



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

NHB AWARD

FOR BEST DESIGN IN AFFORDABLE HOUSING



**Theme: Best Design in Beneficiary Led
Construction on a Smaller Piece of Land**

**Architectural Ideas
Open Competition**

I. PREAMBLE

National Housing Bank (NHB) has been established under the National Housing Bank Act, 1987 with the mandate to operate as a principal agency to promote housing finance institutions both at local and regional levels and to provide financial and other support to such institutions and for matters connected therewith or incidental thereto.

Aims and Objectives:

NHB has been established to achieve, inter alia, the following:

- To promote a sound, healthy, viable and cost-effective housing finance system to cater to all segments of the population and to integrate the housing finance system with the overall financial system.
- To promote a network of dedicated housing finance institutions to adequately serve various regions and different income groups.
- To augment resources for the sector and channelise them for housing.
- To make housing credit more affordable.
- To supervise the activities of housing finance companies based on supervisory authority derived under the Act.

II. DESIGN CONTEXT

- a. Housing is one of the fundamental needs of human beings in an organized society. A house is not just a place for seeking shelter but is also a source of financial stability for the family.
- b. Affordable housing has long been a cornerstone of sustainable urban development and social stability. Therefore, the efforts of policymakers have always been towards providing the necessary ecosystem for ensuring adequate housing at minimal cost, so as to maximize home ownership and to accrue the benefit of increased housing activity to the society as a whole.
- c. Every State in the country has its traditional designs for houses which take into consideration the geography, weather, availability of materials locally, and other relevant factors. However, over the years, the importance of design aspects of housing, particularly in the lower income segments, has diminished owing to rapid urbanization and increasing cost of land, material and labour, with more emphasis being placed on self-design to avoid the cost of engaging a professional, resulting in sub-optimal design and construction.
- d. A well-designed and professionally conceived house can not only be completed at minimum cost but also results in cost savings which might not be available in self-designed houses. Further, design professionals can make optimum use of modern technologies and techniques such as energy-efficient and green housing to further reduce costs in the long-term while ensuring that there is no compromise in quality.
- e. One way to ensure that houses, particularly self-constructed houses in the lower income segments, are able to benefit from superior and modern designs without much additional cost, is to provide simple templates which can be easily replicated. Such templates would,

therefore, have to be easy to understand, cost effective, and incorporate the latest building material technologies applicable to the particular segment they seek to serve.

- f. One of the activities included in the scope of functioning of the National Housing Bank (NHB) in terms of the National Housing Bank Act, 1987, to undertake research and surveys on construction techniques and other studies relating to or connected with shelter, housing and human settlement.
- g. In alignment with the National Housing Bank's mission to promote sustainable and inclusive housing development, the Bank has instituted an award - NHB Award for Best Design in Affordable Housing, to encourage innovation and excellence in housing design.
- h. This award will recognize and encourage innovative, sustainable, and inclusive housing designs that address the challenges of affordability, sustainability, space constraints, and adaptability to India's varied climate/topographical zones while offering quality living conditions.

III. GUIDELINES FOR THE AWARD:

A. Objective of the Award

The awards aim to:

- Promote innovation in "Beneficiary led construction" design on small piece of land.
- Address the unique challenges of India's varied climate zones.
- Encourage sustainable and environment - friendly construction practices.
- Promote cost-effective and culturally appropriate housing solutions.
- Encourage beneficiary-led construction approaches that optimize the use of small plots of land.
- Encourage students and architects to design innovative, affordable, and green buildings.
- Provide a platform for showcasing designs that meet the needs of low-income communities without compromising quality or sustainability.

Note: "Beneficiary led Construction" means a self-constructed new pucca* house (an all-weather dwelling unit) on a given piece of land.

***A 'Pucca' house is defined as an all-weather dwelling unit having roof and wall made up of sturdy, modern, and durable materials like burnt bricks, stones packed with cement or lime, cement concrete, timber, Galvanized Iron (GI) sheets, asbestos sheets, machine-made tiles etc. regardless of whether the floor is Kutcha.**

B. Eligible Participants

The Competition is being organized for 2 categories of participants:

- **Participant Category I**

Registered Architects (i.e. Architects registered with COA) - Participation on Individual basis or in a team of maximum 5 members.

Note: Architectural firms are not eligible.

- **Participant Category II**

Students pursuing Architecture course in Institutions approved by COA– Students in 3rd year or above or students who have completed the bachelor’s course in Architecture and pursuing post-graduation in related field, can participate as individual or in a team of maximum 5 members.

A forwarding letter from faculty member is required to be submitted by the participant during design submission. (Refer to Annexure III)

C. Design Categories

Participants can submit their design in any one of the three geographical categories:

- Plain Region
- Coastal Region
- Hilly Region

The design submission should be relevant to the geographical category selected.

D. Design Elements

While designing, the participants should take into account the following aspects:

1. Planning

Planning a low-cost, sustainable self-constructed home requires a “less is more” philosophy. Success hinges on spatial efficiency and climatic intelligence before the first stone is laid.

Key considerations:

- **Optimisation of spaces:** The design should minimize unused or residual spaces and promote multi-functional use of areas to achieve maximum utility. Logical placement of spaces such as kitchen, sanitation, and living areas to ensure proper ventilation, convenience, hygiene, and usability.
- **Flexibility in Usage:** Design of spaces that can accommodate multiple functions over time, allowing adaptability to changing users’ needs.
- **Ease of Construction:** The design should be simple, practical, and easy to implement.
- **Ability of the unit to scale-up:** Provision for incremental expansion of the dwelling in a planned manner, enabling future additions without major structural changes.

2. Affordability

Participants should design the house considering the low-income group of society. Participants should try to minimize the cost by incorporating cost efficient strategies.

Key Considerations:

- **Employment of Locally Available Materials:** Use of locally available materials to ensure ease of procurement and affordability.

- **Efficiency in Cost of Construction:** Adoption of design strategies that minimize construction costs.
- **Cost of Maintenance / Repair Spans:** Design considerations that reduce long-term maintenance requirements and extend the durability of building components.

3. Sustainability

The design should be sustainable and environment friendly to minimize the environmental impact.

Key Considerations:

- **Sensitivity to Local Ecology:** Response to local environmental conditions, including climate, topography, and natural surroundings, to minimize ecological impact.
- **Energy Efficiency:** Reduction of energy demand through passive design strategies such as thermal mass, shading, and natural ventilation, etc.
- **Use of Renewable Resources:** Integration of rainwater harvesting/ groundwater recharge in the design and use of renewable energy solutions, such as solar power, wherever feasible, to reduce reliance on non-renewable resources.

Note: Participants may refer to the Eco-Niwas Samhita (ENS) for guidance.

4. Innovation

Innovation should reflect the originality and effectiveness of ideas that enhance functionality, affordability, and sustainability, while ensuring practical applicability.

Key Considerations:

- **Creative Use of Traditional Components:** Innovative reinterpretation of traditional materials and construction techniques to enhance performance and relevance.
- **Integration with furniture or furniture components:** Incorporation of built-in or adaptable furniture solutions to optimize space and enhance usability.
- **Use of modern Innovative technologies & materials/components:** The participants are encouraged to explore the use of innovative modern technologies & materials [participant may refer to websites of GHTC-India (<https://ghtc-india.gov.in/>) & BMTPC (<https://www.bmtpc.org/>) in this regard].
- **Any other innovative design idea** that meets the requirement of low-income communities without compromising quality or sustainability

Note: Participants are expected to include minimum one-page write-up on each of the above-mentioned four aspects.

- **Area:**

Plot Area: Maximum 60 sq. mt. and

Carpet Area: minimum 30 sq. mt. and maximum of 45 sq. mt.

The design submission shall have a combination of at least two rooms, kitchen, and a toilet/bathroom. The house should be designed to meet the requirements of structural safety against earthquake, flood, cyclone, landslides etc. in accordance with NBC norms, other relevant Bureau of Indian Standards (BIS) codes and State/Local Authority norms.

E. Design Submission

The submission by participants shall include the following:

1. Title of Design
2. A detailed **Concept Note** (in PDF format) covering aspects of Planning, Affordability, Sustainability and Innovation as detailed in section D above.
3. **Cost estimate** of the Design (in PDF format)–*As per format provided at Annexure II.*
4. **A2 sized drawings** (42 cm x 59.4 cm) in Landscape format to explain design concept (in PDF format) with layout plans and views (sections and elevations).
5. **3D walkthrough** - Covering both external and internal views of the designed dwelling unit (mp4 file). **Submission of 3D walkthrough is optional.**
6. **Forwarding letter** from faculty member in case of participation in category "*Students pursuing Architecture in Institutions approved by COA*" as per *Annexure III.*
7. **Undertaking** as per *Annexure IV.*

F. Guidelines for submission of entries

- All the above-mentioned documents/requirements in prescribed format should be uploaded on the NHB Design portal.
- Incomplete entries shall be rejected.
- Original physical copies of design/documents should be preserved to be produced by the participant, when asked for.
- ***Anonymity of the participant is to be ensured. Participant's name should not be mentioned in any of the submission documents, except the Undertaking and Forwarding Letter, failure to which, may lead to rejection of the entry.***
- Each document to mention the Unique Identification Code (UIC) received during registration on the bottom right corner.
- Submission to be done in PDF only.

G. Prizes for winners

1. Participant Category I - Registered Architects (i.e. Architects registered with COA)

The Bank will felicitate best entries under each design category (i.e. Plain Region, Coastal Region, Hilly Region) as under:

Particulars	Prize Money
Winner	₹ 5 lakh
Runner-up	₹ 3 lakh
Second Runner-up	₹ 2 lakh

Note: In the event of receipt of an insufficient number of entries under any design category, the Jury may, at its discretion, merge such category/categories with other categories or cancel the entries received under such category/categories for the purpose of evaluation and declaration of results.

2. Participant Category II- Students pursuing Architecture course in Institutions approved by COA

The Bank will felicitate best entries under each design category (i.e. Plain Region, Coastal Region, Hilly Region) as under:

Particulars	Prize Money
Award for best selected entries	₹ 1 lakh

Note: The number of best selected entries under each design category shall be decided by the Jury at its sole discretion, based on merit and the quality of entries received. In the event of receipt of an insufficient number of entries under any design category, the Jury may, at its discretion, merge such category/categories with other categories or cancel the entries received under such category/ categories for the purpose of evaluation and declaration of results.

The declaration of number of winners shall rest exclusively with the Jury, whose discretion shall be guided by the quality and total number of entries received. The decision of the Jury in this regard shall be final, conclusive, and binding on all participants, and shall not be subject to any form of appeal or challenge.

Winning entries will feature in NHB's publications, website, and social media handles.

COMPETITION GUIDELINES & REGULATIONS

1. Organiser of the Competition

The Competition is organised by National Housing Bank.

2. Individual/ group participation

2.1 For the purpose of this competition, participation would be allowed under two categories:

S. No.	Category of Participation	Who can participate
1	Registered Architects (viz. Architects registered with COA).	Participation on Individual basis or in a team of maximum 5 members. <i>Note: Architectural firms are not eligible.</i>
2	Students pursuing Architecture course in Institutions approved by COA	Students in 3 rd year or above or students who have completed the bachelor's course in Architecture and pursuing post-graduation in related field, can participate as individual or in a team of maximum 5 members. A forwarding letter (as per Annexure III) from the faculty is required to be submitted at the time of submission of entry.

2.2 Employees of NHB are not eligible to participate in the competition.

3. Steps to participate in the Competition:

3.1 No participation fee is required to be paid by participants.

3.2 All intending participants will be required to register for the competition on NHB's Design Award portal. On successful registration, the participants shall be assigned a Unique Identity Code (UIC) to ensure their anonymity.

3.3 The UIC generated shall be used for login purposes.

3.4 Link for registration: www.designaward.nhbonline.com

Note: For details please refer to the "Participant Guide" available on the www.designaward.nhbonline.com.

4. General Details & Schedule of the Competition

4.1 The competition schedule shall be as follows:

- Competition start date - July 09, 2026.
- Last date for registration by participants - August 04, 2026.
- Last date for submission of the entries - August 20, 2026.

- Presentation of shortlisted designs before the Jury: Date, time and venue will be communicated, separately.
- Announcement of the Result and date of distribution of Prize will be communicated separately.
- In case of any query/clarification, participants are advised to send communications through email only. (NHB email: design.award@nhb.org.in)
- Each participant/team shall submit only one entry.

4.2 NHB reserves the right to alter the schedule and this Competition document or extend the Competition deadline beyond the last date of submission, which shall be deemed confirmed, and shall be binding upon all the participants.

5. Competition Assessment and Deliberations

- 5.1 Jury shall determine, at their sole discretion, the procedure to be followed for assessment of the entries received. The decision of the Jury shall be final, conclusive, and binding.
- 5.2 Participants do not have the right to request for access to the Jury's comments or records on the adjudication.
- 5.3 Upon completion of the procedure of evaluation, NHB will announce the final results of the Competition and distribute the prizes to the Competition Winners as declared by the Jury.

6. Prize and Remuneration

- 6.1 The Bank will announce prizes under each design category (i.e. plain, coastal and hilly regions) to best entries as detailed in section G of the Competition Dossier.
- 6.2 The prize money shall be awarded to the winning entry as a single unit. The Bank shall bear no responsibility for distribution of the prize money among the team members.
- 6.3 NHB shall not be liable to compensate for any other expenses incurred by the participants on account of participation in this Competition.
- 6.4 In the event of receipt of an insufficient number of entries under any design category, the Jury may, at its discretion, merge such category/categories with other categories or cancel the entries received under such category/ categories for the purpose of evaluation and declaration of results.
- 6.5 Further, the declaration of number of winners shall rest exclusively with the jury, whose discretion shall be guided by the quality and total number of entries received. The decision of the jury in this regard shall be final, conclusive, and binding on all participants, and shall not be subject to any form of appeal or challenge.

7. Reservation

- 7.1 Entries submitted by the participants for the purpose of this Competition will not be returned by NHB.
- 7.2 NHB reserves the right to use with or without modifications, the design ideas and concepts submitted by prize winners, as deemed fit by NHB, without any further compensation.

8. Intellectual Property Rights and Confidentiality

- 8.1 Intellectual Property Rights of the ideas / concepts and the submitted design shall vest with the author; however, NHB shall have the right to use the ideas/concepts and the submitted design(s) by winners, with or without modifications as deemed fit by NHB, in part or in full, without any further compensation.
- 8.2 The participants shall treat all information provided by NHB for the purpose of this design competition to be confidential and shall not disclose the same with anybody without taking prior written permission from NHB.
- 8.3 These obligations will remain valid during the tenure and even after the completion of the said Competition.
- 8.4 NHB reserves the right to cancel, extend/reject the Design Competition without any reason at any appropriate time.

9. Application of Regulations

- 9.1 Submission of entries by a participant implies that the participant has gone through the rules & regulations and guidelines of the competition contained in this competition document and accept the same in toto.
- 9.2 Decisions, deliberations, opinions & proceedings of the Jury shall not be made public or otherwise revealed.
- 9.3 Jury's decisions shall be final and binding on all participants without appeal and cannot be challenged.

10. Disclaimers

- 10.1 NHB shall not be responsible or liable for any erroneous, damaged, destroyed, lost, late, incomplete, illegible and misdirected entries, or any damage or loss arising from, or relating to the Competition, regardless of the cause or any fault by the organizer or the Jury or any person concerned for whom any of the above mentioned are responsible, and notwithstanding that any of those persons may have been advised of damage being incurred.
- 10.2 NHB may at its discretion cancel, modify or suspend the Competition. The participants shall not be entitled to any compensation as a consequence of such cancellation, modification or suspension of the Competition.
- 10.3 NHB, its employees / advisors / representatives or consultants make no representation or warranty and shall have no liability to any of the participants under any law, statute, rules or regulations for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this Competition Document.

Annexure II

Cost Estimation Format

Cost estimation is to be provided in the following format:

S. No.	Description of Works						Estimated Cost (₹ lakh)	Remarks
1	Structure Cost (a)+(b)+(c)+(d)							
	Component	Material Used	Length (mt.)	Width (mt.)	Thickness (mt.)	Quantity (cubic mt.)		
(a)	Foundation							
(b)	Walls (Internal)							
	Walls (External)							
(c)	Roof/ Ceiling							
(d)	Other, if any (please mention)							
2	Finishes (Flooring, Plaster, Paint, Doors, Windows etc.) <i>Please indicate other component(s), if any</i>							
3	Plumbing & Sanitation							
4	Electrical Fittings & Fixtures							
5	External Works + Sustainability Features (like Rainwater harvesting, efficient ventilation and passive cooling, etc)							
6	Miscellaneous Cost, if any (Please mention)							
	TOTAL							

Forwarding Letter for Students pursuing Architecture course in Institutions approved by COA

Date: _____

To,

The General Manager

National Housing Bank

New Delhi

Forwarding Letter – NHB Award for Best Design in Affordable Housing

Sir/Madam,

I hereby forward the participation of following participant(s) in “NHB Award for Best Design in Affordable Housing” under the participation category, “Students pursuing Architecture course in Institutions approved by COA” for consideration in the competition.

Details of Participants:

S.No.	Name of Participant	Course Name (B.Arch, M.Arch, etc.)	Current year of Course	Name of Institution
1.				
2.				

Yours faithfully,

Name: _____

Designation: _____

Institution Name: _____

Official Seal & Signature

(Faculty Member)

Annexure IV

Undertaking by the Participant

I/We hereby declare that the design and all supporting documents submitted by me/us for this competition are original, authentic, and free from plagiarism, and do not infringe upon any intellectual property rights or other proprietary rights of any third party.

I/We further agree that the National Housing Bank (NHB) reserves the right to use, reproduce, adapt, modify, and implement the design ideas and concepts submitted, in part or in full, with or without modifications, as deemed fit by NHB, without any further compensation.

I/We further undertake to indemnify and keep National Housing Bank indemnified against any and all claims, actions, liabilities, losses, damages, costs, and expenses (including reasonable legal expenses) arising out of or in connection with any claim by a third party alleging that "Design submitted by me/us" infringes or otherwise violates any patent, copyright, trademark, or other intellectual property right of such third party.

I/We confirm that submission of the entry implies acceptance of all terms and conditions of the competition.

Name(s) of Participant/Team Member(s):

Signature(s)*:

Date:

**To be signed by all participants*



Scan the QR code or visit www.designaward.nhbonline.org.in
to register and participate in the competition.

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आवास बैंक
**NATIONAL
HOUSING BANK**

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