

# Housing for All Plan of Action (HFAPoA): Gwalior

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Prepared for the  
Gwalior Municipal Corporation  
Government of Madhya Pradesh

UNDER  
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## ABBREVIATIONS

A&OE	Administrative and Other Expenses
AHP	Affordable Housing in Partnership
AIP	Annual Implementation Plan
BMTPC	Building Materials & Technology Promotion Council
CNA	Central Nodal Agencies
CPHEEO	Central Public Health and Environmental Engineering Organisation
CSMC	Central Sanctioning and Monitoring Committee
CDP	City Development Plan
CLS	Credit linked subsidy
DIPP	Department of Industrial Policy and Promotion
DPR	Detailed Project Report
EWS	Economically Weaker Section
EMI	Equated Monthly Instalment
FAR	Floor Area Ratio
FSI	Floor Space Index
GMC	Gwalior Municipal Corporation
HUDCO	Housing and Urban Development Corporation
HFA	Housing for All
HFAPoA	Housing for All Plan of Action
IIT	Indian Institute of Technology
IS	Indian Standard
IEC	Information Education & Communication
IFD	Integrated Finance Division
LIG	Low Income Group
MoA	Memorandum of Agreement
MoU	Memorandum of Understanding
MoHUPA	Ministry of Housing and Urban Poverty Alleviation
MD	Mission Directorate
NBC	National Building Code
NHB	National Housing Bank
NPV	Net Present Value
NOC	No Objection Certificate

NA	Non Agricultural (NA)
PLI	Primary Lending Institution
RWA	Residents' Welfare Association
SFCPoA	Slum Free City Plan of Action
SECC	Socio Economic and Caste Census
SLAC	State Level Appraisal Committee
SLNA	State level Nodal Agencies
SLSMC	State Level Sanctioning and Monitoring Committee
TPQMA	Third Party Quality Monitoring Agency
TDR	Transfer of Development Rights
UT	Union Territory
ULB	Urban Local Body

## DEFINITIONS

**Affordable Housing Project:** Housing projects where 35% of the houses are constructed for EWS / LIG category

**Beneficiary:** A beneficiary family will comprise husband, wife and unmarried children.

The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India.

**Carpet Area:** Area enclosed within the walls, actual area to lay the carpet. This area does not include the thickness of the inner walls

**Central Nodal Agencies:** Nodal Agencies identified by Ministry for the purposes of implementation of Credit linked subsidy component of the mission

**Economically Weaker Section (EWS):** EWS households are defined as households having an annual income up to Rs.3,00,000 (Rupees Three Lakhs). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with the Centre.

**EWS House:** An all-weather single unit or a unit in a multi-storeyed super structure having carpet area of upto 30 sq. m. with adequate basic civic services and infrastructure services like toilet, water, electricity etc. States can determine the area of EWS as per their local needs with information to Ministry.

**“Floor Area Ratio” (FAR)/FSI:** The quotient obtained by dividing the total covered area (plinth area) on all the floors by the area of the plot:

$$\text{FAR} = \frac{\text{Total covered area on all the floors} \times 100}{\text{Plot area}}$$

If States/Cities have some variations in this definition, State/City definitions will be accepted under the mission

**Implementing Agencies:** Implementing agencies are the agencies such as Urban Local Bodies, Development Authorities, Housing Boards etc. which are selected by State Government/SLSMC for implementing Housing for All Mission.

**Low Income Group (LIG):** LIG households are defined as households having an annual income between Rs.3,00,001 (Rupees Three Lakhs One) up to Rs.6,00,000 (Rupees Six

Lakhs). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with the Centre.

**Primary Lending Institutions (PLI):** Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks (RRBs), State Cooperative Banks, Urban Cooperative Banks or any other institutions as may be identified by the Ministry

**Slum:** A compact area of at least 300 population or about 60-70 households of poorly built congested tenements, in unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.

**State Land Nodal Agencies (SLNAs):** Nodal Agency designated by the State Governments for implementing the Mission

**Transfer of Development Rights (TDR):** TDR means making available certain amount of additional built up area in lieu of the area relinquished or surrendered by the owner of the land, so that he can use extra built up area himself in some other land.

## PROJECT AT A GLANCE

Project Outline					
Name of the Project	Housing for All Plan of Action (HFAPoA)				
Urban Local Body	Gwalior Municipal Corporation				
City	Gwalior				
Slum Information					
Total number of Slum areas and beneficiaries	243 Slums 64,072 beneficiaries households				
Total number of Urban Poor beneficiaries (non slums)	25,847 beneficiaries				
Four Development Vertical/Options (as per PMAY 2015)	1. "In situ" Slum Redevelopment 2. Affordable Housing through Credit Linked Subsidy 3. Affordable Housing in Partnership 4. Subsidy for beneficiary-led individual house construction				
Development vertical wise number of slums and beneficiaries	Development vertical	"In situ" Slum Redevelopment (through Private Participation)	Affordable Housing through Credit Linked Subsidy	Affordable Housing in Partnership	Subsidy for beneficiary-led individual house construction
	Slums	19	-	224	-
	No. of beneficiaries (HH)	2,855		61,217	
	No. of beneficiaries for Urban Poor	-	7,861	14,663	3,323
	<b>Total</b>	<b>2,855</b>	<b>7,861</b>	<b>75,880</b>	<b>3,323</b>

Costing							
Vertical wise Total project Cost			Beneficiaries	Total Cost including infrastructure (INR Cr)			
	<b>A</b>		<b>Slum</b>				
	"In situ" Slum Redevelopment (through Private Participation)		2,855	198.42			
	Affordable Housing in Partnership		61,217	4,254.58			
	<b>Total (A) =</b>		<b>64,072</b>	<b>4,453.00</b>			
	<b>B</b>		<b>Non-Slums</b>				
	Affordable Housing through Credit Linked Subsidy		7,861	546.34			
	Affordable Housing in Partnership		14,663	1,019.08			
	Subsidy for beneficiary-led individual house construction		3,323	230.95			
	<b>Total (B) =</b>		<b>25,847</b>	<b>1,796.37</b>			
<b>Grand Total = Total (A)+Total (B)</b>		<b>89,919</b>	<b>6,249.37</b>				
Year wise Costing for Slum and non Slum Area	<b>Year</b>	<b>No. of Slums</b>	<b>No. of Beneficiaries in Slum</b>	<b>No. of Beneficiaries in Non Slum</b>	<b>Total Cost (Cr) for slum area</b>	<b>Total Cost (Cr) for non slum area</b>	<b>Total Cost</b>
	<b>2015-16</b>	5	1726	802	119.96	55.74	175.70
	<b>2016-17</b>	44	11844	3459	823.16	240.40	1,063.56
	<b>2017-18</b>	40	9897	3459	687.84	240.40	928.24
	<b>2018-19</b>	39	8215	3997	570.94	277.79	848.73
	<b>2019-20</b>	39	9585	4971	666.16	345.48	1,011.64
	<b>2020-21</b>	39	10354	4971	719.60	345.48	1,065.09
	<b>2021-22</b>	37	12451	4188	865.34	291.07	1,156.41
	<b>Total</b>	<b>243</b>	<b>64072</b>	<b>25,847</b>	<b>4,453.00</b>	<b>1,796.37</b>	<b>6,249.37</b>
<b>Housing units</b>						<b>89,919</b>	
<b>Total Project Cost (INR Crores)</b>						<b>6,249.37</b>	

Details of Project as per HFAPoA							
Redevelopment through Private Participation		Credit Linked Subsidy		Affordable Housing in Partnership		Beneficiary-led Construction	
No. of Projects	19	No. of Projects	N/A	No. of Projects		No. of Projects	
No. of Beneficiaries	2,855	No. of Beneficiaries	7861	No. of Beneficiaries	75880	No. of Beneficiaries	3323
<b>Total Cost (Rs. Cores)</b>	<b>198.42</b>	<b>Total Cost (Rs. Cores)</b>	<b>546.34</b>	<b>Total Cost (Rs. Cores)</b>	<b>5273.66</b>	<b>Total Cost (Rs. Cores)</b>	<b>230.95</b>
Total No. of Beneficiaries				89,919			
<b>Total Cost of HFAPoA (Rs. Cores)</b>				<b>6,249.37</b>			

Demand Survey								
Total Population <i>(As Per Census 2011)</i>	Total Households <i>(As Per Census 2011)</i>	Total Slum Population <i>(As Per Census 2011)</i>	Total Slum Households <i>(As Per Census 2011)</i>	%age of Slum Households <i>(As Per Census 2011)</i>	Urban Poor Household as per HFAPoA			
					Slum	Non-Slum	Total	%age of Urban Poor HH
1,069,276	202,066	309,792	56,947	31.71	60,072	25,847	85,911	42.52

Proposed Intervention												
Redevelopment through Private Participation			Credit Linked Subsidy			Affordable Housing in Partnership			Beneficiary-led Construction			Total (Rs. Cores)
No. of Beneficiaries	Estimated Cost per DU (Rs. Cores)	Total Amount (Rs. Cores)	No. of Beneficiaries	Estimated Cost per DU (Rs. Cores)	Total Amount (Rs. Cores)	No. of Beneficiaries	Estimated Cost per DU (Rs. Cores)	Total Amount (Rs. Cores)	No. of Beneficiaries	Estimated Cost per DU (Rs. Cores)	Total Amount (Rs. Cores)	
2,855	0.0695	198.42	7,861	0.0695	546.34	75,880	0.0695	5273.66	3,323	0.0695	230.95	<b>6,249.37</b>

### FUNDING PATTERN

	Redevelopment through Private Participation					Credit Linked Subsidy				
	Gol Share	State Share	ULB Share	Beneficiary/ Private Share	Total Amount	Gol Share	State Share	ULB Share	Beneficiary Share	Total Amount
Share/Unit	1 Lakh	Only Land will be Provided		5.95 Lakh	6.95Lakh	Only 6.5% Interest Subsidy	0	0		6.95 Lakh
Total share (Rs. Cr.)	28.55	0.00	0.00	169.87	<b>198.42</b>	117.92	0.00	0.00	546.34	<b>546.34</b>

	Affordable Housing in Partnership *					Beneficiary-led Construction **				
	Gol Share	State Share	ULB Share	Beneficiary/ Private Share	Total Amount	Gol Share	State Share	ULB Share	Beneficiary Share	Total Amount
Share/Unit	1.50 Lakh	1.2 lakh	0.75 Lakh	3.5 Lakh	6.95 Lakh	1.50 Lakh	1.00 Lakh	0.75 Lakh	3.7 Lakh	6.95 Lakh
Total share (Rs. Cr.)	1138.20	918.26	561.40	2655.80	<b>5273.66</b>	49.85	33.23	24.92	122.95	<b>230.95</b>

Total (Rs. Cr.)				
Gol Share	State Share	ULB Share	Beneficiary/Private Share	Total Amount
<b>1334.51</b>	<b>951.49</b>	<b>586.32</b>	<b>3494.96</b>	<b>6249.37</b>

\* Assuming state share 1.2 lakh and ULB share 0.75 lakh per beneficiary and remaining to be shared by beneficiary/private party through incentives.

\*\* Assuming state share 1.2 lakh and ULB share 0.75 lakh per beneficiary and remaining to be shared by beneficiary.

## CHAPTER 1

### 1. Introduction

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Housing is one of those basic social conditions that determine the quality of life and welfare of people and places. Rapid urbanization has placed remarkable strain on housing and services land. According to UN HABITAT by 2030, approximately 3 billion people, or about 40 per cent of the world's population, will need proper housing and access to basic infrastructure and services such as water and sanitation systems. This translates into the need to complete 96,150 housing units per day with serviced and documented land from now till 2030. However, ironically supply (especially in the developing world) is often limited by inadequate governance system/ human resource deficiencies/ institutions or regulations which are obsolete or lacking in capacity.

So far, the failure of urban planning and the construction sector in matching demand for homes has resulted in a huge housing backlog that has led to the development of slums in a variety of contexts globally. Due to constraints in formal housing and land delivery systems, more and more people who would otherwise qualify for housing programmes are resorting to slum settlements. The growing urgency to provide more homes to millions of households in the developing world, and the remarkable rate of illegal construction and housing production processes calls for a paradigm shift in housing policy, urban planning and building practices.

India is witnessing a phase of rapid urbanization primarily fuelled by large scale population migration. This rapid pace of urbanization in turn translates into increased demand for housing facilities and related infrastructure. At present the urban centres are ill-equipped to meet the current & future housing demand. It is well documented that urban centres of the State contribute significantly to the Regional, State and even National economy thereby contributing to continued urbanization. However, the state of planning and preparedness of the urban centres to receive such growth is inadequate creating dysfunctionality (with wider ramifications on the health, safety and well-being of the citizens). Symbols of this is the emergence of slums and squatters with near absence of basic infrastructure.

The Indian Challenge is to place the reality of a recorded (Census 2011) rate of urbanization of 31.1% (377 million people) expected to house 600 million people by 2030 (up by 59% from 2011) with an expected urban housing shortage of 19 million; the slum population which is presently 66 million is projected at 105 million by 2017; the urban housing demand projected for the same year is as 88.78 million<sup>1</sup>. In 2012 the Ministry of Housing & Urban Poverty Alleviation (MoHUPA) stated there was an undersupply of 18.78 million housing

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<sup>1</sup> Report of the Technical Group on Estimation of Urban Housing Shortage for the Twelfth Plan (TG – 12) constituted by the Ministry of Housing and Urban Poverty Alleviation

units, of which the Economically Weaker Section (EWS) and Lower Income Group (LIG) constituted 95%. Whilst considering housing, it may be noted that **Obsolescent houses (est. 2.82 million)**, as well as those with **Congestion (est. 18.42% of total households)** have to be reckoned with in our Housing Demand<sup>2</sup>.

To fulfil these needs, factors such as affordability of the buyers, development cost and selling price persistently influence the supply and demand in the housing sector. Based on the current situation, housing development is concentrated in the urban and sub-urban areas, where the purchasing power is higher and the market is extensive.

In order to address the current housing needs, both the Government and the private sector must play their respective roles to fulfil their social obligations especially to the low-income and economically weaker sections keeping in view limited public resources available and the heavy investments needed for creating housing infrastructure.

### 1.1. Housing for All

Access to housing facilities, is a basic human need, next only to food and clothing. Effectively, society as a whole and poor in particular, must have access to livelihoods, finance and technology as well as relevant capacities, knowledge and skills for habitat development in order to enjoy the **'right to shelter'**.

In order to address issues related to housing and informal settlements, the governments should create an enabling environment through robust National/ State Housing Policies that will help to increase the supply of affordable housing. This calls for working together of Key stakeholders such as national and local government bodies, non-governmental organizations, financial institutions, as well as builders and private sector developers. This will enable well-defined institutional and operational conditions in order to support the housing sector more effectively and, in doing so, contribute to the provision of affordable, adequate Housing for All.

### 1.2. Context of preparation of Housing for All Plan of Action

The Government of India's transformation programme is to "raise living standard of low income households" for which Ministry of Housing & Urban Poverty Alleviation (MoHUPA) had come up with the "National Housing & Habitat Policy (NUHHP) 2007, a precursor to the current "Housing for All" by 2022. Several steps would be taken under the Mission to overcome problems pertaining to housing specially involving the poor and the ultra-poor.

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<sup>2</sup> Ibid

An important part here is to ensure that only eligible recipient receive housing aid, and that they be identified at their current location through a web portal which has a state wide database for capturing data on low-income households, with arrangements for constant monitoring and updation.

In order to address the current housing needs, both the Government and the private sector must play their respective roles to fulfil their social obligations especially to the low-income and economically weaker sections keeping in view limited public resources available and the heavy investments needed for creating housing infrastructure.

Accordingly, the Ministry of Housing and Urban Poverty Alleviation (MoHUPA) has launched “Housing for All” Mission through **Pradhan Mantri Awas Yojana** (PMAY) for Urban Area to be implemented during 2015-2022 as a Centrally Sponsored Scheme (except for the component of Credit Linked Subsidy, which will be implemented as a State sponsored scheme). The Mission would provide central assistance to implementing agencies through States & UTs for providing housing to eligible families/ beneficiaries by 2011. The Mission seeks to address the housing requirement of urban poor including slum dwellers for which all the states are required to prepare ‘**Housing for All Plan of Action**’ with **Annual Implementation Plans**. Mission will assist States/cities in carrying out the activities for preparation of Housing for All Plan of Action (HFAPoA) under capacity building and A&OE funds. HFAPoA addresses urban poor who may not necessarily be slum dwellers.

All 4041 statutory towns as per Census 2011 with focus on 500 Class I cities would be covered in three phases as follows:

- **Phase I (April 2015 - March 2017)** to cover 100 Cities selected from States/UTs as per their willingness.
- **Phase II (April 2017 - March 2019)** to cover additional 200 Cities
- **Phase III (April 2019 - March 2022)** to cover all other remaining Cities

Ministry, however, will have flexibility regarding inclusion of additional cities in earlier. The mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals giving option to beneficiaries, ULBs and State Governments. These four verticals are:

**Figure 1.1 - Four Verticals for development of housing to beneficiaries**



## CHAPTER 2

### 2. Aims and Objectives

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#### 2.1. Aim

The aim of this Action Plan is to create an enabling environment for providing “**Affordable Housing for All**” with special emphasis on BPL/ EWS/LIG and other vulnerable sections of society. The Action Plan further aims to promote Public Private People Participation (PPPP) for addressing the shortage of adequate and affordable housing.

#### 2.2. Objectives

- Reduce housing shortage for Urban Poor (both residing in slum and non-slum areas).
- Ensure an efficient and regular supply of affordable housing units to satisfy / meet growing demand in the city.
- Ensure that all dwelling units have access to basic physical and social infrastructure like sanitation facilities, drinking water, electricity, roads, and other livelihood infrastructure.
- Encourage private developers of all scales in construction of BPL/ EWS/ LIG categories of houses.
- Create Rental Housing as transit accommodation for migrants to urban areas.

#### 2.3. Approach and Methodology

##### 2.3.1. Methodology

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As per the Terms of Reference and Scheme guidelines of PMAY, the methodology for the preparation of the HFAPoA focuses on redevelopment, supervision and quality control over all sub-projects identified/to be identified, with the provision of all basic civic infrastructure and services development.

- ✓ **Participatory** where all poor settlements will be mobilized, organized and empowered to engage in a dialogue with the local government officials and service providers.
- ✓ **Inclusive** and involves all city stakeholders communities, service providers, local bodies, community based organizations, local NGOs, elected representatives, small-scale service providers, relevant government departments and high income groups in the neighborhood of the slum areas.
- ✓ **Right based** with low-income communities understanding their rights and responsibilities and mechanisms available for accessing these rights for a holistic development.

- ✓ **Empowering communities** through a process of community organization /federation with mechanisms, creation of capabilities to provide, receive, use and monitor information.
- ✓ **Partnership** in building and promoting active partnerships in service delivery such as planning and design of community level infrastructure, O&M of services, community contributions, community contracting for infrastructure development, community monitoring of services.
- ✓ **Formalization** of partnerships and creating access to formal systems for financing etc.
- ✓ **Networking** with local NGOs and CBOs to broaden outreach, promote partnerships and address a broader range of issues.
- ✓ **Citywide**, in a phased manner, attempt to reach all settlements in the city for partnerships
- ✓ **Institutionalization** by ensuring that the mechanisms /platforms set up for dialogue are regular /reliable and sustainable and allow for two-way communication.
- ✓ **Sustainable** with a built in exit plan that enables the poor to gradually own the process and reduce dependence on the facilitating agency.
- ✓ **Information** based with accurate /reliable data collected through participatory tools and linked to a CBIS for tracking incremental upgrading of services.
- ✓ **Innovations** will be piloted in slum development and reconstruction.

As guided in PMAY, following process will be adopted for preparation of HFAPoA for Gwalior:

Figure 2.1 - Process adopted for the preparation of HFAPoA for Gwalior

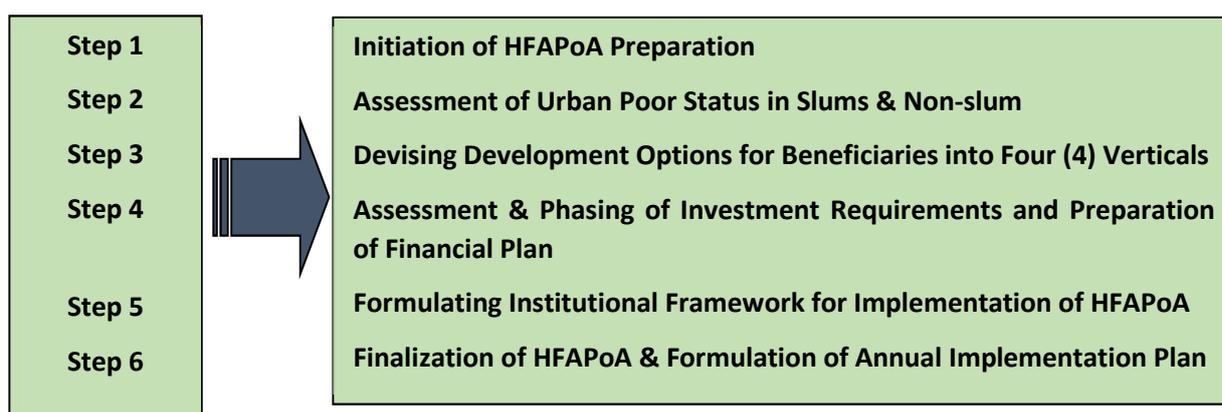
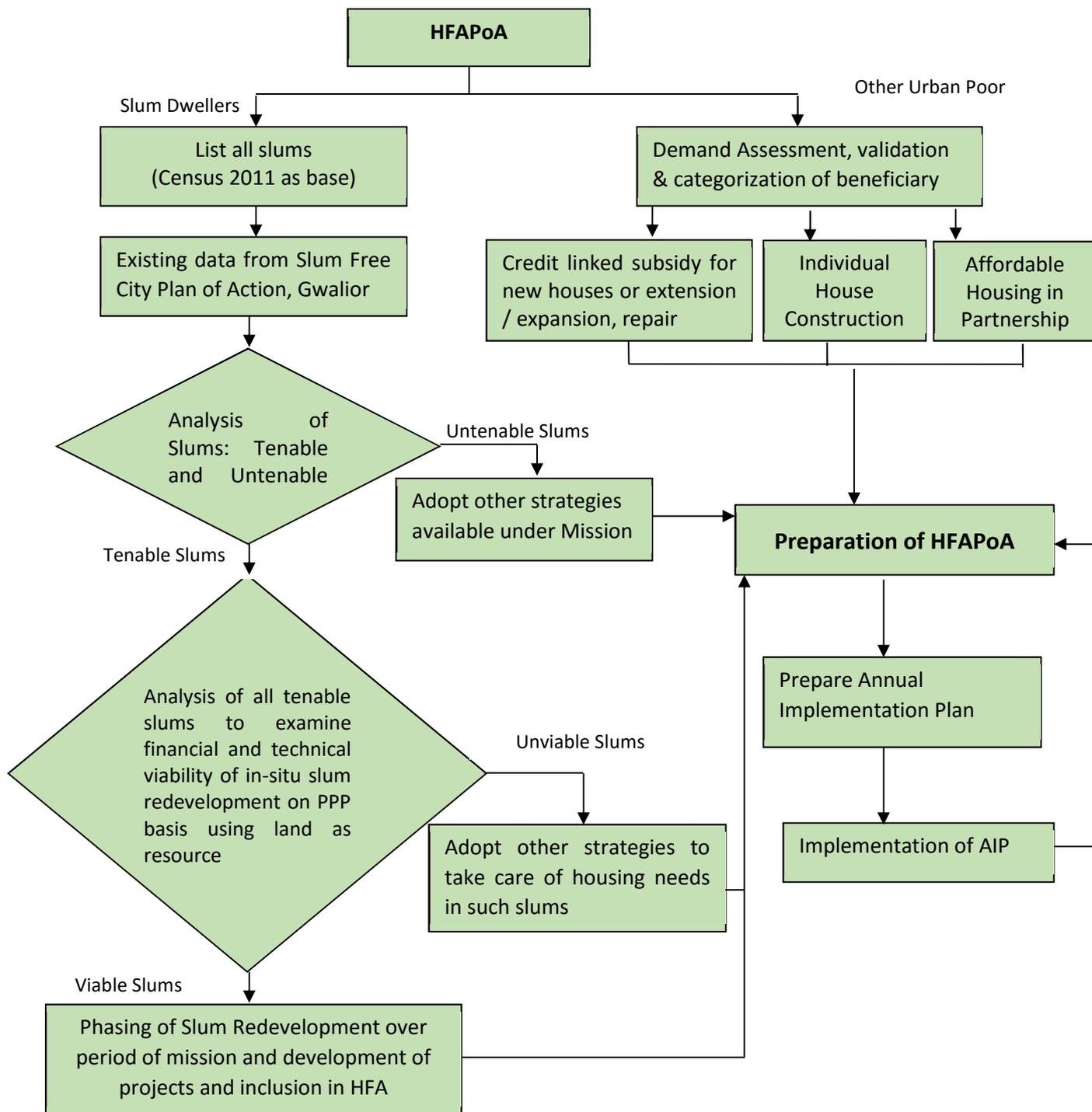


Figure 2.2 - Framework adopted for the Preparation of HFAPoA



**Step 1: Initiation of HFAPoA Preparation**

In the Inception Phase, the team discussed and finalized the work plan, methodology in consultation with GMC officials. The information/ reports like Slum Free City Plan of Action (SFCPoA) under RAY, City Development Plan, statistics on migration, details of proposed & ongoing projects, updated list of slums were collected from JMC and various other concerned departments.

### Step 2: Assessment of Urban Poor Status in Slums

The team has reviewed the Tenability Analysis carried out under SFCPoA for Tenable and Un-tenable Slums in consultation with the GMC officials. Following this, the team then carried and again verify the analysis on tenable slums based on the data available in SFCPoA and other data provided by GMC like Location, number of eligible slum dwellers, area of slum land, Market Potential of Land (Land Value), FAR available and Density against norms. All relevant data such as slum list, slum area, slum households, location, housing condition, land values, density etc. are available in SFCPoA, **except permissible FSI/FAR** requirement for determining the feasibility of in-situ redevelopment.

### Step 3: Devising Development Options for Beneficiaries into Four (4) Verticals

The Consultants have studied and consultations are in process to study the feasibility of In-Situ Slum Redevelopment through Private Participation by considering the following factors:

- **Housing Conditions:** Predominantly the housing condition in the slum shall be Kutcha/Semi-Pucca.
- **Density:** Preferably slums with low (<350 DU/ha) or medium density (<500 DUs/ha). States where Transfer of Development Rights (TDR) policy is effectively implemented slums with high density can also be considered.
- **Land Values:** Slums where the prevailing land values determined by the revenue circles are high.

Slums shortlisted considering the above factors have been analysed to determine the **feasibility of using land as resource through Private Participation.**

The team is doing the feasibility of in-situ redevelopment through private participation in slums as per Annexure 5 of HFA Scheme guidelines. Further, demand assessment is being conducted to derive the housing requirement for the remaining three (3) verticals in other tenable and untenable slums.

**Demand Assessment in Slums & Non-Slum Areas:** The team is conducting the Demand Assessment in Slums & Non-Slum Areas for collecting the beneficiary information using the prescribed formats given in Annexure 4 of Scheme guidelines. Format A: For slums proposed under In-situ Slum Redevelopment Component and Format B: For the remaining Tenable & Untenable Slums and Non-Slum Areas. **For carrying out the Demand Assessment** the ULB is coordinating with the team. The identification of end users in non-slum areas is in process and is being done by accepting applications with the required documentation at Electronic Seva Centres (bill pay centres), online submission, special drives etc. The documentation required includes: Income proof (BPL cards, ration cards, self-certification, Land ownership proof (Patta, Possession Certificate, Registered Document, Certificate from Revenue authority) and Location details of land owned by the beneficiary.

**A. Development Strategies for Remaining Tenable Slums:** the Consultant is studying the following options for the tenable slums that are not viable for in-situ redevelopment:

- **Affordable Housing in Partnership (AHP) for:**
  - Residents on rent (tenants) and do not own land in any part of the Country.
- **Credit Linked Subsidy Scheme (CLSS) for:**

- Land owners living in Kutcha or Semi-Pucca houses. For construction of new house or enhancement of existing house
  - Land owners residing in Pucca houses. Only enhancement of existing house up to 30 sq.mts of carpet area.
  - Residing on rent (tenant) in slums and owns land or willing buy a house elsewhere in the City/Country.
  - **Beneficiary-led Individual House Construction or Enhancement:**
    - Land owners living in Kutcha or Semi-Pucca houses. For construction of new house or enhancement of existing house
    - Land owners residing in Pucca houses. Only enhancement of existing house up to 30 sq.mts of carpet area.
- B. Development Strategies for Untenable Slums:** The Consultant are in the process of proposing the following strategies for untenable slums:
- **Affordable Housing in Partnership (AHP):**
    - Residents who do not own land in any part of the Country.
  - **Credit Linked Subsidy Scheme (CLSS):**
    - Beneficiary who owns land or willing buy a house elsewhere in the City/Country.
  - **Beneficiary-led Individual House Construction or Enhancement:**
    - Beneficiary who owns land elsewhere in the City/Country.
  - **Clubbing with other Tenable Slums (in-situ redevelopment)**
- C. Development Strategies for Urban Poor in Non-Slum Areas:** The urban poor beneficiaries residing in non-slum areas are eligible for the following options:
- **Affordable Housing in Partnership (AHP) for:**
    - Residents do not own land and willing to buy a house elsewhere in the City/Country.
  - **Credit Linked Subsidy Scheme (CLSS) for:**
    - Beneficiary who owns land or willing buy a house elsewhere in the City/Country.
  - **Beneficiary-led Individual House Construction or Enhancement:**
    - Land owners living in Kutcha or Semi-Pucca houses. For construction of new house or enhancement of existing house

- Land owners residing in Pucca houses. Only enhancement of existing house up to 30 sq.mts of carpet area.

The team is preparing year wise details of proposed Interventions for other urban poor with details on number of Beneficiaries and Central Assistance Required for beneficiary led construction, credit linked subsidy, affordable partnership till the year 2022.

#### **Step 4: Assessment of Investment Requirements and Preparation of Financial Plan**

**Assessment of Investment Requirement:** The team is preparing the assessment of Investment Requirements for phased implementation programme to cover the number of urban poor in phases. An indicative template has also been provided in the Annexure of Scheme guidelines for the same.

**Financial Planning and Listing of Resources:** The team is preparing a financial plan which will essentially contain the resources available and a plan to meet the resource gaps.

The team after ascertaining PPP Potential of the slum/housing project, Central Govt grants for programme vertical, Grants from state govt, beneficiaries contribution expected, GMCs internal Financial Capability and other Financial Resources will carry out phasing and implementation plan for the Mission Period (2015-2022).

#### **Step 5: Formulating Institutional Framework for Implementation of HFAPoA**

- The implementation modalities for the various components identified in the HFAPoA would need to be worked out broadly following appropriate frameworks.
- The collaborative structure would be chaired by the Commissioner and aided by expert committee.

#### **Step 6: Finalization of HFAPoA & Formulation of Annual Implementation Plan (AIP)**

The team will finalise the HFAPoA report which will cover the City Profile & review of past housing programs, findings of initial stakeholder workshop, data profile of updated slum list, tenability analysis and list of tenable, untenable and semi-tenable slums, development options for end users in slums & non-slum areas, investment requirements and financial plan, institutional frameworks for implementation of HFAPoA and AIP. As participatory planning approach is being adopted in the entire projects, thus discussions, interviews are being conducted with the stakeholders (Elected Representatives, slum dwellers, officials from concerned departments etc.) to incorporate their views and suggestions. The consultations are being conducted as per the Scheme guidelines. The team is also assisting GMC in preparing yearly Annual Implementation Plan dividing the task up to 2022 based on the priority of implementation and availability of Financial Resources.

Approach to be adopted for implementing the 4 verticals is detailed below:

##### **1. In-Situ Slum Redevelopment**

This vertical follows the concept of using land as a resource with private participation. The slums may be located on Central Government land/State Government land/ULB land. Under this vertical, on an average slum rehabilitation grant of Rs. 1 lakh per house is decided. The flexibility is given to States/Cities to deploy this central grant for other slums being redeveloped. The states/cities can also provide additional FSI/FAR or TDR to make the projects financially viable. The land cost cannot

be charged by Central Govt. agencies. For slums on Private Owned Land, States/Cities can provide additional FSI/FAR or TDR to land owner as per its policy but there will be no Central Assistance.

**Approach:** The State/UTs shall decide:

- Eligibility criteria like cut-off date etc. preferably through legislation
- Beneficiary contribution
- allotment on ownership rights or on renewable, mortgageable and inheritable leasehold rights basis
- Restriction on transfer

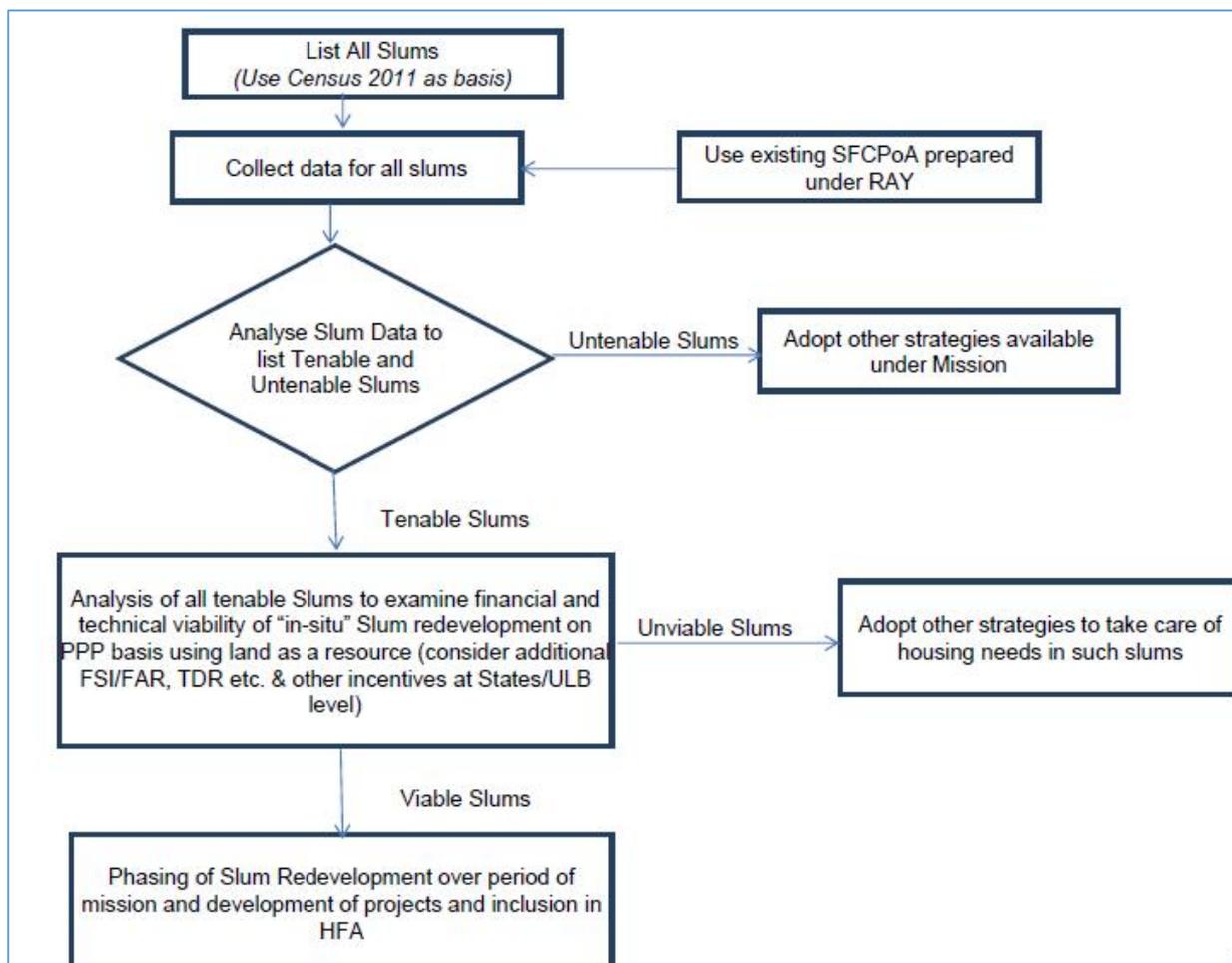
The State shall also identify all tenable slums and their parameters such as area, available FSI, market potential etc. and examine financial and technical viability of all tenable slums for redevelopment with private partner using land as a resource. Additional FSI/FAR, TDR, relax density norms, mixed usage of land and Cluster of slums as single project can be considered as options.

There are **two components** involved in in-situ redevelopment:

- i. slum rehabilitation component: provides housing along with basic civic infrastructure
- ii. free sale component: available to developers for selling in the market so as to cross subsidize the project

The sale of “free sale component” should be linked to the completion and transfer of slum rehabilitation component. Only the required slum land will be given to private developers. It is envisaged to have consultations with Slum Dwellers’ Associations for formulating projects. All financial and non-financial incentives and concessions to be declared ‘a priori’ in the bid document. The private partner to be selected through open bidding process.

Figure 2.3 - Strategy for Slum Redevelopment using Land as a Resource



## 2. Credit Linked Interest Subsidy

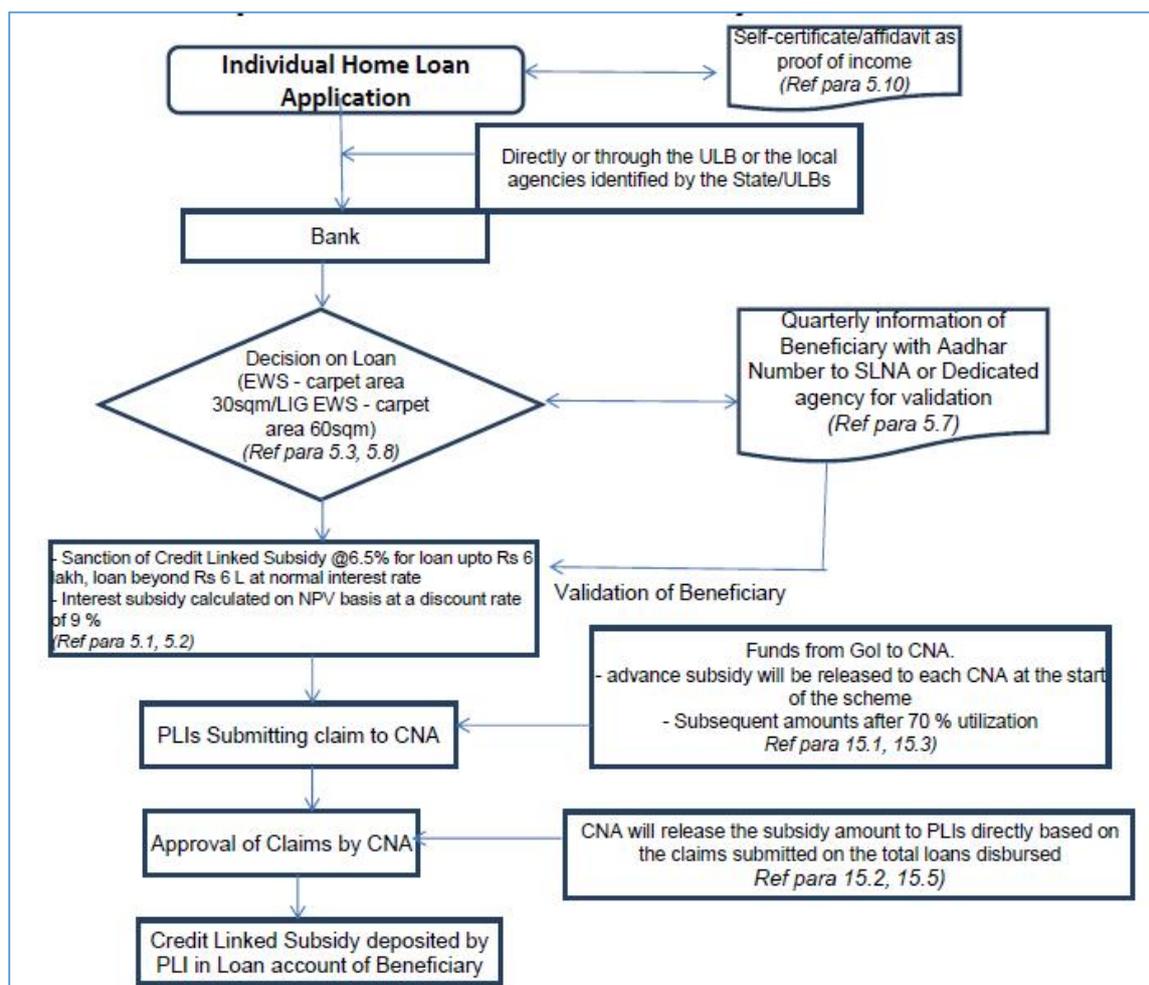
This vertical is basically demand side intervention where interest subvention on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction or enhancement of house. The interest subsidy of 6.5% is available on housing loans of upto Rs. 6 lakhs with tenure of 15 years for EWS/LIG, loans and beyond Rs. 6 Lakhs at market rate. Interest subsidy calculated on NPV basis @9% discount Rate. The Subsidy credited upfront to the loan account of beneficiaries through lending institutions. The Carpet area limited to 30 sq. m. and 60 sq. m. for EWS and LIG respectively.

The preference will be given to Manual Scavengers, Women/widows, SC/ST/OBCs, Minorities, differently-abled and Transgender subject to them being EWS/LIG. Self-certificate/affidavit as proof of income is to be submitted from loan applicant. The Central Nodal Agencies (CNAs) to channelize subsidy to the lending institutions and for monitoring the progress:

- Housing and Urban Development Corporation (HUDCO)
- National Housing Bank (NHB)

The PLIs can sign MoU with only one Nodal Agency and PLIs to take NOCs quarterly from States/UTs or designated agency for list of beneficiaries covered under credit linked subsidy to avoid duplication.

Figure 2.4 - Credit Linked Interest Subsidy



### 3. Affordable Housing in Partnership

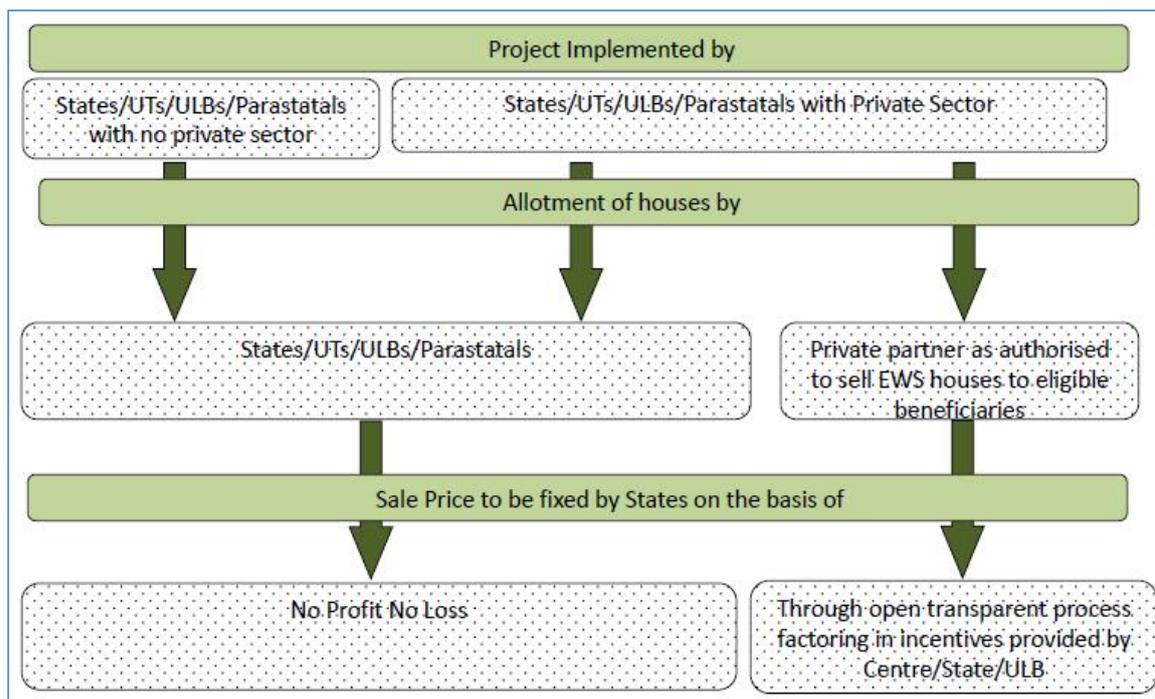
This is a supply side intervention to provide financial assistance to EWS houses being built in different partnerships by States/UTs/Cities including private sector and industries. The Central assistance @ Rs.1.5 lakh per EWS house is applicable. The Affordable Housing project eligible for central assistance includes:

- At least 35% of the houses for EWS category
- Project of at least 250 houses

The allotment will be through transparent procedure as approved by SLSMC to beneficiaries identified in HFAPoA. The preference will be given to physically handicapped persons, senior citizens,

SC/ST/OBCs, minorities, single women, transgender and other weaker and vulnerable sections of the society. The different models of private sector involvement prevailing in states can be adopted by others. The States/UTs will decide an upper ceiling of sale price for EWS houses. The sale prices to be fixed using following principles:

Figure 2.5 - Affordable Housing in Partnership

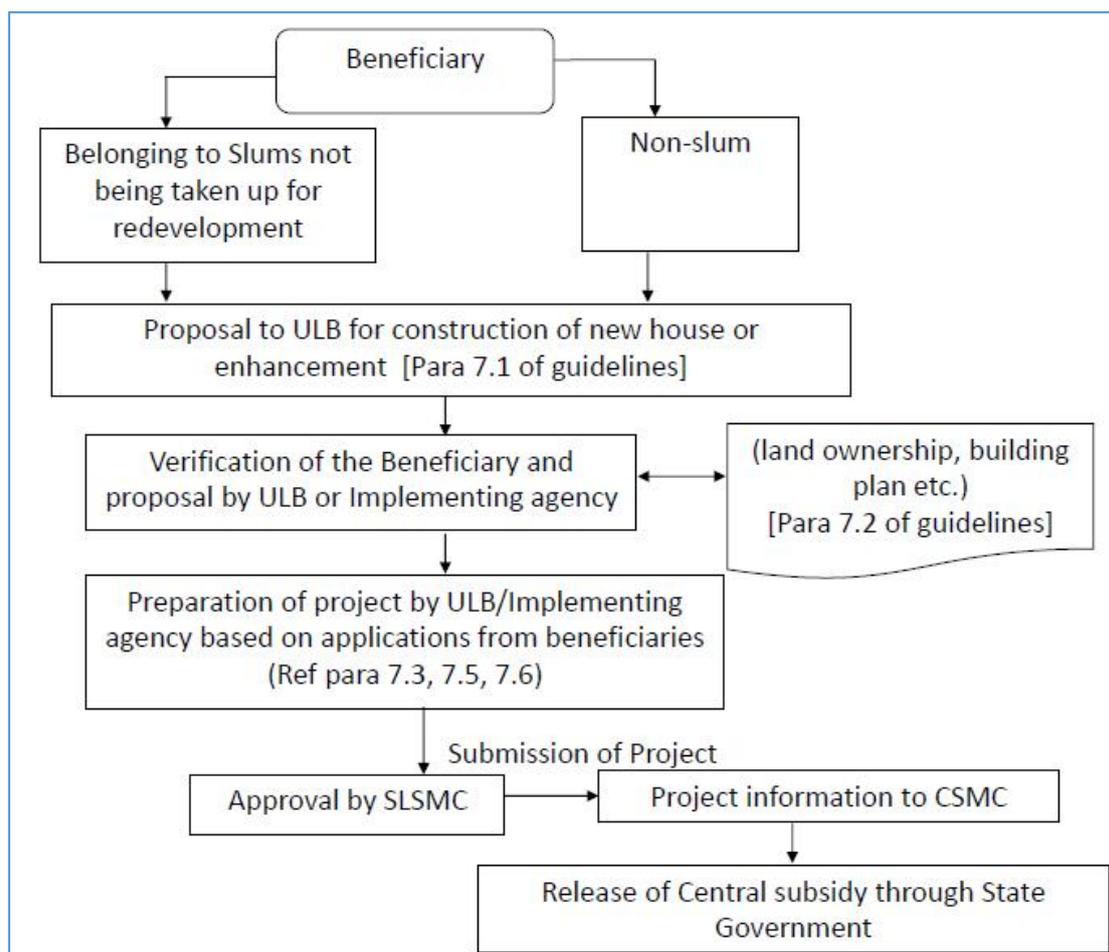


#### 4. Beneficiary-led individual house construction or enhancement

The strategy is to provide assistance to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own. The Central assistance @ Rs. 1.5 lakh per house will be given. The beneficiaries, in or outside slums, will have to approach ULBs with proof of land/house ownership. The Kutcha houses in slums which have not taken up for redevelopment can be covered. The ULBs have to ascertain ownership of land, economic status and eligibility etc. of beneficiary. The socio-economic Caste Census (SECC) data will be used to verify current housing status of applicant and consequent eligibility. The ULBs will have to prepare integrated city wide individual housing project. The individual applicants for assistance shall not be considered. The states/ UTs/ Cities will ensure that GoI assistance is committed only after balance cost of construction is tied up. The State/UT or cities may contribute financially.

- Central assistance will be released to bank accounts of identified beneficiaries through States/UTs.
- GoI contribution to be released in proportion to the value of construction in 3-4 instalments.
- Last instalment of Rs. 30,000/- of GoI assistance to be released only after completion of the house.
- Mechanisms to track progress of such individual houses through geo-tagged photographs.

Figure 2.6 - Beneficiary-led individual house construction or enhancement



## 2.4. Slum Development Options and Implementation Strategies

### 2.4.1. Slum Development Strategy

To make Gwalior slum free, Slum Development, Prevention Strategy and Implementation Plan has been devised taking into cognizance the broad outlines put forth by the government of India through the guidelines of PMAY. A comprehensive plan of action is suggested after detailed review of SFPCoA and onsite assessment of slums.

### 2.4.2. Principles of Upgrading Action Plan

The following are the six key principles for Slum Prevention Strategy:

- a. Upgrade on-site and minimize relocation of families;
- b. Provide tenure in all tenable sites and facilitate self-investments by poor in their own housing and upgrading;
- c. Preserve existing investments by residents to reduce demand on GMC resources and rapid

- scale up to reach larger numbers;
- d. Include people in the planning, implementation, financing and maintenance of services;
- e. Connect families legally to service and enable them to contribute for connections and user fees, etc.; and
- f. Reduces overall the subsidy by increasing slum dwellers own investment in housing upgrading based on affordability.

GMC's strategy for slum upgrading shall therefore focus on:

### **2.4.3. Provisioning of Secure Land Tenure**

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Land tenure is legal ownership of land by an individual. Security of land tenure is the level of confidence a holder has with regard to her/his right to use the land/house for living, working, upgrading, mortgaging, selling and transferring through inheritance. Recognition and formalization of land rights or secure land tenure is seen to be critical to addressing the challenge of slums and an important pre-requisite for economic development. There is now clear evidence that secure land tenure helps release household savings in housing upgrades reducing demand on city resources. It is recommended that the tenure be extended to all slum households in tenable settlements on land without ownership disputes with legal Record of Rights (ROR). Tenure arrangements will range from limited to full ownership and will be incrementally upgraded from restricted to full title. GMC will ensure that tenure or property title is in the joint name of women and men.

### **2.4.4. In-situ Upgrading in Tenable Sites**

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Tenability of slums are defined as "means all slums which are not located on hazardous locations suitable for human habitation and the land is not earmarked for any major public facilities and therefore it can be regularized in the same location". The tenability of all existing slum settlements has been identified using objective and verifiable parameters (land ownership, land use, spatial location, health risk, etc.) and has been categorized into Tenable and Non-Tenable.

Tenure with ROR to be provided to all slum households that qualify under authorized and/or tenable and once fully upgraded /integrated, these settlements will be de-notified as slums and households therein will qualify for property titles, legitimate and in-the-house services, and affordable but deferred taxation.

### **2.4.5. Minimizing Relocation**

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GMC shall minimize relocation and encourage in-situ upgrading. Majority of the slums in Gwalior are Tenable. The slum that are non-tenable, shall be relocated and a different strategy shall be developed.

### **2.4.6. Community Participation and Organization**

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Community participation is critical for successful slum upgrading. GMC shall ensure appropriate processes and community structures for inclusive planning and implementation. Systems/ mechanisms will be developed for strengthening capacity, community contracting, voice, grievance redressal, monitoring and will be institutionalized within GMC. GMC will also facilitate Area and Ward Committees with representation of slum communities in accordance with the Community Participation Law for participatory area and ward level planning and budgeting. To implement community mobilization at scale, GMC will prepare a phased action plan, and work with NGOs to strengthen and empower communities, in particular women, for participatory and gender-based planning and budgeting.

### **2.4.7. Equitable Norms and Standards for Municipal Services**

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GMC shall ensure legitimate and equitable services in all the slums; with ROR and tenure, unlisted, tenable, to be tenured, resettled slums. Services will be improved incrementally and in a phased manner in all the settlements if these are likely to be on the existing site for at least 2 years. The service standards will be advanced gradually from free-and-community to paid-and-shared to paid-and-private based on supply capacity of the concerned agencies. GMC will also specify high quality standards for all municipal services to be delivered in slums (water; sanitation-toilets, sewerage, solid waste, drainage, waste water disposal, street sweeping; power and streetlights; roads and pavements, etc.) GMC will also work with departments of health and education for enhancing their service standards. GMC is working with Government of Madhya Pradesh (GoMP) on connection to cost reductions for water and sewerage to all slum households and simplification of mandatory requirements for legal connections. These provisions will be applicable to all settlements.

### **2.4.8. Improving Access to Micro-finance**

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Poor people will be assisted with credit for service connections, micro-enterprises, education, health care, etc. GMC will ensure micro financing arrangements at affordable rates through other government schemes and engage National Housing Bank and HUDCO, private micro finance institutions and formal banks. Community Savings Groups will be facilitated for people to save up and pay their share and thus the community lending initiatives shall be encouraged.

### **2.4.9. Promoting Sustainable Livelihoods**

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The sustainable livelihoods programs shall be strengthened and targeted to all slum communities, in particular at relocated sites, new housing programs, poorest, women, marginal groups, elderly, disabled, widowed, etc. The purpose will be to ensure decent livelihoods for people through employment and self-enterprise development with an enabling environment for development of skills, markets, affordable financing, transport, legal licenses, friendly bye-laws, etc.

#### **2.4.10. Access to Social Services**

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In order to implement the comprehensive urban development and poverty reduction, access of urban poor to education, health and welfare services shall be integral part of the program. GMC shall ensure all slum settlements in the city have access to the social services, and will work in partnership with the concerned departments towards achieving the objective. Convergence initiatives will comprise data sharing arrangements, collaboration at the ground level for effective implementation, joint planning, review and oversight processes, complementary support such as for access to land, etc. GMC will ensure provisioning of the entire band of welfare schemes (food subsidies, pensions, relief funds, school fee subsidies, maternity entitlements, girl child benefits) to the poorest in the slum communities identified through participatory processes through a single window transparent system. Redressal mechanisms will also be decentralized to the ward level and made user-friendly.

#### **2.4.11. Institutional Arrangements and Partnerships**

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Implementing citywide slum upgrading is a huge and challenging task and will require substantial planning, initiative, innovation, prioritization and customization. Although GMC is primarily responsible for slum upgrading, GoMP will need the concerted efforts of several partners to achieve its goals and mission. Partnership arrangements between relevant government agencies, private sector and civil society groups shall be set up and institutionalized for successful and sustainable slum development. GoMP shall formulate a institutional framework, which shall facilitate the effective implementation of the Slum Redevelopment Project Gwalior (SRPG). The Institutional Structure shall have a small subgroup called the Technical Advisory Group (TAG) for technical inputs into slum upgrading and development. A Slum Upgrading Unit (SUU) shall be formalized to ensure a more focused approach to city slum development. The SUU will be able to draw upon required technical assistance for knowledge and sustainable capacity building.

#### **2.4.12. Resource Mobilization**

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Citywide slum upgrading will require considerable financial resources and plans for resource mobilization. Resources for Slum development under PMAY will be generated from funds earmarked for Slum development within Municipal, State and Central Government budgets but will not be limited to them and shall include the private sector participation and contribution from beneficiaries. GMC will pro actively access the funds from various donor resources for gap financing and upgrading.

#### **2.4.13. Monitoring and Impact Assessment**

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Monitoring the outputs of upgrading and measuring its impact on poverty outcomes will be essential for GoMP/GMC to track achievement of goals and measure change. In particular, GoMP/GMC will undertake participatory and process monitoring. Community Based and Participatory Monitoring Systems (CBPMS) will provide implementation oversight. Feedback and response system will ensure timely response by GMC. The CBPMS will be linked through IT to a MIS for progress mapping. GMC will also undertake, periodically, impact assessment studies using the baseline data on key impact areas and annual social and gender audits.

## CHAPTER 3

### 3. City Profile

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#### 3.1. Gwalior

Gwalior is one of the important cities in Madhya Pradesh. The city occupies a strategic location in the Grid region of North India and the city and its fortress have served as the centre of significant kingdoms of northern India. Gwalior is the administrative headquarter of Gwalior District and Gwalior Division.

The city is the largest urban centre in the Gwalior – Agra region which comprises the districts of Gwalior, Bhind, Morena, Sheopur, Guna, Datia and Shivpuri. Gwalior is also considered as a counter magnet to the National Capital Region (NCR).

#### 3.2. Locational Setting

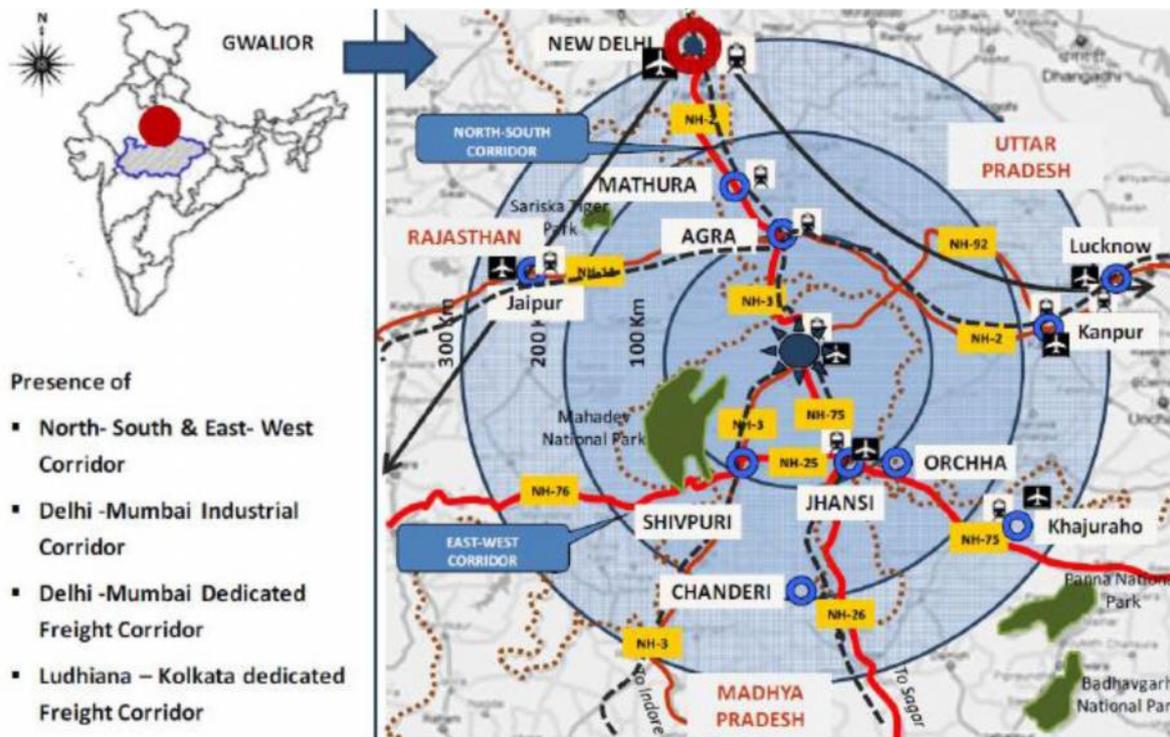
Gwalior is located in the influence area of strategic transport corridors of India. It lies on the North – South Corridor and about 50 km north of the East – West corridor. The Delhi – Mumbai Industrial Corridor influence area lies about 50 km to the west of the city which further enhances the city's importance. It is also strategically located between major tourist destinations lying on the Delhi – Mathura – Agra – Jaipur – Ranthambore – Gwalior – Shivpuri – Orchha – Khajuraho tourist circuit.

National highways number 3, 92 and 75 connects the city with major cities such as Mumbai, Agra, Ranchi, Mathura, Jaipur, Jhansi, Khajuraho and Shivpuri.

The city is also well connected with other parts of the state and country by railways. The city lies on the railway line connecting it with Delhi, Bhopal, Mumbai and Chennai.

Gwalior also has a domestic airport which is located to the north east of the city at a distance of about 18 km from the city centre.

Figure 3.1: Gwalior Locational Setting



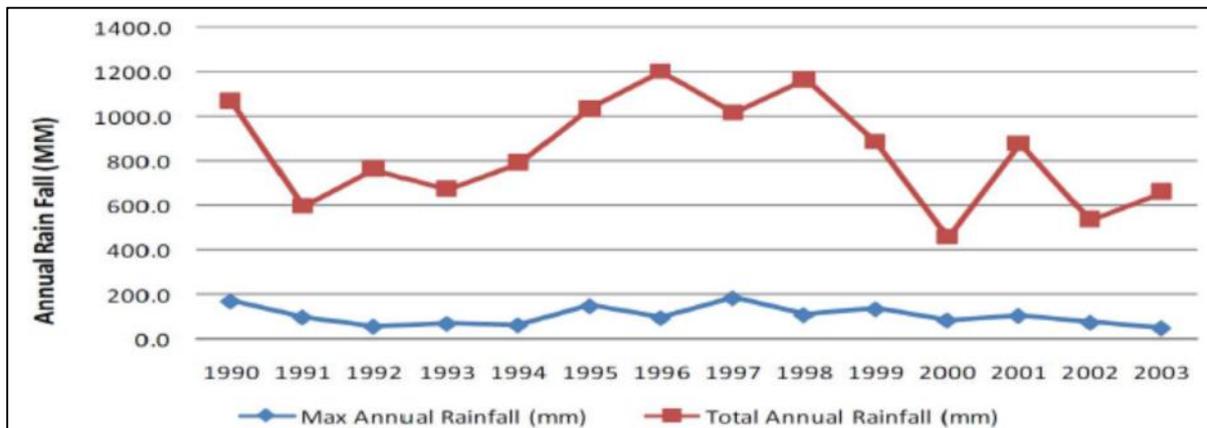
### 3.3. Physiography & Climate

Gwalior is located on plains sloping from south-west to north and north-east. Distinct barren hill forms with steep slopes and elevations rising to 300 above the plain, determine the topography of the area. The hills act as a constraint for contiguous urban development to the west and south, but simultaneously provide an unique landscape feature and visual element to the city.

#### **Climate:**

The city experiences hot summers and cold winters - with temperatures ranging from an average low of around 10 degree Celsius to an average high of about 40 degree Celsius. Average annual rainfall is around 839 mm, falling predominantly during July and August. Maximum number of rainy days is experienced during the months of July and August. Average number of rainy days is 43.

**Figure 3.2: Average Annual Rainfall in Gwalior**



Source: SFCPoA, Gwalior

Climate of the city can be divided in 3 distinct seasons, which are:

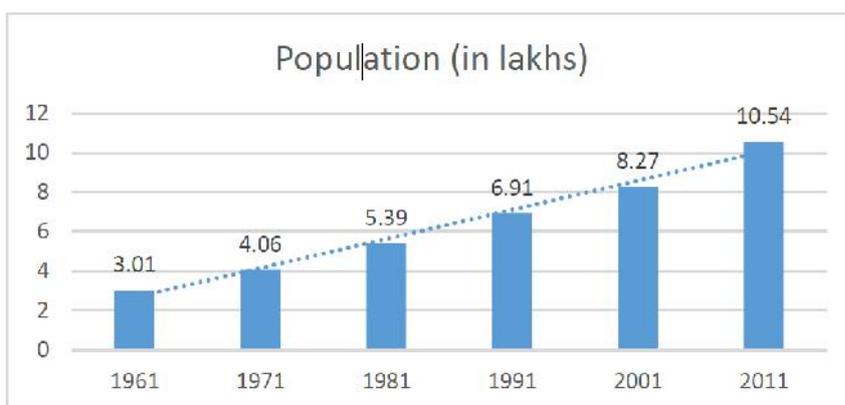
- Monsoon (mid-June to September)
- Winter (November to February)
- Summer (March to mid-June)

Month of October witnesses transition from monsoon season to winter season.

### 3.4. Demography

Gwalior is the 4th largest city in the state with a population of 10.53 lakhs (1,053,505) as per census 2011. Out of the total population males constitute 53% of the population while females constitute 47%. Gwalior has registered an average growth rate of 28.59% per year over the last 6 decades, with the highest of 34.88% during 1961-71 and lowest of 19.68% during 1991- 2001.

**Figure 3.3: Growth of city population over decades**



Source: SFCPoA Gwalior

Population density as per census 2011 is 6156.5 persons per sq. Km.

### 3.5. Economic Profile

Gwalior can be seen as Industrial growth center, counter magnet to NCR, tourist place and regional commercial and service center. Trade and Commerce, Small scale Industries, Tourism and Textiles constitute the Economic Base of the city. There are 2 large industrial estates within easy proximity – Malanpur-Ghirungi and Banmore within 20 Km radius of the city. Important industries include engineering, chemicals, consumer appliances, food manufacture and automobiles. Currently, Gwalior is witnessing a surge in service industry particularly in banking, finance and insurance services, transport and communication.

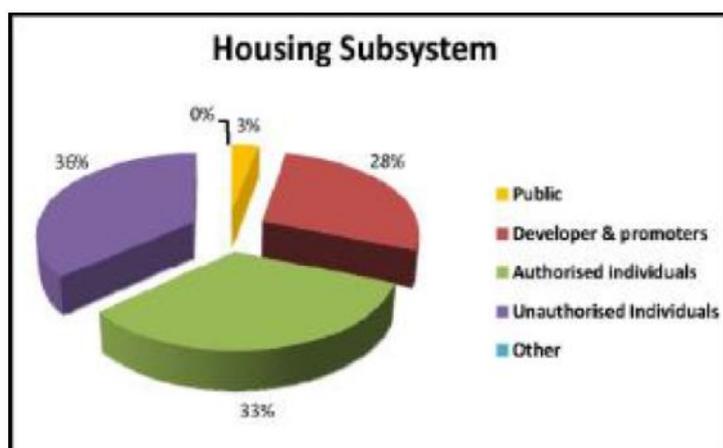
### 3.6. Housing Scenario

Rapid urbanization and growing population in Gwalior has not kept pace with the housing requirements leading to shortage of high magnitude. Due to low income capabilities, the housing shortage is more among the lower income population. The gap between housing demand and supply is widening day by day giving way to unplanned development such as unauthorized colonies and squatter settlements. In Gwalior there are 5 types of housing sub systems:

- i. Public Housing Schemes (Gwalior Development Authority/ Madhya Pradesh Housing and Infrastructure Development Board Schemes)
- ii. Plotted/ Group Housing by Private Developers & Promoters.
- iii. Housing by Authorized Individuals
- iv. Housing by Authorized Individuals (Slums/ Squatter)
- v. Others

Distribution of population in various Housing Subsystems is as follows:

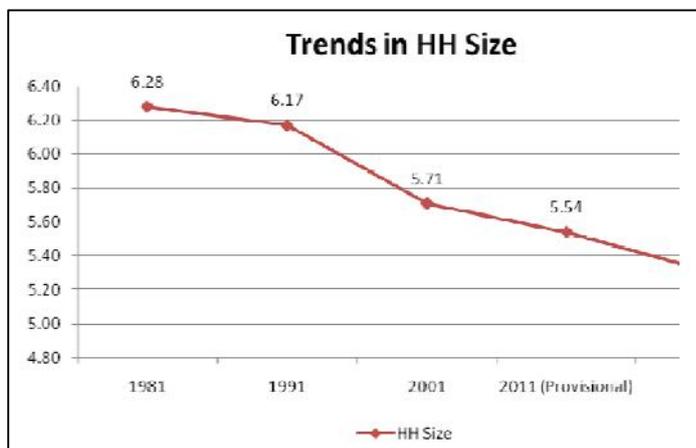
**Figure 3.4: Housing Subsystems in Gwalior**



Source: SFCPoA Gwalior

The average household size in Gwalior has decreased during the last 4 decades. According to Census 2011 the average household size of the city is 5.5.

**Figure 3.5: Trends in Household Size in Gwalior**



Source: SFCPoA Gwalior

74% of the households in Gwalior own their plot or house. 22% of the houses are rented and remaining 4% fall into other type of ownership.

**Housing Need Supply and Shortage**

Gwalior suffers from housing shortage particularly for low and economically weaker sections of the society. The total estimated households in 2011 are 1.90 lakhs and total housing stock available is 1.65 lakhs. The table below presents Housing Supply and Shortage in the city.

**Table 3.1: Housing need, supply and shortage (in lakhs)**

Year	Population (in lakhs)	No. of HH in lakhs	HH size	Total housing stock (in lakhs)	Units need replacement	Effective housing stock	Housing shortage
1981	5.39	0.86	6.28				
1991	6.91	1.12	6.17				
2001	8.27	1.45	5.71				
2011	10.54	1.90	5.54	1.65	0.04	1.61	0.29

Source: SFCPoA Gwalior

### 3.7. Existing Housing Institutions

Gwalior is managed and governed by a number of institutions and agencies. Agencies involved in providing housing are as follows:

1. **Gwalior Municipal Corporation (GMC):** Gwalior Municipal Corporation came into existence in 1887. Post-independence, the Corporation was established under the Madhya Pradesh Municipal Corporation Act, 1956. GMC is responsible for implementing State/ Central government sponsored housing projects. It is also responsible for providing basic infrastructure and operation and maintenance of the housing colonies handed over by other agencies.
2. **Directorate of Town and Country Planning (Directorate of T & CP):** Directorate of Town and Country Planning is a state level Authority established under the provisions of and with powers, responsibilities and obligation under Madhya Pradesh Nagar tatha Gram Nivesh Adhiniyam, 1973. The Directorate functions under the directions of the Department of Housing and Environment GoMP. Directorate of T&CP acts through Office of Joint Director T&P for the District of Gwalior and other attached districts. The Primary function of T&CP is formulation of Regional / development Plans with Zoning and Sub-division Regulations, Development Controls by issuing layout permissions as per
3. **Gwalior Development Authority (GDA):** The major functions of the GDA is to develop Planning area through notified schemes. In these notified schemes, GDA is responsible for housing and infrastructure development. Once these colonies are developed they are handed over to GMC for operation and maintenance.

Gwalior Development Authority was established and incorporated in October, 1979 with an aim of well-planned and balanced development of Gwalior City. The authority is structured under the Town and Country Planning Act, 1973 of GoMP.

4. **Madhya Pradesh Housing and Infrastructure Development Board (MPHIDB):** Madhya Pradesh Housing and Infrastructure Development Board (MPHIDB) was constituted as a body corporate under the 'Madhya Pradesh Griha Nirman Mandal Adhiniyam', 1972 (the 'Act') with the objective to deal with and satisfy the need of housing accommodation and to undertake infrastructure development in the State of Madhya Pradesh. Since then, MPHIDB is engaged in business of development & construction of housing colony and commercial complexes for all sections of society.

### 3.8. Central and State Government Schemes (Status of implementation)

Pro Poor Reform initiatives has been taken in Madhya Pradesh including Gwalior

- Reservation of 15% of fully developed plots of size 32-40 sq.m. have to be kept for EWS where plots are developed by the Colonizer. or,
- Ensure availability of houses sized 20-24 sq.m the constructed on an area equal to 1/4 of the total area of the developed plots, or,
- Provision to deposit Fee in the Shelter Fund at the prescribed rate by the colonizer also exists in case the colonizer wishes to do so.

Fund available under the shelter fund is utilized for:

- As margin money for obtaining loan from financial institutions for EWS housing schemes.
- For providing basic services in old slums.
- For infrastructure development works in resettled slums.

State Housing & habitat policy, 2007 also provide for earmarking 25% plots for the persons belonging to EWS.

#### Implementation of 7 point Charter

- Madhya Pradesh has taken up a comprehensive scheme to give leasehold right (patta) of residential plots to landless urban poor.
- About 56 thousand Urban poor identified in the state have been given pattas during year 2008
- Funds available under Shelter fund are being utilized to meet expenses towards rehabilitation and providing basic amenities in these areas
- Beneficiaries have been allowed to mortgage allotted land for taking housing loan from Banks.
- It is being ensured to provide basic amenities under the 7 point Charter in these areas

## CHAPTER 4

### 4. Assessment of Urban Poor: Slum and Non Slum

The urban areas in the city are facing many problems mainly due to inadequate infrastructure and unplanned migration of rural population. According to a recent survey in Madhya Pradesh, 14 lakhs urban poor families have been identified with total population of 70 lakhs which indicates that the urban poor population in the State is much more as compared to other States in the country.

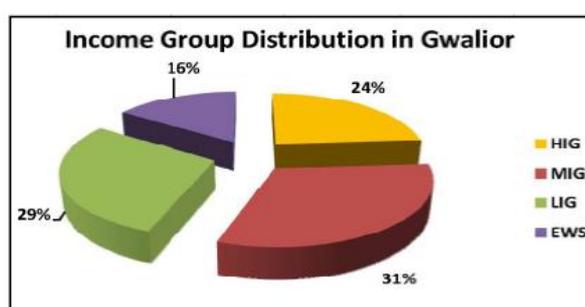
#### 4.1. Slum Profile

In total there are 243 slums in the city of Gwalior covering an area of 6.88 sq. Km (covering 5.08 sq. Km of the core area and 1.80 sq. km of the fringe zone) which is 11.77% of the total city area.

#### 4.2. Population

Gwalior has a slum population of 229644 which is 21.80% of the city population. Another 12% of the population is staying in unauthorized settlements. Total slum households are 64072. As per the Slum Free City Plan of Action (SFCPoA) database, Gwalior has 15.8% of its households in the Economically Weaker Section (EWS) among whom 9.9% of the total households are living below the poverty line. The Low Income Group (LIG) segment constitutes about 28.8% of the total households – thereby making a pool of HHs that may be eligible for PMAY support - a staggering **44.6%**.

Figure 4.1: Income Group Distribution in Gwalior

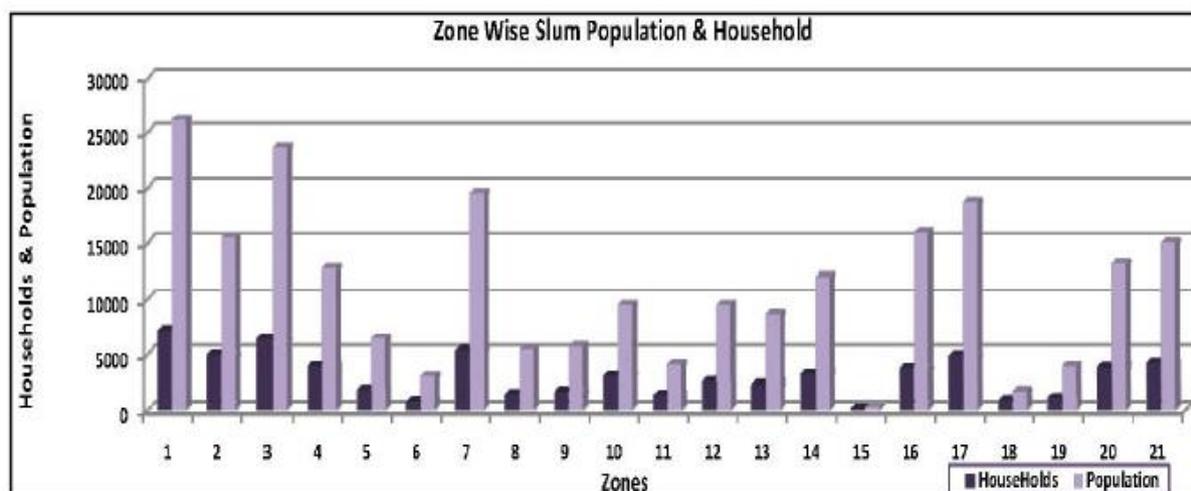


Source: SFCPoA, Gwalior

#### 4.3. Location of Slums

Slums are spread across all 66 wards of the city. The spread of slum households indicate a high concentration of slum households in zone 1 (7078 slum households), while zone 15 reports least number of slum households (61 households).

Figure 4.2: Zone wise slum population and households



Source: SFCPoA Gwalior

#### 4.4. Tenability, Tenure Status, Land Ownership

##### Tenability

Slums in Gwalior have been divided in 4 categories on the basis of tenability.

1. **Tenable Slums** – Slum pockets located on existing and proposed residential land use zones have been categorized as tenable slums.
2. **Un Tenable Slums** – Slums on the following locations were considered as un tenable:
  - Slums located on areas prone to flooding and buffer area of Natural streams
  - Slums on Recreational use zone, slums obstructing extension of urban infrastructure
  - Slums on Railway Land
3. **Semi Tenable Slums** – this category depends on the Land Use constraints as per Proposed Land Use Plan. Slums were considered semi-tenable if they were located on existing or propose non-residential use other than Transport and Recreational
4. **Partially Tenable or Semi Tenable Slums** – Almost 40% of the slums in Gwalior are located on Multiple Use Zones. The tenable or semi-tenable area of any slum has been decided after deduction of areas under Master Plan roads, River, Water Body, Green Buffer and UN- Tenable Area.

### Tenure Status

Overall 19.5% of the households in slums hold pattas of their property while 32.7% have possession certificate for occupancy rights, 24.5% live in rented accommodation and 2.1% hold other legal right over their dwelling units. However, a significant 21.32% of the households do not possess any legal right over the property owned by them as the property is on encroached land (either public or private).

**Table 4.1: Tenability of Slums**

Sl.	Tenability	No. of Slums
1	Tenable Slums	109
2	Semi-Tenable Slums	27
3	Partly Tenable Slums	93
4	Partly Semi Tenable Slums	5
5	Un Tenable Slums	9
	<b>Total</b>	<b>243</b>

*Source: SFCPoA Gwalior + IPE Global Ltd. Observation*

### Land Ownership

Slums are mostly scattered in old part of the the city – i.e. in the North Eastern and South Easern parts. These slums have squatted in open spaces wherever vacant public land was available. Though many of them owned the pattas legally and illegally both and rest are on the lands which are owned by various departments of the Government.

**Table 4.2: Land Ownership in Slums**

Sl No	Land Ownership in Slums	No. of Slums
1	Government	176
2	Private	42
3	Partial with predominantly Government	8
4	Partial with predominantly private	6
5	Trust	2
6	Remaining Un-Tenable Slums	9
	<b>Total</b>	<b>243</b>

*Source: SFCPoA, Gwalior+ IPE Global Ltd. Observation*

It may be mentioned here that three slums have been proposed to be taken up under RAY. However, for the purpose of the HFAPoA, they have been considered under AHP. The HFAPoA shall be revised once these three slums are taken up under RAY. The slums are as follows.

- Sharma Firm No. 1 (Slum ID 49)
- Sharma Firm No. 2 (Slum ID 45 )
- Shanti Nagar ward no. 21 (Slum ID 98 )

## 4.5. Housing Condition

In the city about 75.7% of the dwelling units are pucca whereas kutcha dwelling units are about 24.3% dwelling units are kutcha. Zone 11 has the highest number of pukka houses with 69% pucca houses while zone 18 has almost 100% Kutcha dwelling units

### Basic Service Levels

- a) **Water supply** – major primary source of water supply to slum households are – piped water supply through house level connections, public stand posts and public tube wells. These three sources together supply water to almost 86% of the slum households.
- b) **Sanitation** – 84% households have toilet facilities of different types while remaining 16% lack toilet facilities and depend either on public toilets or resort to open defecation. About 79% of the households are connected to Municipal sewer while 16% have septic tanks. 2% of the slum households have connected their toilets to open drains.
- c) **Drainage** – Most of the slum localities in the city lack pucca drains .Only 33% have pukka drains while 59% have semi pucca drains. Most of the drains are clogged with waste and results in flooding especially during rainy season.
- d) **Solid Waste Management** – Approximately 85% of the slum pockets are served by Gwalior Municipal Corporation for Solid Waste. In the rest 15% of the slum pockets waste is managed by the residents themselves.
- e) **Roads** – Only 5% of the slum pockets have kutcha roads. A significant 59% of the slum pockets have pucca roads while about 37% have semi pucca roads.

## 4.6. Categorization of Slums

Refer to section 4.4 to understand how, as per the SFCPoA, slums are divided into various categories of tenable, untenable, semi-tenable and partially tenable.

For the purpose of the HFAPoA, however, slum tenability data is taken from SFCPoA and converted into two categories – tenable and untenable. The semi-tenable and partly tenable slums are also put in the category of tenable slums. The justifications for the same are as follows

- **Tenable slums:** All tenable slums under SFCPoA are aken as tenable udner HFAPoA as well.
- **Semi tenable slums:** Under the gudieliens of HFAPoA, it is mentioned that land use regulation may be relaxed for the purpose of redevelopment of slums in-situ. Therefore, for the purpose of viability analysis for PPP projects, semi tenable slums of SFCPoA are aken as tenable under HFAPoA since it would be possible to utlize that land for residential development for slum dweleers under the guideline. Necessary permission from TCPO, however, needs to be sought in this regard.
- **Partially tenable slums:** Since the PPP viability depends more on land value and density, it is assumed that there might be some slums which may be viable for PPP rprojects even when only part of them is viable for development by land as a resource.
- **Un-tenable slums:** All un-tenable slums under SFCPoA are aken as un-tenable udner HFAPoA as well.

Table 4.3 - Tenable Slums

Sl.	Ward.	Slum Id	Slum_Name	No_of_HHs	Pouplati on	Gross_Area_SQM	Tenability
1	1	1	SHIV NANDI NAGAR	117	486	41296.617	Tenable
2	1	2	ISLAMPURA	584	2232	66573.932	Partly Semi-Tenable
3	1	3	JANAK TAAL KUSHWAHA MOHALLA	38	132	15005.212	Tenable
4	1	4	RAMJI KA PURA	1045	3554	15619.49	Tenable
5	1	5	GRAM BARA	313	911	96661.5	Semi-Tenable
6	1	6	JATAVPURA	165	528	120050.988	Semi-Tenable
7	1	7	BEEES SUTRIYA NAGAR	86	296	18496.76	Partly Tenable
8	7	8	KACCHI SARAI, GHOSIPURA	63	216	9736.698	Partly Tenable
9	7	9	SHIV NAGAR, GHOSIPURA	183	859	50383.959	Partly Tenable
10	2	10	SUNAR KI BAGIYA	244	269	7970.699	Partly Tenable
11	2	11	PANCHSHEEL NAGAR W NO 2	154	498	4299.081	Tenable
12	2	12	JHADUWALA MOHALLA	267	944	5648.774	Tenable
13	2	13	PURANA SCINDHIYA NAGAR	448	1710	15918.914	Semi-Tenable
14	2	14	RAMPURI MOHALLA	334	1317	19919.125	Semi-Tenable
15	2	15	AMBEDKAR NAGAR W NO 2	98	277	3025.992	Tenable
16	3	16	GHOSIPURA W NO 3	119	484	20428.574	Partly Tenable
17	3	17	FARRASH KHANA	76	347	22223.002	Partly Tenable
18	3	18	SHIV NAGAR	110	329	5288.043	Partly Tenable
19	3	19	RAMGAD	186	848	18019.874	Partly Tenable
20	4	21	INDRA COLONY	648	1973	35878.94	Partly Tenable
21	4	22	MEVATI MOHALLA W NO 4	443	827	31943.613	Tenable
22	4	23	BANDA GHURA	151	782	64504.674	Partly Tenable
23	4	24	GHATAMPUR	116	502	7353.378	Tenable
24	4	25	MIRJAPUR	137	646	11028.209	Tenable
25	4	26	BULBULPURA	112	516	4211.073	Tenable
26	4	27	CHANDRA NAGAR	1997	9439	15248.401	Partly Tenable
27	5	28	BADNAPURA	225	619	17589.24	Tenable
28	5	29	RESHAMPURA	122	343	117044.362	Tenable
29	5	30	DAMODARBAG COLONY	50	242	30716.798	Partly Tenable
30	5	31	KRISHNA NAGAR	270	964	149049.072	Tenable
31	5	32	KISHANBAG, AB ROAD	459	1130	52337.757	Tenable
32	6	33	MANGLESHWAR ROAD	218	391	23236.264	Tenable
33	6	34	JOSIYANA MOHALLA	30	132	25585.765	Tenable
34	6	35	LADHEDI	602	1710	50983.627	Tenable
35	6	36	MEVATI MOHALLA W NO 6	180	547	12517.218	Partly Semi-Tenable
36	6	37	HAVELI KA PICHWADA	285	690	19921.764	Tenable
37	6	38	JHANSIGANJ	96	484	6790.71	Tenable
38	6	39	JHANGIR KATRA	192	584	30376.708	Partly Tenable
39	6	40	MACHHI ADDI	89	248	26060.458	Tenable

Sl.	War d.	Slu m Id	Slum_Name	No_of_HHs	Pouplati on	Gross_Area_SQM	Tenability
40	7	41	JAGNAPURA	53	212	49582.969	Partly Tenable
41	7	42	INDRA NAGAR	1091	4569	48134.835	Tenable
42	7	43	MADANPURA, MADAN KUI	104	399	2701.264	Partly Tenable
43	7	44	LOOTPURA	494	1906	37545.415	Semi-Tenable
44	7	45	SHARMA FARM NO 2	62	223	6925.367	Semi-Tenable
45	7	46	SHARMA FARM NO 3	56	184	5558.468	Partly Tenable
46	8	47	CHODE KE HANUMAN	930	2964	53394.62	Partly Semi-Tenable
47	8	48	NARSINGH NAGAR	478	1478	44384.064	Tenable
48	8	49	SHARMA FARM NO 1	58	176	9818.436	Tenable
49	9	50	RANIPURA	324	1223	89341.981	Partly Tenable
50	9	51	RANGIYANA MOHALLA	304	1272	46143.747	Partly Tenable
51	9	52	POSTHIKHANA	161	518	10186.003	Partly Tenable
52	9	53	GOLPADE	347	1014	12811.576	Partly Tenable
53	9	54	RAJA KI MANDI	304	902	99931.479	Partly Tenable
54	9	55	SODA KA KUA	142	464	6697.693	Partly Tenable
55	9	56	MADDI KA BAZAAR	181	645	9539.667	Partly Tenable
56	9	57	MAIDAI KA MOHALLA	149	508	11589.539	Partly Tenable
57	10	58	GOLANAJ	252	707	39152.489	Partly Tenable
58	10	59	KESHOBAG	102	325	24765.884	Partly Tenable
59	10	60	AAUKHANA	226	670	9852.997	Tenable
60	10	61	JAMA MASJID, CHOWK BAZAAR	112	305	7939.449	Partly Tenable
61	10	62	KASHI NARESH KI GALI	66	260	11136.46	Partly Tenable
62	10	63	SUNAAR MOHALLA	160	622	7929.602	Partly Tenable
63	10	64	KANOON GOYAN	150	453	12008.052	Partly Tenable
64	10	65	TAMESHWAR MOHALLA	150	500	3286.249	Tenable
65	10	66	HATHIKHANA	101	273	5181.788	Tenable
66	11	67	GHOSHPURA NO 1	633	1309	8998.764	Partly Tenable
67	11	68	GHOSHPURA NO 2	664	2130	9574.041	Partly Tenable
68	12	69	RASULABAD	255	1072	6498.934	Tenable
69	13	70	KOTAWALA MOHALLA	159	444	3725.253	Tenable
70	13	71	PACHEE PADA	137	297	5409.714	Tenable
71	13	72	KHIDKI MOHALLA	111	407	1458.39	Tenable
72	13	73	HORIPURA	89	322	7612.472	Tenable
73	14	74	GUDARI	541	1960	4606.725	Tenable
74	14	75	NOORGANJ	773	3129	13684.031	Tenable
75	14	76	KHWAJA NAGAR	254	1047	15371.483	Partly Tenable
76	14	77	RAMTAPURA NO 2	474	1423	53190.626	Partly Tenable
77	14	78	KHWAJA KANOON	64	225	24212.411	Partly Tenable
78	15	79	JATI KI LANE	311	1359	20487.985	Tenable
79	15	80	HARIJAN BASTI, LANE NO 5	85	320	8965.556	Tenable
80	15	81	NEW SANJAY NAGAR	405	1627	60220.823	Tenable

Sl.	Ward.	Slum Id	Slum_Name	No_of_HHs	Pouplation	Gross_Area_SQM	Tenability
81	15	82	GADAI PURA	2192	8192	147613.79	Partly Semi-Tenable
82	16	83	NEW COLONY NO 2	37	138	23508.19	Semi-Tenable
83	16	84	NEW COLONY NO 1	354	1258	21502.76	Semi-Tenable
84	16	85	CHANDAN PURA	128	495	25564.71	Tenable
85	16	86	RESHAM MILL BASTI	348	1166	14149.486	Semi-Tenable
86	17	87	ANAND NAGAR, CHAMDA MILL	85	164	22053.028	Semi-Tenable
87	17	88	ARA MILL, HARIJAN BASTI	462	1564	6145.849	Tenable
88	17	89	3B COLONY, LAL QUARTER	49	135	9736.451	Semi-Tenable
89	17	90	NEW KANCH MILL	120	394	10282.356	Semi-Tenable
90	18	91	ADARSH NAGAR	110	501	24029.697	Tenable
92	19	93	JADERUA KALAH	818	3281	55382.831	Tenable
93	19	94	RACHANA NAGAR	91	379	23878.972	Tenable
94	21	95	VIVEK NAGAR	29	100	33024.159	Partly Tenable
95	21	96	PANCHSHEEL NAGAR W NO 21	59	214	27031.152	Partly Tenable
96	21	97	MELA DULPUR	497	1217	31707.952	Tenable
97	21	98	SHANTI NAGAR W NO 21	52	183	2382.976	Tenable
98	21	99	BAGIYA HANUMAN NAGAR	55	157	31632.029	Tenable
99	22	100	BASTI GODAM	289	883	19696.603	Partly Tenable
100	22	101	SHIDHESHWAR NAGAR	511	1124	11256.305	Tenable
101	22	102	KHALEEFA COLONY	38	142	2556.11	Partly Tenable
102	22	103	GOPAL PURA	103	238	4523.467	Tenable
103	22	104	SHIDHARTH NAGAR	30	83	5233.866	Tenable
104	23	105	NADI PAR TAL	666	2275	15178.744	Tenable
105	23	106	GALLA KOTHER	338	1477	26518.675	Semi-Tenable
106	23	107	AMBEDKAR NAGAR W NO 23	62	127	4592.471	Tenable
107	23	108	SHRI NAGAR COLONY	303	1029	73459.631	Tenable
109	25	110	LEATHER FACTORY	199	523	20671.346	Tenable
110	25	111	SHITLA COLONY	39	172	28961.13	Partly Tenable
111	26	112	TIKONIYA	138	472	17720.112	Tenable
112	26	113	HARIJAN BASTI, GURUDWARA	275	742	6804.012	Tenable
113	26	114	KHATEEK MOHALLA W NO 26	118	550	6575.06	Tenable
114	26	115	HANUMAN COLONY	100	356	4625.935	Partly Tenable
115	26	116	TYAGI NAGAR	451	1384	17339.055	Tenable
116	26	117	PEETAL KARKHANA	149	485	13780.333	Tenable
117	26	118	KACHERI PARUSRAM	51	159	5830.568	Partly Tenable
118	26	119	VINAY COLONY	123	460	6636.04	Tenable
119	26	120	GHAS MANDI	82	286	2609.513	Tenable
120	27	121	RAM NAGAR	176	750	14212.299	Partly Tenable

Sl.	Ward.	Slum Id	Slum_Name	No_of_HHs	Pouplati on	Gross_Area_SQM	Tenability
121	28	122	HARNAMPURA	401	1261	21246.341	Tenable
122	28	123	BHIM NAGAR	405	1336	31010.194	Partly Tenable
123	28	124	PHULE NAGAR	124	311	33847.352	Partly Tenable
124	28	125	KUMHARPURA	385	1161	32278.971	Partly Tenable
125	29	126	MAHAL GAON, KAROULI MATA	650	2310	214255.452	Tenable
126	31	127	GUJARATI MOHALLA	92	248	6156.306	Partly Tenable
127	31	128	LAXMANPURA	62	237	22400.535	Tenable
128	32	129	MARI MATA	117	235	30530.139	Tenable
129	32	130	MAHAL GAON, MARI MATA	495	2293	11225.888	Tenable
130	33	131	RAVIDAS NAGAR	534	2148	16717.473	Partly Tenable
131	33	132	DONGARPUR W NO 33	299	1219	12578.364	Partly Tenable
132	33	133	LAXMAN TALIYA	359	1289	7735.851	Partly Tenable
133	33	134	KHATEEK MOHALLA W NO 33	49	217	5340.656	Partly Tenable
134	33	135	KHALASIPURA	587	2028	25828.49	Partly Tenable
135	33	136	PIYAU WALI GALI	267	1084	6015.87	Tenable
136	34	137	PARDI MOHALLA W NO 34	61	238	14458.285	Partly Tenable
137	35	138	SHEIKH KI BAGIYA	282	1172	22599.05	Partly Tenable
138	35	139	SWARNALEKHA NALLAH, JIWAJIGANJ	50	182	19578.5	Partly Tenable
139	35	140	SUBEY KI GOTH	374	1236	15407.402	Partly Tenable
140	35	141	SHANTI NAGAR, NAI SADAK	112	400	11114.612	Partly Tenable
141	35	142	RASSI WALA MOHALLA	107	409	15494.204	Partly Tenable
142	35	143	DALIYA WALA MOHALLA	50	158	1712.748	Tenable
144	36	145	DHOBI GHAT NO 2	135	400	10808.55	Partly Tenable
145	36	146	DHOBI GHAT NO 1	255	673	3580.705	Tenable
146	36	147	BAKRA MANDI	54	268	6251.612	Partly Tenable
148	37	149	MADHO NAGAR	451	2607	71883.363	Tenable
149	37	150	SANJAY NAGAR	102	472	173874.884	Semi-Tenable
150	37	151	NIMBAJI KI KHO	653	2739	295782.387	Tenable
151	37	152	NAYAPURA W NO 37	213	1035	5453.55	Semi-Tenable
152	37	153	JAGRITI NAGAR	587	2513	40877.992	Partly Tenable
153	37	154	TITURIYA COLONY	70	208	5724.471	Partly Tenable
155	37	156	AMAN KA PURA	32	112	8127.341	Partly Tenable
156	38	157	GOL PAHADIYA	794	3216	16738.798	Tenable
157	38	158	GUPTESHWAR PAHADI	277	1191	54399.238	Partly Tenable
158	38	159	AMAR PAHAD	336	1332	43545.86	Partly Tenable
161	38	162	HARKOTA NO 1	601	2230	100494.589	Partly Tenable
162	38	163	BHUMIYA KA PURA	63	247	36211.396	Partly Tenable
163	38	164	LAL KUAR KA PURA	358	1404	28558.059	Partly Tenable
164	38	165	MEHRA SAHAB KI TALAIYA	109	340	9976.854	Tenable

Sl.	Ward.	Slum Id	Slum_Name	No_of_HHs	Pouplati on	Gross_Area_SQM	Tenability
165	39	166	KAMBAL KENDRA, HARIJAN BASTI	304	1036	9463.562	Tenable
166	39	167	SATH BHAI KI GOTH	158	539	14449.654	Partly Tenable
167	39	168	JATAR GALI, SWARNA REKHA NALA	87	340	29386.791	Partly Tenable
168	39	169	DHOLIBUA KA PUL	130	322	19472.144	Partly Tenable
169	39	170	BAI SAHAB KI PARED	230	867	8841.991	Tenable
170	40	171	BHOORE BABA KI BASTI	694	1357	11710.67	Partly Tenable
171	40	172	GADI WALA MOHALLA W NO 40	94	157	6402.518	Tenable
172	40	173	BHAISA CHOKEY	60	168	2339.704	Partly Tenable
173	41	174	TOPEEWALA MOHALLA	411	1641	52537.211	Partly Tenable
174	44	175	KHURJE WALA MOHALLA	472	1497	11259.217	Tenable
175	45	176	JATAVPURA, LALITPUR COLONY	124	566	9181.907	Tenable
176	46	177	TAPU MOHALLA	519	2008	34753.326	Semi-Tenable
177	46	178	TELI KI BAZARIYA	102	389	11480.472	Partly Tenable
178	47	179	KAMATHIPURA, JATAV MOHALLA	151	464	30585.458	Partly Tenable
179	47	180	KABUTAR KI HAAT	47	50	13820.845	Partly Tenable
180	47	181	ROXY PUL LAKKAD KHANA	244	805	11280.213	Tenable
181	47	182	UTTAR KHANA	100	334	5282.646	Semi-Tenable
182	48	183	KADAM SAHAB KA BADA	103	388	4494.853	Partly Tenable
183	48	184	JAMBUR KHANA	211	666	8762.62	Tenable
184	48	185	HEM SINGH KI PARED	376	1238	8800.468	Tenable
185	48	186	HAI DARGANJ	141	484	6829.807	Tenable
186	48	187	AAPA GANJ, KARIGARON KA MOHALLA	262	1023	5882.772	Tenable
187	49	188	HARI ANNA KA PAYGA	236	805	8484.579	Partly Tenable
188	49	189	BANJARSHAH KA NALLAH	119	410	12394.076	Partly Tenable
189	49	190	KALA SAIYYED	244	974	8414.75	Tenable
190	49	191	NAYAPURA W NO 49	197	785	5590.32	Partly Tenable
191	51	192	IMLI NAKA	245	679	20665.728	Tenable
192	51	193	JATAV MOHALLA	110	277	8427.214	Tenable
193	51	194	SIKANDAR KAMPU	381	1217	27969.68	Partly Tenable
194	51	195	AAPA GANJ, HAATHI KHANA	360	1467	28655.315	Partly Tenable
195	52	196	GUDDI NAKA	83	397	13415.95	Partly Tenable
196	52	197	PAYGA, GUDDI GUDDA KA NAKA	226	794	83093.637	Tenable
197	52	198	NADARIYA WALI MATA	574	1287	311080.72	Tenable
198	52	199	GUDDI UPAR	456	1372	46731.802	Tenable
199	52	200	BELLGAIYA KA PURA	74	283	13553.834	Tenable

Sl.	Ward.	Slum Id	Slum_Name	No_of_HHs	Pouplati on	Gross_Area_SQM	Tenability
200	53	201	LAKKAD KHANA	70	234	9608.705	Partly Tenable
201	53	202	MUNSHIYON KA MOHALLA	113	493	13910.22	Tenable
202	53	203	DEV NAGAR	128	557	5685.902	Partly Tenable
203	53	204	KARWARI MOHALLA	111	456	6381.187	Tenable
204	53	205	NAYAPURA W NO 53	87	386	11798.32	Tenable
205	53	206	INGALE KI GOTH	87	205	7953.654	Tenable
206	53	207	GANJI WALA MOHALLA W NO 53	147	380	10364.842	Tenable
207	53	208	PAN PATTE KI GOTH	240	931	9646.131	Tenable
208	53	209	RISHI NAGAR	43	217	6415.112	Tenable
209	53	210	SURYA NAGAR	31	145	7444.47	Tenable
210	54	211	HARIJAN BASTI, JAWAHAR COLONY	80	361	4250.576	Tenable
211	54	212	ARMY KI BAJARIYA	149	679	2465.588	Tenable
212	54	213	CHANA KOTHAR	97	402	4531.347	Tenable
213	55	214	AWADHPURA	1571	6131	23445.602	Partly Tenable
214	55	215	KHAJANCHI BABA	829	3269	30087.549	Tenable
215	56	216	MUDHIYA PAHAD	865	3522	43215.697	Tenable
216	56	217	GADDE WALA MOHALLA W NO 56	141	749	21936.853	Tenable
217	56	218	PARDI MOHALLA W NO 56	225	654	40518.79	Tenable
218	58	219	GANJI KHO GALI NO 1	37	143	33731.793	Tenable
219	56	220	LABHEDPURA	196	791	3816.203	Tenable
220	56	221	NAKA CHANDRA BADANI, GALI NO 2, 4, 5	859	2721	13032.433	Tenable
221	56	222	DEV NAGAR	108	387	43689.453	Tenable
224	58	225	NIRDHAN NAGAR	154	281	37562.39	Partly Tenable
225	59	226	LABHEDPURA	549	2424	28834.798	Partly Tenable
226	59	227	VICKY FACTORY	267	837	27438.949	Semi-Tenable
227	59	228	LALIYAPURA	50	150	48763.728	Tenable
228	59	229	KHOTI GRAM	70	361	38190.992	Semi-Tenable
229	59	230	BADI MADIYAN	89	343	18080.801	Semi-Tenable
230	59	231	CHOTI MADIYAN	54	171	30588.387	Semi-Tenable
231	59	232	NEEM CHANDOHA	160	642	30030.277	Semi-Tenable
232	59	233	PARDI MOHALLA W NO 59	30	161	6726.213	Tenable
233	60	234	SCINDHIYA NAGAR, MARGHAT WALI PAHADI	594	2420	159242.597	Partly Tenable
234	60	235	KOTE KI SARAY	85	310	22096.675	Semi-Tenable
235	60	236	HURAWALI	687	2742	81424.866	Semi-Tenable
236	60	237	HARKHEDA	88	269	50432.87	Semi-Tenable
237	60	238	DONGARPUR W NO 60	222	654	31270.573	Semi-Tenable
238	60	239	SIROL COLONY	114	407	30462.654	Partly Semi-Tenable

Sl.	Ward	Slum Id	Slum_Name	No_of_HHs	Pouplati on	Gross_Area_SQM	Tenability
239	60	240	NEW MEHRA COLONY	210	645	130296.433	Partly Tenable
240	60	241	ALAPUR	99	430	25787.138	Semi-Tenable
241	60	242	OHADPUR	25	109	40040.716	Tenable
242	60	243	GHOSIPURA W NO 60	334	1335	18920.947	Partly Tenable
243	60	244	BALE KA PURA	100	348	66760.184	Partly Tenable
<b>Total</b>				<b>61,763</b>	<b>2,20,201</b>	<b>66,89,111.63</b>	

### Untenable Slums

As per the guidelines and SFCPoA, the following slums have been categorized untenable as per the criteria's given below:

1. Major storm water drains
2. Other drains
3. Railway line
4. Major transport alignment
5. River or water bodies Bank
6. River or water bodies Bed
7. Others (Hazardous or Objectionable) including high tension lines
8. Non Confirming land use like near industrial, administrative and administrative areas

However, slums on other drains may be examined for being included in the category of tenable slums depending on the exact location of the slum and the possibility of in-situ development through sustainable engineering solutions.

**Table 4.4 - List of the Untenable Slum**

Sl.	Ward No.	Slum Id	Slum_Name	No_of_HHs	Pouplation	Gross_Area_SQM	Tenability
1	18	92	RASULPUR	148	551	8210.929	Un-Tenable
2	23	109	HARIJAN BASTI, SHAMSHAN GHAT	35	162	2895.9	Un-Tenable
3	35	144	GANJ WALA MOHALLA W NO 35	53	182	5489.142	Un-Tenable
4	36	148	SATYA NARAYAN KI TEKARI	493	2064	11492.092	Un-Tenable
5	37	155	SHANTI NAGAR W NO 37	191	819	3098.496	Un-Tenable
6	38	160	RAJA GAS GODAM	474	2067	40955.936	Un-Tenable
7	38	161	GANESH MANDIR, RAJA GAS GODAM	133	537	94290.534	Un-Tenable
8	57	223	OFO KI BAGIYA	89	379	20967.427	Un-Tenable
9	57	224	RANIPURA	693	2682	13810.419	Un-Tenable
<b>Total</b>				<b>2,309</b>	<b>9,443</b>	<b>2,01,210.875</b>	

Table 4.5 - Total slum Summary based on category

S.No	No of Slum	Status
1	234	Tenable
3	9	Untenable

#### 4.7. Urban Poor in Non Slum areas

Unlike the previous Slum Free City Plan of Action (SFCPoA) programme, under the current programme the urban poor living in non slum areas will also be eligible in this scheme. These will include people belonging to EWS & LIG categories. As per the guidelines, the demand assessment survey is being carried out for identification of urban poor living in non-slums areas. These will include people living in night shetleters, rented accommodations, pavement dwellers, people living in dilapidated houses etc.

To assess the extent of non-slum population eligible under the proposed programme, the following analysis is undertaken which comes out with total non-slum household of **25,847**.

#### 4.8. Added Area of GMC

Gwalior Municipal Coprotation (GMC) has had 60 wards during the formation of the SFCPoA – finding of which this study utilizes as a database for slums. However, the number of wards have increased since and now GMC boasts 66 wards with population as provided below. This is not reflected in Census 2011 either.

Sl.	Ward No.	Population
1	61	16,520
2	62	15,532
3	63	17,875
4	64	18,835
5	65	24,755
6	66	11,095
	<b>Total</b>	<b>1,04,612</b>

GMC previously had an area of 173.6 SQ.KM. These six wards have added an area of 249.75 SQ.KM – making GMC area about 423 SQ.KM. presently.

These six wards, while have added a large area to GMC, they have much lower density compared to the initial 60 wards. There are also government lands available for possible utilization for slum relocation/ AHP site development.

While the slums in the extended area are yet to be notified, this study uses the SFCPoA slum data only. However, the demand survey has captured the requirement of the non-slum urban poor of the added area.

It is recommended that the HFAPoA is revised once the slums in added area are mapped and notified.

## CHAPTER 5

### 5. Proposal – Housing for All Plan of Action

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#### 5.1. Implementation Plan

##### 5.1.1. Implementing Slum Redevelopment

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Upgrading all slum settlements in the city will require a realistic implementation plan, phasing, time line and financing strategy. The Plan provided below is based on the current information on slums and their access to basic services in the city. Data on slums however, is variable and could change over time based on demographic, economic, spatial, and/or policy modifications. The strategic steps to implementation will however, remain constant even as the exact nature of the intervention could vary and/or evolve. GoMP/GMC will take the following steps to implementation of HFAPoA.

##### 5.1.2. Data on Slums and Services

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The maps of all the slums in the city with their location, spatial boundaries and the state of housing and availability of services have been enclosed in this report. The information was generated through a detailed review of the SFCPoA. The Tenability assessment was validated and the strategies have accordingly been formulated.

###### a. Assess Slum Tenability and Classify Settlements

Slum tenability is an important pre-requisite for in-situ slum upgrading. The priority of the tenable slum shall be to upgrade them in-situ and to minimize relocation. For the purpose of the slum free city action plan, Tenability has defined as hereunder:

**Tenable Slums:** means all slums which are not located on hazardous locations suitable for human habitation and the land is not earmarked for any major public facilities and therefore it can be regularized in the same location.

**Non-Tenable slums:** means all slums which are on environmentally hazardous sites (like riverbank, pond sites, hilly or marshy terrains, etc.), ecologically sensitive sites (like mangroves, national parks, sanctuaries, etc.), and on land marked for public utilities and services (such as major roads, railway tracks, trunk infrastructure, etc.).

The priority under the current scheme PMAY, is in-situ development of the Tenable slums.

**Table 6 - Criteria for Tenability Assessment**

Parameter	Definition
<b>Flooding or Drainage Corridors</b>	
<b>Flood plain with risk of floods</b>	Yes/no whether in zone
<b>Along drain canals</b>	Yes/no whether in canal
<b>Low lying or drainage areas</b>	In drainage congestion zone or low lying area with severe or moderate flooding
<b>Airports corridor</b>	Distance (in m) from airport boundary, if within 1km of airport
<b>Transit or Transport Corridors</b>	
<b>Along railway tracks</b>	Distance (in m) from right of way i.e. within 500m of centre of track
<b>Along major roads</b>	Distance (in m) from centre right of way i.e. within 200m of highways and main arteries
<b>In Airport area</b>	Distance (in m) from right of way
<b>Other Risk Conditions</b>	
<b>On old/ near land fill sites</b>	Yes/no
<b>Near urban dairies</b>	Yes/no

**Table 7 - Criteria for defining not life threatening situation**

Parameter	Definition
<b>Forest land</b>	Yes/no
<b>Land use inappropriate as per Master Plan or restricted zones such as heritage sites</b>	Land use demarcation
<b>Industrial areas</b>	Industrial area demarcation
<b>Surrounding development creates life threatening conditions</b>	Land use demarcation
<b>Lack of planned trunk infrastructure</b>	Infrastructure maps
<b>Spatial locations do not permit development</b>	Settlement is on strip land along a wall or road

On the basis of the tenability assessment, settlements will be classified as follows.

**Table 8 - Tenability Assessment**

Group	Definition	Degree of Tenability
<b>Tenable</b>	Can be upgraded on-site	
<b>Potentially Tenable</b>	Can be made tenable for on-site upgrading	More Tenable: Requires very little improvement to become tenable as in a drain wall
		Less Tenable: Requires more improvement to become tenable
<b>Non-tenable settlements</b>	Are in extremely life-threatening conditions, cannot be upgrade on-site and need to be rehabilitated	

On the basis of the criteria above, the slums in Gwalior have been categorized into Tenable and Non-Tenable category. It is proposed that the Non-Tenable Slums to be relocated to a suitable site.

**b. Establish Authorized and Unauthorized Status**

Slums have also been classified as authorized and unauthorized. Authorized slums are settlements with secure tenure. Authorized slums qualify for all municipal services however on a temporary and common basis. Residents of authorized settlements are also entitled to land, housing and other subsidies /grants from the local bodies in case of resettlement. Unauthorized settlements are often overlooked in delivery of municipal services, grants or subsidies. Services to these areas are always temporary and of lower quality than provided in authorized settlements. As per the survey conducted not all the households have been found to be authorized, there are some slums which are predominantly having the insecure tenure.

**c. Assess Land Use Pattern**

In-situ slum upgrading is also dependent on the designated land use for the land parcel (residential, commercial, institutional, industrial, heritage, right of way, green, etc.). The pattern of land use shall be determined for all slum locations by mapping these onto the city Master Plan. This will help decide which slums are in restricted zones. In Gwalior all the slums have been found tenable and in-situ development shall be preferred.

### 5.1.3. Development options

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The slums have been categorized on the basic of the matrix formulated after considering the Infrastructure deficiency, Tenure status and Housing conditions.

#### a. In Situ Slum Re-Development

In In-situ redevelopment projects people have the option of remaining where they are close to their current sources of employment and social networks but the whole settlement is cleared and rebuilt. It is a process of redeveloping areas with current slum settlements where new mixed-use mixed income communities can be created with a viable cross-subsidy model, which is a function of local land values, socio-economic needs and general context of the area. Therefore, a socio-economic study of local context is critical for decision making. In-situ Redevelopment may be applied to areas with Medium & high density.

#### i. Transit camps

- Identification of alternatives sites for transit camp and acceptance by the community for a specific site for transit camp.
- Assessment of time and cost of transit camp construction
- Informing the community about the schedule of shifting and compensation package if any
- Explaining role of community in maintaining and managing the project

#### ii. Detailed project report for in-situ slum redevelopment will include the followings

- Detailed project design with layout plans including livelihoods spaces and approvals from the competent authorities
- Details of the ground coverage and height
- Working drawings and detailed project report
- Financial operating plan and cost sharing
- Loans and finalizing repayments schedules for slum communities
- Schedule for transit camp construction and for shifting families
- Models for private sector participation where appropriate
- Health and education inputs as required

### 5.1.4. Start-up Activities

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Starting actions will include:

- i. Information gathering as described above and the development of a Gwalior Slum Information System using GIS maps. This activity has been completed as part of the preparation of Slum-free-city action plan.
- ii. Actions for improving the tenability of more and less tenable settlements such as boundary
  - a. walls along drains and canal banks, relocation of urban dairies, de-silting of drainage channels etc;
- iii. Initiate the procedure for notification of Tenable Settlements for upgrading purposes;
- iv. Promoting sustainable livelihoods.

**a. Community Participation at City Scale**

Community participation and engagement is critical to successful slum upgrading and development. Community development has been part of the Slum free city action plan. Accordingly appropriate group discussions have been taken up with the community group in the identified slums. Further GMC will ensure that during the entire slum up-gradation program, the community mobilization exercise shall be taken up time to time.

**i. Mobilizing Community Structures**

A range of community structures will be facilitated in the city. Besides these structures self- help groups, livelihood and micro enterprise groups, micro credit groups, etc. shall be organized as per community need/demand and will provide the linkages to micro finance for accessing services and /or housing. Slums proposed for in-situ upgrading with housing or resettlement will be organized into housing cooperatives that may be granted land for housing development.

Community structures, where these exist, will be utilized to plan and implement upgrading actions. GMC will in a phased manner expand the community mobilization processes from authorized to tenable and non-tenable settlements. The purpose will be to strengthen and empower the communities, especially women, to engage with local government agencies and participate in slum upgrading planning and implementation.

**ii. Institutionalizing Community-Government Interactions**

GMC will create an institutionalized platform for voice and participatory governance. Successful models for community-local government interaction such as the Bhagidari-Sanjha Prayas in Delhi and already replicated in Madhya Pradesh can be adopted. Community representatives of the various organized groups in slums will meet on a periodic basis to discuss key implementation concerns with follow-up action by the concerned department. A senior officer from GMC will head the 'Bhagidari for Gwalior' cell in the GMC and ensure compliance and follow-up action on demands raised in the various meetings with the support of the Slum Implementation Unit. The Bhagidari for Gwalior' cell will have separate budget provisions for organizing meetings, etc.

**iii. Capacity Building for Participatory Planning**

Capacities of GMC officials and partner agencies will be improved in participatory planning and community engagement and to sensitize them to the needs of urban poor communities. GMC can join hands with the National Institute of Urban Affairs (NIUA) to develop a plan for capacity enhancement for all implementers, officials and elected representative. The capacity building plan will be aimed at providing hands-on training and opportunities for experience exchange.

**iv. Partnerships with Stakeholders**

GMC will form partnerships with concerned stakeholders identified on the basis of the cluster-wise stakeholder mapping. These partnerships will be critical for addressing some of the key constraints to upgrading and bringing about greater synergy in action at the ground level, in particular with other local agencies, social sector departments and land owning agencies.

**v. Monitoring Community Participation**

A GIS based MIS has been developed under Slum-free-city action plan that shall be updated time to time by the GMC. GMC may engage a local agency to update information on the MIS and shall develop in-house capacity to use the MIS for tracking interventions.

**b. Promoting Sustainable Livelihoods**

Promoting sustainable livelihoods will be critical for poverty reduction. Better incomes will also enable poor households to access basic quality basic and social services and upgrade their housing. Sustainable livelihoods is about improving skill for income generation, linking people to employment opportunities, promoting micro-enterprises through access to credit, markets, design inputs, banking services, etc.

Early actions will focus on promotion of sustainable livelihoods. GMC through its State Urban Development Agency implements the national urban livelihoods program, Swaran Jayanti Shahri Rozgar Yojna (SJSRY). SJSRY is aimed at the development of skills, mostly for women, and access to credit for micro-enterprises, both by individuals and groups. It will also be responsible for the implementation of the new Urban Livelihoods Mission to be launched by the MoHUPA aimed at supporting urban poor with livelihood strategies.

**i. Synergize SJSRY with Slum Upgrading and Housing Program**

GMC will synergize slum upgrading/redevelopment and housing with SJSRY. This link will be critical to enable families to pay their contributions towards housing/services, monthly user charges, EMIs, and property tax, once tenure and ownership titles are granted. All families under the slum upgrading or housing projects, in particular the poorest, will be included in the livelihood program and supported with skill development, access to employment or markets for micro-enterprises, micro-credit through formal banks or micro-finance institutions and other savings instruments, development of management skills, etc.

**ii. Promoting Sustainable Livelihoods with Capacity Creation and Saving Practices**

A Livelihood Mapping and Value Chain Analysis study will help to explore new and emerging markets for both micro-enterprise products and employment, in particular in the construction industry. At least one member of each poor family will be offered the opportunity to re-train and develop skills for employment in the new and emerging markets and /or construction industry which could provide employment to the poor under upgrading and housing projects. For the development of micro-enterprises, GMC will support market linkages, orders and their management, access to micro-finances, etc. Training for micro-enterprise development will also be managed through the existing SJSRY training network with additional support of local NGOs. Saving programs will be crucial for promoting livelihoods among women who are less creditworthy and lack formal collateral. Saving practices in general, will improve creditworthiness of poor households for formal finance for upgrading or housing.

### iii. Designing Home and Community Spaces for Livelihoods

Slum upgrading designs will focus on promoting economic activity at home and in the neighbourhood. House and community designs will be developed in consultation with residents with each household having a voice in choosing the best fit option. Access to municipal services at the household level will broaden the range of potential livelihood activities and improve household productivity. At the community level, spaces will be developed to enable parking of carts/rickshaws, storage of material, micro-enterprise activity, vending, etc. Such spaces will also be developed within and in the neighbourhoods of upgraded slums, resettlement sites, commercial markets, industrial areas, etc.

### iv. Modification of Building Byelaws for Livelihood Promotion

Building Byelaws applicable in upgraded or tenured settlements, housing projects, resettlement sites, etc. will be converted to mixed land use patterns to enable poor households to pursue livelihoods without fear of authorities and /or be liable to pay commercial charges for water and power. However, to protect commercialization and gentrification of these communities, GMC will determine through a consultative process a permissible range of livelihoods, current and emerging markets. This list will be revised every two years to ensure that poor continue to benefit from the city's economic growth.

## 5.1.5. Housing for New Migrants

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Even as GMC will ensure housing for all slum dwellers currently in the city, there will always be new migrants to the city in need of housing. To prevent formation of new slums by new migrants to the city, GMC will undertake the following actions:

- a. Design and build affordable, social rental housing; and
- b. Plan for transitional or temporary housing sites.

### a. Social-Rental Housing

Development of rental housing shall be undertaken considering the timeline for the development of the housing for all the slums. In case the timeline to develop housing for all the slums is of a longer duration, GMC will implement rental housing for new migrants. Social-rental housing is about provisioning of houses on rent for slum and BPL households and new migrants. Rental housing may be offered as transition accommodation to be used by families for limited time periods or as self-financing scheme where monthly rental contribute to the repayment of the housing loan and house ownership.

Social-rental dwellings are constructed or owned by public institutions, housing cooperatives, non-profit organizations or private agencies, which rent these dwellings to persons with low incomes. The rent from the housing is fixed by the local government and used to finance other similar schemes.

GMC will design and construct rental housing for new migrants through public private partnership (PPP) arrangements, both big and small contractors, housing cooperatives and NGO's. GMC will

engage with various agencies in the state to identify and acquire land for social-rental housing.

Preference will be for lands located close to industrial/commercial areas as these offer livelihood opportunities and reduce need for transportation. While planning for temporary arrangement closer to the commercial/industrial establishments, the tenability shall be kept in view.

Rental housing schemes will be designed under PMAY and will be given wide publicity with support of private /NGO developers. Registration will be open to slum dwellers, BPL, EWS and LIG households. Different sizes of houses will be built to suit income /affordability levels. Facilitation counters will be set up at the GMC office, offices of the private developer, ward or zonal offices, etc. where slum /BPL families /new migrants can register themselves. GMC will select the tenants based on proof of occupation and income and validated through house/site visits. Poor households who have registered for rental/owned housing may have a waiting period in case social-rental housing or self- financing schemes are under construction.

House designs will be developed through people's participation and will offer options and choices on housing types, features, etc. All housing will have private toilets linked to sewerage and municipal piped water connections in-house. Sites will be fully developed with roads, transportation systems, drainage, underground sewerage, municipal water supply, schools, and health centers; through partnerships with appropriate service provider agencies. Where social-rental housing is developed through PPP mode, the private agency will be responsible for site services. GMC will provide linkages to micro-finance, formal credit through banks, Housing Credit Fund as described above.

Rentals here will be lower to make these more affordable and families/individuals would be able to use these for a maximum period of 2 years.

#### **b. Temporary or Transition Housing**

GMC will develop temporary or transitional housing if required for in-situ redevelopment or for those who will be relocated. Temporary or transition housing developed for relocation may eventually be converted into low-income rental housing for new migrants or the poorest who cannot afford to buy a new house.

GMC may also permanently construct some multifamily dormitory/workforce housing at appropriate locations in the city. These will be available to migrants/slum dwellers/BPL families for short stays.

### **5.1.6. In Situ Slum Redevelopment: Provisioning of Municipal Services**

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#### **a. Access to Municipal Services**

All slums shall have access to basic municipal services of water, sanitation, power, roads, transport, etc. on an equitable basis for the rest of the city. While authorized and tenable slums granted tenure will become eligible for household level services under the tenure policy/social – rental housing program, the potentially tenable and non-tenable settlements will be upgraded with improvements in the current service levels. Provisioning of equitable services to potentially tenable or untenable slums will not be deemed as granting occupancy rights unless tenure is granted through policy as discussed above.

All settlements with secure and insecure tenure prior to the up-gradation/redevelopment will get access to basic municipal services ramped up over time from their current levels (e.g. from community stand posts and common toilets) to equitable levels (e.g. household connection for tap and in-house toilet). Services in these settlements will be incrementally improved from community and common services to in-the-house services.

In-situ upgrading may also happen through redevelopment of slums i.e. by re-blocking, realigning plots and land equalization with infrastructure improvements and strengthening of tenure rights.

**b. Prepare Plans for In-situ Upgrading/Redevelopment**

A detailed project report shall be prepared on the basis of this action plan wherein all the components shall be detailed out for slum upgrading/redevelopment on a case-to-case basis. Settlements shall be redeveloped in such a way that the space utilization is optimal and have improved mobility within the settlement. The development shall incorporate the space provision for bringing in municipal infrastructure. Detailed planning for re-development or upgrading shall be done in consultation with the community.

**c. Setting Equitable Norms and Standards**

GMC will review and revise the norms for provisioning of services to slum settlements and gradually ramp these up to reach equitable and desirable levels as in the rest of the city. The set of standards that could be adopted by GMC for slum up-gradation/redevelopment are provided in the following table.

Table 9 - Norms for Service

Services	Desired Norms	Provisional Arrangements
	Norms for Household Level	Norms for Community Level Services
<b>Water Supply</b>	Individual tap connections with meters and lifeline tariff, with supply equivalent to non- slum areas and linked to covered drains	Where household level provision is not immediately possible, 1 public water supply stand post for 25 persons or less or 1 stand post in every street if number of households is low with links to covered drains for waste water disposal.
		For community services minimum 40lpcd supplied at convenient timings, for adequate duration, with appropriate pressure and good water quality.
		Shared Paid Connections where families with low affordability may like to apply for shared connections close to the homes.

Services	Desired Norms	Provisional Arrangements
	Norms for Household Level	Norms for Community Level Services
<b>Sanitation</b>	Individual toilets connected to underground sewerage where possible or septic tanks.	Where individual toilets are not possible, small group latrines (1 for 5-10 households) or community latrines (1 seat for 25 persons) will be provided with adequate water supply, power and O&M plans.
<b>Drainage and Sewerage</b>	Covered drains (except where needed for cleaning purpose) with adequate carrying capacity to carry sewage from houses and storm water integrated into city's main drainage system. Weekly cleaning of drains where open to prevent choking.	
<b>Solid Waste Management</b>	Settlements without D2D collection to be provided with easily accessible waste collection bins with regular disposal.	
<b>Power and Street Lights</b>	Household metered connections with lifeline tariff.	
<b>Roads</b>	Street lights in all inner streets or high mast light(s).	
	All main roads in cement concrete and brick paved inner settlement lanes.	

**f. Mainstreaming with City Systems**

Services to slums shall be improved and slum settlements mainstreamed with city infrastructure; Municipal piped water supplies, proper collection system for solid waste linked to regular waste disposal to land fill or composting sites, drainage linked to storm water drains or sewerage, slum pathways linked to city roads, metered power supplies, access to municipal schools and health care centres, etc. will be ensured.

Network designs will be developed by engineers /planners of the concerned departments to provide links to households/settlements. Various departments will review current supply arrangements to the settlements as also to the entire neighbourhood/ward/zone, and plan for resource augmentation. Consultations with the communities will be used to identify local solutions.

**g. Legal and Affordable Connections**

Legal water, sewerage and power connections will be provided to all slum households on payment basis. However, cost of connections will be reduced to make these affordable with approval of the State Government. Families with low affordability or lack of space, or who are renters; will be permitted shared connections for improving coverage. Reduction in connection costs and/or shared connections will enable slum families to get services at home and to pay for these. These households will also be linked to livelihood initiatives to enhance their incomes.

#### **h. Simplification of Connection Procedures**

Procedures for slum families will be simplified to enable them to get connected. Connections will be de-linked from house ownership which slum dwellers are unlikely to possess as most are built informally. The legal connection scheme will be advocated with support of local NGOs and Ward Councillors. A help desk in GMC will help facilitate applications for conversion from illegal to legal connections.

#### **i. User Charges and Tariff**

Slum households will pay the monthly fixed user charges. Slum households will be enabled to pay user charges through on-site collections, payment in instalments and linkages with livelihood activities. In case of tariff hikes or metering as in case of power, a life line slab will be set for BPL and slum households (not granted tenure) to ensure that user charges are affordable.

#### **k. Participatory Design of On-Plot Services**

Design for on-plot work will be developed in consultation with the community and/or households. A range of options will be developed so that households could choose depending on their particular conditions and affordability. This will ensure that every family gets a customized solution that best responds to their needs.

#### **l. Wage Employment Opportunities in Infrastructure Development**

Construction works for network infrastructure will be used for generating wage employment for slum households. Large numbers of slum dwellers are construction workers and this can help generate income for the families. It will be mandatory for contractors to engage 25% labour locally for construction purposes and GMC will monitor this closely.

#### **m. Technical Assistance in Construction**

Construction of on-plot infrastructure will be managed by households themselves with technical assistance from local agencies. GMC will prepare a list of material requirements with quantities and costs, sample contracts with contractors with payment schedules and guidance on construction monitoring. GMC will draw up a list of material suppliers and petty contractors with skills in plumbing, toilet making, metering, etc. for residents who would like to use these facilities. Help desk at GMC will also deal with service deficiency/default by contractors and supervise on-plot works to ensure proper connections to main trunk infrastructure. Technical assistance will also be made available through NGOs.

#### **n. Community Managed O&M systems**

For community or common services, community based O&M systems will be developed. Communities will be mobilized and organized as described earlier and will be supported in setting up sub committees for O&M. Communities will determine user charges based on affordability, plan and manage community toilets, door-to-door waste collection, maintenance of water points, drains, etc. GMC will set up a community fund in each settlement to complement community collections.

GMC contributions will decline as community collections increase and will be provided for a minimum period of 3 years by when it is expected that these services will be fully managed from member contributions. While community will be responsible for small repairs, GMC will undertake major repair works on drains, toilets, roads, etc. O&M activities will also be structured as micro-enterprises.

**p. Transfer of Rights to Slum Dwellers of Redeveloped Houses:**

The GMC will transfer tenancy rights along with inheritance rights to individual slum dweller households. These rights would be incrementally strengthened from restricted to full property titles and in joint ownership of men and women.

### **5.1.7. Notification and De-notification of Settlements**

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GMC will need to initiate the process of notification and de-notification of slums to enable upgrading to happen at a city scale. Presently, only 10 slums in Gwalior are notified, rest of the 11 are non-notified. GMC will take the necessary steps to notify the non-notified slum settlements to enable it to improve services to these areas.

Settlements with insecure tenure shall be granted tenure and household level services as per the norms indicated above will be deemed to be fully upgraded and de-notified. De-notification implies that these settlements would no longer be in the list of slums, but will become an integral part of the city. Upgraded de-notified settlements would be eligible for services as per other developed areas in the city. It is felt that within a span of 5 years, the families, if assisted with livelihoods, may no longer be in need of special state assistance.

Even as the city will develop plans for new migrants and take measures to prevent formation of new slums, till such measures are fully in place, new slums may get added to the city. The city will therefore update its lists and slum maps every two years and notify any new settlements that may have formed emerged to enable provisioning of services.

### **5.1.8. Access to Social Services**

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The basic services for urban poor mission of Government of India has laid down a 7-point charter to promote sustainable poverty reduction. Of the services under the charter, three are aimed at converging education, health and welfare services to slum and poor communities. GMC shall ensure all slum settlements in the city have access to these services as per norms laid down by the concerned departments.

Table 10 - Action plan for implementing 7-point charter

Table: Action plan for implementing 7-point charter		
<b>Social services</b>	Education and Health departments set up schools and health centres as per norms	Develop sites with all municipal services
<b>Welfare services</b>	Welfare department prepares lists of all eligible beneficiaries for various social programs	
<b>Customer/ Grievance Redressal/ System/Voice Platform</b>	Set up a voice platform and customer/grievance redressal cells at ward level in association with elected representatives.	

**Norms for Social Services**

GMC will work with the concerned departments to improve norms for provisioning of social services or education, health, etc. and will monitor achievement of the norms. In case of gaps/deficiency in services, GMC will inform the concerned department for appropriate follow-up action.

Figure 3 - Norms for social service

Services	Desired Norms	Provisional Arrangements
	Norms for Household Level Services	Norms for Community Level Services
<b>Primary Education</b>	Schools within 1km reach of child with appropriate infrastructure, staff, equipment, conforming to the standards of quality set under the Sarva Shiksha Abhiyan.	
<b>Primary Healthcare</b>	Urban Health Posts/Clinics/Dispensaries with full facilities as specified in the NUHM provided through convergence with the Health Department.	
<b>Social Services</b>	Provisioning of social services such as day-care centres, pre schools, PDS, welfare and welfare services for elderly, widowed, marginalized, etc. in convergence with concerned departments.	

### 5.1.9. Convergence for Improved Education Outcomes

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GMC will ensure full support to promote education outreach in slum communities for attaining the goals of universal enrolment, retention and achievement of eight years of education for every child. GMC will through this fulfill its role to further the “*educational objects including establishment, maintenance and improvement of schools*”. GMC will converge with department of Human Resource for policy and program implementation.

#### a. Joint Planning for Education Service Delivery

GMC will coordinate and extend all the support to the State School Education Department for education services for Gwalior. It will work jointly with the department in planning for school services in/near slums. GMC will share the information from slum surveys, identify service gaps, and plan for new schools in slum neighborhoods and resettlement sites to ensure education access/ continuity. GMC will support school enrolment, access to land for schools, birth certificates/ proof of residence for slum and migrant families without record, and monitor school drop outs and learning outcomes. It will develop and share disaggregated data on status of primary education for Gwalior slums and provide feedback from the ground and ensure need-based planning and service delivery.

#### b. Participatory Education Planning and Community Based Monitoring

GMC will support mobilization of communities for education planning and monitoring through its community organisers. These will be synergized with the School SSA Committees. Community leaders will be trained under GMC’s capacity building program to monitor education services and outcomes. GMC will also give greater advocacy to the weekly Grievance Day in the Department to address citizen’s complaints.

### 5.1.10. Linkages for Health Service Delivery

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Provisioning of health services is a discretionary function of urban local bodies and subject to availability of resources, GMC may construct, establish and maintain hospitals, dispensaries, and maternity and infant welfare centers. At present the Health and Family Welfare Department is responsible for service delivery in Gwalior and for implementing a range of schemes for improving access and demand for health services among the poor and unreached populations. GMC will synergize its slum upgrading work with interventions by the department of Health for a holistic impact.

#### a. Setting Goals for Slum Areas

As per the survey only limited slums have access to a health dispensary in the vicinity of the settlement. The majority of the settlements do not have access to public health services close to their settlements. GMC will support Health & Family Welfare Department in setting of health service delivery goals for slum areas. Overlaying health infrastructure on city slum maps will help identify service availability gaps and prepare plans for services to un-reached settlements.

**b. Joint Planning for Health Service Delivery**

GMC will be proactive in the District Health Committee/ Office to help improve access of slum dwellers to health care services in Gwalior. It will work jointly with the district officials in the planning for health services in /near slums. GMC will share information on slums (i.e. on pregnant women for institutional deliveries, immunization status of children, illnesses, etc.), identify service gaps, and plan for new schools in slum neighborhoods and resettlement sites to ensure health access. GMC will develop and share disaggregated data on status of health for Gwalior slums and provide feedback from the ground to ensure need-based planning and service delivery.

**c. Community Participation in Health Service Delivery**

GMC will support mobilization of communities over health issues and for joint planning and monitoring services. ASHAs and GMC community organizers will work together in organizing the Area Health Committees and developing Community Action Plans for Health. Community leaders will be trained under GMC's capacity building program to monitor health services and outcomes. GMC will also give greater advocacy to the weekly Grievance Day in the Department to address citizen's complaints.

**Access to Welfare Services**

Large numbers of national and state schemes are being implemented for welfare of poor families. GMC will work with concerned departments to ensure better targeting of welfare services to the poor and slum dwellers for accessing food subsidies, pensions, relief funds, school fee subsidies, maternity entitlements, girl child benefits and other schemes that GMC/state launches from time to time. The more vulnerable will get access to welfare benefits such as old age, disability or widow pensions, etc.

GMC will improve access of poor households, in particular women and children, to adequate food as a matter of right. The poorest households will be entitled to subsidized food and/or meals under various programs such as mid-day meal schemes. Those capable of working such as migrant workers and their families will also be linked to livelihoods schemes. GMC will ensure easy access to ration cards, implement new schemes such as food stamps, community managed public distribution scheme shops, etc. to target the poorest. Food security programs will be subject to annual social and gender audits.

**a. Set up a Single-window and Transparent System**

GMC will help set up a single-window system for access to welfare services by sharing the lists of beneficiaries and biometric identification system with relevant local agencies responsible for implementing the welfare schemes, and to converge the several benefits such as maternity, free medicines, food subsidies, and girl child benefits or pensions, skill training, micro-credit assistance, etc. The effort will be to make welfare service delivery as transparent as possible.

**b. Include Welfare Services within GMC Citizens' Charter**

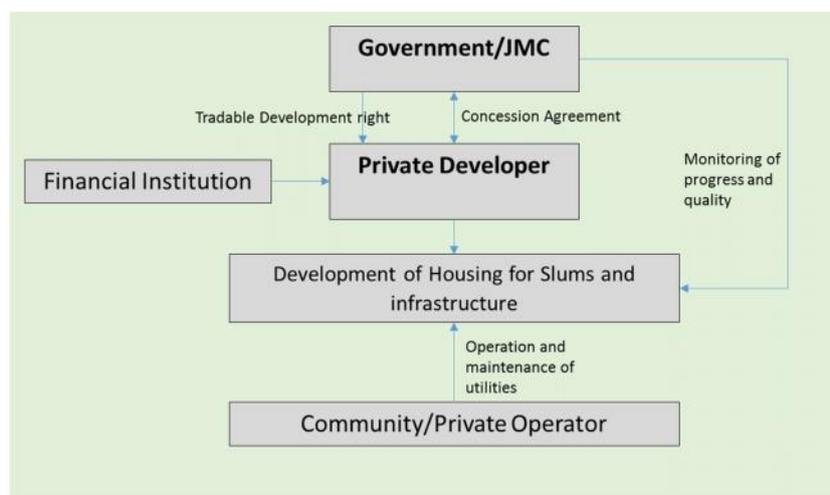
GMC citizens' charter will be revised to include welfare services, eligibility criteria, application procedures and time lines for services. This charter will be subject to the provision of the Right to Information Act (RTI) in the State.

## 5.2. Implementation formats

There are different formats possible for implementing the project. The format needs to be adopted upon due consideration of the relative benefits of the different modes.

### 5.2.1. Implementation Model: PPP (Public Private Partnership)

Figure 4 - Implementation Model: Public Private Partnership (PPP) using Land as resource



The implementation could be shared between the public entity and the private partner in two ways:

1. The public entity develops the infrastructure and the private entity develops the housing
2. Private entity develops both infrastructure and the housing

Either of the above project structures can be adopted depending on the nature of the slum, land available and other parameters that decide viability of the project. The private partner in some cases could also be an NGO along with business organizations/ developers.

It may be perceived that the involvement of a private entity may compromise the inclusion of community requirements and needs in the implementation of the project. Hence, the requirements of the community must be specified right at the start of the project and must be made binding on the private partner.

Due to private participation, higher efficiency in implementing the project is expected. This would result comparatively lesser time and lower cost overruns.

Typically, in a PPP structure, the project must be viable in order to obtain any private investment. The valuation of the land must be carried out and its viability ensured in order to attract the participation of a private entity.

The revenues would be expected from the value of freed up real estate in the land parcel and the expected lease rentals from the housing infrastructure. The developer's revenue model will be based on the best use of the land made available to him for commercial or high end housing purposes. Minimum specifications for construction of housing for slum rehabilitation must be determined and stipulated at the beginning of the project. The contractual frameworks must be

strong in order to protect the interests of the community.

In case the project is not viable, it could be structured on an annuity model. This can happen in cases where no land can be freed up. In such a situation, the ability of the ULB to make the annuity payments must be established.

This format is adopted where the land value is high, which make the private investment lucrative. The private developer can also be offered Tradable Development Right, which enables the Private developer to invest in an establishment commercially more attractive at a different place in the city.

The land value at the settlement in Gwalior is on the lower side and this option may not be optimal.

## 5.3. Policy and Reform

### 5.3.1. Developing Policies

Under JNNURM, state governments are required to implement several policies aimed at creating an enabling environment for slum upgrading and development. These include; a Slum Upgrading Policy, Housing and Habitat Policy, and Sanitation Policy. City governments are also required to develop policies such as a City Sanitation Policy.

The slums shall be developed through a State Slum Rehabilitation and Development Policy (SRDP). The Slums in the state will be implemented within the framework of SRDP.

The State Government shall also set up various committees and is seeking technical assistance in developing other required policies. GMC, through membership in these committees, will contribute to policy convergence and ensure these complement each other and are cost-effective. GMC will also set up city level committees to develop policies relevant for Gwalior. These will be in synergy with State Policies.

### 5.3.2. Implementing Reforms

GMC is required to implement several reforms that include both mandatory and optional reforms. These reforms are also critical for the successful implementation of Slum Redevelopment Project Gwalior (SRPG). GMC will design and implement the following city level reforms as also assist the State Government with the design and implementation of relevant State level reforms.

#### a. Internal Earmarking of Budgets for the Poor (IEBP)

IEBP reform is intended to ensure adequate resources are provided for and targeted to the development of poor and slum communities. GMC is required to earmark 25% of its budget for the poor and transfer this to a BSUP Fund.

These funds, together with JNNURM assistance under Sub- Mission II, will be directed for slum upgrading, housing, services, livelihood promotion, and access to education, health, etc. GMC will develop an accounting system to monitor expenditure under IEBP.

The IEBP reform will be aligned to the municipal accounting reforms in urban development, designed to improve the functioning of municipal systems; making for a more robust local body. In particular, the reform will aim at better tracking of expenditures on slum upgrading and pro-poor urban development under IEBP.

### **b. Earmarking Developed Land for the Poor (EDLP)**

GMC will design a reform proposal for earmarking 20-25% developed land in all new housing projects for pro-poor housing. All private housing projects in the city will be required to provide 25% land (or compensation in lieu of land) for housing the poor. Other instruments used for generating land for housing projects will include requests to General Administrative Department (GAD) for land lease, proposal for in-situ upgrading on forest lands to Forest Department, grant of tenure to tenable sites, TDRs (Tradable Development Rights) provisions for private builders, increase in FAR (Floor Area Ratio) in dense areas, modification to building byelaws and simplification of property registration and sale procedures.

According to JNNURM, housing for the poor is defined as a place to live, work and sell. GMC will make necessary provisions in the EDLP reform to ensure this and enable the poor to mortgage and or inherit property rights. GMC will relax the building byelaws so that the poor can use houses as work spaces. The EDLP will build in safeguards under instruments such as TDR. It will also protect poor from conspiring real estate developers through joint titles, bank loans against house collateral, moratorium on sale for minimum 5 years, housing MIS to exclude those provided housing previously, etc. to prevent return to slum living.

### **c. User Charges**

Once households are connected to in-house water and sanitation services and power supply, they will be required to pay user charges. GMC will facilitate implementation of following reforms to make these payments affordable to the poor:

- Reduced connections costs with provision to make payments in instalments.
- Lifeline tariffs, to ensure poor people mostly pay minimum tariff for basic facilities.
- Provision to pay as per earning pattern without fear of disconnection / penalties.

Like for housing, these relaxations will be applicable for 5 years or till households are reported to have moved above the poverty line. Besides reducing connection fees for all slum dwellers as per GMC slum lists, the effort will be to simplify procedures and minimize documentation required for connections. By focusing the reform on to slum dwellers, the GMC will be able to better target subsidies to the poor communities.

### 5.3.3. State Level Reforms

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GMC will align its activities on slum upgrading with the following State level reforms.

#### a. Community Participation Law (CPL)

CPL is to be enacted at the state level to ensure decentralization of planning functions and to enable the poor to have a voice in city planning and development. CPL will also require an implementation plan at the city level for inclusive and participatory development. GMC will on the basis of spatially map, develop area sabhas and Ward committees with representation of various groups and communities in the Ward area, including of slum dwellers, women, people from marginal /minority communities, etc. Where formed, CDS groups under SJSRY will be linked to the area sabhas for greater synergy. GMC will partner with a well reputed NGO (national or local) with considerable experience in community partnership processes and voice mechanisms to set up the area and Ward level structures/strengthen CDS groups and develop mechanisms for community-government engagement.

#### b. Public Disclosure Law

The Public Disclosure Law is aimed at making the processes of government transparent and accountable by improving access to information. Access to information also empowers people. It is expected that such mechanisms for transparency-accountability will strengthen voices of the poor in city planning processes.

In accordance with the Public Disclosure Law, the GMC will implement the Right to Information Act (RTI). Institutional arrangements, preferably at the Ward level, will be made to ensure poor have access to information such as their rights to basic services, norms of entitlement, land rights, resettlement issues, etc. These arrangements will be well publicized in slum areas so that more poor people can have access.

Through mechanisms such as participatory and gender-based budgeting, GMC will ensure poor people have access to information and a voice in resource allocations in the city. In particular, the poor will be involved in the planning for BSUP Fund.

#### c. E-Governance

This reform is to improve the functioning and accountability of local governments. GMC will computerize all data and records on slums, slum dwellers, BPL households, housing, land ownership, tenure, services, etc. GMC will also ensure transparency by making placing information in the public domain. GMC will also computerize and link its regional/Ward offices for easy access to and transfer of information.

### **5.3.4. Monitoring and Impact Assessment: Community Based Monitoring Systems**

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Community based organizations with the support of local NGOs, will be responsible for overseeing slum upgrading within their own settlements. Capacity will be created at the community level to monitor upgrading actions. GMC will set up a feedback and quick response mechanism. The Community organisation will ensure action and report to the people.

### **5.3.5. Management Information System**

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A GIS /web-based MIS system, which has been developed under the PMAY Slum free city action plan shall be updated time to time to track progress on slum redevelopment. A separate MIS system to be developed and be integrated with the slum maps prepared under this study. GMC will review similar systems in other cities/sectors that have been developed for tracking health services and adapt these.

### **5.3.6. Baseline Data and Indicators**

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Baseline data will be developed for all slums on selected indicators and will be inputted into the MIS. GMC will undertake a sample household survey to generate the baseline. Information of the beneficiary shall be incorporated as and when these are undertaken on a slum-by-slum basis for upgrading, housing purposes. The data and indicators developed under this study shall be the baseline data which shall be reviewed time to time during and after implementation of the project.

### **5.3.7. Social and Gender Audit**

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GMC will undertake an annual social and gender audit of slum redevelopment activities with the support of civil society groups and to ensure that the reforms and development processes are on track.

### **5.3.8. Impact Assessment**

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GMC will measure impact of slum upgrading using the above indicators in the following ways:

- Sample-based impact assessment studies once every year; this will also enable GMC to see incremental improvements;
- Commission external evaluation studies (selective or comprehensive) to measure change in the quality of lives of slum dwellers; and
- Update slum mapping profile after five years/before declaring Gwalior slum free.

#### 5.4. Slums proposed to be developed in-situ in PPP mode

As per the HFAPoA guidelines, the tenable slums have been analysed for their viability for development through PPP model. FAR has been proposed as 1.5 for all slums that are to be developed in this model. The final results consist of 19 slums, as illustrated below. All slums selected are on government land. Detailed slum-wise analysis is provided in **Annexue I**.

Sl.	Ward No.	Slum Id	Slum_Name	Year	No_of_H Hs	Pouplation	Gross_Area_SQM
1	1	5	GRAM BARA	1	313	911	96661.5
2	1	6	JATAVPURA	1	165	528	120050.988
3	7	9	SHIV NAGAR, GHOSIPURA	4	183	859	50383.959
4	3	17	FARRASH KHANA	5	76	347	22223.002
5	5	32	KISHANBAG, AB ROAD	2	459	1130	52337.757
6	16	83	NEW COLONY NO 2	6	37	138	23508.19
7	17	87	ANAND NAGAR, CHAMDA MILL	5	85	164	22053.028
8	21	99	BAGIYA HANUMAN NAGAR	3	55	157	31632.029
9	29	126	MAHAL GAON, KAROULI MATA	3	650	2310	214255.452
10	34	137	PARDI MOHALLA W NO 34	5	61	238	14458.285
11	47	179	KAMATHIPURA, JATAV MOHALLA	5	151	464	30585.458
12	53	205	NAYAPURA W NO 53	2	87	386	11798.32
13	58	219	GANJI KHO GALI NO 1	4	37	143	33731.793
14	59	228	LALIYAPURA	7	50	150	48763.728
15	59	229	KHOTI GRAM	7	70	361	38190.992
16	59	230	BADI MADIYIAN	2	89	343	18080.801
17	60	235	KOTE KI SARAY	3	85	310	22096.675
18	60	237	HARKHEDA	4	88	269	50432.87
19	60	239	SIROL COLONY	6	114	407	30462.654
<b>Total</b>					<b>2,855</b>	<b>9,615</b>	<b>9,31,707.481</b>

#### 5.5. Intervention Strategy in First Year

In the first year of implementation, GMC has selselected two slums to be taken up under Component 1 – in-situ development through PPP and thre slums under AHP, as elaborated in the table below. Additionally, GMC shall take up 250 beneficiaries identified from demand survey for beneficiary led construction.

Development vertical	"In situ" Slum Redevelopment (through Private Participation)	Credit Linked Subsidy	Affordable Housing in Partnership	beneficiary-led individual house construction	Total
Slum	Gram Bara (313 HH)	0	Jaganpura (53 HH)	0	1,726
	Jatav Pura (165 HH)		Indra Nagar (1,091 HH)		
			Madanpura (104 HH)		
Non Slum	0	0	552 beneficiaries	250	802
<b>Total</b>	<b>478</b>	<b>0</b>	<b>1,800</b>	<b>250</b>	<b>2,528</b>

### 5.6 Slum-wise Intervention strategies for Tenable Slums (PMAY Annexure 5-I)

Ward No.	Slum Id	Slum_Name	Area of Slum in SQ.M.	Land Ownership	Household Number			Eligible Slum HH	Whether 'in-situ' redevelopment with private participation	Required Area for in-situ Redevelopment in SQ.M.	FSI/FAR		Name of other slum if proposed for resettlement in this slum	Proposed Year of Intervention
					Katcha	Pucca	Total				Existing	Proposed		
1	1	SHIV NANDI NAGAR	41296.617	Part_Govt_Pvt	29	88	117	117	AHP	41296.617	1.25	1.5	N/A	2
1	2	ISLAMPURA	66573.932	Govt	69	515	584	584	AHP	26629.573	1.25	1.5	N/A	2
1	3	JANAK TAAL KUSHWAHA MOHALLA	15005.212	Govt	19	19	38	38	AHP	15005.212	1.25	1.5	N/A	2
1	4	RAMJI KA PURA	15619.49	Govt	0	1045	1045	1045	AHP	15619.491	1.25	1.5	N/A	3
1	5	GRAM BARA	96661.5	Govt	108	205	313	313	PPP	96661.5	1.25	1.5	N/A	1
1	6	JATAVPURA	120050.988	Govt	5	160	165	165	PPP	120050.988	1.25	1.5	N/A	1
1	7	BEES SUTRIYA NAGAR	18496.76	Govt	0	86	86	86	AHP	17571.922	1.25	1.5	N/A	3
7	8	KACCHI SARAI, GHOSIPURA	9736.698	Pvt.	0	63	63	63	AHP	8276.194	1.25	1.5	N/A	3
7	9	SHIV NAGAR, GHOSIPURA	50383.959	Govt	0	183	183	183	PPP	40307.167	1.25	1.5	N/A	4
2	10	SUNAR KI BAGIYA	7970.699	Govt	0	244	244	244	AHP	6775.094	1.25	1.5	N/A	4
2	11	PANCHSHEEL NAGAR W NO 2	4299.081	Govt	0	154	154	154	AHP	4299.081	1.25	1.5	N/A	4
2	12	JHADUWALA MOHALLA	5648.774	Govt	35	232	267	267	AHP	5648.774	1.25	1.5	N/A	4
2	13	PURANA SCINDHIYA NAGAR	15918.914	Govt	0	448	448	448	AHP	15918.914	1.25	1.5	N/A	5
2	14	RAMPURI MOHALLA	19919.125	Govt	0	334	334	334	AHP	19919.125	1.25	1.5	N/A	5
2	15	AMBEDKAR NAGAR W NO 2	3025.992	Pvt.	0	98	98	98	AHP	3025.992	1.25	1.5	N/A	5
3	16	GHOSIPURA W NO 3	20428.574	Govt	28	91	119	119	AHP	17364.288	1.25	1.5	N/A	6
3	17	FARRASH KHANA	22223.002	Govt	18	58	76	76	PPP	18889.552	1.25	1.5	N/A	5
3	18	SHIV NAGAR	5288.043	Govt	110	0	110	110	AHP	4759.239	1.25	1.5	N/A	6
3	19	RAMGAD	18019.874	Govt	30	156	186	186	AHP	15316.893	1.25	1.5	N/A	6
4	21	INDRA COLONY	35878.94	Govt	0	648	648	648	AHP	19733.417	1.25	1.5	N/A	7

Ward No.	Slum Id	Slum_Name	Area of Slum in SQ.M.	Land Ownership	Household Number			Eligible Slum HH	Whether 'in-situ' redevelopment with private participation	Required Area for in-situ Redevelopment in SQ.M.	FSI/FAR		Name of other slum if proposed for resettlement in this slum	Proposed Year of Intervention
					Katcha	Pucca	Total				Existing	Proposed		
4	22	MEVATI MOHALLA W NO 4	31943.613	Govt	28	415	443	443	AHP	31943.613	1.25	1.5	N/A	7
4	23	BANDA GHURA	64504.674	Govt	28	123	151	151	AHP	51603.739	1.25	1.5	N/A	7
4	24	GHATAMPUR	7353.378	Govt	53	63	116	116	AHP	7353.378	1.25	1.5	N/A	2
4	25	MIRJAPUR	11028.209	Govt	19	118	137	137	AHP	11028.209	1.25	1.5	N/A	2
4	26	BULBULPURA	4211.073	Govt	24	88	112	112	AHP	4211.073	1.25	1.5	N/A	2
4	27	CHANDRA NAGAR	15248.401	Govt	292	1705	1997	1997	AHP	14485.981	1.25	1.5	N/A	3
5	28	BADNAPURA	17589.24	Part_Govt_Pvt	0	225	225	225	AHP	17589.24	1.25	1.5	N/A	3
5	29	RESHAMPURA	117044.362	Pvt.	30	92	122	122	AHP	117044.362	1.25	1.5	N/A	3
5	30	DAMODARBAG COLONY	30716.798	Pvt.	0	50	50	50	AHP	27645.118	1.25	1.5	N/A	4
5	31	KRISHNA NAGAR	149049.072	Pvt.	154	116	270	270	AHP	149049.072	1.25	1.5	N/A	4
5	32	KISHANBAG, AB ROAD	52337.757	Govt	254	205	459	459	PPP	52337.757	1.25	1.5	N/A	2
6	33	MANGLESHWAR ROAD	23236.264	Govt	0	218	218	218	AHP	23236.264	1.25	1.5	N/A	4
6	34	JOSIYANA MOHALLA	25585.765	Govt	0	30	30	30	AHP	25585.765	1.25	1.5	N/A	5
6	35	LADHEDI	50983.627	Govt	0	602	602	602	AHP	50983.627	1.25	1.5	N/A	5
6	36	MEVATI MOHALLA W NO 6	12517.218	Govt	0	180	180	180	AHP	11891.357	1.25	1.5	N/A	5
6	37	HAVELI KA PICHWADA	19921.764	Govt	0	285	285	285	AHP	19921.764	1.25	1.5	N/A	6
6	38	JHANSIGANJ	6790.71	Govt	0	96	96	96	AHP	6790.71	1.25	1.5	N/A	6
6	39	JHANGIR KATRA	30376.708	Govt	68	124	192	192	AHP	29769.174	1.25	1.5	N/A	6
6	40	MACHHI ADDI	26060.458	Govt	0	89	89	89	AHP	26060.458	1.25	1.5	N/A	7
7	41	JAGNAPURA	49582.969	Govt	2	51	53	53	AHP	39666.376	1.25	1.5	N/A	1
7	42	INDRA NAGAR	48134.835	Pvt.	157	934	1091	1091	AHP	48134.835	1.25	1.5	N/A	1
7	43	MADANPURA, MADAN KUI	2701.264	Pvt.	3	101	104	104	AHP	2025.948	1.25	1.5	N/A	1
7	44	LOOTPURA	37545.415	Govt	44	450	494	494	AHP	37545.415	1.25	1.5	N/A	7

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7	45	SHARMA FARM NO 2	6925.367	Govt	24	38	62	62	AHP / RAY	6925.367	1.25	1.5	N/A	2
7	46	SHARMA FARM NO 3	5558.468	Govt	54	2	56	56	AHP	5280.545	1.25	1.5	N/A	7
8	47	CHODE KE HANUMAN	53394.62	Govt	106	824	930	930	AHP	48055.158	1.25	1.5	N/A	2
8	48	NARSINGH NAGAR	44384.064	Pvt.	0	478	478	478	AHP	44384.064	1.25	1.5	N/A	2
8	49	SHARMA FARM NO 1	9818.436	Govt	13	45	58	58	AHP / RAY	9818.436	1.25	1.5	N/A	2
9	50	RANIPURA	89341.981	Govt	15	309	324	324	AHP	80407.783	1.25	1.5	N/A	2
9	51	RANGIYANA MOHALLA	46143.747	Govt	0	304	304	304	AHP	39222.185	1.25	1.5	N/A	3
9	52	POSTHIKHANA	10186.003	Govt	146	15	161	161	AHP	8148.802	1.25	1.5	N/A	3
9	53	GOLPADE	12811.576	Govt	27	320	347	347	AHP	10249.26	1.25	1.5	N/A	3
9	54	RAJA KI MANDI	99931.479	Govt	164	140	304	304	AHP	79945.183	1.25	1.5	N/A	4
9	55	SODA KA KUA	6697.693	Govt	128	14	142	142	AHP	6362.808	1.25	1.5	N/A	4
9	56	MADDI KA BAZAAR	9539.667	Govt	67	114	181	181	AHP	5723.8	1.25	1.5	N/A	4
9	57	MAIDAI KA MOHALLA	11589.539	Govt	149	0	149	149	AHP	9271.631	1.25	1.5	N/A	5
10	58	GOLANDAJ	39152.489	Govt	237	15	252	252	AHP	33279.615	1.25	1.5	N/A	5
10	59	KESHOBAG	24765.884	Govt	17	85	102	102	AHP	19812.707	1.25	1.5	N/A	5
10	60	AAUKHANA	9852.997	Govt	0	226	226	226	AHP	9852.997	1.25	1.5	N/A	6
10	61	JAMA MASJID, CHOWK BAZAAR	7939.449	Govt	112	0	112	112	AHP	5557.615	1.25	1.5	N/A	6
10	62	KASHI NARESH KI GALI	11136.46	Govt	6	60	66	66	AHP	9465.991	1.25	1.5	N/A	6
10	63	SUNAAR MOHALLA	7929.602	Govt	153	7	160	160	AHP	7533.122	1.25	1.5	N/A	7
10	64	KANOON GOYAN	12008.052	Govt	142	8	150	150	AHP	10206.844	1.25	1.5	N/A	7
10	65	TAMESHWAR MOHALLA	3286.249	Govt	150	0	150	150	AHP	3286.249	1.25	1.5	N/A	7
10	66	HATHIKHANA	5181.788	Govt	32	69	101	101	AHP	5181.788	1.25	1.5	N/A	2

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11	67	GHOSHPURA NO 1	8998.764	Govt	156	477	633	633	AHP	4499.382	1.25	1.5	N/A	2
11	68	GHOSHPURA NO 2	9574.041	Govt	68	596	664	664	AHP	5744.425	1.25	1.5	N/A	2
12	69	RASULABAD	6498.934	Pvt.	27	228	255	255	AHP	6498.934	1.25	1.5	N/A	3
13	70	KOTAWALA MOHALLA	3725.253	Pvt.	28	131	159	159	AHP	3725.253	1.25	1.5	N/A	3
13	71	PACHEE PADA	5409.714	Pvt.	0	137	137	137	AHP	5409.714	1.25	1.5	N/A	3
13	72	KHIDKI MOHALLA	1458.39	Pvt.	25	86	111	111	AHP	1458.39	1.25	1.5	N/A	4
13	73	HORIPURA	7612.472	Govt	0	89	89	89	AHP	7612.472	1.25	1.5	N/A	4
14	74	GUDARI	4606.725	Govt	154	387	541	541	AHP	4606.725	1.25	1.5	N/A	4
14	75	NOORGANJ	13684.031	Govt	279	494	773	773	AHP	13684.031	1.25	1.5	N/A	5
14	76	KHWAJA NAGAR	15371.483	Govt	50	204	254	254	AHP	13834.335	1.25	1.5	N/A	5
14	77	RAMTAPURA NO 2	53190.626	Pvt.	217	257	474	474	AHP	39892.969	1.25	1.5	N/A	5
14	78	KHWAJA KANOON	24212.411	Govt	23	41	64	64	AHP	20580.549	1.25	1.5	N/A	6
15	79	JATI KI LANE	20487.985	Part_Govt_Pvt	88	223	311	311	AHP	20487.985	1.25	1.5	N/A	6
15	80	HARIJAN BASTI, LANE NO 5	8965.556	Part_Govt_Pvt	77	8	85	85	AHP	8965.556	1.25	1.5	N/A	6
15	81	NEW SANJAY NAGAR	60220.823	Pvt.	64	341	405	405	AHP	60220.823	1.25	1.5	N/A	7
15	82	GADAIPURA	147613.79	Pvt.	490	1702	2192	2192	AHP	140233.1	1.25	1.5	N/A	7
16	83	NEW COLONY NO 2	23508.19	Govt	5	32	37	37	PPP	23508.19	1.25	1.5	N/A	6
16	84	NEW COLONY NO 1	21502.76	Govt	9	345	354	354	AHP	21502.76	1.25	1.5	N/A	7
16	85	CHANDANPURA	25564.71	Govt	16	112	128	128	AHP	25564.71	1.25	1.5	N/A	2
16	86	RESHAM MILL BASTI	14149.486	Govt	28	320	348	348	AHP	14149.486	1.25	1.5	N/A	2
17	87	ANAND NAGAR, CHAMDA MILL	22053.028	Govt	0	85	85	85	PPP	22053.028	1.25	1.5	N/A	5
17	88	ARA MILL, HARIJAN BASTI	6145.849	Pvt.	52	410	462	462	AHP	6145.849	1.25	1.5	N/A	2
17	89	3B COLONY, LAL QUARTER	9736.451	Govt	0	49	49	49	AHP	9736.451	1.25	1.5	N/A	3
17	90	NEW KANCH MILL	10282.356	Govt	0	120	120	120	AHP	10282.356	1.25	1.5	N/A	3

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18	91	ADARSH NAGAR	24029.697	Govt	19	91	110	110	AHP	24029.697	1.25	1.5	N/A	2
19	93	JADERUA KALAH	55382.831	Govt	0	818	818	818	AHP	55382.831	1.25	1.5	N/A	2
19	94	RACHANA NAGAR	23878.972	Pvt.	72	19	91	91	AHP	23878.972	1.25	1.5	N/A	3
21	95	VIVEK NAGAR	33024.159	Govt	10	19	29	29	AHP	29721.743	1.25	1.5	N/A	3
21	96	PANCHSHEEL NAGAR W NO 21	27031.152	Govt	23	36	59	59	AHP	21624.922	1.25	1.5	N/A	3
21	97	MELA DULPUR	31707.952	Govt	63	434	497	497	AHP	31707.952	1.25	1.5	N/A	4
21	98	SHANTI NAGAR W NO 21	2382.976	Govt	52	0	52	52	AHP / RAY	2382.976	1.25	1.5	N/A	2
21	99	BAGIYA HANUMAN NAGAR	31632.029	Govt	0	55	55	55	PPP	31632.029	1.25	1.5	N/A	3
22	100	BASTI GODAM	19696.603	Govt	0	289	289	289	AHP	18711.773	1.25	1.5	N/A	4
22	101	SHIDHESHWAR NAGAR	11256.305	Govt	0	511	511	511	AHP	11256.305	1.25	1.5	N/A	4
22	102	KHALEEFA COLONY	2556.11	Pvt.	0	38	38	38	AHP	2428.305	1.25	1.5	N/A	5
22	103	GOPALPURA	4523.467	Part_Govt_Pvt	0	103	103	103	AHP	4523.467	1.25	1.5	N/A	5
22	104	SHIDHARTH NAGAR	5233.866	Part_Pvt_Govt	0	30	30	30	AHP	5233.866	1.25	1.5	N/A	5
23	105	NADI PAR TAL	15178.744	Govt	10	656	666	666	AHP	15178.744	1.25	1.5	N/A	6
23	106	GALLA KOTHER	26518.675	Pvt.	5	333	338	338	AHP	26518.675	1.25	1.5	N/A	6
23	107	AMBEDKAR NAGAR W NO 23	4592.471	Govt	0	62	62	62	AHP	4592.471	1.25	1.5	N/A	6
23	108	SHRI NAGAR COLONY	73459.631	Pvt.	8	295	303	303	AHP	73459.631	1.25	1.5	N/A	7
25	110	LEATHER FACTORY	20671.346	Govt	57	142	199	199	AHP	20671.346	1.25	1.5	N/A	7
25	111	SHITLA COLONY	28961.13	Pvt.	1	38	39	39	AHP	18824.735	1.25	1.5	N/A	2
26	112	TIKONIYA	17720.112	Pvt.	33	105	138	138	AHP	17720.112	1.25	1.5	N/A	2
26	113	HARIJAN BASTI, GURUDWARA	6804.012	Govt	73	202	275	275	AHP	6804.012	1.25	1.5	N/A	2
26	114	KHATEEK MOHALLA W NO 26	6575.06	Pvt.	0	118	118	118	AHP	6575.06	1.25	1.5	N/A	3

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26	115	HANUMAN COLONY	4625.935	Part_Pvt_Govt	85	15	100	100	AHP	4163.342	1.25	1.5	N/A	3
26	116	TYAGI NAGAR	17339.055	Govt	122	329	451	451	AHP	17339.055	1.25	1.5	N/A	3
26	117	PEETAL KARKHANA	13780.333	Pvt.	0	149	149	149	AHP	13780.333	1.25	1.5	N/A	4
26	118	KACHERI PARUSRAM	5830.568	Govt	0	51	51	51	AHP	4955.983	1.25	1.5	N/A	4
26	119	VINAY COLONY	6636.04	Govt	0	123	123	123	AHP	6636.04	1.25	1.5	N/A	4
26	120	GHAS MANDI	2609.513	Govt	0	82	82	82	AHP	2609.513	1.25	1.5	N/A	5
27	121	RAM NAGAR	14212.299	Pvt.	20	156	176	176	AHP	11369.84	1.25	1.5	N/A	5
28	122	HARNAMPURA	21246.341	Govt	339	62	401	401	AHP	21246.341	1.25	1.5	N/A	5
28	123	BHIM NAGAR	31010.194	Pvt.	268	137	405	405	AHP	20156.626	1.25	1.5	N/A	6
28	124	PHULE NAGAR	33847.352	Govt	124	0	124	124	AHP	20308.411	1.25	1.5	N/A	6
28	125	KUMHARPURA	32278.971	Pvt.	159	226	385	385	AHP	27437.125	1.25	1.5	N/A	6
29	126	MAHAL GAON, KAROULI MATA	214255.452	Govt	178	472	650	650	PPP	214255.452	1.25	1.5	N/A	3
31	127	GUJARATI MOHALLA	6156.306	Trust	0	92	92	92	AHP	4925.045	1.25	1.5	N/A	3
31	128	LAXMANPURA	22400.535	Part_Govt_Pvt	8	54	62	62	AHP	22400.535	1.25	1.5	N/A	4
32	129	MARI MATA	30530.139	Pvt.	0	117	117	117	AHP	30530.139	1.25	1.5	N/A	4
32	130	MAHAL GAON, MARI MATA	11225.888	Pvt.	147	348	495	495	AHP	11225.888	1.25	1.5	N/A	4
33	131	RAVIDAS NAGAR	16717.473	Govt	103	431	534	534	AHP	15881.599	1.25	1.5	N/A	5
33	132	DONGARPUR W NO 33	12578.364	Govt	102	197	299	299	AHP	8804.855	1.25	1.5	N/A	5
33	133	LAXMAN TALIYA	7735.851	Govt	53	306	359	359	AHP	6188.681	1.25	1.5	N/A	5
33	134	KHATEEK MOHALLA W NO 33	5340.656	Govt	22	27	49	49	AHP	4806.59	1.25	1.5	N/A	6
33	135	KHALASIPURA	25828.49	Govt	95	492	587	587	AHP	20662.792	1.25	1.5	N/A	6
33	136	PIYAU WALI GALI	6015.87	Govt	31	236	267	267	AHP	6015.87	1.25	1.5	N/A	6
34	137	PARDI MOHALLA W NO 34	14458.285	Govt	33	28	61	61	PPP	10120.799	1.25	1.5	N/A	5
35	138	SHEIKH KI BAGIYA	22599.05	Govt	47	235	282	282	AHP	18079.24	1.25	1.5	N/A	2

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35	139	SWARNALEKHA NALLAH, JIWAJIGANJ	19578.5	Govt	0	50	50	50	AHP	12726.025	1.25	1.5	N/A	2
35	140	SUBEY KI GOTH	15407.402	Govt	115	259	374	374	AHP	9244.441	1.25	1.5	N/A	2
35	141	SHANTI NAGAR, NAI SADAK	11114.612	Govt	25	87	112	112	AHP	9447.42	1.25	1.5	N/A	3
35	142	RASSI WALA MOHALLA	15494.204	Govt	40	67	107	107	AHP	10071.233	1.25	1.5	N/A	3
35	143	DALIYA WALA MOHALLA	1712.748	Govt	0	50	50	50	AHP	1712.748	1.25	1.5	N/A	3
36	145	DHOBI GHAT NO 2	10808.55	Govt	5	130	135	135	AHP	6485.13	1.25	1.5	N/A	7
36	146	DHOBI GHAT NO 1	3580.705	Govt	14	241	255	255	AHP	3580.705	1.25	1.5	N/A	7
36	147	BAKRA MANDI	6251.612	Govt	20	34	54	54	AHP	3438.387	1.25	1.5	N/A	7
37	149	MADHO NAGAR	71883.363	Trust	98	353	451	451	AHP	71883.363	1.25	1.5	N/A	4
37	150	SANJAY NAGAR	173874.884	Pvt.	40	62	102	102	AHP	173874.884	1.25	1.5	N/A	4
37	151	NIMBAJI KI KHO	295782.387	Govt	150	503	653	653	AHP	295782.387	1.25	1.5	N/A	5
37	152	NAYAPURA W NO 37	5453.55	Govt	22	191	213	213	AHP	5453.55	1.25	1.5	N/A	5
37	153	JAGRITI NAGAR	40877.992	Part_Pvt_Govt	90	497	587	587	AHP	36790.193	1.25	1.5	N/A	5
37	154	TITURIYA COLONY	5724.471	Pvt.	0	70	70	70	AHP	4579.577	1.25	1.5	N/A	6
37	156	AMAN KA PURA	8127.341	Part_Pvt_Govt	0	32	32	32	AHP	7314.607	1.25	1.5	N/A	6
38	157	GOL PAHADIYA	16738.798	Govt	209	585	794	794	AHP	16738.798	1.25	1.5	N/A	7
38	158	GUPTESHWAR PAHADI	54399.238	Govt	168	109	277	277	AHP	38079.467	1.25	1.5	N/A	7
38	159	AMAR PAHAD	43545.86	Govt	115	221	336	336	AHP	32659.395	1.25	1.5	N/A	7
38	162	HARKOTA NO 1	100494.589	Pvt.	87	514	601	601	AHP	90445.13	1.25	1.5	N/A	2
38	163	BHUMIYA KA PURA	36211.396	Govt	19	44	63	63	AHP	28969.117	1.25	1.5	N/A	2
38	164	LAL KUAR KA PURA	28558.059	Pvt.	98	260	358	358	AHP	22846.447	1.25	1.5	N/A	3

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38	165	MEHRA SAHAB KI TALAIYA	9976.854	Govt	0	109	109	109	AHP	9976.854	1.25	1.5	N/A	3
39	166	KAMBAL KENDRA, HARIJAN BASTI	9463.562	Govt	21	283	304	304	AHP	9463.562	1.25	1.5	N/A	3
39	167	SATH BHAI KI GOTH	14449.654	Govt	53	105	158	158	AHP	2167.448	1.25	1.5	N/A	4
39	168	JATAR GALI, SWARNA REKHA NALA	29386.791	Pvt.	12	75	87	87	AHP	8816.037	1.25	1.5	N/A	4
39	169	DHOLIBUA KA PUL	19472.144	Govt	127	3	130	130	AHP	6815.25	1.25	1.5	N/A	4
39	170	BAI SAHAB KI PARED	8841.991	Govt	117	113	230	230	AHP	8841.991	1.25	1.5	N/A	5
40	171	BHOORE BABA KI BASTI	11710.67	Govt	0	694	694	694	AHP	5855.335	1.25	1.5	N/A	5
40	172	GADI WALA MOHALLA W NO 40	6402.518	Part_Govt_Pvt	0	94	94	94	AHP	6402.518	1.25	1.5	N/A	5
40	173	BHAISA CHOKEY	2339.704	Part_Govt_Pvt	0	60	60	60	AHP	1286.837	1.25	1.5	N/A	6
41	174	TOPEEWALA MOHALLA	52537.211	Govt	89	322	411	411	AHP	28895.466	1.25	1.5	N/A	6
44	175	KHURJE WALA MOHALLA	11259.217	Govt	64	408	472	472	AHP	11259.217	1.25	1.5	N/A	6
45	176	JATAVPURA, LALIPUR COLONY	9181.907	Govt	34	90	124	124	AHP	9181.907	1.25	1.5	N/A	7
46	177	TAPU MOHALLA	34753.326	Govt	0	519	519	519	AHP	34753.326	1.25	1.5	N/A	7
46	178	TELI KI BAZARIYA	11480.472	Govt	0	102	102	102	AHP	9758.401	1.25	1.5	N/A	7
47	179	KAMATHIPURA, JATAV MOHALLA	30585.458	Govt	29	122	151	151	PPP	24468.366	1.25	1.5	N/A	5
47	180	KABUTAR KI HAAT	13820.845	Govt	1	46	47	47	AHP	11747.718	1.25	1.5	N/A	7
47	181	ROXY PUL LAKKAD KHANA	11280.213	Govt	20	224	244	244	AHP	11280.213	1.25	1.5	N/A	2
47	182	UTTAR KHANA	5282.646	Pvt.	0	100	100	100	AHP	5282.646	1.25	1.5	N/A	2
48	183	KADAM SAHAB KA BADA	4494.853	Govt	0	103	103	103	AHP	3595.882	1.25	1.5	N/A	2
48	184	JAMBUR KHANA	8762.62	Govt	147	64	211	211	AHP	8762.62	1.25	1.5	N/A	3

Ward No.	Slum Id	Slum_Name	Area of Slum in SQ.M.	Land Ownership	Household Number			Eligible Slum HH	Whether 'in-situ' redevelopment with private participation	Required Area for in-situ Redevelopment in SQ.M.	FSI/FAR		Name of other slum if proposed for resettlement in this slum	Proposed Year of Intervention
					Katcha	Pucca	Total				Existing	Proposed		
48	185	HEM SINGH KI PARED	8800.468	Govt	67	309	376	376	AHP	8800.468	1.25	1.5	N/A	3
48	186	HAIDARGANJ	6829.807	Govt	0	141	141	141	AHP	6829.807	1.25	1.5	N/A	3
48	187	AAPA GANJ, KARIGARON KA MOHALLA	5882.772	Govt	0	262	262	262	AHP	5882.772	1.25	1.5	N/A	4
49	188	HARI ANNA KA PAYGA	8484.579	Govt	73	163	236	236	AHP	7211.892	1.25	1.5	N/A	4
49	189	BANJARSHAH KA NALLAH	12394.076	Part_Pvt_Govt	11	108	119	119	AHP	8056.15	1.25	1.5	N/A	4
49	190	KALA SAIYYED	8414.75	Pvt.	3	241	244	244	AHP	8414.75	1.25	1.5	N/A	5
49	191	NAYAPURA W NO 49	5590.32	Govt	91	106	197	197	AHP	4472.256	1.25	1.5	N/A	5
51	192	IMLI NAKA	20665.728	Govt	43	202	245	245	AHP	20665.728	1.25	1.5	N/A	5
51	193	JATAV MOHALLA	8427.214	Govt	30	80	110	110	AHP	8427.214	1.25	1.5	N/A	6
51	194	SIKANDAR KAMPU	27969.68	Govt	29	352	381	381	AHP	26571.196	1.25	1.5	N/A	6
51	195	AAPA GANJ, HAATHI KHANA	28655.315	Govt	114	246	360	360	AHP	25789.783	1.25	1.5	N/A	6
52	196	GUDDI NAKA	13415.95	Govt	37	46	83	83	AHP	9391.165	1.25	1.5	N/A	7
52	197	PAYGA, GUDDI GUDDA KA NAKA	83093.637	Govt	0	226	226	226	AHP	83093.637	1.25	1.5	N/A	7
52	198	NADARIYA WALI MATA	311080.72	Govt	0	574	574	574	AHP	311080.72	1.25	1.5	N/A	7
52	199	GUDDI UPAR	46731.802	Govt	0	456	456	456	AHP	46731.802	1.25	1.5	N/A	2
52	200	BELGAIYA KA PURA	13553.834	Govt	0	74	74	74	AHP	13553.834	1.25	1.5	N/A	2
53	201	LAKKAD KHANA	9608.705	Govt	2	68	70	70	AHP	7686.964	1.25	1.5	N/A	2
53	202	MUNSHIYON KA MOHALLA	13910.22	Govt	44	69	113	113	AHP	13910.22	1.25	1.5	N/A	3
53	203	DEV NAGAR	5685.902	Govt	22	106	128	128	AHP	5117.312	1.25	1.5	N/A	3
53	204	KARWARI MOHALLA	6381.187	Govt	89	22	111	111	AHP	6381.187	1.25	1.5	N/A	3
53	205	NAYAPURA W NO 53	11798.32	Govt	72	15	87	87	PPP	11798.32	1.25	1.5	N/A	3
53	206	INGALE KI GOTH	7953.654	Govt	3	84	87	87	AHP	7953.654	1.25	1.5	N/A	4
53	207	GANJI WALA MOHALLA W	10364.842	Govt	50	97	147	147	AHP	10364.842	1.25	1.5	N/A	4

Ward No.	Slum Id	Slum_Name	Area of Slum in SQ.M.	Land Ownership	Household Number			Eligible Slum HH	Whether 'in-situ' redevelopment with private participation	Required Area for in-situ Redevelopment in SQ.M.	FSI/FAR		Name of other slum if proposed for resettlement in this slum	Proposed Year of Intervention
					Kattha	Pucca	Total				Existing	Proposed		
		NO 53												
53	208	PAN PATTE KI GOTH	9646.131	Govt	47	193	240	240	AHP	9646.131	1.25	1.5	N/A	4
53	209	RISHI NAGAR	6415.112	Part_Pvt_Govt	0	43	43	43	AHP	6415.112	1.25	1.5	N/A	5
53	210	SURYA NAGAR	7444.47	Govt	6	25	31	31	AHP	7444.47	1.25	1.5	N/A	5
54	211	HARIJAN BASTI, JAWAHAR COLONY	4250.576	Govt	67	13	80	80	AHP	4250.576	1.25	1.5	N/A	5
54	212	ARMY KI BAJARIYA	2465.588	Govt	70	79	149	149	AHP	2465.588	1.25	1.5	N/A	6
54	213	CHANA KOTHAR	4531.347	Govt	29	68	97	97	AHP	4531.347	1.25	1.5	N/A	6
55	214	AWADHPURA	23445.602	Pvt	1001	570	1571	1571	AHP	22273.322	1.25	1.5	N/A	6
55	215	KHAJANCHI BABA	30087.549	Govt	605	224	829	829	AHP	30087.549	1.25	1.5	N/A	7
56	216	MUDHIYA PAHAD	43215.697	Govt	38	827	865	865	AHP	43215.697	1.25	1.5	N/A	7
56	217	GADDE WALA MOHALLA W NO 56	21936.853	Govt	63	78	141	141	AHP	21936.853	1.25	1.5	N/A	7
56	218	PARDI MOHALLA W NO 56	40518.79	Pvt	0	225	225	225	AHP	40518.79	1.25	1.5	N/A	2
58	219	GANJI KHO GALI NO 1	33731.793	Govt	0	37	37	37	PPP	33731.793	1.25	1.5	N/A	4
56	220	LABHEDPURA	3816.203	Pvt	61	135	196	196	AHP	3816.203	1.25	1.5	N/A	2
56	221	NAKA CHANDRA BADANI, GALI NO 2, 4, 5	13032.433	Govt	258	601	859	859	AHP	13032.433	1.25	1.5	N/A	2
56	222	DEV NAGAR	43689.453	Govt	101	7	108	108	AHP	43689.453	1.25	1.5	N/A	3
58	225	NIRDHAN NAGAR	37562.39	Govt	0	154	154	154	AHP	16903.076	1.25	1.5	N/A	4
59	226	LABHEDPURA	28834.798	Pvt	59	490	549	549	AHP	24509.578	1.25	1.5	N/A	4
59	227	VICKY FACTORY	27438.949	Govt	264	3	267	267	AHP	27438.949	1.25	1.5	N/A	4
59	228	LALIYAPURA	48763.728	Govt	50	0	50	50	PPP	48763.728	1.25	1.5	N/A	2
59	229	KHOTI GRAM	38190.992	Govt	18	52	70	70	PPP	38190.992	1.25	1.5	N/A	2
59	230	BADI MADIYIAN	18080.801	Govt	6	83	89	89	PPP	18080.801	1.25	1.5	N/A	2

Ward No.	Slum Id	Slum_Name	Area of Slum in SQ.M.	Land Ownership	Household Number			Eligible Slum HH	Whether 'in-situ' redevelopment with private participation	Required Area for in-situ Redevelopment in SQ.M.	FSI/FAR		Name of other slum if proposed for resettlement in this slum	Proposed Year of Intervention
					Katcha	Pucca	Total				Existing	Proposed		
59	231	CHOTI MADIYIAN	30588.387	Govt	5	49	54	54	AHP	30588.387	1.25	1.5	N/A	5
59	232	NEEM CHANDOHA	30030.277	Govt	160	0	160	160	AHP	30030.277	1.25	1.5	N/A	5
59	233	PARDI MOHALLA W NO 59	6726.213	Pvt	4	26	30	30	AHP	6726.213	1.25	1.5	N/A	5
60	234	SCINDHIYA NAGAR, MARGHAT WALI PAHADI	159242.597	Govt	592	2	594	594	AHP	119431.948	1.25	1.5	N/A	6
60	235	KOTE KI SARAY	22096.675	Govt	83	2	85	85	PPP	22096.675	1.25	1.5	N/A	3
60	236	HURAWALI	81424.866	Govt	535	152	687	687	AHP	81424.866	1.25	1.5	N/A	6
60	237	HARKHEDA	50432.87	Govt	79	9	88	88	PPP	50432.87	1.25	1.5	N/A	4
60	238	DONGARPUR W NO 60	31270.573	Govt	31	191	222	222	AHP	31270.573	1.25	1.5	N/A	6
60	239	SIROL COLONY	30462.654	Govt	1	113	114	114	PPP	27416.389	1.25	1.5	N/A	6
60	240	NEW MEHRA COLONY	130296.433	Govt	189	21	210	210	AHP	117266.79	1.25	1.5	N/A	7
60	241	ALAPUR	25787.138	Govt	9	90	99	99	AHP	25787.138	1.25	1.5	N/A	7
60	242	OHADPUR	40040.716	Govt	0	25	25	25	AHP	40040.716	1.25	1.5	N/A	7
60	243	GHOSIPURA W NO 60	18920.947	Govt	112	222	334	334	AHP	17028.852	1.25	1.5	N/A	7
60	244	BALE KA PURA	66760.184	Pvt	0	100	100	100	AHP	63422.174	1.25	1.5	N/A	7
<b>Total</b>			<b>6890322.505</b>		<b>15,582</b>	<b>48,490</b>	<b>64072</b>			<b>6689111.63</b>				

## 5.7 Slum-wise Intervention Strategy for Untenable Slums (PMAY Annexure 5-II)

Sl.	Ward No.	Slum Id	Slum_Name	Gross_Area_ SQM	Land Ownership	No_of_HH			Proposed Intervention	Year
						Katcha	Pucca	Total		
1	18	92	RASULPUR	8210.929	Pvt.	148	0	148	AHP	2
2	23	109	HARIJAN BASTI, SHAMSHAN GHAT	2895.9	Govt	0	35	35	AHP	7
3	35	144	GANJ WALA MOHALLA W NO 35	5489.142	Govt	33	20	53	AHP	4
4	36	148	SATYA NARAYAN KI TEKARI	11492.092	Govt	125	368	493	AHP	7
5	37	155	SHANTI NAGAR W NO 37	3098.496	Govt	42	149	191	AHP	6
6	38	160	RAJA GAS GODAM	40955.936	Govt	206	268	474	AHP	2
7	38	161	GANESH MANDIR, RAJA GAS GODAM	94290.534	Govt	42	91	133	AHP	2
8	57	223	OFO KI BAGIYA	20967.427	Trust	5	84	89	AHP	3
9	57	224	RANIPURA	13810.419	Trust	62	631	693	AHP	3
<b>Total</b>				<b>2,01,210.875</b>				<b>2,309</b>		

### 5.8 Year-wise proposed interventions in Slums (PMAY Annexure 5-III)

Year	Number of Beneficiaries and Central Assistance Required (Rs. in Crores)														
	Redevelopment through Private Participation			Credit Linked Subsidy			Affordable Housing in Partnership			Beneficiary-led Construction			Total		
	No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount
2015-16	2	478	4.78	0	0	0	3	1248	18.72	0	0	0	5	1726	23.50
2016-17	4	668	6.68	0	0	0	40	11176	167.64	0	0	0	44	11844	174.32
2017-18	4	877	8.77	0	0	0	36	9020	135.30	0	0	0	40	9897	144.07
2018-19	3	308	3.08	0	0	0	36	7907	118.61	0	0	0	39	8215	121.69
2019-20	3	312	3.12	0	0	0	36	9273	139.10	0	0	0	39	9585	142.22
2020-21	3	212	2.12	0	0	0	36	10142	152.13	0	0	0	39	10354	154.25
2021-22	0	0	0	0	0	0	37	12451	186.77	0	0	0	37	12451	186.77
<b>Total</b>	<b>19</b>	<b>2855</b>	<b>28.55</b>				<b>224</b>	<b>61217</b>	<b>918.26</b>				<b>243</b>	<b>64072</b>	<b>946.81</b>

### 5.9 Interventions for Urban Poor based on Demand Survey (PMAY Annexure 5-IV)

Year	Year-wise Interventions for other Urban Poor based on Demand Survey (Amount in Rs. Crores)							
	Credit Linked Subsidy		Affordable Housing in Partnership		Beneficiary-led Construction		Total	
	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount
2015-16	-	-	552	8.28	250	3.75	802	12.03
2016-17	1,067	16.01	1,992	29.88	400	6.00	3,459	51.89
2017-18	1,067	16.01	1,992	29.88	400	6.00	3,459	51.89
2018-19	1,220	18.30	2,277	34.16	500	7.50	3,997	59.96
2019-20	1,525	22.88	2,846	42.69	600	9.00	4,971	74.57
2020-21	1,525	22.88	2,846	42.69	600	9.00	4,971	74.57
2021-22	1,457	21.86	2,158	32.37	573	8.60	4,188	62.82
<b>Total</b>	<b>7,861</b>	<b>117.92</b>	<b>14,663</b>	<b>219.95</b>	<b>3,323</b>	<b>49.85</b>	<b>25,847</b>	<b>387.71</b>

### 5.10 Year-wise Targets under different components (PMAY Annexure 5-V)

Interventions		Number of Beneficiaries and Central Assistance Required (Rs. in Crore)															
		2015-16		2016-17		2017-18		2018-19		2019-20		2020-21		2021-22		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Redevelopment through Private Participation	Slums	478	4.78	668	6.68	877	8.77	308	3.08	312	3.12	212	2.12	-	-	2,855	28.55
	Non-slums	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit linked subsidy to individual beneficiaries	Slums	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-slums	-	-	1,067	16.01	1,067	16.01	1,220	18.30	1,525	22.88	1,525	22.88	1,457	21.86	7,861	117.92
Affordable Housing in Partnership (AHP)	Slums	1248	18.72	11,176	167.64	9,020	135.30	7,907	118.61	9,273	139.10	10,142	152.13	12,451	186.77	61,217	918.26
	Non-slums	552	8.28	1,992	29.88	1,992	29.88	2,277	34.16	2,846	42.69	2,846	42.69	2,158.00	32.37	14,663	219.95
Subsidy for beneficiary-led / improvement of existing house	Slums	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-slums	250	3.75	400	6.00	400	6.00	500	7.50	600	9.00	600	9.00	573.00	8.60	3,323	49.85
<b>Total</b>		<b>2278</b>	<b>31.78</b>	<b>14,870</b>	<b>219.88</b>	<b>12,869</b>	<b>189.09</b>	<b>11,712</b>	<b>174.14</b>	<b>13,956</b>	<b>207.78</b>	<b>14,725</b>	<b>219.82</b>	<b>16,186</b>	<b>242.19</b>	<b>89,919</b>	<b>1,334.51</b>

## 5.11 Appraisal Checklist for Housing for All Plan of Action (HFAPoA)

### BASIC INFORMATION:

- I. Name of the State : Madhya Pradesh
- II. Name of the City : **Gwalior**
- III. State level Nodal Agency : UADD
- IV. City Population (as per Census 2011) : 10,69,276
- V. Slum Population (as per Census 2011) : 3,09,792
- VI. Urban Poor Population (Non-Slum) : 25,847 (Beneficiary) 1, 36,989 (population)
- VII. Total No. of Slums : 243
- VIII. Projected Financial Requirement for Four (4) Verticals\*:

Sl.	Verticals	Projected no. of Beneficiaries			% of Beneficiaries	% of SC Beneficiaries	% of ST Beneficiaries	Financial Requirement (Rs. In Cr.)
		Total	SC	ST				
<b>A</b>	In-situ Redevelopment using Land as a Resource	2855	1370		3.18	47.99	198.42	
<b>B</b>	Credit Linked Subsidy Scheme (CLSS):	7861	1841	1310	8.74	23.42	16.66	546.34
<b>C</b>	Affordable Housing in Partnership (AHP)	75880	24187		84.39	31.88	5273.66	
<b>D</b>	Beneficiary-led Individual House Construction or Enhancement	3323	859	215	3.70	25.85	6.47	230.95
<b>E</b>	<b>Total Requirement (a+b+c+d)</b>	<b>89,919</b>			<b>100.00</b>			<b>6249.37</b>

Note: \* As per estimation. Actual figures will vary at the time of implementation.

**APPRAISAL PARAMETERS:**

S. No.	Parameters	Response
1	Has ULB completed the demand assessment for Urban Poor in slums and non-slum areas as per formats given in the guidelines or from existing data (source)?	Yes
2	Has the Slum Population been cross-checked with the Census 2011 data? (Yes/No)	Yes
3	Has the updated list of slums been prepared through physical verification?	Yes
4	Has land ownership of all slums been listed? (Yes/No) If yes, then mention the number of slums in the following categories	Yes
4.1	Central Government and its agencies/PSUs/Autonomous bodies etc.	184
4.2	State Government and its agencies/PSUs/Autonomous bodies etc.	
4.3	Urban Local Body	
4.4	Private (including other boards enacted under Act of Parliament)	50
5	Has tenability analysis been done based on physical location, land use, land ownership for all slums? (Yes/No) If yes, then mention the following	Yes
5.1	Number of Tenable Slums	234
5.2	Number of Tenable Households	61,763
5.3	Number of Untenable Slums	9
5.4	Number of Untenable Households	2,309
6	Has the data collected on Housing condition been cross checked with Socio Economic Caste Census (SECC)? (Yes/no) If yes then mention:	
6.1	Pucca Houses (no. & %)	
6.2	Semi-Pucca Houses (no. & %)	
6.3	Kutcha Houses (no. & %)	
7	Among tenable slums, whether economic viability has been worked out for in-situ redevelopment using land as resource? (Yes/No) If yes then mention:	Yes
7.1	Number of Slums proposed for In-Situ Redevelopment	19
7.2	Number of untenable slums clubbed with slums under In-situ Redevelopment	Nil
8	Whether the land has been earmarked for the implementation of Affordable Housing Project?	Yes

S. No.	Parameters	Response
9	Whether vacant EWS housing stock has been identified those are available under various housing scheme for which the beneficiaries has not yet been identified? If yes, then mention the number of vacant dwelling units available	4,008 HH identified, but not adjusted against
10	Whether State has any agencies that have capacity to implement housing schemes? If yes, then mention the name of the agencies	GMC
11	Whether any monitoring mechanism is in place to check the progress of the construction of houses under beneficiary-led housing component?	GMC
12	Whether advocacy plan is in place or planned for promoting the CLSS component?	Yes
13	Whether the process for coordination has been initiated with various local banks/ HFCs which have already signed MoU with one of the CNAs (HUDCO/ NHB) for facilitation of beneficiaries under CLSS component? If yes, provide details of the initiative taken.	Yes
14	Have detailed strategies been developed in consultation with the beneficiaries for the four (4) verticals mentioned in the guidelines. (Yes/No)	Yes
15	Has financial plan year - wise been worked out? (Yes/No)	Yes
16	Whether Central Assistance required has been worked out for all four (4) components? (Yes/No) If yes, then mention	Yes
16.1	Amount of Central Assistance required (Rs. in lakhs)	1,33,451
17	While formulating HFAPoA, whether financial resources from State, ULB, beneficiary has been considered? (Yes/No) If yes, then mention:	Yes
17.1	Amount of State Contribution (Rs. in lakhs)	95,149
17.2	Amount of ULB Contribution (Rs. in lakhs)	58,632
17.3	Amount of Beneficiary / Private Builder Contribution (Rs. in lakhs)	3,49,496
17.4	Amount from any other (source) (Rs. in lakhs)	-
18	Has the draft HFAPoA been presented to the elected representatives and feedback elicited? (Yes/No)	Yes
19	Has the draft HFAPoA has been appraised by the State Level Appraisal Committee (SLAC) and approved by State Level Sanctioning & Monitoring Committee (SLSMC)? (Yes/No)	Yes
20	Has changes in the physical targets and financial requirements in AIP from the preceding year has been transferred to HFAPoA? (Yes/No)	Yes

## ANNEXURE I: VIABILITY ANALYSIS FOR 21 SLUMS

Slum Name		GRAM BARA		
Ward		1		
S. No.	Parameter	Unit	Calculation method	
<b>Estimation of land/Built-up area</b>				
a	Total Tenable Area of Slum	Sq. Mtr.	a	96662
b	Total Slum Households	Numbers	b	313
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	313
d	Permissible FSI/FAR	Numbers	d	1.5
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	144992
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	18311
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	126682
<b>Financial Viability</b>				
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	219,726,000
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	1,520,181,000
l	Total investment made by developer	Rupees	$l = j + k$	1,739,907,000
m	Prevailing market value per Sq. mtr.	Rupees	m	24000
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	3,040,362,000
o	Total Profit	Rupees	$o = n - l$	1,300,455,000
p	Profit Margin for developer	%age	$p = (o/l) \times 100$	74.74

Slum Name		JATAVPURA		
Ward		1		
S. No.	Parameter	Unit	Calculation method	
<b>Estimation of land/Built-up area</b>				
a	Total Tenable Area of Slum	Sq. Mtr.	a	120051
b	Total Slum Households	Numbers	b	165
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	165
d	Permissible FSI/FAR	Numbers	d	1.5
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	180076
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	9653
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	170424
<b>Financial Viability</b>				
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	115,830,000
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	2,045,087,784
l	Total investment made by developer	Rupees	$l = j + k$	2,160,917,784
m	Prevailing market value per Sq. mtr.	Rupees	m	24000
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	4,090,175,568
o	Total Profit	Rupees	$o = n - l$	1,929,257,784
p	Profit Margin for developer	%age	$p = (o/l) \times 100$	89.28

		Slum Name	SHIV NAGAR, GHOSIPURA		
		Ward	7		
S. No.	Parameter	Unit	Calculation method		
<b>Estimation of land/Built-up area</b>					
a	Total Tenable Area of Slum	Sq. Mtr.	a	40307	
b	Total Slum Households	Numbers	b	183	
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	183	
d	Permissible FSI/FAR	Numbers	d	1.5	
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	60461	
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5	
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	10706	
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	49755	
<b>Financial Viability</b>					
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000	
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	128,466,000	
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	597,063,006	
l	Total investment made by developer	Rupees	$l = j + k$	725,529,006	
m	Prevailing market value per Sq. mtr.	Rupees	m	24000	
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	1,194,126,012	
o	Total Profit	Rupees	$o = n - l$	468,597,006	
p	Profit Margin for developer	%age	$p = (o/l) \times 100$	64.59	

		Slum Name	FARRASH KHANA		
		Ward	3		
S. No.	Parameter	Unit	Calculation method		
<b>Estimation of land/Built-up area</b>					
a	Total Tenable Area of Slum	Sq. Mtr.	a	18890	
b	Total Slum Households	Numbers	b	76	
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	76	
d	Permissible FSI/FAR	Numbers	d	1.5	
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	28334	
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5	
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	4446	
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	23888	
<b>Financial Viability</b>					
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000	
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	53,352,000	
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	286,659,936	
l	Total investment made by developer	Rupees	$l = j + k$	340,011,936	
m	Prevailing market value per Sq. mtr.	Rupees	m	27000	
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	644,984,856	
o	Total Profit	Rupees	$o = n - l$	304,972,920	
p	Profit Margin for developer	%age	$p = \frac{(o/l)}{100} \times 100$	89.69	

		Slum Name	KISHANBAG, AB ROAD		
		Ward	5		
S. No.	Parameter	Unit	Calculation method		
<b>Estimation of land/Built-up area</b>					
a	Total Tenable Area of Slum	Sq. Mtr.	a	52338	
b	Total Slum Households	Numbers	b	459	
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	459	
d	Permissible FSI/FAR	Numbers	d	1.5	
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	78507	
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5	
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	26852	
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	51655	
<b>Financial Viability</b>					
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000	
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	322,218,000	
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	619,861,626	
l	Total investment made by developer	Rupees	$l = j + k$	942,079,626	
m	Prevailing market value per Sq. mtr.	Rupees	m	24000	
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	1,239,723,252	
o	Total Profit	Rupees	$o = n - l$	297,643,626	
p	Profit Margin for developer	%age	$p = (o/l) \times 100$	31.59	

		Slum Name	NEW COLONY NO 2		
		Ward	16		
S. No.	Parameter	Unit	Calculation method		
<b>Estimation of land/Built-up area</b>					
a	Total Tenable Area of Slum	Sq. Mtr.	a	23508	
b	Total Slum Households	Numbers	b	37	
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	37	
d	Permissible FSI/FAR	Numbers	d	1.5	
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	35262	
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5	
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	2165	
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	33098	
<b>Financial Viability</b>					
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000	
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	25,974,000	
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	397,173,420	
l	Total investment made by developer	Rupees	$l = j + k$	423,147,420	
m	Prevailing market value per Sq. mtr.	Rupees	m	24000	
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	794,346,840	
o	Total Profit	Rupees	$o = n - l$	371,199,420	
p	Profit Margin for developer	%age	$p = (o/l) \times 100$	87.72	

		Slum Name	ANAND NAGAR, CHAMDA MILL		
		Ward	17		
S. No.	Parameter	Unit	Calculation method		
<b>Estimation of land/Built-up area</b>					
a	Total Tenable Area of Slum	Sq. Mtr.	a	22053	
b	Total Slum Households	Numbers	b	85	
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	85	
d	Permissible FSI/FAR	Numbers	d	1.5	
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	33080	
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5	
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	4973	
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	28107	
<b>Financial Viability</b>					
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000	
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	59,670,000	
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	337,284,504	
l	Total investment made by developer	Rupees	$l = j + k$	396,954,504	
m	Prevailing market value per Sq. mtr.	Rupees	m	24000	
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	674,569,008	
o	Total Profit	Rupees	$o = n - l$	277,614,504	
p	Profit Margin for developer	%age	$p = (o/l) \times 100$	69.94	

Slum Name		BAGIYA HANUMAN NAGAR		
Ward		21		
S. No.	Parameter	Unit	Calculation method	
<b>Estimation of land/Built-up area</b>				
a	Total Tenable Area of Slum	Sq. Mtr.	a	31632
b	Total Slum Households	Numbers	b	55
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	55
d	Permissible FSI/FAR	Numbers	d	1.5
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	47448
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	3218
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	44231
<b>Financial Viability</b>				
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	38,610,000
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	530,766,522
l	Total investment made by developer	Rupees	$l = j + k$	569,376,522
m	Prevailing market value per Sq. mtr.	Rupees	m	27000
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	1,194,224,675
o	Total Profit	Rupees	$o = n - l$	624,848,153
p	Profit Margin for developer	%age	$p = \frac{(o/l) \times 100}{100}$	109.74

		Slum Name	MAHAL GAON, KAROULI MATA		
		Ward	29		
S. No.	Parameter	Unit	Calculation method		
<b>Estimation of land/Built-up area</b>					
a	Total Tenable Area of Slum	Sq. Mtr.	a	214255	
b	Total Slum Households	Numbers	b	650	
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	650	
d	Permissible FSI/FAR	Numbers	d	1.5	
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	321383	
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5	
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	38025	
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	283358	
<b>Financial Viability</b>					
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000	
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	456,300,000	
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	3,400,298,136	
l	Total investment made by developer	Rupees	$l = j + k$	3,856,598,136	
m	Prevailing market value per Sq. mtr.	Rupees	m	27000	
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	7,650,670,806	
o	Total Profit	Rupees	$o = n - l$	3,794,072,670	
p	Profit Margin for developer	%age	$p = (o/l) \times 100$	98.38	

		Slum Name	PARDI MOHALLA W NO 34		
		Ward	34		
S. No.	Parameter	Unit	Calculation method		
<b>Estimation of land/Built-up area</b>					
a	Total Tenable Area of Slum	Sq. Mtr.	a	10121	
b	Total Slum Households	Numbers	b	61	
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	61	
d	Permissible FSI/FAR	Numbers	d	1.5	
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	15181	
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5	
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	3569	
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	11613	
<b>Financial Viability</b>					
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000	
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	42,822,000	
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	139,352,382	
l	Total investment made by developer	Rupees	$l = j + k$	182,174,382	
m	Prevailing market value per Sq. mtr.	Rupees	m	24000	
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	278,704,764	
o	Total Profit	Rupees	$o = n - l$	96,530,382	
p	Profit Margin for developer	%age	$p = (o/l) \times 100$	52.99	

		Slum Name	KAMATHIPURA, JATAV MOHALLA		
		Ward	47		
S. No.	Parameter	Unit	Calculation method		
<b>Estimation of land/Built-up area</b>					
a	Total Tenable Area of Slum	Sq. Mtr.	a	24468	
b	Total Slum Households	Numbers	b	151	
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	151	
d	Permissible FSI/FAR	Numbers	d	1.5	
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	36703	
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5	
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	8834	
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	27869	
<b>Financial Viability</b>					
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000	
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	106,002,000	
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	334,428,588	
l	Total investment made by developer	Rupees	$l = j + k$	440,430,588	
m	Prevailing market value per Sq. mtr.	Rupees	m	27000	
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	752,464,323	
o	Total Profit	Rupees	$o = n - l$	312,033,735	
p	Profit Margin for developer	%age	$p = \frac{o}{l} \times 100$	70.85	

Slum Name		NAYAPURA W NO 53		
Ward		53		
S. No.	Parameter	Unit	Calculation method	
<b>Estimation of land/Built-up area</b>				
a	Total Tenable Area of Slum	Sq. Mtr.	a	11798
b	Total Slum Households	Numbers	b	87
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	87
d	Permissible FSI/FAR	Numbers	d	1.5
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	17697
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	5090
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	12608
<b>Financial Viability</b>				
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	61,074,000
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	151,295,760
l	Total investment made by developer	Rupees	$l = j + k$	212,369,760
m	Prevailing market value per Sq. mtr.	Rupees	m	27000
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	340,415,460
o	Total Profit	Rupees	$o = n - l$	128,045,700
p	Profit Margin for developer	%age	$p = \frac{(o/l) \times 100}{100}$	60.29

Slum Name		GANJI KHO GALI NO 1		
Ward		58		
S. No.	Parameter	Unit	Calculation method	
<b>Estimation of land/Built-up area</b>				
a	Total Tenable Area of Slum	Sq. Mtr.	a	33732
b	Total Slum Households	Numbers	b	37
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	37
d	Permissible FSI/FAR	Numbers	d	1.5
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	50598
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	2165
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	48433
<b>Financial Viability</b>				
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	25,974,000
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	581,198,274
l	Total investment made by developer	Rupees	$l = j + k$	607,172,274
m	Prevailing market value per Sq. mtr.	Rupees	m	27000
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	1,307,696,117
o	Total Profit	Rupees	$o = n - l$	700,523,843
p	Profit Margin for developer	%age	$p = \frac{o}{l} \times 100$	115.37

		Slum Name	LALIYAPURA		
		Ward	59		
S. No.	Parameter	Unit	Calculation method		
<b>Estimation of land/Built-up area</b>					
a	Total Tenable Area of Slum	Sq. Mtr.	a	48764	
b	Total Slum Households	Numbers	b	50	
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	50	
d	Permissible FSI/FAR	Numbers	d	1.5	
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	73146	
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5	
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	2925	
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	70221	
<b>Financial Viability</b>					
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000	
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	35,100,000	
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	842,647,104	
l	Total investment made by developer	Rupees	$l = j + k$	877,747,104	
m	Prevailing market value per Sq. mtr.	Rupees	m	27000	
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	1,895,955,984	
o	Total Profit	Rupees	$o = n - l$	1,018,208,880	
p	Profit Margin for developer	%age	$p = (o/l) \times 100$	116.00	

Slum Name		KHOTIGRAM		
Ward		60		
S. No.	Parameter	Unit	Calculation method	
<b>Estimation of land/Built-up area</b>				
a	Total Tenable Area of Slum	Sq. Mtr.	a	38191
b	Total Slum Households	Numbers	b	70
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	70
d	Permissible FSI/FAR	Numbers	d	1.5
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	57286
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	4095
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	53191
<b>Financial Viability</b>				
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	49,140,000
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	638,297,856
l	Total investment made by developer	Rupees	$l = j + k$	687,437,856
m	Prevailing market value per Sq. mtr.	Rupees	m	27000
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	1,436,170,176
o	Total Profit	Rupees	$o = n - l$	748,732,320
p	Profit Margin for developer	%age	$p = \frac{o}{l} \times 100$	108.92

Slum Name		BADI MADIYIAN		
Ward		59		
S. No.	Parameter	Unit	Calculation method	
<b>Estimation of land/Built-up area</b>				
a	Total Tenable Area of Slum	Sq. Mtr.	a	18081
b	Total Slum Households	Numbers	b	89
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	89
d	Permissible FSI/FAR	Numbers	d	1.5
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	27121
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	5207
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	21915
<b>Financial Viability</b>				
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	62,478,000
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	262,976,418
l	Total investment made by developer	Rupees	$l = j + k$	325,454,418
m	Prevailing market value per Sq. mtr.	Rupees	m	27000
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	591,696,941
o	Total Profit	Rupees	$o = n - l$	266,242,523
p	Profit Margin for developer	%age	$p = \frac{(o/l)}{100} \times 100$	81.81

Slum Name		KOTE KI SARAY		
Ward		60		
S. No.	Parameter	Unit	Calculation method	
<b>Estimation of land/Built-up area</b>				
a	Total Tenable Area of Slum	Sq. Mtr.	a	16903
b	Total Slum Households	Numbers	b	154
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	154
d	Permissible FSI/FAR	Numbers	d	1.5
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	25355
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	9009
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	16346
<b>Financial Viability</b>				
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	108,108,000
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	196,147,368
l	Total investment made by developer	Rupees	$l = j + k$	304,255,368
m	Prevailing market value per Sq. mtr.	Rupees	m	30000
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	490,368,420
o	Total Profit	Rupees	$o = n - l$	186,113,052
p	Profit Margin for developer	%age	$p = \frac{(o/l) \times 100}{100}$	61.17

Slum Name		HARKHEDA		
Ward		60		
S. No.	Parameter	Unit	Calculation method	
<b>Estimation of land/Built-up area</b>				
a	Total Tenable Area of Slum	Sq. Mtr.	a	50433
b	Total Slum Households	Numbers	b	88
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	88
d	Permissible FSI/FAR	Numbers	d	1.5
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	75649
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	5148
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	70501
<b>Financial Viability</b>				
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	61,776,000
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	846,015,660
l	Total investment made by developer	Rupees	$l = j + k$	907,791,660
m	Prevailing market value per Sq. mtr.	Rupees	m	27000
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	1,903,535,235
o	Total Profit	Rupees	$o = n - l$	995,743,575
p	Profit Margin for developer	%age	$p = \frac{(o/l) \times 100}{100}$	109.69

Slum Name		SIROL COLONY		
Ward		60		
S. No.	Parameter	Unit	Calculation method	
<b>Estimation of land/Built-up area</b>				
a	Total Tenable Area of Slum	Sq. Mtr.	a	27416
b	Total Slum Households	Numbers	b	114
c	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Numbers	c	114
d	Permissible FSI/FAR	Numbers	d	1.5
e	Total Built-up area permissible as per FSI/FAR norms	Sq. Mtr.	$e = a \times d$	41125
f	Proposed Super builtup area of each DU (LIG and EWS average)	Sq. Mtr.	f	58.5
g	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq. Mtr.	$g = c \times f$	6669
h	Remaining Built-up area for sale component of private developer	Sq. Mtr.	$h = e - g$	34456
<b>Financial Viability</b>				
i	Avg. cost of construction (including infra)	INR/Sq. Mtr.	i	12,000
j	Cost of construction of Slum rehab Component	Rupees	$j = g \times i$	80,028,000
k	Cost of construction for built-up area under sale component	Rupees	$k = h \times i$	413,467,002
l	Total investment made by developer	Rupees	$l = j + k$	493,495,002
m	Prevailing market value per Sq. mtr.	Rupees	m	27000
n	selling Cost for built-up area under sale component	Rupees	$n = m \times h$	930,300,755
o	Total Profit	Rupees	$o = n - l$	436,805,753
p	Profit Margin for developer	%age	$p = \frac{(o/l) \times 100}{100}$	88.51

## ANNEXURE II: MAPS

