

**WOMENS WING CHAIRPERSON**  
Alka Doshi

THANE | KALYAN-DOMBIVLI | MIRA BHAYANDAR | RAIGAD | NAVI MUMBAI | BHIWANDI | PALGHAR BOISAR |  
SHAHAPUR-MURBAD | URAN-DRONAGIRI | VASAJI VIRAR | ALIBAG | KARJAT-KHALAPUR-KHOPOLI | YOUTH NMR

CHE/DP/240/Gen  
2025-26

**BRIHANMUMBAI MUNICIPAL CORPORATION**

No. CHE/DP/14168/ dtd. 17 SEP 2025

- Sub. : Facility of intallment 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/1699/Gen. dtd 26.08.2025  
2. उपप्रले/महसूल-तीन/संकीर्ण/९६ दि. ०४.०९.२०२५

Reference is requested to report vide ref. (1) above for subject matter attached herewith, wherein Hon'ble MC vide no. MGC/F/5106 dtd. 15.09.2025 has accorded sanction to extend installment facility for further period of three years i.e. upto 03.09.2028.

Approval is circulated for implementation at Zonal offices as per prevailing practices.

  
(C.D. Chaudhari)  
Dy.Ch.Eng. (DP)-I

Dy.Ch.Eng (BP) WS-I/WS-II/City/ES/Spl.Cell

DRAFT

211

**MUNICIPAL CORPORATION OF GREATER MUMBAI**

No. CHE/DP/1699/Gen. dtd.

26 AUG 2025

**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 c/441  
2. CHE/DP/23185/GEN dtd 20.11.2017 c/561  
3. Ch. Eng./DP/13915/GEN dtd 04.09.2019 c/585  
4. Ch. Eng./DP/14770/GEN dtd 17.09.2019 c/557  
5. CHE/DP/87/GEN (2019-2020) dtd 17.09.2019  
5. Ch. Eng./DP/197/GEN dtd 07.10.2022  
6. Ch. Eng./DP/1628/GEN dtd 06.11.2024 c/677  
7. Representation dtd: 15.04.2025 & 17.07.2025 of NAREDCO.

Reference is requested to this office earlier report at page N-/137 to N/139 regarding the extension to installment facility in payments payable for grant of IOD/CC for various fees/ charges/ deposits/ premiums to be paid in respect of Building permissions. This report was put to CA(Finance)/DMC(Finance)/AMC(P)/ Hon'ble M.C. and Hon'ble M.C. has accorded approval vide u/no. MCG/F/7857 dated 03.10.2022. As per the said approval, installment facility is extended for the period of 04.09.2022 to 03.09.2025. The installment <sup>facility</sup> is allowed with the rate <sup>of</sup> interest of 8.5% per annum and default amount to be paid in 8 equal installments for two years with 12% interest on reducing balance subject to conditions mentioned below

- 1) On failure of further installment as per revised installment facility stop work notice will be issued again.
- 2) Before withdrawing any stop work action, registered undertaking from the 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 installment of defaulted amount and first installment of premium as per modified policy, if any, shall be recovered before withdrawing stop work notice.

Reference is requested to a report of this office at page N/147 to N/ 149 wherein on similar line of HE's department report, it was proposed to increase interest rate for Installment facility from 8.5% to 12% per annum on reducing balance of installments. This proposal was submitted to CA(F)/DMC(Finance)/AMC(P)/ Hon. M.C. sir. Hon'ble M.C. has accorded approval to this proposal vide u/no. MGC/F/5106 dated 27.12.2024. Accordingly, a note as per

approved proposal has been circulated to DP/BP offices as policy circular vide u/no. CHE/DP/230/GEN dtd 01.01.2025. Copy attached at page C-674 to C-687.

Now, National Real Estate Development Council vide representation dated 15.04.2025 & 17.07.2025 has requested for further extension for the existing Installment facility policy vide circular u/no. CHE/DP/87/GEN(2019-2020) dtd. 17.09.2019 for the period of three years i.e. 04.09.2025 to 03.09.2028. Further, it is also requested for downward revision of interest rate on outstanding premiums from 12% to 8.5% per annum. Copy attached at page C-667-669.

The above request of downward revision of interest rate on outstanding premiums from 12% to 8.5% per annum is not felt appropriate. However, the request of further extension for the existing Installment facility policy for the period of three years i.e. 04.09.2025 to 03.09.2028 can be considered.

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

- 1) To extend installment facility for further period of three years i.e. 04.09.2025 to 03.09.2028 subject to same terms and conditions as mentioned in policy note circulated u/no.CHE/DP/230/GEN dtd. 01.01.2025 regarding Installment Facility issued.
- 2) Not to consider the request of National Real Estate Development Council for downward revision of interest rate on outstanding premiums from 12% to 8.5% per annum.

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

Submitted Please.

CA (Finance)

AMC(P)

Hon. MC

sir

NDP  
EE(DP)DCPR  
25/8/25

SB  
25-8-25  
DYCHREDP/23/1/C  
Jaini  
25/8/25  
AECDP/23

AMC(P)  
Ch.E.(D.P.)

M-151

बृहन्मुंबई महानगरपालिका  
प्रमुख लेखापालाचे कार्यालय

26 AUG 2025

क्रमांक D/CAC Rev. III

बृहन्मुंबई महानगरपालिका  
उप प्रमुख लेखापाल (महसूल-तीन)

दिनांक 3/9/25

MISC 96.

क्रमांक- D/C.A. (FRV-III)

वेळ-२२/२३/२४/२५/२६/२७/२८



## बृहन्मुंबई महानगरपालिका

क्र.उपप्रले/महसूल-तीन/संकीर्ण/96

दि.०४.०९.२०२५

विषय:- इमारत बांधकाम परवानगीसाठी आवश्यक असलेल्या ना मंजूर शर्तीपत्र (IOD)/ बांधकाम परवाना (CC) करिता महानगरपालिकेकडे जमा करावयाचे विविध शुल्क/ आकार/ अधिमूल्याचे अधिदान हप्त्यांमध्ये करण्याकरिता दिलेल्या सवलतीबाबतच्या महानगरपालिका परिपत्रकाचा कालावधी वाढविण्याबाबत.

संदर्भ:- No. CHE/DP/1699/Gen. दि.०३.०९.२०२५

उपरोक्त विषयाबाबतचा कार्यकारी अभियंता (विकास नियोजन) वि.नि.व प्रो.नि./ उप प्रमुख अभियंता (विकास नियोजन)प्र./ प्रमुख अभियंता (विकास नियोजन) यांचा पृ.क्र. टि/१५५ ते १५६ वरील प्रस्ताव कृपया संदर्भित करावा.

कार्यकारी अभियंता (विकास नियोजन) वि.नि.व प्रो.नि./ उप प्रमुख अभियंता (विकास नियोजन) प्र./ प्रमुख अभियंता (विकास नियोजन) यांनी प्रस्तावात असे नमूद केले आहे की, प्रमुख अभियंता (वि.नि.) खात्यामार्फत क्र. CHE/DP/87/Gen (2019-20) अन्वये दि.१७.०९.२०१९ रोजी विषयांकित परिपत्रक निर्गमित करण्यात आले आहे. सदर परिपत्रकाचा कालावधी दि. ०३.०९.२०२१ रोजी संपुष्टात आल्यानंतर प्रथमतः दि. ०४.०९.२०२१ ते दि. ०३.०९.२०२२ पर्यंत १ वर्षासाठी व तदंतर मा. महानगरपालिका आयुक्त यांच्या क्र. MGC/F/7857 दि.०३.१०.२०२२ अन्वयेच्या मंजूरीनुसार दि. ०४.०९.२०२२ ते दि. ०३.०९.२०२५ पर्यंत वाढविण्यात आला आहे. सदर हप्त्याने अधिदान करण्याची सुविधा ८.५% व्याजासह व थकीत रकमेसाठी ८ समान हप्त्यांमध्ये करण्याकरिता मंजूर करण्यात आली होती (पृ.क्र.टि-१४१ ते १४३). तदंतर पृ.क्र.टि-१४७ ते १४९ वरील प्रस्तावाच्या अनुषंगाने मा. महानगरपालिका आयुक्त यांच्या क्र. MGC/F/5106 दि.२७.१२.२०२४ अन्वयेच्या मंजूरीनुसार परिपत्रक क्र. CHE/DP/87/Gen (2019-20) दि.१७.०९.२०१९ मधील इतर अटी व शर्ती कायम ठेवून जल अभियंता खात्याच्या धर्तीवर ८.५% व्याजाऐवजी १२% व्याजदर करण्यात आला आहे. त्या अनुषंगाने परिपत्रक क्र. CHE/DP/230/Gen दि.०१.०१.२०२५ रोजी प्रसारित करण्यात आले (पृ.क्र.प-६७७ ते ६८७)

कार्यकारी अभियंता (विकास नियोजन) वि.नि.व प्रो.नि./ उप प्रमुख अभियंता (विकास नियोजन)प्र. / प्रमुख अभियंता (विकास नियोजन) यांनी प्रस्तावात पुढे असेही नमूद केले आहे की, आता National Real Estate Development Council यांनी दि.१५.०४.२०२५ व १७.०७.२०२५ रोजीच्या पत्रान्वये परिपत्रक क्र. CHE/DP/87/Gen (2019-20) दि.१७.०९.२०१९ चा कालावधी पुढील ३ वर्षाकरिता म्हणजेच दि.०४.०९.२०२५ ते ०३.०९.२०२८ पर्यंत वाढविण्याकरिता तसेच व्याजदर १२% वरून ८.५% करण्याकरिता विनंती केलेली आहे. (पृ.क्र.प-६६७ ते ६७३)

कार्यकारी अभियंता (विकास नियोजन) वि.नि.व प्रो.नि./ उप प्रमुख अभियंता (विकास नियोजन)प्र. / प्रमुख अभियंता (विकास नियोजन) यांनी प्रस्तावात पुढे असेही नमूद केले आहे की, प्रलंबित रकमेवरील व्याजदर १२% वरून ८.५% करण्याची उपरोक्त विनंती उचित नाही. तथापि महानगरपालिकेस देय अधिमूल्यांचे अधिदान हप्त्यांमध्ये करण्याकरिता दिलेल्या सवलतीचा कालावधी पुढील ३ वर्षासाठी म्हणजेच दि.०४.०९.२०२५ ते ०३.०९.२०२८ पर्यंत वाढविण्याचे प्रस्ताविण्यात आले आहे. त्यानुसार मा.अतिरिक्त महानगरपालिका आयुक्त (प्रकल्प)/ मा.महानगरपालिका आयुक्त यांच्या मान्यतेसाठी सादर केलेल्या प्रस्तावातील इतर तांत्रिक बाबी या संबंधित खात्याच्या अखत्यारीतील बाबी असून, महसूल विषयक बाबीबाबत या कार्यालयाचे अभिप्राय पुढील प्रमाणे आहेत.

1. हप्त्याने अधिदान करण्याची सवलत वाढविण्याबाबत:-  
मा. महानगरपालिका आयुक्त यांच्या क्र. MGC/F/7857 दि. 03.10.2022 अन्वयेच्या मंजूरीअन्वये महानगरपालिकेस देय असलेल्या अधिमूल्यांसाठी सदर हप्त्याने अधिदान करावयाच्या सवलतीचा कालावधी दि. 04.09.2022 ते 03.09.2025 पर्यंत वाढविण्यात आला. सदर सवलतीमुळे अधिमूल्यांचे अधिदान महानगरपालिकेस 12% व्याजासह प्राप्त होत असल्यामुळे परिपत्रक क्र. CHE/DP/87/Gen (2019-20) दि. 17.09.2019 अन्वयेच्या परिपत्रकातील अटी व शर्ती कायम ठेवून हप्त्याने अधिदान करावयाच्या सवलतीचा कालावधी पुनश्च: पुढील तीन वर्षांसाठी म्हणजेच दि. 04.09.2025 ते 03.09.2028 पर्यंत महानगरपालिकेस देय असलेल्या अधिमूल्यांसाठी वाढविण्यास प्रत्यवाय नसावा.

2. 12% वरून व्याजदर 8.5% करण्याबाबत:-

परिपत्रक क्र. CHE/DP/87/Gen (2019-20) दि. 17.09.2019 अन्वयेच्या परिपत्रकानुसार हप्त्याच्या सुविधेकरिता नियमित व्याज 8.5% व दंडनीय व्याज 8.5% करण्यात आले होते. तद्वत दि. 01.01.2025 रोजीचे परिपत्रक क्र. CHE/DP/230/Gen नुसार दि. 01.01.2025 पासून मंजूरी प्राप्त होणा-या प्रकरणांना सदर व्याजदर 8.5% वरून 12% करण्यात आला आहे. यास्तव पाच वर्षांच्या कालावधीनंतर व्याजदरात करण्यात आलेली वाढ योग्य असल्यामुळे, कार्यकारी अभियंता (विकास नियोजन) वि. नि. व प्रो. नि. / उप प्रमुख अभियंता (विकास नियोजन) / प्रमुख अभियंता (विकास नियोजन) यांनी प्रस्ताविल्यानुसार National Real Estate Development Council यांची विनंती विचारात न घेता 12% व्याजदर कायम ठेवणे उचित आहे.

उपरोक्त बाबींच्या अनुषंगाने कार्यकारी अभियंता (विकास नियोजन) वि. नि. व प्रो. नि. / उप प्रमुख अभियंता (विकास नियोजन) प्र/ प्रमुख अभियंता (विकास नियोजन) यांचा पृ. क्र. दि/155 ते 156 वरील प्रस्ताव मा. अतिरिक्त महानगरपालिका आयुक्त (प्रकल्प) / मा. महानगरपालिका आयुक्त यांच्या मान्यतेसाठी सविनय सादर.  
(धारिणीसह)

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

मान्यतेकरिता  
सादर.

क्र. नि. य  
04/09/25

सुप्रिया साठम  
(सुप्रिया साठम)  
प्रमुख लेखापाल (वित्त)-प्र  
03/09/25

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

क्र. नि. य

04/09/25

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

अतिरिक्त महानगरपालिका  
आयुक्त (प्रकल्प)

12/9  
Municipal Commissioner  
प्रमुख अभियंता (वित्त)



बृहन्मुंबई महानगरपालिका  
उप आयुक्त (वित्त) यांचे कार्यालय  
महानगरपालिका मुख्यालय, विरहाडित इमारत,  
जैधामजला, महानगरपालिका मार्ग, मुंबई - ४००००९

दिनांक 04 SEP 2025

क्रमांक: उप आयुक्त/वित्त/ 1987

बृहन्मुंबई महानगर पालिका  
अतिरिक्त आयुक्त (प्रकल्प)  
यांचे कार्यालय

04 SEP 2025

क्र. अति.आ./प्रकल्प/ 3785

बृहन्मुंबई महानगरपालिका  
आयुक्त यांचे कार्यालय  
एमजीसी एन विभाग

04 SEP 2025

समय १०, १५, १२, १३, १४, १५, १६, १७,  
१८, १९

क्र. एमजीसी/एन/ 5106

बृहन्मुंबई महानगर पालिका  
प्रमुख अभियंता (विकास नियोजन)  
यांचे कार्यालय

११	३
१२	४
१	५
२	६

16 SEP 2025  
14024

क्र.प्र.अ./वि.नि/

साधारण	शहर	पूर्व. उप	प. उप
मा. अधि.	टिडोआर	लेखा	आस्था

EX. ENG. (D.P.) / ~~14024~~ DCPR  
CITY/ESH & K/R & R/DCR

*all*  
17.9.2025

CHIEF ENGINEER (D.P.)

AECOP/DOPR

Bank of

N

EE(DP) 1319



**Office Note :-**

**No.MH/EE/BP (GM)/MHADA/ET-307/2022**

**Date: 11 2 OCT 2022**

**Sub :-** Regarding grant of extension to the installment policy undertaken by MHADA for making the payment of various charges/premiums to be paid in respect of building permission for grant of IOA/CC.

- Ref :-**
1. Government of Maharashtra resolution no TPB/4317/1005/PK. 302/2017/UD-11 dated 19<sup>th</sup> September 2019.
  2. MCGM Circular no. ChE./DP/14770/GEN dated 17<sup>th</sup> September 2019.
  3. MHADA Circular no. EE/BP Cell/GM/MHADA/2350/2019 dated 11.12.2019.
  4. MCGM Circular no. Dy.CA/Rev - 3/Nr./184 dated 30.09.2022.
  5. Representation submitted by CREDAI MCHI vide letter no. 329, dated 06.10.2022.

The CREDAI MCHI vide letter no. 329, dated 06.10.2022 represented to the Hon'ble VP & CEO / MHADA that the Municipal Corporation of Greater Mumbai issued a policy circular bearing no. ChE./DP/14770/GEN dated 17<sup>th</sup> September 2019 regarding the grant of installment policy for making the payment of various charges and premiums that are paid towards the grant of IOD/CC. As per the said circular, the installment facility can be availed for making the payment of various charges/premiums payable to MCGM such as 25% MCGM share of additional FSI on payment of premium as per Reg 30 of DCPR 2034, Additional FSI permissible under Reg. 33 of DCPR 2034 for MCGM part, 50% of total premium payable towards

utilization to Fungible Compensatory Area as per Reg. 31(3) of DCPR 2034, premium to exempt area covered under Staircase/Lift/Staircase and Lift Lobby from FSI, premium towards condonation of deficiency in open spaces of all types, etc. The said installment policy was valid upto 04.09.2022. **Now, the Municipal Corporation of Greater Mumbai vide it's circular bearing no. Dy.CA/Rev - 3/Nr./184 dated 30.09.2022 has granted an extension to the installment policy for a period of three years till 03.09.2025.**

Subsequently, the Government of Maharashtra issued resolution bearing no. TPB/4317/1005/PK. 302/2017/UD -11 dated 19th September 2019. As per the said resolution, the payment of various charges/premiums as per Regulation 30, 33 and 31(3) of DCPR 2034, can be done through installment. Further the state government directed to implement the said policy for the premiums/charges that are being paid to government or authorities that are working under the government. The said circular is valid for 2 years.

Further, the Maharashtra Housing and Area Development Authority issued circular bearing no. EE/BP Cell/GM/MHADA/2350/2019 dated 11.12.2019. Which was valid upto 04.09.2022. As per the said Circular, the installment facility maybe granted to premium/charges payable towards the utilization of Fungible Compensatory Area under Reg. 31(3) of DCPR 2034, premium to exempt area covered under Staircase/Lift/Staircase and Lift Lobby from FSI, premium towards the condonation of deficiency in open space of all type payable to MHADA. These payments can be made as per the schedules mentioned below.

**1) For Building height up to 70 meters :**

The installment facility shall be granted for a period of 48 months and the payment can be done in five installment, starting by first initial payment, and followed by four equal installments at an 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%

**2) For Building height beyond 70 meters :**

The installment facility shall be granted for a period of 60 months and the payment can be done in six installment, starting by first initial payment, and followed by five installments at an interval of 12 months each.

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%

Now, in the instant representation, CREDAI-MCHI has requested to extend the installment scheme for another 3 years to make the schemes viable for entire industry. In support of their request, it is represented that the installment will help giving a boost to the growth of real estate industry and which turn will lead to increase in redevelopment proposal of existing building in MHADA layouts.

While granting building permission the following payment is recovered from the applicant i.e. (a) Development Charges (b) Fungible premium (c) Infrastructure Charges (d) Labour Cess (e) Scrutiny Fees (f) Open Space Deficiency Premium, etc. out of above the payment of "a to d" is transfer to MCGM, State Government, MSRDC & Labour Department. Hence, the



availing installment facility in there shares can not be decided at MHADA level. Hence, it is proposed to write to respective department for there concurrence/ opinion for granting installment facility for next 3 years. After received reply from other department the decision regarding availing installment facility for the payment of Fungible premium will be taken accordingly.

Considering the above, the installment facility for payment towards a) Premium to exempt area covered under Staircase/Lift/Staircase and Lift Lobby from FSI, premium towards the condonation of deficiency in open space of all types payable to MHADA is proposed to be extended for further period of three year i.e. from 04.09.2022 to 03.09.2025 on the same terms & condition mentioned in the circular bearing no. EE/BP Cell/GM/MHADA/2350/2019 dated 11.12.2019.

In view of the above approval of Hon'ble VP & CEO / MHADA is requested please.

This is submitted for favor of perusal & approval please.

S.E/BP Cell/  
MHADA

Dy.E/BP Cell/  
MHADA

E.E/BP Cell/  
MHADA

DY. Chief Engineer / BP Cell / MHADA

Proposed underlined as above is submitted for perusal and approval please

Chief Engineer-II / MHADA

Hon'ble VP & CEO / MHADA

ET-307 18 OCT 2022

उपस्थापना/प्राधिकरण	दिनांक
308	13/10/22
ET-307	18.10.22

Circular to all  
Shri. Kadam / DE  
18/10



## MHADA CFC Inward Documents Acknowledgement

### Applicant Information

Token No	202509300189	Date	Sep 30, 2025
Applicant Name	RavindraDhadve	From	RavindraDhadve
Mobile No.	9833694116	Email	
Department	VP & CEO-Authority	Location	MHADA Head Office - Mumbai
To	SANJEEV JAISWAL SIR		

### Document Details

S.No	Document Name	Copy	Copy Count	Details
1	Submission	Original	12	Request for Extension of Installment Payment Policy for Building Permissions till 3rd September 2028

### Remark

S.No	Remarks
1	Document was Received and Successfully Inwarded