



INDEX TO CONTENTS

PART A : VISHAKAPATNAM HOUSING SCHEME

1. Introduction / Background
2. Location
3. Salient Features
4. Eligibility
5. Tentative Details of Dwelling Units
6. Basic Specifications
7. Payment Schedule
8. Construction Schedule
9. Loan Arrangements
10. Sale of Applications
11. Receipt of Applications
12. Allotment
13. Refund
14. Important Points

PART B : CGEWHO RULES

1. Preamble
2. Definitions
3. Eligibility
4. Special Eligibility Criteria
5. Housing Concept
6. Type of Houses
7. Option to apply for type of unit
8. Plans and Specifications
9. Technical Brochure
10. Stations
11. Master Plan
12. How to Apply
13. Registration of Applications
14. Reservation for SC/ST Applicants
15. Confirmation of Booking
16. Cost of Dwelling Units
17. Payment Schedule
18. Late Payments

19. Changes in Payment Schedule
20. Mode of Payment
21. Payment of Interest
22. Rebate
23. Loan Arrangements
24. Allotment of Specific Unit
25. Withdrawal from a Scheme
26. Cancellation Charges
27. Possession
28. Delay in Taking Over
29. Handing Over
30. Mutual Exchange of Dwelling Unit
31. Cooperative Society/Apartment Owners' Association
32. Additions & Alterations
33. Ownership
34. Succession
35. Transfer
36. Liability of the CGEWHO
37. Amendments to the Rules of the Organisation
38. Acceptance of Application
39. Arbitration
40. Misrepresentation or Suppression of Facts

PART C : ANNEXURES AND APPLICATION FORM

1. Salient Features of various loan schemes for CGEWHO Beneficiaries (Annexure-I)
2. Proforma for Payment Deposit (Annexure-II)
3. Format of Pre-receipt (Annexure-III)
4. Format of Affidavit
5. Instructions for filling applications



1. INTRODUCTION/BACKGROUND

- i) Central Government Employees Welfare Housing Organisation, a body of the Ministry of Housing & Urban Poverty Alleviation, Govt. of India, a Society registered under the Societies Registration Act. 1860, specifically created for execution of housing projects for Central Government employees, on all India basis, has at present, to its credit, on-going housing schemes at Chennai (Ph-II) (572), Pune (Ph-II) (148), Hyderabad (Ph-III) (380) Bhubaneswar (Ph-I) (256), Mohali (Ph-I) (586), Meerut (Ph-I) (90) and Jaipur (Ph-II) (572) with 2064 dwelling units under various stages of construction and planning. Twenty two of the CGEWHO's projects at Chennai (Ph-I) (524), Nerul, Navi Mumbai (384), Sector 14, Panchkula (Ph-I) (98), Kolkata (Ph-I) (576), Sector-51, NOIDA (Ph-I & II) (1200), Kharghar, Navi Mumbai (1230), Sector-56, Gurgaon (Ph-I & II) (1940), Chandigarh (305), Bangalore (Ph-I) (603), Hyderabad (Ph-I) (344), Kochi (43), Pune (Ph-I) (159), Sector-82, NOIDA (Ph-III, IV & V) (2276), Ahmedabad (310), Jaipur (Ph-I) (184), Hyderabad (Ph-II) (178) and Panchkula (Ph-II) (240) and Lucknow (Ph-I) (130) have been completed.
- ii) After successful completion of housing schemes as mentioned above, CGEWHO is now launching its next scheme at Vishakhapatnam.
- iii) Besides the present scheme at Vishakhapatnam, our forthcoming schemes for the year 2008, may include Gurgaon (Ph-III).
- iv) This brochure, outlines details and 'Rules and Regulations' governing the Vishakhapatnam Housing Scheme.

2. LOCATION

The site is located at Penduruthi Main Road, Pendurthi, Vishakhapatnam.

3. SALIENT FEATURES

- Timely completion of project.
- A community centre for use of the residents.
- Covered car parking under stilts/basement.
- Play equipment & Totlots for children.
- Power back up for common facilities.
- Fully developed project with bituminous/ concrete roads, electrification, water supply, sewage disposal system, area drainage system, community facilities, horticulture/ plantations, parks, boundary wall, security gates & posts etc.
- Planning by professional firm of Architects.
- Township planned with Ground Coverage around 35%..
- Efficient plans. Area calculated as per actuals. More than 70% of the super built-up area (SBA) is usable/carpet area.
- Construction as per approved plans of VUDA.
- All dwelling units are accessible through lifts.
- Rain water harvesting for augmenting water resources.

4. ELIGIBILITY

ELIGIBLE CATEGORIES

PRIORITY - I

- i) Central Government Employees: Serving or retired Central Govt employees, who are covered by the definition as given at Para 2(vii) of Part B of this Brochure, will be eligible.
- ii) Spouses of the deceased employees: Spouses of the deceased Central Government employees or deceased retired employees would be eligible, if the deceased employee would have qualified by the eligibility criteria given at (i) above.
- iii) Employees of the CGEWHO, with a minimum of one year of service, will be eligible.

PRIORITY - II

Employees in service of Central PSUs, State Govts., Union Territory Administration, Autonomous Bodies, Corporations, Nationalised Banks etc.

Serving uniformed employees of the Ministry of Defence and serving employees of Ministry of Railways.

NOTES:

- i) Depending upon the number of applications received, allotments shall be made in the order of priority, as mentioned above. However, in case the number of applications received from Priority-I applicants outnumber the number of dwelling units proposed to be built, computerised draw will be held.
- ii) An eligible Central Government employee can make only one application for one of DU only. Where both husband and wife are eligible, only one can apply.
- iii) Before submission of application, applicants must ensure their eligibility regarding their Central Govt. employment and other conditions given under para 4 of Part 'B' of these Rules. In case an allotment is still made in contravention of the CGEWHO Rules due to any oversight, it will be the responsibility of the applicant to inform this organisation within 15 days of the occurrence.



5. TENTATIVE DETAILS OF DWELLING UNITS

The project constitutes construction of approx. 570 dwelling units with connected central amenities. The basic tentative details of the dwelling units (subject to change without any notice), are as under :-

Type	Accommodation	Configuration	Approx Super Area (Sq. ft.)	Application Fee (*) (Rs.)	EMD (Rs.)	Tentative cost of DU (Rs.in lacs)
A.	Drawing-cum-dining, one bedroom, kitchen, bath, WC, Balconies	Basement + 10 Floors	750	500	50,000	13.40
B	Drawing-cum-dining, Two bedrooms, Kitchen, Two Toilets, Balconies	-- do --	1175	500	50,000	20.90
C	Drawing-cum-dining, Three bedrooms, Kitchen, Two Toilets, Balconies	-- do --	1475	1,000	1,00,000	26.30
D	Drawing-cum-dining, Three bedrooms, Kitchen, Two Toilets & One Study/servant room with WC, Balconies	-- do --	1900	1,000	1,00,000	33.80

Note:

- i) Types, areas and costs, as indicated above, are tentative and subject to revision. However, further details will be communicated through a 'Technical Brochure', after the plans have been approved by the Competent Authority.
- ii) Application Fee is non-refundable. A combined Bank Draft for EMD and Application Fee may be sent.
- iii) EMD is automatically considered as part of the instalment(s), on allotment.
- iv) Few Car/Scooter Parkings under stilts/basement may be provided. Options for the same will be called towards end of the project and allotments made through a computerised draw (in case of higher demand), at extra cost to be intimated then. Cost of parking space (s), if allotted, would be called and become payable at the time of final instalment.



6. BASIC SPECIFICATIONS

	Type A	Type B	Type C	Type D
a. Internal finish of DUs	Oil Bound Distemper on walls & white wash on ceiling.	Same as for type A	Same as for type B	Same as for type C
d. Internal walls/ Ceiling finish of common area	White wash	Same as for type A	Same as for type B	Same as for type C
c. External walls/finish	Water proofing cement paint	Same as for type A	Same as for type B	Same as for type C
d. Flooring	Vitrified tiles.	Same as for type A	Same as for type B	Same as for type C
e. Toilet/WC	Ceramic Tiles flooring with full height dado.	Same as for type A	Same as for type B	Same as for type C
f. Kitchen	Granite counter, stainless steel sink with drain board and 2 high dado above counter	Same as for type A	Same as for type B	Same as for type C
g. Door-Shutters	Flush doors except Toilet door shutters which shall be of FRP	Same as for type A	Same as for type B	Same as for type C
h. Door & Windows Frame	African teak frames for doors & Aluminium sections for windows	Same as for type A	Same as for type B	Same as for type C
i. Windows shutters	Aluminium window shutters	Same as for type A	Same as for type B	Same as for type C
j. Electrical wiring	Copper	Same as for type A	Same as for type B	Same as for type C
k. Telephone outlets	Two points	Three points	Three points	Four points
l. Central TV antenna points	Two points	Three points	Three points	Four points

Note: Specifications are tentative and are subject to change.

7. PAYMENT SCHEDULE

INSTALMENT AMOUNT	STAGE
- EMD, as defined in para 5 above.	Along with Application.
i 30% of cost of DU less EMD	On allotment*
ii 15% of cost of DU	On commencement of construction
iii 20% of cost of DU	After 4/6 months of previous instalment.
iv 15% of cost of DU	-do-
v 20% of cost of DU	-do-
vi All other charges, including escalations, interest, cooperative society charges, stamp duties, reserve fund, statutory levies etc.	On offer of possession

* Allotments shall be made within 3 months from the formal

closure of the scheme, including extensions (if any), whichever is later.

NOTES:

- Separate call-up notice for each instalment shall be sent giving 30 days, for effecting the payment.
- All payments are to be made by Bank Drafts only drawn in favour of CGEWHO, A/c No. 18816, Canara Bank, New Delhi. PERSONAL CHEQUES ARE NOT ACCEPTED, EVEN IF PAYABLE AT PAR.
- As mentioned in the payment schedule above, escalation component, if any, Apartment Owners' Association charges @ 1.5% of the final cost of the dwelling unit, reserve fund @ 1.5% of the final cost of the dwelling unit, stamp duties and levies, interest and statutory payments, if any, shall be computed and charged along with the final instalment, at the time of offering physical possession of the dwelling unit.
- Beneficiaries are advised to remain in contact with CGEWHO and keep visiting website regarding issue of Call-up notice (s) etc.

SCHEME CLOSURES ON 08.12.2008



8. CONSTRUCTION SCHEDULE

Construction is likely to commence during middle of the year 2009 and is expected to be completed within 30 months, thereafter. However, commencement of construction is related to the approval of plans by the VUDA.

9. LOAN ARRANGEMENTS

House Building Advance is admissible to Central Government employees for acquiring houses from the CGEWHO, as per OM NO.1/17015/1/91-H.III dated 4.9.91, issued by the then Ministry of Urban Development against mortgage of the property, in favour of the President of India. Additional funds, if required, can be borrowed from other Financial Institutions like HDFC, GIC, LIC, Housing subsidiaries of the Nationalized Banks etc. on the basis of second mortgage of property allotted.

Explanations :

Applicants are to apply for loan directly to their respective Departments/Financial Institutions. All possible assistance will, however, be provided by the CGEWHO, including the documents, as required by the concerned Institution(s).

10. SALE OF APPLICATIONS

Intending applicants may obtain the 'CGEWHO Rules' brochure from any of the following at a cost of Rs. 100/- in cash or through Bank Draft in favour of CEO, CGEWHO payable at New Delhi:-

- I) Canara Bank, Vishakhapatnam MVP Palem, Sector-12, Pot No. 124, MVP Colony, Vishakapatnam.
- II) CGEWHO's Head office at New Delhi.
- III) By downloading from CGEWHO's official Website. In such a case, Rs. 100/- may be added towards cost of Application Form.

11. RECEIPT OF APPLICATIONS

Duly completed applications will be received only at the Head Office at New Delhi, either by post or by hand. Applications by hand can be deposited in the office on all the working days between 0930 to 1300 hrs.

Scheme Closes on 08/12/ 2008

12. ALLOTMENT

After the receipt of application forms, complete in all respects, from all the eligible applicants, a computerised draw will be conducted at the Head Office in case of over subscription, within three months of the formal closure of the scheme. If conducted, the results of the 'draw' will be communicated individually. Otherwise allotments shall be made to all the eligible applicants.

13. REFUNDS

Refund to unsuccessful allottees will be made within three months from the last date of closing of the scheme. As per rules of the Organisation, interest @ 5% per annum is payable, if the

Earnest Money is not refunded to unsuccessful allottees within 3 months from the last date of closing of the scheme.

14. IMPORTANT POINTS

Change of Address :

- i) All correspondence will be made with the applicants/beneficiaries on the address mentioned at Sl. No. 11 of the Application Form. Any change of address should be notified to the CGEWHO, New Delhi, in the format given below:

Name of the Scheme :
Name of Beneficiary :
Registration No. :
New Address for Correspondence :
Signature :
Date :
Place :

- ii) In order to provide prompt and efficient service to the beneficiaries visiting our office, for submission of applications, depositing payment and for scheme enquiries, you may contact our office on any of the working days between 09:30 and 13:00hrs.
- iii) Beneficiaries are advised to ensure that their Registration Nos. and names are mentioned correctly, while remitting payments and corresponding with this office.
- iv) Beneficiaries are requested to send their payments under a separate covering letter as per proforma placed at Annexure II and not to club their queries, in the same letter.
- v) Call-up notices for instalments are sent to all the confirmed beneficiaries, mentioning therein the last date of payment. For payments received beyond the stipulated date, interest becomes chargeable, as per Para 18 of the 'CGEWHO Rules'. Waiver of interest is not possible and hence beneficiaries are advised not to enter into avoidable correspondence requesting for waiver of interest.
- vi) Beneficiaries forwarding the Tripartite Agreement for availing HBA/ loan from HDFC/ LIC/ GIC etc. are requested to forward one extra copy of the agreement. All copies should be signed by the beneficiaries and duly witnessed. One copy will be retained and the remaining copies, duly signed by the authorised signatory, will be sent back to the beneficiary.
- vii) **Interest @ 15% per annum is charged for late payment of instalment (for exact no. of days). Interest is also charged to late joiners on all the instalments called for at the time of joining (from the respective dates of instalments) as stated above.** In case of change from lower category to higher category, interest on differential amount is charged on each instalment. No interest is paid to waitlisted applicants to whom confirmed



allotment has been made. No interest is paid when a beneficiary withdraws from a scheme. Interest is paid to waitlisted applicants @ 7% per annum, provided they are on the waiting list for a minimum period of one year. Waitlisted applicants will not be entitled to interest if allotment made to them is not accepted. However, they will not be charged any cancellation charges also. No interest is paid in case the beneficiary changes from higher to lower category. No interest is paid for early payment of instalment. No interest is paid if the project is delayed due to any circumstances whatsoever. Interest on EMD to non-allotees, in the case of draw is paid only under reasons explained in Para (12) of Part B of CGEWHO brochures. **Interest adjustments are made at the time of calling up of the final instalment.**

* * * * *



1. PREAMBLE

- i) The Central Government Employees Welfare Housing Organisation is a 'Society' established to promote, control and coordinate the development of housing schemes at selected places, all over India, on "no profit-no loss" basis as a welfare measure. The Society is a registered body under the Societies Registration Act of 1860.
- ii) Its aim is to provide welfare housing service of quality to the Central Government employees.
- iii) These rules have been drawn up to give the Central Government employees, serving and retired, a perception of the task and an understanding of the Organisation's commitment to them and their own obligations in this matter. Such a brochure cannot be all comprehensive. Applicants may, therefore, contact the organisation's Head Office in New Delhi for clarifications.

2. DEFINITIONS

- i) 'General Body' means the list of Members given under Para 6 of the Memorandum of Association.
- ii) 'Governing Council' means the list of members given under Para 5 of the Memorandum of Association.
- iii) 'CGEWHO' means the Central Government Employees Welfare Housing Organisation.
- iv) 'Scheme' means the self-financed housing project announced by the CGEWHO.
- v) 'Dwelling Unit' means a single storey/ duplex type/ flat type of housing unit constructed in independent group housing or multistoreyed construction or marked plots.
- vi) 'Beneficiary' means an eligible applicant whose booking for a dwelling unit has been confirmed by the CGEWHO, through and Allotment Letter.
- vii) For the purpose of CGEWHO, a Central Government employee is an individual who is appointed by or on behalf of the President of India and whose pension both charged and voted, is debitible to the Consolidated Funds of India.

3. ELIGIBILITY

PRIORITY - I

- i) Central Government Employees: Serving permanently / regular or retired Govt employees, who are covered by the above definition will be eligible.
- ii) Spouses of the deceased employees: Spouses of the deceased Central Government employees or deceased retired employees would be eligible:
- iii) Employees of the CGEWHO, with a minimum of one year of service, will eligible.

PRIORITY - II

Employees in service of Central PSUs, State Govts., Union Territory Administration, Autonomous Bodies, Corporations, Nationalised Banks etc. Serving uniformed employees of the Ministry of Defense and serving employees of Ministry of Railways

Note: Depending upon the number of applications received, allotments shall be made in the order of priority, as mentioned above. However, in case the number of applications received from Priority, I applicants outnumber the number of dwelling units proposed to be built, a computerised draw will be held.

PRIORITY - III

General public, including retired/spouses of deceased employees of Priority-II

4. SPECIAL ELIGIBILITY CRITERIA

- i) Where both husband and wife are eligible, only one of them can apply.
- ii) Employees, serving or retired, owning residential property, in his/her, or in the name of his/her spouse in the city/town, where the CGEWHO is planning a Scheme, will not be eligible for that Scheme. For this purpose urban agglomerates contiguous to the city of the scheme (e.g. Delhi/Noida/Greater Noida/Gurgaon/Faridabad) will be considered as one city/town/location/.
- iii) Employees will be entitled to only one dwelling unit under CGEWHO Schemes anywhere in the country.
- iv) An employee who has been dismissed from the service, would cease to be a beneficiary of the Scheme and will not be eligible to apply.
- v) Eligibility and other conditions attached to the allotment of land by the Municipal and Local Development Authorities, as applicable to such Scheme, would prevail.
- vi) The terms and conditions, as imposed by the Land Allotting Agency/Plans Approving Authority, in respect of cost, FAR, Bye-laws, eligibility etc, shall prevail and be binding on the beneficiary of the CGEWHO.

5. HOUSING CONCEPT

Subject to availability of land, dwelling units and garages in single units, multiple units, row housing, multi-storeyed building, group-housing or marked plots may be planned,



subject to the approval of the local civic authorities. These plans will be announced as Scheme, as applicable.

6. TYPE OF HOUSES

The CGEWHO may build houses or flats of the following types: One bed-room units - Type A; Two bed-rooms units - Type B; Three bed-rooms units - Type C and Three bedrooms & a study/Four bedrooms units - Type D. These may be built with or without scooter/car garages/stilts. The design, the layout and the built-up area in each type may vary from place to place. More types may be added with consequent change in Rule 7. Please refer to Part A of this brochure for more details.

7. OPTION TO APPLY FOR TYPE OF UNIT

The applicant may apply for any one of the above types of units linked with the Group to which he/she belongs, as under:

Type A- D, C, B & A Groups

Type B- C, B & A Groups

Type C - B & A Groups

Type D - A Group

Notes:

- i) Change of dwelling unit from one type to another type, provided otherwise eligible as per this para, can be entertained subject to payment of additional Application Fee and Earnest Money, as applicable, and availability of vacancies in that particular type of dwelling unit. However, change to a lower type of category will not entitle the applicant for refund of differential Application Fee but will entitle him for refund/appropriate adjustment of the differential Earnest Money paid.
- ii) Change from one scheme to another scheme is not permitted. For doing so, an applicant should first withdraw/undertake to withdraw his allotment from the existing scheme and apply afresh in the new scheme, if he so desires (subject to payment of cancellation charges, as per rules).
- iii) Request for change of DU from one type to another, within the same scheme, or change from one scheme to another, after physical possession of the originally allotted DU has been taken, are liable to be rejected. Further, in case the change as mentioned at sub-paras (i) & (ii) above have been agreed to and implemented, it will be construed that the applicant had joined the revised type of DU/ scheme from the very inception and all the payments received/ yet to be received will be treated, accordingly. CGEWHO's decision in this

regard shall be final and the beneficiary will not have any claim whatsoever.

- iv) In case, an existing beneficiary of the CGEWHO, under any other scheme, wishes to apply for the present Vishakapatnam Housing Scheme, he may do so by paying the Application Fee only and clearly stating in the Affidavit' the facts regarding his earlier registration with the CGEWHO. In the event of confirmed allotment under Vishakapatnam Housing Scheme, the concerned beneficiary will have to surrender either of the two registrations. In case of surrender of original allotment, withdrawal charges shall be deducted, if applicable, as per the rules and remaining amounts transferred under the Vishakapatnam Housing Scheme. Failure to state the facts in the application may invite cancellation of both the applications/allotments.

8. PLANS AND SPECIFICATIONS

Plans and specifications will be drawn up for each type of dwelling unit to meet the basic needs of the group and conforming to the bye-laws of the civic authorities. Different specifications may be considered for each type of dwelling unit.

9. TECHNICAL BROCHURE

After approval of the plans by the local statutory authorities, the plans of dwelling units and layout and the major specifications will be published in a Technical Brochure and circulated to all the beneficiaries. These, however, are subject to change prior to or during execution, at the discretion of the CGEWHO. CGEWHO undertakes construction of the housing projects as per approved plans and beneficiaries shall have no right to claim any changes or challenge the methods or procedures adopted during the construction.

10. STATIONS

Major building efforts of the CGEWHO will be concentrated in areas where there is concentration of Central Government employees. Other places may be added depending on availability of land and the likely demand.

11. MASTER PLAN

A Master Plan of projects drawn up for a period of 5 years at a time will be promulgated for the benefit of all Central Government employees. Revised Schedule will be announced as and when the Master Plan is rolled.



12. HOW TO APPLY

- i) The CGEWHO will announce the Scheme, giving location, station, types, covered areas and approximate cost of each unit for inviting applications.
- ii) An employee who is eligible to become a beneficiary, may purchase the CGEWHO Rules/ Scheme Brochure along with Application Form from the nominated office/Head Office, on payment of Rs. 100/- in cash or through a bank draft drawn in favour of 'CEO, CGEWHO' payable at New Delhi.
- iii) On receipt of the Application Form and the 'CGEWHO Rules', the applicant should fill the Form and return the same to the CGEWHO by the specified time, alongwith:
 - a) Bank draft for the non-refundable Application Fee, as under:
Rs. 500 for Type A & B
Rs. 1,000 for Type C & D
 - b) Bank draft for refundable Earnest Money, as under :
Type A & B - Rs. 50,000
Type C & D - Rs. 1,00,000
 - c) Affidavit as per the format prescribed in the this CGEWHO Rules Book.
 - d) Pay slip or copy of PPO, duly attested.

Note: No interest will be payable on Earnest Money deposited alongwith the application for the first three months calculated from the day following the closing date of the scheme, including extension, if any. Thereafter, beyond three months, a simple interest @ 5% per annum will be payable to unsuccessful allottees till the date of refund. On allotment, the Earnest Money paid (alongwith the application) shall be deemed to be a part of the instalment(s) and the beneficiary will be treated as if he had made part payment of the first instalment.

13. REGISTRATION OF APPLICATIONS

On scrutiny of the Application Forms, the applicants will be registered for a dwelling unit in the scheme.

14. RESERVATION FOR SC / ST APPLICANTS

15% & 7.5% of the DUs of all the types in all the housing schemes of CGEWHO will be reserved for SC/ST applicants, with a stipulation that there will be a minimum of one DU of each type in the reserved category and fractions, if any, will be rounded off to the nearest full number. The procedure adopted in such allotments shall

be as under;

- (i) In case of more number of applicants belonging to SC/ST categories, after first conducting the draw for the reserved categories alone, unsuccessful applicants shall be considered in the draw for general category of applicants. Those who will succeed in the general draw will get a confirmed allotment, and the remaining applicants, if any, shall be placed on the general waiting list as well as the one created especially for the reserved category of applicants. However, in case of less number of applications than the number of DUs reserved, the balance DUs (after giving confirmed allotment to the applicants belonging to the reserved category) shall automatically stand de-reserved, and will be considered in the general draw.
- (ii) The applicants, desirous of being considered in the 'Reserved' category, will be required to submit an attested photocopy of the 'Caste' Certificate from the appropriate authority.
- (iii) These 'Reservation' will be applicable to 'Priority I' applicants only.

15. CONFIRMATION OF BOOKING

If the registered applicants for a given project exceed the number of dwelling units, computerised draw will be held at the Head Office separately for each type. Successful applicants will be given 'confirmation of booking' by an Allotment Letter.

16. COST OF DWELLING UNITS

The cost of dwelling units, with or without garages, for each scheme will be worked out by the CGEWHO and intimated at the time of announcing the scheme. The cost will, interalia, include interest on investment in land purchased for a scheme, common amenities, cost of reserve funds, charges towards registration of land etc. The costs will be reviewed at different stages of construction and will be subject to escalation, on account of market prices, labour wages, Cooperative Society/ Apartments Owners' Association's charges, essential alterations, additions etc. All revisions of cost will be charged to the beneficiaries and they will be liable to pay the same.

Computerised draw of lot is conducted towards end of the project for allotment of specific floors/ flats. Options for floors preferences are called only when lift facility is not available. Differential costing between different floors is resorted to wherever lift facility is not provided.



Note: CGEWHO works on "No Profit-No Loss" basis and of project is worked out after taking into account the know liabilities at the time of issuing the final-call up letter. The same is distributed amongst the beneficiaries. Demands for taxes such as Property/House/Non-Agriculture or any other tax, received after computation of the cost, shall be borne by and be the responsibility of the beneficiary to whom the said flat has been allotted even though the demand may be for the period prior to the date of purchase or occupation by the beneficiary. Similarly, electricity meter rent/charges, society charges and other such expenses, if any, if paid by CGEWHO prior to/after the date of allotment, shall be borne by the respective allottee of the Dwelling Unit, even though the allotment in some cases may have been made after the project completion or after computation of the cost, as stated above.

17. PAYMENT SCHEDULES

Beneficiaries will be required to pay instalments on the self-financing basis. The payments will be on call. Please also see para 7 of Part 'A' of this Brochure.

18. LATE PAYMENTS

Employees who join a Scheme Late, or are promoted from the waiting list, after the initial enrolment or are late in paying their instalments, will be charged interest from the respective dates of instalments towards equalisation charges. The rate of interest on these payments will be 15% per annum. This rate of interest is subject to change. The CGEWHO reserves its right to terminate the registration and cancel the allotment without giving any further notice, in case of default in making the scheduled payment beyond 120 days from the last date of payment.

19. CHANGES IN PAYMENT SCHEDULES

The CGEWHO will make every effort to indicate the prices of the dwelling units as accurately as possible but the costs may vary. Adjustments in payments and schedules may become necessary, commensurate with the progress of construction. Beneficiaries will be intimated of the changes as they occur.

20. MODE OF PAYMENT

All payments will be made by Bank Drafts only on any Nationalised Bank in New Delhi, drawn in favour of the CGEWHO A/c 18816 Canara Bank duly endorsed 'Payee A/c only'. **Payments in cash or cheque will not be accepted.**

21. PAYMENT OF INTEREST

- i) No interest will be payable by the CGEWHO to the beneficiaries on any instalment paid after the confirmation of booking. Beneficiaries, to whom confirmed allotment has been made, shall also not be entitled to any interest on instalments paid, in the event of cancellation/ withdrawal.
- ii) No interest will be payable by the CGEWHO on the Application Fee, which is non-refundable.

22. REBATE

If a beneficiary pays the total cost of dwelling unit within 45 days of the confirmation of booking, a rebate of 2.5% will be given. However, this or any other rebate is not applicable for making any advance payment of the tentative cost of the dwelling unit. Further, this rebate is available to the applicants receiving allotment, on announcement of the scheme. Applicants joining the scheme, during its operation, subject to availability and offering to make early payments will not be entitled to this rebate.

23. LOAN ARRANGEMENTS

- i) Beneficiaries, who are still in Central Government employment, may be entitled to House Building Advance as admissible to Central Government employees in accordance with the rules of the Government of India.
- ii) The CGEWHO will liaise with Nationalised Banks, Housing Development Financial Corporation and other financial institutions and endeavour to secure financial assistance by way of loans. Subject to agreement of the institutions, loans on second mortgage may be possible. However, the receipt of loan cannot be guaranteed. The quantum of these loans will, inter alia, depend on the repaying capacity of the beneficiary.

24. ALLOTMENT OF SPECIFIC UNIT

The allotment of block, floor, specific dwelling unit will be made by a computerised draw of lots at the Head Office towards the end of the project and the results be intimated to each beneficiary. Allotments of a specific flat/ floor, as a result of the draw, shall be final and no requests for change shall be entertained.

RESERVATIONS

- i) Reservation will be made upto 3% of ground floor flats in each scheme for handicapped personnel in the



- CGEWHO's Housing Schemes.
- ii) Personnel with the following disabilities will be eligible for such reservations:
 - a) Orthopaedically handicapped - severe (75% & above)
 - b) Visually handicapped - severe (75% and above)
 - c) Mental illness - severe (75% and above)
 - iii) Availability of the above facility is restricted only to the allottee, his/her spouse and children only.
 - iv) Percentage of disability would be certified by the Head of Deptt. of a Government Hospital.

25. WITHDRAWAL FROM A SCHEME

If a beneficiary wishes to withdraw from a scheme, he should submit a written request to the CGEWHO, alongwith the following documents.

- a) Letter of allotment in original (if issued)
- b) Original receipt(s) issued by this office against the payment(s) made by the beneficiary
- c) Pre-receipt as per proforma placed at Annexure II.

Allottees withdrawing from a scheme will not be refunded their Application Fee, nor will they be entitled to any interest payment, No interest is paid to confirmed allottees. Allottees withdrawing after date of commencement of construction, will be required to pay withdrawal charges @ 15% of the first instalment. Allottees withdrawing after allotment of specific floor/flats will be required to pay withdrawal charges @ 20% of the first instalment. Such refunds will be made within 45 days of the receipt of request for withdrawal alongwith the all the requisite documents.

26. CANCELLATION CHARGES

In addition to the Application Fee, 15% /20% of the first instalment will be levied as cancellation charges in case cancellation or withdrawal is sought after the commencement of construction/allotment of specific unit. These charges will also be levied on beneficiaries whose booking has been cancelled by the CGEWHO for want of timely payment or any other reason whatsoever.

27. POSSESSION

The beneficiary will be given a notice of two months to take the allotted unit, provided he/she has completed all formalities, paid all the dues, executed all the Deeds and obtained a Clearance Certificate from the CGEWHO.

28. DELAY INTAKING OVER

The allotment of an individual, who fails to take possession of the dwelling unit for three months after expiry of the notice period (inspite of making payment of

following overhead charges per month or part thereof), shall be liable to be cancelled by the CEO, CGEWHO. Under special circumstances, such an allottee may approach the Chief Executive Officer, CGEWHO for an extension of this period which may be granted by the CEO as a special case for another maximum period of three months only.

Rs. 500 p.m. for Type

Rs. 1500 p.m. for Type

Rs. 2000 p.m. for Type

Rs. 3000 p.m. for Type D

In the event of a beneficiary failing to take physical possession of the flat within 12 months of issue of the final call up letter, inspite of having paid the maintenance charges as above, the possession shall be given from the CGEWHO's Head Office only, and not from the site office, on 'as is-where is' basis. Further, in such a case any request for repairs, defect rectification etc will not be entertained. The beneficiary, who takes possession late will, however, be obliged to pay to the concerned Apartment Owners' Association/ Society, the monthly up-keep & maintenance charges, as levied by it w.e.f. the date made applicable.

29. HANDING OVER

The dwelling units will be offered on 'as-is-where-is' basis after the Contractor and Architect have certified their completion. However, defects and deficiencies observed by the beneficiaries at the time of handing over/taking over, may be recorded in the documents. These will be examined and rectified, wherever applicable, in the defect liability period.

30. MUTUAL EXCHANGE OF DWELLING UNITS

Mutual exchange of type of DUs, during the currency of the scheme, or specific floor/ flat, after the draw has been conducted, may be permitted within the same scheme, or schemes managed by the same AOA/ Society subject to the two beneficiaries giving an undertaking to effect all the future payments, as called, and not to seek withdrawal from the scheme. However, in extreme situations, the Chief Executive Officer, may agree to accept withdrawal from the scheme, subject to payment of double the normal 'withdrawal charges' i.e. 30% / 40% of the 1st instalment (para 25 of the CGEWHO Rule refers).



31. COOPERATIVE SOCIETY/ APARTMENT OWNERSHIP ASSOCIATION

Beneficiaries of each Scheme would form a Cooperative Society/Apartment Owners' Association under local laws governing such bodies. Every beneficiary will pay the Membership Fee for the Society/Association. In addition, a sum equal to 1.5% of the final cost of the dwelling unit will be charged from each beneficiary and credited to the account of his Society/Association, for its running expenses. The Society/Association, will administer the colony, look after its maintenance, attend to common property and provide guidelines for civic standards. The Society/Association will be governed by its byelaws.

“PROCEDURE & OBLIGATIONS

- (a) Coinciding with or after issue of the final call up notice, the CGEWHO will hold a General Body meeting of all the beneficiaries to elect the office-bearers of the proposed Apartment Owners' Association.
- (b) Such elected adhoc Committee, of the proposed Apartment Owners' Association, will aim at formally constituting the Association, including framing of its by-laws under the local laws governing such bodies, and register the same with the appropriate competent authorities.
- (c) On completing the formalities regarding registration of the Association, the ad-hoc Committee would be required to convene a General Body meeting of all the beneficiaries to elect and constitute a regular Executive Committee.
- (d) The duly elected adhoc Committee will take over all the common areas/services/facilities of the project within 6 months of its constitution - a period during which CGEWHO will maintain the residential complex and debit the actual maintenance expenses so incurred to the Apartment Owners' Association account.
- (e) In case the adhoc/regular Committee fails to take over the common services/facilities/areas within a further period of 4 months, the CGEWHO shall be at liberty to wind up its operations at site, including demobilising its man power, leaving the complex in 'as is-where-is' condition, at the discretion of the Chief Executive Officer, CGEWHO. However, during these 4 months period, though the CGEWHO shall maintain the complex at the cost of Apartment Owners' Association, it will charge an additional amount of Rs. 150/- per beneficiary per month for the services so provided which will be over and above the actual cost of

maintenance and debit the same to the Apartment Owners' Association account, before handing over the balance of amount to it.

- (f) While some amounts will be transferred to the ad-hoc Committee by the CGEWHO, for meeting day-to-day expenses, bulk of the AOA charges collected will be transferred to the regular Executive Committee only, on a formal request by the President/Secretary, but after taking over all the common areas / services / facilities of the project. **However, no interest would be paid by the CGEWHO to the AOA, on the amounts collected from the beneficiaries towards AOA charges.**

32. ADDITIONS & ALTERATIONS

An undertaking covering the following aspects will be given by all the beneficiaries:

- i) Abide by the laws, bye-laws, rules and regulations of the Central or State Governments, the Civic bodies, the CGEWHO and the Cooperative Society/Apartment Owners' Association.
- ii) Shall not sub-divide, extend, amalgamate, or carry out structural design or layout changes to the dwelling unit and garages without the prior permission in writing of the Civic Authority.
- iii) The dwelling units and garages would be used for the sole purpose of living and car/scooter parking. Any commercial/institutional exploitation of these would be deemed to be a violation of terms and conditions.
- iv) Facilities like stair-cases, passages, terraces, parks, lifts etc and common spaces and services, will be utilised by the beneficiary, alongwith other beneficiaries of the Scheme and no one will have exclusive right to their usage, nor make any alterations thereto.

33. OWNERSHIP

At the time of execution of Transfer Deed in favour of a beneficiary, he/she will have the option to register the dwelling unit in his/her own name, or jointly register it with one or two relations out of the undermentioned:

- a) Wife/Husband
- b) Son/sons, daughter/ daughters, including legally adopted children
- c) Parents In respect of unmarried allottees
- d) Brother/Sister & widowers without children.

34. SUCCESSION

In the event of the death of the beneficiary before the



dwelling unit is taken over, his/her spouse or dependent children, whoever has been shown as the nominee in the Application, will be eligible to continue in the scheme and to avail of the benefits under the scheme. In case of unmarried members, these privileges will be extended to the dependent parents only.

35. TRANSFER

The beneficiaries will not be permitted to dispose off the dwelling unit by way of Sale/Transfer/Assignment/Long Lease/ by execution of Power of Attorney, under any circumstances, before transfer of the legal title of the dwelling unit by the CGEWHO in favour of the beneficiary. Any such transfer shall result in cancellation of allotment of the dwelling unit, in which case the allottee will pay penalty, as prescribed under the heading 'Cancellation Charges.' After transfer of the legal title of the dwelling unit in favour of the beneficiary, he/she may dispose off his/her dwelling unit, with prior permission of the concerned 'Kendriya Vihar Apartment Owners Association/ Society'. as per its byelaws.

36. LIABILITY OF THE CGEWHO

- i) In extreme situations beyond the control of CGEWHO, CGEWHO may be obliged to abandon a scheme. In such a case, its liability would be to refund the deposits in full, with interest in accordance with the Rules, less handling charges of 1% and Application Fee.
- ii) The CGEWHO is only providing a service. It can in no way be held responsible for any claims of damages which may arise due to any reason whatsoever, including any commission or omission, by the CGEWHO or its employees.

37. AMENDMENTS TO THE RULES OF THE ORGANISATION

The General Body is empowered to amend, alter or delete any of the Rules, as well as the Memorandum of Association.

38. ACCEPTANCE OF APPLICATION

The Chief Executive Officer, CGEWHO has the right of final acceptance of an application, its registration, booking and allotment of the dwelling unit and garages.

39. ARBITRATION

- i) All matters of disputes relating to CGEWHO Rules,

which are likely to affect the rights of the beneficiaries, vis-a-vis, the CGEWHO, may be referred to the President of the Governing Council. The President may appoint Arbitrator to adjudicate in the matter, whose decision shall be final and binding on the beneficiary and the CGEWHO. Request for arbitration of a dispute will be entertained only if it is made within two months of the cause of the action and prior to taking possession of the house. Possession will not be given till the arbitration proceedings are complete.

- ii) Appointment of an Arbitrator will not be objected to on the ground that he/she is a person subordinate to the President, is a member of the Governing Council or the Executive Committee, is associated with the functioning of the CGEWHO, or is a beneficiary of a scheme.
- iii) President of the Governing Council shall have the privilege and authority to appoint a new successor to the Arbitrator after his demitting the office of Arbitrator on account of the transfer, resignation, retirement, death or any such eventuality, whereby the adjudicating Arbitrator is incapacitated to adjudicate the dispute between the parties.
- iv) All suits and legal proceedings of any kind against CGEWHO shall be instituted only in the appropriate courts in Delhi, notwithstanding the location of the property, which may be subject matter of the dispute. All the arbitration proceedings/hearings shall be held in Delhi only.

40. MISREPRESENTATION OR SUPPRESSION OF FACTS

If it is found, at any time that an applicant has given false information or suppressed certain material facts, or has transferred the rights of the dwelling unit in any manner whatsoever, his/ her application will be rejected, and the registration/booking of dwelling unit will be cancelled without making any reference to the applicant. He/ she will also be debarred from participating in future schemes. In such cases, allottees will pay penalty as prescribed under the heading "Cancellation Charges".

* * * * *



PROFORMA FOR PAYMENT DEPOSIT
(Photocopy may be used)

From:

Name of the Scheme

Registration No.

Address

To

The C.E.O

C.G.E.W.H.O.

6th floor, "A" Wing,

Janpath Bhawan, Janpath,

New Delhi-110001

Sub: Deposit of Instalment Against Registration No.

Sir,

Enclosed herewith please find following Demand Draft/Banker's Cheque

against _____

instalment for the _____ Housing Scheme. This amount has been drawn from my
H.B.A./Housing Loan from HDFC, GICHFL, LICHL, Bank/Other financial institutions (name)

_____/Personal Resources.

Sl. No.	D.D./Banker's Cheque No.	Date	Amount	Drawn on(Bank Name)
---------	--------------------------	------	--------	---------------------

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Total Rs. _____

Thanking you,

Yours faithfully,

(Signature)

Date _____



PRE-RECEIPT

Received a sum of Rs. _____ (Rupees) _____
vide D.D./Pay Order No. _____ dated _____ drawn on Canara Bank from Central Government
Employees Welfare Housing Organisation towards full and final payment of amount due to me on cancellation of my
Registration No. _____ for _____ Housing Scheme.

2. I further certify that I have not availed any loan or

a) I have been sanctioned HBA of Rs. _____ of which I have
availed Rs. _____

b) I have been sanctioned an amount of Rs. _____ by _____ out
of which I have availed Rs. _____

Sign over Re. 1/-
Revenue Stamp

Regn. No.: _____

Name : _____

Address : _____

Note : Please give full details of all the loans availed by you.



**FORMAT OF AFFIDAVIT
TO BE ENCLOSED (IN ORIGINAL)
WITH APPLICATION FORM**
*(On Rs. 10/- Non-judicial Stamp Paper Duly Attested By
A Notary Public/ Oath Commissioner/ 1st Class Magistrate)*

AFFIDAVIT
(All Entries in Capital Letters)

(Name in Full).....

Son/Daughter/wife of (Name in Full).....

at present serving in retired from (Name of Office, Occupation & Address in full)

do hereby solemnly affirm that I have read and understood the rules of the Central Government Employees Welfare Housing Organisation (Short Title 'CGEWHO Rules'), received with Application Form, and I further affirm that:

- i) I am eligible to apply for the dwelling unit under the said rules.
- ii) Neither I nor my spouse own a dwelling unit or residential plot in Vishakhapatnam
- iii) This is my first application and I have applied for only one type of Dwelling Unit under this Scheme.
- v) I/my spouse have not applied in any other Housing Scheme of CGEWHO.

or

I/my spouse have applied in CGEWHO's Housing Scheme at
vide Registration No.....and have withdrawn/undertake to withdraw from the
same. (Strike inapplicable clause)

- vi) All particulars given in the Application Form are correct and I have not willingly suppressed any material information. I understand that I would be disqualified from allotment of Dwelling Unit if, at any time, any of the said particulars are found to be incorrect.

VERIFICATION

DEPONENT

I.....do hereby verify that the contents of Clause (i) to (v) of this Affidavit are true to my personal knowledge and belief. nothing is false or concealed.

Verified this onday of200.....at

DEPONENT



INSTRUCTION FOR FILLING APPLICATION FORM

1. Read the CGEWHO Rules carefully before filling this form.
2. Use capital letters only. One letter in each box.
3. Leave one space between words and no space between numbers. **Applicant's name should not be written in the address again.**

a. E49, Greater Kailash

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b. 5 Dec., 1941

0	5		1	2		1	9	4	1
---	---	--	---	---	--	---	---	---	---

4. Do not use full stop, comma, square feet, Roman numbers, rupees etc.
5. Do not leave any link blank say NA if not applicable e.g. Retired personnel need only write NA in Para 6, as under

N	A				
---	---	--	--	--	--

6. Use standard abbreviations only.

IMPORTANT

7. Application Form has to be forwarded through the Head of Dept. or Head of Admin. in which the application is presently working. Certifying Authority must be competent to forward the application and must put seal and signatures in Column No.20 of the Application Form and should be holding a post now below the rank of Under Secretary.



APPLICATION FORM FOR VISHAKHAPATNAM HOUSING SCHEME

Regd. No.: _____

THE CEO, CGEWHO
Janpath Bhwan, 'A' Wing
6th Floor, Janpath, New Delhi-110 001

Affix
Photograph
here

Personal Particulars :

1. Name

पूरा नाम

2. Father/Husband's Name

3. Whether Belong To SC ST OTHERS

(Tick In Applicable Box. Attach Attested Photocopy of the Caste Certificates, If applicable.)

4. Whether belong to priority I II

5. Name of the Office & Address (Where working or from where retired)

City

State

Pin

Telephone

6. Parent Department, If on Deputation _____

7. Designation/Occupation _____

8. Group Of Service(A/B/C/D)

9. Date Of Birth

10. Date Of Appointment In Central Govt. Service

11. Date Of Retirement, If Retired

12. Pension Payment Order No. _____ Date

(Applicable in case of retired personnel only)

13. Address For Correspondence

City

State

Pin

E-mail _____ Mobile/Landline

14. City Of Scheme

Vishakapatnam

15. Type of Unit

For Office Use Only

ACKNOWLEDGEMENT OF APPLICATION

City Vishakapatnam

Application No. _____

Amount Received (Rs.)

Regn. No. _____

Date of Receipt _____

50500/101000

For Chief Executive Office
(CGEWHO)



Payment Particulars :

16. Amount Sent

17. Draft Details

18. Name of Bank

Particulars of the Nominee

(Please refer to para 33 of CGEWHO Rules)

19. Nominee's Full Name & Address

Relationship : _____

Nominee's Signature

20. Certification (Not required in case of retired applicants)

To be certified by the H.O.D./Head of Establishment in which the applicant is working. (Score out whichever is not applicable).

Certified that Mr/Ms _____ is employed with _____
as _____ It is further certified that Mr/Ms _____
is a Central Govt Employee i.e. he/she has been appointed by or on behalf of the President of India and his/her
salary is _____ debited to the Consolidated Fund of India (Required in case of
applicants in service)

Signature
Name
Office Stamp (seal)

I, hereby undertake to abide by all the rules and instructions issued by the Central Government Employees Welfare Housing Organisation.

21. Date of Application

.....
Signature of Applicant