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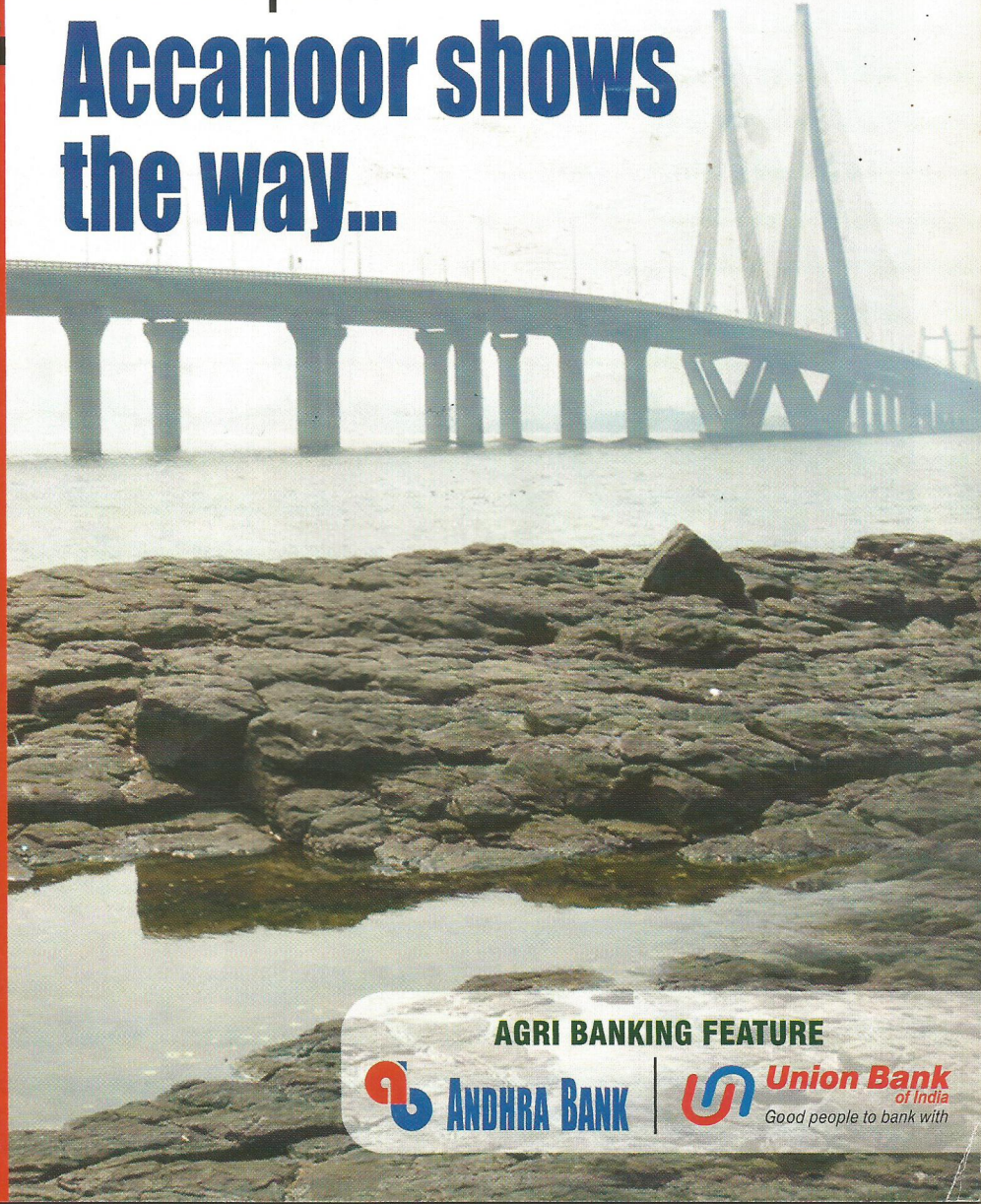


India's first redevelopment company, Mumbai based **Accanoor** has an immaculate track record of rehabilitating thousands of families out of their squalor like conditions. It has many touching stories in its history. It also has many track records that metamorphose it in to a comprehensive knowledge firm. Its own experiences make an ample manual for Mumbai's real estate developers and those who are engaged in slum rehabilitation projects. In a way that is a candid synopsis on various nuances of the real estate development, various government notifications binding the industry, including notifications of Coastal Regulation Zone (CRZ), coastal management plans, environmental issues, land mapping, besides various steps of development process.

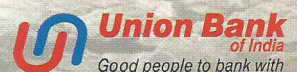
Mumbai's untapped bays hold promises

How CRZ can change the market equation

Accanoor shows the way...



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Good people to bank with

Mumbai's untapped bays hold promises

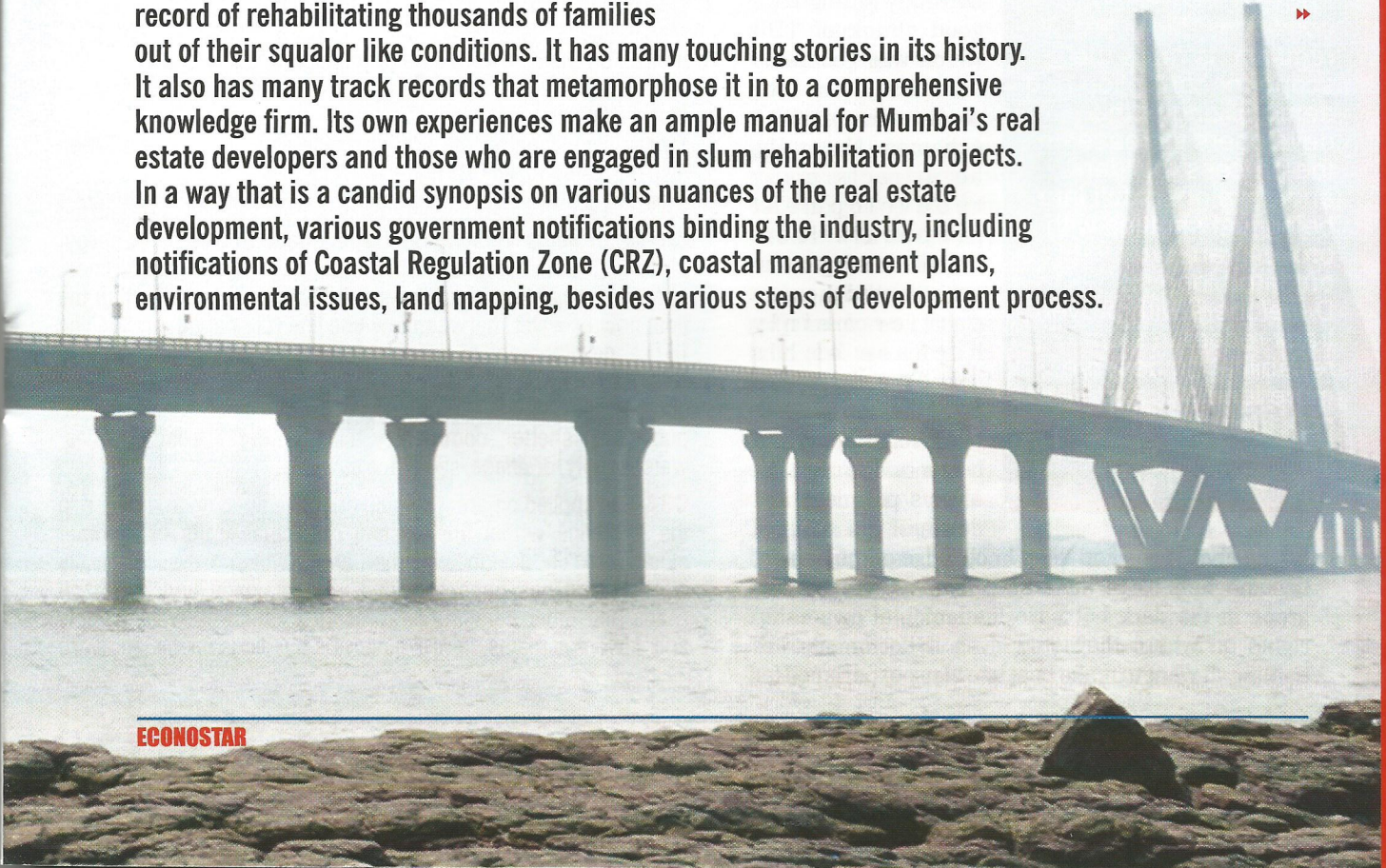
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Mumbai's history of slum rehabilitation will be incomplete without a chapter on Accanoor Construction. Its own three-decade history strikingly passes through all the major developments in the real estate and each stage of changes in the industry's rule. Pioneer usually renders feedback to the law-makers, while helping set desirable standard for the industry – read the Historical Development and Accanoor's standards setting below.

Today, several hundred families in Mumbai's Dharavi, Mahim and some slum clusters say not just cheers to Accanoor Constructions Pvt Ltd, promoted by Mr. Deepak Rao, but stay with lifetime gratitude to this India's first slum rehabilitation company and its founder. One may rarely see in the real estate industry that a builder becomes true dream builder of slum dwellers and embarks on a mission to ensure decent shelter to the impoverished segment. For delivering what the slum dwellers fundamentally deserve he overcame many odds, sailed long distance, and set many milestones over the last three decades, many unparalleled in the history of Mumbai's real estate business. Be it the rules binding slum rehabilitation, slum redevelopment scheme (SRA), other redevelopment initiatives or coastal regulation zones (CRZ), Accanoor has many stories to tell, which are benchmarks in various aspects and some appeared even as rules of thumb. "We follow rules strictly and



work on social ethics, as we deal with the concerns of people living in slums and shanties," says Mr. Rao. Ultimately, with what he has done over the years, many upcoming Developers struggling with various development projects at various stages in the industry have found their way forward; law makers could find solutions within the system and think proactively. This led to hope for private developers. People at the bottom of the pyramid find some visibility in a dark tunnel.

Accanoor, which is in the business of redevelopment of slum project since 1984, has built decent houses for roughly 1400 families living in slums through redevelopment. None

The factors, which typify our urban development models especially in large cities on coastal India, are the desperate efforts of blinds for shooting a lively picture. This must end. The developers who are willing to take up slum rehabilitation project should be given green-channel single-window clearances on transparently laid out conditions. More the regulations more the scope for corruption and demoralizing of the developers increase. In the process, builders and developers fall into being just shuttles with broken yarn on outdated looms. Developers with proven track record in slum rehabilitation deserve more lenient consideration to encourage more such efforts from them.

of them had been unhappy at any point of time in their deals with Accanoor. In another five years, he is confident of building decent shelter for more than 2500 slum dwelling families. "I have many projects in hand under various stages of clearance," says Mr. Rao, who is currently sitting on a good chunk of TDR which was generated from the earlier projects under SRA schemes. Naturally, he attracts many redevelopment proposals from around the region he constructed houses earlier mainly because of his goodwill in the market, trustworthiness and better value that he always promises and delivers. His spirit of

taking challenges and deep knowledge of the subject become helpful to bona-fide slum residents, who grope in the dark but have fundamental ownership rights on where they stay, even if documents are baffling. "I want to make best use of my experience for



What is Coastal Regulation Zone (CRZ)?

Under various clauses, rules and sub rules of the Environment (Protection) Act, 1986 and in supersession of other subsequent notifications of the Ministry of Environment and Forests has declared what constitutes CRZ and imposed various restrictions on various activities. Accordingly, CRZ shall apply to the land area between high tide line to 100 mts or width of the creek whichever is less on the landward side along the tidal influenced water bodies that are connected to the sea and the distance up to which development along such tidal influenced water bodies is to be regulated; on the basis of salinity concentration of five parts per thousand (ppt) measured during the driest period of the year and distance up to which tidal effects are experienced. This shall be clearly identified and demarcated accordingly in the Coastal Zone Management Plans. CRZ 2011 rules are applicable up to 500 metres on the landward side of the high-tide line and up to 100 metres from high-tide line along water bodies such as estuaries that are influenced by tides. This notification included, for the first time, a regulation for the seaward side as well. The notification also has categorized CRZ under four classes.

CRZ-I refers to an area where no new construction is permitted except projects relating to Department of Atomic Energy, pipelines, conveying systems including transmission lines, construction of trans harbour sea link and without affecting the tidal flow of water, between low tide line (LTL) and high tide line (HTL), development of green field airport already approved at Navi Mumbai, areas between LTL and HTL which are not ecologically sensitive, construction of dispensaries, schools, public rain shelter, community toilets, bridges, roads, jetties, water supply, drainage, sewerage etc.

CRZ-II is applied on areas, which are developed up to or close to the shoreline within the existing municipal limits or in other existing legally designated urban areas which are substantially built-up and has been provided with drainage and approach roads and other infrastructural facilities, such as water-supply and sewerage mains. In CRZ II permits buildings on the landward



side of the existing road or on the landward side of existing authorized structures. The buildings permitted on the landward side of the existing and proposed roads or existing authorized structures are subject to the existing local town and country planning regulations including the 'existing' norms of Floor Space Index (FSI) or Floor Area Ratio (FAR). CRZ-II areas allow development and redevelopment in accordance with the norms laid down in the Town and Country Planning Regulations as per the notification on 19th February, 1991.

CRZ-III refers to areas that are relatively undisturbed and those do not belong to either CRZ-I or II which include coastal zone in the rural areas (developed and undeveloped) and also areas within municipal limits or in other legally designated urban areas, which are not substantially built up. CRZ-III region earmarks area up to 200mts from HTL on the landward side in case of sea-front and 100mts along tidal influenced water bodies or width of the creek whichever is less as No Development Zone (NDZ), which falls within notified port limits. However, repairs or reconstruction of existing authorized structure without exceeding the existing FSI are allowed. Similarly, the activities and facilities essential for construction and reconstruction of dwelling units of traditional coastal communities including fisher-folk are permitted between 100 and 200 metres from the HTL along the seafront in accordance with a comprehensive plan prepared by the State Government or the Union territory in consultation with the traditional coastal communities including fisher-folk and incorporating the necessary disaster management provision, sanitation and recommended by the concerned State or the Union territory CZMA to NCZMA for approval by MoEF.

CRZ-IV is the water area from the LTL to 12 nautical miles on the seaward side, which will include the water area of the tidal influenced water body from the mouth of the water body at the sea up to the influence of tide which is measured as five parts per thousand during the driest season of the year. CRZ-IV areas disallow activities impugning on the sea and tidal influenced water bodies, except for traditional fishing and related activities undertaken by local communities. ■

helping those helpless living in slums and hutments for generations," he asserts. One needs to have deep knowledge of various issues related to real estate, rules and regulations that bind especially redevelopment of slum colonies and the rights of slum dwellers.

Redevelopment proposal enables each dispossessed family to get living space of 269 square feet. Many families hardly trust developers. Some families even have over-expectation. But Accanoor, with the experience has a different approach. It serves slum dwellers more leniently and differently from others. It takes the task of working in accordance with the fine prints of various notifications pertaining to the redevelopment and responsibility of procuring all the necessary papers and clearance on its shoulder, at its own cost. With the mix of far-stretched good and bad experiences, Accanoor has successfully overcome all the stumbling blocks. Nothing escapes its clutch as it never tolerates at what is unfit for its principle and business model. But once a project is undertaken, Mr. Rao goes on for a war-footing to complete the project within a specified time frame and delivers more than what his customers anticipate.

In fact, the Accanoor team is capable of meeting every challenge that comes its way. It knocks the doors of many offices, meets many officers, collects bulk of papers, before taking multiple reruns with blueprints and proposals. Mr. Rao has a full grip on contents of government notifications that govern all verticals of the real estate industry. In fact, it seems to be his passion to serve the under-privileged slum dwellers. His team has enough patience to wait for turnaround and spends enough time and resources for dedicated follow-ups. Deep knowledge of the subject, talents within the firm, and, above all optimism characterize Accanoor. That these are blended discreetly to give an admirable shape to an organization that is now not only a model real estate company but also a powerful knowledge firm. The Mumbai High Court's intervention in a Coastal Regulation Zone (CRZ)-related case that he sought has been an eye-opener. This has been a milestone in the history of Mumbai's real estate market, says Mr. Mohammed Raza, Director of Accanoor.

In March this year, after the Mumbai high court asked

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Development History of Mumbai.

Mumbai has five-century long development history. The flourishing city was said to have been built initially on weak foundations. Empirical record shows that the present day Mumbai was the aggregation of seven islands, which were divided by vast stretch of wetlands. The Portuguese, who captured these islands in the early 16th century from the Sultan of Gujarat called these islands delightfully as Bom Bahia, which meant "good bays". It remained as Portuguese secret holes for over a century before the English soldiers came for a raid in these secret Portuguese bases during a war with them. Later, when Charles II of England got the islands as dowry for marrying Catherine of Braganza, he rented out the place to East India Company for 10-pound gold a year. English rulers called the islands as Bombay.

In the 19th century the cluster of islands saw a topographical integration with huge civil engineering works and filling in the vast stretches of swamps that divided the seven islands. By the middle of the century, the patches of bays gradually merged with the overall landscape, yet leaving behind some more low-lying patches that carried the pressures of poor infrastructure planning and other compulsions. These patches have taken different shapes and stood vulnerable to newly framed rules, regulations and interpretations. In a way, it is not thoughtless to say that half of Mumbai was built on swamps with no environmental issues ever. Now experts argue that it is necessary to keep aside absurd arguments related to environmental issues, at least on the basis of empirical experience, since development of basic infrastructure in India's most promising cities like Mumbai is unavoidable. The last century saw the cities topography changing under massive civil engineering work of filling swamps and massive reclamation. None of them had proved environment unfriendly. Too many regulations often hinder huge projects, which can bring substantial economic losses to the State government, local governing body and central government.

Without rehabilitating millions of slum dwellers from the very heart of India's so called most promising city, Mumbai cannot change. Mumbai needs a liberal development policy, fully integrated clearing windows and quick decision making mechanism. With extensive experience in slum rehabilitation project, India's pioneer in turning slums into decently liveable homes through redevelopment, Accanoor promises transparent and affordable deals that can change the shanty-filled Mumbai into totally slum-free metro – a more courteous place for everyone at the bottom of the pyramid. This can be done by strictly adhering to the rule of the land without violating the environmental issues. ■

the Maharashtra Coastal Zone Management Authority (MCZMA) to decide on the issue within 12 weeks in the Writ Petition filed by Mr. Rao, MCZMA after due deliberation had to give go ahead signal for his slum redevelopment scheme near Mahim bay.

Mr. Deepak Rao has spent not only huge sums of money on proving what constitutes a bay and what is water-body, finally for establishing his rights under the redevelopment scheme of M N Koli Co-operative Housing Society project, the first project undertaken by his company. His fight could bring in new standards for the industry, which would ultimately open huge space for real estate development around the bays. Close on the heels of the High Court verdict in favour of Accanoor, many developers could find huge benefits from the precedents set by Mr. Rao. That has been a challenging phase in the history of Accanoor, Mr. Rao recalls, while dwelling on the effort his team took for convincing the court and what each notification pertaining to Coastal Regulation Zone meant for the entire real estate industry. This would encourage real estate industry to go by the rules and learn the ramifications of various modifications.

When Accanoor submitted its development proposal of the said scheme of M. N. Koli CHS Ltd for MCZMA clearance on the basis of the CRZ Notification 2011, and on the grounds as per the said notification that the said plot was beyond 100 meters from the HTL (High Tide Line) of a water body i.e. Mahim Bay, only then the critical issue of "bay" and "sea-front" came up, whereby Accanoor's proposal was rejected by the MCZMA on the grounds that the water body at Mahim was a Sea and not a Bay. Accanoor's team delved deep into every aspect that binds CRZ and assessed every geomorphology study that dealt with scientific study of land forms and processes that shaped the land. However the 19th February 1991 CRZ Notification which was subsequently superseded by the new CRZ Notification 2011 stipulated minimum 500 meters from the shoreline as CRZ area in both the cases of bay and open seafronts.

But Deepak Rao was not convinced and not ready to leave it aside, but challenged the action of MCZMA. He was ready to establish his claim, by picking up points from notifications after notifications and rules after rules. The coastal zone plan of the year 2000 had marked Mahim bay in front of the slum plot undertaken by Accanoor for redevelopment, with a creek on north side and distance from both the bay and creek was over 200 meters, hence the scheme of Mr. Rao was well within the prescribed CRZ norms. The plot for the proposed 44,000 sq. ft approx project

was beyond the stipulated 100 meters, which automatically made the project out of the CRZ intervention, he says. Under the said project, as many as 348 slum dwellers would be rehabilitated.

He deployed his team and used his own expertise to prove his claim. He collected enough data, met many experts, visited various departments and collected enough evidence from authorities like National Hydrographic Office, Dehradun. The Institute of Remote Sensing (IRS), Chennai was also commissioned to do a thorough study on the demarcation of the HTL/LTL of the site. Incidentally IRS is the authority shortlisted by the MDEF for the mapping of the Indian coastline. The Bombay High Court asked MCZMA to define what constituted bay and to comment on what Accanoor was claiming. At the end MCZMA could not differ with the plea of Mr Rao, but had to accept and admit to the court that Mahim water-body is a bay not a sea.

It is generally seen that the CRZ regulations often hamper not only the already slow-paced slum rehabilitation plans under SRA schemes, but also the momentum of mass housing projects within Mumbai. There are still rules that bind slum redevelopment and housing projects in areas that fall under CRZ, which some industry analysts say as discriminatory in nature. These regulations, unless made rationally liberal and equitable across all categories of developments, housing developers may continue to feel discriminated and disadvantaged. This had discouraged many developers in the past, besides a large number of infrastructure projects. But the landmark intervention of Bombay High Court in the case of Accanoor and MCZMA's clarification of bay under the

Court advice is set to change the rule of the game.

It is hoped that the Ministry of Environment and Forest will also play pro-active role and set rules that can speed up Mumbai's development plans, which will essentially reflect the development of the country," Mr Rao says. This is one of the areas the city planners and policy makers have to take a serious look at, Mr Rao suggests.

Accanoor has history of setting standards for slum rehabilitation projects and has track record of rendering resourceful feedback to the State's policy makers on slum rehabilitation projects, by virtue of it being the first redeveloper of slum

projects in the country, even before nodal institutions came into existence. Entire slum dwellers of Mumbai can pin their hopes on the models that Mr Rao has pioneered and carried out over the last quarter of a century. Though nothing comes easily, nothing is impractical, he states.

Every new experience renders his team with new knowledge and feedback. Every compliance requirement teaches its team the nuances of various policies binding the real estate industry and slum rehabilitation process. Parliament Acts, State government ordinances, municipal rules and orders, nodal institutions' circulars and notifications and various government departments' rules and regulations come and go. But Mr Deepak Rao and his

Real estate developers like ACCANOOR take up rehabilitation projects more as a mission than as an uncompromising business proposition.

Historical Developments.....

- The State government its first official census of slums takes place in 1976, and identifies nearly a million huts and 2335 slum pockets.
- The Maharashtra Slum Area (Improvement, Clearance and Redevelopment) Act comes into force since 1971 to put in place procedures and authorities for slum redevelopment.
- In 1977 the State government introduces the Slum Upgradation Programme and Slum Redevelopment Scheme (SRC), for opening a way for private participation in slum redevelopment; but the process moved slowly.
- In 1981, the then Prime Minister Indira Gandhi advises Chief Ministers of coastal states to keep clear of all activities up to 500 meters from the highest water line for controlling, minimizing and protecting environmental damage to sensitive coastal stretches. This becomes the precursor of Coastal Regulation Zone (CRZ)
- Accanoor Associates takes up Mumbai's first slum redevelopment project in 1984, setting aside the talks of slum notoriety and difficulty in handling the issues with slum dwellers. M N Koli Co-operative Housing society at Mahim, in central Mumbai. The FSI then was 1.66.
- Deepak Rao, promoter of Accanoor faces the first challenge as a redeveloper and plods long miles to understand the nuances of various acts, notifications, requirements of clearances, officers' notes, document sources and other aspects building construction.
- The Maharashtra Coastal Zone Management Authority (MCZMA) comes into existence in 1998 with power to take necessary measures for protecting and improving the quality of the coastal environment and also to deal with issues related to CRZ.
- Government of India, in 1991, issued a major notification under the Environment Protection Act, 1986, framing rules for regulation of various coastal zone activities. These rules are

team keep a systematic track of all empirical changes in policies rolling out from time to time from every department that pertain to the real estate industry and slum rehabilitation process. "We are fully aware of the "dos" and "don'ts". We never challenge fundamental logics of any applicable notification or circular. Accanoor will go by each word of the rules," he promises. But, he says, it cannot remain a victim of anyone's ignorance nor will it deny the fundamental rights of the ignorant slum dwellers," he says.

There are many inspiring moments in his profession

Mumbai requires more liberal CRZ norms and quick clearance mechanism for development on the stretches of bays without violating the ecological balances.

as a housing developer, he recalls. Once, after building a decent home for 112 families, who were living in slums at Anna Nagar colony in Dharavi they were keen to name the colony after his mother's name. Mr Rao has many things to speak about the trials that he and his associates went through in this

redevelopment attempt. "At the end, I could deliver more than what they could anticipate from me. Amidst this he kept recalling their admirable trust in him and the warmth they had shown. The relationship continues to be intact. "They encourage me to do more for them," he says. Then he takes the task in his stride and strode with what could be rightly called as "get-up-and-go" inducement.

The State government has been keen to rope in private

developers to speed up the process of rehabilitating those who are living in more than 2100 slum pockets of Mumbai. In fact, Mumbai's redevelopment process speaks success stories of private participation, after the introduction of Slum Redevelopment Scheme (SRA). Private participation is proved to be the only sustainable solution for rehabilitating the people from squalor-like condition, says Mr Rao, showing some convincing examples. People trapped in slums, which are proliferating now should be given due importance and given house within the city, as their contribution to the labour force of Mumbai is critical. Mumbai's thriving cottage industries find their root to the vast slums. They generate a big chunk of foreign exchange earning to the country's exchequer without providing any government incentive or support of infrastructure. But private developers need support from various quarters and flawless executive assistances in a time-bound manner, he suggests.

Large city like Mumbai should move faster in real estate development. The development of large city like Mumbai is a combined task of developers, Municipal authorities, Central and State governments, he points out. The city has all the financial and HR resources. The shelter business alone can change not only its economic prospects but also its profile as a modern city, since the city aims to be a brother city of Shanghai. The city has large patches of swamps that stand as unauthorized dumping grounds. The stretches of bays can be legally unlocked complying with relevant rules of Coastal Regulation Zone (CRZ).

Recently, in an interview given to ECONOSTAR Mr



called the CRZ rules. According to the CRZ Notification 2011, CRZ shall apply to the land area between HTL to 100 mts or width of the creek whichever is less on the landward side along the tidal influenced water bodies that are connected to the sea. This would be determined on the basis of salinity concentration of five parts per thousand (ppt) measured during the driest period of the year and distance up to which tidal effects are experienced, which would be demarcated in the Coastal Zone Management Plans (CZMPs). HTL was to be demarcated within one year from the date of issue of this notification.

- Slum Rehabilitation Authority (SRA) came into existence on 25th December 1995 as a local planning authority to provide all necessary approvals for Slum Rehabilitation Scheme under one roof and facilitating agency for implementation of SRS. Mr D.T. Joseph becomes the first CEO of SRA.
- In 2011, the CRZ notification defines the scope of coastal conservation and puts in place different treatments for bays and

open-sea fronts, by which construction up to 100 meters landward or upto the distance equal to the bays width, whichever is less, is allowed.

- In November 2012, Accanoor seeks Mumbai High Court Intervention for the approval of his long pending project – a part of the stalled M N Koli redevelopment project.
- In 2013 MCZMA seeks definition of bay from the Union Ministry of Environment and Forest. It also seeks clarification as Mahim was a bay, which was like an open sea-front and unprotected cove.
- In November 2013, the Mumbai High Court directs MCZMA to file its findings on the case of what constitutes bay and what constitutes water-body within 12 weeks.
- In March 2014, MCZMA informs the Mumbai High Court that the so called water-body at Mahim is a bay based on a clarification from the National Hydrographic office in Dehradun. The water body is depicted as a bay on official navigational charts.

Accanoor Setting Standard.....

- Accanoor sets a standard for future initiatives in redevelopment process.
- Accanoor builds toilets for slum-dwellers.
- Estimated six and half million people in 25 hectares live in Mumbai's slum pockets. The pockets are proliferating on a daily basis.
- Many the bona-fide slum dwellers with many years of domicile proof do not have enough documents to claim ownerships on their presently living space.
- Shrewd developers' exploitations baffle many hutment dwellers, who are afraid of dealing with most builders. Accanoor sends friendly and inspiring message to slum dwellers.
- Slums are also found to be centres of cottage industries, many are even exporting to the western markets; finds the necessity of protecting the community, where they trace their roots. Leather goods, recycled plastic, paper and metal products, moulded clay products, soaps, packaged foods, condiments, bakery items, cotton and synthetic readymade dresses, fancy items, glasses, candles, etc reach local shops and faraway markets.
- Most factories are in dilapidated conditions. Slums have abundant supply of semi-skilled workers but also skilled workers and professionally qualified people.
- Accanoor has built houses of nearly 1400 families, more than double currently in pipeline of redevelopment.
- Mr Rao wins Indian Achievers Award for Construction and Design award from the Indian Economic Development and Research Association (IEDRA), New Delhi for outstanding contributions to national development.



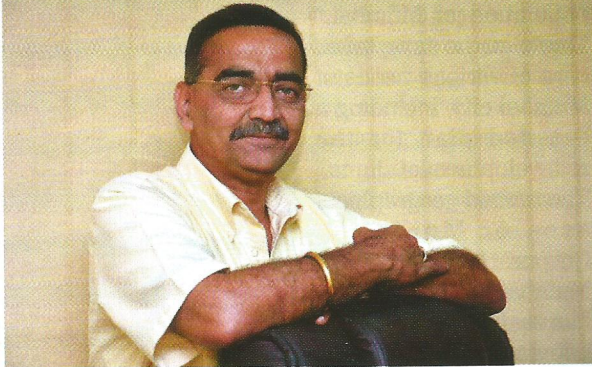
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Sitaram Kunte, Mumbai's Municipal Commissioner has stated: "MCGM has prepared its detailed road map for the development of Mumbai through the 'Development Plan' for 2014 - 2034. The development plan was prepared on the basis of futuristic vision and the expected growth of the population of Mumbai." This plan, he says, takes care of various needs of Mumbai city, including a detailed plan for the redevelopment of slums. The limited geographical area of Municipal Corporation of Greater Mumbai (MCGM) and the increasing density of the population is one of the biggest challenges before the financial capital of the India, admits Mr. Kunte. That is an undeniable truth. "I also agree with the fact," says Mr Deepak Rao. There is a huge shortage of land in Mumbai that can make home prices only costlier in the days ahead. This situation can render more troubles for middle class and lower middle class people of the city, warns Mr Rao. At the same time, utility of the available land and private initiatives cannot be pushed aside to play down simply as a mere business proposition. According to the MCGM's estimate, Mumbai is the only metro in the world, where roughly eight million people flow in for job on a daily basis from far-off suburbs under neighbouring municipal corporations and satellite towns. This staggering number constitutes two thirds of the aggregate population of

There are remedies to speed up the mission through real estate development on the stretches of bays without endangering the ecological balances. Mumbai has a huge scope for real estate development on her bays, even while grappling with the strict CRZ norms and without violating the fundamental environmental interests. Though the immensity of the development potential on the bays cannot be easily estimated, there is no doubt that the full exploitation of the potential can change the profile of Mumbai; that can make it a city of hope and future. Let's not forget how Mumbai was being built empirically over the years and what helped the topographic integration of seven dense islands in making Mumbai a metro of the current size. A case recently won by Accanoor in establishing what is bay and what is sea-front and also what CRZ norms mean for developers has opened a new chapter in the history of Mumbai's real estate industry. In fact, Accanoor has set a new milestone for the industry, benefitting not only slum dwellers but also many developers.

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MR. DEEPAK RAO of *Accanoor*



Mumbai metro region. Such massive flow of people for job on daily basis happens mainly because of the huge shortage of affordable homes near working places – or rather, say, shortage of land for development of affordable houses and slow-pace of redevelopment, within the Mumbai municipal limit.

Mumbai has more than 1.2 million people living within the greater Mumbai Municipal limit, besides an inflow of estimated eight million people every day for works, from the neighbouring municipal regions, called remote suburbs. Around two-thirds of the population in the city, India's business capital and headquarter for many institutions and business houses, live in shanties and deplorable conditions for generations.

Satellite towns are expanding and thriving, even with poor infrastructure facilities and rise in house prices. House in Mumbai can be a dream of only super rich. The prohibitively high cost of land price and availability of land for development make the real estate economy tighter and stiffer. Rising real estate price makes the real estate economy, the economy of the noble class.

Every Mumbaikar dreams to set the city free from the pains of getting clogged more intensely day-by-day to. That deteriorates the quality of life. The city's huge coastal zones are developable for both residential and commercial purposes without endangering ecological balances and violating the CRZ norms, he says. The existing CRZ norms are made primarily for protecting the environment and prevent reckless construction on the open sea-front, he points out. "I respect the norms

HOW IS BAY DIFFERENT FROM SEA?

BAY

means a body of water forming an indentation of the shoreline; larger than a cove, but smaller than a gulf. A body of water partially enclosed by land but with a wide mouth affording access to the sea. The overall salinity in the Bay is 1.0 - 19.9 ppt.

SEA

means one of the larger bodies of salt water, less than the ocean found on the earth's surface; a body of salt water of second rank, generally forming part of, or connecting with an ocean or a larger sea, i.e. Mediterranean Sea, North Sea, Caribbean Sea etc, a tract of water within an ocean, and inland body of water especially if large, or if "Salt" or "Brackish" as the Caspian Sea, Sea of Aral, Sea of Galilee. Normally seawater salinity is 35.5 ppt.

MAHIM BAY

The two samples collected from the shore of Mahim Bay on 19 August 2006 in a survey conducted by National Institution of Oceanography which were dominated by fresh water species of phytoplankton to the extent of 45-50%. Occurrence of fresh water species such as *Agmenellum quadriloculatum*, *Actinastum gracillium*, *Scenedesmus quadricauda*, *Oscillatoria chlorina*, *Fragilaria caucina* and *Pediastrum duplex* is uncommon in the coastal waters of Mumbai.



and fully grapple with what the rules say. Accanoor will never take up any project where the ecology is at stake and in violation of any law of the land," he opines. I think, if a developer is right in his claim with evidences to substantiate the claims, nothing comes to prevent the development process. Being in shelter business, real estate developers need to be more benevolent, customer caring and, of course, rule obeying.