

# News Analysis (09 Jul, 2020)

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# Affordable Rental Housing Complexes for Urban Migrants

# Why in News

Recently, the Union Cabinet has approved a scheme for providing **affordable rental housing** to about **3 lakh urban** <u>migrants.</u>

- It will be a **sub-scheme of the <u>Pradhan Mantri Awas Yojana- Urban</u> that is implemented by the <b>Ministry of Housing and Urban Affairs.**
- The creation of **Affordable Rental Housing Complexes (ARHCs)** is as a part of the government's **<u>economic package</u>** to address the <u>**Covid-19 crisis**</u>. The scheme is in line with the vision of <u>**AtmaNirbhar Bharat**</u>.

# **Key Points**

• **Target Beneficiaries:** Workers who come from rural areas or towns to work in manufacturing, hospitality, health, construction, etc.

• Features:

- **Affordable Rental Housing:** About 1.03 lakh completed governmentfunded houses across cities that are yet to be allotted to beneficiaries (Urban poor) under existing schemes would be converted into the rental housing complexes.
- **Concession Agreements:** The conversion will be done through **concession agreements** for 25 years.
  - The States and Union Territories would invite bids to select concessionaires.
  - Concessionaires will make the complexes livable by repair/retrofit and maintenance of rooms and filling up infrastructure gaps like water, sewer/ septage, sanitation, road etc.
  - Complexes will revert to <u>Urban Local Bodies (ULB)</u> after 25 years to run on their own.
- **Special Incentives to Entities:** Special incentives like **concessional loan at priority sector lending rate,** etc. will be offered to private/ public entities to develop ARHCs on their own available vacant land for 25 years.
- **Technology Innovation Grant:** Under it an **expenditure of Rs. 600 crore would be provided** for projects using identified innovative technologies for construction.
- Significance:
  - **Creation of New Ecosystem:** It will create a **new ecosystem in urban areas** making housing available at affordable rent close to the place of work. Hence, cutting down unnecessary travel, congestion and pollution.
  - **Investment Opportunities:** It would create a **conducive environment for entities** to develop AHRCs on their own vacant land which would enable new investment opportunities and promote entrepreneurship in the rental housing sector.
  - **Employment:** Covid-19 **pandemic** has resulted in massive reverse migration of workers/ urban poor. Investment under ARHCs is expected to create new job opportunities.

## Pradhan Mantri Awas Yojana -Urban

- It was launched in 2015 by the **Ministry of Housing and Urban Affairs**, in which affordable housing will be provided to the **urban poor** with a target of building **20 million affordable houses by 31<sup>st</sup> March 2022.**
- It provides central assistance to Urban Local Bodies (ULBs) and other implementing agencies through States/UTs.
- Eligibility: All statutory towns as per Census 2011 and towns notified subsequently would be eligible for coverage under the Mission.

#### • Provisions:

- In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation.
- Credit Linked Subsidy.
- Affordable Housing in Partnership.
- Subsidy for Beneficiary-led individual house construction/enhancement.
- The mission promotes **women empowerment** by providing the ownership of houses in the name of female members or in joint name.

### Source: PIB

# Agriculture Infrastructure Fund

# Why in News

Recently, the Union Cabinet has given approval to a pan India <u>central sector scheme</u> i.e. **Agriculture Infrastructure Fund,** to inject formal credit into farm and farmprocessing based activities.

- It is a **part of the over** <u>Rs. 20 lakh crore stimulus package</u> announced in response to the <u>Covid-19 crisis.</u>
- The Union Cabinet has also approved amendment to the **Essential Commodities** <u>Act (ESA), 1955.</u>

# **Key Points**

• Aim: To provide medium - long term **debt financing facility** for investment in viable projects for **post-harvest management Infrastructure** and **community farming assets**.

The funds will be provided for setting up of cold stores and chains, warehousing, silos, assaying, grading and packaging units, e-marketing points linked to e-trading platforms and ripening chambers, besides PPP projects for crop aggregation sponsored by central/state/local bodies.

• **Duration:** Financial Year 2020 to 2029.

#### • Features:

- Financial Support: Rs. 1 Lakh Crore will be provided by banks and financial institutions as loans to Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, <u>Farmer Producers Organizations</u> (FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), <u>Multipurpose Cooperative Societies</u>, Agri-entrepreneurs and Central/State agencies or Local Bodies sponsored by <u>Public Private</u> <u>Partnership Projects.</u>
  - Loans will be disbursed in **four years** starting with sanction of Rs.
    10,000 crore in the current year and Rs. 30,000 crore each in next three financial years.
  - Moratorium for repayment may vary subject to minimum of 6 months and maximum of 2 years.
- **Interest Subvention:** Loans will have **interest subvention of 3% per annum** up to a limit of Rs. 2 crore. This subvention will be available for a maximum period of seven years.
- CGTMSE Scheme: A credit guarantee coverage will be available for eligible borrowers from the scheme under <u>Credit Guarantee Fund Trust</u> <u>for Micro and Small Enterprises (CGTMSE) scheme</u> for a loan up to Rs. 2 crore.
- **Farmer Producer Organizations:** In case of **<u>FPOs</u>** the credit guarantee may be availed from the facility created under FPO promotion scheme.
- **Management:** The fund will be managed and monitored through an online **Management Information System (MIS)** platform. It will enable all the qualified entities to apply for loan under the Fund.

The National, State and District level monitoring committees will be set up to ensure real-time monitoring and effective feed-back.

### Source: PIB

# Andhra Pradesh Poll Panel Chief Case

### Why in News

Recently, the **<u>Supreme Court (SC) of India</u>** refused to pass any interim orders on the Andhra Pradesh government's plea to stay the Andhra Pradesh High Court order, which set aside the recent ordinance passed by the Andhra Pradesh government.

- The Andhra Pradesh Panchayat Raj (Second Amendment) Ordinance, 2020, was brought to amend Section 200 of the Andhra Pradesh Panchayat Raj Act, 1994.
- Amendments:
  - **Restricted** the <u>State Election Commissioner (SEC)</u> post to only retired High Court judges.

Prior to the amendment, **retired bureaucrats were also eligible for** the post.

- **Curtailed the tenure** of the SEC from five years to three years. This compelled the then incumbent SEC to step down and a new Commissioner was appointed.
- The amendments under the ordinance were challenged in the High Court.
- High Court Ruling:
  - The High Court (HC) had **set aside the amendments on restriction of SEC post,** by saying the ordinance does not qualify the **test of reasonableness** specified in **Article 14** of the Constitution of India.

The HC also observed that the **appointment of the newly incumbent** has been made by the Governor in exercise of the power **under Section 200 of the Andhra Pradesh Panchayat Raj Act and not under Article 243K(1) of the Constitution.** 

- The court also set aside the amendment on the tenure of SEC.
  - It ruled that the SEC is a **Constitutionally defined functionary** under Article 243K of the Constitution, and it has a right to function till completion of tenure.
  - According to Article 243K (2) of the Constitution, the SEC shall not be removed from his office except in like manner and on the like ground as a Judge of a High Court and the conditions of service of the State Election Commissioner shall not be varied to his disadvantage after his appointment.

### **State Election Commission**

- The State Election Commission is a constitutional body. It has been entrusted with the function of conducting free, fair and impartial elections to the local bodies in the state.
- Article 243K (1): It states that the superintendence, direction and control of the preparation of electoral rolls for, and the conduct of, all elections to the <u>Panchayats</u> (Municipalities under Article 243ZA) shall be vested in a State Election Commission consisting of a State Election Commissioner to be appointed by the Governor.

• Article 243K (2): It states that the tenure and appointment will be directed as per the law made by the state legislature. However, State Election Commissioner shall not be removed from his/her office except in like manner and on the like grounds as a Judge of a High Court.

### Doctrine of Reasonability Test:

- It has been propounded by the Indian Judiciary. According to it any exception to equality is permissible only if the State has justifiable reasons for treating people differently.
- It means if the law makes a reasonable classification of a group for special treatment, it will not violate Article 14.

**E.g** Affirmative actions as provided under Article 15 and Article 16 of the Constitution.

#### Source: TH

# Fugitive Economic Offenders Act, 2018

# Why in News

Recently, assets worth Rs. 329.66 crore of the Punjab National Bank (PNB) fraud mastermind Nirav Modi have been confiscated under Section 12(2) and (8) of the **Fugitive Economic Offenders Act, 2018.** 

- In this **money laundering** case, the **Enforcement Directorate** (ED) has so far attached properties valued at Rs. 2,348 crore.
- The properties were earlier attached under the <u>Prevention of Money</u> <u>Laundering Act, (PMLA) 2002.</u>
- To proactively detect such frauds, the <u>Reserve Bank of India</u> (RBI) is in the process of putting together an exclusive wing for <u>banking fraud oversight</u>. This wing will have teams for meta-data processing and analysis, <u>artificial</u> <u>intelligence</u> analysis units, as well as proactive risk assessment cells.

• Fugitive Economic Offenders Act, 2018: It seeks to confiscate properties of economic offenders who have left the country to avoid facing criminal prosecution or refuse to return to the country to face prosecution.

#### • Fugitive economic offender:

A person against whom an arrest warrant has been issued for committing an offence listed in the Act and the value of the offence is at least Rs. 100 crore.

- **Some of the offences** listed in the act are:
  - Counterfeiting government stamps or currency.
  - Cheque dishonour.
  - Money laundering.
  - Transactions defrauding creditors.
- Declaration of a Fugitive Economic Offender:
  - After hearing the application, a **special court** (designated **under the PMLA**, **2002**) may declare an individual as a fugitive economic offender.
  - It **may confiscate properties** which are proceeds of crime, Benami properties and any other property, in India or abroad.
  - Upon confiscation, **all rights and titles of the property will vest in the central government,** free from encumbrances (such as any charges on the property).
  - The central government may appoint an administrator to manage and dispose of these properties.
- Bar on Filing or Defending Civil Claims:
  - The Act allows any **civil court or tribunal to prohibit** a declared fugitive economic offender, from **filing or defending any civil claim.**
  - Further, any **company or limited liability partnership** where such a person is a majority shareholder, promoter, or a key managerial person, may also be **barred from filing or defending civil claims.**
  - The authorities may **provisionally attach properties of an accused**, while the application is pending before the Special Court.
- Powers:
  - The authorities under the PMLA, 2002 will exercise powers given to them under the Fugitive Economic Offenders Act.
  - These **powers** will be **similar to those of a civil court**, including the search of persons in possession of records or proceeds of crime, the search of premises on the belief that a person is an FEO and seizure of documents.

### **Enforcement Directorate**

• It is a **specialized financial investigation agency** under the **Department of Revenue, Ministry of Finance.** 

- On 1<sup>st</sup> May 1956, an 'Enforcement Unit' was formed in the Department of Economic Affairs for handling Exchange Control Laws violations under Foreign Exchange Regulation Act, 1947. In 1957, it was renamed as 'Enforcement Directorate'.
- ED enforces the following laws:
  - Foreign Exchange Management Act, 1999.
  - Prevention of Money Laundering Act, 2002.

### Source: TH

# Measles and Rubella in WHO SEAR

# Why in News

Recently, the Maldives and Sri Lanka have become the first two countries in the **World Health Organisation's South-East Asian Region** (WHO SEAR) to have eliminated both measles and rubella ahead of the 2023 deadline.

In September 2019, member countries of WHO SEAR<u>set 2023 as the target</u> for the elimination of measles and rubella.

# **Key Points**

- The announcement came after the 5<sup>th</sup> meeting of the **SEAR Verification Commission for Measles and Rubella Elimination**.
  - The Commission comprises **11 independent international experts** in the fields of epidemiology, virology and public health.
  - **Bhutan, DPR Korea and Timor-Leste** are countries in the region which have **eliminated measles.**
  - Bangladesh, Bhutan, Maldives, Nepal, Sri Lanka and Timor-Leste have controlled Rubella.
- Criteria:

A country is verified as having eliminated measles and rubella when there is no evidence of endemic transmission of the respective viruses for over three years in the presence of a well-performing surveillance system.

- The Maldives reported its last endemic case of measles in 2009 and of rubella in October 2015.
- Sri Lanka reported the last endemic case of measles in May 2016 and of rubella in March 2017.

- Steps Taken:
  - All countries in the region **introduced two doses of measles-containing vaccine** and **at least one dose of rubella-containing vaccine** in their routine immunisation programme.
  - Since 2017, nearly **500 million additional children have been vaccinated** with measles and rubella-containing vaccines.
  - Surveillance for measles and rubella has been strengthened further.
- The announcement comes amidst the <u>**Covid-19** pandemic</u> and the success demonstrates the importance of joint efforts.
  - Globally, more than half of all countries reported moderate-to-severe disruptions or a total <u>suspension of vaccination</u> services in March and April.
  - Regionally, **both immunisation coverage and surveillance were impacted.**
  - However, SEAR countries made **coordinated efforts to resume immunisation and surveillance** activities.

### Measles

- It is a **highly contagious viral disease** and is a cause of death among young children globally.
- It is particularly **dangerous for children** from the economically weaker background, as it **attacks malnourished children and those with reduced immunity.**
- It can cause **serious complications**, including **blindness**, **encephalitis**, **severe diarrhoea**, **ear infection and pneumonia**.

# Rubella

- It is also called **German Measles**.
- Rubella is a **contagious, generally mild viral infection** that occurs most often in **children and young adults.**
- Rubella infection in **pregnant women may cause death** or **congenital defects** known as **Congenital Rubella Syndrome** (CRS) which causes irreversible birth defects.

# **Measures and Vaccinations**

- The <u>Measles and Rubella Initiative</u> is a global program which aims at eliminating both these diseases.
- The **vaccine** for the diseases are provided in the form of **measles-rubella** (MR), **measles-mumps-rubella** (MMR) or **measles-mumps-rubella-varicella** (MMRV) combination.

- Incidence:
  - Despite the availability of a safe and effective vaccine since the 1960s, both measles and rubella are **major public health concerns** in India.
  - More than 1.3 million children acquire **measles infection** and around 49000 infected children die each year, contributing nearly 36% to the global figures.
  - **Rubella infection** in pregnant women may cause fetal death or congenital defects. It leads to the development of birth defects in almost 40,000 children annually in the country.

#### • Government Initiatives:

- Measles-Rubella Vaccination
  - The Ministry of Health and Family Welfare launched the MR Vaccination program in 2017.
  - The MR campaign **targets around 41 crore children** across the country, the largest ever in any campaign.
  - All children aged between 9 months and less than 15 years are given a single shot of MR vaccination irrespective of their previous measles/rubella vaccination status or measles/rubella disease status.
  - MR vaccines are **provided free-of-cost** across the states.
- Other Initiatives include <u>Universal Immunization Programme (UIP)</u>, <u>Mission Indradhanush and Intensified Mission Indradhanush</u>.

#### Source: BL

Fishermen Issue with Sri Lanka

## Why in News

Recently, Sri Lanka's northern fishermen have reported a **sudden increase in the number of Indian trawlers spotted in its** <u>territorial waters</u>.

- The territorial waters extend seaward **up to 12 nautical miles (nm)** from baselines of a country.
- Fishermen along the northern coast of Jaffna Peninsula have lost their nets worth lakhs of rupees in the sea, after being caught under the large Indian trawlers. These Indian trawlers are known to originate from the Indian State of Tamil Nadu.



### • Introduction of the International Maritime Boundary Line :

- Indian boats have been fishing in the troubled waters for centuries and had a free run of the Bay of Bengal, Palk Bay and the Gulf of Mannar until 1974 and 1976 when treaties were signed between the two countries to demarcate International Maritime Boundary Line (IMBL).
- However, the treaties failed to factor in the hardship of thousands of traditional fishermen who were forced to restrict themselves to a meagre area in their fishing forays.
- Katchatheevu Island Issue:
  - The **small islet of Katchatheevu**, hitherto used by them for sorting their catch and drying their nets, fell on the other side of the IMBL.
  - Fishermen often risk their lives and cross the IMBL rather than return emptyhanded, but the Sri Lankan Navy is on alert, and have either arrested or destroyed fishing nets and vessels of those who have crossed the line.
- Implementation of Practical Agreements:
  - Both countries have agreed on certain practical arrangements to deal with the issue of bona fide fishermen of either side crossing the International Maritime Boundary Line.
  - Through these arrangements, it has been possible to deal with the issue of detention of fishermen in a humane manner.
  - India and Sri Lanka have agreed to set up a Joint Working Group (JWG) on Fisheries between the Ministry of Agriculture and Farmers' Welfare of India and Ministry of Fisheries and Aquatic Resources Development of Sri Lanka as the mechanism to help find a permanent solution to the fishermen issue.

#### • Threat to Livelihoods:

The Sri lankan fishermen fear that their **livelihoods will be hit due to trawlers** which are already under strain due to the coronavirus pandemic induced reduction in the export.

#### • Step Taken by Sri Lanka:

- In the last couple of years, Sri Lanka has introduced **tougher laws banning bottom-trawling,** and has also introduced **heavy fines for trespassing foreign vessels.**
- The Sri Lankan Navy arrested over 450 Indian fishermen in 2017 and 156 in 2018 on charges of poaching. A total of 210 arrests were made in 2019, while 34 have been made so far in 2020.
- Scare of Covid-19:
  - The Sri Lankan fishermen have been alleging that currently the Sri Lankan Navy is reluctant to arrest the trespassing fishermen from Tamil Nadu now, due to the **Covid-19** prevalence in India.
  - However, the Sri Lankan Navy claims to be very vigilant along their borders not just to monitor illegal fishing, but also to take action on any illicit activity such as narcotics trade.

## Way Forward

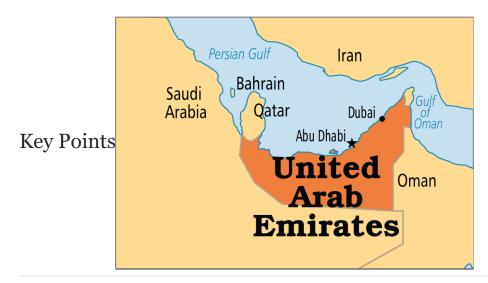
- India needs to focus more on its traditional and cultural ties to improve relations with Sri Lanka.
- Starting ferry services between India and Sri Lanka can improve people to people linkages.
- Mutual recognition of each other's concerns and interests can improve the relationship between both countries.

#### Source:TH

# Open Sky Agreement

#### Why in News

Recently, the United Arab Emirates (UAE) has expressed interest to have an Open Sky Agreement with India.



#### • Significance of the Open Sky Agreement:

- Open Sky Agreements are **bilateral agreements** that the two countries negotiate to provide **rights for airlines to offer international passenger and cargo services.** It **expands** international passenger and cargo flights.
- India has Air Service Agreements (ASA) with 109 countries including UAE covering aspects relating to the number of flights, seats, landing points and code-share. But does not allow unlimited number of flights between two countries.
- Open skies between India and UAE will allow unlimited number of flights to the selected cities of each other's countries.

#### • India's Open Sky Policy:

- The National Civil Aviation Policy (2016) allows the government to enter into an 'open sky' air services agreement on a reciprocal basis with <u>South</u> <u>Asian Association for Regional Cooperation (SAARC)</u> nations as well as countries beyond a 5,000 kilometre radius from New Delhi.
- It implies that **nations within 5,000 kilometer of distance** need to enter into a bilateral agreement and mutually determine the number of flights that their airlines can operate between the two countries.
- India has open sky agreements with Greece, Jamaica, Guyana, Finland, USA, Japan, etc.

#### • Fifth and Sixth Freedom of Air:

- UAE also mentioned that it **does not intend to implement fifth and six freedoms of air,** and where the interest of Indian airlines will be threatened by other air carriers.
- The Freedom of air was formulated as a result of disagreements over the extent of aviation liberalisation in the Convention on <u>International</u> <u>Civil Aviation</u> of 1944, known as the Chicago Convention.
  - The freedoms of the air are a set of commercial aviation rights granting a country's airlines the privilege to enter and land in another country's airspace.
  - The **fifth freedom of air** includes the right to fly between two foreign countries on a flight originating or ending in one's own country.
  - The sixth freedom of air includes the right to fly from a foreign country to another while stopping in one's own country for non-technical reasons.

## Way Forward

Currently, about 1,068 flights a week are operated between India and the UAE under the bilateral Air Service Agreement (ASA). India and UAE need to have an open sky policy which in turn will help India to become a commercial hub in the future.

### Source:TH

# UN Special Rapporteurs' Communication to India

### Why in News

Recently, the <u>United Nations (UN)</u> Special Rapporteurs (SRs) have made public their third communication forwarded to India since the 5<sup>th</sup> August, 2019 decision to **revoke Jammu and Kashmir's special status (under Article 370)**.

Four UN SRs on torture and other cruel, inhuman or degrading treatment or punishment; on extra-judicial, summary or arbitrary executions; on minority issues; and on freedom of religion or belief — forwarded a joint communication to India.

### • Third Communication:

- It highlighted continued deterioration of human rights conditions in J&K following severe restrictions imposed after 5<sup>th</sup> August 2019.
- The UN has urged the Indian government "to conduct a prompt and impartial investigation, if it has not done so already, into the allegations of arbitrary killings, torture and ill-treatment and to prosecute suspected perpetrators under Article 6 of the International Covenant on Civil and Political Rights (ICCPR), and Articles 7 and 12 of the Committee Against Torture (CAT).
  - ICCPR (1976) compels countries that have ratified it to protect and preserve basic human rights such as the right to life and human dignity, equality before the law etc. India is a party to the Treaty and has issued a declaration.
  - CAT is the body of 10 independent experts that monitors implementation of the Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment (1987) by its State parties. India is not a state party but signatory to the Convention.
- **Second Communication:** It was forwarded on 27<sup>th</sup> February, 2020 on alleged mass crackdown, targeting those expressing dissent against the decision taken" by the Central government.
- **First Communication:** It was forwarded to India by the UN on 16<sup>th</sup> August, 2019 on "restrictions on freedom of expression and freedom of peaceful assembly".
- India's Response: According to the UN SRs, no response has been received from India to any of the communication forwarded.
- **Supreme Court's Recent Judgement:** It needs to be noted that the Supreme Court on 11<sup>th</sup> May 2020 had ordered the **constitution of a Special Committee** to determine the necessity of the continuation of limiting mobile internet to 2G speed in the Union territory of J&K.
  - However, it declined pleas for restoration of 4G internet services and held that peculiar circumstances in the Union Territory require **delicate balancing of national security concerns and human rights.**
  - The mobile internet has been restricted to low-speed 2G services since the government eases a communication blackout imposed in August 2019.

### **UN Special Rapporteur**

- The Special Procedures of the **Human Rights Council** are independent human rights experts with mandates to report and advise on human rights (civil, cultural, economic, political, and social) from a thematic or country-specific perspective.
  - The Human Rights Council is an **inter-governmental body** within the United Nations system made up of 47 States responsible for the promotion and protection of all human rights around the globe.
  - **Universal Periodic Review** happens under the aegis of the Human Rights Council.
  - Current membership of the Council includes India.
  - It meets at the UN Office at Geneva (Switzerland).
- Special procedures are either an individual (called "Special Rapporteur" or "Independent Expert") or a working group composed of five members, one from each of the five United Nations regional groupings: Africa, Asia, Latin America and the Caribbean, Eastern Europe and the Western group.
- They are **not United Nations staff members** and **do not receive financial remuneration**.

The independent status of the Special Procedures mandate-holders is crucial for them to be able to fulfil their functions in all impartiality. **A mandateholder's tenure** in a given function, whether it is a thematic or country mandate, is limited to a maximum of **six years.** 

• Most Special Procedures receive information on specific allegations of human rights violations and **send communications (urgent appeals and other letters) to States,** and occasionally to non-State actors, asking for clarification and action.

## Source: TH

# Samadhan se Vikas: Haryana

# Why in News

Recently, the Haryana government has introduced a **one-time settlement scheme** called **'Samadhan se Vikas'** for the recovery of long-pending dues on account of **External Development Charges (EDC)** and **Infrastructural Development Charges (IDC)**.

- The scheme is modeled on the central scheme of 'Vivad se Vishwas-2020'.
- Similar EDC Reschedulement Policy offer was also made in 2018.
- Hundreds of real estate builders/developers in Haryana are yet to pay the State government over Rs. 10,000 crore as EDC and IDC.

• External Development Charges: It is the charges paid by the real estate developer to civic authorities for maintenance of civic amenities within the periphery of the developed project including construction of roads, water and electricity supply, landscaping, maintenance of drainage and sewage systems, waste management etc.

The EDC is decided by the civic authorities.

- Infrastructure Development Charges: It is the charges paid by the real estate developer to the state government for development of major infrastructure projects across the state, which include construction of transportation networks including highways, bridges etc.
- **Legal Provision in Haryana:** As per terms and conditions of the Haryana Development and Regulation of Urban Areas Rules, 1976, a licensee (developer) has to pay the EDC as per schedule of payment.

If the developer does not deposit the EDC/IDC nor avail the EDC Reschedulement Policy, then a show cause notice is issued by the Town and Country Planning Department warning such defaulters of revocating bank guarantee on account of non-payment of EDC/IDC.

The developers submit a bank guarantee of 15% within 90 days from the date of commencement of the project to safeguard the interest of buyers and to deal with any future misconduct.

#### Source: IE