

# **NATIONAL SEMINAR**

**ON**

**Affordable Housing: Building Inclusive Society  
for the  
21<sup>st</sup> Century India**

**October 18-19, 2019**

**Organised by**



**National Law University Delhi**



## About the Organiser

### National Law University, Delhi, India

The NLU, Delhi established in 2008 by Act No.1 of 2008 of National Capital Territory of Delhi, is one of the premier law universities in India. The primary mission of the University is to create lawyers who will be professionally competent, technically sound and socially relevant, and will not only enter the Bar and the Bench but also be equipped to address the imperatives of the new millennium and uphold the Constitution of India. The University has very good infrastructure in its campus at Sector 14, Dwarka, New Delhi with all facilities for best of learning and research. The University offers 5-year integrated B.A., LL.B. (Hons), LL.M., Ph.D. and PG Diploma Programmes.

## Centre for Tax Laws

Centre for Tax Laws was established in 2018 with the active support of Prof. (Dr.) Ranbir Singh, Vice Chancellor of National Law University, Delhi with the objective of promoting research in taxation laws (direct and indirect taxes), both from academic perspective as also from practical standpoint. The objectives of the Centre are to promote research in taxation laws by organizing seminars on various contemporary issues related to taxation and economy, colloquiums on selected themes, undertake projects which may be helpful in preparing a suggestive module for formulation of fair tax policy. The objective is also to strengthen the understanding of the students and the teachers on taxation laws, for which the Centre shall be regularly organizing workshops and conduct courses on various segments of taxation laws, both direct as well as indirect and to promote the interdisciplinary study of taxation laws along with other subjects such as sociology, economics, history, accountancy, business studies etc. by way of organizing conferences. Towards the fulfilment of the above objectives, the Centre is organising a two-days seminar on '**Affordable Housing: Building Inclusive Society for the 21<sup>st</sup> Century India**'.

## About the Seminar

Affordable housing for all is the need of the hour to build an inclusive society in 21<sup>st</sup> century India. The Prime Minister Sh. Narendra Modi had launched a programme 'Housing for all by 2022', whose one of the main goals is to provide affordable housing for the weaker sections of the society. The Government of India has sanctioned Rupees Ten Billion on Credit-linked subsidy scheme for affordable housing for the economically weaker sections (EWS) and the low-income group (LIG) in the present budget of 2018-2019. In fact, the government has sanctioned Rupees Eight Billion in the present year as a subsidy. In the EWS and LIG categories, beneficiaries can have an annual income of up to Rs. Six lakhs and maximum subsidy of 6.5 per cent interest subvention can be granted to them. Similarly, under the Prime Minister Awas Yojana (PMAY), 51 lakh houses in 2017-18 and 51 lakh houses during 2018-19 will be constructed exclusively in rural areas. The working of the above programme is not free from challenges, and therefore, the main objective of this seminar is to address both the issues of law and policy in implementing 'Affordable housing for all'.

The seminar will examine the jurisprudence of 'property' to build a normative framework for the seminar, to begin with, and later constitutional history of property rights will be discussed in detail, in context of India, so as to discuss the history of property rights in India. It is essential to know the laws directly affecting the buying, constructing and sale or transfer of ownership of flats and therefore, the challenges faced by Real Estate Industries will be discussed in detail. Sufficient land for the subsidized housing is essential, as it will adjust in middle-class budgeting. Easy home loans with the subsidized interest rate are the primary requirement for housing for all. In fact, Home loan departments both at national or private banks provide the whole list of things to be checked, which make this process very cumbersome. Ease from compliance is also necessary for the success of 'housing for all', and therefore, the seminar will also discuss the banking rules and regulations affecting affordable housing. Dispute resolution is one area, which needs a good amount of discussion, as the present framework is completely ineffective in handling the complex Real Estate related disputes. In fact, there is no 'one' place to solve all the disputes related to housing, and therefore the person in distress, does not know, which authority or court to approach. Consumer Protection Act 1986 covers the disputes related to deficiency in services to the consumers but, a victim can also approach the civil court in this regard. Therefore, one dedicated sub-theme is on dispute resolution only.

One of the major problems of Housing is of fraud, caused by the sellers by selling title properties with defective titles. Due to complex paperwork, and the whole chain of transfer of title deeds, it's not an easy task to check

each and every chain with due diligence, and therefore digitalization of land records can be seen as a solution. In fact, the passing of the Goods and Services Tax (GST) 2017 had provided much necessary efficiency and transparency in the Real Estate Sector. Before the advent of the GST, the whole Real Estate regime was subject to Indirect Taxes, inclusive of Value Added Tax (VAT), Service Tax, etc., and there was no provision for the Input Tax Credit (ITC) also. GST has allowed Real Sector the much necessary functional integrity along with efficiency and transparency. It is necessary therefore to analyse the impact of GST on Real Estate Sector. The problem of black money in the Real Estate Sector to some extent is curbed by the introduction of RERA 2016 and GST 2017. Both the Acts had helped in organising the Real Estate Sector. One cannot ignore the fact that the success of 'Affordable housing for all' is dependent upon the continuous assistance of the State on various fronts. Policy initiatives at all the levels are necessary along with timely enactment and implementation of strong laws, such as RERA and GST. Future is of Smart Cities and affordable housing in these smart cities. The pluralistic Society like India requires inclusive spaces for maintaining cohesiveness. Affordable housing for the weaker and marginalised sections of the society will provide spaces of inclusiveness which will certainly reduce social tensions prevalent in the society. Affordable housing for the weaker and marginalised sections in the future Smart Cities helps in designing new India, India of the 21<sup>st</sup> century.

### Objectives

The objectives of this National Seminar is thus to understand the policy and other aspects including the structural and functional dynamics of affordable housing. Accordingly, the outcome of the Seminar would facilitate the organizers, participants and other stake holders to make legislative and policy interventions to bring about positive social and legal transformation. This Seminar would also provide excellent opportunity to the participants to put across their own views and exchange ideas in order to have a holistic understanding on the subject matter.

### Sub-Themes

1. Development and Challenges of Real Estate Industry
2. Real Estate Property and Regulators
3. Dispute Resolution Mechanism in Real Estate Industry
4. Digitization of Land Records and Effect on Real Estate Industry
5. Real Estate Industry: A Heaven for Tax Evasion
6. Real Estate Sector under Goods and Services Tax (GST)
7. Home Loan Industry and Affordable Housing
8. Pradhanmantri Shahri Evam Gramin Awas Yozna
9. Affordable Housing Fund in National Housing Bank
10. Blockchain Technology and Transformation in Real Estate Sector
11. Real Estate Developers and Affordable Housing Schemes
12. Affordable Housing and Inclusive Society: 21<sup>st</sup> Century India.
13. Affordable Housing in Smart Cities
14. Sustainable Affordable Housing

The above-mentioned themes are not exhaustive. Papers can be submitted on other themes related to the main theme of the Seminar.

Well researched original papers and case studies are invited from academics/scholars, researchers, bar & bench, non-state actors and students. Only one co-author is permitted. Co-author is also required to pay registration fees. All research papers shall be scrutinized through blind review of Editorial Board. All papers shall be subjected to anti-plagiarism software 'TURNITIN'. Selected papers may be published in a form of book with ISBN number.

### Guidelines for Seminar Paper

The authors/presenters should apply research skills and use appropriate research methodology. Research paper should be thematic and not their more than 4000 words (3000–4000 words is appreciable). It must be typed in Times New Roman Font Size 12 on A4 size paper with 1” margin on all sides with 1.5 line spacing using MS Word application. Footnotes should follow uniform Blue Book style of citation. At the top of the abstract and paper, the Author should give Name, E-mail ID, contact number and Name of the Institution.

### Important Dates

|  |                           |
|--|---------------------------|
| <b>Abstract Submission</b>             | <b>30 August, 2019</b>    |
| <b>Approved Abstract Notification</b>  | <b>5 September, 2019</b>  |
| <b>Submission of Complete Papers</b>   | <b>25 September, 2019</b> |
| <b>Notification of Approved Papers</b> | <b>30 September, 2019</b> |

Research paper shall be submitted to the organisers of the seminar at [sem2019nlud@nludelhi.ac.in](mailto:sem2019nlud@nludelhi.ac.in). Papers received after the stipulated deadline will not be entertained.

### Registration Fee

|                               |                 |
|-------------------------------|-----------------|
| <b>Teachers/Professionals</b> | <b>Rs. 3000</b> |
| <b>Scholars/Students</b>      | <b>Rs. 2000</b> |

Accommodation will not be provided by the organisers to the participants. No TA/DA will be paid to the participants. Registration Fee can be submitted at any time on or before 17 October, 2019. Certificate for actual participation and presentation shall be issued after completion of the event or will be mailed to the participants. No certificate shall be issued in absentia and there shall be no refund of registration fee at any stage.

### Patron-in-Chief

**Professor (Dr.) Ranbir Singh, Vice-Chancellor, National Law University Delhi, India**

### Patron

**Professor (Dr.) G.S. Bajpai, Professor and Registrar, National Law University Delhi, India**

**Dr. Jasper Vikas, Director, Centre for Tax Laws, National Law University Delhi, India**

For further information kindly visit our web site: [www.nludelhi.ac.in](http://www.nludelhi.ac.in).

For any clarification please Contact:

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**Registration Form**

**Details of the Participant**

Name.....Sex.....

Designation.....

Organization.....

Title of Paper.....

Contact No.....

Power Point Presentation: YES/No .....

Email ID.....

Official Address.....  
.....  
.....

**Payment Details:**

E-payment Sr. No.....Rs.....Bank.....

Paid to.....

Date..... Place.....

**Signature**

The registration fee shall be paid only through E-PAYMENT made for which link will be created on NLU Delhi website.

**For Further Clarification**

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Convenor

**Ms. Preeti Lakhera** (9871115124)  
Co- Convenor