

Revised Guidelines for compensation of loss of commercial/residential property of small shopkeepers, Rehriwalas, Fadiwalas, Khokha/Kiosk owners because of fire, electrical hazards, floods, earthquakes or natural disasters and riots.

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1. Introduction:

It has been observed that shop owners, rehriwalas, fadiwalas and khokha/kiosk owners do not have capital investment to restart their business after loss or damage caused due to fire, electrical hazards, flood and other natural calamities and riots. They often do not have insurance cover on account of ignorance, lack of interest or lack of financial resources for payment of insurance premium. This results in loss of livelihood once their business is affected due to accidents, natural disasters and riots. To mitigate this problem, the following guidelines for giving assistance to the needy and eligible persons who suffer loss of commercial property due to loss or damage caused on account of fire, flood, electrical hazards, natural calamities and riots and also loss or damage of residential property due to riots have been proposed.

2. Condition for implementation of the scheme:

All compensation claims under the scheme should fulfill the following conditions:

a) Commercial Properties:

- i) The loss of property is because of fire, electrical hazards, floods, earthquake or natural disasters and riots.
- ii) Person affected must possess a valid license to operate the business from the concerned municipality.
- iii) The owner must be a property tax/fire tax payer.
- iv) The owner does not have any arrears of tax/fee or other dues to the municipality on the date of loss.
- v) The owner must have a VAT number, if applicable.
- vi) Person affected must have a bank account.
- vii) The property affected should not have been already covered by a "property damage" Insurance Policy.
- viii) The owners have not availed any other assistance for loss from any other Government/ Public agency.

b) Rehriwalas, fadiwalas and khokha/kiosk owners:

- i) The loss of property is because of fire, electrical hazards, floods, earthquake or natural disasters and riots.
- ii) Person affected must possess a valid license to operate the business from the concerned municipality.
- iii) The owners do not have any arrears of tax/fee or other dues to the municipality on the date of loss.
- iv) Person affected must have a bank account.
- v) The property affected should not have been already covered by a "property damage" Insurance Policy.
- vi) The owners have not availed any other assistance for loss from any other Government/ Public agency.

c) Residential properties:

- i) The loss of property is because of fire, electrical hazard, floods, earthquake or natural disasters and riots.
- ii) The owners do not have any arrears of tax/fee or other dues to the municipality on the date of loss.
- iii) Person affected must have a bank account.

- iv) The property affected should not have been already covered by a "property damage" Insurance Policy.
- v) The owners have not availed any other assistance for loss from any other Government/ Public agency.

3. Urban properties eligible for compensation:

- Commercial property
- Rehri
- Fadi
- Khokha/Kiosk
- Residential property (in case of riot)

4. Compensation procedure:

The affected persons shall inform the office of the concerned municipality in writing in the prescribed proforma (Annexure-1) with full details, for claiming compensation of loss.

The following committees would get the assessment done of the extent of loss of commercial property due to fire, floods, natural calamities, etc.:

Sr. No.	ULB	Chairmanship	Members
1.	Municipal Corporation	Joint Commissioner, Municipal Corporation	1. Deputy Municipal Commissioner/ Executive Officer. 2. Fire Station Officer. 3. The representative of Revenue Department to be nominated by the concerned Deputy Commissioner. 4. The representative of Engineering Department to be nominated by the concerned Municipal Commissioner.
2.	Municipal Council / Committee	Sub Divisional Magistrate	1. Executive Officer/ Secretary. 2. Fire Station Officer. 3. The representative of Revenue Department to be nominated by the concerned Deputy Commissioner. 4. The representative of Engineering Department to be nominated by the concerned Deputy Commissioner.

The Committee shall recommend the assistance to be provided to the needy persons to the Commissioner, Municipal Corporation in case of Municipal Corporation and to the Deputy Commissioner in case of Municipal Council/ Committee, within 7 days as per norms.

The compensation must be paid through RTGS/Bank transfer to the property owners by the concerned municipality out of its own funds and then seek reimbursement from the Directorate of Urban Local Bodies, Haryana within a period of 5 days from the date of disbursal of assistance.

5. Source of Funding:

The funds shall be provided from the Haryana Municipal Development Corpus Fund or from State budget.

6. Documents required for claiming compensation:

- Proof of ownership of commercial building / tenancy.
- Photographs of the damaged property.
- Copy of First Information Report (FIR)/ DD entry.
- A claim form that is duly filled and signed by the authorized person.
- Self declaration from the affected person that he has not availed any other assistance for loss from any other Government/ Public agency/Insurance Company.
- Claim Bill along with the supporting documents.

7. **Compensation to be paid (Properties affected other than riots) :****(a) Municipal Corporation :**

Sr. No.	Category	Loss in Rupees	% of compensation
1.	Shop (upto 100 sq. feet)	Damage upto 1 lac	100%
		Damage between 1 lac to 2 lac	75%
		Damage between 2 lac to 3 lac	60%
		Damage between 3 lac to 5 lac	50%
		Damage between 5 lac to 7 lac	40 %
		Damage between 7 lac to 10 lac	30%
		Beyond 10 lac	0%
2	Khokha/ kiosk	Damage upto 0.30 lac	100%
		Damage between 0.30 to 0.50 lac	75%
		Damage between 0.50 to 1 lac	60%
		Damage between 1 to 1.5 lac	50%
		Beyond 1.5 lac	0%
3	Rehri/ Fadi	Damage upto 0.30 lac	100%
		Damage between 0.30 to 0.50 lac	75%
		Beyond 0.50 lac	0%

(b) Municipal Council :

Sr. No.	Category	Loss in Rupees	% of compensation
1.	Shop (upto 125 sq. feet)	Damage upto 1 lac	100%
		Damage between 1 lac to 2 lac	75%
		Damage between 2 lac to 3 lac	60%
		Damage between 3 lac to 5 lac	50%
		Damage between 5 lac to 7 lac	40 %
		Damage between 7 lac to 10 lac	30%
		Beyond 10 lac	0%
2	Khokha/ kiosk	Damage upto 0.30 lac	100%
		Damage between 0.30 to 0.50 lac	75%
		Damage between 0.50 to 1 lac	60%
		Damage between 1 to 1.5 lac	50%
		Beyond 1.5 lac	0%
3	Rehri/ Fadi	Damage upto 0.30 lac	100%
		Damage between 0.30 to 0.50 lac	75%
		Beyond 0.50 lac	0%

(c) Municipal Committee :

Sr. No.	Category	Loss in Rupees	% of compensation
1.	Shop (upto 150 sq. feet)	Damage upto 1 lac	100%
		Damage between 1 lac to 2 lac	75%
		Damage between 2 lac to 3 lac	60%
		Damage between 3 lac to 5 lac	50%
		Damage between 5 lac to 7 lac	40 %
		Damage between 7 lac to 10 lac	30%
		Beyond 10 lac	0%
2	Khokha/ kiosk	Damage upto 0.30 lac	100%
		Damage between 0.30 to 0.50 lac	75%
		Damage between 0.50 to 1 lac	60%
		Damage between 1 to 1.5 lac	50%
		Beyond 1.5 lac	0%
3	Rehri/ Fadi	Damage upto 0.30 lac	100%
		Damage between 0.30 to 0.50 lac	75%
		Beyond 0.50 lac	0%

8. Compensation to be paid (Properties affected because of riots) :**Municipal Corporation/Council/Committee:**

Sr. No.	Category	Loss in Rupees	% of compensation
1.	Commercial Property	Damage upto 10 lac	100%
		Damage between 10 lac to 50 lac	75%
		Damage between 50 lac to 1 crore	60%
		Damage between 1 crore to 5 crore	40%
		Damage above 5 crore	25 %
2	Khokha/ kiosk	Damage upto 1 lac	100%
		Damage between 1 lac to 2 lac	75%
		Damage above 2 lac	50%
3	Rehri/ Fadi	Damage upto 1 lac	100%
		Damage between 1 lac to 2 lac	75%
		Damage above 2 lac	50%
4	Residential Property	Damage upto 10 lac	100%
		Damage between 10 lac to 50 lac	75%
		Damage between 50 lac to 1 crore	60%
		Damage above 1 crore	40%

Provided that in case of riots, condition no. 2(a)(ii), 2(b)(ii) shall not be applicable and condition no. 2(a)(iii), 2(a)(iv), 2(b)(iii) and 2(c)(ii) are relaxed to the extent that any pending arrears of tax/fee or other dues to the municipality on the date of loss shall be adjusted from the total amount of compensation to be paid to the claimants.

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