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PRESIDENT, NAVI MUMBAI
Prakash Baviskar

Ref. No. MCHI/PRES/19-20/107

January 9, 2020

(Without Prejudice)

To,

Shri. Pravin Darade (I.A.S.)

Addl. Municipal Commissioner (Projects)

MCGM, 2nd floor,

Municipal Head Office,

Mahapalika Marg, Mumbai- 400 001



Ref:- Coercive steps adopted by Assessment & Collection Department for recovery of property taxes from builders/developers.

Sub:- Grant of installments for clearing the outstanding Taxes till final disposal of SLP No. 17009 of 2019 by the Hon'ble Supreme Court.

Sir,

We, the undersigned are registered body of the Builders/Developers in Mumbai city. As you are aware, the entire economy of our country is going through a massive slump and there is recession everywhere. It has been a double whammy for the builders / developers since on one hand it has been hit by the bankers levying exorbitant interest and on other hand there is huge inventory pending since there is lack of buyers.

The levy of the LUC has been exorbitant and beyond affordability of any developer, and that is the reason, why across the entire city, more than 90% of the developers are not able to pay this levy. Besides the levy itself being exorbitant, the problem has compounded by lack of sale and availability of the funds. This kind of most unreasonable levy at the level unheard in the entire country, needs to be rationalised, and should be brought down to reasonable level.

The builders/developers are more particularly aggrieved by the taxes imposed by the Assessment & Collection department (A&C Department) for open land/land under construction. The percentage of taxes has also being exorbitantly revised from 01/04/2015 more particularly for Land under construction as per the Capital Value rules. Also, from 01/04/2010 onwards, Rule 20 of Capital Value rule has become the biggest impediment for the builders since MCGM takes into consideration the element of F.S.I./ T.D.R. into consideration for assessing the plot of land, whereby the developers are assessed in the multiples of F.S.I. to be consumed at the stage of Land under Construction. This Rule is not only against the cardinal principles of Rating which states that assessment should be '*Rebus sic-stantibus*' (i.e. as is where is basis) but also defies logic since Plot of land is assessed in the multiples of FSI/TDR which is nothing but the potential of land being assessed instead of the actual land. This rule 20 of Capital Value rules for the year 2010 & 2015 was inter alia agitated by the Petitioners/Developers in W.P. No. 2592 of 2013 and Ors. wherein, the Division Bench of the Bombay High Court vide judgment dated 24/04/2019 was pleased to struck down rules 20, 21 & 22 of Capital Value rules for the years 2010 & 2015.

The aforesaid judgment was challenged by MCGM in the Apex court by filing SLP No.17009 of 2019 and vide Order dated 29/07/2019, the Hon'ble Supreme Court was pleased to stay the judgment dated 24/04/2019 of the Bombay High Court by continuing the interim order dated 24/02/2014 (of the Bombay High Court) regarding payment of 50% taxes till final disposal of SLP. However, even if one has to pay 50% of the demand, then also most of the developers will not be able to afford.

In most of the cases, A&C department has started taking coercive steps like attachment etc. without disposal of the complaints filed by the complainants thereby demanding 50% payment of property taxes. It is our humble submission that looking at the massive recession and lack lustre demand in the real estate market, your good self is requested to grant atleast 36 monthly installments so as to enable the developers to deposit 50% property taxes out of the total demand, subject to an undertaking from the concerned developers. It will not be out of place to mention that the Maharashtra Housing Area Development Authority (MHADA), Slum Rehabilitation Authority (SRA) have issued circulars granting various installment facilities to the developers for payment of premium/charges on account of the slump in the economy, the necessary copy of the circular is enclosed herewith (Annexure - 1). We therefore, request you to extend similar concessions to the cash starved builders in payment of property taxes so as to remain afloat in this depressed market. This will not only alleviate the hardships faced by the developers but also enable the MCGM to recover the property taxes. Also, the developers will be saved from the hanging sword of attachment/ auction by getting payment facility and also from selling the unsold stock to the prospective buyers since the builders are unable to sell the flats /units in the property which is attached by MCGM.

In view of the above, we therefore request you:

1. to give necessary directions to all the 24 Wards to recover 50% property taxes of the total demand in 36 monthly installments without charging interest to pay the demand raised for the period from 01/04/2010 to 31/03/2020 so as to ameliorate the hardships of the developers on account of the downward trend in the economy.
2. Also, we request you to cancel the attachment orders issued to the properties for non-payment of 50% taxes by granting them 36 monthly installments with an undertaking as described above.
3. to give water connections and approvals to all in light of the above request.
4. to issue circular to charge LUC from CC date and not from IOD date since in redevelopment / SRA projects, buildings / structures are demolished and then CC is issued.
5. to reduce property tax
6. to involve and seek suggestions from industry associations for framing new rules.

Your earliest action in this regard will be highly appreciated.

Thanking you,

Yours faithfully,
For CREDAI-MCHI



Nayan A. Shah
President



Bandish Ajmera
Hon. Secretary

CC:-

1) **Shri Praveen Pardeshi (I.A.S.)**
Municipal Commissioner
Municipal Corporation of Greater Mumbai
Mumbai - 400 001

Encl.: as above





झोपडपट्टी पुनर्वसन प्राधिकरण

SLUM REHABILITATION AUTHORITY

CIRCULAR

No. CEO/SRA/4598

Date : 06.08.2019

Subject: Request for expeditious grant of development permissions (IOA & CC) simultaneously & for relaxation in the payments of premium/ charges/ fees/ development charges etc.


1. Government of Maharashtra/India is keen in bringing in ease in doing business. As well as, there is a continuous flow of representations from stake holders to SRA administration claiming threat to viability of SR schemes. One of such representation was received from stakeholders organisation CREDAI-MCHI on 11th July 2019.
2. The said representations received from stakeholders were deliberated amongst HOD's/Officers of SRA administration, the one received on 11th July 2019 was profoundly mulled in the intent and spirit of provisions of clause 6.17 of Regulation No.33 (10) of Development Control and Promotional Regulations (DCPR) 2034, regards exercising powers to implement SR Schemes viz-a-viz their viability looking to the slump experienced in Real Estate Financial conditions and the provisions of DCPR, 2034.
3. Considering the representations from stake holders, Intimation of Approval (IOA) and Commencement Certificate upto Plinth/Stilt height shall be given simultaneously looking to the provisions of Regulation No. 10 of DCPR, 2034 and other laws in force provided

mandatory conditions in DCPR, 2034 are complied with at the time of such a grant of IOA & Plinth/Stilt height CC simultaneously for Rehab Buildings, such as

- i) Obtaining demarcation of roads as per Regulation No. 10 (3) (iv) (h) of DCPR, 2034 from competent department of MCGM in advance,
 - ii) Applicable clearance from Assessment department of MCGM,
 - iii) Payment of development charges /premiums /development cess /offsite infrastructure charges/ fees etc. as per Regulation No. 10 (7) of DCPR, 2034 in addition to the development permission fee & security deposit as per Regulation No.10 (3) (x) & (xi) of DCPR, 2034,
 - iv) One time payment of 'Pest Control charges' to MCGM as per circular issued by MCGM,
 - v) Workmen's compensation policy,
 - vi) Submission of remarks from empanelled SWD/road & Fire Consultants (till submission of NOC from CFO of MCGM, in case CFO NOC is submitted, no such remarks shall be essential)
 - vii) Self certification for cutting /transplanting of existing trees,
 - viii) Suitable RUT
4. Considering the viability of SR Schemes, interest shall not be charges on the deferred payments provided time schedule as per policy circular in force is adhered, provided further the

requests for refund or adjustment of interest paid earlier, shall not be entertained.

This circular will come into effect immediately and should be followed scrupulously.


Chief Executive Officer
Slum Rehabilitation Authority

SLUM REHABILITATION AUTHORITY

Circular No...186

No. CE0/SRA/ 669 12018

3 APR 2018

CIRCULAR

Sub: Facility of deferment of Payments of premium for Fungible compensatory FSI.

- Ref:
1. Notification No. CMS 4311/452/CR-58/2011/UD-11, dated 06/01/2012 issued by Urban Development Department, Mantralaya, Mumbai.
 2. Notice No. TPB 4315/CR-142/2015/UD-11, dated 20/10/2015 issued by Urban Development Department, Mantralaya, Mumbai.
 3. Circular No. CHE/DP/15755/GEN dated 06/09/2017 issued by Municipal Corporation of Greater Mumbai.
 4. Letter No. TPB 4317/1005/CR-302/2017/UD-11, dated 06/01/2018 issued by Urban Development Department, Mantralaya, Mumbai.
 5. Letter No. MCHI/PRES/17-18/087 dated 03/01/2018 issued by CREDAI
 6. Circular No.161 dated 01/10/2015 issued by Slum Rehabilitation Authority.
 7. Circular No.181 dated 26/10/2017 issued by Slum Rehabilitation Authority.
 8. Circular No.184 dated 25/01/2017 issued by Slum Rehabilitation Authority.

The developers implementing Slum Rehabilitation Scheme are given facility of deferment in payment of premium for fungible FSI under Regulation No. 35(4) as per circular under reference no. 8. Reconsideration of rate of interest for the deferment and for granting deferment in payment of premium for additional FSI permissible as per regulation 32 was under consideration of the Authority pursuant to the representation of the PEATA. Accordingly, the Chief Executive Officer of the Authority has decided to modify earlier circular No. 184 and sanction deferment in payment of premium for fungible FSI under regulation No. 35(4) and payment of premium for additional FSI permissible under Reg. 32 of DCR 1991, as shown below on following conditions

A) For Buildings below or upto 70 Meters in height

Payment	At the end of Months with Interest	
	12 th	24 th
1 st Installment	2 nd Installment	3 rd Installment
33%	33%	34%

B) For Buildings above 70 Meters in height

Payment	At the end of Months with Interest		
	12 th	24 th	36 th
Installment	2 nd Installment	3 rd Installment	4 th Installment
25%	25%	25%	25%

1. If the developer fails to pay the fungible premium within 30 days from the date of demand, interest @ 18% quarterly compounding shall be levied for a period up to 3 months from the date unless he applies for deferment of the same and if he is not a defaulter. If the developer fails to pay the dues within 3 months with interest, his application that led to generation of demand shall be deemed to have been rejected.
2. Minimum amount to be deferred shall be more than Rs.5 Lakhs.
3. The developer shall deposit 1st Installment of 25 % / 33%, of the amount to be deferred within 30 days of demand having been raised, before sanction of CC / Further CC.
4. Simple Interest @ 12% p.a. shall be levied from the end of 30 days from the date of issue of demand note by SRA on balance installments, for which post dated cheques shall be submitted at the time of sanction. If the developer fails to deposit the amount deferred on due date, interest at 18% p.a. quarterly compounding shall be recovered on defaulted amount (principal plus interest) from the date of default. And if the default continues for a period of three months from the due date, then after three months new demand calculation as per new SDRR or the old deferred demand @ 18% p.a. quarterly compounding rate of interest whichever is higher shall be recovered. In case new demand calculation as per new SDRR is on higher side, then remaining installment shall also be revised with new SDRR.
5. If deferment for fungible premium is sought for an amount less than of Rs. one crore, deferment shall be sanctioned at Secretary, SRA's level. For demand of more than Rs. One crore, deferment shall be only upon sanction of C.E.O.
6. If there is any default on the part of the developers availing the deferment facility, the sale component of the scheme shall be stopped by the SRA and no further technical permissions would be granted to the developers for sale component from SRA till the time the entire payments on which deferment is sought, is made to SRA.
7. Notwithstanding anything mentioned above, CC equivalent to 15% of approved built up area of sale component or CC of built up area of entire one floor (if the part terrace is proposed at top most floor, then the topmost floor and entire one floor below the top most floor) whichever is higher shall be restricted. Engineering Department is directed to ensure the same.
8. The total recovery of payment for balance amount with interest due shall be confirmed by Executive engineer before releasing 15% CC or CC of one or more floor as the case may be. The CC thus restricted, shall be

released forthwith on receipt of all the installment of fungible premium with interest which should be confirmed from finance department. However, the total restricted CC will not exceed 15% for any project at any point of time.

9. The Finance department is hereby directed to ensure that the 1/3rd amount of fungible premium received along with interest thereon is deposited into the proper head of the State Government and 2/3rd amount is remitted to MCGM by 15th day of next month.

As an endeavor to watch the recovery, all Executive Engineers are instructed that all cases in which deferment in payment in fungible premium is being granted to a developer, shall be routed through the Finance Department stating clearly the actual due date of payment and period of deferment with clear recommendation of Engineering department so that the accuracy of outstanding amount and recoveries are ascertained before the file is put up to the Chief Executive Officer for orders.

Finance Controller is further instructed to maintain the head wise details of amount so deferred and head wise details of interest. Accounts Officer-II will keep a close watch and issue demand letters to the defaulting developers immediately. Whenever any default is noted by Accounts Officer-II, he will intimate concerned Executive Engineer who shall without fail issue a stop work order to the defaulter. The stop work order shall not be rescinded without N.O.C. from Finance Controller. Such a defaulter will never be given deferment of any payment in future.

This circular shall come into effect from the date of issue and is also applicable to slum redevelopment schemes under Resolution No. 165, Appendix-S of Development Control Regulations of Thane.


Chief Executive Officer
SLUM REHABILITATION AUTHORITY

Copy :-

1. P. A. to Hon'ble CEO/SRA.
2. Secretary/SRA.
3. Finance Controller
4. Dy. Chief Engineer - I, II & Thane
5. All Executive Engineers
6. Accounts Officer - I & II.
7. File

⑥ Sh. Diwane/Dr

C/139

No. EE/BP Cell/GM/MHADA/ ²³⁵⁰ /2019

Date: 11 DEC 2019

CIRCULAR

Sub : Implementation of Government resolution no. TPB 4317/1005/PK.302/2017/UD-11 dated 19th Sept, 2019 for reduction in interest on installment of part of fungible premium payable to government and modification in installment payment facility for grant of IOA/CC for various charges/premiums to be paid in respect of Building permissions.

- Ref :**
- i. Government of Maharashtra resolution no. TPB 4317/1005/PK.302/2017/UD-11 dated 19th Sept, 2019.
 - ii. CHE/DP/15755/GEN dated 06th Sept, 2017.
 - iii. CHE/DP/23185/GEN dated 20th Nov, 2017.
 - iv. MCGM circular no. CHE/DP/14770/GEN dated 17th Sept, 2019.
 - v. The letter of Hon'ble MP Mr. Gopal Shetty dated 16th Sept, 2019.
 - vi. The letter of NGO "Earth" dated 13th Sept, 2019.
 - vii. EE / BP Cell/GM/MHADA/357/2019, Dtd.31.08.2019.

The various requests are received from various Developers/Architects developing the land/ reconstructing the buildings in MHADA layout under the jurisdiction of MCGM. Further, the MCGM & Govt. of Maharashtra has issued the Circular & GR vide letter under references. Govt. of Maharashtra has been declared MHADA as a Planning Authority as per Chapter-IV of MRTP Act 1976 for exercising power of Planning Authority vide notification Dtd.23.05.2018. For uniformity in granting Construction Permissions, it is necessary to issue the Circular. Hence, after due consideration to modify above circulars mentioned in reference no (i), (ii), (iii) & (iv) as follows to grant the facility of installments in payment of premiums/charges, to those who have requested payment of such amounts in the installments as per following guidelines:-

Implementation of Circular issued by MCGM vide letter under reference no.4 and directions received from Govt. of Maharashtra vide letter u/r no.1 are made applicable to MHADA are as fallows :

1.1. For building height up to 70 meters:

The installment facility shall be granted for a period of 48 (Forty Eight) months. There will be total of five installments, starting with first initial payment and followed by four installments at the interval of 12 months each.

Initial payment	At the end of Month with interest			
	12th	24th	36th	48th
1st Installment	2nd Installment	3rd Installment	4th Installment	5th Installment
10%	22.50%	22.50%	22.50%	22.50%

1.2. For building height beyond 70 meters:

The installments facility shall be granted for the period of 60 (Sixty) months. There will be total six installments, starting with the first initial payment and followed by five installments at the interval of 12 months each. The installment facility shall be granted as per following table.

Initial payment	At the end of Month with interest				
	12th	24th	36th	48th	60th
1st Installment	2nd Installment	3rd Installment	4th Installment	5th Installment	6th Installment
10%	18%	18%	18%	18%	18%

2. The installments facility shall not be granted to following payments and shall be paid at initial stage i.e. at the time of issue of IOA/Amended plan approval.
 - i. Scrutiny fees
 - ii. IOA Deposit.
 - iii. Debris Deposit.
 - iv. Labour Cess.
 - v. Development Charges.
3. The installment may be granted to premium/charges payable as below:
 - i. Premium, payable towards utilization of Fungible Compensatory area under Reg. 31(3) of DCPR 2034.
 - ii. Premium to exempt area covered under Staircase/Lift/Staircase and Lift lobby from FSI.
 - iii. Premium towards condemnation of deficiency in open space of all types payable to MHADA.

4. The facility of installments in the payments to be paid to MHADA will be allowed only where the minimum amount payable at the time of granting installment facility to MHADA under clause (3) above is Rs. 50.00 Lacs and above.

Note:

- i) No further extension in allowing payment in installments will be entertained beyond the above prescribed schedule.
- ii) The above installment shall be applicable for above referred time period but if applicant desires to pay before due date, then the interest shall be recovered to that period only.
- iii) If applicant opts occupation certificate prior to above installment period then all dues shall be paid and installment facility shall be curtailed.
- iv) If applicant desires part occupation certificate in valid period of installment; then proportionate payment to the BUA for which occupation certificate to be granted.

5. Curtailment of interest on installment facility:

A) For Building height up to 70mtr.

For Building height up to 70mtr.					
	12th	24th	36th	48th	60th
1st Installment	2nd Installment	3rd Installment	4th Installment	5th Installment	6th Installment
10%	22.50%	22.50%	22.50%	22.50%	22.50%
Rate of Interest	8.5%	8.5%	8.5%	8.5%	8.5%

B) For Building height equal to or more than 70mtr.

For Building height equal to or more than 70mtr.					
	12th	24th	36th	48th	60th
1st Installment	2nd Installment	3rd Installment	4th Installment	5th Installment	6th Installment
10%	18%	18%	18%	18%	18%
Rate of Interest	8.5%	8.5%	8.5%	8.5%	8.5%

- C. C.C. equivalent to 10% of approved built up area shall be restricted. If BUA of top most floor is more than 10% BUA, than the C.C. for the entire topmost floor shall be restricted.
- D. The total recovery of payment balance amount with the interest due shall be confirmed by concerned E.E. (B.P.) before releasing restricted 10% C.C. The C.C. thus restricted, shall be release forthwith on receipt of all the installments with the interest within the specific period as mentioned in sub clause 5(A) & (B) above and other clauses of this circular subject to compliance of all other related IOA/ amended plan approval letter conditions.
- E. If applicant desire to take the benefit of reduce interest wherein "the proposal where installment facility has been approved with 12% interest & some installment are dues for payment in such case the interest is liable to pay 12% for the tenure upto issue of this Circular and Gov. letter dt. 19.09.2019 & Balance interest component shall be charges 8.50% within a approved tenure."
- F. The proposal where only IOD / IOA approved and demand letter issued prior to 20.08.2019 in such case the 1st installment shall be paid as per demand letter issued and the premium for the balance installment will be revised as per the notification dtd.20.08.2019 & Govt. directives vide UDD letter dtd.19.09.2019.
- G. The proposal where only IOD / IOA approved & demand letter issued after 19.09.2019 in such case plan will be issued as per payments made and balance installment facility & interest rate for which the effect of Circular dtd.20.08.2019 and 17.09.2019 shall be availed subject to conditions the gross period of project shall not exceed the maximum period as per the GR.
- H. The installment facility for payment of Premium towards Fungible FSI is granted & 1st/2nd/3rd installment is paid and work in progress, then the revise rate of Fungible FSI as per 20.08.2019 shall be made applicable only for the balance Built up area for which CC is not granted & revise installment facility with interest rate shall be granted as per Govt. directives vide letter dtd.19.09.2019.
- I. The above facility is applicable only up to 2 years 03.09.2021 or as per any further directives from government.

6. Developer/Owner/Society (The project proponent) shall submit Registered Undertaking stating that all the terms and condition mentioned in this circular shall be binding on them and the same will be followed scrupulously. The project proponent shall also undertake that, they shall make aware to the prospective buyers in the project and the RERA Authorities about the installment payment facility availed by them in the various payments to be made to MHADA/ Government and the provisions in the Circular about initiating action by MHADA against the default in payment on schedule date.

The project proponent shall also submit Indemnity Bond indemnifying MHADA/MHADA staff against any dispute, litigation, RERA compliances etc. regarding the installment payment facility availed by them.

7. Only after receipt of said Indemnity Bond and Registered Undertaking along with payment of 1st installment, Commencement Certificate will be issued by concerned E.E.(BP) subject to compliance of all other related IOA/amended plan approval letter conditions.
8. The concerned A.O. of Building Proposal department shall maintain the head wise details of the amounts of installments and head-wise details of the interest amount. The A.O. shall keep proper record and also monitor the regular payments to be made by the Developer/Owner/Society and also issue demand letters/Notices to the defaulting Developers/Owner/Society immediately under the intimation to the concerned S.E. /D.E. (BP)/ E.E. (BP). The concerned S.E. /D.E. (BP)/ E.E. (BP) shall immediately issue stop work notice for non-payment in stipulated period as the case may be and also initiate further course of actions as per Sec.55 of MR&TP Act, 1966 as the case may be. On receipt of all dues/installments/penalties, the E.E. (BP) will withdraw of the Stop Work Notice/MR & TP Notice, as per the merits of the case. The EE/BP shall take action for withdrawal of stop work/ MR& TP notice as the case may be immediately as per the provisions of act and as informed by Building Proposal Department.
9. This policy circular shall replace the earlier circular issued under no. CHE /DP/13915/GEN dtd. 04.09.2019 and be made applicable from 04-09-2019, hence, while calculating the interest amount for ongoing proposals where installment payment facility is already granted shall

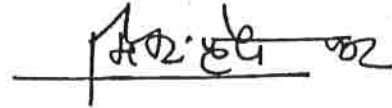
be worked out as per the interest rate mentioned in previous circulars as referred at Sr. No. (i) & (ii) up to 03.09.2019.

10. For the purpose of allowing additional parking spaces free of FSI as per Regulation 31(1) (vi) of DCPR 2034, visitors parking shall be considered as 5% instead of 25%. Further, the provisions of note (ii) below Regulation 44(6) (a) for charging of premium for additional parking spaces shall be operative after considering the parking spaces as per Regulation 31(1)(vi) over & above table 21 of Regulation 44.
11. In respect of proposals wherein concessions have been approved with full potential as per DCR 1991 with height of building less than 24m & the work of building has commenced after obtaining CC, for utilization of balance potential as per DCPR 2034, 1.50 m clear width of staircase shall not be insisted, if the height of building is restricted to 32m instead of 24m with the approval of Hon. VP by condoning the deficient width by charging premium even though as per DCPR 2034, the minimum width of staircase is 1.50 mt.
12. As per Regulation 37(17) & as per policy circular issued under no CHE/DP/27099/GEN dated 10.11.2017, lift opening is allowed free of FSI at terrace level.
Same shall be allowed without charging premium in respect of residential development at zonal building proposal office level & same shall be allowed by charging premium in respect of non residential development with the approval of Hon. VP.
13. In development/redevelopment cases wherein the approval of Hon VP has already been obtained for grant of Fungible Compensatory FSI as per Regulation 35(4) of DCR 1991/ Fungible Compensatory Area as per Regulation 31(3) of DCPR 2034 by charging premium & plans are yet to be approved in lieu of said Fungible Compensatory FSI/ Fungible Compensatory Area, such cases need not be resubmitted for Hon. VP's approval due to reduction in the applicable premium for Fungible Compensatory FSI/ Fungible Compensatory Area. However, if there is any increase in the quantum of Fungible Compensatory FSI/ Fungible Compensatory Area to be utilized, then such cases shall be resubmitted for Hon. VP's approval for the increased Fungible Compensatory FSI/Fungible Compensatory Area.
14. In respect of proposals of non 33(5) on plot abutting road having minimum width of 6m & above but less than 9m, wherein concessions

have been approved and IOD & CC is issued prior to 16.11.2016, in such cases for utilization of FSI/TDR, clarification issued under the provisions of Regulation 62(3) of DCR 1991 under no TPB-4317/255/PK59/2017/UD-11, dated 07.07.2017 & orders issued by Urban Development Department, Government of Maharashtra, in appeal under section 47 of MR & TP Act 1966 under no Appeal/TPB 4318/15/PK 126/2018/UD-11 dated 15.06.2018 shall be followed.

15. Ref. No.VII Circular, Dtd.31.08.2019 shall be stand modified.
- i) To apply charges for fungible FSI 35% of land rate for Residential user & 40% of land rate for Non-Residential user with effect from date prescribed in Govt. notification, Dtd.20th Aug, 2019.

The said Circular is come in force with effect from date of issue of this Circular.



Vice President &
Chief Executive Officer / MHADA



निर्गमित