No. N-11022/51/2020-HFA-V-UD/FTS- 9088338 Government of India Ministry of Housing and Urban Affairs (HFA-V Division)

Room No.118-G, NBO Building, Nirman Bhawan, New Delhi-110011 Dated: 25.11.2020

CORRIGENDUM

Sub: Response to the queries/clarifications received on Expression of Interest (EOI) for shortlisting of Entities for Construction, Operation and Maintenance of ARHCs on their own available vacant land for a period of 25 years - reg.

This has reference to the Expression of Interest (EOI) for shortlisting of Entities for Construction, Operation and Maintenance of ARHCs on their own available vacant land for a period of 25 years that was published on <u>www.eprocure.gov.in</u> and <u>www.arhc.mohua.gov.in</u> on 14.10.2020.

2. Subsequently, this Ministry has received queries/clarifications from various agencies. Based on the existing provisions of EOI and with the approval of Competent Authority, the replies of the queries/clarification are enclosed herewith as **Annexure**.

3. The last date for submission of the applications (online only on ARHCs website) is 11.01.2021. Therefore, all participating Entities/Developing Agencies are requested to upload their applications against the EOI within the stipulated time period only, to avoid any further complications.

4. This issues with the approval of Competent Authority.

(RIK. Gautam) Director (HFA-V) Tel: 011-23063266 E-mail: <u>dirhfa5-mhupa@gov.in</u>

Encl.: As above.

Ministry of Housing and Urban Affairs Government of India

Affordable Rental Housing Complexes (ARHCs)

Responses to Pre-bid Queries received from various agencies on Expression of Interest (EoI) for Shortlisting of Entities under Model-02 of ARHCs

S. No.	Ref.	Details of Queries	Reply of Ministry
N	ame of the Agency: Chenna	n as Madras Refineries Ltd.	
1.		Chennai Petroleum Corporation Limited (CPCL) (formerly known as Madras Refineries Limited) is a Central Public Sector Enterprise and a group company of Indian Oil with 10.5 MMTPA Refinery at Manali, Chennai. We have undertaken various projects in our Manali Refinery and Cauvery Basin Refinery (CBR) at Nagappatinam over the past 53 years. In CBR, 155 nos. of residential quarters for employees is built and maintained by CPCL for the last 26 years along with a guest house facility .In Manali Refinery, various buildings including controls rooms, substations, administrative buildings, canteens and dining halls are built inside the campus and residential quarters for CISF (approx.130 quarters) is built and still maintained by CPCL near to the Refinery for the last 30 years .In addition a	terms and conditions as

		1
	Polytechnic College in 5.5 acres of CPCL land is also	
	constructed and maintained by CPCL from the year	
	2013 onwards providing education to many needy	
	students in Manali area. Furthermore CPCL has also	
	a corporate office building in the heart of Chennai city	
	and a Refinery Engineering School of Training, a	
	building dedicated to providing training to employees,	
	both built and maintained to date by CPCL.	
	For experience criteria as per clause3.2 , whether the	
	above credentials will be sufficient may please be	
	clarified.	
2.	Being a PSU, finalizing a consortium member and	1 1 0 0
	applying EoI with their credentials after working out	advised to respond to the EOI
	tentative estimate and work methodology will take	after satisfying all required terms
	more time considering the various stages of approvals	and conditions at the time of
	and procedures involved. CPCL is already in the	submission of EOI before the last
	process of finalizing a consortium member for design,	date.
	construction and project management activities	
	related to ARHC. In such case, whether CPCL can	
	apply as lead member (land for project will be	
	provided by CPCL) with available details by	
	11.01.2021 and subsequently submit the consortium	
	member credentials with required project details may	
	please be clarified.	
3.	Considering the finalization of consortium member	EOI is only for submission of
	for design, construction and project management	willingness and concept of
	activities of ARHC will take more time, Kindly clarify	proposal of participating
	whether any change in plan, estimate and work	agencies and DPR will be
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	methodology is allowed after submission of EoI which required to be submitted after
	can be reflected in Detailed Project Report (DPR). the first stage scrutiny and shortlisting.
4.	Modality in allotment of the ARHCs shall lie with the respective ULB's or with the entities.UnderModel-2, complexes/houses of ARHCs will be allotted/operated by the concerned Entities as per the Operational Guidelines of ARHC.
5.	Land Use Permission for converting the land allotted to CPCL for Industrial Purpose by the State Government shall be converted to Residential Purpose by the ULB's on submission of the Application Form along with the EoI automatically as per the benefits offered to the entities under this scheme.
6.	If the ARHCs remain vacant, whether the entities can use it for accommodating their regular staffs who shall not come under the LIG/EWS category to ensure sustained occupancy and continued revenue.No, the beneficiaries for ARHCs will be from EWS/LIG category only.
7.	Intimation on the Mode of Conduct of the Pre-Bid Online Meeting on 12.11.2020
	M/s AAP KA AWAS LLP
8.	Please clarify clause vii on page 20 when comparedInitial, affordable rent of ARHCswith clausewill be fixed by Entity as per locald) Under States/UT/ULB on page 27 of operationalsurvey and local survey will beguidelines.conductedby concernedStates/UTs/ULBs/ParastatalsStates/UTs/ULBs/Parastatals

		and result of local survey will also be displayed in public at the websites of ULBs/ARHC etc. For example, as per local survey affordable rent of one city comes out to be Rs. 2000/ per month and same amount will be fixed by the Entity as initial rent and the same may be increased
		subsequently as per the Operational Guidelines.
9.	Please clarify the process and guideline for fixing the rentals.	As per Operational Guidelines. It has to be affordable based on local survey.
10.	What options does the entity have in case of vacant houses which can't be rented due to lack of demand?	All participating agencies are requested to participate in the EOI process after conducting the market survey, demand assessment at their own level.
11.	Can ARHCs be used as service apartments for short stay?	Purpose and target beneficiaries for ARHCs has already been defined in the operational guidelines of ARHCs.
12.	How will the valuation of land be computed? (Considering a difference between the DLC/Circle rate and market rate.	Since ARHCs will be constructed by the Entities on their own available vacant land, therefore valuation of land does not have any merit.

13.	Considering the other rental options available to investors and land owners especially with regard to commercial warehousing which offer from Rs.16 to 18 per square foot under convenient conditions of receiving payments from corporate i.e. Amazon, Flipcart etc viz-a-viz collecting from multiple tenants.
	M/s GAIL(India) Limited, New Delhi
14.	Error message while trying to fill the online EOI at <u>Rectified</u> Appendix – 4. (Screenshot attached below)
15.	We are planning to execute the scheme at 03 separate locations of GAIL. So, do we have to file 03 separate EOI applications?Iftheprojectsare located/proposed in same city, a single response against the EOI will suffice. However, of the projects are located in different cities, separate EOI responses are required to be submitted as the jurisdiction of ULBs and authorities will vary for the purpose of extending the incentives/benefits.
16.	Also, in a particular location, we are planning to execute the scheme in 02 different phases, so can we file 2 separate EOI applications phase wise for that specific location /or indicate the phases in Sl. No. 25 of EOI application, Appendix-5 in the same application?One response to the EOI is sufficient for 2 projects in one particular city. However, completion period for ease phase should be mentioned mandatorily in the EOI response.

	M/s Suncity Projects Pvt. Ltd.	
17.	The pre-bid meeting on 12th November 2020 is scheduled at what time and what is the venue? Can it be conducted virtually?	Mentioned on ARHC website.
18.	The initial rent has to be decided by the local authority/ entity as per clause 1.2.1 on page 6. How will any conflict be resolved between the local agency and the entity over the fixation of initial rent?	Initial, affordable rent of ARHCs will be fixed by Entity as per local survey and local survey will be conducted by concerned States/UTs/ULBs/Parastatals and result of local survey will also be displayed in public at the websites of ULBs/ARHC etc. For example, as per local survey affordable rent of one city comes out to be Rs. 2000/ per month and same amount will be fixed by the Entity as initial rent and the same may be increased subsequently as per the Operational Guidelines. It is obvious that there will not be any conflict between the local agency and the entity over the fixation of initial rent.
19.	Will the local urban body / Municipal Corporation be the nodal agency to monitor the start and finish of the timeline for the project? In the state of Haryana, the	Since ARHCs will be constructed by the Entities on their own available vacant land, therefore

	CLU granting agency is Town & Country Planning Department or Gurugram Metropolitan Development Authority. The occupation certificate for the building is also issued by the same agency and it takes at least two-three months to receive the approval. We would like to suggest that the time limit of 24 months mentioned in clause 2.7.2 on page 9 should be linked to application of the occupation certificate and not to receiving of the certificate.	monitored by the Entities as per the EOI. Entities not adhering the timelines specified in the EOI
20.	Clause 4.3.2.(ii) reads that " State / UT may also provide 50% addition Floor Area Ratio (FAR / FSI) is little ambiguous. This requires a definitive clarification to make the project commercially feasible especially with respect to the state of Haryana, where land prices are much higher than other large states.	The State/UT through an MOA has confirmed to extend the benefits/incentives as proposed in the Scheme.
21.	Will the 30 days single window clearance mentioned in clause 4.3.2 (iii) also include the Environment clearance by State Environment Impact Assessment Authority Haryana and the Consent to Establish from Haryana State Pollution Control Board?	to provide all necessary statutory approvals within 30 days
M	/s Uttar Pradesh Awas Evam Vikas Parishad (UPAVP)

Po Pa su In &0 go Er su Re Ce Pr	GST Registration under the overning legislations. The ntities shall be required to ubmit a true copy of Its egistration/ Incorporation ertificate along with the roposal.	Adhiniyam 1965 for MoHUA's kind consideration. Request you to kindly accept the suggestion.	For participating in the EOI process, all agencies are requested to adhere the central/State rules and regulations regarding the various requirements. Any exemptions if permitted the government agencies may also be submitted as an attachment to the EOI response.
Pg A co wi as Fi: im	accorporation Details Point b, g. 10 of 35 Consortium of Maximum of 3 members of above such Entities omprising one Lead member ith two other members such ith two other members such s land owning agency, project inance, project inance, project nplementation and nanagement etc	It is understood from the Eol document that period of work is minimum 25 years. It is currently an Eol stage and the detailed project structuring along with the mode of implementation/operations shall be determined later, Further, for a project with such a long duration that involves operation and maintenance of rented premises, it may be difficult that the same set of consortium partners will continue till the end. Such projects involve different agencies as mentioned like land owning agency, project finance agency, contractor, facility management agency, etc and contribution of these agencies may be required at various stages of project development and implementation.	advised to respond to the EOI after satisfying all required terms and conditions at the time of submission of EOI before the last date. Change of consortium partners at later stage is not allowed and

		You are requested to allow the flexibility of changing the consortium partners as it deems fit for the project benefit at later stage.	
24.	3.1.1 (d, e, fi, page number 11 of 35 d. Participating Entity or Consortium which has earlier been barred by Project Authority or blacklisted by any State/UT Government or Central Government/ Department/ Agency in India from participating in selection process, shall not be eligible to submit proposals, either individually or as member of a Consortium, if such bar subsists as on the submission due date, The participating Entities or Consortium shall be required to furnish an affidavit that there is no such bar imposed and existing as on date.	You are requested to provide a format for the affidavit for the point number (d), (e), and (f), if any.	Format for the affidavit for the point number (d), (e), and (f) is not mandatory. All agencies are suggested to prepare the format as per the requirement highlighting the details as mentioned in the EOI.
25.	3.1,1, Incorporation Details, point g. pg 11 of 35	UPAVP will be the project proponent and submitting the application as Sole Bidder. Further depending upon the project meats UPAVP may consider of partnering with Private	Any change in the composition of a Consortium during the term of evaluation process shall not be permitted after submission of

	Any change in the composition	sector agency at a later stage for	proposals and during the
	of a Consortium during the		contract period.
		of the Project.	contract period.
	term of evaluation process shall	of the Project.	
	not be permitted after		
		The relaxation should be provided to the	
	during the contract period.	referred clause, as Affordable Rental Housing is	
		a new concept in India (esp. targeting at	
		LIG/EWS segments). It is premature to	
		understand the market and the kind of industry	
		players that may be partnered with for long term	
		sustenance of the project over the period of 25	
		years.	
		Hence this condition should be abolished and	
		UPAVP will be allowed to form the consortium or	
		enter into joint development model at later stage	
		i.e. RFP stage and/or implementation stage.	
26.	3.1.1(h), page number 12 of	You are requested to provide a format for the	Since ARHCs will be constructed
	35v	financial details of the project, the estimated	by the Entities on their own
		cost of the project and funding mechanism, if	available vacant land, therefore
	h.The Entity shall submit all the	any.	at EOI Stage indicative layout
	documents as per Appendix 9	Please also clarify if the layout and building plan	plan/design of the project is
	along with layout and building	has to be submitted along with EoI	required. Detailed designs/plan
	plan along with financial	5	along with financial details of the
	details of the project. The		project in the form of DPR will be
	estimated cost of the project		required to be submitted after
	and funding mechanism to be		the first stage scrutiny and
	included in the proposal.		shortlisting.
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27.	Additional Question related to facility management	Post construction of project/ property. can it be provided on lease to third party like facility management agency for operation and maintenance purpose who are primarily not part of consortium partners. Similarly, can these facility management agencies be changed during project span of 25 years. We suggest you to kindly allow provision of lease/sublease of property to such agencies for better operations & management during project time period, Further such agencies should be allowed to take the benefit of the incentives proposed by Central Government.	Since ARHCs will be constructed by the Entities on their own available vacant land, all incentives/benefits will be extended to the Entity or the Consortium proposed. However, for smooth operation and maintenance of ARHCs for the entire project period, the Entities are free to engage with other agencies/aggregators s per suitability.
28.	Entities who have participated in this E01 in its It is understood from the clause that a individual capacity or as part of a Consortium can Lead member in one consortium may form participate as a separate agency of any other Consortium participating in this EDI.	It is understood from the clause that a Lead member in one consortium may form another consortium for any other project as other member also i.e. the member should not necessarily be lead member in another project. Please clarify	This clause will remain as per the EOI.

29.	3.1.1. Incorporation DetailsPoint C, 7, pg 11MoU in response to E01	You are requested to provide a format for signing of MoUs by different members of consortium, if any	Formats for MoUs to be signed among different members of consortium is available at ARHC website.
30.	3.2 Work experience, pg 12Entities themselves or in Consortium should have previous experience of construction/development/ management of at least one social or group housing projects/ residential housing complexes/ guest houses/ hostelorany other related project in last 10 years in India or in any other conventional or innovative technologies	You are requested to allow ongoing under- construction projects experience along with previous experience of construction/development/management of at least one social or group housing projects/ residential housing complexes/ guest houses/ hostel or any other related project in last 10 years in India or in any other country through conventional or innovative technologies.	the EOI.
31.	 3.2 Work experience, pg 12 Eol for short listing of Entities for Construction, Operation and Maintenance of ARHCs on their own available 	Do already constructed facilities in compliance with building requirement of ARHCs may be considered? Please clarify	This clause will remain as per the EOI.

	land for a period of twenty five years		
32.	4.2.10, Pg.5For sustained occupancy and continued revenue, Entity may tie up with local industry/ manufacturers/ 	It is understood that Aggregators mentioned in the clause will not be part of consortium and shall be allowed as tie-up at a later stage. Similarly, tie up with local industry/ manufacturers/ service providers/ educational/ health Institutions/market associations/ others employing urban migrants/ poor to provide accommodation in- block and remit rental by deducting directly from their salary/ fees/ any kind of remuneration, as feasible shall be considered in addition to consortium	Yes
33.	4.3.3. As a part of this endeavour, MoHUA is inviting an Expression of Interest (Eol)from interested Private sector	Does it mean that separate Eolhave to be submitted for different project location/ sites? Or	If the projects are located/proposed in same city, a single response against the EOI will suffice. However, of the projects are located in different cities, separate EOI responses

	Entities as well as Public Agencies to undertake construction of ARHCs on their own available vacant land and operate &maintain for a period of 25 years. The scope of this EDI is across the country and Public/private entities can apply for any ULB/city/town/planning area or any other scheme guideline through a dedicated ARHC website	UPAVP may submit single Eol with project details of the multiple sites as Annexures Please clarify	are required to be submitted as the jurisdiction of ULBs and authorities will vary for the purpose of extending the incentives/benefits.
34.	Appendix-5, pg.25 Point 3. No. of beneficiaries to be covered	Application Format to be filled by Entities to be forwarded by State/ULB to MoHUA. Does it mean that format is required to be filled at DPR stage and not time of submission of Eol? Please clarify.	Appendix 5 as given in the portal has to be submitted at the time of submitting application against EoI.
		If, in case Appendix 5 is required to be filled and submitted along with Eol, then no. of beneficiaries, category shall be relaxed and to be submitted after construction period which is 2 years for conventional construction and 18 months using innovative technologies. Tenants/workers cannot be assured before construction as market is dynamic hence, such requirement shall be removed.	Details about No and category of beneficiaries required for in Appendix-5 is not mandatory at the time of EOI.

	Project means a listed project having at least 40 DUs consisting of a double bedroom (upto 60 sqm carpet area) or a single bedroom (upto 30 sqm carpet area) or dormitory beds (upto 10 sqm carpet area) in any ratio but not more than one third of total built area under double bedroom units. Every Dwelling Unit will have individual or shared living area, kitchen, toilet and bathroom.	Please clarify	the ingenuity of the Entity after following the NBC norms. Basic facilities of rooms, kitchen, toilet bathroom, storage etc however, shall have to be provisioned.
40.	Section 3.3.3, Page number 13 of 35 In case the annual accounts for the latest financial year are not audited and therefore, the Entity could not make available the same, the Entity shall give an undertaking to that effect and the statutory auditor shall certify the same. In such case, the Entity may provide the unaudited Annual Account (with Schedules) for the latest	documents for the year 2019-2020 is under preparation, and for financial year 2018-2019 it is not yet audited by the C.A.G UPAVP will submit the undertaking along with	

	financial year. In any case, the Audited Annual Financial Statements for the year proceeding the latest financial year would have to provided, failing which the Proposal will be rejected as non responsive		
41.	Section 2.25, Page number 7of 35 Last date of submission of EoI (online only) by Entity is 11.01.2021	As it is taking substantial time in identification of the ARHC site and considering the festive season, Request you to kindly extend the E01 submission date.	-
	M/s State Indus	tries Promotion Corporation of Tamil Nadu Ltd	. (SIPCOT)
42.	 Clause 1.1.6 Projects under ARHCs will be applicable for consideration and funding till PMAY (U) Mission period i.e. March 2022. 2.7 General Conditions 2.7.2 Time duration for the construction of ARHC is within 24 months by the shortlisted Entity from the date of statutory approvals in case 	Request clarification if the project selected under the ARHC scheme shall be started by March 2022 or completed by March 2022. The duration for completion of the project allowed under the scheme is 24 months. The EoI submission date is Jan 2020 and shall take atleast six to eight months for EoI evaluation, project shortlisting, preparation of	Projects under ARHCs will be applicable for approval and funding upto the PMAY (U) Mission period i.e. March 2022, however, projects approved during the Mission period will

	ARHCs are being constructed by using conventional technologies. However, if the project is being constructed using innovative technologies and Technology Innovation Grant (TIG) is sought, time duration to complete the proposed ARHCs will be restricted to 18 months from the date of statutory approvals.	project and implementation of project. It is unlikely the deadline of March 2022 will be met.	
43.	Clause 1.2.2. Project means a listed project having at least 40 Dwelling Units (DUs) consisting of a double bedroom (upto 60 sqm carpet area) or a single bedroom (upto 30 sqm carpet area) or dormitory beds (upto 10 sqm carpet area) in any ratio but not more than one third of total built area under double bedroom units. Every DU will have individual or shared living area, kitchen, toilet and bathroom".	Request clarification, if the Project can only have dormitory beds The proposed project by SIPCOT is exclusive dormitory facility.	Yes, a project of only dormitory beds is allowed subject to fulfilling the other criteria as per Operational Guidelines.
44.	Clasue2.2.1 Interested entities may upload the "Application Form" along	-	15 11

	with necessary documents within 90 days from the date of issuance of EOI on dedicated ARHC websitewww.arhc.mohua.gov.i n. One copy of uploaded document may also be submitted to the concerned Urban Local Body (ULB) in physical form for further processing at their end.	mandatory to submit the application to a ULB or to the concerned Local Planning Authority under	Authority under which the jurisdiction falls.
45.	Clause 2.2.5 Date of pre-bid meeting - 12.11.2020	Please provide the online link for attending the pre-bid meeting.	Available on ARHC website
46.	construction of ARHC is within 24 months by the shortlisted Entity from the date of statutory approvals in case ARHCs are being constructed by using conventional technologies. However, if the project is being constructed	SIPCOT intends to develop an Industrial Housing project with 19,500 dormitory bed facility at SIPCOT Vallam-Vadagal Industrial Park, Sriperumbudur Taluk, Kancheepuram District. The project is proposed to be developed through innovative technologies in two phases. Given the size of the project, it is requested to look into the duration of the project timeline of 18 months and provide additional duration for completion of the projects sanctioned under ARHC.	EOI

	restricted to 18 months from							
	the date of statutory approvals.							
47.	Clause 3.1.1 (b) A Consortium of a maximum of three (3) members of above such Entities comprising one Lead Member with two other members such as land owning agency, project finance, project implementation and management etc.	or during implementation of the project. It will be too early to have consortium partners at the EoI stage. It is also requested to clarify, what will be the		clause	will	remain	as	per
48.	Clause 4.2.3 Entity can Partner or associate with other Entities for land arrangement, project financing, implementation and operation &maintenance.		This EOI	clause	will	remain	as	per
49.	Clause 4.2.8 Initially, affordable rent of ARHCs will be fixed by Entity as per local survey. Subsequently, Entity can increase rent biennially at 8%, subject to maximum increase of 20% in aggregate, over a period of 5 years, effective from the date of signing of contract. Same mechanism shall be followed	occupancy, debt terms and conditions, O&M and other additional facilities provided at the Housing project. It is requested to provide clarification if the	This EOI	clause	will	remain	as	per

	over the entire concession		
	period i.e. 25 years.		
50.	Clause 4.3.1 iii. Entity shall receive project finance/loan at lower interest rate through concessional window under Affordable Housing Fund (AHF) by Housing Finance Companies (HFCs) and Priority Sector Lending (PSL) by Commercials Banks, upon inclusion of ARHCs in Harmonized Master List (HML) on the same lines of 'Affordable Housing'.		ARHC has been included in the Harmonised Master List (HML). Hence, project finance will be done at lower interest rate through concessional window under AHF by HFCs and PSL by Commercials Banks. Upon Listing of the project under ARHCs, Entities may contact the credit lending agencies for availing the concessional project finance for ARHCs as per scheme guidelines.
51.	Clause 4.3.1 iv. TIG of Rs. 1,00,000/- per dwelling unit in case of double bedroom (up to 60 sqm carpet area), Rs. 60,000/- per Dwelling Unit (up to 30 sqm carpet area) in case of single bedroom and Rs. 20,000 per Dormitory Bed (up to 10 sqm carpet area) shall be released by MoHUA to Entities through BMTPC.	 It is requested to provide additional details on the TIG grant Maximum amount of TIG grant for each eligible project Maximum amount of TIG grant for each participating entity 	The TIG amount is applicable for per DU which has already been detailed in the operational guidelines. The final amount of TIG in a particular project may be calculated at disbursed after approval and listing of the project.

52.	construction technologies at limited scale has cost implications. To offset this impact and absorb cost implication and other related factors, Technology Innovation Grant (TIG) of Rs. 1,00,000/- per double bedroom (up to 60 sqm carpet area), Rs. 60,000/- per single bedroom unit (up to 30 sqm carpet area) and Rs. 20,000 per Dormitory Bed (up to 10 sqm carpet area) has been provisioned. TIG will be a	It is envisaged that the projects developed will be Dormitory Beds and SIPCOT requests to increase the TIG grant from Rs.20,000 per Dormitory Bed to Rs.30,000 per Dormitory Bed. This will provide ease on the Project Financing for the Proposed Housing Project for 19,500 Dormitory Beds. It is also requested look into the project duration of 18 months given the size of the proposed project.	The TIG amount is fixed in the operational guidelines and it will not be increased or decreased. The TIG amount is essentially for using the innovative technologies for speedy construction. Therefore, timeline of 18 months will not be changed for the project using TIG.

	after getting all statutory approvals.		
		M/s Mitsumi Housing Pvt. Ltd.	
53.	Cl.3.1: Eligibility Criteria. Point-B: The Consortium of maximum three members comprising one	, 1 ,	The term - participating agency means project construction/ developing agency only.
	lead member with two other member such as landowning agency, project finance, project Implementation and Management etc.	worker/Urban Poor is to be developing on the private land.	There could be a situation where a PSU/Organization has vacant land but do not have any finance, any experience of construction, operation of any similar
		We request you to please modify the term - participating agency as Developing agency. And consortium of maximum 3 members allowed as the Developing agency. And the Developing agency should comply with all Pre-Qualification criteria jointly/Combinedly.	complexes. In such cases, the owner of the land is allowed to form a Consortium with maximum three other members for finance, construction & operation and maintenance of ARHCs.
		We request you to please amend the clause	Consortium should comply with the Pre-Qualification criteria jointly/combined.
54.	3.1.2 Arability of Free land owner should have the availability of land which	We request you to please consider land Owner as separate entity.	Consortium will be permissible through partnering with other agencies for participating in the

55.	should meet the criteria mention in clause 3.1.2 Cl. 3.1.1	The developing agency have to submit the copy of agreement executed with land owner mentioning that the land is allotted for development of ARHC for a period of 25 years and clearly includes roles and responsibility of Developing agency and Land Owner	response of EOI.
		Govt. of Madhya Pradesh	·
56.		 Clarification was sought xiii.c. for Model-2 of operational guidelines-"Project finance/loan at lower interest rate through concessionaries window under Affordable Housing Fund(AHF) by Housing Finance Companies(HFCs) and Priority Sector lending (PSL) by Commercial Banks" A. What would be the effective rate of interest for project finance /loan? B. What would be the mechanism through which project finance/loan shall be provided? 	ARHC has been included in the Harmonised Master List (HML). Hence, project finance will be done at lower interest rate through concessional window under AHF by HFCs and PSL by Commercials Banks. Upon Listing of the project under ARHCs, Entities may contact the credit lending agencies for availing the concessional project finance for ARHCs as per scheme guidelines.
57.		It was suggested that an exit clause may to be added in operational guidelines of ARHCs to deal with the unanticipated situation that may arise in future.	Any amendment in the Scheme guidelines of ARHCs will be done at later stage, subject to approval of the competent authority.

	It was also approached that Dont to own model However, all nonticipating
	It was also suggested that Rent-to-own model However, all participating
	can be adopted if entity is public in case of agencies are requested to
	Model-2. Moreover, in case of Model-2 by a respond as per existing
	private entity, incentivized loan may be provided guidelines as on date and same
	to the tenant to buy the house on completion of will be applicable for the entire
	25 years of tenancy. project period.
	M/s Curated Living Solutions Pvt. Ltd.
58.	As per the EWS & LIG definition it is said Family income will be considered
	as families having an annual income up to 3 and any person can avail benefit
	lakhs & annual income between 3 lakhs to 6 when he/she is migrating to
	lakhs will be eligible in respective group and can other cities.
	avail rental housing under ARHC. Is this to be
	considered per person per annum income? So,
	that person can avail this benefit when he/she
	is migrating to other cities/towns for work.
59.	Can the entities sell the DU's (real estate) to In ARHCs no sell and purchase
	individual investors/institutes who are willing to are admissible. All projects
	lease back to operators of the consortium for under ARHCs will be used for
	operating it for 25 years? Way of operations will rental purpose only.
	be as per ARHC norms.
60.	Under Model – 2 can we put to use agricultural Conversion of land use will be
	land and will it be converted to residential under done as per the prevailing laws of
	this scheme? concerned States/UTs Govt.
61.	Can the entities forge collaboration with Uses of ARHCs will be done as
	Educational Institute exclusively for its per operational guidelines only.
	students? (Irrespective of their parent's
	economical background). If allowed can such
	complexes fee be decided by the educational
	institutes & entities mutually without involving
	ULB's & other government bodies?
	old o di ottici government boules.

62.	We as a group have abundant qualification in	Evaluation of participating
	construction, finance and operations of	agencies will be done as per EOI's
	residential, commercial, hostel, coliving &	evaluation criteria only.
	Industrial Housing (our profile attached for your	However, there is no provision for
	reference) with that qualification can ARHC	empanelment of any agency for
	evaluate our credential and empanel us on	construction of ARHCs across
	ARHC scheme as preferred partners for	the country based on their pre-
	collaboration in the fields of construction,	qualifications and experiences.
	finance & operations for any	
	Private/PSU/Government Entities/landlords?	