



# MO GHARA

Government  
Housing  
Assistance in  
Rural  
Areas

## FREQUENTLY ASKED QUESTIONS (FAQS)

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

## FREQUENTLY ASKED QUESTIONS (FAQs)

### **1. What is the objective of the Scheme?**

The objective of the scheme is to fulfill the aspiration of lower and lower middle class households for construction / up-gradation / extension / completion of their houses through housing loan.

### **2. What is meant by “New Construction”?**

New Construction means construction and completion of a pucca house with RCC roof.

### **3. What is “Extension” of house?**

Extension means addition of new room(s) with RCC roof to the existing house.

### **4. What is “Completion”?**

Completion means completing an incomplete house with RCC roof, fixing doors & windows, flooring, plastering, colouring etc. and to make it habitable.

### **5. What is “Up-gradation”?**

Up-gradation is replacement of existing roof by RCC roof with ancillary works related to roof replacement.

### **6. Who are eligible to avail benefits?**

- a) The family staying either in kutchha house or in 1 room pucca house with RCC roof.
- b) The family which has not availed Govt. housing assistance earlier or availed housing assistance of below Rs.70,000/-.

- c) If the income of the family per month is below Rs.25,000/-.
- d) The family not in possession of a non-commercial motorized Four-Wheeler.
- e) Household with any member neither a regular Government / PSU employee nor drawing a monthly pension for the service period from Government / PSU
- f) The family in ownership of less than 5 acres of irrigated land or 15 acres of non-irrigated land.

## **7. What is the definition of family?**

A family consists of husband, wife and dependant members.

## **8. What does a Pucca Ghara mean?**

Pucca house is where both wall and roof are pucca

**Wall:** - Made of material like bricks, stones etc. with cement bonding.

**Roof:-RCC**

## **9. Will anyone be eligible if sanctioned with house earlier?**

The family sanctioned with house under any Government Rural Housing Scheme will be eligible provided that family has not availed housing assistance of Rs.70,000/- or above. (The definition of family is mentioned in FAQ No. 7).

## **10. Whether a pucca household is eligible?**

The family staying in pucca house is eligible provided the number of pucca room is one.

## **11. Whether loan is sanctioned to the family possessing a four wheeler?**

If the family owns a motorized four-wheeler which is used for commercial purpose and not for personal use, the family is considered eligible.

## **12. What is the ceiling of land for applicant?**

The family in ownership of less than 5 acres of irrigated or 15 acres of non-irrigated land is considered eligible under this scheme.

## **13. Is availing loan earlier a bar for availing loan under this scheme?**

If the family has previously availed loan from any bank and has repaid neither the principal nor the interest of that loan within the last 90 days, the family is considered defaulter and becomes ineligible.

## **14. What are the benefits offered under this scheme?**

- Housing loan is sanctioned through banks for construction /up-gradation / completion/ extension of houses.
- The loan process has been simplified by Government and the applicant is facilitated by Govt. machinery at every stage of loan processing.
- To reduce the financial burden of the applicant, the State Government provides subsidy against the principal amount of the loan.
- Provision of additional subsidy to SC/ST/PwD headed families has also been made by the State Government.

## **15. How many slabs of loans are available under this scheme?**

There are four loan slabs of different values viz. Rs.1 lakh, Rs. 1.5 lakh, Rs. 2 lakh and Rs. 3 lakh. The applicant will choose any one from these slabs.

## **16. How much subsidy is provided by the State Government?**

The State Government releases following amount of subsidy to the beneficiary in her/his loan account after completion of house.

(In Rupees)

Sl. No.	Loan Amount	Subsidy by Government	
		General	SC/ST/PwD headed families
1	1,00,000	30,000	40,000
2	1,50,000	45,000	55,000
3	2,00,000	60,000	70,000
4	3,00,000	60,000	70,000

**17. Is there any provision of additional subsidy to vulnerable categories?**

The State Government provides additional subsidy to the families belonging to SC/ST communities and PwD headed family. The quantum of additional subsidy is mentioned at Question No.16.

**18. How to avail loan where the proposed land is not recorded in the name of applicant?**

Where the land is not recorded in the name of the applicant, the same need to be transferred by way of mutation / partition. If all the shareholders are willing to become co-borrowers, loan can also be sanctioned.

**19. What is the maximum number of co-borrowers?**

Apart from the applicant, maximum 3 persons can be co-borrowers.

**20. Can the applicant avail loan where the land is recorded in the name of her/his father?**

If father is alive and gives his consent to be a co-borrower, loan is sanctioned. If the father is dead, the legal heirs need to be the co-borrowers.

**21. Is the proposed land required to be in Gharabadi Kisam?**

The land over which construction is proposed needs to be in Gharabadi kisam under Stithiban category. In case the kisam of land is other than Gharabadi, it needs to be converted to Gharabadi kisam.

**22. Is there any standard typology for the house?**

The applicant will construct house of her/his choice and there is no standard typology. Government has developed several cyclone / flood resilient housing typologies which are displayed in the RH portal for public awareness.

**23. Who prepares the Plan and Estimate of the project?**

The Assistant Engineer/Junior Engineer of the block in charge of the concerned Panchayat prepares the Plan and Estimate for the project as per the requirement of the applicant. No fee is charged for the preparation of plan and estimate. If the applicant so wishes, she/he can also get the Plan and Estimate prepared through other qualified persons.

**24. Who approves the Plan and Estimate of the project?**

The Plan and Estimate is approved by the B.D.O./Assistant Executive Officer of the concerned block. After approval, it is uploaded in website by the block functionaries.

**25. Who issues income certificate to applicant?**

The applicants obtain their income certificate from the concerned Tahsildar. Where the applicant is a salaried employee, monthly salary statement issued from head of the office is accepted as income certificate.

**26. Where does the applicant obtain caste and disability certificate?**

- Caste certificate is obtained from Tahasil office.
- Chief District Medical Officer issues disability certificate.

**27. Is it required for applicant to register herself/himself?**

The applicant has to register her/his name in the website <https://rhodisha.gov.in/moghara>. An OTP is sent to her/his registered mobile number after registration which has to be entered correctly in the portal for successful registration.

**28. How and whom to apply for a loan?**

The applicant will login at <https://rhodisha.gov.in/moghara> using her/his Aadhaar number or mobile number as user ID. After successful registration and filling up the online application form, the application is received by the concerned BDO through the portal. The BDO sponsors the application of the eligible applicant to the bank chosen by the applicant.

**29. Which documents are required during filing of application?**

Following documents are required during filling of application:-

- Passport size photograph
- Aadhaar Card
- Any one identity proof (Voter ID, Pan card, Job card, Driving license)
- Record of Right
- Income certificate/monthly salary statement from employer
- Caste Certificate (for Scheduled Caste/Scheduled Tribe applicants)
- Disability Certificate (for PwD applicants)

**30. What are the roles of Block in sanction of loan?**

Block carries out the following activities on receipt of the applications:

- To check whether the applicant was sanctioned and paid Housing assistance of Rs 70 thousand or above under any Rural Housing Scheme previously.
- To conduct field verification and ascertain the types of existing house of the applicant as well as the correctness of the information furnished by the applicant.

- To geo-tag applicant's existing house and proposed site of construction.
- To prepare the Plan & Estimate through concerned Assistant engineer/Junior engineer as per the requirement of the applicant.
- BDO/ Assistant Executive Officer (AEE) approve the Plan and Estimate of the project.
- BDO sponsors eligible applications to the bank preferred by the applicant.
- To geo-tag the predefined construction level after release of first installment.
- To recommend release of next installments to Bank.
- To geo-tag the completed house and to recommend release of capital subsidy in favor of the applicant to the Bank.

### **31. How to capture photo through “Ama Ghara ” mobile App?**

The applicant has to install "Ama Ghar" mobile App on her/his Android mobile from Google play store. The applicant has to log in using her/his Mobile/Aadhaar Number as user ID, select and capture the photo of house construction. The Block functionaries vet the photograph captured by the applicant.

### **32. Are the documents furnished by the applicant verified?**

The Bank verifies the documents furnished by the applicant with the original documents.

### **33. How does the applicant know about the date & time of document verification?**

The applicant receives text message in her/his mobile about date and time of document verification by the Bank.

### **34. Is it mandatory to mortgage applicant’s land for availing loan?**

The proposed site is mortgaged with Bank till final repayment. The mortgage deed is registered in the office of the Sub-Registrar.



**35. Which fees have been waived by the State Government?**

The State government has waived off fees for stamp duty, registration of mortgage, obtaining EC and certified copies of RoR.

**36. Does the applicant bear the legal consultation fees ?**

Bank obtains Legal opinion to ascertain the correct title of the land prior to sanction of the loan. Bank pays a standardized legal consultation fee of Rs.1000/- per consultation which is reimbursed by the State Government.

**37. Does the bank charge processing fee for loan sanction?**

Bank does not charge any processing fee from the applicants towards loan sanction.

**38. How does the applicant know her/his loan status?**

The status of each loan is displayed in RH portal. The applicant can know about the loan status by entering her/ his Aadhaar number in the box under "Application Status".

Apart from this, the applicant is informed about the status of the loan application through text messages delivered to the registered mobile number.

**39. Is any minimum margin money invested by applicant?**

Margin money of minimum 10% of the loan value in form of cash/ kind/ labor is invested by the applicant.

**40. Is the entire margin money deposited at one go?**

The applicant can invest the entire margin money at one go or in phases proportionate to the installment amount.

**41. What is the installment pattern?**

Loan is disbursed in installments as per the construction level mentioned below.

In Rs.

Loan Amount	1 <sup>st</sup> Instalment	2 <sup>nd</sup> Instalment	3 <sup>rd</sup> Instalment
1 Lakh	50,000/- ( After sanction )	50,000/- (after roof cast)	-
1.5 Lakh	50,000/- ( After sanction)	50,000/- ( At Roof Level)	50,000/- (after roof cast)
2 Lakh	50,000/- ( After sanction)	1,00,000/- ( At Roof Level)	50,000/- (after roof cast)
3 Lakh	1,00,000/- ( After sanction)	1,00,000/- ( At Roof Level)	1,00,000/- (after roof cast)

#### **42. When is the first installment released?**

The first installment is released to the applicant's loan account after sanction of loan by the bank, registration of mortgage and investment of margin money.

#### **43. When is the 2<sup>nd</sup> instalment released?**

The second installment is released at roof level in case of loan for Rs.1.5 Lakh, 2 Lakh and 3 Lakh. In case of loan of Rs.1 lakh it is released after roof cast. The Block functionaries geo-tag the construction level and BDO recommends for release of 2<sup>nd</sup> installment to the Bank. Bank may inspect the construction level through its staff if felt necessary. Thereafter, the Bank releases the 2<sup>nd</sup> installment to the loan account of the beneficiary.

#### **44. When is the 3<sup>rd</sup> instalment released?**

The third installment is released after the roof cast in case of loan for Rs.1.5 Lakh, 2 Lakh and 3 Lakh. The block functionaries geo-tag the construction level similar to the release of 2<sup>nd</sup> installment and BDO recommends for release of 3<sup>rd</sup> installment to the Bank. Bank may inspect the construction level through its staff if felt necessary. Thereafter the Bank releases 3rd installment to the loan account of the beneficiary.

#### **45. How is Capital subsidy released?**

State Government releases capital subsidy to all the beneficiaries in their loan account through Nodal Bank after the completion of houses. The Block functionaries geo-tag the completed houses and BDO recommends for release of capital subsidy to the Bank. Bank deposits the Capital subsidy in the loan account of the beneficiary.

#### 46. What is the duration of repayment?

The repayment period is of 10 years after one year of the Moratorium period. The period begins from the day of disbursement of 1st installment. However, the beneficiary may reduce the duration of the repayment period.

#### 47. What is “ Moratorium Period”?

The 1<sup>st</sup> year starting from the date of 1<sup>st</sup> installment released is declared as “Moratorium Period”, when the beneficiary is not bound to repay the loan. However, interest is charged on the loan amount during the Moratorium Period”.

#### 48. How much is the monthly installment?

The monthly installment is dependent on rate of interest and repayment period. If the bank interest rate is 9% and repayment period is of 10 years, the monthly installments (EMI) comes as follows.

Sl. No	Loan Amount (in Rs.)	Effective Principal after 1 year @ 9% Interest (in Rs.)	Subsidy by Government (in Rs.)		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

#### 49. What is the project completion period?

The project completion period is of maximum 1 year. Beneficiary should try to complete the project as soon as possible.

#### 50. What is the grievance redressal mechanism?

- Through telephonic call to State Toll Free Number-**0674-6817777**.
- Through online complain in RH portal.