



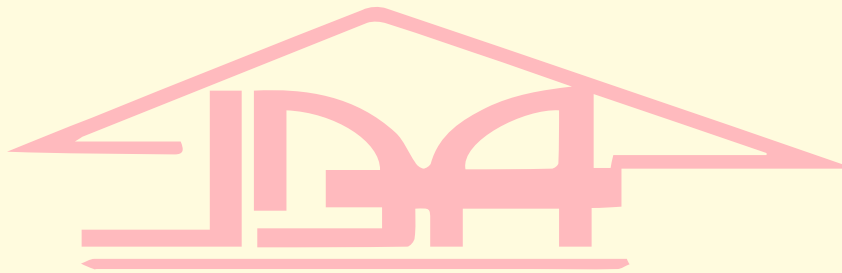
JAMMU DEVELOPMENT AUTHORITY



Mera Bhi Ek Ghar Hoga

**1 BHK FLATS (208 NOS) AT AFFORDABLE PRICE
FOR ECONOMICALLY WEAKER SECTION (EWS)
AT LOWER ROOP NAGAR JAMMU**

EWS FLATS LOWER ROOP NAGAR JAMMU



Scheme:

The scheme titled as “**EWS Housing Scheme under AHP component of PMAY (Urban) Mission**” of Jammu Development Authority at Lower Roop Nagar, Jammu.

PREFACE

The Government of J&K has taken up “Housing for All” as a top priority mission at the UT level with a vision to ensure that all the residents of urban area in J&K have access to a range of housing options within their affordability limits.

Jammu Development Authority (JDA), an Autonomous Development Authority for Jammu City came into being under the J&K Development Act, 1970. The JDA has developed a number of housing colonies under the name Trikuta Nagar Housing Colony, Roop Nagar Housing Colony (Upper & Lower), Rajinder Nagar Housing Colony (Phase - I and Phase - II), Gole Gujral Housing Colony, Birpur Housing Colony and KotBhalwal Housing Colony in Jammu Province catering to housing requirement of various economic groups like EWS, LIG, MIG, & HIG.

Keeping in tune with the fast-changing urban landscape of Jammu and mounting stress on its scarce land resources, the Jammu Development Authority has embarked upon the ambitious initiative of exploring transformative and sustainable solution for affordable housing in the city by conceptualising mass EWS Housing Project in Lower Roop Nagar in the already built up neighbourhood area within the municipal limits of the city.

This initiative is aimed to help EWS realize their cherished dream of owning a secure, compact and affordable home within Jammu city and let them have the privilege of having the feel of modern living without occupying as much land resources as the traditional houses do.

The Project is part of the 1008 EWS units approved by the Central Sanctioning and monitoring committee (CSMC) of PMAY (Urban)-Housing for all, for Jammu & Kashmir in its 37th meeting.

The proposed project is in the heart of Lower Roop Nagar. It is easily accessible through local transport. Site is abutting a black topped road, Matador services and market Facility available just at a walking distance. The site is at a walking distance from Jammu Akhnoor 4 laned road having direct connectivity to Rajouri / Poonch Districts.

Choosing to live here securely and comfortably is one of the most important decisions you can make.

Vice-Chairman
Jammu Development Authority



Project Highlights

- Earthquake resistant structure.
- 208 residential flats under Affordable Housing in Partnership (AHP) vertical of PMAY (Urban) Mission.
- Site adjacent to Akhnour Road.
- Layout comprising of 13 Towers of 1 BHK EWS Units, each floor having 4 units.
- Building block serviced by adequate road facilities.
- Facilities like shopping centre, parks to be developed on the project site while Health centre is already available in the near vicinity of the site.
- Provision of Electric sub-station (ESS) for dedicated Power Supply.
- Adequate Parking Space.
- Open Green Spaces around building blocks.

Flat / Floor Plan - 4 Units per floor

1 BHK - EWS – UNIT AREA AS UNDER

Super Area	42.94 sqm.
Built-up area	39.22 sqm
Carpet area	29.60 sqm

Bedroom	01
Family Lounge	01
Kitchen	01
Bath	01
W/C Wash	01
Balcony	01

Salient Features

- Each Unit Block shall have a stair case assessable to units.
- Well ventilated rooms.
- Energy Efficient Lighting and fixtures within the units.
- Vitrified floor tiles in each unit.

Eligibility Criteria for Applicants :-

- i. The applicant must be citizen of India.
- ii. The flat shall be allotted only to a family which does 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. Family for this purpose shall comprise of husband, wife, unmarried sons and/or unmarried daughters.
- iii. An adult earning member (irrespective of martial status) can be treated as a separate household, provided that he/she does not own a pucca (an all- weather dwelling unit) house in his/her name in any part of India.
 - iv. Provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the scheme.
 - v. One person can submit one application only either in his/her own name or as joint application in case of married couple.
 - vi. The applicant shall be the resident of Urban Local Bodies within JDA limits viz Jammu Municipal Corporation or Municipal Committee of Bishnah, Ghou-Manhasan, Bari Brahmana and Vijaypur at the time of application as established by domicile certificate.
 - vii. A “dwelling unit”/ flat shall be allotted only to such beneficiary family, who does not own a pucca house either in his/her name or in the name of any member of his /her family in any part of India.
 - viii. The annual family income should not exceed Rs.3.00 lakh per annum and must be certified by the competent authority of the Revenue Department.
 - ix. Dwelling Unit i.e Flat/Apartment shall be occupied by allottee within six months of taking over of the possession of same.
 - x. Dwelling Unit cannot be put on rent by the allottee.
 - xi. The ownership can only be transferred to another beneficiary after lock in period of 10 years of allotment, who himself/herself is also eligible for allotment of a dwelling unit under this policy and satisfies all the above, mentioned criteria.
 - xii. The applicant should mandatory have Aadhar Card and should submit the proof of Income and other related documents while applying on JK Housing Mission <https://www.jkhm.in>.

Application Procedure

The applicants can apply for the scheme through the e-services tab on official website of JDA www.jda.jk.gov.in by clicking the JK Housing Mission option and should follow the instructions given therein.

- The total process of the downloading and filling up the application form will be through a link on the portal of JK Housing Mission which will be provided on e-services tab of website of JDA.
- The particular details of application form will be filled up by applicant along with scanned copy of documents to be uploaded before submission to JDA through JK Housing Mission portal link hosted on the JDA website.
- Payment of application fee of Rs.1000/- with admissible charges in online mode will be accepted through payment gateway provided on the website and further payment of flat will be made as per the financing plan and proposal below:

Financing Plan & Proposal

Cost of Flat		Rs 10.00 Lakhs (Subject to revision for escalation at the time of possession)						
PMAY Grant		Rs.1.66 Lakhs (only to eligible beneficiaries)						
Payment schedule	Rs 10.00 Lakhs	Payment Plan (in lakhs)						
		1 st	2 nd	3 rd	4 th	5 th	6 th	7 th
		Signing amount (within 45 days of allotment)	On completion of Plinth at Site / 3 months whichever is later	On completion of Ground Floor Slab / 6 months whichever is later	On completion of 1 st Floor Slab / 9 months whichever is later	On completion of 2 nd Floor Slab / 12 months whichever is later	On completion of 3 rd Floor Slab / 15 months whichever is later	On completion / 18 months whichever is later
	1.00	1.00	2.00	2.00	2.00	1.00	1.00 lac + escalation, if any	

- Failure to deposit signing amount of Rs.1.00 Lakh within the stipulated period of 45 days of issuance of allotment letter shall automatically forfeit claim for allotment and allotment will be deemed to be cancelled.
- Any delay in scheduled payment will entail charging of interest @MCLR rate of J&K Bank + 2%. Default above one year in making the scheduled payment will entail cancellation at the discretion of Vice Chairman, JDA without any notice.
- Applicants should fill the particulars of his Bank Account carefully and correctly in the specified place so that the refund of money will be done online to the unsuccessful applicants in the same account.

- g After submission of the online application, a confirmation SMS will be given to the registered mobile number provided in the application form.
- h. The applicant should submit the original documents for verification as and when called for.

Execution of Lease Deed:-

The lease deed will have to be executed within three months of full payment of premium and for a period of 40 years to begin with and renewable thereafter. Cost of stamp duty, registration of lease deed or any other incidental charges whatsoever levied by the Govt./Local bodies shall be paid by the lessee.

Delivery of Possession

Possession shall be handed over only on completion of the project and the expected date of completion is December 2023.

- a) While taking delivery of the flat, the allottee(s) has to give an undertaking in shape of affidavit to the effect that he/she is taking possession of the flat after exercising due diligence about construction and other facilities. He/she shall not raise any objection thereafter for any rectification or compensation in respect of allotted flat.
- b) An allottee(s) is required to take possession of the flat within the stipulated date after the execution of agreement/deed containing terms and conditions of allotment. Beyond the said date and within a maximum period of six months, possession can be given on payment of watch and ward charges @ Rs.200/- per month.

Refund / Withdrawal / Cancellation:-

- a) An allottee(s) is free to withdraw in case of
 - i. Inordinate delay by JDA in giving possession even after the expiry of one year after the scheduled completion.
 - ii. Escalation of the unit cost beyond 25% of the price announced in this brochure and in such cases, full refund shall be given along with interest (highest Jammu

and Kashmir Bank Marginal Cost of Funds based Lending Rate (MCLR) plus two percent). If the allottee(s) continues in the scheme in the aforesaid circumstances, no extra financial benefits can be given to him/her.

- b) The amount of the applicants who are either unsuccessful in lottery/whose applications are rejected on any ground will be refunded without interest by direct account transfer in favour of the applicant within three months from the date of lottery.

Terms & Conditions:-

1. The applicant shall be the resident of Urban Local Bodies within JDA limits viz Jammu Municipal Corporation or Municipal Committee of Bishnah, Ghou-Manhasan, Bari Brahmana and Vijaypur and having domicile certificate is eligible to apply for the allotment of the flat and have to REGISTER on JK Housing Mission (<https://www.jkhm.in>) and shall require capture of bio-metric data or submission of UIDAI/AADHAAR number of all family members (above age of 5 years) at the time of registration.
2. The applicant while filling the ONLINE form with a fee of Rs.1000/- of application (non-refundable) shall have to attach scanned copy of the following documents or those mentioned in online application form:-
 - Aadhaar of applicant of all the family members.
 - Notarized Self-declaration for not owning any house in his / her name (in any part of India and abiding by the Terms and Conditions) as given in this e-brochure.
 - Scanned photograph.
 - Annual family Income Certificate from the Competent Authority.
 - Scanned Signatures.
3. Total number of Apartments/flats offered for registration are 208 in EWS as per stipulated plan.
4. Eligible beneficiaries can obtain PMAY (U) assistance of Rs.1.66 lakhs per flat allotted under the scheme.

5. The allotment shall be made as per standing procedure of the Jammu Development Authority i.e. by draw of lots. Even the flats No. will be allotted through draw of lots among the successful allottees.
6. The allotment would be in the name of female head of the household or in the joint name of the male head of the household and his wife, and only in cases when there is no adult female member in the family, the house can be in the name of male member of the household.
7. The allottees shall have to form and become member of the Resident Welfare Society for the upkeep and maintenance of the common area and services including water supply, electricity, DG Sets, Lawns, Parking spaces etc. and will have to bear monthly membership charges as may be fixed in this regard by JDA.
8. Preference in allotment may be given to physically disabled persons, senior citizens, Scheduled Castes, Scheduled Tribes, Other Backward Classes, minority, single women, transgender and other weaker and vulnerable sections of the society.
9. The families with differently abled persons and senior citizens may be allotted house preferably on the ground floor and lower floors.
10. The allottees can avail housing loan facility from J&K Bank or any other scheduled commercial banks. JDA would facilitate and provide necessary documentation to the bank.
11. All expenses on account of execution and registration of documents shall be borne by the allottee.
12. If the completion of the premises is delayed by any reason beyond the control of Jammu Development Authority, the Jammu Development Authority shall be entitled to reasonable escalation in the fixed selling price of the flat and extension of time for delivery of possession of allotted apartments.

13. If at any time, any dispute arises with respect to the allotted apartment, the same shall be referred for arbitration to the Vice Chairman, Jammu Development Authority. The decision of the Vice Chairman, Jammu Development Authority shall be final and binding upon the parties. In case of any dispute between interested parties exclusive jurisdiction shall be vested with the courts at Jammu only.
14. The allotment in addition to above terms and conditions shall be subject to the provisions of instructions, guidelines issued, rules framed from time to time by Jammu Development Authority and as per the lease conditions mentioned in the lease deed which will have to be entered to between the allottee and JDA before handing over the possession.
15. No interest will be paid by the Authority in case of advance payment of Installment and in case of delay in construction due to factors beyond the control of the Authority.
16. The allottee(s) desirous of availing loan from any Bank/Financial Institution/Employer may apply in the prescribed format of JDA for NOC (No Objection Certificate) along with requisite processing fee & documents after allotment.
17. The allottee(s) shall not use the flat for such activities, which are likely to cause nuisance, annoyance or disturbance to other occupants of the Tower or those activities which are against law or any directive of the Government or the local Authority. In such cases, the allotment is liable for cancellation.
18. The allottee(s) shall always use the asset for residence only and shall not store any goods of hazardous or combustible nature or which can cause damage to the structure and/or other occupants or the equipments in the colony/tower or use the asset for criminal or illegal activities or activities prohibited under law of the land.
19. The interiors of the apartment shall be the responsibility of the allottee(s) and JDA shall not in any case be held liable for any damage or loss incurred on account of any neglect or omission of the allottee(s) or any act of the third party. The allottee(s) shall abide by the conditions contained in the special conditions.

20. The allottee(s) shall abide by the laws of the land, including the local laws and directions of the statutory Authorities and terms and conditions of allotment. In case any penalty or fine imposed by any Government Statutory or other Local Authority for violation of any law by the allottee(s), the same shall be paid and satisfied by the allottee(s).
21. The allottee(s) shall not make any additions or alterations in the Flat or in the common area of apartment/Colony which may cause interruption in the usage of the common areas and facilities within the colony and /or cause any structure damage or encroachment in the colony.
22. The allottee(s) shall not take up addition/alteration of the allotted space after taking over possession, without prior approval of JDA and competent Authority of the Locality except as per plan in brochure.
23. The allottee(s) shall not encroach any area in the scheme beyond the built-up area of their flats.
24. The flat thus allotted shall be utilised for residential purpose. Any other use will entail cancellation of allotment.
25. The flats shall be leased out on "As is where is" basis. It is presumed that the intending allottee(s) has inspected the site and familiarized itself with the prevailing conditions in all respects before participating in the allotment process.
26. Allottee(s) of the flats will have to pay water, power & applicable utility tariffs to the concerned agency at the time of handing over the flats subject to changes from time to time.
27. All taxes, duties and other Govt. Levies, if any as applicable from time to time shall be solely borne by the allottee(s).

Declaration:-

- 1) I, verify today _____ day of _____ 2021 at Jammu that I have carefully read all the terms and conditions mentioned in the e-brochure and agree to the same and bind myself to abide by the same. All the averments made by me in the application form are true to the best of my knowledge and belief and nothing has been concealed thereof. In case of misrepresentation of facts or suppression/ concealment of vital information for misleading the authorities, the allotment made in my favour is liable to be cancelled abinitio without any prior notice and criminal as well as civil liability/responsibility shall be mine in that event/ situation.
- 2) I, certify that I or any family member has no own pucca house in any part of the India.
- 3) I, certify that or any family member has not availed benefit under PMAY Scheme.
- 4) I, agree that JDA has suo-moto right to cancel the allotment and dispossess me in case of any false declaration made at the time of application or later and non-compliance of allotment/lease conditions including those mentioned in e-brochure.

SPECIFICATIONS

- Kitchen having green marble counter /platform
- Living room and kitchen flooring with vitrified tiles
- Stairs portion with Kota stone flooring with MS tubular railing
- Finishing internal with acrylic paint and outer with waterproof snowcem
- Flat complete in all respect ready to move with following facilities
 - STP (sewage treatment plant)
 - Rainwater Harvesting
 - Shopping Complex
 - Landscaping like Green Spaces etc.



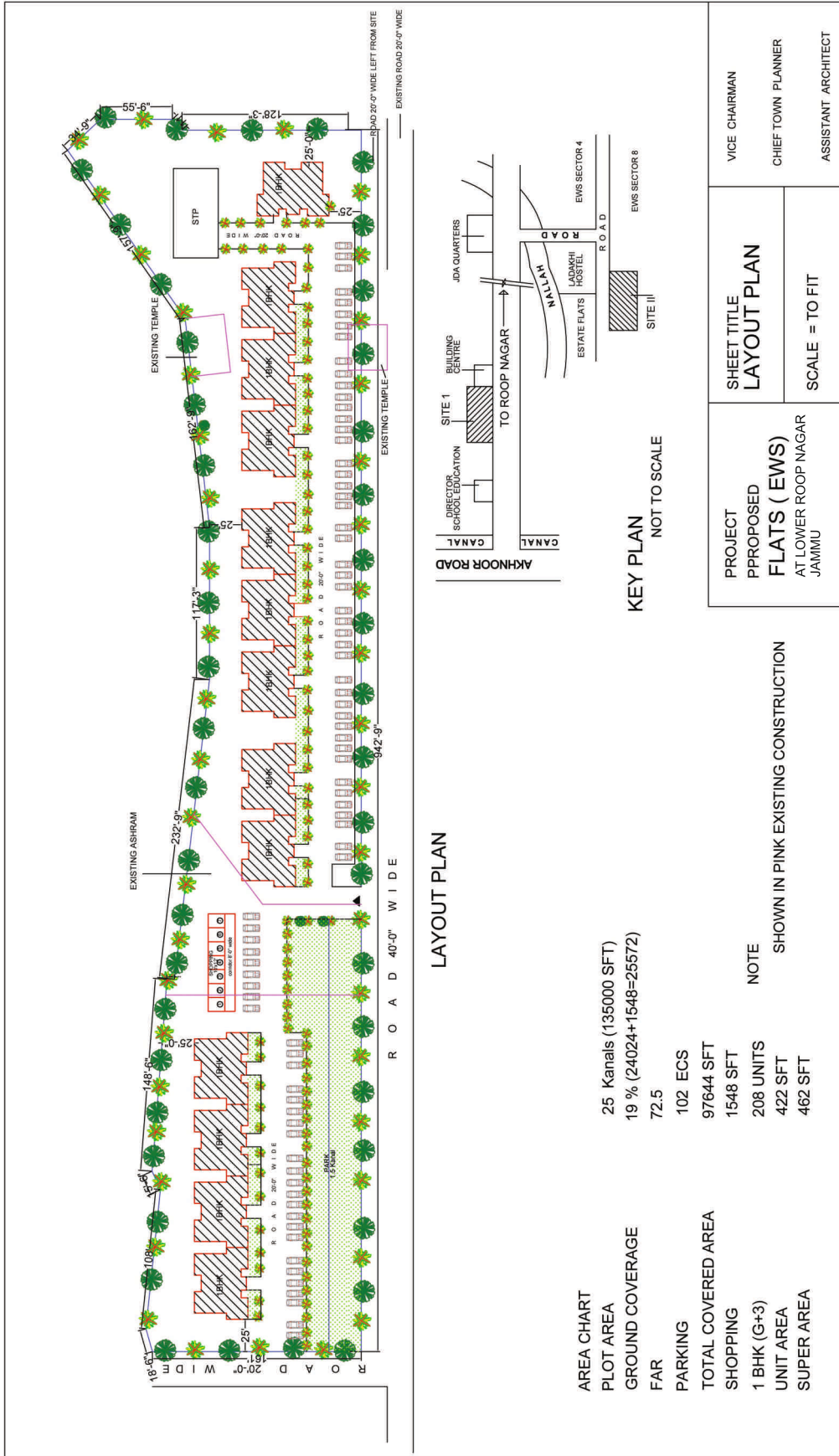
Project Details

- No. of Towers = 13
- No. of storeys = G + 3
- No. of Units in each floor = 4
- Unit Area = 422 sft
- Super Area = 462 sft
- Carpet Area = 318.50 sft
- Cost of Unit = Rs. 10.00 lacs

PROPOSED FLATS AT LOWER ROOP NAGAR, JAMMU



PROPOSED FLATS AT LOWER ROOP NAGAR, JAMMU

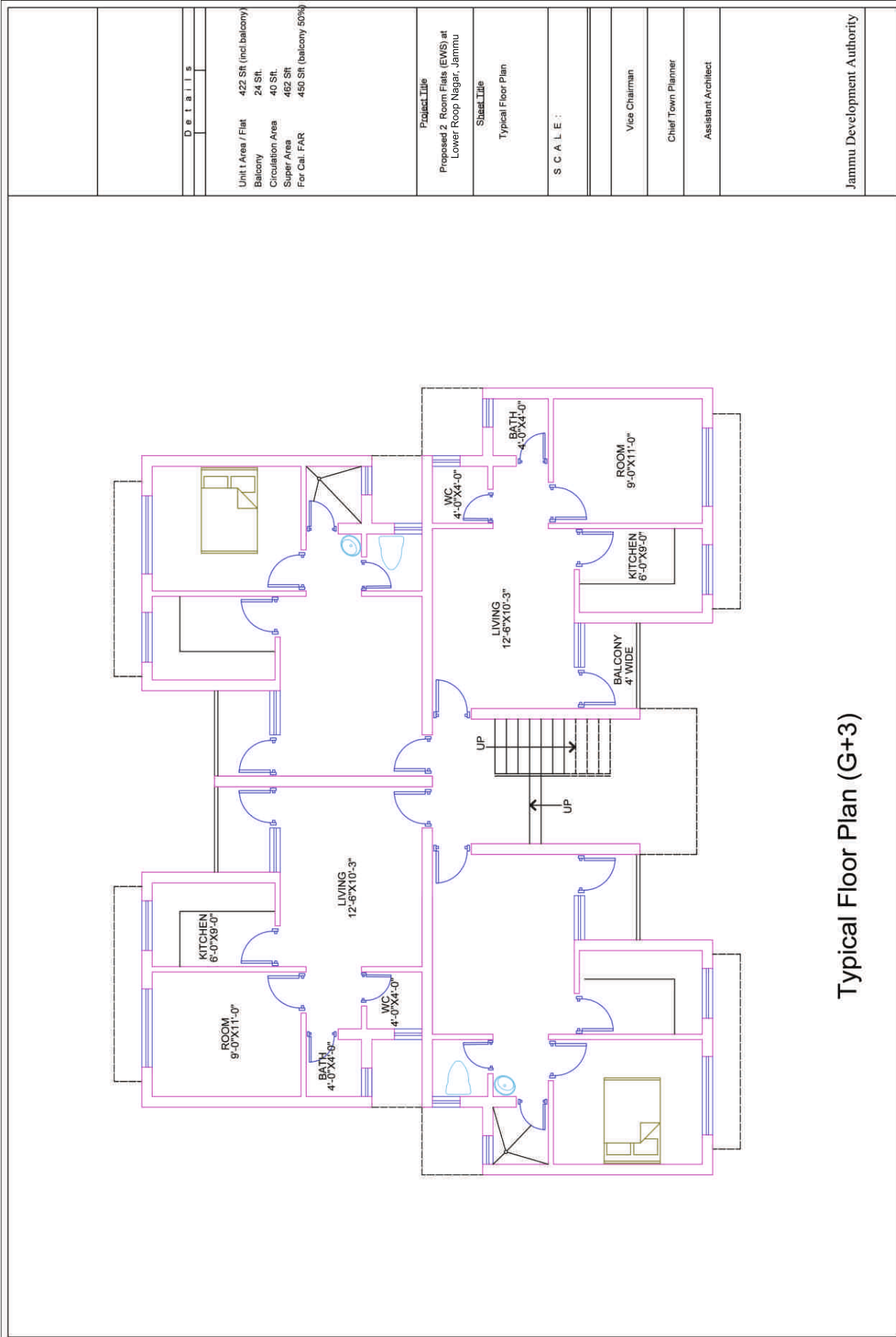


LAYOUT PLAN

KEY PLAN
NOT TO SCALE

AREA CHART	25 Kanals (135000 SFT)	
PLOT AREA	19 % (24024+1548=25572)	
GROUND COVERAGE	72.5	
FAR	102 ECS	
PARKING	97644 SFT	
TOTAL COVERED AREA	1548 SFT	
SHOPPING	208 UNITS	NOTE
1 BHK (G+3)	422 SFT	SHOWN IN PINK EXISTING CONSTRUCTION
UNIT AREA	462 SFT	
SUPER AREA		

PROJECT PPROPOSED FLATS (EWS) AT LOWER ROOP NAGAR JAMMU	SHEET TITLE LAYOUT PLAN	VICE CHAIRMAN
	SCALE = TO FIT	CHIEF TOWN PLANNER
		ASSISTANT ARCHITECT



Typical Floor Plan (G+3)

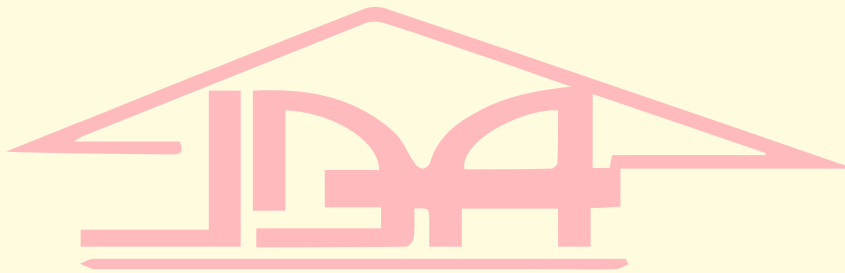
D E T A I L S	
Unit Area / Flat	422 Sft (incl. balcony)
Balcony	24 Sft.
Circulation Area	40 Sft.
Super Area	462 Sft.
For Cal. FAR	450 Sft. (balcony 50%)
Project Title	Proposed 2 Room Flats (EWS) at Lower Roop Nagar, Jammu
Sheet Title	Typical Floor Plan
S C A L E :	
	Vice Chairman
	Chief Town Planner
	Assistant Architect
Jammu Development Authority	

Size
12'-6" x 10'-3"
9'-0" x 11'-0"
6'-0" x 9'-0"
4'-0" x 4'-0"
4'-0" x 4'-0"

Description
Living
Room
Kitchen
WC
Bath

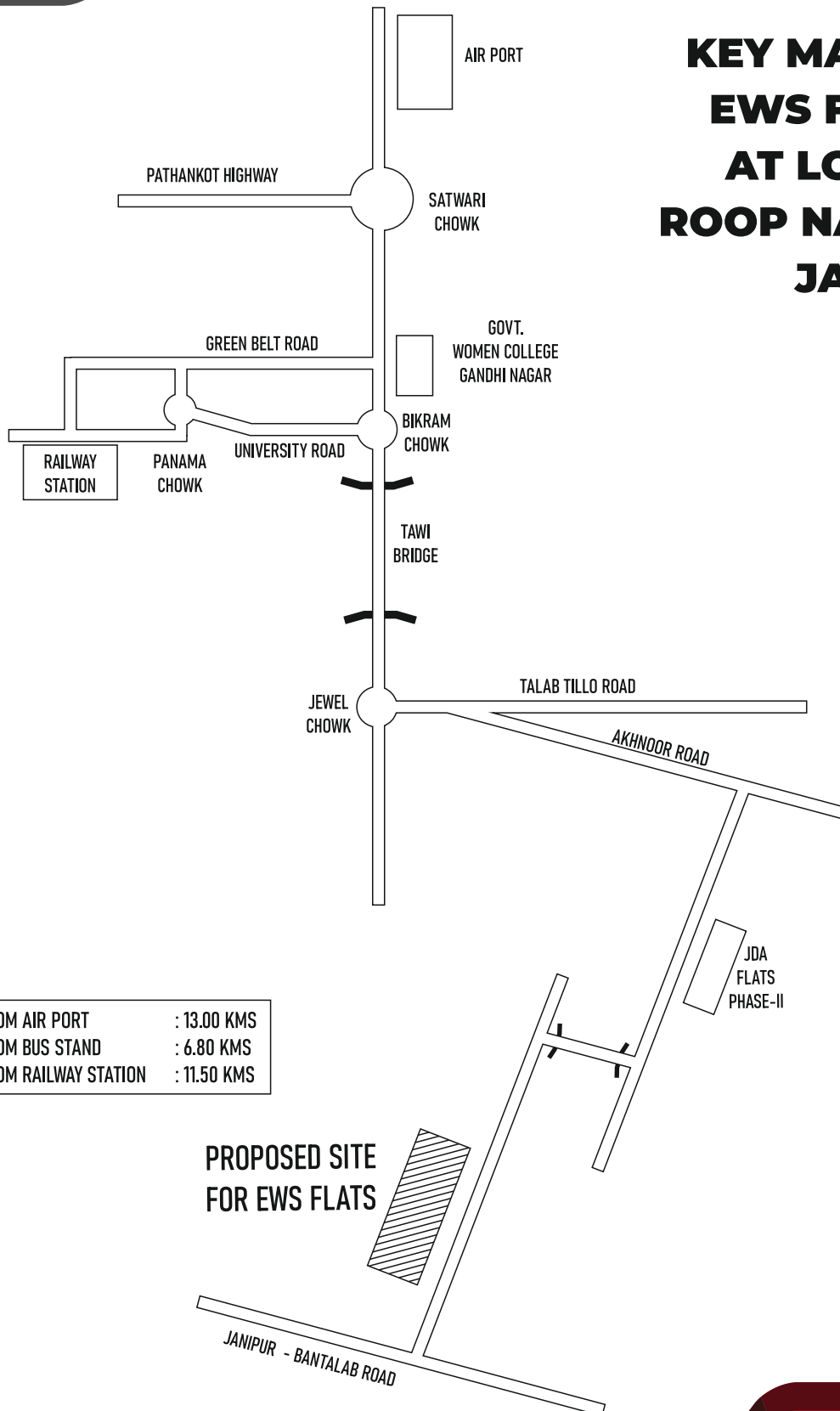
A) UNIT DESCRIPTION	
a)	Super area of 1 unit = 462 sft
b)	carpet area of 1 unit = 318.50 sft

B)





KEY MAP OF EWS FLATS AT LOWER ROOP NAGAR JAMMU



DISTANCE FROM AIR PORT	: 13.00 KMS
DISTANCE FROM BUS STAND	: 6.80 KMS
DISTANCE FROM RAILWAY STATION	: 11.50 KMS

**PROPOSED SITE
FOR EWS FLATS**

EWS FLATS LOWER ROOP NAGAR JAMMU