

*Deen Dayal Jan Awas Yojana: DDJAY*

*Another Housing Scheme of Haryana Govt. ?*

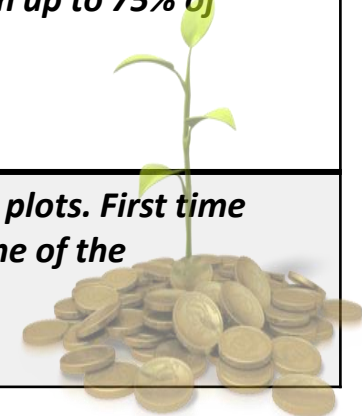
*OR*

*A Game Changer In The Life Of  
People.....*

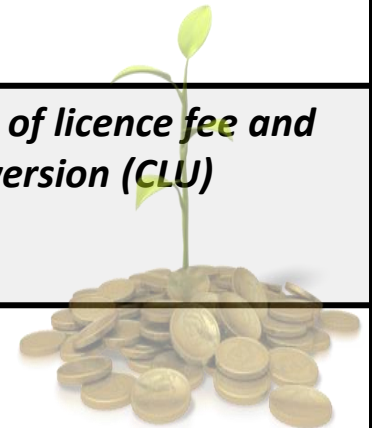


# Why Plots And Floors Under DDJAY ?

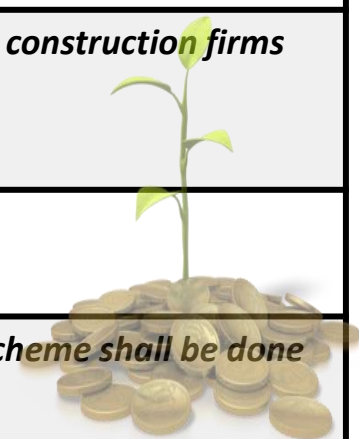
<b>1.</b>	<p><i>Deen Dayal Jan Awas Yojana is an initiative of Haryana government, to encourage the development of plotted colonies in Low and Medium Potential towns of Haryana through a liberal policy framework. Now the policy has been extended for high and hyper potential zone like Sohna, Gurugram, Faridabad and Panchkula.</i></p> <p><a href="https://drive.google.com/file/d/11z3_17hzzPnVeKEY4919q9WKDplrM40a/view?usp=sharing">https://drive.google.com/file/d/11z3_17hzzPnVeKEY4919q9WKDplrM40a/view?usp=sharing</a> <a href="https://drive.google.com/file/d/1SgKEcC7CgK80RY82ORES343Z5Vgd29Va/view?usp=sharing">https://drive.google.com/file/d/1SgKEcC7CgK80RY82ORES343Z5Vgd29Va/view?usp=sharing</a> <a href="https://drive.google.com/file/d/1J3CYPTIRcXObjC1B2awcbhwJn5q8iFZd/view?usp=sharing">https://drive.google.com/file/d/1J3CYPTIRcXObjC1B2awcbhwJn5q8iFZd/view?usp=sharing</a> <a href="https://drive.google.com/file/d/1qSr6tk7fZ-JENcoJUvKQ335k66tJcvZR/view?usp=sharing">https://drive.google.com/file/d/1qSr6tk7fZ-JENcoJUvKQ335k66tJcvZR/view?usp=sharing</a></p>
<b>2.</b>	<p><i>This policy aims to put a check on mushrooming of unauthorized colonies in these towns and simultaneously achieve the target of 'Housing For All -2022'.</i></p>
<b>3.</b>	<p><i>The scheme has been approved under the Consolidated Licensing Policy 2015 of Haryana Government and is covered under Prime Minister Awas Yojana ( PMAY).</i></p>
<b>4.</b>	<p><i>Builders or the Developers can build housing society or colony in 5 acre to 15 acres of land Parcel.</i></p>
<b>5</b>	<p><i>The most attractive feature of DDJAY for benefit of prospective buyers is availability of loan up to 75% of property value from all leading banks on Plots and Upto 90% on Flats or Floors.</i></p>
<b>6.</b>	<p><i>This scheme makes it possible for buyers to purchase freehold, litigation free and loanable plots. First time buyers can avail interest benefits upto 2.35 lacs under Credit Linked Interest Subsidy Scheme of the government under PMAY ( Pradhan Mantri Awas Yojana ).</i></p>



7	<i>Developers can also register four independent 4 floors on each plot, along with stilt parking and Lift.</i>
8	<i>All four floors can have separate registry and therefore separate bank loans can happen for each floors. The Total FAR on each plot is 2.68.</i>
9	<i>Only 50% of the plots can be allotted before development. Rest 50% can be sold/Alloted only after complete development of the township or after getting the Completion Certificate from the DTCP ( Director Town and Country Planning, Haryana Govt.).</i>
10	<i>10% area of licensed colony is to be transferred by colonizer/Developer to the Government for development of community facilities.</i>
11	<i>The Scheme of Town Planning under DDJAY is to be allowed only in the residential zones of the towns as specified in the respective master development plans</i>
12	<i>To encourage the development of such colonies by private colonizers, the rates of licence fee and external development charges have been substantially reduced, while the conversion (CLU) charges and infrastructure development charges have been waived off.</i>
13	<i>The CLU will be approved within 90 days after the application.</i>



<b>14</b>	<i>Under DDJAY, max allowed area of the plot would be 150 Sq. Mt. (180 sq. Yards ) The minimum and maximum density per acre is 240 and 400 people respectively</i>
<b>15</b>	<i>Under the scheme, the license fee for the medium-potential towns will be levied at a rate of Rs 1 lakh per acre and Rs 10,000 per acre for low-potential towns . The EDC Charges for High and Hyper potential Zone will be same as under normal plotted townships. The EDC charges for Sohna is around Rs 90 Lacs Per Acre. <a href="https://drive.google.com/file/d/1O64eAthWHmvwVeybsbibH2p_8bO2pMKR/view?usp=sharing">https://drive.google.com/file/d/1O64eAthWHmvwVeybsbibH2p_8bO2pMKR/view?usp=sharing</a></i>
<b>16</b>	<i>The colonizer will sell the licensed area in two phases. The latter 50% can be sold only after completion of Internal Development Work of the complete Township for which the colonizer is directed to mortgage 15% of saleable area.</i>
<b>17</b>	<i>10% area of licensed colony to be transferred by colonizer to the Government for development of community facilities.</i>
<b>18</b>	<i>All the developers will have to complete the housing projects within 7 years after the grant of the license.</i>
<b>19</b>	<i>The flats under the Deen Dayal Jan Awas Yojana will be constructed by the private housing construction firms under the supervision of state government.</i>
<b>20</b>	<i>The scheme will help reduce the increase in unauthorized colonies in the state.</i>
<b>21</b>	<i>Unlike Affordable Housing Scheme where draw of lots is conducted, allotment under this scheme shall be done on first cum first serve basis</i>



## *Pradhan Mantri Jan Awas Yojana – Credit Linked Subsidy Scheme ( CLSS )*

Detailed Excel Sheet For PMJAY Calculation:

<https://drive.google.com/file/d/1Dt7DduSDPiLViticgQPCd1rvBb1J0xTr/view?usp=sharing>

Govt. Of India, Policy Document For PMJAY:

[https://drive.google.com/file/d/1G3FEDtL7oRxl19EvupdB\\_rHYvQSnDtGG/view?usp=sharing](https://drive.google.com/file/d/1G3FEDtL7oRxl19EvupdB_rHYvQSnDtGG/view?usp=sharing)



***Home Loan Calculator, Home loan Eligibility and Tax  
Benefit Calculator on Home Loan***

<https://drive.google.com/file/d/1XGnEfCJ1MXgwuaCSOueBvmBwtSchQXpf/view?usp=sharing>



