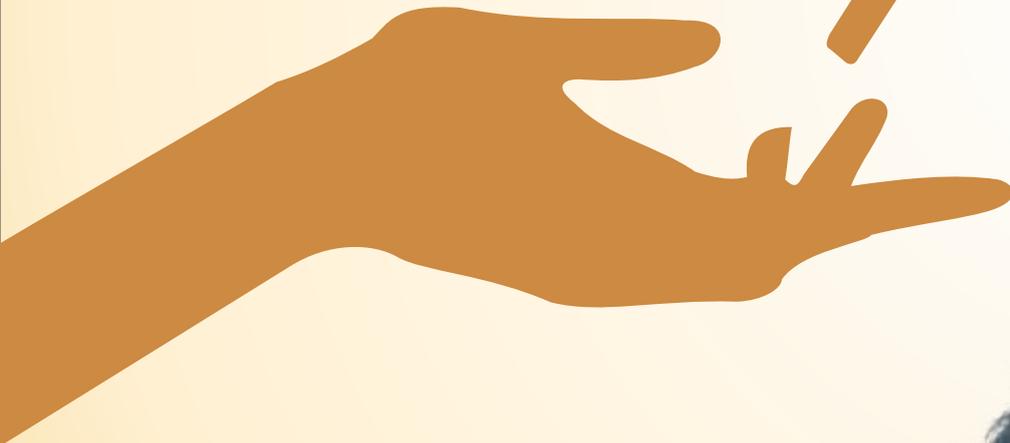




# गृह प्रवेश

First of its kind...  
A Facilitation Centre for  
Affordable Home Ownership



An Initiative of SAATH and  
DBS Affordable Home Strategy Ltd.



## Background

Griha Pravesh is a novel social entrepreneurship initiative launched by SAATH and DBS Affordable Home Strategy Limited (DBS) to facilitate the provision of affordable homes to those who are unable to access housing from the formal market. Envisaged as a pan-India initiative, Griha Pravesh will function as an independent housing facilitation centre to provide an interface between Base-Of-Pyramid home buyers on the one hand and developers, housing finance companies and community development organizations on the other.

Starting in Ahmedabad, Gujarat, Griha Pravesh aims to pull together the strengths and experience of DBS in the real estate space and SAATH in the social inclusion space to establish a sustainable model of housing provision for the poor. There are three key roles that the proposed housing facilitation centre is expected to play:

1. Facilitate clients to make more informed decisions about their house purchase.
2. Facilitate provision of housing finance and margin money assistance to borrowers.
3. Facilitate integration of community development initiatives with housing.

Griha Pravesh is being set up under the umbrella of Shelter and Livelihood Services (formerly SAATH Livelihood Services), an existing livelihood promotion platform to enable it to develop synergies with ongoing community development initiatives.

## Rationale for Griha Pravesh

Griha Pravesh's target group comprises of people from the informal sector, for whom understanding the housing/ housing finance market may not be easy, not just because of their low education and awareness levels but also because of the complexity of paperwork, legal formalities and compliance requirements involved in purchasing property. Other factors like lack of affordable homes and unavailability of suitable housing finance can further make the house purchase decision difficult for the client. Also, in some cases, clients may be reluctant to move to a new location because of a lack of employment opportunities and health and education services which they enjoy in their current location. All these factors make the decision to buy, a complex one, notwithstanding the improvement to quality of life that such a decision may promise to bring to the client.

Griha Pravesh is born out of the need to address these very factors which come in the way of a potential buyer's home-buying decision. By providing 'single window' facilitation for the three essential elements of housing provision, housing finance and community development, Griha Pravesh aims to make it easier for the clients to realize their dream of house ownership.





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## Services offered by Griha Pravesh

### Information on Affordable Housing projects

Griha Pravesh will assist potential clients in making a choice of housing unit based on their budget and affordability by providing education and information on the following:

- Affordable housing projects in the city
  - Housing site location and connectivity
  - Internal layout, unit type and size options available
  - Basic prices of housing units plus all other additional fees and charges like registration fee, stamp duty, legal fee, utility charges etc. which the client is expected to pay, total cost price of housing units.
  - Schedule of payments
  - Expected time of possession
- Explanation of concepts like 'built up area', 'super built up area' shared collective responsibility, maintenance fund for common areas etc.

### Housing finance and margin money assistance

Griha Pravesh will facilitate smooth and speedy provision of housing finance to the client providing education and information on the following:

- Financial implications of their house purchase decision and how this will affect the household cash flows
- Detailed information and handholding in the loan process
  - Age criteria for loan applicant
  - Amount required to be paid as down payment /margin money
  - Maximum loan available as a percentage of cost of property
  - Loan application fee and processing fee
  - Loan interest rate and maximum tenure for which loan is available
  - Income and eligibility criteria for loan
  - Documents required for loan processing – identity, address and income proof
  - Loan terms and conditions – co-applicant requirements, mode of repayment (post-dated cheques, ECS) etc.

Griha Pravesh will also explore options for securing margin money assistance for those clients who are not in a position to pay the required down-payment for the house

## Community services

Griha Pravesh will ensure embedding of community development interventions by actively facilitating an interface between clients and community service organizations in the following key areas:

### Primary Health and Education

Clients will be facilitated in getting access to vaccination for children, awareness on health and hygiene, participation in health camps and primary education including mid-day meals for pre-school children. This will ensure that the basic social needs of Griha Pravesh customers and their children are taken care of.

### Livelihood opportunities, vocational training and microfinance

Griha Pravesh clients will be provided access to livelihood programmes such as Saath's Urmila programme which provides an opportunity for women clients to be trained and employed as "Home Managers" to provide professional, high quality home care to urban households.

They will also be given access to vocational training programs such as Saath's Umeed employability programme which provides job training and placement to youth from vulnerable families in areas of work including Business Process Outsourcing, Bedside Patient Assistance, Customer Relations and Information Technology.

Griha Pravesh clients will be encouraged to enroll as members of microfinance programmes such as that operated by Saath giving them an opportunity to save on a regular basis as well as get support for livelihood/ micro-enterprises.

Such programmes will ensure that Griha Pravesh clients improve their financial stability, improve their income and move to even better housing.

### Identity and income documents

Through affiliated community service organizations, Griha Pravesh clients will get assistance for processing important identity, address and income proof documents like ration card, PAN card, voter's card, income tax returns etc.

In case the client is self-employed or in informal employment where proper records of income are not available, the client can be assisted in developing basic financial skills like maintaining a regular record of her income, expenses, savings etc. which can be used to establish her creditworthiness and track record of financial discipline at the time of making a loan application.

## 1 Room Kitchen UNIT



## 2 Room Kitchen UNIT





## Research and Development

For the purpose of improving its effectiveness through research and development, Griha Pravesh will actively collaborate with ASHRAM (Academy for Sustainable Habitat Research and Management), another initiative by DBS Affordable Home Strategy Limited. The collaboration will extend to training and policy advocacy as well. Griha Pravesh will be open to collaboration with other institutions also with similar areas of interest.

## Operational Model

Initially supported by DBS and SAATH, Griha Pravesh is envisaged to eventually become an autonomous initiative by collaborating with different associate organizations to replicate its facilitation model in other parts of the country. While partner associates in different cities may vary, Griha Pravesh's core mandate of providing affordable housing to the poor will remain unchanged. To ensure this, each new organisation/institution wishing to become a member of Griha Pravesh will have to be approved by the founding members.

Griha Pravesh will adopt a flexible approach as far as the operational model for providing facilitation services is concerned. Therefore, while a central office will be common in every city, different outreach strategies could be adopted for reaching out to potential clients. These may include field offices or mobile services operating directly in target communities.

## Corporate Structure and Governance

Griha Pravesh is being set up with a Board of Directors drawn from the Saath and DBS teams supplemented by independent Directors. A professional team is being put together, consisting of people with experience in community services, housing finance and housing development. Eventually the Board of Directors will be an independent body overseeing and guiding the professional team.

## Funding

Initial funding is being mobilized by DBS and Saath. The first three years of operation is estimated to cost about Rs. 2 crores. Griha Pravesh is open to receiving funding from like minded donors wishing to support the cause of affordable housing.



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### Griha Pravesh

O-102, Nandanvan-5, Nr. Prernatirth Deraser Jodhpur, Ahmedabad 380015,  
Helpline Number: +91-89800 07833  
www.grihapravesh.org Email:info@grihapravesh.org

### Griha Pravesh Office:

#### DBS Umang Lambha

Bh. Singodha Lake, Narol Aslali Highway,  
Narol, Ahmedabad.

#### Vasna

"Uday" Urban Resource Center  
Janiram Rabari Chali, Opp. Navkar Engineering,  
Bh. Gupta Nagar Bus Stop, Ahmedabad.

#### DBS Umang Narol

Nr. Laxminagar, Bh. Old High Court  
Narol Aslali Highway, Narol, Ahmedabad.

#### Behrampura

"Uday" Urban Resource Center  
1, Jethalal Chali Nr. Meldi Mataji Temple,  
Behrampura, Ahmedabad

