



# “MO GHARA” Government Housing Assistance in Rural Areas Guidelines



**Panchayati Raj & Drinking Water Department,  
Government of Odisha.**





**Shri Naveen Patnaik**  
**Hon'ble Chief Minister, Odisha**

## MESSAGE

**“Pucca House for All”** – is a commitment of the State Government. Housing provides safety and security, a source of ownership and identity and promotes self-esteem and psychological satisfaction to everyone. Conversion of kuccha houses to pucca houses continues to be the priority of my Government.

I dedicate this 'MO GHARA' scheme to all my dear brothers and sisters of the State who are left out to be covered under any of the rural housing schemes.

I wish all success to the Department of Panchayati Raj & Drinking Water for effective and fruitful implementation of the scheme that intends to encourage the rural families of the state to have a safe roof overhead.

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**Naveen Patnaik**



**SHRI PRADIP KUMAR AMAT**

MINISTER

Forest, Environment & Climate Change  
Panchayati Raj & Drinking Water  
Information & Public Relations

**MESSAGE**

The Panchayati Raj & Drinking Water Department of Odisha is committed to convert all left out kuccha houses into pucca houses.

The newly launched '**MO GHARA**' (Government Housing Assistance in Rural Areas) scheme aims to provide adequate financial support to enable rural households to construct pucca houses. The scheme is going to be implemented by State Panchayati Raj & Drinking Water Department. It will enable rural households to build new houses along with upgradation or extension of their existing houses for a secured living.

Government of Odisha will release capital subsidy to the beneficiaries after completion of the house. This will ease the economic burden of every rural household of the State.

I am highly obliged to our Hon'ble Chief Minister for his able guidance and generous support for launching this scheme and on behalf of the department I am committed for successful implementation of this programme.

Pradip Kumar Amat



**PRADEEP JENA, IAS**  
CHIEF SECRETARY, ODISHA



## **MESSAGE**

State Government of Odisha has always put emphasis on **"Shelter Security for All"**. Rural housing programmes are considered as the most important contributors for ensuring safe and secured pucca house to every family who lives in kuchha house.

Maintaining transparency being the cardinal principle of State Government, 'MO GHARA' scheme aims to provide adequate financial support to every households who reside in rural areas and desire to construct a pucca house of their own.

The scheme enables the beneficiaries to avail banking loan for construction of their new house along with upgradation and extension of their existing houses. Unlike other banking loans, this capital subsidy intervention by the State Government has been designed specifically to ease the economic burden of the economically and socially weaker sections.

I hope implementation of this scheme will certainly enable the rural families of the State to become more resilient for generations to come.

I would also like to convey my thanks to Department of Panchayati Raj & Drinking Water as implementing agency of this scheme and all other stakeholders, financial institutions who are involved in the process for giving it a thematic shape which will make Odisha a socially and economically vibrant State.

**(Pradeep Jena)**



**Sushil Kumar Lohani, IAS**  
Principal Secretary,  
Panchayati Raj & Drinking Water Department,  
Government of Odisha

## MESSAGE

Rural Housing Schemes have certainly benefitted lakhs of houseless people of the rural areas of the State. With an objective to convert all kutcha houses to pucca houses, Panchayati Raj and Drinking Water Department and its field functionaries are putting all efforts for successful implementation of the rural housing schemes in the State.

In order to meet the aspirations of lower and lower-middle income families who wants to construct, extend or upgrade their houses with RCC roof, our Hon'ble Chief Minister has launched '**MO GHARA**' scheme, which is a credit linked capital subsidy scheme. Even some of the rural households who had availed the benefits of Government housing schemes with smaller assistance earlier and now wants to upgrade their houses, can take benefit of this scheme.

As part of the programme, housing loan facilities will be provided to the interested beneficiaries who intends to build new houses or upgrade and extend their existing houses. The beneficiary will avail banking loan facilities with easy repayment system wherein, State Government will release capital subsidy against the principal loan amount to the beneficiary after completion of the house.

I extend my heartfelt thanks to the Hon'ble Chief Minister for announcing this special financial assistance from the State exchequer for the needy rural households who always dream to have a safe and secured shelter.

I hope all the officials and financial institutions will continue to work hard and extend their support in executing this scheme effectively in the State and will stand to the expectations of rural households as well as Hon'ble Chief Minister.

  
29/5/23  
**Sushil Kumar Lohani**

# GUIDELINES

## 1. Background and approach

Housing is a fundamental human need, a basic requirement for human survival and decent life. Right to life includes right to live with dignity in which housing is an important contributor. Housing provides safety and security, a source of ownership and identity and promotes self-esteem and psychological satisfaction.

**“Pucca House for All”** – is a commitment of the State Government. So far, the State has provided more than 3 million houses under various schemes since the FY 2014-15.

## 2. Objective

To provide adequate financial support to enable Rural Households to construct pucca houses of decent size.

## 3. Key features

- 3.1. To ensure construction/ extension/ up-gradation / completion of houses to meet the aspiration of the lower and lower-middle households of rural Odisha.
  - 3.1.1 Construction and extension of houses will be pucca in nature with RCC roof only.
  - 3.1.2 Upgradation - Replacement of existing roof by RCC Roof with ancillary work related to roof replacement.
  - 3.1.3 Completion - Completing the incomplete house with the RCC roof, fixing doors & windows, flooring, plastering and colouring etc.
- 3.2 The beneficiary will avail housing loan up to Rs.3 lakh which will be repaid within 10 years excluding 1 year moratorium.
- 3.3 There will be 4 loan slabs of Rs.1 lakh, Rs. 1.5 Lakh, Rs. 2 lakh and Rs.3 lakh and the beneficiary can opt for any one of them.
- 3.4 The State Government will release capital subsidy against the principal amount to the loan account of the beneficiary after completion of house.

## GUIDELINES

- 3.5 Additional capital subsidy for vulnerable categories like SCs / STs and PwD headed households.
- 3.6 The beneficiaries can also avail support under relevant schemes of rural sanitation, drinking water, rural electrification etc. if found eligible and not availed earlier.

### 4. Eligibility Criteria

All the households staying in rural Odisha will be eligible under this scheme except the following categories of households:-

- a. Those staying in the pucca house having 2 or more rooms with RCC roof.
- b. Households availed housing assistance of Rs. 70,000 or above under any Rural Housing Scheme in the past.
- c. If the income of the family per month is Rs.25,000 or above.
- d. Possessing a non-commercial motorized Four-Wheeler.
- e. Household with any member as a regular Government / PSU employee or drawing a monthly pension for the service period from Government / PSU.
- f. Ownership of 5 acres or above of irrigated land or 15 acres or above of non-irrigated land.

### 5. Definition

**5.1 Definition of Family** - A family consists of husband, wife and dependant members.

**5.2 Definition of Pucca house** – Pucca house is:

- Where both wall and roof are pucca
- Wall:- Made of material like bricks , stones etc with cement bonding
- Roof:- RCC

### 6. Components

The scheme will have two components-

- General
- Special

6.1 Households of SC/ ST/ PwD headed will be considered under the Special Category and the others shall come under the General Category.



## GUIDELINES

- 6.2 The State Government will release capital subsidy against the principal component of the loan amount to all the applicants in their loan account after completion of their house.
- 6.3 EMI for the loan will be calculated by the bank after deducting the capital subsidy released by the Government to the loan account of beneficiaries.
- 6.4 Additional capital subsidy will be released to the beneficiaries of Special Category (SC/ ST/ PwD headed families).
- 6.5 The following subsidy amount will be available to the eligible applicants.

Sl.No	Loan Amount (Rs.)	Subsidy by Government (Rs.)	
		General	SC/ST/PwD headed families
1	1 Lakh	30,000	40,000
2	1.5 Lakh	45,000	55,000
3	2 Lakh	60,000	70,000
4	3 Lakh	60,000	70,000

### 6.6 Sample Calculation for EMI

If the housing loan interest rate charged by a bank is 9%, the EMI will be as follows

Sl. No	Loan Amount (Rs.)	Effective Principal after 1 year @ 9% Interest	Subsidy by Government		EMI @ 9% rate of interest for 10 years (in Rs.)	
			General	SC/ST/ PwD headed HHs	General	SC/ST/ PwD headed HHs
1	1,00,000	1,09,000	30,000	40,000	1,001	874
2	1,50,000	1,63,500	45,000	55,000	1,501	1,374
3	2,00,000	2,18,000	60,000	70,000	2,001	1,875
4	3,00,000	3,27,000	60,000	70,000	3,382	3,256

**Note:** The actual EMI will vary from bank to bank depending upon their interest rates.

## GUIDELINES

### 7. Pre-requisite for availing credit support:

- 7.1 The construction / up-gradation/ extension/ completion of house should be over the land recorded only in the name of the applicant.
- 7.2 The recorded land will be of "Ghar Bari Kisam" in Sthitiban category.
- 7.3 Land with clear title will be kept under registered mortgage by the Bank.
- 7.4 The beneficiary shall not be a defaulter with any bank.

### 8. Implementation Process

- 8.1 There will be a dedicated website for the purpose of receiving applications.
- 8.2 The interested households can apply online for availing credit linkage in the form mentioned at Annexure-A (available online at <https://rhodisha.gov.in/moghara>)
- 8.3 The services of Mo-Seva Kendra may be utilized by the applicant for filling of the application and for tracking the status of loan application.
- 8.4 On receipt of the application form, concerned BDO will verify the eligibility of the applicant as per the checklist mentioned at Annexure-B and upload the findings in the dedicated web portal.
- 8.5 The existing house and proposed construction site will be geo-tagged by block functionaries through "Ama Ghara" Mobile App.
- 8.6 Block will facilitate the applicant in preparing the plan and estimate. The J.E. in charge of the concerned GP will prepare the plan and estimate as per the standard mentioned at Annexure-C in consultation with the applicant. The applicant may take the help of any other competent person in preparing her / his plan and estimate.
- 8.7 BDO/AEE are declared as approving authority for approval of the plan and estimate under this Scheme.
- 8.8 Block will upload the approved plan and estimate in the web portal prior to sponsoring application to bank.

## GUIDELINES

- 8.9 BDO will sponsor the eligible applications online to the bank and branch preferred by the applicants.
- 8.10 After sponsoring of applications, the concerned bank will verify the required original documents, may conduct field verification and will obtain opinion from legal consultant.
- 8.11 The eligible applicant will be sanctioned loan by the bank. Time taken by the banks for sanction of loan in favour of eligible applicant shall under no circumstances be more than 30 working days from the date of sponsoring by Block.
- 8.12 The expenditure incurred for legal consultation maximum @ Rs. 1000 per consultation will be reimbursed to the bank. For this purpose banks will submit a request to Nodal Bank through the portal after completing the sanctioning process. Banks will not charge any legal consultation fee from the applicants.
- 8.13 Banks will also waive the processing fee for sanction of loan.
- 8.14 The applicant will mortgage the land proposed for construction/ up-gradation / extension/ completion with the bank and register the same at the concerned Sub-Registrar Office.
- 8.15 Government through appropriate Notification will waive the stamp duty and registration fee for registration of mortgage under this scheme.
- 8.16 The applicant will invest a minimum 10% of loan amount as margin money in the shape of cash or kind or labour which will be verified by the bank. This can be done in phases depending upon the release of loan instalment.
- 8.17 The bank will disburse the loan amount after sanction, registration of mortgage and margin money investment by the applicant.
- 8.18 Loan will be disbursed in following instalments:

Loan Amount	1st Instalment	2nd Instalment	3rd Instalment
Rs. 1 Lakh	Rs. 50,000/- after sanction	Rs. 50,000/- after roof cast	-
Rs. 1.5 Lakh	Rs. 50,000/- after sanction	Rs. 50,000/- at roof Level	Rs. 50,000/- after roof cast
Rs. 2 Lakh	Rs. 50,000/- after sanction	Rs. 1,00,000/- at roof Level	Rs. 50,000/- after roof cast
Rs. 3 Lakh	Rs. 1,00,000/- after sanction	Rs. 1,00,000/- at roof Level	Rs. 1,00,000/- after roof cast

## GUIDELINES

- 8.19 The Block Staff will geo-tag the stages of construction linked with instalment release through the Mobile App before disbursement of the instalment.
- 8.20 The beneficiary may herself/himself geo-tag the stage of construction using the "Ama Ghara" Mobile App to trigger the instalment release. The Block staff will verify the geo-tagged image captured by the beneficiary.
- 8.21 On completion of the project, the house will again be geo-tagged by Block Staff.
- 8.22 The State Government will release capital subsidy to the loan account of the beneficiaries through State Nodal Bank. The subsidy amount will be released after geo-tagging of the house completed in all respect.
- 8.23 There will be one-year moratorium period of repayment which will start from the day of credit of the first instalment. The beneficiary will deposit the EMI with the concerned bank regularly after the moratorium period. However, the bank will charge interest during such moratorium as well. Even though the interest is chargeable from the date of 1st disbursal, the beneficiary may repay the instalment only after moratorium period.
- 8.24 The beneficiary is at liberty to repay the loan amount earlier than the scheduled period of 10 years. They can also opt for paying higher EMIs. The banks shall charge no penalty for such modification in the repayment schedule for the fore-closure of the loan.
- 8.25 There will be a Nodal Bank for the State for disbursement of subsidy. PR & DW Department will release the capital subsidy to the State Nodal Bank who will coordinate the release of subsidy to banks and to the accounts of the beneficiaries.
- 8.26 Receiving of applications, sponsoring the same by Block to Bank, the claim of subsidy by Bank etc. will be managed through a common web portal.

### 9. Source of Funding

The capital subsidy will be borne by the State Government. PR & DW Department will make necessary budgetary provisions for this Scheme.

## GUIDELINES

### 10. Grievance Redressal

- 10.1 There shall be a grievance redressal mechanism set up at different levels of administration, viz- GP, Block, District and State.
- 10.2 The designated Block official for the village under the Rural Housing scheme will facilitate the applicant in filling application, obtaining miscellaneous certificates from the Tahasil office and in the construction/ up-gradation/ extension/ completion of her/his house.
- 10.3 The Panchayat Executive Officers will ensure the disposal of grievances to the satisfaction of complainant.
- 10.4 BDO with the assistance of Block PMUs set up under the RH scheme will redress the grievance of the applicants.
- 10.5 The Call Centre of the RH scheme set up at the District and State will interact telephonically with applicants on a daily basis and obtain their feedback.
- 10.6 The grievances received at State or District levels will be forwarded to the respective Block for taking appropriate action within 7 days.
- 10.7 The applicant will be informed about status of their application starting from registration to disbursement of instalment/ subsidy through text messages delivered to her/ his registered mobile number. The same will also be available in their login account in the web portal.
- 10.8 The applicant can inform her/ his grievances with the Call Centre of the District/ State which will be registered and forwarded to the respective Block for redressal.
- 10.9 There will be a feature in the RH portal for grievance redressal and the applicant can herself / himself register the grievance in the portal or may take the help of Mo Seva Kendra for registering the same. The grievances so received will be duly enquired and the findings will be displayed to the applicant in the RH portal.

### 11. E-governance

- 11.1 Program implementation & monitoring will be executed in an end-to-end e-governance model. There will be two systems of e-governance-based delivery in the schemes, i.e.

- MIS :- RH portal
- Mobile Application :- Ama Ghara Mobile App

- 11.2 RH Portal

The portal is currently hosted in the URL : <https://rhodisha.gov.in/moghara>

## GUIDELINES

### 11.3 Functions handled by various users on RH portal/ Ama Ghara mobile app:

Sl. No.	User Level	Functions handled through "RH portal"/ "Ama Ghara" Mobile App
1	Applicant	<ul style="list-style-type: none"> <li>• Registration and filing of application through the URL <a href="https://rhodisha.gov.in/moghara">https://rhodisha.gov.in/moghara</a>.</li> <li>• Entering Aadhaar number and mobile number along with personal detail for registration.</li> <li>• Using her/his own Aadhaar/ registered mobile number as the user ID for filing the application.</li> <li>• Uploading the following documents during application filing:               <ul style="list-style-type: none"> <li>(a) Aadhaar card.</li> <li>(b) KYC document (Voter card/ PAN card/ MGNREGA Job card).</li> <li>(c) RoR in the name of applicant.</li> <li>(d) Income certificate from Tahsildar/ Salary Slip from Employer.</li> <li>(e) Caste Certificate, if belongs to ST or SC.</li> <li>(f) PwD certificate if the applicant is PwD and also head of the family.</li> </ul> </li> <li>• After disbursement of 1st instalment claiming release of next instalment upon reaching the desired stage of construction.</li> </ul>
2	Block	<ul style="list-style-type: none"> <li>• Verifying from the Block database if the applicant has been sanctioned housing assistance earlier and entering the same in the portal.</li> <li>• Uploading field verification report.</li> <li>• Geo-tagging the existing &amp; proposed site of construction through Ama Ghara App.</li> <li>• Verifying the image captured through the mobile app in the RH portal.</li> <li>• Uploading plan &amp; estimate approved by BDO/ AEE.</li> <li>• Sponsoring the eligible application to Bank.</li> <li>• Geo tagging through "Ama Ghara" mobile app the stages of house construction linked with instalment and recommending for release of subsequent instalment to the Bank.</li> </ul>

## GUIDELINES

		<ul style="list-style-type: none"> <li>• Geo tagging of the houses after completion in all respect and recommending for release of final capital subsidy.</li> </ul>
3	Loan sanctioning Bank	<ul style="list-style-type: none"> <li>• Allotting the date &amp; time for document verification to the applicant and updating the finding of the document verification in RH portal.</li> <li>• Allotting field verification date and entering the finding of the field verification.</li> <li>• Entering the finding of the legal opinion.</li> <li>• After sanctioning of loan, updating the sanction detail in the RH portal.</li> <li>• Allotting the date &amp; time for documentation with the applicant and updating the status of the documentation process.</li> <li>• After disbursing the loan amount to the applicant in phased manner, updating the same in RH portal.</li> <li>• The Bank staff may geo tag the stage of construction linked with instalment through Ama Ghara Mobile App before disbursement of the next instalment.</li> <li>• Submitting claim proposal for legal opinion fees and capital subsidy to the Nodal bank.</li> <li>• Entering release of subsidy to the applicant's loan account after receiving fund from Nodal bank.</li> </ul>
4	Nodal Bank	<ul style="list-style-type: none"> <li>• Entering claim proposal for release of subsidy by the PR &amp; DW Department.</li> <li>• Entering details of subsidy released to various banks/ branches.</li> </ul>

## GUIDELINES

### 12. Roles and Responsibilities of other Departments

1	Revenue & Disaster Management Department	<ul style="list-style-type: none"><li>• To issue suitable instruction to field officers for quick issuance of Miscellaneous Certificates like Caste Certificate, Income Certificate etc.</li><li>• To ensure early mutation and conversion of land belonging to applicants.</li><li>• To waive off stamp duties and registration fees required during registration of equitable mortgage for the applicant.</li><li>• To waive off charges for Encumbrance certificate and certified copy of title deed.</li></ul>
2	Finance Department	<ul style="list-style-type: none"><li>• To standardize legal consultation fees for sanction of loan to maximum Rs.1000/-, which will be reimbursed by the Government.</li></ul>
3	Electronics & Information Technology Department	<ul style="list-style-type: none"><li>• To fix a uniform rate which Mo-Seva Kendras will charge for submission of loan application.</li></ul>

### 13. Monitoring

- 13.1 PR & DW Department / SLBC will monitor and review the progress of sanction and disbursement of loan from time to time.
- 13.2 The District Collector has a pivotal role to play for the success of this scheme. She/he will ensure document verification by the bank and registration of the mortgage in a camp mode. The performance of Block, Revenue Authorities and Banks will be reviewed by District Collector on a regular basis.
- 13.3 The BDO at the Block level will convene meetings of sponsoring banks on a monthly basis to assist banks in addressing the hindrance of loan sanction and completion of houses.

### 14. Audit

- 14.1 The expenditure under this scheme will be audited every year through Chartered accountant selected by the PR & DW Department.



## GUIDELINES

14.2 This scheme fund will be open to audit by the AG as well as by the internal audit wing of the PR & DW Department.

### 15. Social Audit

15.1 The scheme will be open to Social Audit involving public vigilance and verification of implementation of the scheme.

15.2 Odisha Society for Social Audit, Accountability & Transparency (OSSAAT) will conduct Social Audit of this scheme.

### 16. 5T Charter / Mo-Sarkar

The scheme has been formulated under the board charter of 5 'T's of the Government. Further, this scheme will also be covered under "Mo-Sarkar" platform for effective implementation.

### 17. Miscellaneous

Panchayati Raj & Drinking Water Department / SLBC shall be responsible for clarifying doubts, if any, and to ensure that bottlenecks in the implementation of the scheme are removed as expeditiously as possible and communicated to all concerned as and when required.

## ORDER

**It is ordered that this Notification be published in the Extra Ordinary Gazette of the Government of Odisha for the general information and copy be communicated to all the Departments of Government/Heads of Departments and other concerned.**

**By Order of the Governor**

Sd/-  
**(Sushil Kumar Lohani, IAS)**  
**Principal Secretary**

## ଆବେଦନ ଫର୍ମ

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ଆବେଦନକାରୀଙ୍କ ବିବରଣୀ

ନାମ : \_\_\_\_\_

ପିତା/ସ୍ୱାମୀଙ୍କ ନାମ : \_\_\_\_\_ ମାତାଙ୍କ ନାମ : \_\_\_\_\_

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ଗ୍ରାମ ପଞ୍ଚାୟତ : \_\_\_\_\_ ଗ୍ରାମ : \_\_\_\_\_

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ଲିଙ୍ଗ : (ପୁରୁଷ / ମହିଳା / ତୃତୀୟ ଲିଙ୍ଗ ) ବୈବାହିକ ସ୍ଥିତି : ( ବିବାହିତ / ଅବିବାହିତ/ଛାଡପତ୍ର/ପୃଥକବାସ )

ସାମାଜିକ ବର୍ଗ : (ଏସ୍.ସି / ଏସ୍.ଟି / ସଂଖ୍ୟାଲଘୁ / ପଛୁଆ ବର୍ଗ / ଅନ୍ୟ ବର୍ଗ)

ଭିନ୍ନକ୍ଷମ : (ହଁ / ନା )

ଜନ୍ମ ତାରିଖ : \_\_ / \_\_ / \_\_\_\_\_ ବୟସ : \_\_\_\_\_

ଆଧାର ନମ୍ବର: \_\_\_\_\_ ମୋବାଇଲ ନମ୍ବର: \_\_\_\_\_

ଇ-ମେଲ ଆଇ.ଡି.: \_\_\_\_\_

ବୃତ୍ତି : (ବେତନଭୋଗୀ / ସ୍ୱ-ରୋଜଗାରୀ )

ଯଦି ବେତନଭୋଗୀ :କେଉଁ ପ୍ରକାର ବୃତ୍ତି

(ଅଙ୍ଗନବାଡ଼ି କର୍ମୀ, ଅଙ୍ଗନବାଡ଼ି ସହାୟିକା, ଆଶା କର୍ମୀ,ଜି. ଆର. ଏସ୍. , ଆଉଟ ସୋର୍ସିଂ / ଚୁକ୍ତିଭିତ୍ତିକ ସ୍ଥାପନ  
/ ଘରୋଇ ସଂସ୍ଥା , ଅନ୍ୟାନ୍ୟ )

ଯଦି ଅନ୍ୟାନ୍ୟ (ନିର୍ଦ୍ଦିଷ୍ଟ କରନ୍ତୁ)

ଯଦି ସ୍ୱ-ରୋଜଗାରୀ:ବୃତ୍ତିର ବିବରଣୀ

ବାସ ଗୃହ ମଞ୍ଜୁର ସ୍ଥିତି

ପୂର୍ବରୁ ଗୃହ ନିର୍ମାଣ ନିମନ୍ତେ ସହାୟତା ରାଶି ପାଇଛନ୍ତି କି ? : (ହଁ / ନା)

(ଯଦି ହଁ, )

ମଞ୍ଜୁରୀ ବର୍ଷ : \_\_\_\_\_ ଯୋଜନାର ନାମ : \_\_\_\_\_

**ଗୃହର ପ୍ରକାର**

କୋଠରୀ ସଂଖ୍ୟା (ବର୍ତ୍ତମାନ ଗୃହର)

କୋଠରୀ ନଂ.

କାଳ ତିଆରି ସାମଗ୍ରୀ

ଛାତ ତିଆରି ସାମଗ୍ରୀ

( ସିମେଣ୍ଟ ଯୋଡ଼େଇ/ମାଟି ଯୋଡ଼େଇ)

(ତାଳ / ଆଳବେଷ୍ଟସ / ଚିଣା / ଦସ୍ତା ଚାଦର/ ସିମେଣ୍ଟ ଟାଇଲ / କଂକ୍ରିଟ / ଅନ୍ୟାନ୍ୟ)

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**ଜମିର ବିବରଣୀ**

ତହସିଲ: \_\_\_\_\_ ମୌଜା: \_\_\_\_\_ ଖାତା ନଂ : \_\_\_\_\_

ଘର ତିଆରି ପାଇଁ ଉଦ୍ଦିଷ୍ଟ ଜମିର ପ୍ଲଟ ନଂ. : \_\_\_\_\_ ଆୟତନ (ଏକରରେ- ୧ ଏକର= ୧୦୦ ଡିସିମିଲ ): \_\_\_\_\_

କିସମ: (ଘରବାରି / ଅନ୍ୟାନ୍ୟ)

ପ୍ରଜାତି ସଂଖ୍ୟା : \_\_\_\_\_

**ପ୍ରଜାତିର ସବିଶେଷ ବିବରଣୀ:**

କ୍ରମିକ ସଂଖ୍ୟା

ନାମ

ଆବେଦନକାରୀଙ୍କ ସହ ସମ୍ପର୍କ

୧ .

୨ .

୩ .

**ପରିବାରର ବିବରଣୀ**

ପରିବାରର ଅନ୍ୟ ସଦସ୍ୟଙ୍କ ସଂଖ୍ୟା:

କ୍ରମିକ ସଂଖ୍ୟା

ନାମ

ସମ୍ପର୍କ

ମାସିକ ଆୟ

**ବାର୍ଷିକ ଆୟ ବିବରଣୀ**

ନିଜସ୍ୱ ମାସିକ ଆୟ: \_\_\_\_\_

ନିଜସ୍ୱ ବାର୍ଷିକ ଆୟ: \_\_\_\_\_

ପରିବାରର ଅନ୍ୟ ସଦସ୍ୟମାନଙ୍କର ବାର୍ଷିକ ଆୟ : \_\_\_\_\_

ପରିବାରର ମୋଟ ବାର୍ଷିକ ଆୟ : \_\_\_\_\_

**ରଣ ବିବରଣୀ**

ରଣ ପ୍ରକାର : ନୂତନ ଗୃହ ନିର୍ମାଣ  ସମ୍ପ୍ରସାରଣ  ଉନ୍ନତିକରଣ  ସମ୍ପୂର୍ଣ୍ଣକରଣ

ରଣ ପରିମାଣ : ୧ ଲକ୍ଷ  ୧.୫ ଲକ୍ଷ  ୨ ଲକ୍ଷ  ୩ ଲକ୍ଷ

ପ୍ରକଳ୍ପ ମୂଲ୍ୟ : \_\_\_\_\_

ନିଜସ୍ୱ ଅନୁଦାନ : \_\_\_\_\_

ବ୍ୟାଙ୍କ ଅନୁଦାନ : \_\_\_\_\_

ରିହାତି ରାଶି : \_\_\_\_\_

**ବ୍ୟାଙ୍କ ବିବରଣୀ**

ନିଜ ଜମା ଖାତାର ବିବରଣୀ:

ବ୍ୟାଙ୍କର ନାମ \_\_\_\_\_ ଶାଖା ଏବଂ ଆଇ. ଏଫ୍. ଏସ୍. ସି. : \_\_\_\_\_

ବ୍ୟାଙ୍କ ଆକାଉଣ୍ଟ ନମ୍ବର : \_\_\_\_\_

କେଉଁ ବ୍ୟାଙ୍କରୁ ରଣ ନେବେ :

ବ୍ୟାଙ୍କର ନାମ : \_\_\_\_\_ ଶାଖା ଏବଂ ଆଇ. ଏଫ୍. ଏସ୍. ସି. : \_\_\_\_\_

ଅପଲୋଡ କରନ୍ତୁ:

ଆବେଦନକାରୀଙ୍କ ପାସ୍-ପୋର୍ଟ ସାଇଜ୍ ଫଟୋ:

ଆଧାର କାର୍ଡ :

ଯେକୌଣସି ଗୋଟିଏ କେ.ୱାଇ.ସି. ଡକ୍ୟୁମେଣ୍ଟ:

(ଭୋଟର ଆଇ.ଡି / ପାନ୍ କାର୍ଡ / ଜବ୍ କାର୍ଡ / ଡ୍ରାଇଭିଂ ଲାଇସେନ୍ସ )

ଆୟ ପ୍ରମାଣପତ୍ର:

ଜମି ପତ୍ର :

ଜାତି ପ୍ରମାଣପତ୍ର:

(ଯଦି ସମ୍ପୃକ୍ତ ବର୍ଗର )

ଭିନିଷ୍ଟମ ପ୍ରମାଣପତ୍ର:

(ଯଦି ପରିବାରର ମୁଖ୍ୟ ଭିନିଷ୍ଟମ ହୋଇଥାନ୍ତି )

**ଘୋଷଣାନାମା :**

ମୁଁ \_\_\_\_\_ ସତ୍ୟନିଷ୍ଠ ଭାବେ ଘୋଷଣା କରୁଛି ଯେ ପ୍ରଦତ୍ତ ସମସ୍ତ ତଥ୍ୟକୁ ମୁଁ ଭଲଭାବରେ ଯାଞ୍ଚ କରିଛି ଓ ଏହା ସତ୍ୟ ଅଟେ। ପ୍ରଦତ୍ତ ତଥ୍ୟ ଅସତ୍ୟ ପ୍ରମାଣିତ ହେଲେ ମୋର ଦରଖାସ୍ତକୁ ଖାରଜ କରାଯିବ ଏବଂ ମୋ ବିରୁଦ୍ଧରେ ଆଇନଗତ କାର୍ଯ୍ୟାନୁଷ୍ଠାନ ଗ୍ରହଣ କରାଯିବ ।

ପୁନର୍ବାର ଘୋଷଣା କରୁଛି ଯେ,

୧. ମୋ ପରିବାର ଦୁଇ କିମ୍ବା ଅଧିକ କଂକ୍ରିଟ ଛାତ କୋଠରୀ ଥିବା ପଙ୍କା ଘରେ ବାସ କରନ୍ତି ନାହିଁ ।
୨. ମୋ ପରିବାରର କୌଣସି ସଦସ୍ୟ ସରକାରୀ ଗୃହ ନିର୍ମାଣ ଯୋଜନାରେ ଟ. ୭୦ ହଜାର କିମ୍ବା ତହିଁରୁ ଅଧିକ ଟଙ୍କାର ଗୃହ ନିର୍ମାଣ ସହାୟତା ପାଇ ନାହାଁନ୍ତି ।
୩. ମୋ ପରିବାରର ଆୟ ମାସକୁ ୨୫ ହଜାର ଟଙ୍କାରୁ କମ୍ ଅଟେ ।
୪. ମୋ ପରିବାରର କୌଣସି ଅଣ-ବ୍ୟବସାୟିକ ଚାରି ଟକିଆ ମୋଟର ଚାଳିତ ଗାଡ଼ି ନାହିଁ ।
୫. ମୋ ପରିବାରର କୌଣସି ସଦସ୍ୟ ନିୟମିତ ସରକାରୀ / ସାଧାରଣ ଉଦ୍ୟୋଗ କର୍ମଚାରୀ ନୁହଁନ୍ତି କିମ୍ବା ସରକାର/ ସାଧାରଣ ଉଦ୍ୟୋଗ ଅଧୀନରେ ପେନସନ୍ ଭୋଗୀ ନୁହଁନ୍ତି ।
୬. ମୋ ପରିବାର ନାମରେ ୫ ଏକର ବା ତଦୁର୍ଦ୍ଧ ଲକ୍ଷ୍ମଣସେଚିତ ଜମି କିମ୍ବା ୧୫ ଏକର ବା ତହିଁରୁ ଅଧିକ ଅଣଲକ୍ଷ୍ମଣସେଚିତ ଜମି ନାହିଁ ।
୭. ମୁଁ ବ୍ଲକ୍ / ବ୍ୟାଙ୍କ ଦ୍ଵାରା ଆବଶ୍ୟକ ଅନ୍ୟ କୌଣସି ସୂଚନା / ତତ୍ତ୍ଵମେଣ୍ଟ ପ୍ରଦାନ କରିବାକୁ ପ୍ରସ୍ତୁତ ।

ମୁଁ ଉପରୋକ୍ତ ସମସ୍ତ ସର୍ତ୍ତାବଳୀ ସମ୍ପର୍କରେ ଅବଗତ ଅଛି ଏବଂ ଏଥିରେ ସମ୍ମତି ପ୍ରକାଶ କରୁଅଛି ।

**Field Enquiry Report****Name of the applicant** :**Father/ Husband Name** :**Village** :**GP** :**Registration Id** :**Findings of the enquiry:**

<b>SL no</b>	<b>Item</b>	<b>Finding of enquiry (Yes/No)</b>	<b>Remarks</b>
1	Is any family member already sanctioned house of Rs 70,000/- or above?		
2	Is the address of the applicant correct?		
3	Does the applicant belong to SC/ ST category?		
4	If the applicant is a PwD and also head of the family		
5	Does the family own a house having more than one pucca roofed room?		
6	Is the monthly income of the family Rs 25,000/ or above?		
7	Is the applicant or any family member a Regular/ Retired employee of Govt/ PSU?		
8	Does the family own 5 acres or more of irrigated or 15 acres or more of non-irrigated land?		
9	Does the family possess non-commercial motorized four wheeler(s) for personal use?		

**Name of the enquiry official** :**Designation** :**Date of Verification** :**Signature of the enquiry official**

**PLAN & ESTIMATE UNDER MO GHARA SCHEME**

(To be tick marked)

- A)- For Construction of New House :-
- B)- For Extension of House
- C)- For Completion of House
- D)- For Up gradation of House

**Plan & Section (To be prepared as per actual) (Not to scale)****Estimate**

<u>Items of work</u>	<u>Area in Sft.</u>	<u>Estimated amount in Rs.</u>
i)- Foundation & Plinth / Superstructure work including (earthwork excavation, P.C.C. work, Brick masonry & R.C.C. work upto roof level) :-	_____	_____
ii)- Roof casting with grading plaster :-	_____	_____
iii)- Finishing work (inside & outside plastering, Iron Door & Windows, A.S.flooring, colouring, painting, etc.) :-	_____	_____
<b>Total = Rs.</b>		

**Signature and seal of  
B.D.O. / A.E.E.**

**Signature and seal of  
J.E. / A.E.**

**MODEL PLAN FOR MO GHARA SCHEME**











