

KARNATAKA HOUSING BOARD



ANNUAL REPORT 2016-17

NAME, ADDRESS AND PHONE NUMBERS OF THE BOARD MEMBERS
AS ON 31.3.2017

1	Sri Malikayya.V.Guttedar, Hon'ble Chairman Karnataka Housing Board, Bangalore	22275149 (O) 9448130099
2	Sri Rajeev Chawla, IAS. Principal Secretary, Housing Dept. Vikasa Soudha, Bangalore	22256356 (O) 9448361600 (M)
3	Sri A.B. Ibrahim, IAS Housing Commissioner, Karnataka Housing Board, Bangalore.	22213592 (O) 9449225000 (M)
4	Sri Mahendra Jain, IAS., Additional Chief Secretary & Principal Secretary to Government, Urban Development Department, R.No. 436, 4 th Floor, Vikas Soudha, Bangalore.	(O) 22035074, 79 9008379696
5	Sri Pawan Kumar Malapati I.A.S., D.S.III, Finance Dept., Vidhana Soudha, Bangalore.	22251121 (O) 9480261332(M)
6	Sri. R. Srinivas, Chief Engineer, C &B (south) K.R.Circle, Bangalore.	22212830 (O) 9483008987 (M)
7	Sri L.Shashi Kumar, Director, Town & Rural Planning M.S.Buildings, Bangalore.	22258988 (O) 9035911569 (M)
8	Dr. Rajneesh Goyal, IAS., Additional Chief Secretary to Government, Energy Department, R.No. 237, 2 nd Floor, Vikas Soudha, Bangalore.	22252373 (O) 9449039039 (M)
9	Sri S.V. Kamat, Regional Chief, HUDCO, Bangalore.	25582602 (O) 9449861997 (M)
10	Sri M. Ganesh, Chief Engineer, Karnataka Housing Board, Bangalore	22100077(0) 9482467561

11	Sri M. B.Rajesh Gowda, KAS., Secretary, Karnataka Housing Board, Bangalore	22216851(0) 9886097228
12	Sri P. Niranjan Naik, Additional Director [Town Planning] Karnataka Housing Board, Bangalore	22213592(0) 9448077536
13	Smt. Pushpamma, W/o Sri N. Venkatesh Gowda, Channapura Village, Balla Post, Mulabagilu Taluk, Kolar.	9164924020
14	Smt. D. Rajalakshmi Savanth, House No.74, N Block, 4 th Main, Kuvempunagar, Mysore.	9341211371
15	Sri B.C. Shivanand Bin S.ri Chikkasiddaiah, Old Budanoor, Mandya	9449839456
16	Sri Rame Gowda Bin Sri Moolegowda, Iluvala Hobli, Anandoor, Mysore.	9945704398
17	Sri Anil Singh Bin Sri Karna Singh, Rajeswara Halli, Basavakalyan Taluk, Bidar.	8867167729 9945507729

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INTRODUCTION

Karnataka Housing Board was established under Karnataka Housing Board Act 1962 as a successor to Mysore Housing Board, which was constituted in the year 1956. The primary objective of KHB is to make such schemes and to carry out such works as are necessary for the purpose of dealing with and satisfying the need of housing accommodation'. With this directive KHB endeavors to provide Housing to the people of Karnataka at affordable cost and therefore, is one of the most important agencies for housing in Karnataka.

CHAPTER I

Vision:

To improve quality of life by establishing self-contained communities with state - of - the art amenities that are in harmony with the environment.

Mission:

- *To provide sustainable, equitable, eco-friendly, acceptable and affordable housing.*
- *To constantly improve delivery and quality.*
- *To constantly strive to work for customer satisfaction.*
- *To provide efficient urban infrastructure services.*
- *To function in a manner that is transparent, customer friendly, consultative and participative.*

CHAPTER II

1. **Programme of the Department:** The Karnataka Housing Board prepares housing programmes based on demand, and implements development of housing layouts and apartment complexes. The sites developed and houses/flats constructed are allotted as per the Karnataka Housing Board Regulations, 1983.

1.1 Following housing schemes have been completed during the period from 2012-13 to 2016-17 under various housing programmes:

Details of completed housing projects from 2012-13 to 2016-17

Year	Completed projects						No of Properties			Project Cost (Rs in Lakhs)
	100 HP	SK HP	225H P	53HP	Board Scheme		Houses	Sites	Total	
2012-13	4	6	2	-	3	15	440	5350	5790	20393.86
2013-14	-	9	2	-	-	11	436	9882	10318	67699.00
2014-15	3	5	2	-	-	10	212	5159	5371	18135.00
2015-16	1	2	3	1	1	8	613	5253	5866	34396.35
2016-17	1	-	3	-	2	6	80	2736	2816	10840.66

1.2 The details of allotment of sites/houses/flats of various categories to general public after issuing notifications and inviting applications by the Karnataka Housing Board during 2012-13 to 2016-17 under Karnataka Housing Board Regulations, 1983 are as under.

Details of year wise allotment from 2012-13 to 2016-17												
Year	Houses					Sites					Others (CA/ Com. Shops)	Grand Total
	EWS	LIG	MIG	HIG	TOTAL	EWS	LIG	MIG	HIG	TOTAL		
2012-13	48	523	536	127	1234	1963	4069	4684	2615	13331	376	14941
2013-14	58	460	485	137	1140	1244	1871	1588	988	5691	291	7122
2014-15	0	122	235	85	442	650	2231	1546	1670	5097	366	5905
2015-16	0	158	217	28	403	1408	2028	1695	678	5809	335	6547
2016-17	9	366	442	54	871	1552	2317	794	6522	31	31	7424

2. INCOME AND EXPENDITURE:

Karnataka Housing Board does not receive any financial support from the Government. All projects are implemented from its own resources and borrowings from financial institutions. The details of expenditures incurred during the year 2014-15 to 2016-17 towards the implementation of housing schemes and income/receipts are as under.

(Rs. in Crores)				
Sl. No.	Particulars	2014-15	2015-16	2016-17
	<u>Incomes</u>			
1	Receipts from Allotees	412.61	409.81	513.25
2	Loan From Banks	115.00	100.00	50.00
3	Received from Govt. (Depository Works)	72.02	164.05	271.30
4	EMD and Security Deposit	32.82	15.85	9.72
5	Miscellaneous Receipts	5.92	4.50	16.03
6	Received from Govt. (PWD, Police, Irrigation)	0	4.50	12.25
7	Bank Balance (overdraft)	43.62	5.71	0
	Total	681.99	704.42	872.55
	<u>Expenditure</u>			
1	Works (KHB)	350.88	205.76	193.94
2	Deposit Contribution Works (Govt)	69.08	71.21	97.71
3	Administration & Establishment	33.36	43.81	48.06
4	Initial Deposits –Refund & EMD	75.04	54.19	52.14
5	Land Acquisition	63.01	136.38	76.15
6	Repayment of Loan	40.00	148.35	237.87
7	Bank Balance	50.62	44.72	166.68
	Total	681.99	704.42	872.55

CHAPTER –III

Karnataka Housing Board is a statutory body constituted under Karnataka Housing Board Act, 1962. The Accountant General, Karnataka (Bengaluru), the statutory auditors to Karnataka Housing Board have audited the accounts up to 2015-16. The certified report has not been received from the office of the Accountant General for the said period.

CHAPTER IV

Part-1: AMENDMENT TO THE KARNATAKA HOUSING BOARD ACT.

- a. During the period 2014-15, Government has approved the **Karnataka Housing Board (Allotment of Civic Amenity Sites) Regulations, 2013** under section 76 of Karnataka Housing Board Act.
- b. Action has been taken for the amendments required to Karnataka Housing Board Act, 1962 in the present context of housing/real estate sector in order to enable KHB to procure lands and implement more number of housing schemes. The Draft amendments have been prepared and the same is being examined by the Cabinet.

Part-2:THE ACTIVITIES OF THE KARNATAKA HOUSING BOARD:

A. Land Acquisition/Purchase for the housing schemes during the year 2016-17:

The details of Lands under various stages of Acquisition and Purchase for housing schemes of KHB as per section 33(1) and (2) of the Karnataka Housing Board are as under:

Sl. No	Division	4(1) Notification		5(A) Enquiry		6(1) Notification		Award	
		No. of Cases	Extent A-G	No. of Cases	Extent A-G	No. of Cases	Extent A-G	No. of Cases	Extent A-G
1	Bangalore	-	-	-	-	-	-	-	-
2	Mysore	-	-	-	-	-	-	-	-
3	Belgaum	-	-	-	-	-	-	6	992-10.07
4	Gulbarga	-	-	-	-	-	-	2	50-13.00
	Total	-	-	-	-	-	-	8	1042-23.07

B. The following programmes are under implementation since 2001 in Karnataka Housing Board.

1. 100 Housing Projects approved during 2001
2. 50 Housing Projects Under Suvarna Karnataka Housing Programme approved during 2007
3. 225 Housing Projects approved during 2010
4. 53 Housing Projects approved during 2012
5. Deposit Contribution Works

The Projects are entrusted to the Contractors on Turn Key basis through tender. The tendering process is done through e-procurement portal. All the notifications including the notifications for the allotment of houses/ sites /flats are published in leading newspapers and in the KHB website. **In order to increase housing stock KHB is also encouraging Joint Venture Projects with Private Developers. The projects under implementation since 2001 are detailed in Chapter 7.**

CHAPTER –V

5.1 HUMAN RESOURCES DEVELOPMENT: -

Training in Human Resources Development and Developmental skills.

Apart from dealing with satisfying the housing requirement of the needy, Karnataka Housing Board gives prime importance to new construction technology, planning, project management, redressal of the grievances of the allottees/public. The engineering and ministerial staff are periodically given training in various fields viz., construction, quality control, steel structures, planning, marketing, Right to information, administration etc., and also deputed for various workshops/seminars for participation in order to keep themselves updated with the latest development and to upgrade their skill.

5.1.1 STUDY OF KARNATAKA HOUSING BOARD ACTIVITIES:

Karnataka Housing Board entertains study of its developed layouts, and activities/functions by reputed Institutions. The students deputed by various colleges/institutions from various fields are also given permission to study the activities

of KHB and its functioning with with suitable guidance to prepare and submit their reports.

5.2. INFORMATION TECHNOLOGY

5.2.1 Implementation of Customer Information System for Allotment:

- The Consumer Information System of the Karnataka Housing Board has been implemented through CanBank Computer Services Ltd.
- The allotment and cancellation of Sites houses the Board have been centralized. The information pertaining to all the Tender Notifications, Project Works and Notifications in respect of the Allotment at various places are being published from time to time in the official websites of the Board i.e., www.khbcustomerinfo.com and www.karnatakahousing.com

5.2.2 Management Information System :

The module for recording of the activities pertaining to the aspects of Land Procurement Process, Town Planning, Technical and Allotment of properties in the Board is implemented and the process of data entry into the module is in process. This will enable a clear view of project specific- section wise information, for the completed and ongoing projects, implemented by the Board.

5.2.3 Attendance Management System :

The maintenance of attendance is being done through biometric device, in Central Office and in all District Project Offices.

5.2.4 Guaranteed Services to Citizens - SAKALA Implementation:

The following services are provided to the citizens as a part of Sakala Services within 30 working days.

- Approval of Building Plan
- Execution of Draft Sale deed
- Refund of Initial Deposit.

The provision of filing Sakala applications ONLINE is also made for the above services. Additional Services of the board are being proposed to be brought under Sakala. Sakala Application Statistics till date :Total Receipts : 9882 and Total Disposals : 9845

5.2.5 Online Applications Introduced :

Provision for applying online, seeking allotments in various places of the State is made through the website : www.karnatakahousing.com, as per the allotment notifications published by the Board.

5.2.6 Payment Gateways enabling e-payments :

Payments such as Initial Deposit before allotment and Installments after allotment can be made online through the payments gateways through Credit Card / Debit Card / Net Banking. Payments received from bankers through I-Sure Pay technique.

5.2.7 E-Auctions: Auctions of Corner Sites in some districts are also being done through E-procurement.

5.2.8 Tenders are called for :

a) IT Integration/Computerisation for

- Document Work Flow Management System
- Implementation of Customised Solutions for various activities of KHB

b) Digitization & Indexing of documents in KHB

c) Selection of eligible firms (Surveying firms) for conducting Land Audit of all schemes in KHB

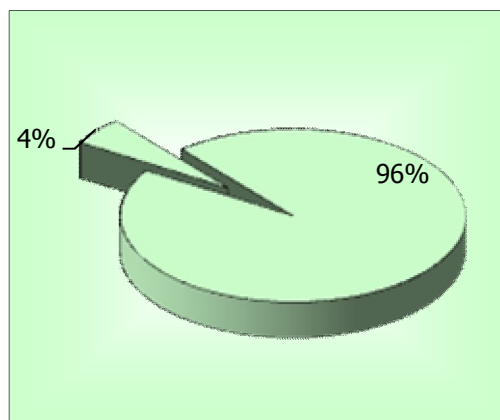
5.3. Administration :

5.3.1 The Board of Directors consists of the Chairman, 7 official members and 5 Non Official members. As on 31st March 2016, the Government has not appointed 5 Non-Official members. The Government of Karnataka nominates the Chairman of KHB. The post of the Housing Commissioner, the Chief Engineer, the Secretary, the Controller of Finance and the Deputy Commissioner (Recovery) are appointed by the Government. As

per the Karnataka Housing Board Act, 1962 the Housing Commissioner is the Chief Executive and Administrative Officer.

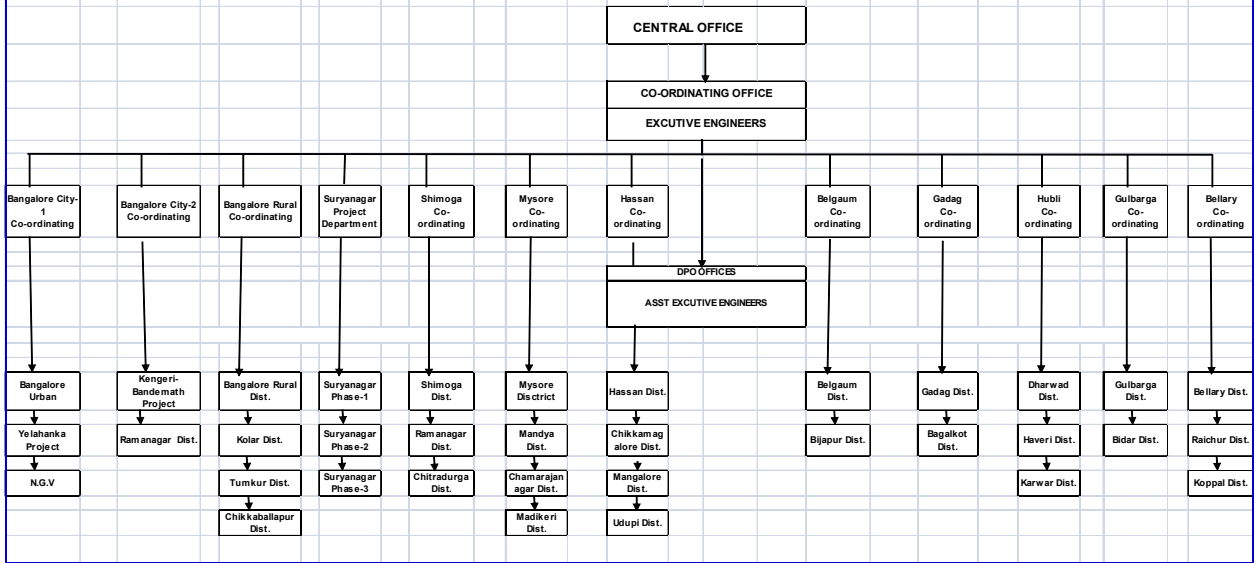
5.3.2 The Head office of the Karnataka Housing Board is located in Cauvery Bhavan, CBAB Complex, Kempegowda Road, Bangalore-560009. The Board has three tier administrative structure comprising of Head Office, Co-ordinating offices and Project Offices in the Districts. There are 12 Co ordinating offices headed by the Executive Engineer & 33 District Project Offices headed by the Assistant Executive Engineer.

5.3.3 Staff Position in Karnataka Housing Board: Karnataka Housing Board has 643 sanctioned posts as per Cadre and Recruitment Rules. Out of 643 sanctioned posts 474 employees are working in the Karnataka Housing Board, out of which 456 are Board Employees and 18 are working on deputation from various Departments of the State Government. Working staff position in Karnataka Housing Board as on 31-3-2017 is as under:



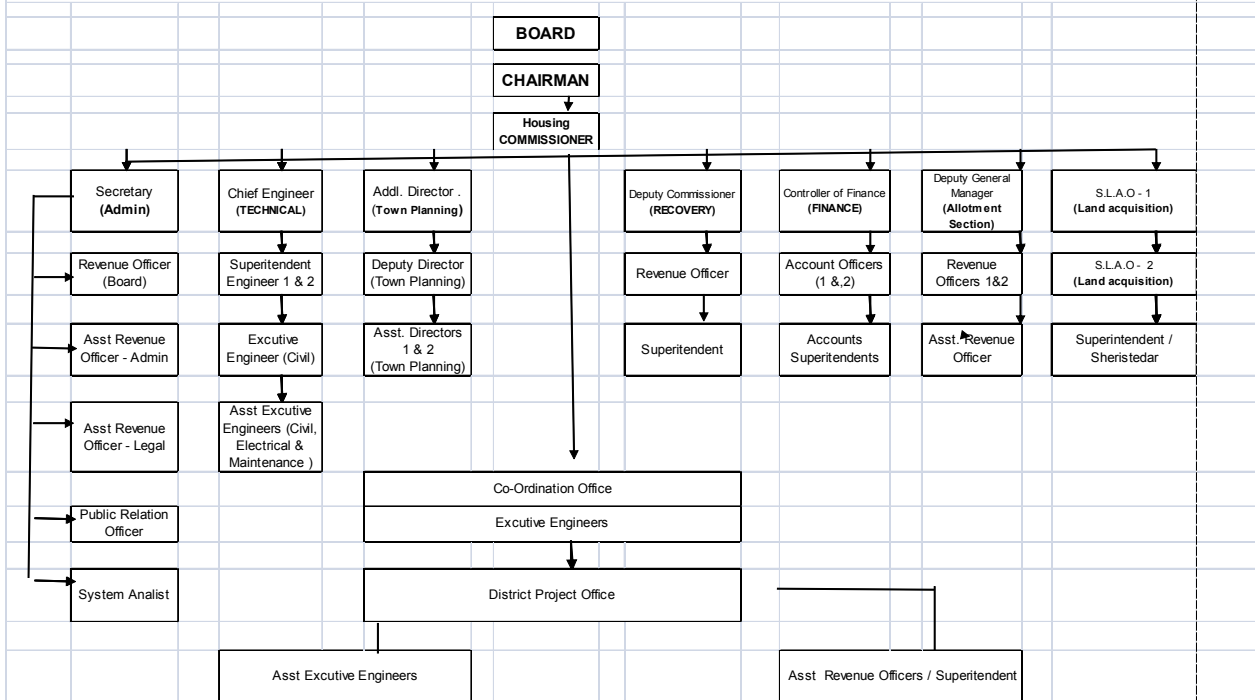
KARNATAKA HOUSING BOARD

CO-ORDINATION AND DISTRICT PROJECT OFFICES



KARNATAKA HOUSING BOARD

ORGANISATIONAL STRUCTURE - CENTRAL OFFICE



Working staff position in Karnataka Housing Board as on 31-3-2017 is as under:

Particulars	S.C			S.T			Others			Total		
	M	F	Total	M	F	Total	M	F	Total	M	F	Total
“A” Group	5	2	7	1	0	1	39	3	42	45	5	50
“B” Group	4	3	7	3	1	4	18	10	28	25	14	39
“C” Group	37	12	49	8	6	14	158	59	217	203	77	280
“D” Group	12	4	16	1	1	2	52	17	69	65	22	87
Total	58	21	79	13	8	21	267	89	356	338	118	456
Deputed	0	0	0	0	0	0	17	1	18	17	1	18
Grand Total	58	21	79	13	8	21	284	90	374	355	119	474

5.3.4 Vacancy Position:

The details of vacant posts in KHB as on 31.03.2017 are as follows:

Sl.No	Posts	No of posts of Board			Total
		PR	DR	Dept	
1.	Deputy Commissioner(Recovery)	0	0	1	1
2.	Superintend Engineer	1	0	0	1
3.	Joint Director (Town Planning)	0	0	1	1
4.	Assistant Executive Engineer	0	0	2	2
5.	Revenue Officer	2	0	0	2
6.	Accounts Officer	1	0	0	1
7.	Senior Programmer	1	0	0	1
8.	Accounts Superintendent	0	0	1	1
9.	Superintendent	0	0	0	0
10.	Assistant Engineer	14	2	0	16
11.	Junior Engineer	0	10	11	21
12.	Junior Engineer(Ele)	0	0	3	3
13.	Junior Engineer (Computer)	1	0	0	1
14.	Junior Engineer Programmer CADD	2	0	0	2
15.	First Division Assistants	5	11	6	22
16.	Second Division Assistants	15	17	0	32
17.	Stenographer	1	1	0	2
18.	Senior Typist	1	0	0	1
19.	Typists	0	4	0	4
20.	Pump Operator	0	2	0	2
21.	Daffedar/Attender	25	0	0	25
22.	Blue Printer/ Group-D/Watchman	0	25	0	25
	Total	72	72	25	169

5.3.5. THE DETAILS OF RETIRED EMPLOYEES DURING THE YEAR 2016-17

During the year 2016-17, following No. of officers/ officials have been retired from services on attaining the age of superannuation.

Sl.No	Designation	No of Retired officials
1.	Revenue Officer	2
2.	Superintendents	2
3.	First Division Assistant	4
4.	Second Division Assistants	1
5.	Senior Work Inspectors	2
6.	Junior Work Inspectors	2
7.	Senior Typist	2
8.	Daffedar	2
9.	Group "D"	2
	Total	19

5.3.6 DETAILS OF PERSONS WORKING ON OUTSOURCE BASIS:

The details of persons working on out-source basis during the year 2016-17 are as follows:

Sl.No	Persons	No
1	Computer Administrator	1
2	Software Engineers	2
3	Tahsiladar (Retd)	2
4	Surveyors (Retd)	7
5	Legal Advisor	2
6	Data Entry Operator	19
7	Group D	27
8	Drivers	1
9	Computer CAD Operator	2
10	Electrician	1
11	Electrical Consultant	1
	Total	65

5.3.7 Details of training given to the Officers/officials : During the period 2016-17, for skill development and to increase the capability of the Officers/Officials, they were deputed to various Technical training programs and administrative training programs. In the financial year 2016-17, 10 Officers have attended the training program.

5.3.8 DISCIPLINARY ACTIONS: During the period 2016-17, 17 departmental enquiries were pending out of which in three cases, enquiry report has been submitted.

CHAPTER -6

6.1 AUDIT:

The Accountant General of Karnataka audited the accounts of KHB up to 2015-16. The outstanding audit paras are as follows:

Year	Particulars	Opening Balance of Audit Paras	Current Year Paras new added	Total	Para dropped in current year	Closing Balance of Audit Paras
2015-16	Central Office	95	9	104	9	95
	Div/Sub-Div Offices	148	-	148	7	141
	Total	236	8	244	1	243

6.2. NUMBER OF CASES PENDING BEFORE VARIOUS COURTS ARE AS FOLLOWS:

Sl. No.	Courts	Pending Cases (General)	Pending Cases (Land Acquisition)
1	Honourable Supreme Court	-	11
2	Honourable High Court of Karnataka Bangalore	197	146
3	National Commission	-	-
4	State Forum	-	-
5	District Consumers Disputes Redressal Forum	19	-
6	Lower Courts	111	363
	Total	327	520

6.3. DISPOSAL OF APPLICATIONS UNDER RIGHT TO INFORMATION ACT:-

The year wise details of the applications received from the general public under the Right to Information Act and information furnished is as follows:

Year	During the Opening balance of Applications	During the received Applications	Total	During the year Answered Applications	Closing balance of Applications
2013-14	20	1935	1955	1955	–
2014-15	48	1698	1746	1746	–
2015-16	31	1169	1200	1185	15

CHAPTER -7

HOUSING PROGRAMMES UNDER IMPLEMENTATION (SINCE 2001) **IN KARNATAKA HOUSING BOARD AS ON 31.03.2017**

7.1. 100 Housing Schemes implemented during 2002:-

Out of 100 Housing Schemes approved

- 98 schemes completed at a cost of Rs 1014.70 crores. Out of these schemes different categories 6057 houses have been constructed and 28047 sites of have been developed.
- 1 Schemes were under progress at the cost of Rs.12.62 crores. Under these schemes construction of 10 houses and development of 321 sites of different categories were under progress.
- 1 Scheme proposed has not been taken up.

7.2. Suvarna Karnataka Housing Scheme approved during 2007;

Out of 50 schemes approved under Suvarna Karnataka Housing Scheme

- 39 Schemes completed at the cost of Rs 1104.57 crores. Out of these schemes different categories 1483 houses have been constructed and 20599 sites of have been developed.
- 4 schemes at a cost of Rs 347.79 crores were under progress. Under these schemes construction of 947 houses and development of 1036 sites of different categories were under progress.
- 7 schemes proposed has not been taken up.

7.3 225 Housing Schemes for the year 2010-11;

Out of 225 schemes approved during the year 2010.

- 15 Schemes completed at the cost of Rs 422.59 crores. Out of these schemes different categories 504 houses have been constructed and 8024 sites of have been developed.
- 26 schemes at a cost of Rs 4085.14 crores were under progress. Under these schemes construction of 3071 houses and development of 46577 sites of different categories were under progress.

7.4 53 Housing Schemes approved during 2012:

The Government approved 53 housing schemes vide the order No:DOH:248, dated 04-9-2012 for the year 2011-12 at a project cost of Rs.7888.04 crores to construct 130471 sites and 6867 houses. Out of these schemes

- 1 Scheme has been completed at the cost of Rs 33.57 crores. Out of these schemes different categories 20 houses have been constructed and 633 sites of have been developed.
- 4 schemes at a cost of Rs 719.81 crores were under progress. Under these schemes construction of 160 houses and development of 8100 sites of different categories were under progress.

7.5 Board Schemes

- 43 projects implemented since have been completed at a cost of Rs 133.47 crores. Out of these schemes different categories 485 houses have been constructed and 2866 sites of have been developed.
- Construction of Multiplex at Yelahanka scheme was taken up at cost of Rs.64.00 Crores.

7.6 JOINT VENTURE PROJECTS:

Government of Karnataka vide its order No: DOH/193/KHB/2003, dated: 25.11.2005 has approved a policy to enter into Joint Venture agreements and Arrangements with private developers for the promotion of development of housing sites and construction of houses/ apartments with emphasis for EWS and LIG category. As per the approved policy following are the modes of joint venture.

- Joint Venture-fully financed by the private entrepreneurs (Land and development) with KHB –KHB to undertake marketing.
- Joint venture with equal participation- private entrepreneur provide land.
- Joint venture partner owning the land fully financed by KHB.

- Joint Venture with equal participation in KHB land.
- Joint venture in KHB land- fully financed by the entrepreneur. As per the joint venture projects policy approved by the Government agreements made for the following joint venture projects.

7.6.1 Nine Joint Venture Projects under implementation with private Developers/Entrepreneur/ Co-operative Society, and the details of the land and Joint Venture Partners are as under:

1. Taralabalu Housing Co-operative Society Adde Vishwanathapura, Hesargatta hobli, Bangalore- 38 A - 5 G
2. Sri. A. M. Parameshwarappa, Navule Village, Shimoga – 3 A – 38 G.
3. M/s SCDCL Kergalli & other Villages Mysore-187 A – 13.75 G
4. M/s L&C Builders Hampapura kengeri- 111 A - 34.5 G.
5. M/s RMP Infotec Pvt Ltd Malur taluk Kolar District-49A – 1.5 G.
6. M/s KSRTC Employees Co-operative Housing Society, Kanegondanahalli. Narayanapalya, Bangalore Rural-110A.
7. M/s S.R Estates, Bangalore, Bagepalli Taluk, Chikkaballapura – 51 A - 33.5 G.
8. M/s Mysore reality Pvt Ltd, Kesare Mysore-81A-33G.
9. M/s Upkar Developers Doddahunsur Mysore-34A.
10. M/s Prathipati Projects Pvt Ltd, K. Nidugane village, Madikeri taluk, Kodagu district – 101A - 71.5 Cents.

7.6.2 Proposal Approved by the Governemnt and Agreement to be executed with:-

- M/s S.R Promoters & Developers, Kallahalli, Munaganhalli and Katmachanahalli villages, Chinthamani taluk - 75A.

7.7. SHARING PROJECTS

Karnataka Housing Board acquires the land for Housing projects under Karnataka Housing Board act 1962 section 33(2). The acquisition of the land under land acquisition act consumes time and involves lengthy procedure. Hence, the KHB is developing Housing projects on land sharing basis with the concern land lords. The sharing of developed lands will be 60:40 (KHB : Landlord) in corporation and Development Authorities limits and 65:35 (KHB : Landlord) in non plan areas as per Government order vide No: HD/KHB/2008/Bengaluru Dated:02.12.2010.

At present KHB has implemented/ implementing following housing projects on sharing basis.

- Composite Housing Scheme at Block I and II, Bellary.
- Composite Housing Scheme at Andral Bellary.
- Housing Scheme at Kadur , Chikkamagalur.
- Composite Housing Scheme at Pavagada, Tumkur District.

7.8. Deposit contribution works:

Karnataka Housing Board has implemented building works on deposit contribution for various Government Departments viz., Revenue Department, Urban Development Department, Social Welfare Department, Higher Education Department, Kannada and Culture Department, Animal Husbandry and Fisheries department, Agricultural & Horticultural Department etc. The nature of the building projects are construction of District Office Complexes, Mini Vidhana Soudhas, Colleges, Hostels, University etc.,

Upto 31.03.2017

- ◆ 501 building projects have been completed, amounting to Rs.781.95 Crore.
- ◆ 39 building projects are under progress amounting to Rs.449.24 Crore.
- ◆ 140 buildings Projects amounting to Rs.732.81 Crore are under formulation.

CHAPTER -8

8.1. ALLOTMENTS: The allotment of sites developed and houses/flats constructed are done as per Karnataka Housing Board Regulations 1983. The different categories sites and houses are reserved during allotment for different categories under regulation 9. In the 443rd Board meeting dated 27-08-2012 vide subject No. 31 the Board has resolved statutory reservations as under:

1) SC	:	16.20%
2) ST	:	6.55%
3) BT	:	3%
4) Defence/Ex-Servicemen	:	3%
5) Central Government Employees	:	3%
6) State Government Employees	:	12%
7) Physically Handicap	:	3%
8) Senior Citizens	:	4%
9) General	:	49.25%

- Only those applicants/persons, who pay initial deposit & registration fee are considered for allotment.
- Balance cost of the house/site is to be paid in four quarterly equal installments (Monthly) pursuant to the receipt of the intimation of allotment from the Housing Board, failure to do so will entitle for cancellation of the allotment and forfeiture of 10% to 25% of Initial deposit.
- Allotment of house/apartments/sites are subject to KHB allotment Rules & Regulations in force from time to time. Corner residential sites and commercial sites/ shops are auctioned. The Civic Amenity sites are being allotted as per **Karnataka Housing Board (Allotment of Civic Amenity Sites) Regulations, 2013.**
- KHB issues no objection certificate to the allottees/beneficiaries/successful bidders in getting loans from Financial Institutions, however KHB does not stand guarantee for the sanction of sanction.

8.2. FINANCE :

The establishment/administrative expenses of the Karnataka Housing Board is loaded to the project cost of the respective project, and is the same is met out of revenue collected from the allotment/disposal of the sites/houses/apartments/commercial properties. The allotment of sites/houses/flats is done in Karnataka Housing Board fixing the rate on “**No Profit No Loss basis**”. During the year 2016-17 a loan amount of Rs.50.00 crores has been drawn from the Corporation Bank, S C Road Branch, Bengaluru for the implementation of Housing Schemes, Land development schemes and purchase of Lands. Board has repaid Rs.237.88 Crores during the year, and the outstanding balance loan amount as on 31.03.2017 was Rs. 123.77 Crores.