mandays of work generated under wage employment (in Lakhs)	797.35

1.5 SELF-EMPLOYMENT AND EMPOWERMENT OF WOMEN UNDER SWARNA JAYANTI SHAHARI ROZGAR YOJANA

Under the Urban Self Employment Programme (UWSP) and Skill Training for Employment Promotion amongst Urban Poor (STEP-UP) components of Swarna Jayanti Shahari Rozgar Yojana (SJSRY), special attention is be given to women, persons belonging to Scheduled Castes/Tribes, disabled persons and other such categories as may be indicated by the Government from time to time. SCs and STs must be benefited at least to the extent of the proportion of their strength in the local population. A special provision of 3% shall be reserved for the disabled under this programme.

In order to extend a special incentive to urban poor women living below poverty line, there is a special component called Urban Women Self-help programme (UWSP). Under UWSP, groups of urban poor women are given assistance to take up economic activities suited to their skill training, aptitude and local conditions. Besides generation of income it is intended to empower the urban poor women by making them independent as also providing a facilitating atmosphere for self-employment.

For setting up gainful group enterprises, the UWSP group shall be entitled to a subsidy of Rs. 3,00,000/- or 35% of the cost of project or Rs. 60,000/- per Member of the Group, whichever is less. The remaining amount will be mobilized as Bank Loan and Margin Money.

Revolving Fund assistance will also be provided to the Thrift & Credit Societies formed by the urban poor women [T & CS] at the rate of Rs. 2000/- per Member subject to a ceiling of Rs. 25000/- per T&CS.

1.6 SPECIAL PROVISION FOR THE BENEFIT OF DISABLED PERSONS UNDER SWARNA JAYANTI SHAHARI ROZGAR YOJANA

Under the Urban Self Employment Programme (USEP) and Skill Training for Employment Promotion amongst Urban Poor (STEP-UP) components of the Scheme of Swarna Jayanti Shahari Rozgar Yojana (SJSRY), a special provision of 3% has been reserved for the disabled category. Under USEP (Individual loan & subsidy), out of the total of 11,97,497 beneficiaries, 26974 belong to disabled category, which is about 2.27% of the total beneficiaries assisted. Under STEP-UP, out of the total, 23,61,891 beneficiaries were provided skill training as on 07-03-2012, 24,715 belong to disabled category, which is about 1.05%.

With regard to Budget allocation for the disabled, it may be mentioned that there is no separate earmarking of budget for the disabled categories under Swarna Jayanti Shahari Rozgar Yojana (SJSRY). The allocation under the Scheme of Swarna Jayanti Shahari Rozgar Yojana (SJSRY) is a pool of funds meant for utilization under its various components viz. Urban Self-Employment Programme (USEP), Urban Women Self-help Programme (UWSP), Skill Training for Employment Promotion amongst Urban Poor (STEP-UP), Urban Wage Employment Programme (UWEP) and Urban Community Development Network (UCDN), IEC activities, Administrative and Other Expenses (A&OE) etc.

1.7 SOCIO-ECONOMIC & CASTE CENSUS, 2011

Government of India has launched the combined Rural-Urban Socio-Economic & Caste Census-2011 in the country in 30th June, 2011, with approval of the Cabinet. The Socio-economic & Caste Census would be carried out by the respective State/UT Government with financial & technical support of the Government of India.

Authentic identification of those below the poverty line is vital, as both a diagnostic and planning tool for the successful design and delivery of various poverty alleviation programmes at the National and State levels. In the absence of uniform national Methodology States/UTs have devised their own methodology for conducting the urban BPL surveys on the basis of state specific poverty lines as defined by the Planning Commission from time to time. For compassing the problem, Government of India has started the socio-economic census in urban areas along with rural socio-economic survey and caste census for the 12th Five Year Plan period.

2. Prime Minister's New 15-Point Programme for the Welfare of Minority Communities

Ministry of Housing & Urban Poverty Alleviation is concerned with following 2 points of the 15-Point Programme.

2.1.1 POINT 7 (B)

The Swarna Jayanti Shahari Rozgar Yojana (SJSRY) consists of two major components namely, the Urban Self-Employment Programme (USEP) and the Urban Wage Employment Programme (UWEP). A certain percentage of the physical and financial targets under USEP and UWEP will be earmarked to benefit people below the poverty line from the minority communities.

2.1.1 POINT 12

Under the schemes of Integrated Housing & Slum Development Programme (IHSDP) and Jawaharlal Nehru National Urban Renewal Mission (JNNURM), the Central Government provides assistance to States/UTs for development of urban slums through provision of physical amenities and basic services. It would be ensured that the benefits of these programme flow equitably to members of the minority communities and to cities/slums, predominantly inhabited by minority communities.

However, under Swarna Jayanti Shahari Rozgar Yojana (SJSRY), Physical and Financial targets have been assigned by the Ministry of Minority Affairs only under the USEP component of Swarna Jayanti Shahari Rozgar Yojana (SJSRY) for Minorities. As under UWEP, no national Physical/financial targets have been fixed, no targets have been earmarked for the minority communities under UWEP.

2.2 ACTION TAKEN BY THE MINISTRY OF HOUSING & URBAN POVERTY ALLEVIATION

2.2.1 Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

1. State/UT wise targets have been assigned for the Minority communities under SJSRY for setting up of Micro-enterprises and skill training. Since the year 2006-2007, 15% of the targets at National level were assigned for the minority communities. This National target was further distributed State/UT wise based on the number of BPL minority population, as made available by the Ministry of Minority Affairs. The 15% of the total Central financial allocation (for micro-enterprises and skill development component) was earmarked for the minority communities and this amount was further distributed State/UT wise based on the minority BPL population. Letter to all Chief Ministers were sent by Hon'ble Minister of Housing & Urban Poverty Alleviation, intimating the targets on 30th September 2006.
2. Under the Revamped Swarna Jayanti Shahari Rozgar Yojana (SJSRY), which is effective from 2009-2010, 15% of the physical and financial targets at the National level have been earmarked for the Minority communities under the Urban Self-Employment Programme (USEP) and Skill Training for Employment Promotion amongst Urban Poor (STEP-UP) components. The USEP targets individual urban poor for assistance in setting up of micro-enterprises for self-employment

whereas STEP-UP targets urban poor for imparting skill training to enable them eligible for self-employment or better salaried employment.

3. During 2010-2011, against the physical target of assisting 3750 minority urban poor in setting up individual/group enterprises, achievement was 15079 (402.11%). Similarly, against the target of imparting skill training to 30000 minority urban poor, achievement was 35288 (117.63%). In financial category, against the target of Rs. 3699.78 Lakhs, expenditure for minority urban poor was Rs. 3106.86 Lakhs (83.97%).
4. During the current year 2011-2012, as per the reports received from the States UTs upto 07-03-2012, against the physical target of assisting 11250 minority urban poor in setting up individual enterprises (under USEP), achievement is 6,248 (55.54%). Similarly, against the target of imparting skill training to 41250 minority urban poor (under STEP-UP), achievement is 22,202 (53.82%). In financial category, against the target of Rs. 3717.17 Lakhs, expenditure for minority urban poor is Rs. 1404.61 Lakhs (37.79%).

2.2.2 Basic Services to the Urban Poor (BSUP) / Integrated Housing & Slum Development Programme (IHSDP)

1. Under the Basic Services to the Urban Poor (BSUP)/Integrated Housing & Slum Development Programme (IHSDP) components of Jawaharlal Nehru National Urban Renewal Mission (JNNURM), *15% of the Central allocation is to be earmarked for the Minority Communities.* States/UTs were requested *through letter to all Chief Ministers from Hon'ble Minister for Housing & Urban Poverty Alleviation dated 30.9.2006,*

to give priority to the cities/slums, predominantly inhabited by minority communities (i.e. where minority population is 25% or more), while submitting Detailed Project Reports (DPRs) for the assistance under Basic Services to the Urban Poor (BSUP)/Integrated Housing & Slum Development Programme (IHSDP).

2. Ministry of Housing & Urban Poverty Alleviation has issued appropriate instructions to States/UTs pertaining to Sub-Mission-II-Basic Services to the Urban Poor (BSUP) and Integrated Housing & Slum Development Programme (IHSDP) – that priority be accorded to towns and cities having substantial concentration of minority population with regard to utilization of funds by ensuring that Detailed Project Reports (DPRs) of such towns and cities include areas inhabited by minority communities in order to effectively implement the New 15-Point Programme for Minorities. Further DO letters from Minister of Housing & Urban Poverty Alleviation have also been sent to the Chief Ministers of all States/UTs on 30th September 2006 and 9th July 2007 in this regard.
3. As on 07-03-2012, under BSUP, out of the total 497 projects sanctioned for a cost of Rs. 28972.10 Crore, 107 projects costing Rs. 7086.47 Crore are for minority concentration towns indicating 24.46% flow of funds to minority concentration towns/cities.
4. As on 07-03-2012, under IHSDP, out of the total 1020 projects sanctioned for a cost of Rs. 10959.43 Crore, 136 projects costing Rs. 1897.69 Crore are for minority concentration towns indicating 17.32% flow of funds to minority concentration towns/cities.

3. National Policy on Urban Street Vendors(2009) and Model Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill, 2009

Ministry of Housing & Urban Poverty Alleviation has recently comprehensively revised the National Policy on Urban Street Vendors (2004), taking into account the views of States/UTs and other stake holders. The revised National Policy on Urban Street Vendors, 2009 aims at fostering a congenial environment for the urban street vendors to carry out their activities without harassment from any quarter and provides mechanism of regulation of such activities to avoid congestion on sidewalks and to ensure free flow of traffic on roads. It aims at ensuring that urban street vendors find due recognition at national, state and local levels for their contribution and is conceived as part of the national initiative for alleviation of poverty in cities and towns. The revised Policy underscores the need for a legislative framework to enable street vendors to pursue an honest living without harassment from any quarter. Accordingly, a Model Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill, 2009 has also been drafted.

3.1 NATIONAL POLICY ON URBAN STREET VENDORS(2009) : SALIENT FEATURES

- A Town Vending Committee (TVC) consisting of Municipal Commissioner/ Chief Executive Officer of the urban local body as Chairperson and members representing local authority; planning authority, police authority, associations of street vendors, resident welfare associations, Community Based Organisations (CBOs), other civil society organizations such as NGOs, representatives of trade and commerce, representatives of scheduled banks and eminent citizens, is to be constituted by the appropriate Government in all cities/towns and wards (if considered necessary).
- Functions of TVC clearly specified with reference to
 - Undertaking periodic surveys of street vendors,
 - Registration and issuance of Identity Cards,
 - Assessing and determining maximum holding capacity of each vending zone,
 - Monitoring of vending activities.
- To prevent the extortion of street vendors, the collection of revenue through TVC introduced.
- TVC to be responsible for redressal of grievances and resolution of disputes arising amongst street vendors or between street vendors and third parties - as the first point of intervention.
- Demarcation of 'Restriction Free Vending Zones', 'Restricted Vending Zones' and 'No-vending Zones' to be made city/town specific; Mobile vending to be permitted in all areas unless designated as 'No-vending Zone'.
- Master/zonal/local development plans to address the requirements of space for street vending as an important urban activity through "norms" for reservation of space for street vendors in accordance with their current population and projected growth of street vendors.
- Reservation of space for street vending to be made in all new local area plans and implemented.
- There should not be any cut-off date for

registration or limit imposed on the number of vendors to be permitted in any city/town, subject to registration of vending and regulation through TVC.

- Registration and issuance of Identity Cards to street vendors with details such as vendor's code number, vendor's name, vendor's nominee, category (stationary/mobile) etc.
 - Comprehensive, digitized photographic surveys of street vendors and their locations to be conducted by competent professional institutions/agencies and computerized information systems to be maintained.
 - GIS Mapping of vending zones/vendors' markets etc. envisaged.
 - Concept of roster-based time-sharing model of space introduced where demand for space exceeds supply.
 - Provision for reservation for SCs/STs and priority to differently-abled persons in the allocation of vending stalls/spaces.
 - A time limit for stationary vendors - 10 years with a further extension of another 10 years introduced.
 - Street vendors, being micro-entrepreneurs to be provided with access to credit, micro-finance, insurance, vocational education etc.; TVCs to disseminate information to the street vendors.
 - The Credit Guarantee Fund Scheme for Small Industries (CGFSI), designed by the SIDBI and similar schemes to be extended to the street vendors.
- 3.2 MODEL BILL ON STREET VENDING: 'THE STREET VENDORS (PROTECTION OF LIVELIHOOD AND REGULATION OF STREET VENDING) BILL, 2009- SALIENT FEATURES**
- It would be obligatory for the appropriate Government to constitute a Town Vending Committee in each local authority. Ward Vending Committees may be constituted, if so needed.
 - Office space and employees to the TVC would be provide by the local authority.
 - There would be a fixed tenure of three years for the non-official members of the TVC. The appropriate Government may terminate their nomination earlier.
 - The TVC would be responsible for identifying spaces for 'Restriction Free Vending Zone', Restricted Vending Zone', or 'No-vending Zone', assessing holding capacity of particular areas for vending, granting registration and issuing Identity card to vendors, monitoring vending activities etc.
 - Every street vendor would be required to get registered with the TVC on prescribed fee. A person would be entitled for registration for one vending spot only. Registration would be renewed periodically.
 - The Local Authority would frame necessary bye-laws for street vending apart from supervising and monitoring activities of the TVC. They would provide civic amenities in the vending zones. Fees/levies to be charged from street vendors would be fixed by the Local Authority in consultation with the TVC.
 - It would be the responsibility of the Planning Authority to earmark adequate space for vending zones in the master plan/development plan, zonal plan, etc.
 - Appropriate penalties, ranging from Rs. two hundred to Rs. five hundred, would be imposed on the vendors by the TVC for offences relating to violation of the terms and conditions of vending.

4. Projects/Schemes for the Development of North Eastern States, including Sikkim under 10% Lump-Sum Provision Earmarked for this Purpose

As per the extant decision of the Government of India, 10% of the total budget provision for the Ministries/Departments will be spent on the projects/schemes of development for the North Eastern Region including Sikkim. The Scheme of 10% Lumpsum Provision for the benefit of North Eastern Region, including Sikkim has been operational in the Ministry of Housing & Urban Poverty Alleviation (HUPA) from the year 2001-2002. It is implemented as per guidelines of Non-Lapsable Central Pool of Resources (NLCPR). Ministry of HUPA has recently issued revised detailed Operational Guidelines for the scheme.

2. Stress has been laid for proper correlation between the population of the town and project cost to be approved with due regard to assessment of what is needed for the town and what capacity is available for implementation. The States are required to prepare towns based projects on needs analysis and prioritization. Grant-in-Aid under the scheme is released for projects benefiting the urban poor and low income groups. Community market, Slum re-development, multipurpose resource centres, community sanitation works, etc. are some of the areas which are covered under the scheme.

3. To ensure equitable distribution of resources amongst North-Eastern States including Sikkim, factors like existing inter-state and intra-state regional disparity, Human Development Indices (HDI) including per capita income, poverty level (BPL), density of infrastructure, population, area, terrain etc. besides performance of the States in implementing projects are kept in mind.

4. The cost of the projects is shared by the Central and State Governments in ratio of 90:10. However, in case of projects to be executed by Central Governments agency, the sanctioning committee may provide enhanced level funding. The State will bear/waive Turnover Tax/ Work Contract Tax, or any such State level taxes where the projects are executed by a Central Agency. Central share is released in three equal instalments, depending upon the physical and financial progress and fulfillment of the provisions of the GFRs, 2005.

5. Apart from the monitoring of the scheme by the Secretary (HUPA) at regular intervals, a Monitoring Committee under chairmanship of Additional Secretary (JNNURM) monitor and review the scheme progress periodically. Monitoring and evaluation of implementation of the projects is also undertaken through field inspections by officers of the Ministry.

6. During the entire period of 11th Five Year Plan, annual budget allocation for the scheme was Rs.50 Crore each except for the year 2009-10 for which annual budget was Rs. 53.50 Crore. The Ministry of HUPA proposes to enhance it to 10% of the total budget allocation for urban poverty alleviation schemes.

Projects under 10% lumpsum provision for the NER including Sikkim

Year	Funds released so far (Rs. in Crore)
2001-2002	33.00
2002-2003	44.17
2003-2004	51.00
2004-2005	82.00
2005-2006	45.06
2006-2007	50.00
2007-2008	50.00
2008-2009	50.00
2009-2010	53.50
2010-2011	50.00
2011-2012	49.93
TOTAL	558.66

(As on 07-03-2012)

Total Project Sanctioned under the Scheme	- 108
Total completed projects	- 41
Ongoing projects	- 67
Total Project cost	- Rs.796.85 Crore
Total funds released	- Rs.558.66 Crore
Total committed liability	- Rs.238.19 Crore



National Consultation on Central Law on Street Vending organized by MoHUPA at New Delhi on 23rd December 2011

5. Jawaharlal Nehru National Urban Renewal Mission: Basic Services to the Urban Poor (BSUP) & Integrated Housing & Slum Development Programme (IHSDP)

5.1 JNNURM: BACKGROUND

Cities and towns of India constitute the world's second largest urban system. They contribute over 50% of country's Gross Domestic Product (GDP) and are central to economic growth. For these cities to realize their full potential and become true engines of growth, it was necessary that focused attention is given to the improvement of infrastructure and basic services to the poor therein. For achieving these objectives, a Mission Mode approach was essential. Accordingly, the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) was launched on 3rd December, 2005. The Mission comprises two Sub-Missions – one for Basic Services to the Urban Poor (BSUP) and the other for Urban Infrastructure and Governance (UIG). BSUP is being implemented in select 65 cities (Annexure-I). The duration of the Mission is 7 years (2005-2012). Smaller cities/towns are covered under Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT) and Integrated Housing and Slum Development Programme (IHSDP). Ministry of HUPA is the nodal Ministry for BSUP and IHSDP whereas the Ministry of UD is the nodal Ministry for Sub-Mission on UIG and UIDSSMT.

5.2 BASIC SERVICES TO THE URBAN POOR (BSUP)

5.2.1 BSUP: Salient features

- The Sub-Mission is to be implemented in 65 select cities.
- The duration of the Mission is 7 years beginning with the year 2005-06.
- Central Assistance in the form of ACA as full grant.
- 50% of the project cost in respect of cities having million plus population or above to be borne by the Central Government.
- 90% of the project cost borne by the Central Government for projects from cities/towns in North Eastern States and Jammu & Kashmir.
- 80% of the project cost borne by the Central Government for projects from the remaining cities.
- A minimum of 12% beneficiary contribution for houses which in the case of SC /ST/BC/ OBC/PH and other weaker sections is 10%.
- Access of Central assistance predicated upon the State/ Urban Local Bodies/Parastatals agreeing to reforms.
- Reforms to ensure improvement in urban governance and management.
- Cities to prepare City Development Plans and Detailed Project Reports.

5.2.2 BSUP: Admissible Components

- Integrated development of slums, i.e., housing and development of infrastructure projects in the slums in the identified cities.
- Projects involving development/improvement/maintenance of basic services to the urban poor.
- Slum improvement and rehabilitation projects.
- Projects on water supply/sewerage/drainage, community toilets/baths, etc.
- Houses at affordable costs for slum dwellers/urban poor/EWS/LIG categories.



Occupied Dwelling Units under JnNURM (BSUP) in Surat, Gujarat

- Construction and improvements of drains/ storm water drains.
- Environmental improvement of slums and solid waste management.
- Street lighting.
- Civic amenities, like, community halls, child care centers, etc.
- Operation and maintenance of assets created under this component.
- Convergence of health, education and social security schemes for the urban poor.

5.2.3 BSUP: Funding

The Central fund is released as Additional Central Assistance (in the form of grant). The financing pattern of BSUP is as under:

Category of cities	Grant Central Share	State/ULB/ Parastatal share, including Beneficiary contribution
Cities with 4 million plus population as per 2001 census	50%	50%
Cities with million plus but less than 4 million population as per 2001 census	50%	50%
Cities/towns in North Eastern States and Jammu & Kashmir	90%	10%
Other Cities	80%	20%

5.3 INTEGRATED HOUSING & SLUM DEVELOPMENT PROGRAMME (IHSDP)

5.3.1 IHSDP: Salient Features

- Central Assistance in the form of ACA as full grant.
- 80% of the project cost borne by the Central Government in general.
- 90% of the project cost borne by the Central Government for projects from cities/towns in special category States.
- A minimum of 12% beneficiary contribution for houses which in the case of SC/ST/BC/OBC/PH and other weaker sections is 10%.
- Access of Central assistance predicated upon the State/Urban Local Bodies/Parastatals agreeing to reforms.
- Reforms to ensure improvement in urban governance and management.
- Cities/towns to prepare Detailed Project Reports.

5.3.2 IHSDP: Admissible Components

- Provision of shelter including up-gradation & construction of new houses.
- Provision of community toilets.
- Provision of physical amenities like water supply, storm water drains, community bath, widening and paving of existing lanes, sewers, community latrines, street lights, etc.
- Community Infrastructure like provision of community centres to be used for pre-school education, non-formal education, adult education, recreational activities, etc.
- Community Primary Health Care Centre Buildings.
- Social Amenities like pre-school education, non-formal education, adult education, maternity, child health and primary health care including immunization, etc.
- Provision of Model Demonstration Projects.
- Sites and Services/houses at affordable costs for EWS & LIG categories.

- Slum improvement and rehabilitation projects.

Note: Land acquisition cost will not be financed except for acquisition of private land for schemes/projects in the North Eastern States & hilly States, viz., Himachal Pradesh, Uttarakhand and Jammu & Kashmir.

5.3.3 IHSDP: Funding

The sharing of funds is in the ratio of 80:20 between Central Government and State Government/ULB/Parastatals. For special category States, the funding pattern between Centre and States is in the ratio of 90:10. The Central fund will be released as Additional Central Assistance (grant). As in the case of BSUP, signing of a tripartite MoA is a necessary condition to access Central assistance.

5.4 BENEFICIARIES UNDER BSUP AND IHSDP

The targeted beneficiaries under BSUP and IHSDP are slum dwellers/urban poor. While a minimum 12% beneficiary contribution is stipulated under Basic Services to the Urban Poor (BSUP) and Integrated Housing and Slum Development Programme (IHSDP), in the case of SC/ST/BC/OBC/PH and other weaker sections, it is 10%.

5.5 SPECIAL FEATURE OF INTEGRATED DEVELOPMENT OF SLUMS

Both under BSUP and IHSDP emphasis is given for integrated development of slums through projects for providing shelter, basic services and other related civic amenities with a view to provide utilities to the urban poor. Accordingly, the approved projects include physical amenities and related infrastructure such as water supply, sewerage, storm water drain, roads, multi-purpose community centres, parks etc.

5.6 BSUP & IHSDP: HIGHLIGHTS OF PROGRESS BY 31.12.2011

- More than 15.70 lakhs houses sanctioned (1570926).
- More than 5.2 lakhs houses completed.
- More than 3.7 lakhs in progress.
- More than 3.19 lakhs houses have been occupied.
- 1517 projects costing more than Rs. 39,931 crores have been approved.
- Central share of Rs. 21,702.25 crores committed.
- Additional Central Assistance (ACA) of Rs 12,448.31 crores released (including PMU, PIU and DPR charges).
- All Mission Cities covered under BSUP.
- All States and UTs except small States of Goa and Lakshadweep covered under IHSDP.
- Progress of 3 Pro-poor key reforms under JNNURM largely on track.
- 30 Agencies empanelled by Mission Directorate for Third Party Inspection and Monitoring (TPIM) for BSUP and IHSDP.
- An online JNNURM tracking system and Poverty Monitoring System developed.

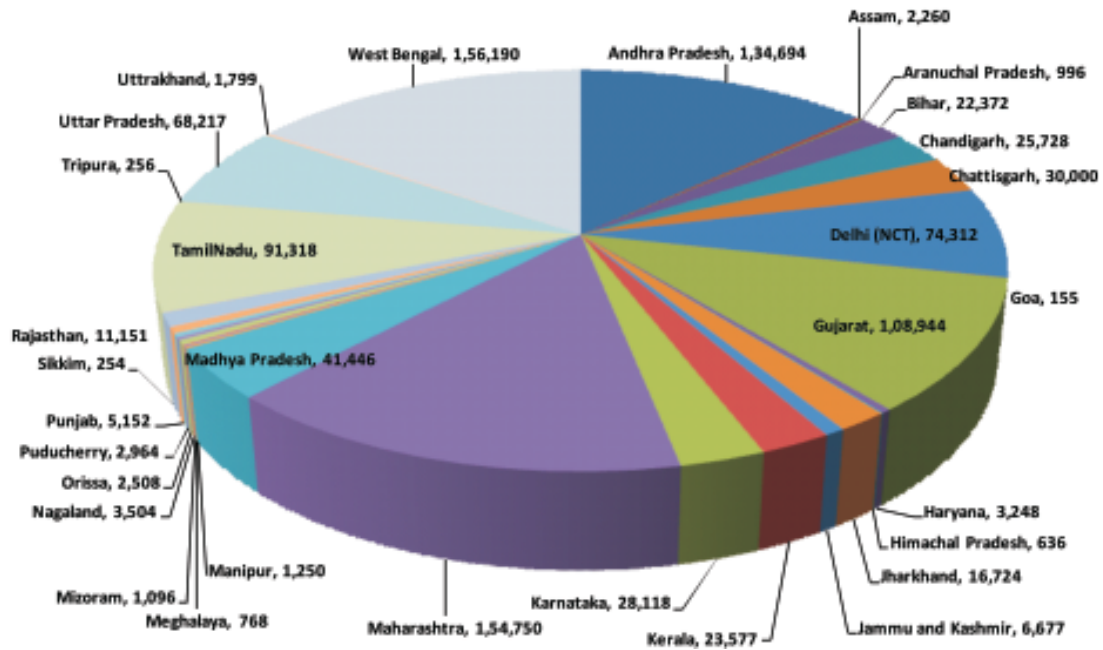
CUMULATIVE PHYSICAL & FINANCIAL PROGRESS (AS ON 31.12.2011)

	Commitment & Release (in Crores)		
	BSUP	IHSDP	Total
Revised 7-Year Allocation	16356.35	6828.31	23184.66
ACA Commitment against 7-year Allocation	14457.72	7244.53	21702.25
% Commitment vs. Allocation	88.39%	106.10%	93.61%
ACA Released (total)	7731.52	4716.79	12448.31
% Release (Release vs Commitment)	53.48%	65.11%	57.36%
No of projects approved	497	1020	1517
Total project cost approved	28972.10	10959.42	39931.51
No of States/UTs covered	31	31	
No of Cities/Towns covered	65	882	947
No of Dus Approved	1021064	549862	1570926
No. of Dus in Progress	234265	140014	374279
No. of Dus Completed	366083	157680	523763
No. of Dus Occupied	201101	118810	319911

5.7 PHYSICAL & FINANCIAL PROGRESS OF BSUP & IHSDP PROJECTS DURING THE YEAR OF 2011-12 (PROJECTS APPROVED UP TO 17.02.2012):

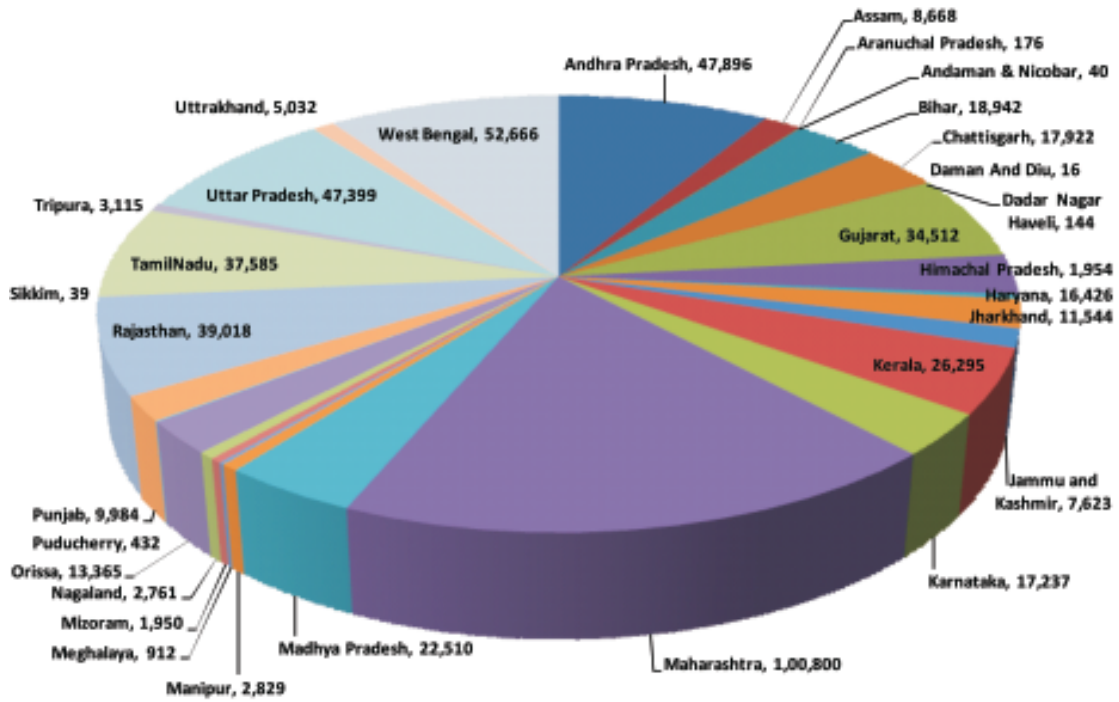
Sl. No.		BSUP	IHSDP	Total	(Rs.in Crore)
					Projected Total upto March, 2012
1.	No. of Projects Approved	18	48	66	85
2.	Project Cost Approved	1319.44	874.50	2193.94	2400
3.	Central Share Approved	658.12	515.11	1173.23	1350
5.	ACA Released (Total)	978.46	498.50	1476.96	2300
6.	No. Dwelling Units Approved	27866	33580	61446	62000
7.	No. of DUs completed	109979	44769	154748	200000

Dwelling Units Approved



BSUP Dwelling Units approved State-wise as on 02.01.2012

Dwelling Units Approved



IHSDP Dwelling Units approved State-wise as on 02.01.2012

5.8 PROGRESS OF REFORMS

The main thrust of the revised strategy of urban renewal is to ensure improvement in urban governance so that Urban Local Bodies (ULBs) and para-statal agencies become financially sound with enhanced credit rating and ability to access market capital for undertaking new programmes and expansion of services. In this improved environment, public-private participation models for provisioning of various services would also become feasible. To achieve this objective, State Governments, Urban Local Bodies and para-statal agencies are required to accept implementation of an agenda of reforms. The proposed reforms broadly fall into two categories:-

- i) Mandatory reforms
- ii) Optional reforms

List of Mandatory and Optional reforms is at **Annexure-II**. National Steering Group may add additional reforms to the identified reforms.

5.8.1 PROGRESS ON 3 PRO-POOR KEY REFORMS

Ministry of Housing & Urban Poverty Alleviation is monitoring 3 Pro-poor key reforms. The details of reforms and the achievements are as under:

- **Internal earmarking within local body budgets for Basic Services to the Urban Poor** 56 cities have undertaken implementation of this reform.
- **Earmarking of at least 20-25% of developed land in all housing projects (both public and private agencies) for EWS/LIG category**
22 States (51 Cities) have issued the policy directives to reserve developed land in public and/or private housing projects.
- **Implementation of 7- Point Charter: Provision of 7 Basic Entitlements/ Services**
This reform is to be implemented in a staggered manner over the Mission Period in convergence with the programmes of other

Ministries as this is also an outcome of the Mission.

5.9 HIGH LEVEL COMMITTEE

In accordance with the revised guidelines, a High Level Committee under the Sub-Mission on Basic Services to the Urban Poor (BSUP) of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) has been constituted on 4/9th May, 2006 under the Chairpersonship of Hon'ble Minister for Housing & Urban Poverty Alleviation and Tourism (HUPA). This Committee has the following modified terms of reference:

The High Level Committee will provide a participation platform for discussions relating to implementation of Sub-Mission on BSUP of JNNURM and IHSDP, particularly for convergence with other Social Sector programmes. The High Level Committee will vet the proposals/DPRs received from State Government/implementing agencies from the point of view of conformity to the seven point charter under BSUP and IHSDP viz. land tenure, housing at affordable cost, water, sanitation, health, education and social security.

Last meeting of the High Level Committee was held on 21.7.2010 under the Chairpersonship of Hon'ble Minister for HUPA.

5.10 NATIONAL STEERING GROUP

As per revised JNNURM Guidelines, to steer the Mission objectives, National Steering Group has been constituted with the Chairmanship of Minister for Urban Development. This Group may consider addition or deletion of cities/towns under Category C (other than State capitals). The total number of cities under the Mission shall, however, remain around the same.

Last meeting of National Steering Group was held under the Chairmanship of Hon'ble Urban Development Minister and Co-chairpersonship of Hon'ble Minister for HUPA on 24.11.2009.

5.11 PRIVATE & VOLUNTARY ORGANISATION (REPLY TO POINT 2(X))

Association of Municipalities and Development Authorities (AMDA), an NGO, has furnished an incomplete utilization certificate for which they have been requested to furnish a revised utilization certificate. The details are as under:

Sl. No.	Name of the Organisation	Year of release	Amount released to the organization from out of 1% JNNURM
1.	Association of Municipalities and Development Authorities	2007-08	2.00 Lakh

5.12 KEY INITIATIVES

5.12.1 Social Audit

This Ministry has made provision for an independent social audit and public accountability of JNNURM along with a Manual on Social Audit so as to ensure that the benefits of projects under JNNURM reach the intended poor beneficiaries and that the projects are implemented in a participatory manner involving the poor. Guidelines, Toolkit and Manual for the social audit have been issued to States in this regard. The Guidelines and the toolkits of social audit have also been posted on website of JNNURM. Further an amount of 1.5% of Central Assistance is made available to States for undertaking project supervision including social audit.

The Ministry of Housing and Urban Poverty Alleviation, Government of India initiated social audit as pilots in two phases for BSUP and IHSDP projects. The first phase pilot covered Vijayawada Municipal Corporation in Andhra Pradesh and Ganjbasoda in Vidisha district in Madhya Pradesh. The pilot initiatives were facilitated by the Centre for Good Governance (CGG), Hyderabad in 2009.

In 2011, the Ministry launched the second phase of pilots on social audit in six select cities of Agra, Ambala, Bhopal, Chandigarh, Tirupati and Rajkot.

The pilots were assigned to five National Resource Centres (NRCs), which worked with five leading Non-Governmental organisations to conduct the Social Audits in the cities. The details of NRCs and the NGOs are as under:

National Resource Centre	City	NGO Partner
EDI, Ahmedabad	Rajkot	Vikas Centre
CGG, Hyderabad	Tirupati	Dhan Foundation
SPA, Delhi	Chandigarh	PRIA
CEPT, Ahmedabad	Bhopal	Unnati
NIUA, New Delhi	Agra and Ambala	CURE

The Social audit reports for the cities of Agra, Ambala, Bhopal, Chandigarh and Rajkot were received. Further the 2 social pilots undertaken earlier in 2009 for Cities of Vijayawada & Ganjbasoda (Vidisha Distt., M.P.) were revisited in 2011.

The primary scope of the social audit, among others, covered the following main issues:

1. Quality of the constructed infrastructure;
2. Effectiveness of pro-poor basic services provided and
3. Satisfaction of the targeted beneficiaries and the community.

On one hand, the social audits piloted by the NRC-NGO teams in seven cities across the country have brought forward issues regarding quality of construction, design, variation with DPRs, non-inclusion of some of the vulnerable groups, provisions of water and sanitation, impact of the project on livelihood of the people, and on the other hand, social audits have generated useful experience to: (a) highlight the relevance and urgent need for conducting social audits; (b) its potential as an instrument of performance assessment of public policies and programmes, and finally (c) in generating spaces for meaningful participation of people, particularly the poor in furthering the accountability of the State.



Presentation of JnNURM Awards by Hon'ble Prime Minister of India at the National Conference on JnNURM on 13rd December 2011

5.12.2 Advisory to all States for taking necessary corrective action on Social Audit Pilots of 7 Cities under BSUP and IHSDP:

The Ministry has issued advisory to 6 States to take necessary corrective action keeping in view the learnings from social audits undertaken for cities of Vijayawada, Rajkot, Chandigarh, Agra, Ambala, Ganjbasoda and Bhopal.

5.12.3 TPIM

A framework for Third Party Inspection and Monitoring (TPIM) has been established and 30 agencies for independent third party inspection and monitoring empanelled by Mission Directorate. TPIMs for 21 States, namely Andhra Pradesh, Chhattisgarh, Delhi, Gujarat, Haryana, Himachal Pradesh, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Orissa, Puducherry, Rajasthan, Tamil Nadu, Uttar Pradesh, Uttarakhand, West Bengal, Jammu & Kashmir, Assam and Manipur

have been approved.

Central TPIM:

The Ministry has appointed 2 agencies as Central TPIM agencies for undertaking TPIM exercises on a sample basis for independent report to the Central Government on quality in execution of BSUP and IHSDP projects in various States/UTs. A total of 126 projects have been selected on sample basis from States/UTs for independent assessment of quality of projects. 4 States of North-Eastern Region (namely Arunachal Pradesh, Meghalaya, Sikkim and Tripura) has also been covered under Central TPIM.

5.13 MODEL FRAMEWORK FOR RESERVATION OF LAND:

FSI for EWS/LIG housing & Model Amendment Act for earmarking of minimum 25% of Municipal budgets/funds for basic services to the urban poor fund issued and circulated to States.

5.14 COMMUNITY PARTICIPATION

Technical Advisory Group (TAG): Under JNNURM, there is a provision of TAG. The TAG comprises professionals across the legal, environment, social and urban infrastructure sectors to assist the Central Sanctioning and Monitoring Committees (CSMCs), State Level Steering Committee (SLSC), SLNA and ULBs. The TAG also provide advisory support as outlined above at the macro and micro level for obtaining financial assistance within the provisions of JNNURM. The TAG is headed by a Technical Advisor drawn from the civil society with proven experience in mobilising collective action for reforms in urban governance.

The TAG enables the Mission to create similar voluntary Technical Corps in each identified city. It would encourage private sector participation, citizen's involvement in urban governance at the grass-root level and transparency in municipal governance.

Guidelines for setting up of **City Volunteer Technical Corps (CVTC) in Mission Cities** has been circulated to all States. Financial assistance has also been given to the cities of Coimbatore and Mysore for setting the CVTC in collaboration with NGOs. Proposals from others are awaited. There is a need to focus on the issue so that the effect of CVTC reach to all the Mission cities thereby laying foundation for community mobilization for newly launched Rajiv Awas Yojana also.

Community Development Network: While formulating and implementing meaningful programmes for the urban poor, it is necessary to take note of the changing perspective on poverty that stresses the importance of multiple deprivations caused by poverty besides low income. It is essential to recognize that the process of poverty elimination will not achieve its objectives unless the poor play an active and responsive role and, eventually, take charge of the process and lead it. The external interveners, on the other hand, play a major part in

the beginning but, gradually, they need to transfer initiative to the poor and eventually withdraw.

In this background, the Ministry has proposed States to establish a Community Development Network (CDN) for empowerment of the urban poor so as to plan and execute programmes for sustainable urban poverty alleviation, starting with JnNURM. The CDN is an association of non-profit community development organisations. The network will enable the urban poor to form their own organisations and give them a collective voice in the arena of civic governance by enhancing their bargaining power; it will place emphasis on influencing the policy and implementation environment within which civil society organisations are situated. Under the Swarna Jayanti Shahari Rozgar Yojana, community based organizations in the form of Neighbourhood Groups (NHGs); Neighbourhood Committees (NHCs) and Community Development Society (CDS) have been established to create community structures to organise the urban poor. These organizations will participate in the CDN themselves or with support from other civil society organisations and resource institutions working in the areas of urban poverty alleviation, livelihoods development and community mobilisation. Other organisations working for the cause of poverty can also participate in the CDN. The Guidelines have been issued and are also placed on website. 24 CDN proposals have been sanctioned for the States of Andhra Pradesh and Karnataka for community based safe water supply project and projects on construction of working shed, community hall, marketing shops, and Aganbari Kendra.

5.15 CITIZEN'S CHARTER

JNNURM Division is in the process of uploading the information on Citizen's Charter. However, information on organizational Chart, duties and responsibilities, may be seen on the Ministry's website i.e. <http://mhupa.gov.in>.

ANNEXURE-I

LIST OF IDENTIFIED CITIES/URBAN AGGLOMERATIONS (UAS) UNDER SUB-MISSION ON BASIC SERVICES TO THE URBAN POOR (BSUP)

Sl.No.	City	Name of the State	Population (in lakh)
a) Mega Cities/UAs			
1.	Delhi	Delhi	128.77
2.	Greater Mumbai	Maharashtra	164.34
3.	Ahmedabad	Gujarat	45.25
4.	Bangalore	Karnataka	57.01
5.	Chennai	Tamil Nadu	65.60
6.	Kolkata	West Bengal	132.06
7.	Hyderabad	Andhra Pradesh	57.42
b) Million-plus Cities/UAs			
1.	Patna	Bihar	16.98
2.	Faridabad	Haryana	10.56
3.	Bhopal	Madhya Pradesh	14.58
4.	Ludhiana	Punjab	13.98
5.	Jaipur	Rajasthan	23.27
6.	Lucknow	Uttar Pradesh	22.46
7.	Madurai	Tamil Nadu	12.03
8.	Nashik	Maharashtra	11.52
9.	Pune	Maharashtra	37.60
10.	Cochin	Kerala	13.55
11.	Varanasi	Uttar Pradesh	12.04
12.	Agra	Uttar Pradesh	13.31
13.	Amritsar	Punjab	10.03
14.	Visakhapatnam	Andhra Pradesh	13.45
15.	Vadodara	Gujarat	14.91
16.	Surat	Gujarat	28.11
17.	Kanpur	Uttar Pradesh	27.15
18.	Nagpur	Maharashtra	21.29
19.	Coimbatore	Tamil Nadu	14.61
20.	Meerut	Uttar Pradesh	11.61
21.	Jabalpur	Madhya Pradesh	10.98
22.	Jamshedpur	Jharkhand	11.04
23.	Asansol	West Bengal	10.67
24.	Allahabad	Uttar Pradesh	10.42
25.	Vijayawada	Andhra Pradesh	10.39
26.	Rajkot	Gujarat	10.03
27.	Dhanbad	Jharkhand	10.65
28.	Indore	Madhya Pradesh	16.40

Sl.No.	City	Name of the State	Population (in lakh)
c) Identified cities/UAs with less than one million population			
1.	Guwahati	Assam	8.19
2.	Itanagar	Arunachal Pradesh	0.35
3.	Jammu	Jammu & Kashmir	6.12
4.	Raipur	Chhattisgarh	7.00
5.	Panaji	Goa	0.99
6.	Shimla	Himachal Pradesh	1.45
7.	Ranchi	Jharkhand	8.63
8.	Thiruvananthapuram	Kerala	8.90
9.	Imphal	Manipur	2.50
10.	Shillong	Meghalaya	2.68
11.	Aizawal	Mizoram	2.28
12.	Kohima	Nagaland	0.77
13.	Bhubaneswar	Orissa	6.58
14.	Gangtok	Sikkim	0.29
15.	Agartala	Tripura	1.90
16.	Dehradun	Uttaranchal	5.30
17.	Bodh Gaya	Bihar	3.94
18.	Ujjain	Madhya Pradesh	4.31
19.	Puri	Orissa	1.57
20.	Ajmer-Pushkar	Rajasthan	5.04
21.	Nainital	Uttaranchal	2.20
22.	Mysore	Karnataka	7.99
23.	Pondicherry	Pondicherry	5.05
24.	Chandigarh	Punjab & Haryana	8.08
25.	Srinagar	Jammu & Kashmir	9.88
26.	Haridwar	Uttaranchal	2.21
27.	Mathura	Uttar Pradesh	3.23
28.	Nanded	Maharashtra	4.31
29.	Tirupati	Andhra Pradesh	2.28*
30.	Porbandar	Gujarat	1.33*

*Yet to be intimated by MOUD.

All State Capitals and Capitals of two Union Territories with Legislatures are proposed to be covered.

The National Steering Group may add or delete cities/towns under category-C other than State capitals. However, the total number of category-C cities under JNNURM will be kept at a reasonable level.

URBAN REFORMS

MANDATORY REFORMS :

Urban Local Body Reforms (at ULB Level)

- Adoption of modern, accrual-based double entry system of accounting in Urban Local Bodies.
- Introduction of system of e-governance using IT applications like GIS and MIS for various services provided by ULBs.
- Reform of property tax with GIS, so that it becomes major source of revenue for Urban Local Bodies (ULBs) and arrangements for its effective implementation so that collection efficiency reaches at least 85% within *the Mission period*.
- Levy of reasonable user charges by ULBs/Parastatals with the objective that full cost of operation and maintenance is collected within *the Mission period*. However, cities/towns in North East and other special category States may recover at least 50% of operation and maintenance charges initially. These cities/towns should graduate to full O&M cost recovery in a phased manner.
- Internal earmarking within local body budgets for basic services to the urban poor.
- Provision of basic services to urban poor including security of tenure at affordable prices, improved housing, water supply, sanitation and ensuring delivery of other already existing universal services of the government for education, health and social security.

State Level Reforms

- Implementation of decentralization measures as envisaged in Seventy Fourth Constitutional Amendment. States should ensure meaningful association/engagement of ULBs in planning function of Parastatals as well as delivery of services to the citizens.
- Rationalisation of Stamp Duty to bring it down to no more than 5% within *the Mission period*.
- Enactment of community participation law to institutionalize citizen participation and introducing the concept of the Area Sabha in urban areas.
- Assigning or associating elected ULBs into “city planning function” over a period of five years; transferring all special agencies that deliver civic services in urban areas and creating accountability platforms for all urban civic service providers in transition.

OPTIONAL REFORMS

- Repeal of Urban Land Ceiling and Regulation Act.
- Amendment of Rent Control Laws balancing the interest of landlords and tenants.
- Enactment of Public Disclosure Law to ensure preparation of medium-term fiscal plan of ULBs and release of quarterly performance information to all stakeholders.
- Revision of bye-laws to streamline the approval process for construction of buildings, development of sites, etc.
- Simplification of legal and procedural frameworks for conversion of agricultural land for non-agricultural purposes.

- Introduction of Property Title Certification System in ULBs.
- Earmarking at least 20-25% of developed land in all housing projects (both Public and Private Agencies) for EWS/LIG category with a system of cross subsidization.
- Introduction of computerized process of registration of land and property.
- Revision of bye-laws to make rain water harvesting mandatory in all buildings to come up in future and for adoption of water conservation measures.
- Bye-laws on reuse of recycled water.
- Administrative reforms, i.e., reduction in establishment by bringing out voluntary retirement schemes, non-filling up of posts falling vacant due to retirement etc., and achieving specified milestones in this regard.
- Structural reforms
- Encouraging Public-Private partnership.

NOTE: States/ULBs will be required to implement all the Mandatory Reforms and Optional Reforms within the Mission period. The States/ULBs need to choose at least two Optional Reforms each year for implementation. The details of reforms which have already been implemented and/or proposed to be taken up should be included in the detailed project reports.



Completed Dwelling Units under JnNURM (BSUP) at Agartala, Tripura

6. Rajiv Awas Yojana (RAY)

In pursuance of the Government's vision of creating a Slum-free India, a new scheme 'Rajiv Awas Yojana' (RAY) has been launched on 02.06.2011. The Phase I of Rajiv Awas Yojana is for a period of two years from the date of approval of the scheme with a budget of Rs.5,000 crores.

2. The Scheme will provide financial assistance to States that are willing to assign property rights to slum dwellers for provision of decent shelter and basic civic and social services for slum redevelopment, and for creation of affordable housing stock. Fifty percent (50 %) of the cost of provision of basic civic and social infrastructure and amenities and of housing, including rental housing, and transit housing for in-situ redevelopment – in slums would be borne by the Centre, including operation & maintenance of assets created under this scheme. For the North Eastern and Special Category States the share of the Centre would be 90% including the cost of land acquisition, if required.

3. The central assistance under RAY is conditional to reforms by the States. The reforms required here are directly linked to the objectives of the scheme, and necessary for the scheme to be successful. The overarching aim of RAY is to drive a fundamental change in policy and reform in the existing urban development systems to make cities inclusive and equitable. Release of funds under RAY would be predicated upon the acceptance and implementation of the following necessary policy actions by the states:

i) The commitment and willingness to assign property rights to slum dwellers, preferably in the name of the wife or in the name of both wife and husband, and enactment of legislation within one year of the first project sanctioned. For North Eastern and Special Category States, however, where land

ownership patterns are community based, or restricted by certain conditions of law, the reform with timelines will be mutually worked out between the concerned States and the Centre.

ii) The other key reforms pertains to provisions for enforcement of the pro-poor reforms begun under JNNURM i.e. reservation of 20-25% of developed land for Economically Weaker Section (EWS) / Low Income Group (LIG) housing; and for a non-lapsable earmarking of 25% of the budget of all municipalities/ other bodies for providing municipal basic services to meet the revenue and capital expenditures of urban poor colonies and slums; and the implementation of the seven point charter entitlements of JNNURM (i.e land-tenure, affordable housing, water, sanitation, education, health and social security). It would be mandatory to enact a legislation for the first two reforms within one year of the first project sanctioned.

4. The Scheme is expected to cover about 250 cities, across the entire country by the end of 12th Plan (2017). The selection of the cities will be done in consultation with the Centre. The States would be required to include all the mission cities of JNNURM, preferably cities with more than 3 lakh population as per 2001 Census; and other smaller cities, with due consideration to the pace of growth of the city, of slums, predominance of minority population, and areas where property rights are assigned. The scheme will progress at the pace set by the States. Funds have been released to 157 cities for undertaking preparatory activities under Slum Free City Planning Scheme - the preparatory phase of Rajiv Awas Yojana. As on December, 2011, 6 States have completed the process of Slum Survey & entry into Slum MIS, 27 States / UTs have initiated

the process of GIS Mapping & 17 States have initiated preparation of City / State Plans of Action.

Ministries/Departments for their comments/suggestions.

5. Under the scheme, it is also proposed to set up a Credit Risk Guarantee Fund to encourage lending for affordable housing to EWS / LIG Households, for loans up to Rs. 5 Lakh with initial corpus of Rs. 1000 Crores from the Central Government. The details of establishing & operating the fund have been finalized in consultation with Department of Financial Services and the Ministry is in the process of seeking approval of the Cabinet.

Technical Guidelines have been prepared and circulated for preparation of Slum Free City Plans of Action (SFCPoA) and project preparation.

6. The Affordable Housing in Partnership Scheme, which is intended to encourage public private partnerships for creation of affordable housing stock is dovetailed into RAY. Under this scheme central support will provided at the rate of Rs 50,000 per unit of affordable dwelling unit or 25% of the cost of civic infrastructure (external and internal), whichever is lower. The scheme extends to all cities covered under RAY and rental housing units as well as dormitories for new migrants are also permissible under the scheme. Further, as a means of Credit Enablement, the Interest Subsidy Scheme for Housing the Urban Poor (ISHUP), has also been dovetailed with RAY, to reduce the cost of the loan taken by the beneficiary to build or purchase his / her house.

6.1 RAY- PROGRESS

Under Affordable Housing in Partnership Scheme, which has been dovetailed with RAY, 8 projects have been sanctioned with a central assistance of Rs. 7.22 Crore for construction of 5776 Affordable dwelling units. DPRs for innovative pilot projects have been received from the States of Orissa, Andhra Pradesh, Rajasthan, Kerala and Madhya Pradesh.

Revised Draft Model Assignment of Property Rights to Slum Dwellers Act,2011 has been circulated to States/UTs and concerned Central Government

7. Capacity Building for Urban Development Project

7.1 AIMS AND OBJECTIVES

The Capacity Building for Urban Development Project supported through World Bank aims to help the Government address the major constraints to urban development and specifically focuses on the capacity building requirements for successful urban management and poverty reduction. The project will provide support for capacity building at the national and local levels in the areas of urban management and poverty monitoring and alleviation. The project's development objective is that: selected ULBs will have improved their systems and skills for urban management and urban poverty reduction.

The project will be implemented from November 1, 2011 to June 30, 2016. Project has two components:

- I. Capacity Building for Strengthened Urban Management
- II. Capacity Building for Effective Urban Poverty Monitoring and Alleviation

MoUD and MoHUPA will be the implementing agencies under Component I and II respectively. The total funds available under component one is USD 40 million and component two is USD 20 million.

7.2 INTENDED OUTPUTS

Capacity Building for Effective Urban Poverty Monitoring and Alleviation component will support in building capacities at the central and local levels for policy formulation, implementation and monitoring, in the area of urban poverty alleviation with special focus on building-up information systems, fostering knowledge and

information exchange and learning, including designing and institutionalizing mechanisms to promote community participation in implementing urban poverty alleviation programs. The project will target 20 ULBs for a comprehensive package of assistance on urban management and poverty reduction. Following will be the specific outputs under this component:

- **Challenge Fund for Urban Poverty Alleviation:** Support will be provided to ULBs working on urban poverty alleviation through recognizing and awarding innovative practices in this area; and also who are interested in adopting and scaling up one or more identified good practice.
- **Creation of a Practitioners Network:** Support will be provided by constituting a network of practitioners with the objective of promoting information sharing and capacity building. The network will also facilitate the dissemination and discussion of best practices identified and/or developed through the Challenge Fund.
- **Strengthening a National level Training Institute:** Support will be provided to a National Institute by strengthening it to be a premier apex training institute with focus on building capacities in urban poverty alleviation.
- **Institutionalizing Community Development Structures:** Support will be provided to cities to institutionalise community development structures so as to ensure community engagement in planning, implementation, and operation and management of urban poverty alleviation programs.

- **Strengthening of MOHUPA:** Support policy analysis and development as well as build a comprehensive M&E system in MOHUPA in coordination with ULBs.

7.3 IMPLEMENTATION ARRANGEMENTS

The project design envisages a three-tier structure for oversight. The project will be implemented through a structure of Programme Management Boards (PMBs), chaired by the Secretary of MOHUPA, and also comprising representatives from the Department of Economic Affairs (DEA) and the Planning Commission. PMB will provide overall oversight and guidance, as well as approve major work plans and activities. PMB will be supported by a Project Steering Committee (PSC), which will be chaired by the Joint Secretary and will also have representation from the DEA and the Planning Commission. PSC will in turn be supported by the single national level PMU, which is established under the project for providing technical and managerial support during project implementation. The hierarchical linkage of the three levels is shown in the schematic below:

Implementation Arrangements at MoHUPA

Level I	Project Management Board	Chaired by Secretary MoHUPA
Level II	Project Steering Committee	Chaired by Joint Secretary (RAY)/PD CBUD Project MoHUPA
Level III	Project Monitoring Unit	A National level common PMU serving both MoUD and MoHUPA via respective PMB and PSC
Level 4	Selected 20 ULBs	

7.4 MAJOR EXPECTED OUTCOMES

- ULB's provided support under replication/up-scaling of poverty alleviation programmes to demonstrate effective impact of investments
- Focus on institutional and organisational strengthening through knowledge sharing as well as the development of individual competencies and skills.
- Cities start engaging with communities in planning and implementation of Urban Poverty Alleviation programs

7.5 FUNDING

The total support under this project is of 20 million USD, which is approx. Rs. 100 crores. As activities under the project have commenced only from November 2011, the budget till March 2011 is Rs. 50 lakh.

8. GoI-DFID Project, Support to National Policies for Urban Poverty Reduction with Ministry of Housing & Urban Poverty Alleviation

In a context of economic growth accompanied by on-going urbanisation, this project seeks to support the Government of India's (GoI) response to the twin challenges of increasing urban poverty and weak local government. Specifically it will support more effective, poverty-focused implementation of the Rajiv Awas Yojana (RAY), Jawaharlal Nehru National Urban Renewal Mission (JNNURM) and the Swarna Jayanti Shahari Rozgar Yojana (SJSRY).

The agreement for the GoI-DFID Project, Support to National Policies for Urban Poverty Reduction (SNPUPR) was signed in April 2010 between DEA, M/o Finance and DFID. The project was initiated from July 2010 and staff put in place by December 2010. The first meeting of the Programme Management Board (PMB) was held on 1st December 2010 and the first meeting of the Project Steering Committee (PSC) was held on 11th August 2011.

The overall **Goal** of the project is '**A sustained reduction in urban poverty**'. The following are the expected outputs of the project:

Output 1: Institutional co-ordination between M/o UD and M/o HUPA strengthened.

Output 2: Policy and Programme Support Unit (PPSU) in M/o HUPA developing and disseminating policy on urban poverty reduction and pro-poor governance, learning from State experiences.

Output 3: A Network of Resource Centres is created which supports pro-poor urban policy development and programme implementation.

Output 4: Capacities of selected State and city/town governments are strengthened to effectively implement pro-poor reforms and programmes.

The project has been supporting the Ministry in the implementation of its programme by providing technical support in formulation of technical guidelines and capacity building of 20 selected cities.

9. Twenty Point Programme - 2006

The Twenty Point Programme -1986 has been restructured in conformity with the priorities of the Government as contained in the National Common Minimum Programme (NCMP), the Millennium Development Goals (MDGs) of the United Nations and the SAARC Social Charter. The restructured Programme, called Twenty Point Programme - 2006 (TPP-2006) has been operationalised w.e.f. 1.4.2007.

9.1 INTRODUCTION

The Twenty Point Programme (TPP) was launched by the Government of India in 1975. The Programme was first revised in 1982 and again in 1986. Over the years, the need for restructuring the Programme has been felt in the light of our achievements and experiences, as well as the introduction of several new policies and programmes by the Government of India. The Twenty Point Programme – 2006 consists of 20 points and 66 monitorable items. The programmes and schemes under the TPP-2006 are in harmony with the priorities contained in the National Common Minimum Programme (NCMP). It renews the nation's commitment to eradicating poverty, raising productivity, reducing income inequalities and removing social and economic disparities. The Ministry in consultation with the States/UTs fixes the physical targets in respect of the points mentioned below and monitors the progress made by them. The States/UTs are required to furnish Progress Report to this Ministry. The performance is rated on the basis of norms set by the Ministry of Statistics and Programme Implementation – 90% and above as very good – 80% to 90% good and less than 80% - poor.

Ministry of Housing and Urban Poverty Alleviation (HUPA) is the nodal Ministry for the following three points:

(I) GARIBI HATAO (POVERTY ERADICATION) - SJSRY URBAN AREAS

The eradication of poverty has been an integral component of the strategy for economic development in India. High poverty levels are synonymous with poor quality of life, deprivation of basic needs, poor health, malnutrition, illiteracy and low human resource development. The scheme strives to provide gainful employment to the urban unemployed and under employed poor, through encouraging the setting up of self employment ventures by the urban poor living below the poverty line, and also through providing wage employment by utilizing their labour for construction of socially and economically useful public assets. Central funds released and Physical Targets / Achievements during 2011-12 may be seen at Annexure 'A'.

(II) SUBKE LIYE AAWAS (HOUSING FOR ALL) - EWS/LIG Houses in Urban Areas

The Government is committed to a comprehensive programme for Urban renewal and to massive expansion of housing in town and cities and also housing for weaker section in rural areas. The Point Subke Liye Aawas has the item – EWS/LIG Houses in Urban areas. To deal with the problem of houses for economically weaker sections and low income groups in urban areas, the items “EWS/LIG Houses in Urban areas” has been included. The targets and achievements for the year 2011-12 in respect of BSUP and IHSDP under this point may be seen at Annexure 'B'.

(III) BASTI SUDHAR (IMPROVEMENT OF SLUMS) - Number of Urban poor families assisted under seven point charter viz. land tenure, housing at affordable cost, water, sanitation, health, education, and social security

Urban slums, particularly in the big cities of our country, are the picture of human misery and degradation, Urbanization is an inevitable phenomenon of modernization and economic development. Slums grow as a result of structural inequities in the development of the urban sector. Due to the high price of land and housing and low

purchasing power, the urban poor are forced to join the existing slums for cheap shelter or to occupy any vacant land/areas wherever available in the city. With a view to paying particular attention to the needs of slum dwellers the Point titled Basti Sudhar will monitor number of Urban poor families assisted under the seven point charter viz. land tenure, housing at affordable cost, water, sanitation, health, education and social security. The targets and achievements for this point for BSUP and IHSDP – components of JNNURM may be seen at Annexure 'C'.



Kumari Selja, Hon'ble Minister of Housing & Urban Poverty Alleviation, visiting the BMTPC Pavilion on Emerging Housing & Building Technologies during India International Trade Fair organised from 14-27 November, 2011

ANNEXURE-A

**PHYSICAL TARGETS / ACHIEVEMENTS DURING 2011-12
UNDER 20 POINT PROGRAMME**

(As on 7 March, 2012)

Sl. No.	States / UTs	No. of beneficiaries assisted for setting up individual micro enterprises (USEP)		No. of beneficiaries provided skill training (STEP-UP)		No. of Mandays of work generated under UWEP (in lakhs)
		Target	Achievement	Target	Achievement	Achievement
1	Andhra Pradesh	4417	10145	17580	85601	0.59
2	Arunachal Pradesh	394	89	231	213	0.18
3	Assam	4598	126	2890	540	0.00
4	Bihar	3515	0	14008	302	0.00
5	Chhattisgarh	1154	1201	4600	8065	0.09
6	Goa	148	0	589	0	
7	Gujarat	3604	8914	14363	43088	0.04
8	Haryana	1355	451	5400	1874	0.01
9	Himachal Pradesh	50	0	103	0	
10	Jammu & Kashmir	247	0	983	1380	
11	Jharkhand	1337	81	5328	438	0.05
12	Karnataka	4362	2395	17386	8894	1.57
13	Kerala	1345	1638	5362	3950	0.96
14	Madhya Pradesh	5299	6909	21118	20445	2.02
15	Maharashtra	9979	2832	39770	2256	2.22
16	Manipur	1068	0	707	10745	
17	Meghalaya	565	0	413	0	
18	Mizoram	501	359	129	2755	0.25
19	Nagaland	376	296	53	474	0.09
20	Orissa	1950	658	7772	1887	0.89
21	Punjab	1478	0	5891	0	0.00
22	Rajasthan	3681	2887	14671	4108	0.98
23	Sikkim	63	96	7	755	0.10
24	Tamil Nadu	5272	2625	21011	6057	0.54
25	Tripura	788	253	462	1688	0.18
26	Uttarakhand	545	637	2176	1454	0.33
27	Uttar Pradesh	11193	3615	44612	25735	0.97
28	West Bengal	4978	4528	19842	16352	2.36
29	A & N Islands	32	65	96	0	0.01
30	Chandigarh	201	154	604	331	0.00
31	D & N Haveli	24	0	71	0	
32	Daman & Diu	17	0	50	0	
33	Delhi	325	306	6479	395	0.00
34	Puducherry	139	189	243	92	0.01
	GRAND TOTAL	75000	51449	275000	249874	14.43

Source: UPA, Ministry of Housing & Urban Poverty Alleviation

ANNEXURE-B

ACHIEVEMENT FOR CONSTRUCTION OF DWELLING UNITS (2011-12)

S.No.	Name of the State	BSUP		IHSDP		Total	
		Target	Achievement*	Target	Achievement*	Target	Achievement*
1	Andaman and Nicobar		0		0		0
2	Andhra Pradesh	30000	23273	10000	4587	40000	27860
3	Arunachal Pradesh	250	236		0	250	236
4	Assam	1000	1908	3000	594	4000	2502
5	Bihar		512	8000	1077	8000	1589
6	Chandigarh (UT)	5000	10624		0	5000	10624
7	Chattisgarh	4500	0	8000	2474	12500	2474
8	Dadra & Nagar Haveli		0		0	0	0
9	Daman & DIU		0		0	0	0
10	Delhi (NCT)	20000	8660		2	20000	8662
11	Goa		0		70	0	70
12	Gujarat	25000	19260	10000	12271	35000	31531
13	Haryana	500	1981	5000	2599	5500	4580
14	Himanchal Pradesh		0		320	0	320
15	Jammu		621		523	0	1144
16	Jharkhand	5000	251		1157	5000	1408
17	Karnataka	10000	9344	4000	11518	14000	20862
18	Kerala	7000	5831	8000	5617	15000	11448
19	Lakshadweep		0		0	0	0
20	Madhya Pradesh	15000	6811	10000	9745	25000	16556
21	Maharashtra	45000	20881	25000	40366	70000	61247
22	Manipur		0		1174	0	1174
23	Meghalaya	300	272	300	108	600	380
24	Mizoram	450	0	700	1603	1150	1603
25	Nagaland	1000	520	1000	0	2000	520
26	Orissa	800	346	5000	1792	5800	2138
27	Pondicherry (UT)	1200	662		0	1200	662
28	Punjab	2000	1720		0	2000	1720
29	Rajasthan	10000	244	12000	5216	22000	5460
30	Sikkim		153		39	0	192
31	Tamil Nadu	25000	15496	10000	7440	35000	22936
32	Tripura		0	1000	1051	1000	1051
33	Uttar Pradesh	20000	22076	12000	13664	32000	35740
34	Uttarakhand	1000	64	2000	1314	3000	1378
35	West Bengal	20000	27255	15000	9905	35000	37160
	Grand Total	250000	179001	150000	136226	400000	315227

Note: * indicate the no. of new Dws sanctioned, come up through progress over previous year and those completed

Source: JNNURM Dte., M/o HUPA

ANNEXURE-C

**ACHIEVEMENT FOR NO. OF URBAN POOR FAMILIES ASSISTED
UNDER 7-POINT CHARTER (2011-12)**

S.No.	Name of the State	BSUP		IHSDP		Total	
		Target	Achievement*	Target	Achievement*	Target	Achievement*
1	Andaman and Nicobar	0	0	0	0	0	0
2	Andhra Pradesh	45000	34910	15000	6881	60000	41790
3	Arunachal Pradesh	375	354	0	0	375	354
4	Assam	1500	2862	4500	891	6000	3753
5	Bihar	0	768	12000	1616	12000	2384
6	Chandigarh (UT)	7500	15396	0	0	7500	15936
7	Chhattisgarh	6750	0	12000	3711	18750	3711
8	Dadra & Nagar Haveli	0	0	0	0	0	0
9	Daman & DIU	0	0	0	0	0	0
10	Delhi (NCT)	30000	12990	0	3	30000	12993
11	Goa	0	0	0	105	0	105
12	Gujarat	37500	28890	15000	18407	52500	47297
13	Haryana	750	2972	7500	3899	8250	6870
14	Himanchal Pradesh	0	0	0	480	0	480
15	Jammu	0	932	0	785	0	1716
16	Jharkhand	7500	377	0	1736	7500	2112
17	Karnataka	15000	14016	6000	17277	21000	31293
18	Kerala	10500	8747	12000	8426	22500	17172
19	Lakshadweep	0	0	0	0	0	0
20	Madhya Pradesh	22500	10217	15000	14618	37500	24834
21	Maharashtra	67500	31322	37500	60549	105000	91871
22	Manipur	0	0	0	1761	0	1761
23	Meghalaya	450	408	450	162	900	570
24	Mizoram	675	0	1050	2405	1725	2405
25	Nagaland	1500	780	1500	0	3000	780
26	Orissa	1200	519	7500	2688	8700	3207
27	Pondicherry (UT)	1800	993	0	0	1800	993
28	Punjab	3000	2580	0	0	3000	2580
29	Rajasthan	15000	366	18000	7824	33000	8190
30	Sikkim	0	230	0	59	0	288
31	Tamil Nadu	37500	23244	15000	11160	52500	34404
32	Tripura	0	0	1500	1577	1500	1577
33	Uttar Pradesh	30000	33114	18000	20496	48000	53610
34	Uttarakhand	1500	96	3000	1971	4500	2067
35	West Bengal	30000	40883	22500	14858	52500	55740
Grand Total		375000	268501.5	225000	204339	600000	472841

Source: JNNURM Dte., M/o HUPA

10. Follow Up Action of National Urban Housing & Habitat Policy (NUHHP): 2007

The Policy along with tabulated statement indicating the various actionable points under the National Urban Housing and Habitat Policy: 2007 had been widely circulated among the various Central Ministries, State Governments, UT Administrations, business chambers, associations of real estate developers and other stake holders. The Policy and the actionable points had been put on the website of the Ministry : www.mhupa.gov.in.

The National Urban Housing & Habitat Policy, 2007 provides that a High Level Monitoring Committee at the Central Government level would be set up to periodically review the implementation of the National Urban Housing & Habitat Policy, 2007 and make amendments/modifications considered necessary. Accordingly, vide orders dated 21.10.2008, a High Level Monitoring Committee was set up under the Chairmanship of Hon'ble Minister with the implementation of NUHHP:2007. The first meeting of the High Level Monitoring Committee was held on 19.07.2010. In follow up to the decisions taken by the Committee, four consultations were also organized by the Ministry to discuss the preparation of State Urban Housing and Habitat Policy (SUHHP) and State Level Action Plans. Following four States have prepared their own SUHHP so far:

- i. Rajasthan
- ii. Maharashtra
- iii. Madhya Pradesh
- iv. Kerala

The following States are expected to come up with their own SUHHP by end of this financial year:

- i. Haryana
- ii. Himachal Pradesh
- iii. Punjab
- iv. Karnataka
- v. Goa
- vi. Jharkhand
- vii. Uttar Pradesh

This Ministry reminds the States/UTs to expedite their own State housing policy time to time.

11. Interest Subsidy Scheme for Housing the Urban Poor (ISHUP)

“Affordable Housing for All” is an important policy agenda of the Government of India. The Government of India has sought to create an enabling and a supportive environment for expanding credit flow to the housing sector and increasing home ownership in the country. Various policy pronouncements have reinforced the primacy of the housing sector and the need to provide shelter opportunities to everyone.

As per the Technical Group set up by the Ministry of Housing and Urban Poverty Alleviation (MHUPA), Government of India. In year 2007, the estimated urban housing shortage was 24.7 million units. Of this shortage, 99% is related to EWS and LIG segments.

In the National Urban Housing & Habitat Policy, 2007 a demand driven approach, ranging from subsidy based housing schemes to cost recovery cum-subsidy schemes for housing through a proactive financial policy including micro-finance and related self-help group programmes, has been advocated. The policy seeks to devise innovative housing finance schemes for targeting the two segments – EWS & LIG with suitable support from Central and State Governments to increase flow of finance for catering to housing needs of these segments.

The Government has approved an Interest Subsidy Scheme for Housing the Urban Poor (ISHUP). The interest subsidy scheme will also seek to supplement the efforts of the Government through the JNNURM to comprehensively address the housing shortage. The interest subsidy on housing loans for the urban poor will enhance affordability besides leveraging funds from the market for lower segments. Under this scheme, a subsidy of 5 per

cent per annum will be given for loans of Rs 100,000/- taken during the 11th Plan. The loan repayment period would be 15-20 years.

11.1 SALIENT FEATURES OF THE SCHEME

The Scheme will leverage flow of institutional finance for the EWS and LIG segment households and result in creation of additional housing stock of 3.10 lakh houses for EWS/LIG segments over the next 3 years (2009-12) out of which 2.13 lakh dwelling units are targeted for EWS housing and 0.97 lakh for LIG housing. Households with monthly income of upto Rs 3,300 (now revised Rs. 5000) are classified as EWS while those with monthly income between Rs 3,301 and Rs 7,300 (now Revised between Rs. 5,001 to Rs.10,000) are termed LIG.

The key objective of the Scheme is to enable EWS and LIG households to avail affordable housing loans for purchase of house/construction of new house.

Loan will be available for construction of new houses. Loan repayment periods will be permissible generally ranging from 15-20 years. The subsidy will be 5% p.a. for EWS and LIG, admissible for a maximum loan amount of Rs. 1 lakh over the full period of the loan.

Beneficiary borrowers may choose fixed or floating rates (the consequences clearly explained to the borrowers by PLIs). An additional 1% p.a. maximum will be permitted to be charged by banks/HFCs if fixed rate loans are extended which will be subject to reset after a minimum period of 5 years.

Mortgage of the dwelling unit be accepted as primary security. However, there would be no collateral

security/third party guarantee for loans upto and inclusive of Rs. 1 lakh excluding group guarantee. No levy of prepayment charges would be permitted.

Banks/HFCs can also involve NGOs for lending to their group members without involving MFIs, to whom they can pay a small service fee for services rendered in terms of organisations and follow-up, the percentage to be determined by the Steering Committee.

The Net Present Value (NPV) subsidy will be given to the lenders on upfront and quarterly basis. The NPV subsidy given to the lender will be deducted from the principal loan amount of the borrower, who will then have to pay interest to the Housing Finance Institution (HFI) at an agreed document rate for the whole duration of the loan. The advantages of this method is as under:

The interest subsidy directly accrues to the benefit of the borrower upfront reducing his principal outstanding amount.

The EMI for any beneficiary type is lower than in a situation where the interest subsidy is disbursed through the loan period quarterly.

The transactional complexity of administering and accounting of provision of subsidy disbursement through quarterly loan periods as well as cost involved for the PLIs claiming subsidy periodically and National Housing Bank (NHB) / HUDCO on behalf of Government of India effecting payments, is reduced.

The beneficial impact of this upfront subsidy on the acceptability of borrowers should be higher than in the case of periodical subsidy payment. The lenders prefer the upfront adjustment mechanism not only for reasons of administrative convenience but also for facilitating credit risk evaluation. This is because the borrower's equity in the house goes up or the loan to value ratio comes down. This should also facilitate greater coverage of borrowers.

The Scheme will close in 2012, the last year of the 11th Five Year Plan Period (2007 -12). However, the loans extended in the last year will also have repayment period upto 20 years.

Under the scheme, preference (subject to beneficiaries being from EWS/LIG segments) will be given to Scheduled Caste, Schedule Tribe, Minorities, Person with disabilities and women beneficiaries in accordance with their proportion in the total population of city/urban agglomerate during the 2001 census.

NHB and HUDCO, as intermediary financial institutions, would be responsible for administering the subsidy to the eligible institutions and submitting utilization certificates from the PLI's.

11.2 ACHIEVEMENTS UNDER ISHUP TILL 31.12.2011

So far 9,068 beneficiaries have been covered under this scheme since its inception and total NPV of interest subsidy of Rs. 7.84 crore has been released to the States of Andhra Pradesh, Karnataka, Rajasthan, Chhattisgarh, Tamil Nadu, Maharashtra, Assam, Kerala and Uttar Pradesh under this scheme. Year-wise and State-wise details of the progress made under this scheme as on 31.12.2011 is given in Table-I.

For the financial year 2011-12, Rs. 10.00 crore has been allocated for ISHUP at the RE Stage, which is likely to benefit 2,700 beneficiaries. In this financial year 2011-12, ten states have come forward to avail the benefit of the scheme.

Apart from the above, the following initiatives have been taken by this Ministry under this scheme:

- ISHUP has been dovetailed to the scheme of Rajiv AwasYojana (RAY). This would give the option to the State/ Urban Local Body (ULB) to release a part of the subsidy for

Table-I: Year-wise and State-wise details of the progress under ISHUP as on 31.12.2011

Year	States covered	No. of Beneficiaries	Amount of NPV of interest subsidy (Rs. in lakh)	Total No. of beneficiaries covered in financial year.	Total NPV of interest subsidy released in financial year (Rs. in lakh) (approximately)
2008-09	Nil	Nil	Nil	Nil	Nil
2009-10	Andhra Pradesh	531	36.82	531	36.82
2010-11	Andhra Pradesh	5233	378.01		
	Karnataka	53	14.50		
	Rajasthan	27	7.84	5859	476.64
	Chhattisgarh	542	75.12		
	Tamil Nadu	4	1.17		
2011-12	Andhra Pradesh	2101	165.03		
	Karnataka	304	51.86		
	Maharashtra	1	0.23		
	Tamil Nadu	145	36.95		
	Assam	1	0.30	2678	270.23
	Madhya Pradesh	6	0.95		
	Rajasthan	18	4.10		
	Kerala	13	4.12		
	Chhattisgarh	88	6.40		
	Uttar Pradesh	1	0.29		
			Total	9068	783.69 (About 7.84 crore)

- housing as per the guidelines of ISHUP to reduce the cost of the loan taken by the beneficiary.
- The Ministry has been following the matter regularly with all the States and the steering committee of ISHUP has liberalized guidelines to further popularize the scheme whenever felt necessary.
- Recently an Advisory Committee has been constituted under the chairmanship of Joint Secretary (Housing) to review the existing scheme of ISHUP, analyze the causes for its slow off-take and suggest practical modifications to make the scheme widely acceptable with the ultimate objective of channelizing flow of credit to the EWS and LIG beneficiaries under which category there is enormous shortage of housing.
- The progress of the Scheme has been reviewed through meetings with Principal Secretaries and other stakeholders including bankers in various States. The states of Madhya Pradesh, Tamil Nadu, Karnataka, Kerala, Chhattisgarh, Rajasthan and Andhra Pradesh have put the system in place by facilitating easy mortgage and plan approval procedures for takeoff of scheme.
- It is expected that by end of this financial year i.e. March 2012, construction of 2,700 houses will be completed with respect to Revised Estimates of Rs. 10.00 crore for Interest Subsidy Scheme for Housing the Urban Poor (ISHUP).

12. Draft Real Estate (Regulation & Development) Bill, 201__

In order to establish a regulatory oversight mechanism to enforce disclosure, fair practice and accountability norms in the real estate sector, and to provide adjudication machinery for speedy dispute redressal, the Ministry of Housing & Urban Poverty Alleviation had drafted Real Estate (Regulation of Development) Bill, 201__ in consultation with all stakeholders. The Bill was circulated to all concerned stakeholders and also uploaded on the website of the Ministry to obtain comments/suggestions. More than 350 comments were received in this Ministry and after consolidating these comments a large number of consultations/workshops were held to discuss the contents of the Bill. The view emerged that there is need to redraft this Bill as Central Legislation and views of Ministry of Law & Justice was sought in this regard.

Now the Bill has been redrafted as Central Legislation and again circulated to all concerned stakeholders for their comments. The bill was uploaded on the website of the Ministry to obtain comments/suggestions from general public. More than 750 comments were received. These comments were tabulated and analysed. It was also discussed with all the stakeholders at the National Level Consultation meeting held on 11.01.2012 under the chairpersonship of Hon'ble Minister of Housing & Urban Poverty Alleviation. Thereafter draft has been discussed threadbare in a committee formulated under the chairmanship of Secretary (HUPA) and a draft final Bill has been prepared. The same has now been circulated to all concerned Ministries and Departments for comments alongwith draft Cabinet Note.

This Act is in pursuance of the powers of Parliament to make laws on matters enumerated in the Concurrent List namely, transfer of property other than agricultural land; registration of deeds and

documents, and contracts including partnerships, agency, contracts of carriage, and other special forms of contracts, but not including contracts relating to agricultural land.

12.1 OBJECTIVES OF THE DRAFT BILL

The Bill aims at restoring confidence of the general public in the real estate sector; by instituting transparency and accountability in real estate and housing transactions. Currently, the real estate and housing sector is largely unregulated and opaque, with consumers often unable to procure complete information, or enforce accountability against builders and developers in the absence of effective regulation and will enable the sector to access capital and financial markets essential for its long term growth. The Bill is expected to ensure greater accountability towards consumers, and to significantly reduce frauds and delays.

The Bill is also expected to promote regulated and orderly growth through efficiency, professionalism and standardization. It seeks to ensure consumer protection, without adding another stage in the procedure for sanctions.

12.2 SALIENT FEATURES OF THE DRAFT BILL

- Establishment of a 'Real Estate Regulatory Authority' in each State by the Appropriate Government (Centre for the UTs & State Governments in the case of the States), with specified functions, powers, and responsibilities to facilitate the orderly and planned growth of the sector;
- Mandatory registration of developers /

- builders, who intend to sell any immovable property, with the Real Estate Regulatory Authority as a system of accreditation;
- Mandatory public disclosure norms for all registered developers, including details of developer, project, land status, statutory approvals and contractual obligations;
- Obligations of promoters to adhere to approved plans and project specifications, and to refund moneys in cases of default;
- Obligation of allottee to make necessary payments and other charges agreed to under the agreement and payment of interest in case of any delay;
- Provision to compulsorily deposit a portion of funds received from the allottees in a separate bank account, to be used for that real estate project only;
- The Authority to act as the nodal agency to co-ordinate efforts regarding development of the real estate sector and render necessary advice to the appropriate Government to ensure the growth and promotion of a transparent, efficient and competitive real estate sector; as also establish dispute resolution mechanisms for settling disputes between promoters and allottees/ buyers;
- Authorities to comprise of one Chairperson and not less than two members having adequate knowledge and experience of the sector;
- Establishment of a 'Real Estate Appellate Tribunal' by the Central Government to hear appeals from the orders of the Authority and to adjudicate on disputes. Tribunal to be headed by a sitting or retired Judge of Supreme Court or Chief Justice of High Court with 4 judicial and at-least 4 administrative/ technical members;
- Chairperson of the Tribunal to have powers to constitute Benches, for exercising powers of the Tribunal;
- Establishment of a Central Advisory Council to advise the Central Government on matters concerning implementation of the Act.
- Council to make recommendations on major questions of policy, protection of consumer interest and to foster growth and development of the real estate sector;
- Penal provisions to ensure compliance with orders of the Authority and Tribunal;
- Jurisdiction of Civil Courts barred on matters which the Authority or the Tribunal is empowered to determine;
- Both Centre and States to have powers to make rules over subjects specified in the Bill, and the Regulatory Authority to have powers to make regulations;
- Powers to Central Government to issue directions to States on matters specified in the Act have also been specified.

13. Integrated Low Cost Sanitation (ILCS) Scheme

The “Integrated Low Cost Sanitation” Scheme basically aims at conversion of individual dry latrine into pour flush latrine thereby liberating manual scavengers from the age old, obnoxious practice of manually carrying night soil.

ILCS Scheme was initially started in 1980-81 through the Ministry of Home Affairs and later through Ministry of Social Justice and Empowerment. The scheme was transferred in 1989-90 to Ministry of Urban Development and Poverty Alleviation and from 2003-04 onwards to Ministry of UEPA/HUPA. The scheme has helped in constructing/converting over 28 lakh latrines to liberate over 60952 scavengers so far. While implementing the ILCS Scheme, it was observed that the Scheme did not perform well due to various reasons. To make the Scheme more attractive and implementable the Guidelines have been revised w.e.f. 17th January 2008.

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13.1 SALIENT FEATURES

The Salient features of the revised guidelines of the Scheme are as follows:

- (i) The objective of the Scheme is to convert/construct low cost sanitation units through sanitary two pit pour flush latrines with superstructures and appropriate variations to suit local conditions (area specific latrines) and construct new latrines where EWS Household have no latrines.
- (ii) The scheme is on ‘All Town’ coverage basis irrespective of the population criteria. The Scheme is limited to EWS households only.
- (iii) Targets are fixed initially in the ratio of 75% for conversion of dry latrines with reference to 6 lacs dry latrines reported by the States so far and 25% for provision of pour flush latrines to beneficiaries having no latrines.
- (iv) The scheme is funded in the following manner:-
Central Subsidy 75%,
State Subsidy 15% and
beneficiary share 10%.
- (v) The upper ceiling cost of Rs. 10,000/- is provided for the complete unit of a two pit pour flush individual latrine with superstructure (excluding States falling in difficult / hilly areas). For the States falling in the category of difficult and hilly areas, 25% extra cost is provided for each two pit pour flush latrine. The Scheme is limited to EWS households only and does not entail a loan component. The scheme will be implemented by Ministry of Housing & Urban Poverty Alleviation directly.
- (vi) The States should select NGOs having adequate experience in this field who will be funded to a maximum extent of 15% over and above the total project cost to be borne by the Centre and States based on the ratio of 5:1 at different stages of implementation.
- (vii) 1% of total central allocation is retained by the Ministry every year, to be utilized for MIS, Monitoring System, Capacity Building and IEC components.

13.2 PHYSICAL AND FINANCIAL PROGRESS UNDER THE REVISED GUIDELINES OF INTEGRATED LOW COST SANITATION SCHEME (ILCS)

At the time of revision guidelines of the scheme the State of Assam, Bihar, Jammu & Kashmir, Nagaland and Uttar Pradesh together indicated 6 lakh dry latrines. Later the State of Assam, Nagaland and Jammu Kashmir have stated that they have no dry latrines in their States. These figures changed during implementation after the house to house survey of all municipal areas for identification. All the three States viz., State of Bihar, Uttar Pradesh and Uttarakhand have now reported that there is no dry latrine in these States. The State-wise details of units sanctioned under the revised scheme of ILCS is as under:

The budgetary allocation for this year i.e. 2011-12 is Rs. 71.00 crore under ILCS scheme and so far Rs. 22.12 crore has been released to the States of Orissa, Jharkhand, Chhattisgarh, West Bengal, Nagaland, Manipur, Madhya Pradesh, Tripura and Maharashtra as on 31.12.2011. The State-wise details is as under:

Sl.	Name of the State	No of Units proposed	No.of units sanctioned	Total Central Subsidy sanctioned (Rs.in crore)	Central Subsidy released (Rs.in crore)
1.	Orissa	29279	4690	4.1	0.89
2.	Jharkhand	3891	3891	3.4	0.74
3.	Chhattisgarh	26018	26018	22.76	4.96
4.	West Bengal	9818	7751	6.78	1.48
5.	Nagaland	-	-	-	1.463
6.	Manipur	-	-	-	5.09
7.	Madhya Pradesh	4358	4358	3.81	2.25
8.	Tripura	22041	22041	24.1	5.25
9.	Maharashtra	2405	2405	0	0
	Total	97810	71154	64.95	22.123

Sl. No.	Name of the State	No.of units sanctioned	No.of units completed	No.of units in progress	Utilization Certificates Received (Rs. in crore)
1.	UTTAR PRADESH	238253	231649	3634	162.34
2.	BIHAR	12131	4834	1295	4.57
3.	JAMMU & KASHMIR	5897	1454	2249	1.73
4.	UTTARAKHAND	1613	1613	0	0.32
5.	WEST BENGAL	14549	710	0	1.29
6.	KERALA	8239	544	304	0.32
7.	MANIPUR	7117	552	2566	1.69
8.	NAGALAND	5480	2689	1168	3.727
9.	MAHARASHTRA	39663	1616	199	5.63
10.	MADHYA PRADESH	14281	2817	647	0.48
11.	TRIPURA	25039	0	1217	1.08
12.	RAJASTHAN	1039	0	0	0
13.	ODISHA	4690	0	0	0
14.	JHARKHAND	3891	0	0	0
15.	CHHATTISGARH	26018	0	0	0
	TOTAL	408000	248478	13279	183.177

Through the ongoing schemes of this Ministry like Jawaharlal Nehru Urban Renewal Mission (JNNURM), Affordable Housing in Partnership, Rajiv Awas Yojana (RAY) and Interest Subsidy Scheme for Housing the Urban Poor (ISHUP), the houses are being built with mandatory provision of construction of toilets.

14. National Buildings Organisation (NBO)

National Buildings Organization (NBO), an attached office of the Ministry of Housing and Urban Poverty Alleviation has been functioning as an apex organization in the country for collection, tabulation and dissemination of statistical information on housing and building construction activities. Having regard to the changing requirements under various socio-economic and statistical functions connected with housing, construction, slum development, urban poverty alleviation and related activities, and also to ensure that the schemes of the Ministry of Housing & Urban Poverty Alleviation (MoHUPA) are supported with appropriate database, MIS and knowledge inputs, the National Building Organization was restructured in March 2006.

The restructuring has assumed special significance in the context of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), launched on 3rd December 2005 and newly announced Rajiv Awas Yojana (RAY) which aims at making the country slum free in a time bound manner. The National Building Organisation is designated by MoHUPA as the nodal agency for coordination of appraisal, sanction, monitoring and review of projects under Basic Services to the Urban Poor (BSUP) and Integrated Housing & Slum Development Programme (IHSDP) components of JNNURM and the newly announced RAY.

The mandate of the restructured National Buildings Organization is envisaged to be the following:

- To act as a national resource centre and repository on urban poverty, slums, housing, building construction and related statistics, networked with similar resource centres at State and Urban Local Body levels and internationally;
- To collect, collate, validate, analyzed, disseminate and publish building construction, housing and other related statistics and statistical reports from time to time;
- To bring out compendiums on urban poverty, slums, housing and build construction statistics and applied research publications analyzing statistical data gathered from various sources such as the Census, NSSO etc;
- To create and manage a fully computerized data centre equipped with appropriate systems and e-governance tools to store, manage, retrieve and disseminated urban data as and when needed for policies and programmes;
- To conduct regular short-term sample surveys/field studies in various pockets of the country to study the impacts of plan schemes being run by the Ministry of Housing & Urban Poverty Alleviation and other Ministries and to gather primary data as needed;
- To undertake socio-economic research relating to design, formulation, implementation, monitoring, review and impact evaluation of policies, plans, programmes and projects covering areas such as slum development/up gradation, affordable housing and basic services to the urban poor;
- To develop a documentation centre relating to urban poverty, slums, housing, building construction, and related urban statistics which can function as a repository of urban resources, including best practices and innovations;
- To organize capacity building/training programmes for the officers and staff of Government of India, State Governments and Urban Local Bodies engaged in collection and dissemination of urban poverty, slums, housing, building construction, and related urban statistics;
- To coordinate and collaborate with State Governments/Municipal Authorities/

Research & Training Institutions/Statistical Institute/ International Organizations as nodal agency catering to data and MIS needs of urban policy-makers, planners and researchers in areas relating to urban poverty, slums, housing etc;

14.1 PLAN SCHEME OF NBO: URBAN STATISTICS FOR HR AND ASSESSMENTS (USHA)

The scheme aims at the development and maintenance of national database, MIS and knowledge repository relating to urban poverty, slums, housing, construction and other urbanization-related statistics. Its key objective is to support the Ministry of Housing & Urban Poverty Alleviation and other Ministries with an information base and knowledge inputs for the purpose of planning, policy-making, project design, formulation, implementation, monitoring and evaluation, particularly in the context of programmes relating to urban poverty, slums and housing. The four pillars of “USHA” are: database including MIS & sample surveys; action research; impact assessment; and capacity building/training.

The scheme has the following components:

- (i) Data Centre and MIS on Urban Poverty, Slums, Housing, Building Construction and related Urbanization Statistics;
- (ii) Knowledge Centre/National Resource Centre for Urban Poverty and Slums;
- (iii) Sample Surveys in areas of Urban Poverty, Slums, Housing & Building Construction;
- (iv) Socio-Economic Research Studies in areas of Urban Poverty, Slums, Housing & Building Construction; and
- (v) Capacity Building & Training in areas of Urban Poverty, Slums, Housing & Building Construction Statistics.

14.2 NATIONAL BUILDINGS ORGANISATION HAS CARRIED OUT THE FOLLOWING MAJOR ACTIVITIES UNDER THE PLAN SCHEME ‘USHA’ DURING THE LAST 9 MONTHS (01/04/2011 TO 31/12/2011):

14.2.1 Housing Start-up Index (HSUI)

Housing start index is computed and published as a major economic indicator in most developed countries capturing the upward and downward swings of the business cycle. Taking into account the importance of HSUI for Indian economy, NBO in collaboration with Reserve Bank of India is currently engaged in development and operationalization of HSUI for the first time in the country. The effort under USHA to develop HSUI will break a new ground in the country. NBO has prepared the formats with regard to information on building permits, building starts and building completion for data collection by the States/UTs and requested the States/UTs to furnish the information by stipulated time so that data inputs may be compiled in time and used for the final calculation of HSUI.

To calculate HSUI, huge data will be required as inputs; accordingly, NBO has released funds for setting up of HSUI Cell in selected cities/towns for coordinating the works relating to data collection and submission required for generation of the Index. Guidelines for the development of HSUI have been prepared and were released on 3rd December, 2010 on the JNNURM Day. A web application MIS e-tool has been developed for online transmission of data on building permits for the development of the Index. HSUI cell have been functional in 24 selected cities in the country.

14.2.2 Slum, Slum Household and Livelihoods Profile Survey

For the effective and meaningful implementation of programmes and policies administered by Ministry

of HUPA especially the newly announced Rajiv Awas Yojana (RAY), it is essential that the data relating to slums, livelihoods, delivery of civic amenities and housing to the poor etc. are collected and collated systematically. Keeping this in view, NBO has designed common formats for Slum, Slum Households and Livelihoods Surveys under USHA for the country as a whole and also designed Training Module for the implementation of such surveys. NBO has also spearheaded national and state level training programmes on the subject. Financial and technical support to States has been provided under USHA scheme for Slum, Slum Household and Livelihoods Profile Survey in 998 cities/towns in the country. Survey operation is completed in 276 towns/cities and survey operation is in progress in the remaining 585 cities/ towns and survey operation yet to start in 127 cities.

14.2.3 Technical Group on Housing Shortage in Urban Areas

NBO has constituted a Technical Group under the chairmanship of Prof. Amitabh Kundu, in order to estimate housing shortage in urban areas for the Twelfth Five Year Plan Period (2012-17).

14.2.4 e-Tools for Data Compilation

NBO has developed e applications namely HSUI MIS and Slum Survey MIS for online transmission of data and generation of MIS reports. The fund requirements for hosting and maintenance of these data-related e-applications are to be met from 'USHA' Scheme. The basic profile and MIS created under USHA will be the foundation on which the superstructure of any scheme like RAY can be built.

14.2.5 Online Data Transmission BRIKS

Operationalised online Building Related Information & Knowledge system (BRIKS) to collect, collate, compile and generate reports on building-related statistics. A state-of-the-art fully computerized, MIS on building construction, housing, urban poverty

and slums backed by appropriate hardware and facilities for operating the MIS has been put in place. This unit is closely working with State Governments Departments/Bureaus, of Planning & Statistics, Municipalities, and Development Authorities etc.

14.2.6 Data Centre and a National Resource Centre

Developed and operationalised a state-of-the-art data centre and National Resource Centre on Urban Poverty, Slums and Housing providing knowledge resources including e-resources.

14.2.7 Statistical Compendiums & Studies

In addition to the lack of construction and housing statistics, there has been a vacuum in regard to data on slum, urban poverty, livelihoods etc. at State/city levels. The increased emphasis of the Government on the implementation of programmes and policies meant for urban poverty alleviation and slum development through revamped SJSRY, JNNURM and RAY has led to a realization that the database for undertaking such huge programmes is highly inadequate. Any meaningful development and implementation of Plans and schemes would require a strong data base and MIS on slums, basic amenities and various indicators of urban poverty. In view of this, the Data Centre/MIS Cell in NBO is developing and maintaining data base on slums, urban poverty and housing. NBO has been engaged in the preparation of statistical compendiums and studies under USHA. This year two compendiums namely 1). Building Material Prices -A Statistical Compendium, 2012 and 2). Wages of Construction Labour A Statistical Compendium, 2012 are nearing completion.

14.2.8 Conferences/ Meetings/Training/ Capacity Building Programmes

Training & capacity building workshops have been organized at different centers all over India in which more than 800 officials of various States have been

trained so far regarding collection and dissemination of Slum, Housing and Building Construction Data and other statistical information on urban poverty, slums etc.

14.3 NATIONAL NETWORK OF RESOURCE CENTRES & NBO

NBO has been identified as an integral part of the National Network of Resource Centres established by the Ministry of Housing and Urban Poverty Alleviation to undertake action research, capacity building and change management programme under the National Programme on Capacity Building for Urban Poverty Alleviation launched in March, 2007. The operational and thematic areas entrusted to NBO for specialization are:

Operational areas: Data-base on slums, poverty, housing & construction, Project appraisal under JNNURM

Thematic areas: National Resource Centre on Urban Poverty & Slums, Data Centre and MIS Cell in MoHUPA, Project Management & Support Unit for JNNURM, Capacity building programmes in MIS/GIS/projects tracking system for JNNURM.

14.4 JNNURM & ROLE OF NBO

The NBO is designated by Ministry of Housing and Urban Poverty alleviation as the nodal agency for coordination of appraisal, sanction, monitoring and reviews of projects under basic services to the Urban Poor (BSUP) and Integrated Housing & slum Development Programme (IHSDP) components of JNNURM.

Since inception of JNNURM, NBO has organized (as on 19.3.2012) 128 meetings of Central Sanctioning and Monitoring Committee (CSMC) and 124 meetings of Central Sanctioning Committee (CSC).

During FY 2011-2012, 21 meetings of CSMC and 21 meetings of CSC had been organized so far, for approval of new projects and release of second and subsequent installments under JNNURM (BSUP & IHSDP).

NBO has so far coordinated and organized more than 27 Regional/State level training and capacity building programmes, workshops/review meetings during this financial year, for effective implementation of JNNURM (BSUP & IHSDP).

14.5 FINANCIAL PROGRESS (AS ON 31.12.2011)

Under the Plan Scheme "USHA", a total of Rs.3.26 crore (Three Crores and twenty six lakh) approx. have been utilized out of the total allocation of Rs.20.00 crore for the year 2011-2012.

Under the Non Plan Head, Rs. 1.56 Crores approx. have been spent out of the total allocation of Rs. 2.75 crore for the year 2011-12.

14.6 VISION OF NBO

NBO intends to emerge as a knowledge centre of excellence at the national level for matters related to collection, collation, compilation, reporting and analysis of urban poverty, slums, housing, construction and other urbanization- related statistics. As an attached office of Ministry of Housing and Urban Poverty Alleviation, NBO is playing a pivotal role in bringing the BSUP projects under JNNURM for the consideration & approval of Central Sanctioning & Monitoring Committee (CSMC). NBO intends to involve itself in RAY, a scheme for slum free cities. It will be its endeavour to cater to the needs of various Central Ministries, State Governments, Urban Local Bodies as well as research and training institutions for on line data on urban issues and MIS by developing partnerships with State Governments and reputed resource centers.

Table I: State wise Total Population during Census from 1971 to 2011 -India

States/UTs#	Total Population (million)				
	1971	1981	1991	2001	2011
Andhra Pradesh	43.50	53.55	66.51	76.21	84.6
Arunachal Pradesh	0.47	0.63	0.86	1.10	1.3
Assam	14.63	18.04\$	22.41	26.66	31.1
Bihar	42.13	52.30	64.53	83.00	103.8
Chhattisgarh	11.64	14.01	17.61	20.83	25.5
Goa	0.80	1.01	1.17	1.35	1.4
Gujarat	26.70	34.09	41.31	50.67	60.3
Haryana	10.04	12.92	16.46	21.14	25.3
Himachal Pradesh	3.46	4.28	5.17	6.08	6.8
Jammu & Kashmir	4.62	5.99	7.84\$	10.14	12.5
Jharkhand	14.23	17.61	21.84	26.95	32.9
Karnataka	29.30	37.14	44.98	52.85	61.1
Kerala	21.35	25.45	29.10	31.84	33.3
Madhya Pradesh	30.02	38.17	48.57	60.35	72.5
Maharashtra	50.41	62.78	78.94	96.88	112.3
Manipur *	1.07	1.42	1.84	2.29	2.7
Meghalaya	1.01	1.34	1.77	2.32	2.9
Mizoram	0.33	0.49	0.69	0.89	1.1
Nagaland	0.52	0.77	1.21	1.99	1.9
Orissa	21.94	26.37	31.66	36.80	41.9
Punjab	13.55	16.79	20.28	24.36	27.7
Rajasthan	25.77	34.26	44.01	56.51	68.6
Sikkim	0.21	0.32	0.41	0.54	0.6
Tamil Nadu	41.20	48.41	55.86	62.41	72.1
Tripura	1.56	2.05	2.76	3.20	3.6
Uttar Pradesh	83.85	105.14	132.06	166.20	199.5
Uttaranchal	4.49	5.73	7.05	8.49	10.1
West Bengal	44.31	54.58	68.08	80.18	91.3
Andaman & Nicobar Islands	0.12	0.19	0.28	0.36	0.3
Chandigarh	0.26	0.45	0.64	0.90	1.0
Dadra & Nagar Haveli	0.07	0.10	0.14	0.22	0.3
Daman & Diu	0.06	0.08	0.10	0.16	0.2
N.C.T. Delhi	4.07	6.22	9.42	13.85	17.7
Lakshadweep	0.03	0.04	0.05	0.06	0.06
Pondicherry	0.47	0.60	0.81	0.97	1.2
INDIA	548.16	683.33	846.42	1028.74	1210.2#

Census of India 2011: Provisional Population Totals Table: Paper 2, Volume I of 2011: Rural- Urban Distribution

* The 2001 Census population of India, and Manipur State includes the estimated population of Mao Maram, Paomata and Purul Sub-division of Senapati district.

Table 2: State wise Population and Decadal Growth Rate by Residence -Persons*(in million)*

States/UTs	Population 2011			Percentage Decadal Growth (Persons) 2001-2011		
	Total	Rural	Urban	Total	Rural	Urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	84.6	56.3	28.3	11.10	1.64	36.26
Arunachal Pradesh	1.3	1.0	0.3	25.92	22.88	37.55
Assam	31.1	26.7	4.3	16.93	15.35	27.61
Bihar	103.8	92.7	11.7	25.07	23.90	35.11
Chhattisgarh	25.5	19.6	5.9	22.59	17.75	41.83
Goa	1.4	0.5	0.9	8.17	-18.56	35.15
Gujarat	60.3	34.6	25.7	19.17	9.23	35.83
Haryana	25.3	16.5	8.8	19.9	10.00	44.25
Himachal Pradesh	6.8	6.1	0.6	12.81	12.50	15.64
Jammu & Kashmir	12.5	9.1	3.4	23.71	19.77	35.66
Jharkhand	32.9	25.0	7.9	22.34	19.50	32.29
Karnataka	61.1	37.5	23.5	15.67	7.63	31.27
Kerala	33.3	17.4	15.9	4.86	-25.96	92.72
Madhya Pradesh	72.5	52.5	20.0	20.30	18.38	25.63
Maharashtra	112.3	61.5	50.8	15.99	10.34	23.67
Manipur	2.7	1.9	0.8	18.65	10.58	42.74
Meghalaya	2.9	2.3	0.6	27.82	27.04	31.03
Mizoram	1.1	0.6	0.5	22.78	18.2	27.43
Nagaland	1.9	1.4	0.5	-0.47	-14.59	67.38
Orissa	41.9	34.9	6.9	13.97	11.71	26.8
Punjab	27.7	17.3	10.3	13.73	7.58	25.72
Rajasthan	68.6	51.5	17.1	21.44	19.05	29.26
Sikkim	0.6	0.5	0.1	12.36	-5.20	153.43
Tamil Nadu	72.1	37.1	34.9	15.6	6.49	27.16
Tripura	3.6	2.7	0.9	14.75	2.13	76.08
Uttar Pradesh	199.5	155.1	44.4	20.09	17.81	28.75
Uttarakhand	10.1	7.0	3.0	19.17	11.34	41.86
West Bengal	91.3	62.2	29.1	13.93	7.73	29.90
A & N Islands	0.3	0.2	0.1	6.68	1.86	16.64
Chandigarh	1.0	0.03	1.0	17.10	-68.51	26.86
D & N Haveli	0.3	0.2	0.1	55.50	7.64	216.73
Daman & Diu	0.2	0.06	0.1	53.54	-40.18	218.37
Delhi	17.7	0.4	16.3	20.96	-55.61	26.56
Lakshadweep	0.06	0.01	0.05	6.23	-58.08	86.55
Puducherry	1.2	0.4	0.8	27.72	21.07	31.07
INDIA	1210.2	833.1	377.1	17.64	12.18	31.80

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 3: State wise Population and Decadal Growth Rate by Residence - Male*(in million)*

States/UTs	Population 2011			Percentage Decadal Growth (Male) 2001-2011		
	Total	Rural	Urban	Total	Rural	Urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	42.5	28.2	14.3	10.34	1.01	34.94
Arunachal Pradesh	0.7	0.5	0.2	24.19	21.91	32.47
Assam	15.9	13.6	2.3	15.81	14.65	23.30
Bihar	54.2	47.9	6.2	25.30	24.33	33.40
Chhattisgarh	12.8	9.8	3.0	22.47	17.88	40.09
Goa	0.7	0.3	0.4	7.78	-18.92	34.00
Gujarat	31.4	17.8	13.6	19.32	9.10	35.87
Haryana	13.5	8.8	4.7	18.84	9.16	42.38
Himachal Pradesh	3.5	3.1	0.4	12.50	12.56	11.98
Jammu & Kashmir	6.7	4.8	1.9	24.34	20.92	34.17
Jharkhand	16.9	12.8	4.1	21.94	19.63	29.66
Karnataka	31.0	19.0	12.0	15.46	7.72	30.24
Kerala	16.0	8.4	7.6	3.57	-26.61	89.62
Madhya Pradesh	37.6	27.1	10.5	19.62	17.85	24.46
Maharashtra	58.4	31.6	26.8	15.8	11.02	21.99
Manipur	1.3	0.9	0.4	17.88	10.40	40.75
Meghalaya	1.5	1.2	0.3	26.92	26.16	30.04
Mizoram	0.6	0.3	0.3	20.31	16.58	24.13
Nagaland	1.0	0.7	0.3	-2.05	-15.72	60.66
Orissa	21.2	17.6	3.6	13.62	11.66	24.22
Punjab	14.6	9.1	5.5	12.71	6.69	24.17
Rajasthan	35.6	26.7	8.9	21.07	18.97	27.82
Sikkim	0.3	0.2	0.1	11.5	-5.34	143.16
Tamil Nadu	36.2	18.6	17.5	15.15	6.46	26.14
Tripura	1.8	1.4	0.5	13.98	1.60	74.58
Uttar Pradesh	104.6	81.0	23.5	19.45	17.19	27.94
Uttarakhand	5.1	3.5	1.6	19.15	11.70	38.97
West Bengal	46.9	31.9	15.0	13.17	7.73	26.78
A & N Islands	0.2	0.1	0.07	4.85	1.31	11.99
Chandigarh	0.6	0.01	0.5	14.47	-69.81	25.11
D & N Haveli	0.1	0.09	0.09	58.78	6.99	218.19
Daman & Diu	0.1	0.03	0.1	62.25	-49.19	307.47
Delhi	8.9	0.2	8.7	18.00	-56.52	23.49
Lakshadweep	0.03	0.00	0.3	6.34	-57.95	85.64
Puducherry	0.6	0.2	0.4	25.37	18.74	28.72
INDIA	623.7	427.9	195.8	17.19	12.12	30.06

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 4: State wise Population and Decadal Growth Rate by Residence - Female*(in million)*

States/UTs	Population 2011			Percentage Decadal Growth (Female) 2001-2011		
	Total	Rural	Urban	Total	Rural	Urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	42.1	28.1	14.0	11.87	2.29	37.63
Arunachal Pradesh	0.6	0.5	0.1	27.87	23.94	43.75
Assam	15.2	13.1	2.1	18.14	16.09	32.55
Bihar	49.6	44.1	5.5	24.81	23.43	37.07
Chhattisgarh	12.7	9.8	2.9	22.71	17.63	43.69
Goa	0.7	0.3	0.4	8.57	-18.20	36.39
Gujarat	28.9	16.9	12.0	19.01	9.37	35.78
Haryana	11.8	7.7	4.1	21.14	10.95	46.47
Himachal Pradesh	3.4	3.0	0.3	13.13	12.45	20.23
Jammu & Kashmir	5.9	4.3	1.6	23.01	18.52	37.48
Jharkhand	16.0	12.3	3.7	22.77	19.36	35.32
Karnataka	30.1	18.5	11.5	15.88	7.55	32.37
Kerala	17.4	9.1	8.3	6.07	-25.33	95.66
Madhya Pradesh	35.0	25.4	9.6	21.04	18.95	26.93
Maharashtra	54.0	29.9	24.1	16.21	9.64	25.58
Manipur	1.3	0.9	0.4	19.44	10.76	44.71
Meghalaya	1.5	1.2	0.3	28.76	27.95	32.04
Mizoram	0.5	0.2	0.3	25.43	19.96	30.91
Nagaland	0.9	0.6	0.3	1.27	-13.37	75.48
Orissa	20.7	17.4	3.4	14.34	11.76	29.69
Punjab	13.1	8.2	4.8	14.91	8.58	27.54
Rajasthan	33.0	24.9	8.1	21.83	19.14	30.87
Sikkim	0.3	0.2	0.07	30.34	-5.05	165.78
Tamil Nadu	35.9	18.5	17.4	16.05	6.53	28.20
Tripura	1.7	1.3	0.4	15.55	2.69	77.65
Uttar Pradesh	94.9	74.0	20.9	20.80	18.50	29.67
Uttarakhand	4.9	3.5	1.4	19.19	10.98	45.27
West Bengal	44.4	30.3	14.1	14.75	7.74	33.41
A & N Islands	0.1	0.1	0.06	8.85	2.50	22.35
Chandigarh	0.4	0.01	0.4	20.50	-66.44	29.06
D & N Haveli	0.1	0.08	0.06	51.46	8.41	214.61
Daman & Diu	0.09	0.03	0.06	41.28	-24.79	127.82
Delhi	7.7	0.1	7.6	24.56	-54.50	30.30
Lakshadweep	0.03	0.006	0.02	6.11	-58.20	87.53
Puducherry	0.6	0.2	0.4	30.08	23.41	33.40
INDIA	586.5	405.2	181.3	18.12	12.25	33.73

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 5: State wise Percentage Share of Total Population by Residence

States/UTs	Percentage Share of Total Population 2001		Percentage Share of Total Population 2011	
	Rural	Urban	Rural	Urban
(1)	(2)	(3)	(5)	(6)
Andhra Pradesh	72.70	27.30	66.51	33.49
Arunachal Pradesh	79.25	20.75	77.33	22.67
Assam	87.10	12.90	85.92	14.08
Bihar	89.54	10.46	88.70	11.30
Chhattisgarh	79.91	20.09	76.76	23.24
Goa	50.24	49.76	37.83	62.17
Gujarat	62.64	37.36	57.42	42.58
Haryana	71.08	28.92	65.21	34.79
Himachal Pradesh	90.20	9.80	89.96	10.04
Jammu & Kashmir	75.19	24.81	72.79	27.21
Jharkhand	77.76	22.24	75.95	24.05
Karnataka	66.01	33.99	61.43	38.57
Kerala	74.04	25.96	52.28	47.72
Madhya Pradesh	73.54	26.46	72.37	27.63
Maharashtra	57.57	42.43	54.77	45.23
Manipur	74.89	25.11	69.79	30.21
Meghalaya	80.42	19.58	79.92	20.08
Mizoram	50.37	49.63	48.49	51.51
Nagaland	82.77	17.23	71.03	28.97
Orissa	85.01	14.99	83.32	16.68
Punjab	66.08	33.92	62.51	37.49
Rajasthan	76.61	23.39	75.11	24.89
Sikkim	88.93	11.07	75.03	24.97
Tamil Nadu	55.96	44.04	51.55	48.45
Tripura	82.94	17.06	73.82	23.18
Uttar Pradesh	79.22	20.78	77.72	22.28
Uttarakhand	74.33	25.67	69.45	30.55
West Bengal	72.03	27.97	68.11	31.89
A & N Islands	67.37	32.63	64.33	35.67
Chandigarh	10.23	89.77	2.75	97.25
D & N Haveli	77.11	22.89	53.38	46.62
Daman & Diu	63.75	36.25	24.84	75.16
Delhi	6.82	93.18	2.50	97.50
Lakshadweep	55.54	44.46	21.92	78.08
Puducherry	33.43	66.57	31.69	68.31
INDIA	72.19	27.81	68.84	31.16

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 6: State wise (Total, Rural and Urban) Sex Ratio by Residence - Census 2001 and 2011

States/UTs	Sex Ratio (No. of Females per 1000 Males) 2001			Sex Ratio (No. of Females per 1000 Males) 2011		
	Total	Rural	Urban	Total	Rural	Urban
	(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh	978	983	965	992	995	984
Arunachal Pradesh	893	914	819	920	929	889
Assam	935	944	872	954	956	937
Bihar	919	926	868	916	919	891
Chhattisgarh	989	1004	932	991	1002	956
Goa	961	988	934	968	997	951
Gujarat	920	945	880	918	947	880
Haryana	861	866	847	877	880	871
Himachal Pradesh	968	989	795	974	988	853
Jammu & Kashmir	892	917	819	883	899	840
Jharkhand	941	962	870	947	960	908
Karnataka	965	977	942	968	975	957
Kerala	1058	1059	1058	1084	1077	1091
Madhya Pradesh	919	927	898	930	936	916
Maharashtra	922	960	873	925	948	899
Manipur	974	963	1009	987	966	1038
Meghalaya	972	969	982	986	983	997
Mizoram	935	923	948	975	950	1000
Nagaland	900	916	829	931	942	905
Orissa	972	987	895	978	988	934
Punjab	876	890	849	893	906	872
Rajasthan	921	930	890	926	932	911
Sikkim	875	880	830	889	883	908
Tamil Nadu	987	992	982	995	993	998
Tripura	948	946	959	961	956	976
Uttar Pradesh	898	904	876	908	914	888
Uttarakhand	962	1007	845	963	1000	883
West Bengal	934	950	893	947	950	939
A & N Islands	846	861	815	878	871	891
Chandigarh	777	621	796	818	691	821
D & N Haveli	812	852	691	775	863	684
Daman & Diu	710	586	984	618	867	550
Delhi	821	810	822	866	847	867
Lakshadweep	948	959	935	946	954	944
Puducherry	1001	990	1007	1038	1029	1043
INDIA	933	946	900	940	947	926

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 7: State wise Child Population and Decadal Growth by Residence - Persons

(in million)

States/UTs	Child Population 0-6 Years 2011			Percentage Decadal Growth Child Population 0-6 Years 2001-2011		
	Total	Rural	Urban	Total	Rural	Urban
	(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh	8.6	5.8	2.8	-15.03	-23.22	9.43
Arunachal Pradesh	0.2	0.1	0.04	-1.51	-2.61	3.53
Assam	4.5	4.0	0.4	0.29	-0.56	9.15
Bihar	18.6	16.9	1.7	10.57	9.75	19.55
Chhattisgarh	3.6	2.9	0.7	0.82	-3.29	21.43
Goa	0.1	0.05	0.09	-4.43	-26.66	16.81
Gujarat	7.5	4.7	2.8	-0.51	-8.06	15.18
Haryana	3.3	2.2	1.1	-1.13	-9.64	23.60
Himachal Pradesh	0.7	0.7	0.06	-3.69	-4.18	2.03
Jammu & Kashmir	2.0	1.6	0.4	35.19	31.37	52.33
Jharkhand	5.2	4.2	0.9	5.66	3.33	17.01
Karnataka	6.8	4.3	2.5	-4.54	-11.82	11.45
Kerala	3.3	1.7	1.6	-12.41	-38.85	68.34
Madhya Pradesh	10.5	8.1	2.4	-2.17	-3.68	3.30
Maharashtra	12.8	7.4	5.4	-6.02	-11.66	3.06
Manipur	0.3	0.2	0.1	8.23	1.36	31.31
Meghalaya	0.5	0.4	0.08	18.77	19.22	16.09
Mizoram	0.1	0.09	0.07	15.17	14.03	16.62
Nagaland	0.2	0.2	0.07	-1.28	-7.22	48.19
Orissa	5.0	4.3	0.7	-6.03	-7.69	5.76
Punjab	2.9	1.8	1.1	-7.26	-14.34	8.24
Rajasthan	10.5	8.3	2.2	-1.37	-3.11	5.88
Sikkim	0.06	0.05	0.01	-21.89	-34.68	127.24
Tamil Nadu	6.8	3.6	3.2	-4.70	-13.73	8.02
Tripura	0.4	0.3	0.09	1.74	-7.49	68.20
Uttar Pradesh	29.7	24.2	5.5	-6.00	-7.66	2.14
Uttarakhand	1.3	0.9	0.4	-2.29	-9.69	25.27
West Bengal	10.1	7.5	2.6	-11.40	-17.37	12.29
A & N Islands	0.04	0.03	0.01	-11.80	-15.57	-2.91
Chandigarh	0.1	0.004	0.1	2.02	-70.48	12.35
D & N Haveli	0.05	0.03	0.02	22.38	-14.64	176.66
Daman & Diu	0.02	0.007	0.02	25.77	-45.37	154.00
Delhi	1.9	0.06	1.9	-2.30	-64.74	3.02
Lakshadweep	0.007	0.001	0.005	-22.03	-67.95	49.10
Puducherry	0.1	0.04	0.08	8.92	2.03	12.75
INDIA	158.8	117.6	41.2	-3.08	-7.04	10.32

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 8: State wise Child Population and Decadal Growth by Residence - Males*(in million)*

States/UTs	Child Population 0-6 Years 2011			Percentage Decadal Growth Child Population 0-6 Years (Males) 2001-2011		
	Total	Rural	Urban	Total	Rural	Urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	4.4	3.0	1.4	-14.25	-22.38	9.96
Arunachal Pradesh	0.1	0.08	0.02	-1.34	-2.81	5.47
Assam	2.3	2.1	0.2	0.70	-0.06	8.47
Bihar	9.6	8.7	0.9	11.12	10.24	20.70
Chhattisgarh	1.8	1.4	0.4	1.36	-2.80	21.80
Goa	0.07	0.03	0.04	-3.54	-25.60	17.24
Gujarat	3.9	2.4	1.5	-0.65	-8.08	14.26
Haryana	1.8	1.2	0.6	-1.72	-10.02	22.22
Himachal Pradesh	0.4	0.3	0.03	-4.24	-4.63	0.22
Jammu & Kashmir	1.1	0.9	0.2	41.19	38.23	53.92
Jharkhand	2.7	2.2	0.5	6.89	4.43	18.59
Karnataka	3.5	2.2	1.3	-4.42	-11.64	11.36
Kerala	1.7	0.9	0.8	-12.36	-38.81	68.33
Madhya Pradesh	5.5	4.2	1.3	-1.13	-2.55	3.94
Maharashtra	6.8	3.9	2.9	-4.54	-9.95	4.13
Manipur	0.1	0.1	0.05	9.56	2.77	32.40
Meghalaya	0.2	0.2	0.04	18.96	19.32	16.81
Mizoram	0.08	0.05	0.03	14.74	13.95	15.75
Nagaland	0.1	0.1	0.04	-0.28	-9.56	45.17
Orissa	2.6	2.2	0.4	-5.15	-6.90	7.12
Punjab	1.6	1.0	0.6	-9.67	-16.40	5.04
Rajasthan	5.6	4.4	1.2	0.01	-1.67	6.91
Sikkim	0.03	0.02	0.007	-21.14	-34.22	127.81
Tamil Nadu	3.5	1.9	1.7	-4.92	-13.93	7.92
Tripura	0.2	0.1	0.05	2.41	-6.87	68.51
Uttar Pradesh	15.6	12.7	2.9	-5.18	-6.83	2.77
Uttarakhand	0.7	0.5	0.2	-1.15	-8.54	25.77
West Bengal	5.2	3.9	1.3	-10.94	-16.89	12.55
A & N Islands	0.02	0.01	0.006	-12.20	-15.95	-3.47
Chandigarh	0.06	0.002	0.06	0.83	-70.72	11.02
D & N Haveli	0.02	0.01	0.01	25.94	-12.82	178.20
Daman & Diu	0.01	0.004	0.009	26.87	-45.62	159.40
Delhi	1.0	0.03	1.0	-2.21	-63.93	3.09
Lakshadweep	0.004	0.0009	0.002	-19.95	-66.06	47.95
Puducherry	0.06	0.02	0.04	9.01	2.55	12.60
INDIA	82.9	61.3	21.7	-2.42	-6.32	10.59

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution.

Table 9: State wise Child Population and Decadal Growth by Residence - Females

States/UTs	Child Population 0-6 Years 2011			Percentage Decadal Growth Child Population 0-6 Years (Females) 2001-2011		
	Total	Rural	Urban	Total	Rural	Urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	4.2	2.8	1.4	-15.85	-24.09	8.86
Arunachal Pradesh	0.09	0.08	0.01	-1.69	-2.40	1.55
Assam	2.2	1.9	0.2	-0.12	-1.07	9.87
Bihar	9.0	8.2	0.8	9.98	9.23	18.31
Chhattisgarh	1.7	1.4	0.3	0.26	-3.79	21.03
Goa	0.06	0.02	0.04	-5.39	-27.77	16.34
Gujarat	3.5	2.2	1.3	-0.35	-8.02	16.29
Haryana	1.4	1.0	0.4	-0.41	-9.17	25.31
Himachal Pradesh	0.3	0.3	0.02	-3.08	-3.68	4.17
Jammu & Kashmir	0.9	0.7	0.2	28.81	24.20	50.51
Jharkhand	2.5	2.0	0.5	4.39	2.19	15.31
Karnataka	3.3	2.1	1.2	-4.67	-12.02	11.55
Kerala	1.6	0.8	0.8	-12.48	-38.89	68.35
Madhya Pradesh	5.0	3.9	1.1	-3.29	-4.89	2.59
Maharashtra	6.0	3.4	2.5	-7.64	-13.53	1.87
Manipur	0.1	0.1	0.04	6.85	-0.12	30.18
Meghalaya	0.2	0.2	0.04	18.58	19.12	15.34
Mizoram	0.08	0.04	0.04	15.61	14.11	17.52
Nagaland	0.1	0.1	0.03	-2.31	-12.94	51.41
Orissa	2.4	2.1	0.3	-6.95	-8.53	4.32
Punjab	1.3	0.8	0.5	-4.24	-11.77	12.25
Rajasthan	4.9	3.9	1.0	-2.89	-4.70	4.73
Sikkim	0.03	0.02	0.007	-22.67	-35.17	126.63
Tamil Nadu	3.3	1.7	1.6	-4.48	-13.52	8.12
Tripura	0.2	0.2	0.04	1.05	-8.14	67.86
Uttar Pradesh	14.1	11.5	2.6	-6.88	-8.55	1.43
Uttarakhand	0.6	0.4	0.2	-3.56	-10.93	24.70
West Bengal	4.9	3.7	1.2	-11.89	-17.86	12.02
A & N Islands	0.02	0.01	0.006	-11.39	-15.17	-2.31
Chandigarh	0.05	0.001	0.05	3.43	-70.20	13.94
D & N Haveli	0.02	0.01	0.01	18.75	-16.45	174.91
Daman & Diu	0.01	0.003	0.009	24.57	-45.09	148.29
Delhi	0.9	0.02	0.8	-2.40	-65.69	2.92
Lakshadweep	0.0003	0.00008	0.002	-24.20	-69.83	50.38
Puducherry	0.06	0.02	0.04	8.83	1.48	12.90
INDIA	75.8	56.3	19.5	-3.80	-7.81	10.02

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 10: State wise Percentage of Child Population by Residence - Persons*(in million)*

States/UTs	Percentage of Child Population in Age Group 0-6 Years 2001 (Persons)			Percentage of Child Population in Age Group 0-6 Years 2011 (Persons)		
	Total	Rural	Urban	Total	Rural	Urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	13.35	13.76	12.25	10.21	10.39	9.84
Arunachal Pradesh	18.75	19.43	16.17	14.66	15.40	12.17
Assam	16.87	17.68	11.45	14.47	15.24	9.79
Bihar	20.25	20.72	16.21	17.90	18.35	14.35
Chhattisgarh	17.06	17.80	14.12	14.03	14.62	12.09
Goa	10.83	10.54	11.13	9.57	9.49	9.62
Gujarat	14.87	16.02	12.92	12.41	13.49	10.96
Haryana	15.77	16.52	13.95	13.01	13.57	11.96
Himachal Pradesh	13.05	13.33	10.50	11.14	11.35	9.26
Jammu & Kashmir	14.65	15.93	10.76	16.01	17.47	12.08
Jharkhand	18.40	19.62	14.12	15.89	16.96	12.49
Karnataka	13.59	14.15	12.51	11.21	11.59	10.62
Kerala	11.91	12.12	11.32	9.95	10.01	9.88
Madhya Pradesh	17.87	19.03	14.65	14.53	15.48	12.04
Maharashtra	14.11	15.11	12.75	11.43	12.10	10.63
Manipur	14.23	14.64	13.01	12.98	13.42	11.96
Meghalaya	20.18	21.48	14.85	18.75	20.16	13.15
Mizoram	16.18	17.98	14.35	15.17	17.34	13.13
Nagaland	14.56	14.64	14.14	14.14	15.22	12.52
Orissa	14.56	15.01	12.01	12.00	12.40	10.01
Punjab	13.02	13.52	12.04	10.62	10.77	10.37
Rajasthan	18.85	19.84	15.62	15.31	16.14	12.79
Sikkim	14.46	14.97	10.32	10.05	10.32	9.25
Tamil Nadu	11.59	12.12	10.92	9.56	9.82	9.28
Tripura	13.64	14.44	9.76	12.10	13.08	9.32
Uttar Pradesh	19.03	19.94	15.53	14.90	15.63	12.32
Uttarakhand	16.02	16.99	13.20	13.14	13.78	11.66
West Bengal	14.24	15.79	10.23	11.07	12.11	8.85
A & N Islands	12.57	13.10	11.48	10.40	10.86	9.55
Chandigarh	12.84	15.65	12.52	11.18	14.67	11.09
D & N Haveli	18.23	19.07	15.42	14.35	15.12	13.47
Daman & Diu	13.01	13.12	12.80	10.65	11.99	10.21
Delhi	14.56	16.74	14.40	11.76	13.30	11.72
Lakshadweep	14.99	16.40	13.22	11.00	12.54	10.57
Puducherry	12.02	12.84	11.62	10.25	10.82	9.99
INDIA	15.93	17.03	13.05	13.12	14.11	10.93

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table I I : State wise Percentage of Child Population by Residence - Males

States/UTs	Percentage of Child Population in Age Group 0-6 Years 2001 (Males)			Percentage of Child Population in Age Group 0-6 Years 2011 (Males)		
	Total	Rural	Urban	Total	Rural	Urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	13.46	13.90	12.32	10.46	10.68	10.04
Arunachal Pradesh	18.08	18.96	14.85	14.36	15.12	11.83
Assam	16.62	17.47	11.03	14.45	15.23	9.70
Bihar	20.01	20.52	15.74	17.75	18.20	14.24
Chhattisgarh	17.19	18.00	14.07	14.23	14.84	12.24
Goa	10.96	10.73	11.19	9.81	9.85	9.79
Gujarat	15.16	16.35	13.23	12.62	13.78	11.12
Haryana	16.14	16.91	14.25	13.34	13.94	12.24
Himachal Pradesh	13.55	13.95	10.21	11.53	11.82	9.14
Jammu & Kashmir	14.28	15.61	10.45	16.21	17.84	11.99
Jharkhand	18.16	19.51	13.68	15.92	17.03	12.52
Karnataka	13.72	14.35	12.52	11.36	11.77	10.71
Kerala	12.51	12.73	11.89	10.59	10.61	10.56
Madhya Pradesh	17.75	18.90	14.57	14.67	15.63	12.17
Maharashtra	14.18	15.46	12.52	11.69	12.54	10.69
Manipur	14.35	14.69	13.32	13.34	13.67	12.53
Meghalaya	20.17	21.43	14.94	18.91	20.27	13.42
Mizoram	15.94	17.59	14.24	15.20	17.20	13.27
Nagaland	14.09	14.25	13.34	14.34	15.29	12.05
Orissa	14.71	15.25	11.77	12.28	12.72	10.15
Punjab	13.58	14.21	12.40	10.89	11.13	10.49
Rajasthan	18.97	20.00	15.63	15.67	16.53	13.08
Sikkim	13.81	14.32	9.83	9.77	9.95	9.21
Tamil Nadu	11.86	12.49	11.07	9.80	10.10	9.47
Tripura	13.52	14.28	9.81	12.15	13.08	9.47
Uttar Pradesh	18.85	19.77	15.42	14.97	15.71	12.39
Uttarakhand	16.48	17.78	13.01	13.67	14.56	11.77
West Bengal	14.05	15.69	9.94	11.05	12.10	8.83
A & N Islands	11.86	12.40	10.76	9.93	10.29	9.28
Chandigarh	12.36	13.74	12.19	10.89	13.32	10.81
D & N Haveli	16.69	17.63	13.81	13.24	14.36	12.07
Daman & Diu	11.55	10.86	13.07	9.03	11.62	8.32
Delhi	14.19	16.37	14.03	11.76	13.58	11.71
Lakshadweep	14.91	16.08	13.46	11.22	12.98	10.73
Puducherry	12.23	12.99	11.85	10.64	11.22	10.37
INDIA	15.97	17.14	13.01	13.30	14.32	11.07

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 12: State wise Percentage of Child Population by Residence - Females

States/UTs	Percentage of Child Population in Age Group 0-6 Years 2001 (Females)			Percentage of Child Population in Age Group 0-6 Years 2011 (Females)		
	Total	Rural	Urban	Total	Rural	Urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	13.23	13.61	12.19	9.95	10.10	9.64
Arunachal Pradesh	19.50	19.93	17.77	15.00	15.70	12.56
Assam	17.15	17.90	11.92	14.50	15.25	9.89
Bihar	20.51	20.93	16.76	18.07	18.52	14.47
Chhattisgarh	16.94	17.61	14.17	13.84	14.40	11.93
Goa	10.69	10.34	11.07	9.32	9.13	9.44
Gujarat	14.54	15.67	12.58	12.18	13.18	10.77
Haryana	15.36	16.06	13.60	12.62	13.15	11.64
Himachal Pradesh	12.53	12.69	10.85	10.74	10.87	9.40
Jammu & Kashmir	15.06	16.28	11.14	15.77	17.06	12.20
Jharkhand	18.64	19.73	14.63	15.85	16.89	12.47
Karnataka	13.45	13.94	12.49	11.07	11.40	10.53
Kerala	11.35	11.55	10.77	9.36	9.45	9.27
Madhya Pradesh	18.00	19.16	14.72	14.38	15.32	11.90
Maharashtra	14.04	14.75	13.02	11.16	11.63	10.56
Manipur	14.10	14.59	12.69	12.61	13.15	11.42
Meghalaya	20.19	21.53	14.75	18.60	20.04	12.88
Mizoram	16.43	18.39	14.46	15.14	17.50	12.98
Nagaland	15.08	15.07	15.11	14.54	15.14	13.04
Orissa	14.41	14.77	12.27	11.73	12.09	9.87
Punjab	12.38	12.76	11.63	10.32	10.37	10.23
Rajasthan	18.72	19.65	15.60	14.92	15.72	12.48
Sikkim	15.20	15.71	10.91	10.37	10.73	9.30
Tamil Nadu	11.32	11.75	10.77	9.32	9.54	9.09
Tripura	13.77	14.62	9.70	12.04	13.07	9.17
Uttar Pradesh	19.22	20.14	15.66	14.82	15.54	12.25
Uttarakhand	15.54	16.21	13.43	12.58	13.01	11.53
West Bengal	14.44	15.90	10.56	11.09	12.12	8.87
A & N Islands	13.42	13.92	12.36	10.92	11.52	9.87
Chandigarh	13.45	18.73	12.93	11.54	16.63	11.41
D & N Haveli	20.13	20.76	17.74	15.78	16.00	15.50
Daman & Diu	15.06	16.99	12.53	13.28	12.40	13.66
Delhi	15.01	17.20	14.85	11.76	12.97	11.73
Lakshadweep	15.08	16.74	12.97	10.77	12.08	10.40
Puducherry	11.82	12.69	11.38	9.89	10.44	9.63
INDIA	15.88	16.92	13.10	12.93	13.90	10.78

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 13: State wise Child Sex Ratio (0-6 Years) by Residence during census 2001 and 2011

States/UTs	Child Sex Ratio (0-6 Years) 2001			Child Sex Ratio (0-6 Years) 2011		
	Total	Rural	Urban	Total	Rural	Urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	961	963	955	943	942	946
Arunachal Pradesh	964	960	980	960	964	944
Assam	965	967	943	957	957	955
Bihar	942	944	924	933	935	906
Chhattisgarh	975	982	938	964	972	932
Goa	938	952	924	920	924	917
Gujarat	883	906	837	886	906	852
Haryana	819	823	808	830	831	829
Himachal Pradesh	896	900	844	906	909	878
Jammu & Kashmir	941	957	873	859	860	854
Jharkhand	965	973	930	943	952	904
Karnataka	946	949	940	943	945	941
Kerala	960	961	958	959	960	958
Madhya Pradesh	932	939	907	912	917	895
Maharashtra	913	916	908	883	880	888
Manipur	957	956	961	934	929	945
Meghalaya	973	973	969	970	972	957
Mizoram	964	965	963	971	966	978
Nagaland	964	969	939	944	932	979
Orissa	953	955	933	934	939	909
Punjab	798	799	796	846	843	851
Rajasthan	909	914	887	883	886	869
Sikkim	963	966	922	944	952	917
Tamil Nadu	942	933	955	946	937	957
Tripura	966	968	948	953	955	945
Uttar Pradesh	916	921	890	899	904	879
Uttarakhand	908	918	872	886	894	864
West Bengal	960	963	948	950	952	943
A & N Islands	957	966	936	966	975	947
Chandigarh	845	847	845	867	862	867
D & N Haveli	979	1003	888	924	961	878
Daman & Diu	926	916	943	909	925	903
Delhi	868	850	870	866	809	868
Lakshadweep	959	999	900	908	888	915
Puducherry	967	967	967	965	957	969
INDIA	927	934	906	914	919	902

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 14: State wise Literates by Residence - Persons :Census 2011

(in million)

States/UTs	Literates (Persons) 2011		
	Total	Rural	Urban
(1)	(2)	(3)	(4)
Andhra Pradesh	51.4	30.8	20.6
Arunachal Pradesh	0.8	0.5	0.2
Assam	19.5	15.9	3.5
Bihar	54.4	46.5	7.9
Chhattisgarh	15.5	11.1	4.4
Goa	1.1	0.4	0.7
Gujarat	41.9	21.9	20.0
Haryana	16.9	10.4	6.5
Himachal Pradesh	5.1	4.5	0.5
Jammu & Kashmir	7.2	4.9	2.3
Jharkhand	18.7	12.9	5.8
Karnataka	41.0	22.8	18.2
Kerala	28.2	14.6	13.6
Madhya Pradesh	43.8	28.9	14.8
Maharashtra	82.5	41.7	40.8
Manipur	1.9	1.3	0.6
Meghalaya	1.8	1.3	0.5
Mizoram	0.8	0.4	0.4
Nagaland	1.3	0.9	0.4
Orissa	27.1	21.7	5.4
Punjab	18.9	11.2	7.8
Rajasthan	38.9	26.9	12.0
Sikkim	0.4	0.3	0.1
Tamil Nadu	52.4	24.7	27.7
Tripura	2.8	2.0	0.8
Uttar Pradesh	118.4	88.4	30.0
Uttarakhand	7.0	4.7	2.3
West Bengal	62.6	39.9	22.7
A & N Islands	0.3	0.2	0.1
Chandigarh	0.8	0.02	0.8
D & N Haveli	0.2	0.1	0.1
Daman & Diu	0.1	0.04	0.1
Delhi	12.7	0.3	12.5
Lakshadweep	0.05	0.01	0.04
Puducherry	0.9	0.2	0.7
INDIA	778.4	493.0	285.4

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 15: State wise Literates by Residence - Males: Census 2011

(in million)

States/UTs	Literates (Males) 2011		
	Total	Rural	Urban
(1)	(2)	(3)	(4)
Andhra Pradesh	28.7	17.7	11.0
Arunachal Pradesh	0.4	0.3	0.1
Assam	10.7	8.8	1.8
Bihar	32.7	28.2	4.5
Chhattisgarh	8.9	6.5	2.4
Goa	0.6	0.2	0.4
Gujarat	23.9	12.7	11.2
Haryana	10.0	6.3	3.7
Himachal Pradesh	2.8	2.5	0.3
Jammu & Kashmir	4.4	3.0	1.4
Jharkhand	11.2	7.9	3.3
Karnataka	22.8	13.0	9.7
Kerala	13.7	7.1	6.6
Madhya Pradesh	25.8	17.5	8.3
Maharashtra	46.3	23.9	22.4
Manipur	1.0	0.7	0.3
Meghalaya	0.9	0.7	0.2
Mizoram	0.4	0.2	0.2
Nagaland	0.7	0.5	0.2
Orissa	15.3	12.3	3.0
Punjab	10.6	6.3	4.3
Rajasthan	24.1	17.2	6.9
Sikkim	0.2	0.1	0.07
Tamil Nadu	28.3	13.7	14.5
Tripura	1.5	1.1	0.4
Uttar Pradesh	70.5	53.6	16.9
Uttarakhand	3.9	2.6	1.3
West Bengal	34.5	22.3	12.2
A & N Islands	0.1	0.1	0.06
Chandigarh	0.4	0.01	0.4
D & N Haveli	0.1	0.06	0.08
Daman & Diu	0.1	0.02	0.1
Delhi	7.2	0.2	7.0
Lakshadweep	0.03	0.006	0.02
Puducherry	0.5	0.1	0.3
INDIA	444.2	288.0	156.1

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 16: State wise Literates by Residence - Females: Census 2011

(in million)

States/UTs	Literates (Females) 2011		
	Total	Rural	Urban
(1)	(2)	(3)	(4)
Andhra Pradesh	22.6	13.1	9.5
Arunachal Pradesh	0.3	0.2	0.1
Assam	8.7	7.1	1.6
Bihar	21.7	18.3	3.4
Chhattisgarh	6.6	4.6	2.0
Goa	0.5	0.2	0.3
Gujarat	17.9	9.1	8.8
Haryana	6.9	4.1	2.8
Himachal Pradesh	2.3	2.0	0.3
Jammu & Kashmir	2.9	1.9	0.9
Jharkhand	7.6	5.1	2.5
Karnataka	18.2	9.8	8.4
Kerala	14.5	7.4	7.0
Madhya Pradesh	17.9	11.4	6.5
Maharashtra	36.2	17.8	18.4
Manipur	0.8	0.5	0.3
Meghalaya	0.8	0.6	0.2
Mizoram	0.4	0.2	0.2
Nagaland	0.6	0.4	0.2
Orissa	11.8	9.3	2.5
Punjab	8.4	4.9	3.5
Rajasthan	14.8	9.7	5.1
Sikkim	0.2	0.1	0.05
Tamil Nadu	24.1	10.9	13.1
Tripura	1.3	0.9	0.4
Uttar Pradesh	47.9	34.8	13.2
Uttarakhand	3.0	2.0	1.0
West Bengal	28.1	17.6	10.5
A & N Islands	0.1	0.08	0.05
Chandigarh	0.3	0.007	0.3
D & N Haveli	0.08	0.04	0.04
Daman & Diu	0.06	0.01	0.05
Delhi	5.5	0.1	5.4
Lakshadweep	0.02	0.005	0.02
Puducherry	0.4	0.1	0.3
INDIA	334.2	204.9	129.3

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 17: State wise Percentage of Literacy Rate by Residence - Persons during Census 2001 and 2011

States/UTs	Literacy Rate (Persons) 2001			Literacy Rate (Persons) 2011		
	Total	Rural	Urban	Total	Rural	Urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	60.47	54.50	76.09	67.66	61.14	80.54
Arunachal Pradesh	54.34	47.83	78.26	66.95	61.59	84.57
Assam	63.25	59.73	85.34	73.18	70.44	88.88
Bihar	47.00	43.92	71.93	63.82	61.83	78.75
Chhattisgarh	64.66	60.48	80.58	71.04	66.76	84.79
Goa	82.01	79.67	84.39	87.40	84.26	89.31
Gujarat	69.14	61.29	81.84	79.31	73.00	87.58
Haryana	67.91	63.19	79.16	76.64	72.74	83.83
Himachal Pradesh	76.48	75.08	88.95	83.78	82.91	91.39
Jammu & Kashmir	55.52	49.78	71.92	68.74	64.97	78.19
Jharkhand	53.56	45.74	79.14	67.63	62.40	83.30
Karnataka	66.64	59.33	80.58	75.60	68.85	86.21
Kerala	90.86	90.04	93.19	93.91	92.92	94.99
Madhya Pradesh	63.74	57.80	79.39	70.63	65.29	84.09
Maharashtra	76.88	70.36	85.48	82.91	77.09	89.84
Manipur	69.93	66.74	79.28	79.85	77.15	85.98
Meghalaya	62.56	56.29	86.30	75.48	71.15	91.33
Mizoram	88.80	81.27	96.13	91.58	84.31	98.10
Nagaland	66.59	62.79	84.74	80.11	75.86	90.21
Orissa	63.08	59.84	85.84	73.45	70.78	86.45
Punjab	69.65	64.72	79.10	76.68	72.45	83.70
Rajasthan	60.41	55.34	76.20	67.06	62.34	80.73
Sikkim	68.81	66.82	83.91	82.20	79.82	89.26
Tamil Nadu	73.45	66.21	82.53	80.33	73.80	87.24
Tripura	73.19	69.72	89.21	87.75	85.58	93.61
Uttar Pradesh	56.27	52.53	69.75	69.72	67.55	77.01
Uttarakhand	71.62	68.07	81.44	79.63	77.11	85.20
West Bengal	68.64	63.42	81.25	77.08	72.97	85.54
A & N Islands	81.30	78.70	86.57	86.27	84.39	89.60
Chandigarh	81.94	75.58	82.64	86.43	81.69	86.56
D & N Haveli	57.63	49.34	84.36	77.65	65.89	90.86
Daman & Diu	78.18	75.83	82.31	87.07	81.51	88.87
Delhi	81.67	78.05	81.93	86.34	82.67	86.43
Lakshadweep	86.66	85.04	88.62	92.28	91.92	92.38
Puducherry	81.24	73.98	84.84	86.55	81.02	89.09
INDIA	64.83	58.74	79.92	74.04	68.91	84.98

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 18: State wise Percentage of Literacy Rate by Residence - Male during Census 2001 and 2011

States/UTs	Literacy Rate (Male) 2001			Literacy Rate (Male) 2011		
	Total	Rural	Urban	Total	Rural	Urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	70.32	65.35	83.19	75.56	70.24	85.99
Arunachal Pradesh	63.83	57.65	85.19	73.69	68.79	89.45
Assam	71.28	68.22	89.74	78.81	76.51	91.84
Bihar	59.68	57.09	79.94	73.39	71.90	84.42
Chhattisgarh	77.38	74.09	89.39	81.45	78.20	91.63
Goa	88.42	87.37	89.46	92.81	91.71	93.47
Gujarat	79.66	74.11	88.34	87.23	83.10	92.44
Haryana	78.49	75.37	85.83	85.38	83.20	89.37
Himachal Pradesh	85.35	84.51	92.04	90.83	90.48	93.72
Jammu & Kashmir	66.60	61.65	80.00	78.26	75.51	84.90
Jharkhand	67.30	60.94	87.03	78.45	74.57	89.78
Karnataka	76.10	70.45	86.66	82.85	77.92	90.54
Kerala	94.24	93.63	95.94	96.02	95.29	96.83
Madhya Pradesh	76.06	71.70	87.39	80.53	76.64	90.24
Maharashtra	85.97	81.83	91.03	89.82	86.39	93.79
Manipur	79.54	76.49	88.71	86.49	84.14	92.05
Meghalaya	65.43	59.24	89.05	77.17	72.83	93.17
Mizoram	90.72	84.93	96.43	93.72	88.35	98.67
Nagaland	71.16	67.58	87.44	83.29	79.49	92.11
Orissa	75.35	72.93	87.93	82.40	80.41	91.83
Punjab	75.23	71.05	83.05	81.48	77.92	87.28
Rajasthan	75.70	72.16	86.45	80.51	77.49	89.16
Sikkim	76.04	74.45	87.81	87.29	85.42	92.94
Tamil Nadu	82.42	77.15	88.97	86.81	82.08	91.82
Tripura	81.02	78.40	93.21	92.18	90.86	95.80
Uttar Pradesh	66.82	66.59	76.76	79.24	78.48	81.75
Uttarakhand	83.28	81.78	87.05	88.33	87.63	89.78
West Bengal	77.02	73.13	86.13	82.67	79.51	89.15
A & N Islands	86.33	84.14	90.65	90.11	88.53	92.96
Chandigarh	86.14	80.98	86.78	90.54	86.78	90.65
D & N Haveli	71.18	64.50	90.84	86.46	78.18	94.81
Daman & Diu	86.76	84.83	91.12	91.48	89.71	91.95
Delhi	87.33	86.60	87.39	91.03	90.04	91.05
Lakshadweep	92.53	91.49	93.77	96.11	95.06	96.40
Puducherry	88.62	83.50	91.18	92.12	88.49	93.80
INDIA	75.26	70.70	86.27	82.14	78.57	89.67

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 19: State wise Percentage of Literacy Rate by Residence - Females During Census 2001 and 2011

States/UTs	Literacy Rate (Female) 2001			Literacy Rate (Female) 2011		
	Total	Rural	Urban	Total	Rural	Urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	50.43	43.50	68.74	59.74	52.05	75.02
Arunachal Pradesh	43.53	36.94	69.49	59.57	53.78	79.04
Assam	54.61	50.70	80.24	67.27	64.09	85.71
Bihar	33.12	29.61	62.59	53.33	50.82	72.36
Chhattisgarh	51.85	46.99	71.77	60.59	55.40	77.65
Goa	75.37	71.92	78.98	81.84	76.84	84.96
Gujarat	57.80	47.84	74.50	70.73	62.41	82.08
Haryana	55.73	49.27	71.34	66.77	60.97	77.51
Himachal Pradesh	67.42	65.68	85.03	76.60	75.33	88.66
Jammu & Kashmir	43.00	36.74	61.98	58.01	53.36	70.19
Jharkhand	38.87	29.89	69.96	56.21	49.75	76.17
Karnataka	56.87	48.01	74.12	68.13	59.60	81.71
Kerala	87.72	86.69	90.62	91.98	90.74	93.33
Madhya Pradesh	50.29	42.76	70.47	60.02	53.20	77.39
Maharashtra	67.03	58.40	79.09	75.48	67.38	85.44
Manipur	60.10	56.62	70.01	73.17	69.95	80.21
Meghalaya	59.61	53.24	83.50	73.78	69.45	89.49
Mizoram	86.75	77.26	95.80	89.40	80.04	97.54
Nagaland	61.46	57.52	81.42	76.69	72.01	88.10
Orissa	50.51	46.66	72.87	64.36	61.10	80.70
Punjab	63.36	57.72	74.49	71.34	66.47	79.62
Rajasthan	43.85	37.33	64.67	52.66	46.25	71.53
Sikkim	60.40	58.01	79.16	76.43	73.42	85.19
Tamil Nadu	64.43	55.28	75.99	73.86	65.52	82.67
Tripura	64.91	60.50	85.03	83.15	80.06	91.38
Uttar Pradesh	42.22	36.90	61.73	59.26	55.61	71.68
Uttarakhand	59.63	54.70	74.77	70.70	66.79	80.08
West Bengal	59.61	53.16	75.74	71.16	66.08	81.70
A & N Islands	75.24	75.26	81.47	81.84	79.58	85.79
Chandigarh	76.47	66.37	77.40	81.38	74.17	81.55
D & N Haveli	40.43	30.83	74.54	65.93	51.36	84.86
Daman & Diu	65.61	59.33	73.41	79.59	71.97	82.94
Delhi	74.71	67.39	75.22	80.93	74.03	81.10
Lakshadweep	80.47	78.27	83.13	88.25	86.66	88.13
Puducherry	73.90	64.38	78.57	81.22	73.82	84.60
INDIA	53.67	46.13	72.86	65.46	58.75	79.92

Source: Census of India 2011 Provisional Population Totals: Paper 2, Volume 1 of 2011: Rural-Urban Distribution

Table 20: Urban Agglomerations/ Cities having Population of One million and above

Rank	Name of Urban Agglomeration/ City	Population as per Census 2011		
		Persons	Males	Females
1	Greater Mumbai (UA)	18414288	9894088	8520200
2	Delhi (UA)	16314838	8739213	7575625
3	Kolkata (UA)	14112536	7319682	6792854
4	Chennai (UA)	8696010	4389200	4306810
5	Bangalore (UA)	8499399	4441248	4058151
6	Hyderabad (UA)	7749334	3985240	3764094
7	Ahmadabad(UA)	6352254	3348264	3003990
8	Pune (UA)	5049968	2659484	2390484
9	Surat(UA)	4585367	2613841	1971526
10	Jaipur (M. Crop)	3073350	1619280	1454070
11	Kanpur (UA)	2920067	1584967	1335100
12	Lucknow(UA)	2901474	1518951	1382523
13	Nagpur (UA)	2497777	1275750	1222027
14	Ghaziabad(UA)	2358525	1256783	1101742
15	Indore (UA)	2167447	1129348	1038099
16	Coimbatore (UA)	2151466	1077812	1073654
17	Kochi (UA)	2117990	1042809	1075181
18	Patna (UA)	2046652	1087864	958788
19	Kozhikode (UA)	2030519	966138	1064381
20	Bhopal (UA)	1883381	985408	897973
21	Thrissur (UA)	1854783	876049	978734
22	Vadodara(UA)	1817191	946280	870911
23	Agra (UA)	1746467	942441	804026
24	GVMC (MC)	1730320	875199	855121
25	Malappuram (UA)	1698645	809154	889491
26	Thiruvananthapuram (UA)	1687406	815200	872206
27	Kannur (UA)	1642892	757769	885123
28	Ludhina (M.Crop)	1613878	874773	739105
29	Nashik (UA)	1562769	824641	738128
30	Vijayawada (UA)	1491202	750770	740432
31	Madurai (UA)	1462420	732861	729559
32	Varanasi (UA)	1435113	761060	674053
33	Meerut (UA)	1424908	754857	670051
34	Faridabad (M.Corp)	1404653	750446	654207
35	Rajkot(UA)	1390933	731209	659724
36	Jamshedpur (UA)	1337131	696858	640273
37	Srinagar UA	1273312	677260	596052
38	Jabalpur(UA)	1267564	663096	604468
39	Asansol (UA)	1243008	647831	595177
40	Vasai Virar City (M. Crop)	1221233	649535	571698
41	Allahabad (UA)	1216719	655734	560985
42	Dhanbad (UA)	1195298	633363	561935
43	Aurangabad (UA)	1189376	620097	569279
44	Amritsar UA	1183705	630114	553591
45	Jodhpur (UA)	1137815	599332	538483
46	Ranchi (UA)	1126741	586634	540107
47	Raipur(UA)	1122555	578339	544216
48	Kollam (UA)	1110005	529838	580167
49	Gwalior(UA)	1101981	588752	513229
50	Durg- Bhillainagar (UA)	1064077	545683	518394
51	Chandigarh	1025682	563127	462555
52	Tiruchirappalli UA	1021717	507180	514537
53	Kota (M. Crop)	1001365	529795	471570

Source: Census of India 2011: Provisional Population Totals Table: Paper 2, Volume 1 of 2011: Rural- Urban Distribution

Table 21: Literates persons in Urban Agglomerations/ Cities having Population of One million and above

Rank	Name of Urban Agglomeration/ City	Population as per Census 2011		
		Persons	Males	Females
1	Greater Mumbai (UA)	15132568	8423992	6708576
2	Delhi (UA)	12448848	7025273	5423575
3	Kolkata (UA)	11526635	6159091	5367544
4	Chennai (UA)	7118747	3717302	3401445
5	Bangalore (UA)	6832072	3697180	3134892
6	Hyderabad (UA)	5736575	3064389	2672186
7	Ahmadabad(UA)	5082338	2805134	2277204
8	Pune (UA)	4103766	2243534	1860232
9	Surat(UA)	3593918	2143732	1450186
10	Jaipur (M. Crop)	2272724	1282140	990584
11	Kanpur (UA)	2228473	1235685	992788
12	Lucknow(UA)	2212850	1200843	1012007
13	Nagpur (UA)	2095419	1102638	992781
14	Ghaziabad(UA)	1922992	992243	930749
15	Kochi (UA)	1858505	924453	934052
16	Coimbatore (UA)	1747178	912408	834770
17	Kozhikode (UA)	1739745	839616	900129
18	Indore (UA)	1659399	909361	750038
19	Thrissur (UA)	1620100	769142	850958
20	Patna (UA)	1519295	839640	679655
21	Vadodara(UA)	1513883	814179	699704
22	Thiruvananthapuram (UA)	1440731	704926	735805
23	Kannur (UA)	1414524	657217	757307
24	Malappuram (UA)	1388426	668922	719504
25	GVMC (MC)	1298896	698959	599937
26	Nashik (UA)	1259723	692426	567297
27	Ludhina (M.Crop)	1230218	691161	539057
28	Madurai (UA)	1210645	630962	579683
29	Vijayawada (UA)	1107903	584005	523898
30	Rajkot(UA)	1100435	601688	498747
31	Faridabad (M.Corp)	1042168	592024	450144
32	Varanasi (UA)	1026032	573353	452679
33	Jamshedpur (UA)	1016910	562304	454606
34	Jabalpur(UA)	1015074	554214	460860
35	Agra (UA)	992644	570593	422051
36	Vasai Virar City (M. Crop)	987916	548138	439778
37	Meerut (UA)	977188	552000	425188
38	Allahabad (UA)	950676	535385	415291
39	Kollam (UA)	940840	455919	484921
40	Aurangabad (UA)	923128	505531	417597
41	Amritsar UA	904190	495804	408386
42	Asansol (UA)	888324	499532	388792
43	Ranchi (UA)	882634	481976	400658
44	Tiruchirappalli UA	850484	437399	413085
45	Raipur(UA)	846952	464669	382283
46	Dhanbad (UA)	842117	486970	355147
47	Gwalior(UA)	835334	474648	360686
48	Durg- Bhillainagar (UA)	824189	451691	372498
49	Jodhpur (UA)	807733	462139	345594
50	Srinagar UA	797481	464086	333395
51	Chandigarh	789436	455276	334160
52	Kota (M. Crop)	738795	422767	316028
53	Bhopal (UA)	142058	778192	642666

Source: Census of India 2011: Provisional Population Totals Table: Paper 2, Volume 1 of 2011: Rural- Urban Distribution

Table 22: Sex Ratio and Child Sex Ratio (0-6 Years) in Urban Agglomerations/ Cities having Population of One million and above

Sl.No.	Name of Urban Agglomeration/ City	Total Sex Ratio (Females per 1000 Males)	Child Sex Ratio (0-6 Years)
1	Srinagar UA	880	868
2	Ludhina (M.Crop)	845	871
3	Amritsar UA	879	824
4	Chandigarh	821	867
5	Faridabad (M.Corp)	872	845
6	Delhi (UA)	867	868
7	Jaipur (M. Crop)	898	854
8	Jodhpur (UA)	898	896
9	Kota (M. Crop)	890	876
10	Kanpur (UA)	842	856
11	Lucknow(UA)	910	901
12	Ghaziabad(UA)	877	848
13	Agra (UA)	853	780
14	Varanasi (UA)	886	877
15	Meerut (UA)	888	847
16	Allahabad (UA)	856	873
17	Patna (UA)	881	869
18	Kolkata (UA)	928	946
19	Asansol (UA)	919	920
20	Jamshedpur (UA)	919	895
21	Dhanbad (UA)	887	906
22	Ranchi (UA)	921	899
23	Raipur(UA)	941	932
24	Durg- Bhllainagar (UA)	950	930
25	Indore (UA)	919	887
26	Bhopal (UA)	911	915
27	Jabalpur(UA)	912	903
28	Gwalior(UA)	872	824
29	Ahmadabad(UA)	897	850
30	Surat(UA)	754	814
31	Vadodara(UA)	920	856
32	Rajkot(UA)	902	829
33	Greater Mumbai (UA)	861	900
34	Pune (UA)	899	883
35	Nagpur (UA)	958	920
36	Nashik (UA)	895	855
37	Vasai Virar City (M. Crop)	880	915
38	Aurangabad (UA)	918	859
39	Hyderabad (UA)	945	943
40	GVMC (MC)	977	959
41	Vijayawada (UA)	986	957
42	Bangalore (UA)	914	939
43	Kochi (UA)	1031	955
44	Kozhikode (UA)	1102	963
45	Thrissur (UA)	1117	944
46	Malappuram (UA)	1099	957
47	Thiruvananthapuram (UA)	1070	971
48	Kannur (UA)	1168	965
49	Kollam (UA)	1095	955
50	Chennai (UA)	981	962
51	Coimbatore (UA)	996	964
52	Madurai (UA)	995	954
53	Tiruchirappalli UA	1015	968

Source: Census of India 2011: Provisional Population Totals Table: Paper 2, Volume 1 of 2011: Rural- Urban Distribution

Table 23: Urban Agglomerations/Cities having Population of Ten million and above

Rank	Name of State	Name of Urban Agglomeration / City	Population		
			Total	Male	Female
1	Maharashtra	Greater Mumbai UA	18414288	9894088	8520200
2	NCT of Delhi	Delhi UA	16314838	8739213	7575625
3	West Bengal	Kolkata UA	14112536	7319682	6792854

Source: Census of India 2011: Provisional Population Totals Table: Paper 2, Volume 1 of 2011: Rural- Urban Distribution

Table 24: Urban Agglomerations/Cities having Population of Five million to Less than Ten million

Rank	Name of State	Name of Urban Agglomeration / City	Population		
			Total	Male	Female
1	Tamil Nadu	Chennai UA	8696010	4389200	4306810
2	Karnataka	Bangalore UA	8499399	4441248	4058151
3	Andhra Pradesh	Hyderabad UA	7749334	3985240	3764094
4	Gujarat	Ahmadabad UA	6352254	3348264	3003990
5	Maharashtra	Pune UA	5049968	2659484	2390484

Source: Census of India 2011: Provisional Population Totals Table: Paper 2, Volume 1 of 2011: Rural- Urban Distribution

Table 25: Urban Agglomerations/Cities having Population of Three million to Less than Five million

Rank	Name of State	Name of Urban Agglomeration / City	Population		
			Total	Male	Female
1	Gujarat	Surat UA	4585367	2613841	1971526
2	Rajasthan	Jaipur (M Corp.)	3073350	1619280	1454070

Source: Census of India 2011: Provisional Population Totals Table: Paper 2, Volume 1 of 2011: Rural- Urban Distribution

15. Housing and Urban Development Corporation Limited (HUDCO)

HUDCO, a techno-financial institution engaged in the financing and promotion of housing and urban infrastructure projects throughout India, was established on April 25, 1970 as a wholly owned government company with the objective of providing long term finance and undertaking housing and urban infrastructure development programmes. HUDCO is a public financial institution under section 4A of the Companies Act and has been conferred the status of Mini-ratna. It has a pan-India presence through its wide network of zonal, regional and development offices. HUDCO occupies a key position in the nations growth plans and implementation of its policies in the housing and urban infrastructure sector. It aims to achieve sustainable growth in these sectors by catering to the needs of every section of the society, with a basket of delivery options both in housing and urban infrastructure development.

2. HUDCO's business can broadly be classified into the following two business platforms:

- Housing finance, wherein the borrowers include State government agencies, private sector and individuals borrowers belonging to all sections of the society in urban and rural areas.
- Urban infrastructure finance, which covers projects relating to social infrastructure and area development, water supply, sewerage and drainage, roads and transport, power,

emerging sector, commercial infrastructure and others.

3. HUDCO, during the four decades of its existence, has extended assistance for over 151 lakh dwelling units both in urban and rural areas. In sharp contrast to the policy adopted by the contemporary housing finance companies in the country, of targeting the affluent middle and high income groups, HUDCO's assistance covers the housing needs of every class of the society, with special emphasis on the economically weaker sections and the deprived. The social mandate in line with its motto of "Profitability with Social Justice" HUDCO envisages about 92% of the total sanctioned dwelling units for the economically weaker section and the low income group.

As on December 31, 2011, HUDCO has provided finance for over 15 million dwelling units and over 1,600 urban infrastructure projects in India. Further, up to December 31, 2011, it has sanctioned loans of Rs.37,464 crore for housing and Rs. 84,906 crore for urban infrastructure on a cumulative basis, of which Rs. 29,835 crore and Rs. 46,692 crore have been disbursed respectively.

4. HUDCO has established a track record of consistent financial performance and growth. The key growth and efficiency indicators for the last three Financial Years are as follows:

Certain Key Operational Indicators	2010-11	2009-10	2008-09
Loan book (loan outstanding including investment in bonds) (Rs. in crore)	22,492.82	21,796.52	24,453.98
Long term debt to equity ratio	2.84	3.00	4.14
CRAR (%)	39.81	42.33	36.93
Net NPA (%)	0.19	0.52	4.87
Net interest margin (Rs. in crores)	936.73	970.50	748.21
The total income and profit after tax for the last three Financial Years are:			(Rs. in crores)
	2010-11	2009-10	2008-09
Total income	2,278.59	2,528.35	2,713.18
Profit after tax	550.03	495.31	400.99

5. HUDCO's business is funded through equity from the GoI and market borrowings of various maturities, including bonds and term loans. Its relationship with the GoI currently provides access to lower cost funding and has additionally enabled HUDCO to source foreign currency loans from bi-lateral and multi-lateral agencies. Domestically, HUDCO holds AA+, a high credit rating by CARE as well as Fitch for long-term borrowing.

6. HUDCO has been operating its financing business profitably since inception, including a profit after tax of Rs.550.03 crore for Financial Year 2010-11 and Rs.262.58 crore for the six months ended September 30, 2011. As on March 31, 2011, the Company had a net worth of Rs.5,520.97 crore. Its sustained performance and profitability has enabled it to retain the Mini-ratna status, which was conferred in the year 2004-05.

7. 41 years of experience in the housing and urban infrastructure sectors has helped HUDCO to establish a strong brand name which has further extended its coverage of the market. HUDCO's borrowers include State Governments both public and private sector and general public. The projects funded by HUDCO are in the sectors such as social infrastructure and area development, water supply, sewerage and drainage, roads and transport, power, emerging sector and commercial infrastructure.

8. HUDCO has a wide spectrum of consultancy services in the housing and urban infrastructure sector. It has provided consultancy services to more than 300 housing and urban infrastructure projects covering diversified field. Some of the key areas include low cost housing designs, demonstration housing projects, post disaster rehabilitation efforts, development plans, state urban development strategy, master plans, preparation of slum free city plans, DPRs for various towns under BSUP and IHSDP schemes of JNNURM, transport studies, environmental studies, urban design studies, preparation of river-front development plans and

project management. Its consultancy services are suited to institutions in the housing and urban infrastructure sectors that do not have the expertise or manpower, or want to supplement their own efforts.

9. HUDCO also provides consultancy services in the field of urban and regional planning, design and development, environmental engineering, social development, government programmes and others. As part of consultancy services, up to December 31, 2011, it has appraised 1,236 projects with a project cost of over Rs.27,515.34 crore under JNNURM.

10. HUDCO has contributed significantly for housing the disaster affected people, by extending substantial techno-financial assistance for rehabilitation and reconstruction in the aftermath of natural calamities. Cumulatively till 31.12.2011, HUDCO has been able to extend support for taking up over 41 lakh houses in disaster affected regions with a project cost of over Rs.4094. crore and HUDCO's loan assistance of Rs.2209.36 crore. HUDCO has been advocating pre-disaster mitigation and risk reduction involving prediction, preparation, prevention, publicity and protection, in addition to post-disaster actions of rescue, relief, rehabilitation, reconstruction, repairs, renewals and retrofitting.

11. Provision of basic services and social amenities along with associated infrastructure has been an integral part of HUDCO agenda of sustainable habitat development. The urban infrastructure window of HUDCO, opened in 1989, has sanctioned a total of 1631 projects (excluding sanitation schemes) with a total project cost of Rs.4,87,650 crore and HUDCO financial assistance of Rs.84,906 crore, contributing to the improvement in the quality of life of the citizens at large in the human settlements.

12. With the cost of construction increasing year after year, housing is going beyond the reach of most

sections of the society and the need for utilizing cost-effective technologies has become imperative. HUDCO has been promoting the use of alternative building materials and appropriate technologies to ensure cost-effective, environment friendly, ecologically appropriate, energy saving and yet aesthetically pleasing and affordable housing. The question of transfer of technology at the grass root level is addressed by the support extended to the establishment of 577 Building Centres in urban areas and 78 Building Centres in rural areas across the country.

13. Anchored on the cornerstones of growth, innovation and leadership and equipped to face the challenges of the new millennium, the organisation would be striving for excellence in service delivery, towards making HUDCO a household name. HUDCO, its holistic vision, proven strengths and prudential strategies would be banking on core competencies, quality of service, customer orientation and professionalism to tap the right opportunities in achieving vibrant growth in the years to come.

15.1 HUDCO'S OPERATIONS DURING 2011-12 (AS ON 31.12.2011)

During the year 2011-12 (till Dec., 2011) HUDCO has achieved sanctions of Rs.9147 crore, providing assistance for construction of 339271 dwelling units throughout the country. The loan released up to Dec. 2011 amounted to Rs.3749 crore.

Cumulatively HUDCO has sanctioned 16,402 schemes involving a total project cost of Rs.5,67,967 crore with a loan component of Rs.122370 crore out of which an amount of Rs.76,526 crore has been released. HUDCO's assistance has helped in the construction of 150.35 Lakh residential units, about 66.87 Lakh sanitation units and in undertaking 1631 urban infrastructure schemes effectively improving the living conditions in the urban and rural areas.

15.1.1 Housing for All

During the year 2011-12, as on 31.12.2011 HUDCO has sanctioned a total assistance of Rs.9147 crore (Including HUDCO Niwas) for housing programmes. These schemes will provide 339271 residential units and 520 non residential buildings.

15.1.2 Major Initiatives Towards Increased Social Housing Operations

Under social housing, the beneficiaries of HUDCO financing are borrowers belonging to the economically weaker sections of the society and borrowers belonging to the lower income group. Families with household income of Rs.5,000 per month or less fall into the EWS Housing category and families with household income from Rs. 5,001 to Rs. 10,000 per month fall into the LIG Housing category. Under residential real estate, the beneficiaries of its financing are public and private sector borrowers for housing and commercial real estate projects including land acquisition. Such housing and commercial real estate projects cater primarily to the middle-income group and high-income group of the society.

HUDCO finances social housing and residential real estate through State Governments and agencies which primarily include state housing boards, rural housing boards, slum clearance boards, development authorities, Municipal Corporations, joint ventures and private sector agencies. These entities are borrowers under social housing and residential real estate who, in turn, extend the finance to or utilise the finance for the ultimate beneficiaries.

Towards making the interest rate for social housing more competitive, HUDCO has taken a major initiative to reduce the interest rates applicable to the social housing sector. From 01st November, 2011 EWS and LIG rates are from 9.00 to 10.50%.

These rates are probably the lowest in the market, lower than its borrowing cost. The substantial reduction in the interest rates has definitely sent a positive signal in this sector.

15.1.3 Extending Affordable Housing Finance

In addition, to encourage private developers to take up affordable housing (sale price less than Rs. 25.00 lacs) through private developers, HUDCO has also started extending finance at a rate of interest ranging from 13.25% to 15.00% (floating) depending upon the sale price of units, which varies from Rs. 4.25 lacs to Rs. 25.00 lacs.

15.1.4 HUDCO's Operational Performance (As on 31.12.2011)

During the financial year 2011-12, till 31.12.2011, HUDCO has sanctioned 81 schemes with a total loan of Rs.9147 crore out of which Rs.2424 crore has been sanctioned for housing schemes and Rs.6723 crore has been sanctioned for various urban infrastructure schemes. Further an amount of Rs.3749 crore has been disbursed which includes Rs.1235 crore for housing schemes and Rs.2514 crore for urban infrastructure schemes.

15.2 VALMIKI AMBEDKAR AWAS YOJANA (VAMBAY)

VAMBAY and NSDP schemes have been subsumed in the Integrated Housing Slum Development Programme (IHSDP), which was launched on 3rd December 2005.

15.2.1 Cumulative Status of VAMBAY Schemes

As on 31.12.2011, Govt. of India subsidy (net) of Rs.93509.135 lakh has been released for construction/upgradation of 459930 dwelling units (DUs) and 65592 toilet seats. Out of the above,

under Nirmal Bharat Abhiyan (NBA), Govt. of India subsidy (net) of Rs.12248.02 lakh has been released for construction of 65592 toilet seats.

As per progress reports received from agencies, 443519 DUs have been completed and 7171 DUs are under progress. In addition, a total of 64267 toilet seats have been completed & 885 toilet seats are under progress.

15.3 HUDCO'S ROLE IN BSUP/IHSDP PROJECTS

HUDCO in conformity with its emphasis on providing Housing for Economically Weaker Sections and disadvantaged populace is playing a very significant role by reaching the Mission objective to the target beneficiaries. This role entails dissemination of Information on JNNURM through trainings/ workshops in various states; Assisting State Government / Implementing Agencies in Formulation of Detailed Project Reports by providing Technical & Design consultancy in areas like Efficient Housing, Comprehensive Layout plans addressing the socio-economic and livelihood needs of the beneficiaries like provision of need based Community centres, Livelihood centre, Occupational Spaces, Animal Pens, informal market spaces, adequate green open areas, primary health centres, informal educational centres etc, cost effective infrastructural services like rain water harvesting, solid waste management etc. appraising Projects received from the States in accordance with the Government of India guidelines and directives for consideration of sanction by the Ministry. HUDCO is also nominated as a Central Monitoring Agency for monitoring the implementation of BSUP & IHSDP projects.

15.4 ACHIEVEMENTS OF HUDCO

15.4.1 Cumulative status :

As on 31.12.2011, 310 projects under BSUP with

a Project Cost of Rs.17953.56 crores covering 6.12 lakh dwelling units, and 926 projects under IHSDP with a Project Cost of Rs.9561.78 crore covering 4.96 lakh dwelling units have been appraised by HUDCO and sanctioned by the Ministry.

15.5 INTEREST SUBSIDY SCHEME FOR HOUSING THE URBAN POOR (ISHUP)- HUDCO'S ROLE IN IMPLEMENTATION

HUDCO has been designated as Nodal Agency under ISHUP, to disburse subsidy to Primary lending Institutions (PLIs) i.e. to Banks and HFCs who execute MoU with HUDCO.

The GoI would release the subsidy @ 5% to eligible Primary Lending Institutions (PLIs) through HUDCO. After adjusting Interest subsidy, the monthly installment (EMI) gets reduced to approximately to Rs.571.00 against the original EMI of Rs.868.00 (EMI for Rs.1.00 lakh at ROI @ 8.5% for 20 year loan). The reduction in EMI is to the extent of Rs.397.00. The loan of Rs.100000.00 will effectively be reduced to Rs.65826.00 after adjusting the subsidy.

In order to disseminate information about the ISHUP scheme and clarifying various issues related to its implementation, HUDCO is organizing Regional level Workshops/meetings wherein the officers from various concerned deptt of State Govts. and Banks are participating. As on 31.12.2011, eighteen (18) such workshops/meetings covering the state of Madhya Pradesh, Rajashthan, Chattisgarh, Andhra Pradesh, Bihar, Kerala, Odisha and Jharkhand have been organized. Moreover, HUDCO has also released advertisements on ISHUP in vernacular languages in Kerala, Tamil Nadu and Odisha.

As on 31.12.2011, HUDCO has executed MoU with eighteen(18) Public Sector Banks, two (2) Private Sector Banks, two (2) Housing Finance

Companies and (1) one Cooperative Bank for implementation of the ISHUP scheme.

As on 31.12.2011, HUDCO has processed claims and released the subsidy of Rs. 200.19 lakh to 1707 beneficiaries.

15.6 URBAN INFRASTRUCTURE : TOUCHING THE DAILY LIVES OF CITIZENS

Urban Infrastructure Finance can be classified into social infrastructure and area development, water supply, sewerage and drainage, roads and transport, power, emerging sector, commercial infrastructure and others.

HUDCO's borrowers under Urban Infrastructure Finance are State Governments, state level finance corporations, water supply and sewerage boards of the state and city level, development authorities, roads and bridges development corporations, new town development agencies, regional planning board, urban local bodies, private sector agencies and companies.

The long-term loans are provided up to 90% of the eligible project cost by public borrowers and upto 70% of the eligible project cost for the other borrowers. The disbursement of these loans is typically made in instalments. The maturity period of the term loans is up to 10 to 15 years depending on the nature of the borrower. The long-term loans are availed on floating and fixed interest rate (to be reset periodically) and borrowers are generally availing it on floating interest rates basis. Further, there are provisions for conversion from fixed rate of interest to floating rate of interest and vice versa. The security under the long-term loans depends upon the nature of the infrastructure projects and the borrower. If the borrower is a public agency, the security options include government guarantee, bank guarantee, mortgage of the project or alternate property and escrow of the project revenues. In

respect of private sector agencies, the security options include mortgage of the project property, escrow of the receivables and hypothecation of the assets. The security coverage under the long-term loans generally varies from 125%-175% of the loan outstanding at any given point of time depending upon the type of borrower.

During the financial year 2011-12, (till 31.12.2011), HUDCO has sanctioned 32 urban infrastructure schemes with a total project cost of Rs. 37768 crore and a HUDCO loan component of Rs.6723 crore. The Sector-wise details of urban infrastructure projects sanctioned by HUDCO are as follows:-

(Rs. In Crore)

Sector	No.	Loan Amount
Water Supply	5	1584.30
Sewerage/Drainage/Solid Waste Management	3	405.60
Transport & Roads/Bridges	8	1353.55
Area Development	0	0
Commercial & Others	11	3342.23
Social Infrastructure	5	37.10
Total	32	6722.780

15.7 TECHNOLOGY TRANSFER INITIATIVES THROUGH BUILDING CENTRES

HUDCO promotes cost effective technologies through use of local materials, upgradation of technologies and innovations in the area of building materials and construction.

With a view to propagate, disseminate and promote these innovative and cost effective housing technologies, HUDCO along with the Ministry has launched a major programme for the establishment of a national network of building centres ("Building Centres"). The Building Centres function by

developing an effective construction delivery system for affordable housing and also contributing to employment and income generation at local levels. They impart training on cost effective technologies to various artisans and have introduced technologies in production of building components and construction of houses and buildings.

HUDCO continues its efforts in strengthening the Building Centre Movement towards promoting environment friendly, ecologically appropriate, energy efficient, functionally durable, aesthetically pleasing and yet cost effective and affordable building materials and technologies in the construction sector. 577 Building Centres were sanctioned, out of which 387 Building Centres are performing well in propagating the innovative building materials and technologies, and others are in various stages of functionality. So far (till 31.12.2011), total grant of Rs.2216.10 Lakh has been sanctioned for Urban Building Centre out of which Rs.1679.44 Lakh has been released.

15.8 RESOURCE MOBILISATION INITIATIVES

HUDCO has been incorporated with an initial equity capital of Rs.2.00 crores. HUDCO fund assets primarily comprising of loans, with borrowings of various maturities in the domestic and international markets. Our market borrowings include debentures, bonds, loans, public deposits and external commercial borrowings.

In 2010-11, till 31.03.2011, HUDCO had mobilized an amount of Rs.4806.55 crore. In FY 2011-12 (till 31.12.2011) HUDCO has mobilized an amount of Rs.4052.89 crore (provisional). The resources were mobilized through a prudent mix of sources viz Banking Sector Loans, Overdraft facilities, Public Deposits, Taxable and Tax-free Bonds so as to minimize the incremental cost of funds. Efforts have also been made to avail refinance assistance from National Housing Bank under Rural Housing Fund.

With up gradation of HUDCO to Mini-Ratna status in 2004, no further equity is being received.

Further, with an objective to give a boost to the development of infrastructure in housing sector, Government of India in its General Budget for the year 2011-12 had proposed an allocation of Tax-Free bonds to the tune of Rs.5000 crore for HUDCO. Pursuant to the said allocation, CBDT vide its notification dated 23rd September 2011, has permitted HUDCO to issue Secured redeemable and non-convertible Tax-Free Bonds to the extent of Rs.5000 crore during 2011-12.

15.9 CONSULTANCY AND PROJECT MANAGEMENT INITIATIVES

HUDCO Provides consultancy services in the area of housing and urban development. Its Consultancy services consist of urban and regional planning, design and development, environmental engineering, social development, government programmes and others. HUDCO also provides support for appraisal, monitoring, quality assurance etc. for government programmes such as JNNURM, RAY and SJSRY.

HUDCO Consultancy has also ventured into the preparation of an Urban Development Strategy with a view to meet the challenges of urbanization, such as, a strategy paper based on spatio-temporal analysis of the urbanization process in Jharkhand, a planning exercise to prepare two 'slum free' neighborhoods in Delhi viz. Sundernagri and Mongolpuri as pilot projects. The exercise included survey, socio-economic data analysis and multi-pronged planning strategy to address the complex issues of income, infrastructure housing health and other issues for comprehensive and sustainable slum redevelopment plan.

The consultancy operations in HUDCO has made its significant contribution during the past years in the areas of weaker section housing, alternative building materials and technologies, support to green

building initiatives, preservation of cultural heritage, environment improvement and landscape development including the efforts/assistance extended to the flagship programme in Jawaharlal Nehru Urban Renewal Mission of the Ministry of Housing and Poverty Alleviation, by utilizing its inherent strength of technical personnel, long experience and expertise in the fields of Architecture, Designing and Planning.

15.10 HUMAN SETTLEMENT MANAGEMENT INSTITUTE (HSMI)

HSMI is functioning as Research & Training Division of HUDCO and its activities are supported by a core group of qualified and experienced professionals from various disciplines. HSMI has continued its efforts to provide capacity building to the professional engaged in the Housing & Urban Development Sectors including HUDCO borrowing agencies, local bodies, NGOs, private sector Housing Finance Institutions etc.

HSMI operates at the international, national and decentralized levels as a sector specialist institute. It has been working closely with the Ministry of Housing and Urban Poverty Alleviation to undertake research and training. Currently, HSMI undertakes Research and Training through four centres in the following focus areas viz. Centre for Urban Poverty, Slums and Livelihood, Centre for Project Development and Management, Centre for Sustainable Habitat and Centre for Affordable Housing.

The above Centres are carrying-out the activities which include training, research, collaboration and extending the required professional support to various programmes of Government of India.

HSMI is also one of the identified Nodal Resource Centre on behalf of the Ministry of Housing & Urban Poverty Alleviation, to coordinate various training and documentation activities under IEC

(Information, Education & Communication) component to support implementation of the Govt. of India supported poverty alleviation programme (SJSRY).

During the year, 2011-12 (till 31.12.2011), HSMI activities covered a series of training research and related activities, the details of which are briefly indicated as below:

15.10.1 Training:

During the year 2011-12 (till 31.12.2011), HSMI has organized training programmes for professionals from Urban Local Government/Local Bodies, Urban Sector Organisations, Skill Development Programs of Minorities and HUDCO Officers.

Till December 31, 2011, a total of 55 Programmes have been organized and 4657 training man-days have been achieved covering 2101 professional functionaries from different Urban Local Bodies implementing SJSRY programmes in different States of the Country. Capacity Building for Quality Assurance & TPIM, monitoring and documentation support for implementation of Government of India supported JNNURM, Design and Planning for Sustainable Habitat, Urban Governance & Management programmes etc. have also been undertaken. These programmes have been organized both at HSMI and other locations in the country.

The above training programs includes 11 In-house Training Programmes covering 308 HUDCO employees of different disciplines in the areas like Project Formulation, Appraisal and Financing, Vigilance Awareness, Inclusive Cities; Community Architecture & City Planning, Affordable Housing, Project Appraisal, Project Management, Legal Issues in Financing of Housing & Infrastructure Projects, IT Applications, Management and Behavioural related issues and achieved 814 man-days.

HSMI in association with NAREDCO has organized

two Training Programmes for the Real Estate Professionals till 31.12.2011 in which 76 real estate professionals participated and the man-days achieved 912.

The list of total Programmes, Participants and man-days achieved during the financial year 2011-12 (till 31.12.2011) is as under:

Achievements for the period 1.4.2011 to 31.12.2011:

Description	No. of Prog.	No. of Participants	Man-days Achieved
Training to HUDCO Employees			
a. In-house Training program to HUDCO Employees	11	308	814
b. Training program for HUDCO Employees from reputed outside Institutions	04	43	119
Training to ULB Professionals (under IEC-SJSRY)	08	225	310
Training to Real Estate Professionals (NAREDCO)	02	76	912
Training programs/workshops/seminars conducted on behalf of MoHUPA like-Capacity Building for Quality Assurance & TPIM; Design and Planning for Sustainable Habitat; Urban Governance Management and Municipal Finance, etc.	26	1276	2329
Other Programs conducted by HSMI	04	173	173
TOTAL	55	2101	4657

15.10.2 Networking Activities

HSMI carried out a series of professional networking with various National and International agencies to exchange experience and expertise in Urban Development Issues. These include participation of HSMI in the training programmes, seminars, workshops etc. Besides extending documentation and other logistic support, collaboration and networking activities both at national and international level are being further reviewed and strengthened with focus on identified professional areas of the four Centres of Excellence of HSMI and also to augment wider networking with National

Resource Centres undertaking activities supported by the M/o HUPA

15.10.3 Other Activities

- Professional support to the Ministry of Housing & Urban Poverty Alleviation, Govt. of India on World Habitat Day Activities in October, 2011.
- Undertaking Study on “Concurrent Evaluation for SJSRY under IEC Component – 5” as a Nodal agency of MoHUPA.
- Appraisal of Innovative Projects under SJSRY (2011-2012).
- Publication of HUDCO magazine “SHELTER” -2 Issues (Vol. 13- No. 1 & 2)
- Background Notes and Papers on different issues/subjects have been prepared from time to time for Ministry of Housing & Urban Poverty Alleviation, Govt. of India

15.11 VIGILANCE FUNCTIONS IN HUDCO

The Corporate Vigilance Department (CVD) continued to exert for improving the systems and procedures in the working of the company, in line with CVC's directions. Several steps were initiated as part of preventive vigilance by putting in place with special emphasis on implementation of e-governance by the concerned wings of the Company and Regional Offices. In the series of IT usage, an online vigilance clearance module is being developed.

At the instance of CVD, a Vigilance Awareness Training module has been finalized and forwarded to Human Settlement Management Institute (HSMI) – HUDCO's Training Institute, for conducting Vigilance Awareness Programmes at Zonal level. Three of the Vigilance Awareness Programmes were held at Delhi, Chennai and Bhubaneshwar. The programmes stressed on bringing in systematic change in the Organization by creating an

environment for employees to approach CMD/CVO under Whistle Blower policy; and proactive role in creating awareness of eliminating corruption and encouraging subordinates to take decisions based on facts and build confidence amongst the juniors. These programmes also had an interactive session with the borrowing agencies, wherein their representatives were invited to share their experiences, issues etc. while dealing with HUDCO and efforts are made to resolve the issues raised by them through follow up with concerned departments. A regular slot for a session in vigilance awareness has also been earmarked in all other training programmes being organized by HSMI.

Vigilance Awareness Week was observed by the Corporation from 31st October to 05th November, 2011 at the Head Office as well as at all the Regional Offices with focus on 'Participative Vigilance', through all Stakeholders involvement, system improvements and laying down transparent policies for good governance in all areas of public administration.

15.12 ORGANISATIONS NETWORK & HUMAN RESOURCE DEVELOPMENT

With the emerging new scenario and competitive environment, HUDCO's approach has been to increase professional inputs in shelter and infrastructure projects at all stages of the project cycle. To achieve this, HUDCO utilizes professional skills available in house as well as elsewhere in the country. The total human resource strength of HUDCO as on 31.12.2011 is 980, out of which 677 are executives with multi-disciplinary professional backgrounds of finance, law, architecture, civil, PHE, urban and regional planning, environmental and transport specialization, community development, systems, economics, real estate development, human resource, public relation, documentation etc.

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

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

Besides the operational heads both in the Corporate Office and the Regions, there are key-positions of Sr. Executive Director/ Executive Directors which are specialized posts in areas like Resources Management, Internal Audit, Retail Finance, Law, HRD, Management Services, Training, Technology & Works and Vigilance.

The ever-changing business environment calls for more responsive and innovative approaches to stay in the competitive market. HUDCO is reorienting its corporate strategies to achieve corporate goals.

With a view to enhance competitive capabilities of its human resources, 475 employees were nominated/sponsored for training and advertisement events both in India and abroad during the year 2011-12 (upto 31st December, 2011). As on 31st December, 2011 the total employee strength was 980 comprising of 677 executives and 303 non executives. The total number of women employees as on 31st December, 2011 was 278. HUDCO also continued its efforts to promote gender equality and empowerment of

women employees to ensure their best contribution.

The Corporation continued to follow the Government policies on reservation for SCs/STs/OBCs. Out of the total strength, there were 179 SCs, 59 STs, 80 OBCs, 17 physically handicapped and 26 ex-servicemen. HUDCO continued to maintain good industrial relations with its employees.

With reference to Ministry of Personnel Public Grievances and Pension order dated July 2001, HUDCO has adopted Citizen Charter where details of activities undertaken have been taken care of. The Citizen Charter has been put on HUDCO Website for publicity and awareness.

15.13 OFFICIAL LANGUAGE IMPLEMENTATION

HUDCO has been making all out efforts to implement the Official Language Policy of Government of India in all its offices and encouraging the employees at all levels to achieve the targets set in the Annual Official Language Programme issued by the Department of Official Language, Ministry of Home Affairs, Government of India. Meeting of the Official Language Implementation Committee and many Hindi workshops were held regularly at the Corporate office as well as at all Regional Offices during the year. All the meetings at the Corporate office were presided over by the Chairman of Official Language Implementation Committee, HUDCO and at Regional Offices, by the respective Regional chiefs. This year, at the instance of the Ministry, Rajbhasha month was celebrated in the month of Sept, 2011 at the Corporate office as well as in its all Regional Offices. In order to promote use of Hindi in official work, various competitions were organized during Rajbhasha Month at its Corporate office as well as at Regional offices. Official Language inspections were conducted by Head Office at Raipur, Bhopal, Jaipur, NCR, Bangaluru, Ahmedabad, Kolkata and Lucknow Regional Offices

during the year to ascertain implementation of Official Language policy. During the year the, Committee of Parliament on Official Language inspected our Jammu & Jaipur Regional Office. On inspection the Committee expressed satisfaction on the use of Hindi in these offices. In recognition of our efforts towards progressive use of Hindi in HUDCO, our Bhopal Regional Office were awarded by Town Official Language Implementation committee NARAKAS.

15.14 CORPORATE SOCIAL RESPONSIBILITY

HUDCO has earmarked Rs.11.00 crore i.e. two percent of its net profit of the year 2010-2011 towards CSR budget for the current financial year (2011-12) under its Corporate Social Responsibility initiatives, in line with the DPE Guidelines on the subject. HUDCO as part of its CSR initiatives has already sanctioned CSR assistance of Rs.5.26 crores for various proposal to be taken up with CSR assistance such as City Resource Centre, Skill upgradation centre, Night shelters and Pay and Use toilets etc. in State of Rajasthan, Meghalaya, Tripura, Karnataka, Uttar Pradesh etc. in line with the proposals identified under the MoU executed with the Ministry.

15.15 WHISTLE BLOWER POLICY

The Whistle Blower Policy has been approved and notified towards bringing more transparency in the working of the organisation. The intention of this Policy is to encourage honest and upright persons to assist the organization in bringing full transparency and checking malpractices in its operations.

15.16 CITIZEN CHARTER

The Citizen Charter is updated from time to time and is placed on the HUDCO website.

16. Hindustan Prefab Limited (HPL)

16.1 BACKGROUND

Hindustan Prefab Limited is a profit making Govt. of India Enterprise under administrative control of Ministry of Housing & Urban Poverty Alleviation and is engaged in execution of projects on Turnkey basis i.e. from concept to completion on Project Management basis. Its area of operations are :

1. Mass Housing & Infrastructure works for Slum Dwellers and Urban Poor,
2. Institutional Buildings and Residential Complexes,
3. Hospital Buildings,
4. Sewerage Treatment Plant,
5. Interiors & Furniture,
6. Sports Complexes,
7. Campus Development,
8. Reality Advisory,
9. Prefab Concrete Construction and Pre-Engineered Steel Structure,
10. Third Party Quality Inspection
11. Disaster Rehabilitation Projects etc.

It is practically an execution arm for the Ministry of Housing & Urban Poverty Alleviation (JNNURM) for execution of its projects in State of Bihar, Meghalaya, Arunachal Pradesh, Chhattisgarh, Mizoram etc. Kerala govt.(NRHM) and is executing a large number of projects for paramilitary forces etc.

Some of its laudable projects executed in the recent past are:

- 114 Houses for IDPs handed over by Hon'ble Union Minister of External Affairs to the Hon'ble Minister of Economic Development and IDPs in Sri Lanka.
- Completed the Institute of Maternal and Child Health (Medical College), Kozikode. CMD was honoured with a memento by the clients, in

appreciation of the excellent quality in consultancy and execution within time frame.

This Project was under NRHM.

- Completed National University of Advanced Legal Studies, Phase-I at Kochi in Kerala within a record period of 15 months. Chief Justice of Kerala High Court honoured CMD with the memento in appreciation of team HPL for Quality Work and completion before time.
- Construction of 100 bedded hospital at Baddi (HP).
- Organised First National Conclave on CSR at Leh- Ladakh (J&K) in association with DPE which was attended by 42 Chief Executives / Directors of CPSEs.

In retrospect, Hindustan Prefab Limited was set up in 1948 as a Department titled as 'Govt. Housing Factory' under the then Ministry of Production with the prime objective to carry on all kinds of business relating to manufacture, fabrication, assembly export, import and dealing in other construction and fabrication business. In 1950, the name of this Department was changed to Hindustan Housing Factory Limited and was registered as a Private Company on 27.01.1953. It became a CPSE on 16.08.1955 and its name was changed as Hindustan Prefab Limited w.e.f. 09.03.1978. It has come off age and earned its name and fame by pioneering the PRC Railway Sleepers. Afterwards, it remained dormant for about a decade but now, it has resurged and is now a vibrant organization in pursuit of excellence.

16.2 MISSION

To be a premier organization in the field of Civil construction and infrastructure industry by embracing state of art and cost effective technology in Prefab /Precast as well as conventional methods

committed to total customer satisfaction.

16.3 OBJECTIVES

The objectives of the company are:

- To be the market leader in Prefab /Precast Business;
- To become a Rs. 1000 crores turnover company within 5 years;
- Revival of HPL's core business of Prefab components manufacturing;
- To establish brand image of HPL as a production of high quality Prefab /Precast product.

16.4 OPERATIONAL LOCATIONS

HPL is having operations in 17 States with Corporate Headquarters at Delhi & five Regional Offices at Cuttack (Odisha), Tiruvanathapuram (Kerala), Patna (Bihar), Shillong (Meghalaya for North-East) & Rohini (Delhi). Besides, HPL is also executing housing project for Internally Displaced People (IDPs) in Northern Srilanka on the initiative of Ministry of External Affairs. HPL is now a market leader capable to offer every solution in the construction industry i.e. prefab, partial prefab or conventional methods of constructions.

16.5 MANAGEMENT

The business of the Company is managed by the Board of Directors consisting of full time Chairman & Managing Director, two part-time (official) Directors and two part-time (non-official) Directors.

- Sh. Jaiveer Srivastavaa, Chairman & Managing Director
- Smt. Aruna Sundararajan, IAS, Part-time (Official) Director
- Smt. Sudha Krishnan, IA&AS, Part-time (Official) Director
- Sh. Mukesh Rohatgi, ex-CMD EIL, Part-time (Non-official) Director

- Sh. Rajpal Singh Solanki, C.A., Part-time (Non-official) Director

16.6 HUMAN RESOURCES

The details of Human Resources as on 31.12.2011 are as follows:

A.REGULAR EMPLOYEES						
Group	Engg.	P&A	Finance	Others Staff Workers	Total	
A (GM, AGM, Mgr, FA&CAO etc.)	04	-	1	0	05	
B (Sr.PE(C),Foreman(B), AAO etc)	08	-	-	0	08	
C (PE (C), Acctt., Hd Asstt., UDC, LDC, Skilled etc.)	19	20	08	6	145	198
D (Semi Skilled, Unskilled etc.)	-	-	-	20	54	74
Sub Total (A)	31	20	09	26	199	285
B. OTHERS						
Compassionate Ground	01	03	-	11	16	31
Cont. on pay scale	02	-	-	04	05	11
On contract basis	67	09	04	19	03	102
Sub Total (B)	70	12	04	34	24	144
Grand Total (A+B)	101	32	13	60	223	429

16.7 CAPITAL STRUCTURE OF HPL

The status of capital structure of the company as on 31.12.2011 is as under:

Particulars	(Rs. in Crore)
Authorized Capital	138.00
Paid-up Capital	134.76

16.8 ORDER BOOK POSITION

The value of orders to be executed as on 31.12.2011 is as follows:

	(Rs. In crore)
b) Active Projects	1584.00 (Approx.)

16.9 PERFORMANCE UPTO 31.12.2011

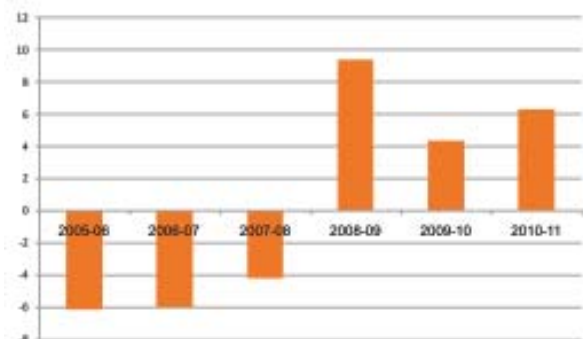
Growth in the project execution of the Company has continued during 2010-11 and the Company achieved a turnover of Rs.203.07 crores in 2010-

11 against the previous year's performance of Rs.162.42 crores, registering a growth of approx. 25%. The total income has increased to Rs.208.90 crores in 2010-11 as against Rs. 168.19 crores in 2009-10. The Company registered net profit of Rs. 4.61 crores. It is the third consecutive year of profit in the Company. The net worth of the Company has increased to Rs. 10.14 crores, as compared to

Rs. 5.53 crores, during previous financial year. The other financial indicators also indicate good performance by the company during the year. The company has already achieved turnover of Rs. 180.15 Crores upto 31.12.2011 and expected to achieve turnover of Rs.276.00 crore upto 31.03.2012.

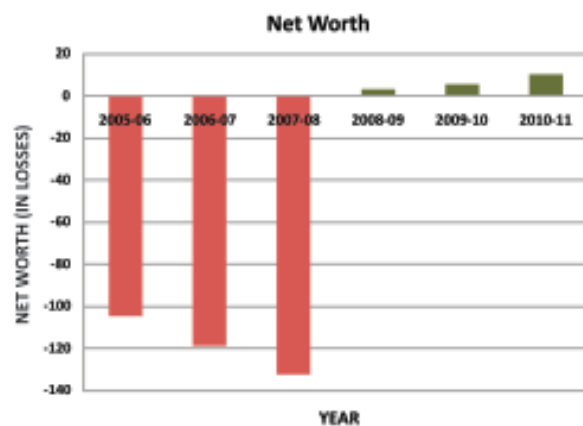
HPL GROWTH - PROFITABILITY

Year	Profitability (Rs. in Cr)
2005-06	-6.18
2006-07	-6.01
2007-08	-4.18
2008-09	9.38
2009-10	4.34
2010-11	6.29



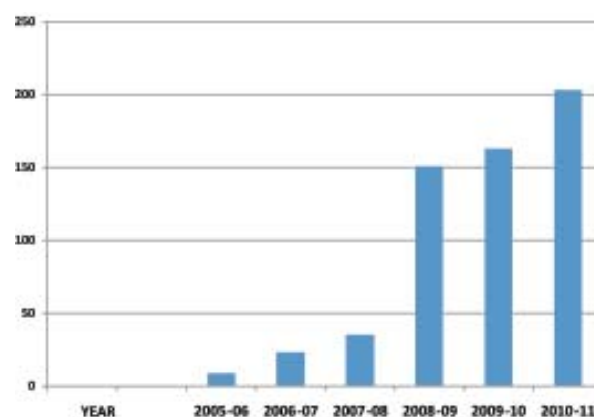
HPL GROWTH - NET WORTH

Year	Net Worth (Rs in Cr)
2005-06	-104.9
2006-07	-118.73
2007-08	-132.48
2008-09	3.06
2009-10	5.52
2010-11	10.14



HPL GROWTH - TURNOVER

Year	Turnover (Rs in Cr)
2005-06	8.73
2006-07	23.20
2007-08	35.10
2008-09	150.32
2009-10	162.42
2010-11	203.07
2011-12	*180.15



*upto 31st Dec. 2011

With its continued development, the company has been upgraded from Schedule 'D' to Schedule 'C'. HPL was also conferred BRPSE Turnaround Award 2011 for earning profits for the last three years consecutively and having positive net worth.

16.10 CORPORATE GOVERNANCE

HPL is committed to continue its efforts towards raising the standards in Corporate Governance and continues to review its procedures/systems constantly in order to keep pace with the fast changing environment. HPL adheres transparency and commitment to its clients, employees & Govt. and also endeavors to provide quality, fairness and excellence in the areas of operations. Board of Directors reviews compliance of all the laws. In compliance with the DPE Guidelines on Corporate Governance, the Board of Directors of HPL has approved Whistle-Blower Policy Code of Conduct for Senior Management Personnel and Code of Conduct for CPSE Employees. These policies are also uploaded on HPL's website.

16.11 INDUSTRIAL RELATIONS

During the period upto 31.12.2011, the company witnessed a cordial atmosphere prevailing in the industrial relations front and Employees whole heartedly celebrated Ram Navmi, Dr. Ambedkar Jayanti, Guru Gobind Singh's birthday, Holi, Diwali & Independence Day and Foundation day (as CPSE) with full zeal and spirit.

16.12 WELFARE

Liveries are provided to the Class-IV employees, Security Personnel and Drivers of the Company. Canteen facilities are also provided to all employees at subsidized rates.

16.13 VIGILANCE

Security arrangements have been tightened in and

around the factory areas. Effective steps were taken for preventive vigilance, detective surveillance and punitive action.

16.14 ABATEMENT OF POLLUTION FOR ENVIRONMENT

HPL took the following steps for the abatement of environmental pollution in the Company:

- It has developed well maintained green & open areas in & around the office;
- The premises are also surrounded by well grown up trees and greenery which helps in controlling the pollution to the large extent;
- The factory and office premises are always kept clean and tidy on day to day basis.

16.15 USE OF OFFICIAL LANGUAGE

Various steps have been taken for propagation of Official language in HPL. During this period, three meetings were held on 28.05.2011, 27.08.2011 and 19.11.2011, which were attended by all HOD's. Hindi week was also observed in the month of September 2011.

16.16 NATIONAL INTEGRATION

National integration in India is a crying need of the day. The Government of our country has founded the Council of National Integration. The necessity of strong national Integration in India has become very urgent at present. It is hoped that the people of India will co-operate with it in all its programmes. As a symbol of National Integration, the company is observing Anti Terrorism Day, Sadbhawana Diwas and Quami Ekta Diwas every year. All the employees to take pledges on the respective days.

16.17 ISO CERTIFICATION

Company is now ISO-9001:2008 Certified and keeping the documents/records as per the requirement of ISO. Audit has been done for the

renewal of certification and this certificate was got revalidated up to 09.12.2014 for the following:

- Designing and production of all Precast Concrete Components;
- Planning, Designing & Construction of Civil Engineering Projects;
- Testing of various Civil Engineering raw materials and products;
- Design of concrete Mixes.

Surveillance Audit along with awareness programme was conducted by the Auditors of ISO certifying Authority British Certification Inc. on 3-12-2011. HPL has been found to comply fully with the requirements of ISO-9001:2008.

16.18 FUTURE OUTLOOK

- HPL is making an all out effort to modernize its core business of prefab/precast. For this purpose, an application has been submitted to M/s. HUDCO for sanctioning loan for setting up of prefab plant at HPL complex, Jangpura, New Delhi which is under process.
- HPL is also exploring possibility to have strategic alliance with SAIL (A MAHARATANA CPSE) under suitable organizational structure at any other place in the country to carry out the business of prefab in steel and concrete.
- To Execute projects and supply Prefab Steel /Concrete components to various construction segments.
- Also to continue Project Management Services. HPL is also trying to develop more business in and around NCR of high margin value.

17. Building Materials and Technology Promotion Council (BMTPC)

Building Materials & Technology Promotion Council (BMTPC) was established in 1990-91 to bridge the gap between laboratory development and field application of alternate building materials and construction technologies. BMTPC in its endeavour to promote the use of innovative and environment-friendly building materials and construction technologies successfully disseminated the know-how in the field through series of activities such as demonstration construction, capacity building, skill development, organisation of courses, hands-on training, exhibitions, development of guidelines, manuals & publications etc.

Over the years, the Council's prime focus has been on the promotion and development of the alternate, cost-effective, environment-friendly and energy-efficient building materials and construction technologies. However, off late with the active support of Ministry of Housing & Urban Poverty Alleviation, Council has also undertaken a number of projects for the field level application of innovative building materials and technologies. In its technology development, promotion and dissemination efforts, the Council developed technologies for use of bamboo in housing and building construction and constructed demonstration structure in the North Eastern Region including setting up of Bamboo Mat Production Centres.

Apart from home-grown technologies and materials, the Council is also working towards bringing emerging technologies from all over the world, to bring cost-effectiveness, economy, quality, environmental protection and speed in housing construction. In order to create confidence in use of proven alternate housing technologies, the Council developed Design Packages for different geo-climatic regions of the country and various State

Governments are being persuaded for undertaking mass housing projects based on the Design Packages. Some of the States which showed interest in these Design Packages are Haryana, Tripura, Orissa, Maharashtra and Mizoram.

The Council on regular basis, is striving to establish the proactive approach towards disaster mitigation and management and has been in the forefront towards education and creation of mass awareness amongst stakeholders specially common man. With the objective of demonstrating retrofitting technologies, BMTPC has undertaken seismic strengthening of few public buildings and brought out Guidelines and Manuals.

The Council is actively involved in the implementation of Jawaharlal Nehru National Urban Renewal Mission (JNNURM). It has been designated as one of the Appraisal Agencies for appraisal of Detailed Project Reports received under BSUP and IHSDP from identified Mission Cities under JNNURM. The Council has also been assigned the task of monitoring and TPIM analysis of these projects and is also a national resource institution for building capacities in States in the area of DPR preparation, TPIM, Disaster Mitigation & Management, IPOMS, project management, etc.

The activities of the Council are structured in such a manner that it not only focuses on the mandate of the Council but also leads to the tangible output with societal benefits. In view of the changing scenario in the housing sector, the Council in recent years has reoriented its approach towards promotion of technologies through intensive evaluation, dissemination and construction of demonstration structures using cost effective building materials and construction techniques. The



Model Informal Market constructed by BMTPC at Vishakhapatnam, Andhra Pradesh

role of the Council in the light of this new strategy is reflected in the following objectives:

1. **Building Materials & Construction Technologies** : To promote development, standardization, mechanization and large scale field application of proven innovative and emerging building materials and technologies in the construction sector.
2. **Disaster Mitigation & Management** : Mainstreaming disaster risk reduction in housing, existing and developmental projects.
3. **Capacity Building and Skill Development** : To work as a Training Resource Centre for capacity building and promotion of good construction practices to professionals, construction agencies, artisans and marketing of building technologies from lab to land.
4. **Project Management & Consultancy** : To undertake project management and consultancy services encompassing DPR preparation, innovative design consultancy and vetting, appraisal, monitoring, quality assurance and third party inspection of housing projects under the various Central/ State Schemes.

17.1 MAJOR INITIATIVES AND ACTIVITIES UNDERTAKEN IN 2011-2012 (UPTO DECEMBER 2011)

17.1.1 Building Materials & Construction Technologies

1. Using alternate building materials and techniques such as rat-trap bond instead of English/ Flemish bond for brick wall, filler slabs instead of cast in-situ solid RCC slab for roofing, RCC doors/window frames, precast sunshades, staircase, lintel etc., BMTPC successfully constructed 24 dwelling units at Amethi, Sultanpur, U.P. with carpet Area of 27.15 sqm. A provision of separate kitchen, bathroom, toilet was made in each DU and 15% area is left green. This demonstration project focuses at promoting innovative technologies in the region. The cost saving compared to conventional construction is about 15%. The demonstration houses were handed over by Shri Rahul Gandhi, Hon'ble M.P. Amethi on 8th February, 2011 to the beneficiaries, identified by local body. The project has been appreciated for its planning and quality of construction by general public. BMTPC's technical support for cost effective technologies has been sought by local MLA for assistance in future projects in the region.

2. The construction of the Community Centre with facilities of a Community hall, dispensary, crèche, library, green room, office etc., initiated on the request of the Haryana State Government, has been completed at Village Khojkipur-Naggal, Ambala. In this Centre, varieties of alternate cost effective technologies have been used so that local community visiting the Centre could understand such technologies. A few training programmes were also organised at the site for the prospective architects and engineers of nearby colleges. Also several interactive meetings with State Engineers were held at the site. The Demonstration Community Centre has been handed over by Kumari Selja, Hon'ble Minister of Housing & Urban

Poverty Alleviation to the local administration on 2nd November, 2011.

3. The Council is constructing 24 demonstration houses with community centre & multi-purpose meditation room at Bitna Road, Pinjore, Distt.Panchkula, Haryana. The construction work of demonstration houses has been completed and the work for construction of multi-purpose room and community centre is in progress. The technology being used are rat-trap bond in bricks, RCC filler slab, precast concrete door/window frames, etc. In the Community Centre and multi-purpose meditation room, the technology being used are concrete blocks for walling, filler slab for roofing, micro concrete roofing tiles, precast concrete door/window frames etc.

4. Apart from demonstration housing projects, the Council is also propagating the concept of Informal Market initiated in JNNURM projects. In this effort, the Council has recently completed the construction of model Informal Market at Vishakhapatnam, Andhra Pradesh. The same is being replicated by the State Government in other places. The necessary infrastructure such as water supply, electricity and other public amenities required in the premises were provided by the State authorities.

5. After signing of MoU with M/s Rashtirya Chemicals & Fertilizers (RCF) Ltd. for construction of 32 demonstration houses using rapidwall technology at Chembur, Mumbai, the design guideline manual has been prepared. Rapidwall panels are prefabricated panels manufactured using calcined phosphogypsum (a waste product of fertilizer company and glass raving). Panels have been tested at SERC Chennai & IIT, Chennai for various performance parameters including structural strength, water resistance, thermal behaviour etc. The system has also been tested against hazardous forces for safety against earthquake. It is envisaged to start the construction work at the earliest. The Panels have also been

evaluated under PACS, being operated by BMTPC, on the basis of the testing of panels manufactured at RCF Mumbai and study of constructed structure.

6. With a focus on developing innovative building technologies, a number of activities have been undertaken with R&D institutions and are under various stages. These include Energy auditing and carbon footing in manufacture of bamboo mat ridge cap and bamboo mat corrugated roofing sheets, Development of design methodology for chemically treated bamboo reinforced concrete members for low cost housing, Development of Technology for cost effective value added thermal insulation Tiles for ceiling purposes, Development of Building Components from Sponge Iron Waste, Development of technology package using confined masonry, etc.

7. In order to promote use of bamboo based technologies in housing construction, two demonstration housing projects in Meghalaya have been completed and a Bamboo Mat Production Centre at Nongchram, Meghalaya has been established. BMTPC organized a unique two weeks hands-on training programme on Bamboo Housing Technologies at Majuli, Jorhat District, Assam. During the Training Programme a small Post Office was constructed using bamboo based technologies.

8. The Council had invited the Global Expression of Interest for identification of emerging technologies. During the period, three meetings of the Technology Advisory Group (TAG) have been held for identification and evaluation of the suitable technologies. On the request of the Council, the seven technologies/systems shortlisted for further evaluation by TAG put up their technologies/systems in the BMTPC Pavilion in HUDCO BuildTech during IITF from 14-27 November, 2011. The inspection meeting of the TAG members was organized to see their technologies/systems. The technologies shortlisted are:

- i) Panel building system using steel mesh, polystyrene core and chipping concrete from Malaysia
- ii) Expanded steel mesh panels, polystyrene beads & alleviated concrete from United Kingdom
- iii) Pre-stressed precast prefab technology using hollow core slab, beams, columns, solid walls, stairs, etc. from Finland
- iv) Monolithic concrete system using plastic formwork from India
- v) Monolithic concrete construction using aluminium formwork from USA
- vi) Precast concrete panels system using concrete, welded mesh and plates from New Zealand
- vii) Industrialized 3-S system using cellular light weight concrete slabs & precast columns from India

9. A MoU has been signed with Defence Research Development Establishment (DRDE), Gwalior, for improvement and promotion of bio-digester technology for application in housing projects. As a part of the MoU, the Council showcased the bio-digester technology in the BMTPC Pavilion during India International Trade Fair at New Delhi from 14-27 November, 2011.

10. The Council is operating Performance Appraisal Certification Scheme (PACS) for new products/systems not covered by any Indian Standards. Under PACS, Performance Appraisal Certificates were awarded to Glass Fibre Reinforced Gypsum Panel, Marble Slurry based Binder, Continuous Sandwich Panel, Marshal Doors, UPVC Window, FRP Manholes, Polyethylene Underground Septic Tank and Formwork for Monolithic Construction. A number of applications are under processing. Besides, the Council is providing technical inputs to the various Sectional Committees of Bureau of Indian Standards.

11. The Council has earlier initiated development of Design Packages using alternate building materials and construction technologies in different geo-climatically conditions which consists of a cluster of 60 houses, Community Centre, School and shops/kiosks. The design packages have been developed for zones, namely, Western/Central Zone, Northern Zone (Plain), North-Eastern Zone, East Zone, South Zone and North Zone (Hilly).

12. The Council initiated a Pilot Project on “Confidence Building in Alternate Housing Technologies through Demonstration Construction & Training”. The Pilot Project aims to facilitate wide spread dissemination and adoption of both existing proven and emerging cost-effective and sustainable building materials and construction technologies as an alternate to the conventional, in a manner and by a strategy that will enhance knowledge, confidence and at the same time create enabling environment for the large scale adoption of such materials & technologies in different geo-climatic parts of the country, thus making housing cost-effective, accessible and sustainable. The implementation of the Pilot Project envisaged to be through demonstration construction based on the Design Package developed by BMTPC using cost effective, eco-friendly construction technologies. The Regional Sensitization Programmes at Ahmedabad : 23rd July, 2011 (Western/Central Zone); Guwahati : 5th August, 2011 (North Eastern Zone) and Kolkata : 16th August, 2011 (Eastern Zone) to discuss in detail the design packages and the draft plan of action for implementation were organized:

The State Governments of Haryana, Orissa, Maharashtra, Tripura and Mizoram have agreed in principle to take up Pilot Project in their States for propagation of cost effective technologies. The detailed estimates for construction of demonstration houses have been prepared for Haryana.

13. As a part of the World Habitat Day Celebrations 2011, BMTPC organised Painting Competition for Differently Abled Children on the theme “Cities and Climate Change” in the categories viz. Mentally Challenged, Hearing Impaired and Visually Impaired. The winners were given prizes by Kumari Selja, Hon’ble Minister of Housing & Urban Poverty Alleviation during the World Habitat Day Celebration Function in New Delhi on 3rd October, 2011. To mark the occasion, the Council brought out the following publications which were released by Hon’ble Minister of Housing & Urban Poverty Alleviation:

- i) Special Issue of Newsletter “Nirman Sarika”
- ii) Training Manual for Supervisor
- iii) Guidelines on “Aapda Pratirodhi Bhawan Nirman : Sampurn Bharat ke liye Margdarshika” (Hindi)

14. Attended inter-ministerial meetings held under the Chairmanship of Joint Secretary (E&SA), MEA regarding follow-up of India Africa Forum Summit (IAFS). In these meetings, further steps to ensure expeditious implementation of the projects were primarily discussed. The countries identified are D.R.Congo, Mauritania, Togo, Kenya and Zambia. The MoUs to be signed between Govt. of India & African Union and Ministry of HUPA and Member States have been finalised and the same have been forwarded by MEA to the respective Indian High Commissions. So far, the Government of Togo and D.R.Congo have shown their willingness to sign the MoU.

15. Prepared Code of Practices on construction technologies such as Filler Slab for Roofing and Rat Trap Bond for Walling and the same have been submitted to Bureau of Indian Standards (BIS) for preparation of Indian Standards on these alternate technologies. BMTPC also provides technical inputs to BIS for drafting Indian Standard from time to time. The suggestions on uPVC window based on BMTPC’s PACS findings were given to BIS.



Kumari Selja, Hon'ble Minister of Housing & Urban Poverty Alleviation, giving away the Prizes to the winners of Painting Competition of Differently Aabled Children organised by BMTPC during the World Habitat Day on 3rd October, 2011

16. Organised BMTPC Pavilion on Emerging Housing & Building Technologies during India International Trade Fair from 14-27 November, 2011 in collaboration with HUDCO. The Council constructed a demonstration house of 350 sqft. area using cost effective technologies such as flyash bricks, rat trap bond, cellular light-weight concrete blocks, interlocking flyash blocks, RCC planks & joists, filler slabs, MCR tiles, ferrocement shelves & sunshades, glass reinforced concrete jallies, flyash flooring tiles, etc. Prototype houses were also constructed using Panels with Concrete, Welded Mesh & Polyesterene Core – a technology from Malaysia; Precast RCC concrete panel system – technology from New Zealand; Monolithic concrete system using plastic formwork and Bamboo based technologies from India. Prototype of bio-digester technology for sanitation was also put on display. Besides above,

various emerging technologies such as expanded steel mesh panels, polystyrene beads & alleviated concrete from United Kingdom; Pre-stressed precast prefab technology using hollow core slab, beams, columns, solid walls, stairs, etc. from Finland; and Monolithic concrete construction using aluminium formwork from USA, were displayed in the Pavilion. The Pavilion was inaugurated by Kumari Selja, Hon'ble Minister of Housing & Urban Poverty Alleviation and Culture on 14th November, 2011.

17. The Council at the culmination of the IITF 2011, organised an International Seminar on Cost Effective, Energy Efficient and Ecologically Appropriate Building Materials & Technologies for Housing on 26th November, 2011 at Pragati Maidan, New Delhi. The Seminar was inaugurated by Shri Arun Kumar Misra, Secretary, Ministry of

Housing & Urban Poverty Alleviation. More than 200 delegates participated in the seminar including delegates from India, Nepal, Bhutan, Pakistan, Bangladesh, Sri Lanka, Germany, Malaysia and United Kingdom.

17.1.2 Disaster Mitigation & Management

1. After completion of retrofitting of five MCD schools, the Council completed retrofitting of two more MCD school buildings at Vivek Vihar and Lajpat Nagar on the basis of provisions of Indian Standard IS: 13935-1993 Guidelines for Repair and Seismic Strengthening of Buildings.

2. The study of existing OPD building of Hindu Rao Hospital has been undertaken so as to carry out seismic evaluation of the building and suggest seismic retrofitting strategy. The final report has been prepared and presented to MCD. The discussions are on with concerned authorities so that the retrofitting work could be undertaken.

3. In the area of disaster mitigation and management, the following publications have been prepared during the period:

- i. Guidelines on “Aapda Pratirodhi Bhawan Nirman : Sampurn Bharat ke liye Margdarshika” (Hindi)
- ii. Manual on Basic of Ductile Detailing (Hindi)
- iii. Guidelines on Multi-Hazard Resistant Construction of EWS Houses

4. The National Disaster Management Authority (NDMA) has entrusted BMTPC a task for preparation of updated Earthquake Hazard Maps and Atlases having information upto Taluka/Tehsil level. The Council has initiated work on the project. A MoU has been signed with NDMA for the purpose. The NDMA also organized a meeting to discuss various modalities and scope of work on preparation of Wind (Cyclone) Hazard Maps for India on 16th June, 2011.

17.1.3 Project Management & Consultancy

1. During the year, the Council appraised 13 DPRs of BSUP projects received from Uttar Pradesh (1), Gujarat (6), Karnataka (4), Chandigarh (1) and Madhya Pradesh (1). The proposals were worth Rs. 366.31 crores with Government of India share of Rs. 197.26 crores and covered 23616 Dwelling Units.

2. The Council appraised 17 DPRs of IHSDP projects received from Maharashtra (6), Karnataka (6), Goa (1) and Gujarat (4). The proposals were worth Rs. 281.22 crores with Government of India share of Rs. 171.18 crores and covered 11712 Dwelling Units and other infrastructure services such as roads, water supply, sewerage, storm water drains, community facilities, health centres, education facilities etc. The appraisal activity also included framing of Administrative & Technical Check lists, DPR Preparation formats etc. and extensive discussion/ interaction with State Government officials on regular basis to ensure that the DPRs submitted were in conformity with Mission Guidelines.

3. Monitoring visits were undertaken to 6 IHSDP projects in Jharkhand, West Bengal and Gujarat. Besides, 16 BSUP projects were monitored in West Bengal, Maharashtra, Gujarat, Uttar Pradesh, Delhi and Himachal Pradesh.

4. Review of the TPIM reports for 119 BSUP and IHSDP projects for the States such as Andhra Pradesh, Tamil Nadu, Maharashtra, Kerala, Madhya Pradesh, West Bengal, Uttar Pradesh, Gujarat and Karnataka has been completed.

5. Organized Capacity Building Programme on Quality Assurance and TPIM for BSUP and IHSDP Projects under JNNURM in Faridabad from 21-22 September, 2011 and Indore from 8-9 December 2011.

6. Participated in Regional Review Meetings of

BSUP/IHSDP projects at Lucknow, Aizawl and Mumbai.

17.1.4 Capacity Building and Skill Development

1. The Council prepared Manual for Concrete Field and Lab Technicians in association with Indian Concrete Institute (ICI). The manual will be useful for organisation of training programmes for field and lab technicians. Two pilot training programmes are proposed to be organised during the year. In the series, a three month training course for Field and Lab Technicians has been started in last week of December 2011 at Bangalore.

2. Evolved building artisans friendly certification programme linked to the decentralization modular training programme for enhancing the staff level and livelihood capacity' project. The benchmark survey has been completed.

3. In the series of BMTPC-IIT Roorkee Short Term Courses, two training programmes were organised on 'Earthquake Resistant Design and Construction' from 1-3 September 2011 and 28th - 30th December 2011 at New Delhi. A number of participants mainly comprising of engineers and architects at higher and middle level participated in the said programme.

4. The Council has initiated establishment of Bamboo Mat Production Centre in Nagaland. The land for the purpose has already been identified by the State Government. A MoU between Nagaland Bamboo Development Agency and BMTPC has been signed for establishment of the Centre. Two training programmes are proposed to be organized on primary bamboo processing during the establishment of the Centre.

5. The delegation led by Hon'ble Minister for Housing, H.E. Suharso Manoarfa Republic of Indonesia visited BMTPC on 25th April, 2011 along with H.E. Lt. Gen. (Retd.) Andi M. Ghalib, Ambassador to India and Mr. Ottoriadi, Counsellor

(Economic) from Indonesian Embassy, New Delhi. A presentation on the activities of BMTPC with regard to cost effective and innovative housing technologies was made.

6. As a part of its mandate, the Council participated in a number Seminars/Workshops/ Training Programmes / Exhibitions for propagation of alternate and cost effective building materials and disaster resistant construction technologies:

- Participated in the meeting on National Mission on Sustainable Habitat, 16th May 2011 at New Delhi.
- Attended a number of Inter Ministerial Meetings regarding Follow-up of India Africa Forum summit (IAFS) 2008 in the Ministry of External Affairs.
- ED, BMTPC deputed for field visit to study the use of alternate technologies in construction of residential houses to Singapore from 29.5.2011 to 3.6.2011.
- Participated in Consultative Meet on Fly Ash Utilization, New Delhi
- Participated in the Consultative Meet organized by HUDCO on 28th June, 2011 on "Land and Housing for the Urban Poor" for the 12th Plan Working Group on Urban Poverty.
- Participated in the Round Table Meeting on "Creating PPP in Mass Housing" held on 28th June, 2011 at New Delhi organized by CII.
- Delivered a lecture on "Affordable Housing: A blue Print for Haryana" in the PHDCCI Conference held on 8.7.2011 at Ambala.
- Participated in the 4th meeting of the Working Group on Environmental Sustainability of Indian Cities constituted in the context of formulation of the Twelfth Five Year Plan (2012-17) on 27.7.2011.
- Participated in the one day conference of State Ministers in-charge of Housing, Urban Development, Municipal Affairs/Local Self Government on 30th July, 2011 at New Delhi.
- Exhibition on Emerging Technologies in

- Construction Industry organized by PHD Chamber of commerce and Industry, 5th August, 2011, New Delhi.
- 15th National Exhibition on Evolution of India as a Great Nation in the 21st Century, 7-11 September, 2011, Kolkata
- Participated in the Uttarakhand Science Expo – 2011 organised by SANSA Foundation at Dehradun from 21-23 September, 2011.
- Participated in the Conference held on “Rental Housing: The Challenges and Opportunities” on 23.9.2011 organized by NAREDCO in association with M/o HUPA at New Delhi.
- Participated in the Interactive Session coordinated by HUDCO with Dr. Joan Clos, Under Secretary General and Executive Director, UN Habitat on 29th September, 2011 and made a brief presentation on BMTPC’s role in Habitat Sector.
- Participated in ‘Disaster Reduction Day’ programme organized by National Institute of Disaster Management (NIDM) at New Delhi on 12.10.2011.
- Participated in the Half Day Workshop on ‘Current Scenario of Seismic Microzonation in India’ held on 14.10.2011 at New Delhi.
- ED, BMTPC participated in the IOC-ARC Regional Workshop on Cost Effective Housing Technology in Colombo, Sri Lanka from 17th – 18th October, 2011.
- Participated in the HUDCO BuildTech 2011 held during IITF 2011 from 14-27 November, 2011.
- Attended the meeting of the Standing Committee on Urban Development in Parliament House Annexe on 30.11.2011.
- Participated in the National Conference on JNNURM organized by Ministry of Housing & Urban Poverty Alleviation on 13.12.2011 at New
- Participated in the 17th Asia Construct Conference & Exhibition and No Dig India Show – 2011 organised by CIDC on 12-15

December, 2011 at New Delhi

- Delivered a lecture in training programme for Architects on ‘Seismic Safety of Buildings’ at Manipal University, 13-15th December, 2011, Manipal.
- Participated in the National Consultation on Central Law on Street Vending: A new Deal to Street Vendors on 23.12.2011 at New Delhi organized by the Ministry of HUPA.

17.2 ACTIVITIES TO BE UNDERTAKEN DURING JANUARY 2012 TO MARCH 2012

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

1. Evaluation of emerging and cost effective technologies suitable for Indian geo climatic and hazard conditions
2. Development of Course Content on Cost Effective and Disaster Resistant Technologies for inclusion in the syllabus of engineering/ architecture colleges for Under-Graduate and Post-Graduate Courses
3. Documentation of application of cost effective technologies
4. Development of Training modules on cost effective technologies for trainers and artisans.
5. Construction of Demonstration Houses/ structures using innovative, green and disaster resistant technologies in different regions
6. Training Programmes for Construction Workers such as masons, carpenters, supervisors in various States
7. Dissemination of information through seminars/ workshops/ exhibitions
8. Setting up of Bamboo Mat Production Centres in Nagaland.
9. Preparation of Earthquake Hazard Atlas.
10. Appraisal, Monitoring & Capacity Building in JNNURM & RAY.
11. Publications in the area of alternate building materials and disaster resistant construction technologies.

18. National Cooperative Housing Federation of India (NCHFI)

The National Cooperative Housing Federation of India (NCHF) is a nation-wide organization of the cooperative housing sector. The primary objective of NCHF is to promote, guide and coordinate activities of housing cooperatives across the country. The main activities and achievements of NCHF during the period from April to December, 2011 are given below:

18.1 PROMOTIONAL ACTIVITIES

1. NCHF make efforts to promote State Cooperative Housing Federations (SCHFs) in those States where such organizations do not exist and to strengthen the SCHFs which are comparatively weak. A memorandum was sent to the Hon'ble Chief Minister of Rajasthan regarding strengthening of Rajasthan State Cooperative Housing Federation.
2. The Government of India under the Two Million Housing Programme has fixed a target of construction of one lakh housing units by cooperative sector. NCHF Secretariat collected and compiled the data under the above programme.
3. The Life Insurance Corporation of India (LIC) was requested to provide loans to SCHFs. The Managing Director, NCHF along with the Chairperson of Gujarat State Cooperative Housing Finance Corporation met the Executive Director (Investment - M&A), Life Insurance Corporation of India (LIC) on 24th November, 2011 at Mumbai to discuss the loan cases of SCHFs and various problems faced by them in raising LIC loans. The LIC has made a loan allocation of Rs. 125 crores to SCHFs for the year 2011-12.
4. The National Housing Bank (NHB) was requested to provide refinance assistance to SCHFs. Information/data on borrowings, lending operations, construction/financing of housing units by SCHFs during 2010-11 was sent to NHB for including in their annual publication.
5. A note on problems and suggestions on fiscal concessions to housing cooperatives was sent to the Ministry of Housing and Urban Poverty Alleviation for including in the Finance Minister's Budget speech and also to the National Cooperative Union of India for appropriate action.
6. A memorandum was submitted to Her Excellency President of India on various problems faced by housing cooperatives. The President's Secretariat acknowledged the receipt and referred the matter to the Ministry of Urban Development. Thereafter, the Ministry of Housing and Urban Poverty Alleviation asked NCHF Secretariat to furnish a detailed reasoned note on continuation of tax rebate to housing cooperatives under the Direct Taxes Code. Accordingly, NCHF submitted a detailed note on 'Need for Exemption to Housing Cooperatives from payment of income Tax under the Direct Taxes Code'.
7. A detailed memorandum was submitted each to the Chief Secretary in the States of Haryana, Himachal Pradesh and Uttar Pradesh highlighting the specific problems and requesting therein to advise concerned Departments/Authorities of their State Governments to allot at least 30% of the land acquired by them to housing cooperatives at concessional rates and on priority basis and also to take the State Federations as a member in the respective Housing Boards for facilitating them to highlight difficulties being faced by housing cooperatives relating to land, etc.

8. The Registrars of Cooperative Societies (RCS) of concerned States were requested to advise housing cooperatives to incorporate provisions for Structural Audit in their bye-laws or issue orders in this regard and also to permit housing cooperatives to get their audit done by Chartered Accountants registered with the Institute of Chartered Accountants of India. The RCS were also requested to send information about the operations of housing cooperatives in their respective States. Some of the State Governments have taken the request of NCHF in a positive way.

9. NCHF was represented in various meetings/conferences convened by the Government of India, State Governments, Cooperative and other concerned organizations. NCHF Secretariat also contributed a number of articles/papers on cooperative housing and related issues to various journals.

10. Necessary support and cooperation was provided to Member Federations on various issues. Important publications/documents were also circulated to them at regular intervals.

18.2 EDUCATION, TRAINING AND RESEARCH

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

During the period under reference, NCHF organized a Leadership Development Programme for the Chairmen/Directors of housing cooperatives from 21-23rd June, 2011 at New Delhi in collaboration with the National Centre for

Cooperative Education (NCCE), which was attended by 11 participants.

NCHF also conducts Research and Studies and compiles statistical data for the benefit and use of all concerned persons and institutions engaged in cooperative housing activities. A proposal was sent to the National Housing Bank (NHB) about the Study on Cooperative Housing – Problems and Prospects to be undertaken jointly by the NHB and NCHF.

18.3 CONFERENCES/SEMINARS

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

The All India Cooperative Week is celebrated every year during 3rd week of November. During the year 2011-12, the 58th All India Cooperative Week was celebrated from 14-20th November, 2011. The main theme of the Cooperative Week was 'Inclusive Development through Cooperatives'. The 16th November, 2011 was earmarked as 'Shelter and Living Environment through Cooperatives' day by the National Cooperative Union of India (NCUI), the apex organization of Indian Cooperative Movement, for celebration by housing cooperatives. To mark this occasion, NCHF/its member SCHFs organized Workshop/Symposium/Meetings etc. NCHF also represented in various events organized by NCUI for the Cooperative Week Celebrations.

18.4 PUBLICATIONS

NCHF has been bringing out various publications from time to time. This is in line with its policy of keeping the public, especially the members of

housing cooperatives well informed about the objective, activities and achievements of cooperative housing movement, new construction technologies, problems of housing cooperatives and important judgements delivered by the Supreme Court of India relating to housing cooperatives. During the period from April to December, 2011, it brought out the following publications:

- (i) **NCHF Bulletin:** This monthly publication of NCHF carries articles by eminent cooperators and experts and contains other useful information pertaining to housing cooperatives including legal column and latest developments in the field of construction technologies. This Bulletin includes articles and features in English as well as in Hindi. During the period from April to December, 2011 all issues of 'NCHF Bulletin' were brought out which included special issues on World Habitat Day (September-October, 2011) and Cooperative Week Celebrations (November, 2011).
- (ii) **'Sahakari Awas' (Hindi):** This half yearly Hindi Patrika called 'Sahakari Awas' is being published for promoting use of Rajbhasha Hindi in cooperative housing sector. One issue of 'Sahakari Awas' was brought out during the period under report.
- (iii) **Commentary on J & K Cooperative Societies Act, 1989:** NCHF brought out a detailed 'Commentary on J & K Cooperative Societies Act, 1989' which was released by Shri S.N.Sharma, Chairman, NCHF and Smt. Bhavnaben D. Chikhaliya, former Union Minister on 29th July, 2011 at New Delhi. This publication authored by Shri B.S.Manhas, Vice-Chairman and Dr.M.L.Khurana, Managing director, NCHF has been foreworded by Hon'ble Supreme Court Justice Shri T.S.Thakur. The Book is exhaustive in its application and threadbare in commentary.
- (iv) **Compilation of Supreme Court Judgements:** A compilation of various judgements of the Supreme Court delivered during 1963 to 2011 relating to Development Authorities, Housing Boards, Housing Cooperatives, etc.was published.
- (v) **Compilation of Supreme Court/CIC Judgments:** A compilation of the judgements of Supreme Court and Central Information Commission (CIC) published in NCHF Bulletin during January, 2010 to June, 2011 was brought out.
- (vi) **Handbook:** NCHF Secretariat brought out a Handbook on Cooperative Housing Statistics (Part-I) consisting of 55 tables in three sections i.e. General Cooperatives; Housing Cooperatives; and Population which is a comprehensive reference document.
- (vii) **Annual and Audit Report:** The Annual and Audit Report of NCHF for the year 2009-10 were prepared and published in Hindi and English.
- (viii) **Compilation of the Editorials and Articles:** A compilation of the Editorials published under the title "From Editor's Desk" in NCHF Bulletin during April, 2010 to June, 2011 and Recent Articles contributed by Dr. M.L. Khurana, Managing Director, NCHF was brought-out.
- (ix) **Compilation of Operational Details of SCHFs:** A compilation of the Operational details of State Cooperative Housing

Federations (SCHFs) for the last 10 years was brought-out.

18.5 IMPLEMENTATION OF RAJBHASHA (HINDI) IN NCHF OFFICE

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

- (i) Articles written in Hindi and other relevant news items in Hindi on cooperative housing and related fields were published in 'NCHF Bulletin' regularly.
- (ii) The month of September was observed as Hindi Prayog Protsaahan Maas by NCHF and its Member Federations and Hindi Diwas was celebrated on 14th September, 2011.
- (iii) A Hindi Patrika 'Sahakari Awas' was published.
- (iv) The Annual Report and Audit Report of NCHF for the year 2010-11 were prepared in Hindi.
- (v) Meetings of Rajbhasha Karyanvayan Samiti and Hindi Workshops were held regularly.

18.6 COOPERATIVE HOUSING CONNECT FORUM

There is a strong realization, among users that the issues of cooperative housing need more detailed study and analysis from the point of view of research and practice. This can materialize only if there is a forum of researchers, experts, professionals, etc. which can meet and discuss the burning issues of cooperative housing from time to time. There is also a feeling that cooperative sector in general and housing cooperatives in particular must effectively advocate the strength of cooperative concept, principles and values to both members as well as prospective members.

The Board of Directors of NCHF in the above background approved for establishing a forum called 'cooperative housing connect' wherein cooperators, researchers, professionals, experts,

etc. can assemble under common umbrella to share their experiences. Accordingly, NCHF has set-up the Cooperative Housing Connect Forum (CHCF). Various experts and cooperators have associated themselves with it. The primary objective of the CHCF is to promote housing cooperatives on sound cooperative principles and discuss and find solutions to specific problems.

The First meeting of the CHCF was held on 8th July, 2011 at New Delhi in which it was recommended among others that Model Bye-laws of Primary housing Cooperatives should be drafted for the smooth functioning of housing cooperatives which was also approved by the Board of NCHF.

Meanwhile, the Model Bye-Laws of Primary Housing Cooperatives and Subsidiary Rules has been drafted. The CHCF in its second meeting held on 18-19th October, 2011 at Panaji-Goa discussed threadbare the 2nd Draft of the Model Bye-Laws. The final version of the draft Model Bye-laws have been circulated to cooperators/experts for their comments/suggestions.

18.7 DOCUMENTATION CENTRE

The Documentation Centre on Cooperative Housing at NCHF Secretariat was further strengthened by procuring various useful publications, reports etc. Efforts were also made to purchase more books in Hindi. During the period under reference, a total of 80 publications were added. This Documentation Centre has a collection of 1330 documents/books as on 31st December, 2011.

18.8 STUDY VISIT TO NCHF SECRETARIAT

A group of 20 trainees of Diploma in Cooperative Education and Development from the National Centre for Cooperative Education (NCCE) made an observation study visit to NCHF Secretariat on

11th November, 2011. They were briefed about the functioning and achievements of NCHF, State Federations and primary housing cooperatives. A video film on 'Housing for All- Cooperative Housing in India' was screened before the group and suitable literature was also provided to them.

18.9 MISCELLANEOUS

- (1) The Managing Director, NCHF was the Chief Guest at the valedictory function of the 'Leadership Development Programme for Urban Cooperative Thrift and Credit Societies' organized by the National Federation of Urban Cooperative Banks and Credit Societies at Shimla and addressed the participants on "Leadership as Viewed in Gita" on 14th April, 2011.
- (2) A copy of the Decision of the National Consumer Disputes Redressal Commission regarding payment of interest on refund being sought on account of deficient services rendered by the builder/housing society was circulated to all members of the Board of Directors of NCHF and Managing Directors of SCHFs.
- (3) Expert opinion/clarification regarding charging of penal interest on defaulted amount by Himachal Pradesh State Cooperative Housing Federation was obtained from Shri R.K.Pikale, Chartered Accountant & Taxation Consultant and former Vice-Chairman, NCHF and forwarded to H.P.Housefed.
- (4) Necessary material pertaining to NCHF was sent to the Building Materials and Technology Promotion Council (BMTPC) for including in the kit-distributed at a function organized by the Ministry of Housing and Urban Poverty Alleviation to celebrate World Habitat Day on 3rd October, 2011 at New Delhi. Various notes of the Aam Aadmi Series entitled "House Building Digest" prepared by the BMTPC were circulated to Member Federations.
- (5) The NCHF Web-site is being updated regularly. For the benefit of members of housing cooperatives and others concerned 16 judgements of Supreme Court pertaining to housing cooperatives/development authorities/housing boards; all issues of NCHF Bulletin (April to December, 2011) and one issue of half yearly Hindi Patrika 'Sahakari Awas' were uploaded on the web-site.
- (6) A brief report on the activities of NCHF during 2010-11 for inclusion in their Annual Report, a brief note on 'Shelter and Living Environment through Cooperatives' for inclusion in the guidelines for Celebration of 58th All India Cooperative Week and a note on 'Achievements of Cooperative Housing Movement in India' for inclusion in the Press Note to be distributed by them to the Media on the eve of the cooperative week were sent to the National Cooperative Union of India (NCUI).
- (7) A paper entitled 'Cooperative Housing in India' and a note on the Action Taken on the Recommendations of the 15th Indian Cooperative Congress pertaining to housing cooperatives were sent to the NCUI for inclusion in the background papers of their next Congress i.e. 16th Indian Cooperative Congress.
- (8) A paper on 'Progress and Problems of Housing Cooperatives in Central Zone' was also sent to NCUI for the Central Zone Cooperative Conference organized by them on 11th December, 2011 at Raipur. The Chairman, NCHF presided over a technical session of the above Conference.

- (9) A memorandum was submitted to Shri Basudeb Acharia, Hon'ble Chairman, Parliamentary Standing Committee on Agriculture with regard to provisions which are going to adversely affect the working of Multi-State Cooperative Societies in the proposed amendments to the Multi-State Cooperative Societies Act, 2002.
- (10) A Technical Circular (TC-72) regarding LIC loans to SCHFs was brought-out and sent to Member Federations.
- (11) A brief note on various initiatives/activities of NCHF was circulated to members of the Board of Directors of NCHF and the Managing Directors of SCHFs for their suggestions/ views for strengthening housing cooperatives functioning at various levels so that they may play a proactive role of providing shelter to needy people.
- (12) The Managing Directors of SCHFs were requested to send the photographs of the cooperative housing projects/complexes completed or under construction in their respective States for including in the 'Nation Album' maintained by NCHF Secretariat for giving publicity to such projects.
- (13) Member Federations were requested to send a copy each of their Bye-laws, latest loaning conditions, and Model Bye-laws of primary cooperative housing society for the Reference Library of the Documentation Centre at NCHF Secretariat.
- (14) Member Federations and primary housing cooperatives were requested to cover their housing projects under the 'Standard Fire and Special Perils Policy' through NCHF at reduced premium.
- (15) All Member Federations were requested to organize State level Seminars to discuss the problems faced by housing cooperatives in their respective States. They were also requested to send a note on the problems faced by them in raising LIC loans/ reschedulement of repayment etc. for inclusion in the Memorandum to be submitted to the Chairman, Life Insurance Corporation of India (LIC).
- (16) A copy of the VCD on the activities and achievements of Amrapali Sahakari Greh Nirman Sanstha, Raipur (Chhattisgarh) was sent to each of the Member Federations of NCHF.
- (17) A copy of the Model Law on Housing Cooperatives was sent to a cooperator in Mumbai namely Shri I.C. Naik, Retired CA & CS for guidance and record.

18.10 FUTURE PROGRAMMES

The details of important activities planned from January to March, 2012 are given below:

- (i) A National Seminar on Housing Cooperatives.
- (ii) Regular publication of monthly 'NCHF Bulletin' and Half yearly Hindi Patrika 'Sahakari Awas'.
- (iii) A Training Programme on Housing Finance for Cooperatives for the senior personnel of SCHFs and housing cooperatives.
- (iv) A Conference of Chairmen and Managing Directors of SCHFs.
- (v) Continued efforts will be made to augment the flow of funds to housing cooperatives from the financial institutions like LIC, NHB and HUDCO.
- (vi) Telephone Directory of NCHF.

19. Central Government Employees Welfare Housing Organisation (CGEWHO)

19.1 INTRODUCTION

Central Government Employees Welfare Housing Organisation was formed by the Government of India, under the aegis of the Ministry of Housing & Urban Poverty Alleviation, as a 'welfare' organization, for construction of dwelling units exclusively for the Central Government Employees, on "No Profit-No Loss" basis and registered as a Society, in Delhi, under the Societies Registration Act of 1860, on 17th July, 1990.

19.2 OBJECTIVES

The Society, under its charter, has the mandate to:

- (a) Undertake social welfare schemes on 'No Profit-No Loss' basis, for the Central Government Employees serving and retired both, spouses of the deceased Central Government employees and employees in service of this Society, and spouses in case of deceased employees, by inter- alia promoting the construction of houses, and providing all possible help and required inputs, to achieve this object.
- (b) Do all such things as are incidental, or conducive, to the attainment of any, or all the above objects.

19.3 CONSTITUTIONAL SET-UP

The Organisation is managed by a General Body and governed by a Governing Council with the Secretary, Ministry of Housing & Urban Poverty Alleviation as its President, and Senior Officials drawn from the Ministry of Housing & Urban Poverty Alleviation; Ministry of Personnel, PG & Pension, Ministry of

Law, Ministry of Finance, Housing & Urban Development Corporation & JCM, as ex-officio members.

There is an Executive Committee with Joint Secretary(H), as its Chairman, to oversee and approve the proposals and plans for procurement of lands, appointment of Architects, Contractors and formulation of housing schemes.

19.4 PERFORMANCE DURING THE CURRENT YEAR

(a) ON-GOING PROJECTS

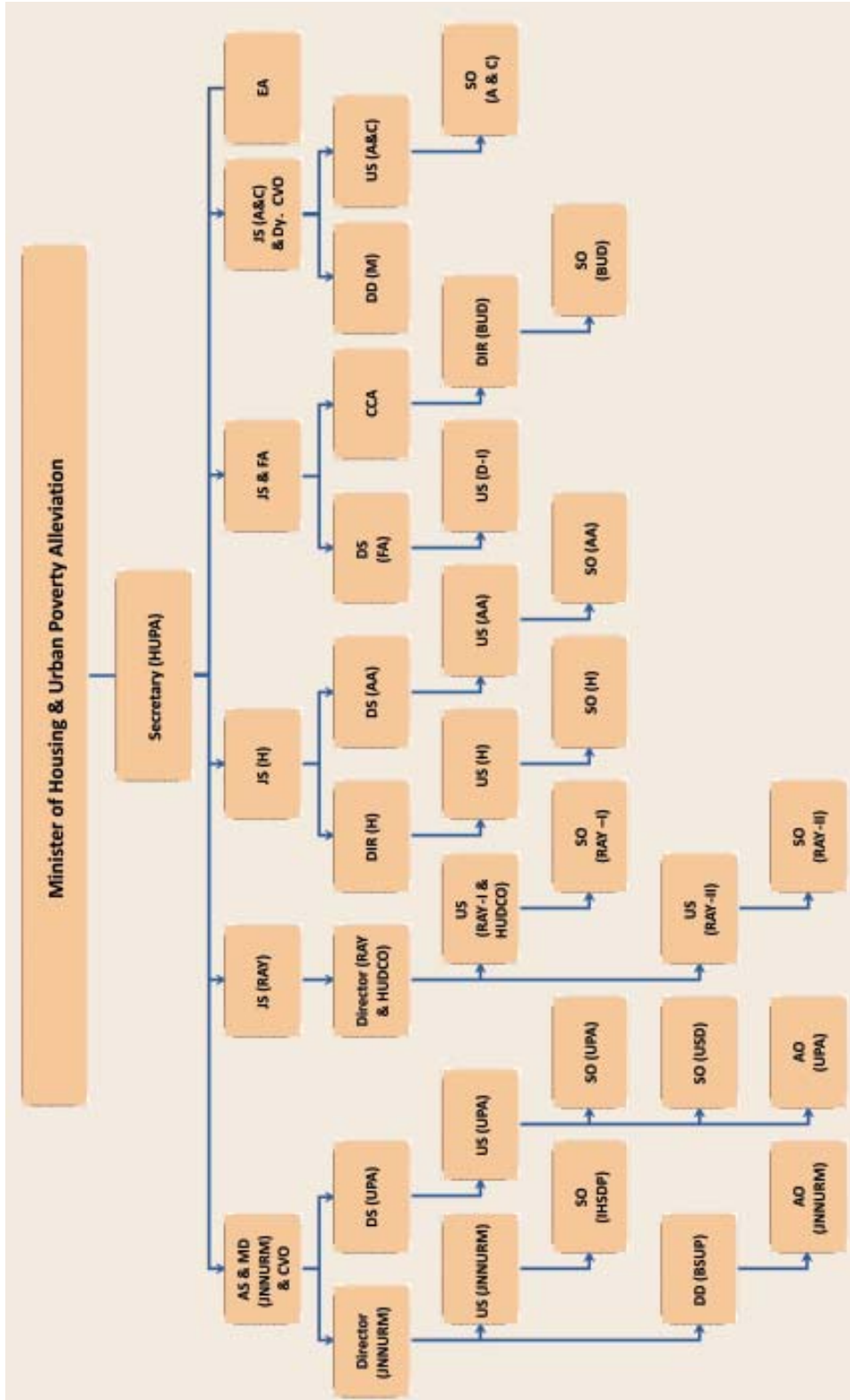
		No. of DUs	
(i)	Chennai (Ph - II)	572	Turnkey Project
(ii)	Hyderabad(Ph - III)	380	Turnkey Project
(iii)	Mohali(Ph-I)	586	Turnkey Project
(iv)	Bhubaneswar(Ph- I)	256	Turnkey Project
(v)	Meerut(Ph-I)	90	Conventional Project
(vi)	Jaipur(Ph-II)	572	Conventional Project
(vii)	Vishakhapatnam	190	Turnkey Project
(viii)	Bhubaneswar(Ph- II)	240	Turnkey Project
(ix)	Kolkata(Ph- II)	696	Turnkey Project
(x)	Vishakapatnam	570	Turnkey Project
(xi)	Mohali(Ph-II)	656	Turnkey Project
(xii)	Greater Noida		Conventional Project

(b) PROJECTS IN PIPE LINE

(i)	Chennai(Ph - III)	Turnkey Project
(ii)	Navi Mumbai	Turnkey Project
(iii)	Meerut(Shatabadi Nagar)	Conventional Project

APPENDIX - I

ORGANISATIONAL CHART OF MINISTRY OF HOUSING & URBAN POVERTY ALLEVIATION



Abbreviations:

1. HUPA -Housing & Urban Poverty Alleviation, 2. JNNURM-Jawaharlal Nehru Urban Renewal Mission, 3. NBO -National Buildings Organisation,
4. BSUP -Basic Services to Urban Poor, 5. IHSDP - Integrated Housing & Slum Development Programme, 6. JS & FA - Jt. Secy. & Financial Adviser, 7. H - Housing, 8. CCA -Chief Controller of Accounts,9. DS -Deputy Secretary, 10. UPA -Urban Poverty Alleviation, 11. Admn - Administration, 12. A.O. - Accounts Officer, 13. DFA - Deputy Financial Adviser, 14. EA - Economic Adviser, 15. DD - Deputy Director, 16. A & C - Administration & Coordination, 17. R.O. - Research Officer, 18. BUD - Budget, 19. RAY - Rajiv Awas Yojana, 20. MD - Mission Director, 21. HUDCO - Housing and Urban Development Corporation Limited, 22. CVO - Chief Vigilance Officer

APPENDIX - II

SUBJECTS ALLOCATED TO THE MINISTRY OF HOUSING & URBAN POVERTY ALLEVIATION

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

APPENDIX - III

ATTACHED OFFICE, PUBLIC SECTOR UNDERTAKINGS AND AUTONOMOUS BODIES

Attached Office

1. National Buildings Organisation (NBO)

Public Sector Undertakings

1. Housing & Urban Development Corporation Ltd. (HUDCO)
2. Hindustan Prefab Limited (HPL)

Autonomous Bodies

1. Building Materials and Technology Promotion Council (BMTPC)
2. Central Govt. Employees Welfare Housing Organisation (CGEWHO)
3. National Cooperative Housing Federation of India (NCHFI)

APPENDIX - IV

STATEMENT SHOWING STAFF STRENGTH AS ON 31.12.2011

A. Secretariat (including Attached Office)

S. No.	Name of office	Group-A Gazetted	Group-B Gazetted	Group-B Non-Gazetted	Group-C	Group-D	Work charged	Total Staff
1	M/o Housing & Urban Poverty Alleviation	30	17	38	15	05	-	105
2	National Buildings Organization	05	05	03	03	12	-	28

B. Public Sector Undertakings

1	HUDCO	491	-	184	171	132	-	978
2	HPL	05	08	-	197	75	-	285

C. Autonomous Bodies

1	BMTPC	22	-	03	12	05	-	42
2	CGEWHO	12	-	06	18	07	-	43
3	NCHF	02	-	05	02	04	-	13

Note:- PSUs and Autonomous Bodies do not have gazetted status.

APPENDIX - V**POSITION REGARDING EMPLOYMENT OF EX-SERVICEMEN DURING 2011 IN THE PUBLIC SECTOR UNDERTAKING (HINDUSTAN PREFAB LIMITED)**

Group	Number of Vacancies reserved	Number of vacancies filled	Number of Ex-servicemen appointed against unreserved vacancies
A	-	-	-
B	-	-	-
C	01	-	-
D	07	-	-

APPENDIX - VI

REPRESENTATION OF SCS, STS AND OBCS

CPSE : (I) Housing & Urban Development Corporation Limited (HUDCO)

Groups	Number of appointments made during the previous calendar year 2011														
	Number of Employees					By Direct Recruitment					By Other Methods				
	Total	SCs	STS	OBCs	5	Total	SCs	STS	OBCs	9	Total	SCs	STS	OBCs	13
I	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Group A	491	77	20	31	-	-	-	-	-	2	-	-	-	-	
Group B	184	36	09	07	-	-	-	-	-	2	-	-	-	-	
Group C	171	25	13	34	-	-	-	-	-	2	4	-	-	-	
Group D	132	41	17	08	-	-	-	-	-	5	1	-	-	-	
(Excluding Safai Karamchari)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Group D (Safai Karamchari)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	978	179	59	80	-	-	-	-	-	11	5	-	-	-	

CPSE : (II) Hindustan Prefab Limited

Groups	Number of appointments made during the previous calendar year 2009														
	Number of Employees					By Direct Recruitment					By Other Methods				
	Total	SCs	STS	OBCs	5	Total	SCs	STS	OBCs	9	Total	SCs	STS	OBCs	13
I	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Group A	05	-	-	-	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
Group B	08	01	-	-	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
Group C	197	81	09	04	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
Group D	74	16	-	01	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
(Excluding Safai Karamchari)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Group D (Safai Karamchari)	01	01	-	-	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
Total	285	99	09	05	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	

APPENDIX - VII

REPRESENTATION OF THE PERSONS WITH DISABILITIES (FOR THE YEAR 2011)

CPSE : (I) Housing & Urban Development Corporation Limited (HUDCO)

Group	Number of Employees	DIRECT RECRUITMENT						PROMOTION										
		No. of Vacancies Reserved			No. of Appointments Made			No. of Vacancies Reserved			No. of Appointments Made							
		VH	HH	OH	VH	HH	OH	Total	VH	HH	OH	Total	VH	HH	OH			
I	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Group A	491	2	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Group B	184	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Group C	171	1	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Group D	132	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	978	3	-	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CPSE : (Ii) Hindustan Prefab Limited

Group	Number of Employees	DIRECT RECRUITMENT						PROMOTION										
		No. of vacancies reserved			No. of Appointment made			No. of vacancies reserved			No. of Appointment made							
		VH	HH	OH	VH	HH	OH	Total	VH	HH	OH	Total	VH	HH	OH			
I	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Group A	05	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Group B	08	-	-	01	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Group C	197	01	-	05	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Group D	75	-	-	01	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	285	01	-	07	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note :- (i) VH stands for Visually Handicapped (persons suffering from blindness or low vision)

(ii) HH stands for Hearing Handicapped (persons suffering from hearing impairment)

(iii) OH stands for Orthopaedically Handicapped (Persons suffering from locomotor disability or cerebral palsy)

APPENDIX - VIII

DEPARTMENT-WISE DETAILS OF OUTSTANDING INSPECTION REPORTS/AUDIT OBJECTIONS AS ON 3/2011 IN RESPECT OF MINISTRY OF HOUSING AND URBAN POVERTY ALLEVIATION AND ITS ATTACHED/SUBORDINATE OFFICES

S.No.	Office/ Departments	Inspection Reports	Audit Objections/ Paras (No.)
1.	M/o Housing & Urban Poverty Alleviation	03	16
2.	National Buildings Organisation (NBO)	03	15
	Total	06	31

APPENDIX - IX

STATEMENT SHOWING THE PENDENCY POSITION OF AUDIT PARAS OF C&AG REPORTS

**Name of The Ministry / Department: - Housing & Urban Poverty Alleviation
STATUS AS ON 31.12.2011 (DECEMBER, 2011)**

C&AG REPORT (CIVIL)

Sl. No.	Year	No. of Paras/ PAC reports on which ATNs have been submitted to PAC after vetting by Audit	Details of the Paras/ PAC reports on which ATNs are pending		
			No. of ATNs not sent by the Ministry even for the first time	No. of ATNs sent but returned with observations and Audit is awaiting their resubmission by the Ministry	No. of ATNs which have been finally vetted by audit but have not been submitted by the Ministry to PAC
I.	2011	00	00	00	00

C&AG REPORT (COMMERCIAL)

Sl. No.	Year	No. of Paras/ PAC reports on which ATNs have been submitted to PAC after vetting by Audit	Details of the Paras/ PAC reports on which ATNs are pending		
			No. of ATNs not sent by the Ministry even for the first time	No. of ATNs sent but returned with observations and Audit is awaiting their resubmission by the Ministry	No. of ATNs which have been finally vetted by audit but have not been submitted by the Ministry to PAC
I.	2011	00	00	00	00



Ministry of Housing & Urban Poverty Alleviation
Government of India

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