

Griha Pravesh

– Enabling Affordable Housing Ecosystem



गृह प्रवेश



Saath Livelihoods



SAATH

Creating Inclusive Societies

How nice it will be if we could have our own house...

But where should I buy the house?

Who will give me loan?

Have you seen the application form? ... It is so complicated



What is Super built up?

How much stamp duty do I have to pay?



What is Form 16?

I don't have a bank account or salary slips. Can I still buy a house?



Can some one help us?

Affordable housing - Griha Pravesh

Facilitate provision of affordable houses to those to those who are unable to access housing through formal channels through tie ups with affordable housing developers and housing finance institutions

| | |
|-----------------------|---|
| Purpose | To empower people from urban low income areas and facilitate them to buy their own homes |
| Target segment | People working in the informal sector with an aspiration to buy their own homes |
| Social impact | People moving into a safe and secure environment with their families, having a legal property in their name |
| Future plans | Establishing Griha Pravesh role as an ecosystem in the affordable housing market in the country |

- ◆ Educate the community, by making as many GP Members as possible,
- ◆ Help clients build a credible financial track record
- ◆ Facilitate smooth and speedy provision of housing finance to the client
- ◆ Document case studies on client experience of housing facilitation
- ◆ Share facilitation experience with other potential associate organizations
- ◆ Seek partners and stakeholders to replicate facilitation model in other parts of the country

Griha Pravesh

Timeline

2011

- Griha Pravesh Initiated in Ahmedabad

2012

- Operations expanded to Surat
- Finalising Training Modules on Housing Finance and Facilitation

2013

- 2 Community Centres in Isanpur and Bapunagar areas of Ahmedabad
- Customised Software Development

2014

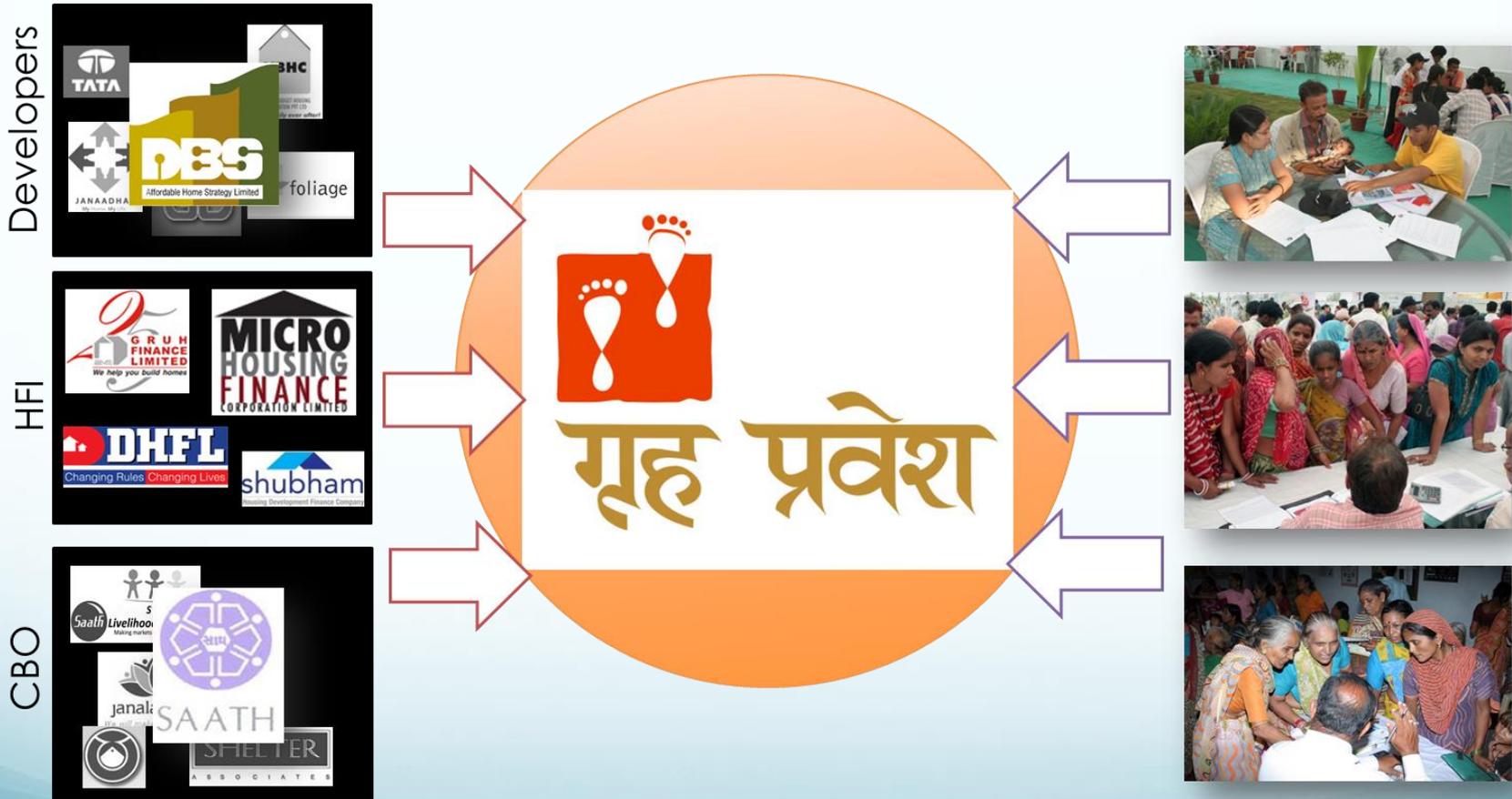
- Operations shifted to Head Office in Jodhpur, Ahmedabad

2015

- Operations expanded to Mumbai city

The Mission – Enabling Affordable Housing Ecosystem

Griha Pravesh equips potential buyers to make the right choices & hand-holds them through the process of buying a house



The Mission – Enabling Affordable Housing Ecosystem

Griha Pravesh equips potential buyers to make the right choices & hand-holds them through the process of buying a house

- ◆ There are three key roles that the proposed housing facilitation centre is expected to play:
 - ◆ Facilitate clients to make more informed decisions about their house purchase;
 - ◆ Facilitate provision of housing finance and margin money assistance to borrowers.
 - ◆ Facilitate integration of community development initiatives with housing

Functions



Stages of Customer Interaction

Step 1

- Customer becomes a member

Step 2

- Detailed survey of the customer

Step 3

- Address verification
- Verification of KYC

Step 4

- Guidance based on diagnostic report

Step 5

- Connect to community development programs

Step 6

- Saving of Margin Money

Step 7

- Selection of home/ Site Visits

Step 8

- Application for loan

Step 9

- Loan process & disbursement

Step 10

- Home registration & stamp duty

Step 11

- **GRIHA PRAVESH**

Activities undertaken by Griha Pravesh

With Clients, Developers, Housing finance agencies

- ◆ Area Mapping, Area Profiling, House hold surveys, Stalls, road shows
- ◆ Credit camps, need based survey
- ◆ Maintain the data collected and feed it in software.
- ◆ Door to door marketing, counselling and relation building with the communities
- ◆ Pre Launch and Launch activities for the developers.
- ◆ Loan facilitation process for the customers.
- ◆ Livelihood enhancement counselling
- ◆ Facilitate the home buying process for the Griha Pravesh members
- ◆ Linking daily wagers at the developers sight with various Government and non Government facilities.
- ◆ Community development initiatives and society formation for the affordable housing projects.
- ◆ Loan Approval Process and Disbursement in Surat

Strength of Griha Pravesh, Trained Team

Development of Systems and Modules for training and SOP for various activities

Team building

- ◆ Level 1 Modules
 - ◆ Housing and Poverty
 - ◆ Why Griha Pravesh
 - ◆ Operations
- ◆ Level 2 Modules
 - ◆ Housing Finance – making the right match
 - ◆ Community development initiatives – SAATH and other programs
 - ◆ Housing Projects
- ◆ Level 2 Modules
 - ◆ Personality development, presentation & office etiquette,
 - ◆ Communications
 - ◆ Customer Interaction
 - ◆ Marketing and Sales
 - ◆ Basic computers
 - ◆ Basic English,
 - ◆ Finance & budgeting Team building and leadership training

Griha Pravesh

Current Status

- ◆ 3 Griha Pravesh centers in Gujarat, 1 at **Ahmedabad** and 1 at **Surat**, Sachin and 1 centre in Kalyan, **Mumbai**
- ◆ 12 committed Team members in 2 states
- ◆ Database of more than **66,209 people** from target income groups
- ◆ **1,854 Griha Pravesh Members**, keen to buy home (Paid fees)
- ◆ **853 Home buyers** in three cities
- ◆ Tie up with **18 affordable Housing Developers** and **24 Housing Schemes** at Ahmedabad and Surat
- ◆ Linkages with **6 Housing Finance Institutions**
- ◆ Expertize in **launch and pre launch activities** for affordable housing
- ◆ Completed partnerships with 2 developers wherein Griha Pravesh took the entire activity from area mapping, need based survey, door to door marketing, pre launch and launch activity to selling of the houses.
- ◆ **Customized software** for effective Data base management

Distribution Network of Griha Pravesh

- 45 Umang SAATHI, A Social Housing Facilitator/Entrepreneur
 - Local community leaders
 - Anganwadi worker
 - Home Buyer-GP
 - LIC agents
- Women Co-Operative Microfinance
- Different NGOs field worker
- G-Auto rickshaw associations
- School Van association



Seminar



Pre Launch



Road Show for Marketing



Activities



Home Buyer



Committee Meeting



Membership



Activities

Customised software for data base management



GRIHA PRAVESH - SAATH CHARITABLE TRUST

Personal Details

Family Details

Bank Details

Loan Details

Income Details

Savings

Expense Details

Asset Details

Balance Sheet

House Expectations

Documentation Details

House Purchase Details



View House Purchase Details

291 record(s) found

| # | Edit | Delete | GP Member Id | Loan Income | Tentative EMI | Eligible Loan Amount | Savings for Down Payment | Developer Name | Schem |
|----|------|--------|------------------|-------------|---------------|----------------------|--------------------------|-------------------------------------|---------|
| 1 | | | GPFN/BR/2012/039 | ₹ 25,000.00 | ₹ 7,500.00 | ₹ 6,25,000.00 | ₹ 4,04,000.00 | Divyajivan Infrastructure Pvt. Ltd. | Divyaj |
| 2 | | | GPFN/BR/2012/039 | ₹ 17,000.00 | ₹ 5,100.00 | ₹ 4,25,000.00 | ₹ 1,00,000.00 | DBS Affordable Home Strategy Ltd. | Uman |
| 3 | | | GPFN/BR/2012/048 | ₹ 12,000.00 | ₹ 3,600.00 | ₹ 3,00,000.00 | ₹ 0.00 | DBS Affordable Home Strategy Ltd. | Uman |
| 4 | | | GPFN/BR/2012/048 | ₹ 20,000.00 | ₹ 6,000.00 | ₹ 5,00,000.00 | ₹ 0.00 | DBS Affordable Home Strategy Ltd. | Uman |
| 5 | | | GPFN/BR/2012/048 | ₹ 18,000.00 | ₹ 5,400.00 | ₹ 4,50,000.00 | ₹ 0.00 | DBS Affordable Home Strategy Ltd. | Uman |
| 6 | | | GPFN/BR/2012/049 | ₹ 23,000.00 | ₹ 6,900.00 | ₹ 5,75,000.00 | ₹ 0.00 | Power of Eternity | Illegal |
| 7 | | | GPFN/BR/2012/049 | ₹ 11,500.00 | ₹ 3,450.00 | ₹ 2,87,000.00 | ₹ 70,000.00 | Resale Property | Resale |
| 8 | | | GPFN/BR/2012/052 | ₹ 15,000.00 | ₹ 4,500.00 | ₹ 3,75,000.00 | ₹ 2,00,000.00 | DBS Affordable Home Strategy Ltd. | Uman |
| 9 | | | GPFN/BR/2012/052 | ₹ 10,000.00 | ₹ 3,000.00 | ₹ 2,50,000.00 | ₹ 0.00 | Gajanan Riyalty | Ganes |
| 10 | | | GPFN/BR/2012/053 | ₹ 28,000.00 | ₹ 8,400.00 | ₹ 7,00,000.00 | ₹ 3,00,000.00 | Bapashree Buildpro | Bapas |
| 11 | | | GPFN/BR/2012/055 | ₹ 11,000.00 | ₹ 3,300.00 | ₹ 2,75,000.00 | ₹ 0.00 | Foliage | Navjiv |
| 12 | | | GPFN/BR/2012/056 | ₹ 21,000.00 | ₹ 6,300.00 | ₹ 5,25,000.00 | ₹ 0.00 | Resale Property | Resale |
| 13 | | | GPFN/BR/2012/057 | ₹ 12,000.00 | ₹ 3,600.00 | ₹ 3,00,000.00 | ₹ 1,50,000.00 | DBS Affordable Home Strategy Ltd. | Uman |
| 14 | | | GPFN/BR/2012/066 | ₹ 18,000.00 | ₹ 5,400.00 | ₹ 4,50,000.00 | ₹ 2,33,000.00 | DBS Affordable Home Strategy Ltd. | Uman |
| 15 | | | GPFN/BR/2012/066 | ₹ 31,000.00 | ₹ 9,300.00 | ₹ 7,75,000.00 | ₹ 1,70,000.00 | DBS Affordable Home Strategy Ltd. | Uman |
| 16 | | | GPFN/BR/2012/066 | ₹ 15,000.00 | ₹ 4,500.00 | ₹ 3,75,000.00 | ₹ 15,000.00 | DBS Affordable Home Strategy Ltd. | Uman |
| 17 | | | GPFN/BR/2012/066 | ₹ 16,500.00 | ₹ 4,950.00 | ₹ 4,12,000.00 | ₹ 6,00,000.00 | DBS Affordable Home Strategy Ltd. | Uman |



Leads



Follow ups



Members



Developers



HFI



Reports



GP Officers

Thank You

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