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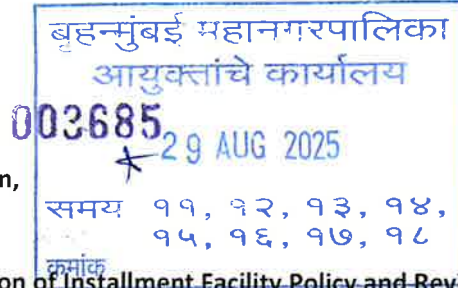
WOMENS WING CHAIRPERSON

Alka Doshi

Ref no: MCHI/COO/25-26/002

28th August 2025

To,
Dr. Bhushan Gagrani (IAS),
Municipal Commissioner,
Brihanmumbai Municipal Corporation,
Fort, Mumbai – 400 001



Sub: Reminder – Request for Extension of Installment Facility Policy and Revision of Interest Rate
to 8.5%

p.a.

Ref: MCHI letter dated 15th April 2025

Respected Sir,

Greetings from CREDAI-MCHI!

This is in reference to our earlier letter dated 15th April 2025 regarding the extension of the Installment Facility Policy for payment of premiums, fees, and charges associated with building proposals, as well as the revision of the interest rate to 8.5% per annum.

We would like to respectfully remind your office that, given the ongoing economic challenges and the importance of providing relief to developers and facilitating timely completion of projects, timely consideration of this proposal will be highly beneficial. Specifically, we request:

- Extension of the Installment Facility Policy for an additional three years from September 4, 2025 to September 3, 2028.
- Revision of the interest rate to 8.5% p.a. in line with prevailing market conditions and recent trends in Ready Reckoner rates.

We once again express our gratitude for your unwavering support and request the approval of our proposals at the earliest convenience.

Thank you for your time and consideration.

Best regards,

Keval Valambhia
Chief Operations Officer

MAHARASHTRA CHAMBER OF HOUSING INDUSTRY

Maker Bhavan-II, 4th Floor, 18, V. Thackersey Marg, New Marine Lines, Mumbai - 400 020, Maharashtra, India.
Tel: +91 22-42121421 Email: secretariat@mchi.net Website: www.mchi.net

CREDAI-MCHI CHAPTERS

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SHAHAPUR-MURBAD | URAN-DRONAGIRI | VASAI VIRAR | ALIBAG | KARJAT-KHALAPUR-KHOPOLI | YOUTH NMR

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YOUTHWING CONVENOR
Naman Shah

PROCUREMENT CONVENOR
Nimish Ajmera

WOMEN'S WING CHAIRPERSON
Jesal Shah

o/c
CREDAI - MCHI



Ref. No. MCHI/PRES/24-25/270

Date: 15/4/2025

To,

Dr. Bhushan Gagrani (I.A.S.),
Municipal Commissioner,
Brihanmumbai Municipal Corporation,
Fort, Mumbai - 400 0001

Subject: Request for Extension of Installment Facility Policy and Revision of Interest Rate to 8.5% p.a.

Ref.: 1) BMC Policy No. CHE/DP/12651/Gen dated 19 September 2022
2) BMC policy No. CHE/DP/16208/Gen dated 06 November 2024

Respected Sir,

On behalf of CREDAI-MCHI, we would like to take this opportunity to express our sincere gratitude for the unwavering support that the Brihanmumbai Municipal Corporation (BMC) has extended to the real estate sector. This installment Facility for the payment of premiums, fees, and charges associated with building proposals has proven to be invaluable. This policy has significantly improved project viability, alleviating the financial burdens faced by developers and facilitating the timely completion of various projects that contribute to the urban landscape of Mumbai.

In light of the current economic challenges, we kindly request your consideration of the following proposals regarding the existing policy:

1. Extension of Installment Facility Policy:

We respectfully request a further extension of the Installment Facility Policy for an additional three years, specifically from **September 4, 2025, to September 3, 2028**. We propose that this extension be granted under the same terms and conditions as outlined in the circular Ch.E./D.P./87/Gen (2019-2020) dated September 17, 2019. This extension is crucial as it will provide much-needed relief to developers, particularly in the current economic climate where project timelines and cash flows are under significant strain.

2. Revision of Interest Rate to 8.5% p.a.:

In light of the recent adjustments in Ready Reckoner rates and the ongoing slowdown in the real estate market, we humbly request a reduction in the interest rate on outstanding premiums from the current rate of 12% to a more manageable 8.5% p.a. The existing high interest rate imposes considerable financial pressure on developers, many of whom are already contending with rising construction costs and diminished demand. A lower interest rate would not only alleviate some of this pressure but also align with the current challenges faced by the sector, thereby supporting its revival.

We would like to draw your attention to the fact that the real estate market has indeed experienced a notable slowdown, which has adversely affected sales and liquidity. The recent hikes in Ready Reckoner rates have further escalated project costs, making it increasingly difficult for developers to meet their financial obligations. The construction sector is a vital driver of employment and economic growth, and we believe that the measures we propose will help sustain its significant contribution to the development of Mumbai.

Maharashtra Chamber of Housing Industry

Maker Bhavan II, 4th Floor, 18, V. Thackersey Marg, New Marine Lines, Mumbai - 400 020.
Tel: 42121421, Fax: 4212 1411/407 Email: secretariat@mchi.net Website: www.mchi.net

CREDAI-MCHI CHAPTERS : THANE | KALYAN-DOMBIVLI | MIRA BHAYANDAR | RAIGAD | NAVI MUMBAI |
BHIWANDI | PALGHAR BOISAR | SHAHAPUR-MURBAD | URAN-DRONAGIRI |
VASAI VIRAR | ALIBAG | KARIAT-KHALAPUR-KHOPOLI | YOUTH NMR

We assure you of our unwavering commitment to comply with all BMC regulations and to work collaboratively towards the timely completion of projects. Your support in this matter will be instrumental in stabilizing the sector and ensuring the successful delivery of housing and infrastructure projects for the citizens of Mumbai.

We kindly request your approval for the proposals at your earliest convenience.

Thank you for your time and consideration.

Yours sincerely,
For **CREDAI-MCHI**



Dominic Romell
President



Dhaval Ajmera
Hon. Secretary



Keval Valambhia
Chief Operations Officer
Mob: +91 98709 85061

Enclosure:

- Copy of 1) BMC Policy No. CHE/DP/12651/Gen dated 19 September 2022
2) BMC policy No. CHE/DP/16208/Gen dated 06 November 2024

N-137

BRIHANMUMBAI MUNICIPAL CORPORATION

No. CHE/DP/010034/Gen. dtd. 19 SEP 2022

Sub. : Request for an extension to facility of installment of payment payable for grant of IOD/ CC for various fees / charges /deposit /premium to be paid in respect of building proposals.

- Ref. :** 1) MCP/1182 dtd. 27.08.2021 (C/617)
2) MCP/1203 dtd. 02.09.2021 (C/619)
3) CHE/DP/87/GEN (2019-2020) dtd 17.09.2019 (C/505-513)
4) MCP/1889 dtd. 07.10.2021 (N/127-128)
5) CHE/DP/171/Gen /2021-22 N/121
6) CHE/DP/010034/Gen dated 25/08/2022 (N-129/130)
7) AMC(P)/3764 dated 15/09/2022 (N-135)

Reference is requested to this office report submitted to C.A.(Finance)/A.M.C.(P) u/no N-129 to CHE/DP/010034/Gen dated 25/08/2022 at page N-129/130 regarding request for an extension to facility of instalment of payment payable for grant of IOD/ CC for various fees / charges /deposit /premium to be paid in respect of building proposals & further report of C.A.(Finance) to DMC(Finance)/ A.M.C.(P) and endorsement of A.M.C.(P) thereon at page N-135. The matter was discussed in the meeting held with A.M.C.(P) during which DMC(Finance) & C.A.(Finance) were present and accordingly the report is resubmitted for approval please. N-135

1) Regarding extension to installment facility:-

As per earlier report at page N-129 it was proposed to further extend installment facility for period of 1 year i.e. from 04.09.2022 to 03.09.2023 subject to same terms and conditions laid down in installment facility circular issued under Ch.E./D.P./87/Gen (2019-2020) dtd. 17.09.2019. The matter was discussed regarding extension to installment facility for further period of three years from 04.09.2022 to 03.09.2025 considering outstanding amount which is due for payment.

Accordingly, it is proposed to further extend installment facility for further period of three years from 04.09.2022 to 03.09.2025 subject to same terms and conditions laid down in installment facility circular issued under Ch.E./D.P./87/Gen (2019-2020) dtd. 17.09.2019.

2) Regarding insisting post audit clearance within one month after payment of due premium

Reference is also requested to representation from PEATA dtd. 08.08.2022 in respect of skipping pre audit for the proposals already approved by BP office till 4 Sept. 2022. It is quoted in the said representation that extension to installment facility scheme is ending on 04.09.2022. Hence, developers may be allowed to deposit premium by skipping required audit clearance so as to enable developers to deposit due premium within scheduled extended time period subject to condition that project proponent will submit undertaking stating thereon that difference, if any, in premium arising after due verification of audit will be paid by developer. C-627 to 629

There appears to be merit in the request of PEATA in accordingly it is proposed to insist required post audit clearance within one month after payment of due premium as per installment facility subject to condition that project proponent will submit registered undertaking stating therein that difference if any in premium arising after subsequent verification of audit, the balance premium will be paid by developer along with the interest of 8.50 % on outstanding balance as provided in installment facility circular issued u/no. Ch.E./D.P./87/Gen (2019-2020) dtd. 17.09.2019.

3) Regarding Installment Facility for the defaulted amount.

It is pointed at Sr.No 10 & 11 of Installment Facility Circular regarding action to be taken in the eventuality of Developer/Owner/Society failing to deposit payment as per the installment facility within stipulated time period. It is further mentioned thereon that, no installment facility shall be granted for the proposal in future till the payment towards installment amount due along with interest is made to BMC. As per information received from Building Proposal Offices, in some of the cases the project proponents have not paid due installment within stipulated time period and accordingly stop work notice was issued to the projects by Zonal BP Office & construction work are at standstill.

The matter regarding granting installment facility to the defaulted amount was discussed with M.C. in one of the meeting. It was observed that few projects are stalled due to financial issues. BMC is not getting its due payment. The Project Proponents are also not in position to execute the work on site and everything is standstill. In order to revive the project, M.C. directed that the said instalment facility shall be extended to the defaulted projects as last one opportunity.

In the meeting with AMC (P) / DMC(Finance) & C.A.(Finance) on 15/09/2022 it was decided that the Project Proponents may be given a separate instalment facility for defaulted amount as on date. These defaulted amount shall be paid in 8 equal instalments for two years with 12% interest on reducing balance subject to following conditions.

1. On failure of further payment of installment as per revised installment facility stop work notice will be issued again.
2. Before withdrawing any stop work action, Registered Undertaking from project proponent will be insisted regarding agreeing to pay defaulted amount in eight installments with 12% interest within a period of two years.
3. First instalment of defaulted amount and first instalment of premium as per modified policy if any shall be recovered before withdrawing stop work notice.

In view of above, C.A.(Finance) is requested to offer remarks and submit the proposal to A.M.C(P)/ M.C.s for approval on following points.

1. To extend installment facility for further period of three years from 04.09.2022 to 03.09.2025 subject to same terms and conditions laid down in installment facility circular issued under Ch.E./D.P./87/Gen (2019-2020) dtd. 17.09.2019.
2. To insist required post audit clearance within one month after payment of due premium as per installment facility by insisting requisite undertaking.
3. To allow defaulted amount to be allow to be paid in 8 equal instalments for two years with 12% interest on reducing balance subject to conditions mentioned in point no. 3 above.

Submitted please.

✓ C.A.(Finance)

AMC(P)

Hon. M.C.

Sir,

Ch.Eng.(D.P.)

Rev III

19 SEP 2022

CHE/DP/230/Gen dtd 01/01/2025

H-147

MUNICIPAL CORPORATION OF GREATER MUMBAI

No. CHE/DP/014196/Gen. dtd.
16208

06 NOV 2024

Sub: Facility of installment in payments payable for grant of IOD/CC for various fees/ charges/ deposits/ premiums to be paid in respect of Building permissions

- Ref:** 1. CHE/DP/15755/GEN dtd 06.09.2017
2. CHE/DP/23185/GEN dtd 20.11.2017
3. ChEng/DP/13915/GEN dtd 04.09.2019
4. ChEng/DP/14770/GEN dtd 17.09.2019 (CHE/DP/87/GEN (2019-2020) dtd 17.09.2019)
5. ChEng/DP/197/GEN dtd 07.10.2022

Reference is requested to the above referred policy circular providing facility of installment in payments payable for grant of IOD/CC for various fees/ charges/ deposits/ premiums to be paid in respect of Building permissions.

In this context, the then M.C. had directed to put up a policy regarding allowing installment facility (C/19-20). Accordingly, a policy proposal was proposed & finally a circular vide Reference No. 04 above was circulated (C/557-565). The installment facility with an interest of 8.50% pa was granted for 4 & 5 years for buildings less than 70.00 mts & above 70.00 mtrs., respectively. The said circular was applicable only for two years from 04.09.2019 i.e. valid up to 03.09.2021. Subsequently, time period extension was granted several times and lastly, further extended for a period of 3 year i.e., from 04.09.2022 to 03.09.2025 is granted vide MC approval u/no MGC/F/7857 dtd 03.10.2022. Along with this time period extension, approval was also granted *"to allow defaulted amount to be allow to be paid in 8 equal installments for two years with 12% interest on reducing balance subject to conditions mentioned in point no. 3 above."*

Recently, HE department, in a matter of R/S ward, had submitted a report for deferment payment of Extra Sewerage Charges with 8.5% interest, where Hon.M.C. had approved the proposal stating that *"Approval at 12% interest B.P. policy also needs to be changed accordingly"* C/147 Pg. C/147

In view of Hon. M.C.'s directions, it is proposed to continue the earlier circular issued for installment facility, u/no. CHE/DP/87/GEN (2019-2020) dtd 17.09.2019 except by increasing the rate of interest from 8.5% to 12% on reducing balance installments.

Also, the rate of interest mentioned in the circular regarding installment facility for the defaulted amount u/no. ChEng/DP/197/GEN dtd 07.10.2022 is proposed to be increase from 12% per annum to 15% per annum for first 6 months

from the scheduled date and thereafter, 18% for further 6 months subject to following conditions –

1. Defaulted amount will be allowed to be paid in four installments with regular interest & penal interest within period of one year for which stop work notice/action if any will be withdrawn. On failure of payment of said installment a stop work will be issued again.

2. Before withdrawing any stop work action, Registered Undertaking from project proponent will be insisted regarding payment of defaulted amount in four installments with regular interest & penal interest within a period of one year and also regular payment with interest will be paid to BMC.

3. If project proponent fails to deposit first installment as per this revised installment facility within a period of 3 months then stop work order will be issued and actions as per prevailing policies will be initiated against project proponent immediately.

In view of above, being a financial matter, C.A. (Finance) is requested to offer remarks and submit to A.M.C(P)/Hon. M.C.'s approval for

1) To revise the rate of interest for installment facility defined in circular u/no. CHE/DP/87/GEN (2019-2020) dtd 17.09.2019 from 8.5% to 12% per annum.

2) Defaulted amount to be allowed to be paid in four installments with regular interest & penal interest (of 15% per annum for first 6 months from the scheduled date and thereafter, 18% for further 6 months) within period of one year.

3) The circular to be issued with immediate effect for fresh installment proposals only. These revised rates of interest shall be applicable prospectively i.e., those proposals that are not approved by DyChEng(BP) as on the date of issue of this circular.

4) Earlier approved instalment proposals alongwith defaulted instalment payment facility shall be continued as approved earlier.

On receipt of approval, this note will be circulated to DP / BP offices as policy circular.

Submitted please.

✓ CA (Finance)

AMC (P)

Hon. M.C.

Sir,

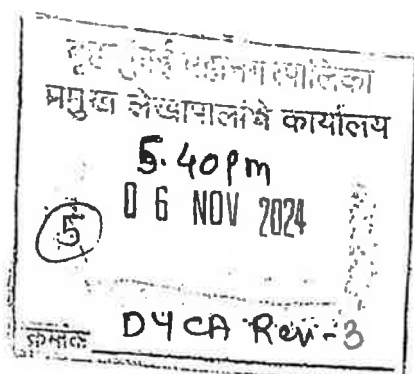
Shrutant
25/10/2024
AE(DP)LM

Nagendra
25/10/2024
EE(DP)DCPR

Rohini
25/11/2024
DyChE(DP)-I

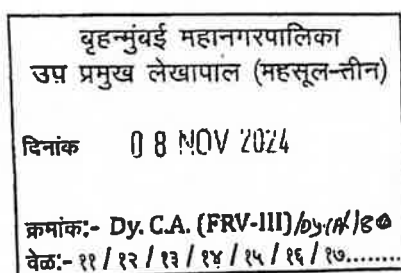
Amar
25/11/2024
Ch.E.(D.P.)

N-149



Dy. CA (Rev. III)

3/11/2024
CA (Finance)



A.O. (Rev. III)

for stamp
Dy. CA (Rev. III)

बृहन्मुंबई महानगरपालिका

क्र.उपप्रले/एफ आर व्ही-तीन/संकीर्ण/१३० दि. १२.११.२०२४

N/151

विषय:- Facility of Installment in payments payable for grant of IOD/CC for various fees/ charges/ deposits/ premiums to be paid in respect of Building Permissions

संदर्भ:- 1) CHE/DP/16208/Gen. dtd. 08.11.2024

उपरोक्त विषयाबाबत उप प्रमुख अभियंता (विकास नियोजन) - I/ प्रमुख अभियंता (विकास नियोजन) यांचा पृ.क्र.टि-147 ते 148 वरील प्रस्ताव कृपया संदर्भित करावा. या प्रकरणी उप प्रमुख अभियंता (विकास नियोजन) - I/ प्रमुख अभियंता (विकास नियोजन) यांनी त्यांच्या प्रस्तावात असे नमूद केले आहे की, जल अभियंता खात्यातील आर/ दक्षिण विभागातील एका प्रकरणामध्ये, Extra Sewerage Charges च्या Deferment Payment बाबतच्या प्रस्तावावर मा. महानगरपालिका आयुक्त यांनी खालीलप्रमाणे मंजूरी दिली आहे.

"Approval at 12% interest. B.P. Policy also needs to be changed accordingly."

त्याअनुषंगाने, उप प्रमुख अभियंता (विकास नियोजन) - I/ प्रमुख अभियंता (विकास नियोजन) यांनी हप्त्याने अधिदान करावयाच्या सवलतीच्या परिपत्रक क्र.CHE/DP/87/Gen (2019-20) दि.17.09.2019 मधील इतर सर्व अटी व शर्ती कायम ठेवून पुढील बाबीस मंजूरी मिळण्याकरिता प्रस्ताविले आहे.

1. हप्त्याने अधिदान करावयाच्या सवलतीस परिपत्रक क्र.CHE/DP/87/Gen (2019-20) दि.17.09.2019 मधील तरतुदीनुसार आकारावयाचा व्याजदर 8.5% वरून 12% करणे.
2. थकबाकीदारास थकीत रकमेसाठी (नियोजित दिनांकापासून प्रथम 6 महिन्यांकरिता 15% व पुढील 6 महिन्यांकरिता 18% दरासह) एका वर्षात 4 समान हप्त्यांमध्ये नियमित व दंडनिय व्याजासह स्वतंत्रपणे हप्त्याने अधिदान करण्याची सवलत देणे.
3. वरील सुधारित परिपत्रक जारी केल्यानंतर, सदर परिपत्रक नव्याने सादर होणा-या प्रस्तावांनाच लागू होईल. तसेच परिपत्रक जारी होण्याच्या दिनांकापर्यंत ज्या प्रस्तावांना उप प्रमुख अभियंता (इ.प्र.) यांची मंजूरी प्राप्त झालेली नसेल अशा प्रस्तावांना सुधारित परिपत्रक लागू होईल.
4. यापूर्वी मंजूरी मिळालेल्या हप्त्याने अधिदान करावयाच्या सवलती आणि थकबाकीदारास थकीत रकमेसाठी हप्त्याने अधिदान करावयाच्या सवलती पूर्वीच्या परिपत्रकानुसार चालू राहतील.

उप प्रमुख अभियंता (विकास नियोजन) - I/ प्रमुख अभियंता (विकास नियोजन) यांनी मा.अतिरिक्त महानगरपालिका आयुक्त (प्रकल्प) / मा. महानगरपालिका आयुक्त यांच्या मान्यतेसाठी सादर केलेल्या प्रस्तावातील तांत्रिक बाबी ह्या संबंधित खात्याच्या अखत्यारितील बाबी असून महसूल विषयक बाबीबाबत या कार्यालयाचे अभिप्राय पुढील प्रमाणे आहेत.

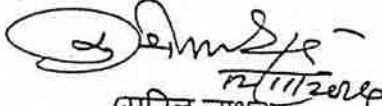
1. परिपत्रक क्र. CHE/DP/15755/Gen दि.06.09.2017 अन्वये बृहन्मुंबई महानगरपालिकेच्या अधिकारक्षेत्रात जमिनीचा विकास करणा-या/ इमारतीची पुनर्बांधणी करणा-या विविध विकासक/ आर्किटेक्ट यांच्याकडून प्राप्त झालेल्या विनंतीनुसार शुल्क/ प्रीमियम/ आकार/ ठेवी भरताना सुरू केलेल्या हप्त्याच्या सुविधेकरिता नियमित व्याज 12% व दंडनीय व्याज 18% आकारण्यात येत होते. तदंतर MCHI, NAREDECO यांच्याकडून प्राप्त झालेल्या विनंतीनुसार रिअल इस्टेट उद्योग गंभीर मंदीचा सामना करत असल्यामुळे, गृहनिर्माण उद्योगाच्या पुनरुज्जीवनासाठी क्र.CHE/DP/87/Gen (2019-20) दि.17.09.2019 अन्वयेच्या परिपत्रकानुसार, हप्त्याच्या सुविधेकरिता नियमित व्याज 8.5% व दंडनीय व्याजसुद्धा 8.5% करण्यात आले आहे. सदर व्याजदरानुसार आजमितीपर्यंत हप्त्याने अधिदान करण्याची सुविधा मंजूर करण्यात येत आहे. त्यामुळे सध्याची गृह उद्योगाची वस्तुस्थिती पाहता पाच वर्षांच्या कालावधी नंतर व्याजदरात करण्यात येत असलेली वाढ योग्य आहे. यास्तव हप्त्याने अधिदान करावयाच्या सवलतीच्या

परिपत्रक क्र. CHE/DP/87/Gen (2019-20) दि. 17.09.2019 मधील इतर सर्व अटी व शर्ती कायम ठेवून आकारावयाचा व्याजदर 8.5% वरून 12% करण्यास प्रत्यवाय नसावा.

2. परिपत्रक क्र. CHE/DP/197/Gen दि. 07.10.2022 अन्वये थकबाकीदारास थकीत रकमेसाठी 12% व्याजासह दोन वर्षात आठ समान हप्त्यांमध्ये स्वतंत्रपणे हप्त्याने अधिदान करण्याची सवलत देण्यात आलेली आहे. तथापि उप प्रमुख अभियंता (विकास नियोजन) - I/ प्रमुख अभियंता (विकास नियोजन) यांनी पृ.क्र.टि-148 वरील 'क्ष' स्थित 1 ते 3 अटी व शर्तीसापेक्ष एका वर्षात चार समान हप्त्यांमध्ये (नियोजित दिनांकापासून प्रथम 6 महिन्यांकरिता 15% व पुढील 6 महिन्यांकरिता 18% दरासह) स्वतंत्रपणे हप्त्याने अधिदान करण्याची सवलत प्रस्ताविली आहे. यामुळे महानगरपालिकेस थकीत महसूल वाढीव व्याजासह लवकर प्राप्त होईल.

उपरोक्त बाबींच्या अनुषंगाने उप प्रमुख अभियंता (विकास नियोजन) - I/ प्रमुख अभियंता (विकास नियोजन) यांचा पृ.क्र.टि-147 ते 148 वरील प्रस्ताव मा. अतिरिक्त महानगरपालिका आयुक्त (प्रकल्प) / मा. महानगरपालिका आयुक्त यांच्या मान्यतेसाठी सविनय सादर.

(धारिणीसह)

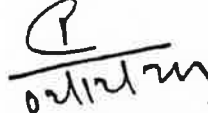

(सुनिल जाधव)

प्रमुख लेखापाल (वित्त)

08/11/24 4370 08/11/24

(श्री. प्रशांत गायकवाड)
मा. उप आयुक्त (वित्त)
महोदय,

मंजूरीसाठी
स्वीकृत.


उपायुक्त (वित्त)

(श्री. अभिजीत बांगर)
मा. अतिरिक्त महानगरपालिका आयुक्त (प्रकल्प)
महोदय,

(श्री. भूषण गगरीणी)
मा. महानगरपालिका आयुक्त
महोदय,

Additional Municipal Commissioner
(Project)


27/12

Municipal Commissioner

ChE/DP

मुहम्मद मुहम्मद महानगरपालिका
उप आयुक्त (वि.सं. य.पी. कार्यालय)
महानगरपालिका मुख्यालय, वि.सं. य.पी. कार्यालय,
चौधरी मजला, महानगरपालिका मार्ग, मुहम्मद - ४००००९

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क्रमांक: उप आयुक्त (वि.सं. य.पी. कार्यालय) 3359

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02/11/24

मुहम्मद मुहम्मद महानगरपालिका
अतिरिक्त आयुक्त (प्रकल्प)
य.पी. कार्यालय

02 DEC 2024

क्र. अति.आ./प्रकल्प/ 6089

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मुहम्मद मुहम्मद महानगरपालिका
अतिरिक्त आयुक्त (प्रकल्प)
य.पी. कार्यालय

16 DEC 2024

क्र. अति.आ./प्रकल्प/ 5106

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अतिरिक्त आयुक्त (प्रकल्प)
य.पी. कार्यालय

30 DEC 2024

क्र. अति.आ./प्रकल्प/ 19818

सा.प्र.अ.	सा.प्र.अ.	सा.प्र.अ.	सा.प्र.अ.
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30-12-2024
Chief Engineer (DP)

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