

**HARYANA STATE INDUSTRIAL &
INFRASTRUCTURE DEVELOPMENT
CORPORATION LIMITED**

**HSI IDC
CITIZEN'S CHARTER**

The main objective of the Citizen's Charter is to improve the quality of public services.

This is done by letting people know the mandate of the Corporation, how one can get in touch with its officers/ officials, what to expect by way of services and how to seek a remedy if something goes wrong.

The Citizen's Charter does not by itself create new legal rights, but it surely helps in enforcing existing rights.

Citizen's Charter - HSI IDC

Organizational Objective

Haryana State Industrial & Infrastructure Development Corporation Limited (HSI IDC) was established in March, 1967 and is the nodal *agency for development of industrial infrastructure in the state of Haryana*. The Corporation has been designated as nodal agency of the State for development of industrial and related infrastructure. To meet this end, the Corporation has developed various Industrial Estates, Industrial Model Townships, and Specialized Parks for Cluster development, across the state having facilities for setting up industrial ventures. Various industrial clusters have come up across the State like Footwear and Accessories in Bahadurgarh, Automobile and Auto Components in Gurgaon- Manesar- Bawal region, agriculture implements in Karnal, Scientific Goods in Ambala and Saha, Handloom Hosiery and Textile Goods in Barhi, Heavy Engineering and Machining in Faridabad, Food Processing in Rai and Saha etc. The Corporation provides infrastructure facilities for the entrepreneurs by developing industrial estates at various strategic locations in the State. HSI IDC also facilitates investments into the state through Investment Promotion Activity. The Haryana State Industrial & Infrastructure Development Corporation Limited is committed to provide:-

- Efficient, prompt and courteous service with dedication, integrity and fairness.
- Qualitative development at reasonable costs.
- Driving all round economic development in the state by providing world class infrastructure and timely provision of support services and facilitations.

Estate Management

- In tandem with the Industrial Policy of the State Government, the Corporation had framed an internal set of guidelines named as 'Estate Management Procedures' for management of industrial estates covering industrial, residential, institutional, commercial plots developed by the Corporation, prescribing the terms and conditions of allotment, transfer, leasing, resumption of plots and all other related processes and procedures to be followed by the Corporation and the allottees.
- Revised Estate Management Procedures-2011 was introduced w.e.f. 0.01.2012. For the purposes of implementation of the EMP-2011, various industrial estates developed by the Corporation throughout the state are categorized as under:-

Sr. No.	Category	Industrial Model Townships/ Estates/ Parks
1	'A'	Gurgaon, IMT Manesar, IMT Roz-Ka-Meo, Faridabad, Industrial Estate/EPIP Kundli, Rai, Bahadurgarh, Murthal, Sonapat, Panipat and Panchkula including the Panchkula Technology Park,
2	'B'	Barhi, Bawal, Karnal, Rohtak and Samalkha
3	'C'	All Estates other than those mentioned above

Allotment of Industrial Plots

Subject to availability, the allotment of Industrial plots will be governed as under:

- i) On an on-going basis in respect of Mega Projects involving a fixed capital investment (i.e. land, building, machinery & misc. fixed assets) of Rs. 100 crore and above or projects involving employment generation of more than 500 persons and serving as anchor units for proliferation of ancillaries.
- ii) On a quarterly basis in the following cases:
 - a) Prestigious projects involving fixed capital investment as mentioned hereunder:
 - i) Category `A' Estates - Rs. 30 crore and above.
 - ii) Category `B' Estates - Rs. 20 crore and above.
 - iii) Category `C' Estates - Rs. 10 crore and above.
 - b) Projects being set up by NRIs / PIOs;
 - c) Units with 33% or more FDI in total investment;
 - d) Projects being set up by persons with disabilities

The applications in respect of all these categories can be submitted on an ongoing basis to the HSI IDC and processed by the Corporation.

- iii) For all other categories, allotments will be made after inviting applications through advertisements in leading newspapers.

Steps involved:

- i) The applicants will be required to submit their applications to the HSI IDC in the prescribed format (available on the web-site of the HSI IDC) along with 10% of the tentative price of the plot and a non-refundable processing fee. However, the rates of processing fee are subject to revision from time to time and may be checked on the website of HSI IDC for regular updates;
- ii) The applications so received will be scrutinized/ processed in-house in the HSI IDC for their completeness;
- iii) The applicants will be invited for interviews before the Committees appointed, as applicable, with a reasonable notice (of no less than 7 days) dispatched by way of registered post/speed-post/ courier services;

Committees appointed for the purpose:

- i) For Mega projects having fixed capital investment (land, building, machinery and misc. fixed assets) of Rs. 100 crore & above or projects Estate Management Procedures (EMP) 2011 involving employment generation of more than 500 persons and serving as anchor units for proliferation of ancillaries, seeking allotment of plots at concessional rates with other incentives (a customized package), allotment of industrial land/ plot shall be made on ongoing basis by the Haryana Investment Promotion Board (HIPB) under the Chairmanship of Chief Minister, Haryana.
- ii) Allotment of Plots for prestigious projects involving specified fixed/tangible capital investment (Rs. 30/20/10 crore or above) as mentioned at 3.1 (ii) (a) above, will be made by the following committee:-
 - 1. Administrative Secretary of the Industries Department, Chairman
 - 2. MD, Haryana Financial Corporation Member
 - 3. Director, Industries Member
 - 4. MD, HSI IDC Member- Secretary
- iii) For categories of applications received under para 3.1 (ii) [b to d], 3.1 (iii) above, the Committee will be as under:
 - 1. MD, HSI IDC Member
 - 2. MD, HFC Member
 - 3. Director, Industries Member

Note:- The Senior-most member will act as Chairman of the Committee. At-least one member, besides MD, HSI IDC should be present in all meetings to complete the quorum. Substitution can be made in extreme exigencies with an officer of the concerned Department /Organization.

Reservation of Plots:

- i) Upto 10% of the plots/sheds will be reserved in each Estate for allotment to NRIs/ PIOs and for units with 33% or more FDI in total investment. In case of NRI Plots, the entire amount towards the price of the plot has to be remitted through NRE Account of the applicant or in remittances from abroad/ foreign exchange. In the case of FDI, at least 33% of the Project Cost has to come from the FDI route. However, the 10% limit would not preclude allotment of plots in the FDI category as a part of the general scheme of allotment;
- ii) Preferential allotment up to 2% of the plots/sheds in each Estate has been prescribed by the Government for allotment to persons with disabilities as defined in the Persons with Disabilities (Equal Opportunities, Protection of Right

and Full Participation) Act, 1995. The Government has also prescribed a differential rate of interest on installments for this category (For complete details in this regard, Haryana Government Notification No. 49/40/07/4IBI Estate Management Procedures (EMP) 2011 dated 13.03.2007 may be referred). However, in case no applications are available from the eligible category, the un-allotted plots may be utilized under the general category.

Preference:

Preference will be given to the following categories of applicants:

- i) For prestigious projects involving specified fixed capital investment (Rs.10/20/30 crore and above):
 - a) Projects involving creation of ancillaries and large employment opportunities of more than 300 persons;
 - b) Existing industrial units for meeting their expansion/ re-location requirements;
 - c) Projects involving introduction of state-of-the art/ new technology;
 - d) New Investments by promoters with established credentials/ experience;
- ii) For all other categories:
 - a) Ex-servicemen;
 - b) Women entrepreneurs;
 - c) Unemployed Engineering Graduates/ polytechnic/ ITI trained candidates/first generation/new entrepreneurs who display exceptional entrepreneurial ability/skills;

Overall guiding principles/ criterion:

Among other things, the Committees, while considering applications for various categories, shall take into account:

- i) The credentials of the applicant as an entrepreneur;
- ii) Educational qualifications or experience in the line to successfully execute and manage the proposed project;
- iii) Understanding or knowledge of the project;
- iv) Net worth of the promoter(s);
- v) Marketing details;
- vi) Working results of existing operations, if any;
- vii) Resource position;
- viii) Financial details and
- ix) Performance during the interview etc.

Process of Allotment:

Applicants seeking allotment of Industrial Plots developed by the HSIIDC shall submit their applications in the prescribed form alongwith the requisite documents (refer website www.hsiidc.org).

Processing Fee

a) For allotment of plot

The applicant shall be required to deposit application form along with the nonrefundable processing fee as hereunder:

Size of Plot (Sq. mtr.) Category 'A' Estates Category 'B' & 'C' Estates

Up to 500 Rs. 5,000/- Rs. 3,000/-

501-1050 Rs. 7,500/- Rs. 5,000/-

1051-4050 Rs. 10,000/- Rs. 7,500/-

4051-8100 Rs. 15,000/- Rs. 10,000/-

8101 and above Rs. 25,000/- Rs. 15,000/-Estate Management Procedures (EMP) 2011

b) For all other services processing fee for other services, where ever payable as per EMP-2011, shall be charged at following rates:

Category of Estate processing fee

Category-A = Rs. 10,000/-

Category-B & C = Rs. 5,000/-

Note: The processing fee will be inclusive of service tax, if applicable.

The complete detail of EMP-2011 is on the website i.e. www.hsiidc.org.

In order to facilitate the allottees, the activities of Estate Division have been defined and time-line for these services has also been decided which may be referred as under:-

ACTIVITY	Time Schedule
To hand over physical possession to the plot	One Week
To grant extension in time for implementation of the project.	Two Weeks
To issue project completion certificate	Two Weeks
To approve the request of execution of conveyance deed.	Two Weeks
To issue NOC to mortgage the plot/shed in favour of bank/institution.	Two Weeks
To grant approval for change in constitution.	Two Weeks
To grant permission for leasing/renting	Two Weeks
To grant approval of transfer of plot	Two Weeks
To grant approval of change in project	Two Weeks
To process the case for Surrender of plot	Two Weeks
To grant permission for release of water connection	One Week
To grant permission for sewerage connection	One Week
To grant building plan approval	Two Weeks
To grant occupation certificate	Two Weeks
To issue No dues certificate	Two Weeks
To process the request of allottee for bifurcation/merger of plot	Two Weeks
Any other request received from the allottee where approval from Head Office is required, to be processed and forwarded to Head Office.	Two Weeks
To refer the case to Head office for initiating resumption proceeding: a) On account of non start of construction/non implementation where extension can not be granted by Estate Manager/LMC (in such cases, show cause notice shall be issued by the HO). b) On account of non- implementation, non payment of dues, any other violations of the terms and conditions of allotment.	<p>Within one week of expiry of stipulated period.</p> <p>In such cases, file shall be rferred to the HO after issuing show cause notice with recommendations of Estate Manager/EMC within one week of receipt of reply from the allottee or 15 days from the date of expiry of notice period.</p>
To decide claim of the aloottees regarding implementation of project	Two Weeks
To convey decision on the request of the allottees	Within 3 days of taking decision (through Regd. Post.)

Commercial and Housing Division

It is primarily concerned with management of various allotment processes pertaining to non-industrial plots (Commercial, Residential, Group Housing, and Institutional) at different industrial estates and parks throughout Haryana. It also monitors the compliance of terms and conditions of agreement with the allottee and violation thereof, during the implementation stage of the project, besides handling requests for grant of extension, giving shops/spaces in various industrial estates on lease, transfer/surrender of plots and resumption of plots on account of violations of terms and conditions for allotment through the Estate Management Procedure (EMP)-2011 framed for such activities. The functions of Commercial & Housing Division are as under:-

Provisions for Residential Plots

The mandate for creation of general residential infrastructure in the state rests with the HUDA and the colonizers/developers. However, the HSI IDC is permitted to make provision for residential infrastructure within the Industrial Parks/ IMTs on a limited scale to cater to the housing requirements of people engaged in industry and with a view to providing a walk-to-work environment. As a part of this initiative, the Corporation has provided for residential sectors in IMT Manesar, GC Bawal and G C Saha, and carved out individual residential plots as well as Group Housing sites. It has been decided that henceforth the Corporation would provide for the residential facilities largely following the concept of Group Housing and plotted development of residential sectors may be pursued only selectively.

Eligibility for Allotment of Plots

Allottees of Industrial plots in that particular Industrial Estate only will be eligible for allotment of residential plots.

Pricing of Residential Plots

Allotment rate for residential plots will be 20% higher than the prevailing price of industrial plots in that Estate. In case of a corner plot, a preferential price of 10% over and above the normal rate for residential plots will be payable.

Permission for Use of Non-Nuisance Activities in Residential Plots

The residential plots shall be used only for residential purposes and not for any commercial activity. However, the following practices can be carried out by an allottee on payment of fees of Rs. 50,000/- (for Category 'A' Estates) and Rs.30,000/- (for category 'B' & 'C' Estates) and obtaining specific approval from the HSI IDC.

- a) Medical Consultation by Doctors (without Nursing Home);
- b) Lawyers;
- c) Tax Consultants;
- d) Architects;
- e) Chartered Accountants/Company Secretaries;
- f) Property Consultants (duly registered under the Haryana Regulation of Property Dealers and Consultants Act, 2008).

Group Housing Plots/ Sites

With a view to making available affordable housing for allottees/employees and workers in its industrial estates and preventing haphazard development, the Corporation conceived a scheme for providing Group Housing sites of varying sizes in the various Industrial Estates being developed by it. The Group Housing sites have been planned as an integral part of certain Estates and besides meeting the housing requirement, the said sites have also mitigated travel time for the residents of the Estate to their work place. The Corporation and the allottees of these sites shall be governed by the following procedures:

Eligibility for Allotment

The following shall be eligible for allotment:

- i) Industrial Units/ Firms/ Companies who have been allotted industrial plots of one acre and above located in the respective Industrial Estate and are in production, for their staff housing requirements;
- ii) Registered Co-operative Group Housing Societies consisting of Industrial Workers/ Executives working in the respective Industrial Estate and promoters/ directors of Units/ Firms/ Companies who are allottees of Industrial Plots of the respective industrial estate;
- iii) The Cooperative Societies, registered with the Registrar of Cooperative Societies, Haryana should have at least 20 members and the Society would be governed by the specific bye-laws framed and approved by Registrar, Cooperative Societies, Haryana.
- iv) Welfare organization formed by employees of HSI IDC &/or its Administrative Department;
- v) An allottee of industrial plot/ their partners/ promoters, who has already been allotted a residential plot / group housing site under preferential category in IMT, Manesar and Bawal, as the case may be, shall not be eligible to be the member of any Co-operative Group Housing Society.

Criteria for Allotment of Land for Group Housing

- i) Land measuring ½ acre to 2.5 acres will be allotted out of the area earmarked for Group Housing to the applicants eligible as specified in Clause 15.1. The project shall have minimum 20 dwelling units (DUs).
- ii) The area calculations and the admissibility of sizes of units shall be governed in accordance with the norms prescribed by the Town & Country Planning Department linked with the Density and permissible FAR for Group Housing Sites;
- iii) The allotment of land shall be made through draw of lots;
- iv) Site will be allotted on free hold basis @ 40% higher than the rate of allotment for Industrial plots in view of Intensive Infrastructure requirement in case of Group Housing sites.

Institutional Plots/ Sites

To meet the requirement of State/Central Govt. and their PSUs as well as for certain non-commercial activities, the developing agencies, viz. HUDA and HSI IDC have been planning plots/sites for Institutional uses in the Estates being developed. Henceforth, these allotments shall be governed by the following terms & conditions:

Description/ Uses

Category-I

- i) Offices of State/Central Govt./PSUs.
- ii) Offices of Professional Group/Association/ society not engaged in Commercial/ Manufacturing activities, Societies registered under the Societies Registration Act/ Trust Act or incorporated as a company under section-25 of the Companies Act, 1956.
- iii) Social/religious/charitable trusts.
- iv) Exhibition-cum-Convention Centre being set up by State/Central Govt.

Category-II

- i) Educational Institution viz. ITIs / Polytechnic/ Skill Development & Staff-Education and Training Centre.
- ii) ESI Hospital.
- iii) Labour Facilitation Centre.
- iv) Telephone Exchange/communication/Telephone service.
- v) Post Office.
- vi) Multiple level Parking sites.

Category-III

- i) School Sites.
- ii) Hospital Site.
- iii) Nursing Home/clinics for specialist doctors.
- iv) Fls/ Banks/ Insurance Co.

Mode of Allotment

- i) The allotment of Category-I and Category-II sites shall be made by the Allotment Committee at the Institutional allotment rate.
- ii) Category-III sites will be disposed of by way of auction/ sealed bids/ limited auction procedure/ bid participation.
- ii) School sites located in hyper and high potential zone (in case of HSI IDC, school sites located at A-category Estates), 75% of the total school sites shall be disposed off through auction and balance 25% sites shall be offered to the State Govt.. However, in case the sites offered to State Govt. are not utilized within a period of 5 years, then the same shall revert to the allotting agencies. In Medium and Low Potential Zones (HSI IDC estates categorized as 'B' and 'C'), the allotment of school sites shall be made at Institutional rates.
- iv) The sites for Nursing Homes for specialists/ clinics for the doctors shall be disposed off by sealed bids/ limited auction. The eligibility criteria for allotment of such sites shall be framed by the allotting agency on a case to case basis.
- v) Banks/ Fls / Insurance Companies shall be allotted sites at the allotment rate equivalent to the reserve price applicable for commercial sites in that particular estate.

Price of Institutional Sites

Allotment price of Institutional sites will be as determined as under:-

- i) In case of allotment of institutional sites, the allotment price would be @1.25 times the rate of Industrial plots in that particular Estate.
- ii) Where the allotment is being made through auction/ limited bidding procedure, reserve price will be fixed on the basis of latest average realization of Commercial sites in that Estate.

Commercial Sites

The Corporation has been carving out sites for booths, SCOs, shopping malls, service apartment sites etc. in order to meet the requirements of the Estate or otherwise from time to time. These sites, besides meeting the day to day requirements of the Estate, also provide an opportunity of employment to the local residents.

Description/ Uses

- i) Commercial tower;
- ii) Cinema hall/ Multiplex;
- iii) Shopping Malls;
- iv) Convenience shops/Booths, SCOs, etc;
- v) Restaurant;
- vi) Serviced Apartment/ Hotel/ Motel;
- vii) Wayside amenities, Eating Joints, Fuel Filling Station;
- viii) Any other permissible use.

Mode of Allotment/Disposal

Excepting where the HSI IDC decides to develop the site through public private partnership (PPP) mode or decides to allot the site to a State Government Department or its PSUs, all other commercial sites will be allotted either through (i) open auction or (ii) by inviting sealed bids, or (iii) holding limited bidding process after inviting sealed bids, as may be decided by the Board of Directors/HSI IDC.

Eligibility

- i) Any person legally competent to enter into a contract will be eligible to participate in the auction. No bid shall be valid if given on behalf of any person without disclosing the name/ particulars of such person/ entity and in case the bid is in the name of a company, firm, HUF, complete address of the promoters/ directors/ partners/ members of HUF, as the case may be, will be submitted before making the bid.
- ii) The bidder shall deposit amount, if any, specified as bid participation money in the form of Demand Draft in favour of HSI IDC and submit any other information that may have been called for specifically, before participation in the bidding process.

Industrial Area Division

Industrial Area Division is the Engineering Wing of the Corporation which is engaged in the infrastructure development activities to develop Industrial Model Townships, Industrial Estates, Growth Centres, within the State of Haryana, to accelerate the pace of industrialization. Fast of timely execution of developmental works like Roads, Water Supply, Sewerage, Storm Water Drainage, Electrification and Horticulture facilities are provided for the facilitation of the entrepreneurs.

After completion of the infrastructure development works, their maintenance is also looked after by Industrial Area Division.

Primary level infrastructure

The Industrial Infrastructure Development Policy makes it incumbent upon the developing agency to provide following basic facilities within an Industrial Estate before offering physical possession of plots to the Allottee-entrepreneurs:

- Motorable Roads for access to the site.
- Water supply system.
- Electrical Infrastructure comprising of the Distribution system network.
- Sewerage System.
- Drainage System

HSI IDC understands as a developing agency that the above mentioned facilities are the basic minimum in order to term it as developed industrial infrastructure and which can be called as the **Primary** level facilities. There are a number of Secondary and Tertiary level facilities and amenities which may be required and which may need to be provided as add-on in due course of time. These have been identified as under:-

Secondary level Infrastructure facilities:

- Sewerage Treatment/ CETP.
- Security/ Policing.
- Convenience Shopping Facilities.
- Idle Parking Spaces.
- Green cover and Parks.
- Solid Waste Disposal Sites

Tertiary Level Facilities*

- Communications/Telecom Services
- Post Office
- Banking
- Provision for Institutional sites
- Provision for Financial Market & Insurance
- R & D Centres
- Skill Development Centres
- Conferencing & Entertainment
- Exhibition & Display facilities
- Cargo Logistics Centres/ Custom-bonded Warehousing
- Petrol & Service Stations

Social Infrastructure*:

- Industrial Housing.
- Healthcare & Medical Attendance Services.
- ESI Dispensary/ Hospital.
- Schooling (if residential facilities are provided).
- Organized Transport Linkages

The scale of facilities listed above are not provided by the HSI IDC in all the Industrial Estates. The provision thereof depends upon a number of factors such as the size of the Industrial Park, the plans and above all, the costs involved in what is to be provided. Some of the facilities come up during the course of growth of the Industrial Estate as and when the viability thereof is established. However, the HSI IDC commits itself to provide all such facilities as are factored in the pricing of the plots at the initial stage.

** Provision of tertiary level facilities and social infrastructure is not the direct responsibility of the HSI IDC. In regard to certain facilities such as Banking, Telecom, Postal Services and ESI Dispensary/ Hospital etc. the HSI IDC makes provision for land but development is dependent upon the third parties. Similarly, distribution of power being with the Power Utilities, HSI IDC cannot provide a comfort regarding immediate availability of power connections and uninterrupted supply thereof. HSI IDC's basic responsibility is limited to the erection of an efficient distribution system.*

Residential Sites/ Units for Industrial Workers

The Corporation has developed a number of Industrial Estates in the State of Haryana. Recognizing the need for provision of decent and affordable housing for workers employed in the Industrial Units located in the area, it has been decided to make provision for Industrial Worker Housing facilities in the IMTs/ larger Industrial Estates. These campuses would consist of individual residential units as well as dormitories. Initially, the said housing units have been constructed at Industrial Model Township (IMT) Manesar, but the concept is being replicated in other Estates/IMTs as well. The Industrial workers housing project can be executed by HSI IDC, Haryana Housing Board, through Public Private Partnership mode or by way of allotment of land to private developer(s).

The allotment, transfer & other issues pertaining to the said residential units allotted by HSI IDC shall be governed by the following guidelines: -

Eligibility for Allotment:

- i) In general, allotment of Industrial worker housing unit(s) shall be made to an allottee of an Industrial plot in an Industrial Estate of the Corporation, who has commenced production activity on the Industrial plot, in that particular Estate.
- ii) In case the number of units available is more than the demand of allottee units, these residential units can be considered for allotment to an Industrial worker who is an employee of a unit which is in production of that particular Estate.

Pricing of Single Rooms/ Dormitory Units

The allotment price of the residential units will be fixed after taking into account the cost of land, development cost, interest, maintenance cost, or any other cost as may be found to be attributable to the construction of such units. The allotment price will be approved by the BoD/HSI IDC.

Finance Function of Corporation

- The Corporation provides assistance through term loans upto Rs. 2500 lakh for each proposal/ company for setting up of a project in the small/ medium/ large scale sector for setting up/ expansion / diversification and modernization existing industrial units in the State.
- The Finance Division undertakes the term lending activities such as sanction, disbursement, and recovery of loans provided to assisted industrial units.
- Recovery of equity participation amount from private Co-promoters/ by selling the HSI IDC portion of shares in open market. The equity participation scheme has been discontinued.

Financial Services offered by HSI IDC

The scope of financial services provided by HSI IDC has been enlarged over the years keeping in view the ever-growing needs of industrial sector. The services now being provided include:

- General Term Loan.
- Equipment Finance Scheme (EFS).
- Working Capital Term Loan (WCTL).
- Loan under TUF Scheme.
- Line of credit Scheme (LOC).
- Scheme for Financing Industrial Infrastructure/Commercial Complexes.
- Scheme for Corporate Loans.
- Scheme for Take-Over of loans of other institutions/banks

Who is Eligible?

Only Corporate entities & partnership firms having manufacturing set up or intending to set up one in the State of Haryana are eligible for availing financial assistance from HSI IDC.

Policies and Procedures relating to General Term Loan

The policies and procedures relating to various services offered by the Finance Division of the Corporation are discussed hereinafter.

TERM LENDING

What can be financed?

The unit should envisage setting up manufacturing facilities in the State of Haryana. The service sector entities like Hotels, Hospitals, Warehousing etc. are also considered eligible for financing.

Scheme for Financing Commercial Complex's

Sensing the needs of borrowers, HSI IDC has introduced a Scheme for construction of Commercial complexes. The assistance under the scheme is provided for:

1. Acquisition of land and construction of building thereon.
2. Interior decoration, air conditioning, communication facilities for commercial complexes and shopping malls.
3. Acquisition of racks for storage, weigh bridges, conveyor system, lift for show rooms, departmental stores, sales outlets etc. Products for sale will not be considered for financing.
4. In case of existing functional commercial complexes, renovation cost and cost of acquisition of additional establishment could also be considered for financial assistance.
5. Any other required facilities connected with the commercial complexes, can also be considered for financing.

The land should be in name of company or its promoter and same be mortgaged with the Corporation.

Financing Parameters

Maximum assistance	INR 2500 lacs.
Minimum promoter's contribution	30%
Maximum debt equity ratio	1:1
Minimum Security Margin	35%
Processing Fee	0.20% of loan amount
Upfront fee	0.50% of loan amount
Repayment Period	upto 8 years with moratorium period of 18 months
Rate of Interest	14.5% p.a floating (Before 1% timely payment rebate)

Scheme for take over of loans of other Institutions/ Banks

The Corporation has a scheme for take over of loans of other Institutions / Banks, along sanctioning of loan for expansion/modernization schemes of such companies. This will facilitate dealings of the company with one institution; improve the asset quality of the Corporation, while reducing the cost of funds for the borrowers.

The scheme shall be subject to following parameters:-

- All the parameters of general loan scheme such as Debt Equity Ratio, loan limit shall be applicable for this scheme also. The assets coverage ratio for the loan being taken over should not be less than 1.5 times.
- The unit should be in existence and profits at least for the last one year.
- The unit should be regular with the institutions/banks from where it has availed financial assistance and the account should have been classified as 'standard assets'.
- The collateral security as may have been given to other institution/banks shall be obtained.
- The entire loan should be taken over and loan thus taken over shall be secured by way of first charge on fixed assets of the company.
- The payment should be directly released in favour of institution/banks which have extended the financial assistance.

However, this take-over of loans will not be in isolation and shall be resorted to only when company has scheme for additional loan for expansion/ modernization.

Technology up- gradation Fund Scheme for Textile Industry (TUFS)

The Ministry of textile, Govt. of India announced Technology Up-gradation Fund Scheme for technology up-gradation & modernization in the Textile and Jute Industries which has now been extended to 31.03.2012. Under the scheme five percentages point on the interest rate actually charged by the identified financial institutions shall be reimbursed on the sanctioned projects (after 1.04.07).

Scheme for Financing Industrial Infrastructure in Industrial Estates developed by HSI IDC & HUDA

Purpose:

Assistance to be provided under the scheme for the following:

- Lifts, Interior decoration, air conditioning, Fire fighting equipments, communication facilities etc. required for the building.
- In case of existing buildings, renovation cost and cost of acquisition of additional establishment could also be considered.
- Any other required facilities connected with the infrastructure projects.

Eligibility:

- The land for such infrastructure project should be in name of company or its promoter and falling with in the HSI IDC/HUDA area and the same be mortgaged with the Corporation.
- The company/concern shall obtain NOC from estate Division of the concerned agency to the effect that the unit is otherwise eligible for leasing as per EMP-2005 and there is no default of the conditions of the allotment.
- The company will undertake that while leasing out any part of the building constructed/developed by the company, a tripartite agreement will be executed amongst the Corporation borrower and lessee and will get the tripartite agreement approved from the Corporation.
- The company shall open a separate Escrow account in which the rent on account of leasing out of any part of the building constructed/developed by the Corpn. shall be deposited directly by the lessee and where from the repayment of installments due to the Corporation will automatically be credited to the Corpn. on due dates

Financing Parameters

Maximum assistance	INR 1500 lacs enhanced to INR 2500 lacs.
Minimum promoter's contribution	30%
Maximum debt equity ratio	1:5:1
Minimum Security Margin	35%
Processing Fee	0.20% of loan amount
Upfront fee	0.50% of loan amount
Repayment Period	Up to 8 years with moratorium period of 18 months
Rate of Interest	14.5% p.a floating (Before 1% timely payment rebate)

Recoveries:

The Corporation's capability to serve its clients in the best possible manner is dependent upon timely recoveries of its advances to the borrowers. The clients should be aware that their loan accounts are classified in three categories as per the guidelines issued by the RBI. These categories are:-

- Standard Assets
- Sub-standard Assets
- Doubtful Assets

The classification of loan account in any of the above categories and provisioning in lieu thereof is to be done by the Corporation in accordance with the guidelines issued by the RBI from time to time. However, the clients must understand that while the provisions are just nominal in case of standard assets, these keeps on going up with the loan accounts becoming sub-standard and doubtful assets in line with the aging of default as well as realizable security cover available to the Corporation towards repayment of interest and principal amounts. It is, therefore, crucial both for the Corporation as well as the client to ensure that his account does not become a non-performing asset (NPA) and remains in the Standard Asset category.

Personnel & Administration Division

HSI IDC makes the following commitments to its employees in order to promote an environment where employees work together to make the Corporation a leader in the business it is engaged in:

- To compensate employees fairly and equitably.
- To treat employees with consideration, understanding and respect, to give credit for good performance.
- To encourage employees to increase and enhance their skills, and to provide opportunities for advancement.
- To carefully select employees for leadership positions, and to provide them with the opportunity of keeping skills abreast of current technological developments and best practice. To empower employees to make decisions to the maximum of their abilities.

Further, the Personnel & Administration Division deals with all establishment matters and other general administrative matters of the Corporation. In the plethora of establishment matters, the Corporation is governed by its Service Bye-laws/ Policies. State Govt. policies and instructions issued from time to time are also followed in mutatis mutandis. The Recruitment & Promotion Policy, punishment and appeal rules and the list of employees and their pay scales has been uploaded on the website of the Corporation. The P&A division also play the role of nodal department of HSI IDC, so as to enable efficient exchange of information between the divisions and to provide support services. This division also handles recruitment of staff as per requirements of the Corporation.

Secretarial Division

Functions of Secretarial Division are:

- Conducting the periodical Board Meetings, Sub-committee and Annual General Meetings, Emergency General Meeting etc.
- Preparation of activity note & Statistical data
- Preparation of Director's Reports and Board Agenda.
- Management of Nominee Directors on the Board of Directors
- Dealing with subsidiaries.
- Filing of annual return with RBI & Registrar of Companies.
- Appointment and withdrawal of Director on the Board of Directors.
- Allotment and withdrawal of shares.

BDC Division

The various activities of the Division includes:-

- Joint Venture Agreement.
- Mega projects like Delhi-Mumbai Industrial corridor.
- Investment Promotion Activities.
- Coordinating foreign visits for investment in Haryana.
- Foreign Delegates Visits.
- Miscellaneous activities as may be assigned by the State Govt.

IT Division

Handles all the queries related to computer hardware/software in the HSI IDC, maintains the website, maintains the IT related inventory and manages the AMC process and all IT related activities.

Legal Division

The main functions of the Legal division are:

- To give legal advice in the matters relating to other divisions of HSI IDC.
- Monitoring of the court cases.

Infrastructure Planning Division

The main functions of the IPD are:

- Identification of site for setting up of new Industrial Estates & conducting surveys and preparing land acquisition details thereof.
- Planning for the industrial estates to be developed.
- Planning of peripheral infrastructure.
- Preparing the layout plan, zoning plan and also approve the building plan of all plots of HSI IDC.

Public Relations Division

The Public Relations Division has been entrusted with the essential duty of conceptualization, implementation and management of various public relations, promotional and advertising campaigns corresponding to the developed/developing estates & infrastructures, on-going financial schemes & programs and current/past activities & achievements of the Corporation.

Internal Audit Division

The Internal Audit Division basically deals with Internal Audit work of the Corporation. The following works are being looked after by the Division:-

- Co-ordination with AG Auditors, Collection/compilation of replies from all the Division and passing it on to the AG Auditors for discussions at various levels.
- Up-dation of pending paras/replies of AG paras from time to time.
- Submission of quarterly progress report to the Govt./Haryana Vidhan Sabha with updated/latest position of the related paras.
- Arranging meetings with the AG Officers for settlement of pending paras.
- Coordinating the replies of CAG/COPU paras and meetings with regard to oral examination.
- Pre-audit of all the files relating to various division involving financial matters in Head Office before release of payments.

Grievance Redressal

A grievance Redressal Cell at Head Office has been constituted to redress the grievances of employees of the organization as provided under the State Litigation Policy, 2010. Monitoring & Co-ordination Division is looking after the interests and issues related to the allottees. The Division also looks after the grievances of the allottees and met with the Associations of allottees in order to facilitate and provide solutions to the difficulties being faced by them.