

# Budget-friendly homes for all

## AFFORDABLE HOUSING

In an era when luxury homes are becoming the buzz word, a segment of real estate developers have introduced 'affordable housing' in Gurgaon; reaching out to the middle and lower income groups. **Dhriti Gandhi** explores why this segment is becoming a hot seller

For years, Gurgaon has been a significantly popular region for its spacious accommodations, high-rise buildings, villas as well as penthouses. This has helped the Millennium City top the charts among its counterparts in the National Capital Region (NCR). However, a new wave of investment has caught the frenzy among keen investors. Unlike the existing plush havens, affordable housing made an entry in the real estate sector, opening doors for the people looking for budget-friendly homes in this region. This means providing people with homes that are designed in a consumer-friendly way.

**AFFORDABLE HOUSING POLICY**  
Affordable Housing Policy 2013 was introduced to make housing 'affordable' in the urban centres of Haryana. Designed in a consumer-friendly way, the housing projects are developed in plots ranging from five acres to ten acres.

It is intended to encourage the planning and completion of group housing projects wherein apartments of pre-defined size are made available at pre-defined rates within a targeted time frame as prescribed under the present policy to ensure increased supply of affordable housing in the urban housing market to the deserving beneficiaries. While license is given on first-come-first-served basis, flats are given through draw of lots.

The sale of apartments under the policy is done on carpet-area basis. It means people pay only for area that they actually use. Haryana Government Affordable Housing Policy has raised new hopes among builders, consumers and investors.

Pradeep Agarwal, Chairman, Signature Global Group, says, "Having successfully launched a couple of projects in Gurgaon under value based housing segment, Solera in Sector 107, Dwarka Expressway and Synera in

Sector 81, NH- 8, Gurgaon, Signature Global has bigger plans to cater to the segment in the utmost professional manner."

**A CARPET FULL OF ATTRIBUTES**  
Though they are termed as 'affordable', developers offer several attributes to clients who wish to live in the Millennium City. They not only meet the needs pertaining to basic facilities such as power and water back up, allotted parking, green area and security of the residents, but also cater to additional features. These include rain water harvesters, community centre, kitchen and bathroom fittings, CCTV monitoring, elevators and sewer treatment plants.

Special attention is paid at the time of construction. Adequate emphasis is given to creating spacious and well-structured layout. Ramsons Organics Limited's project, Kshitij, offers basic amenities without compromising on the comfort. Lying close to NH-8 and Dwarka Expressway, it is well connect-

ed to the airport, Metro and malls. With eight apartments on each floor, each of these have been laid out in a vaastu-friendly way. The rooms are well-planned and ventilated. They include large balconies and an open kitchen.

The project offers security 24X7, thanks to the presence of CCTV cameras. Free parking space, community centre and *angadwadi* are some of the other features that can be enjoyed while living here. Furthermore, rainwater harvesting and sewer treatment plants are some of the other attributes of this project. Understanding the need of the residents in leisure and

UNLIKE THE EXISTING PLUSH HAVENS, AFFORDABLE HOUSING MADE AN ENTRY IN THE REAL ESTATE SECTOR, OPENING DOORS FOR THE PEOPLE OF LOWER AND MIDDLE INCOME GROUP TO BUILD THEIR HOME IN GURGAON.

entertainment facilities, tracks for walking and jogging, badminton and basketball courts, playground, an open air gymnasium and an open area for yoga add further stars to the group. Safety of the dwellers has not been given a blind eye and special arrangements in the form of fire protection systems are also provided.

For entertainment and leisure, sports facility with games, children play area, badminton court, basket court, etc, are present within the complex. Some societies also provide crèche facilities.

Signature Global has also expanded itself in the affordable housing sector. After the successful launch of Solera and Synera, Signature Global plans to come up soon in Sector 71 with their next endeavour of value-based housing under Haryana Government Affordable Housing Policy.

**SETTING AN EXAMPLE**  
A large numbers of people in Gurgaon reside in rented accommodations.

Affordable homes are the best deal for them as they offer a myriad of features at a reasonable price. Surrounded by the lush green surroundings, they are easier to invest in – compared to the high-rise apartments and other accommodations such as flats.

Agrees Yogesh Sachdeva, Managing Director, Ramsons Organics Limited, "The end-user becomes the biggest winner, by the introduction of policies and directives of the government and RBI in relation to affordable housing and its financing respectively. This, however, presents us with an immense challenge and a great prospect to deliver smart cities as brilliantly implemented worldwide, which is now being introduced in India in a just and controlled market with housing for everyone. At Ramsons our motto of *Vasudhaiva Kutumbakam* envisages the introduction policies and drives us further to work for all the human strata, to make it one big happy family."

## KSHITIJ

SAPNO KA GHAR  
SECTOR-95, GURGAON

(Under Affordable Housing Policy 2013 of Haryana Government)

### SPECIAL FEATURES :

- Project Layout with Vastu Compliance
- Well Connected inclose proximity to IGI Airport, KMP Expressway, Manesar & Dwarka Expressway
- Every Apartment is 2 Side Open, Large Balconies and Stilt Parking
- Beautiful Landscaped Gardens, Water Features with Children Play Area
- 5 years of free maintenance according to policy
- Gated complex and Earthquake resistant structure

₹  
**1 BHK 12.90 LAKHS**  
onwards\*

**2 BHK 18.33 LAKHS**  
onwards\*

**RAMSONS**  
BUILDING SIMPLICITY

**Ramsons Organics Limited**  
312, Third Floor, ILD Trade Centre, Sohna Road, Near Subhash Chowk, Gurgaon  
Phone : 09599565041/2/3/4/5

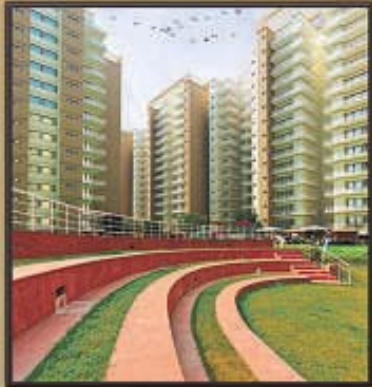
Call : **09560955222**

### ELIGIBILITY :

1. The applicant should not be debarred from entering into legally binding contract under any prevailing law.
2. Any person can apply but person which includes his/her spouse or his/her dependent children who do not own any flat/plot in any HUDA developed colony/sector or any licensed colony in any of the Urban Area in Haryana, UT of Chandigarh and NCT Delhi shall be given first preference in allotment of flats.
3. Any applicant can make only one application. Any successful applicant under this policy shall not be eligible for allotment of any other flat under this policy in any other colony. In case, he/she is successful in more than one colony, he/she will have choice of retain only one flat.

### ALLOTMENT CRITERIA :

1. The allotment of apartments shall be done through draw of lots in the presence of Committee consisting of Deputy Commissioner or his representative (at least of the cadre of Haryana Civil Services), Senior Town Planner (Circle office), DTP of the concerned district and the representative of coloniser concerned.
2. After fixation of date for draw of lots, an advertisement shall be issued by the Developer informing the applicants about the details regarding date/time and venue of the draw of lots in the same newspapers in which the original advertisement was issued.
3. For detailed criteria and time frame to be adopted for scrutiny and allotment, the applicants may also refer to the details in the Affordable Housing Policy 2013 notified vide no. PF 27/48921 dated 19.08.2013 (available at the Department website i.e., [tpharyana.gov.in](http://tpharyana.gov.in))



E : [sales@ramsons.us](mailto:sales@ramsons.us) W : [www.ramsons.us](http://www.ramsons.us)

**SUNDAY OPEN**

**Banking Partners :**



Applications are invited from general public for booking of Residential Apartments in the Affordable Housing Project proposed to be developed as per terms and conditions of the policy prescribed by the Town & Country Planning Department Government of Haryana vide notification no. PF-27/48921 dated 19.08.2013 (details available at the Department website, ie. [tpharyana.gov.in](http://tpharyana.gov.in)).

### PROJECT DETAILS

1. **Project Approvals / Coloniser / Developer : Ramsons Organics Limited**  
Lic. No. / Year : 129 of 2014 dated 26th August 2014 Building Plan Approved on 22-01- 2015 Memo No. Zp- 1048/AD(RA)2015/1356
2. **Location :** Sector 95, Gurgaon
3. **Provisions Project Area :** 5.60 acres comprising a total 792 no. of apartments.  
**Community Facilities :** One Community Hall of 2000 sq. ft. and One Anganwadi-cum-creche of 2000 sq. ft.

### APARTMENT DETAILS

4. **Category 1 :** 284 no. of apartments of 463.51 sq. ft. (approx.) carpet area and balcony(ies) with an aggregated area of 96.52 sq. ft. (approx.) with a two-wheeler parking.  
**Category 2 :** 280 no. of apartments of 447.25 sq. ft. (approx.) carpet area and balcony(ies) with an aggregated area of 88.96 sq. ft. (approx.) with a two-wheeler parking.  
**Category 3 :** 56 no. of apartments of 321.20 sq. ft. (approx.) carpet area and balcony(ies) with an aggregated area of 28.74 sq. ft. (approx.) with a two-wheeler parking.  
**Category 4 :** 116 no. of apartments of 317.39 sq. ft. (approx.) carpet area and balcony(ies) with an aggregated area of 42.68 sq. ft. (approx.) with a two-wheeler parking.  
**Category 5 :** 56 no. of apartments of 607.93 sq. ft. (approx.) carpet area and balcony(ies) with an aggregated area of 76.79 sq. ft. (approx.) with a two-wheeler parking.

### ALLOTMENT RATE OF APARTMENT (All Inclusive)

5. **Category 1 :** Rs. 19,02,300/- Apartment; **Category 2 :** Rs. 18,33,480/- Apartment; **Category 3 :** Rs. 12,99,170/- Apartment **Category 4 :** Rs. 12,90,900/- Apartment **Category 5 :** Rs. 24,70,115/- Apartment

The above rate is an all-inclusive cost of apartment as per rates prescribed under the policy notified vide no. PF-27/48921 dated 19.08.2013 (details available at the Department website ie. [tpharyana.gov.in](http://tpharyana.gov.in)).

### PAYMENT TERMS

6. **i) With application : Booking amount, i.e., 5% of cost of flat**  
**Category 1 :** Rs. 95,115/- Apartment; **Category 2 :** Rs. 91,674/- Apartment; **Category 3 :** Rs. 64,959/- Apartment; **Category 4 :** Rs. 64,545/- Apartment; **Category 5 :** Rs. 1,23,506/- Apartment  
**ii) On allotment : Additional 20% of cost of flat**  
**Category 1 :** Rs. 3,80,460/- Apartment; **Category 2 :** Rs. 3,66,696/- Apartment; **Category 3 :** Rs. 2,59,834/- Apartment; **Category 4 :** Rs. 2,58,180/- Apartment; **Category 5 :** Rs. 4,94,023/- Apartment  
**iii) Balance 75% of the amount in six equal monthly installments over three year period.** no interest shall fall due before the due date of payment. Any default in payment shall invite interest at the rate of 15% per annum on delayed period.

### BROAD SPECIFICATIONS OF THE APARTMENT

7. **Flooring :** Rooms Ceramic Tiles / IPS Flooring, Kitchen Ceramic Tiles / IPS Flooring, Toilet Ceramic Tiles / IPS Flooring, Balcony Ceramic Tiles Antiskid /IPS Flooring, Common Area Terracotta Tiles / Pavers / Stone / IPS Flooring **Window Frame :** MS Z-Section Frame as per Is code **Door Frame :** Flush Doors Painted with Flat Enamel Paint **Wall Tiles :** Bathroom Ceramic Tiles up to 5 feet height, Kitchen Ceramic Tiles up to 2 feet height above counter **Kitchen Counter Top :** Terrazzo/ Stone **Wall Finish :** Colour /White wash **Plumbing Fitting :** PPR Pipes or equivalent **Sanitary Fitting :** Chinaware & CP Fittings (ISI Marked) **Electric Fitting :** ISI Marked

### APPLICATIONS TIMELINES

8. **i) Applications can be procured from :** Ramsons Organics Limited address, 312, ILD Trade Center, Sohna Road, Near Subhash Chowk, Gurgaon - 122001. **By paying an application fee of Rs. 1000/- Starting from date 31-01-2015**  
**ii) Last Date of submission of applications : 01-03-2015**