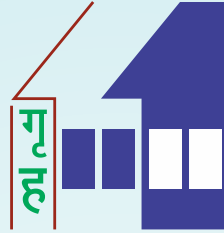


गृह पत्रिका



GRIHA PATRIKA



Hon'ble Shri Hardeep S Puri
Minister of State (Independent Charge)
Ministry of Housing & Urban Affairs,
Govt. of India



Shri Durga Shanker Mishra
Secretary (Housing and
Urban Affairs) &
President Governing Council, CGEWHO



Shri Shiv Das Meena
Additional Secretary (H)
(Housing and Urban Affairs) &
Chairman Executive Committee, CGEWHO

Visit of Secretary (HUA) & President Government Council to the recently completed project at Bhubneswar



- 29 years of existence in Housing sector.
- Completed 33 Projects Consisting of 14542 DUs.
- Recently Completed Bhubaneswar.
- 2 Projects in Progress at Greater Noida & Chennai.

- Pan-India Existence.
- No-Profit, No-Loss Organisation under Govt. of India.
- Executes Projects under Self-Financing System.

CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

(Ministry of Housing & Urban Affairs, Govt. of India) | (An ISO 9001:2015 Organisation)

6th Floor, 'A' Wing, Janpath Bhawan, Janpath, New Delhi - 110 001

Phones : 23717249 / 23739722 / 23355408 Fax : 23717250 | E-mail : cgewho@nic.in | Website : www.cgewho.in

COMPLETED PROJECTS



Chennai, Ph-I : 524 DUs
Completion Year : October, 1995



Nerul : 384 DUs
Completion Year : June, 1996



Panchkula, Ph-I : 98 DUs
Completion Year : January, 1997



Noida, Ph-I : 692 DUs
Completion Year : September, 1997



Kolkata, Ph-I : 576 DUs
Completion Year : October, 1997



Kharghar : 1230 DUs
Completion Year : September, 1998



Noida, Ph-II : 508 DUs
Completion Year : September, 1998



Gurgaon, Ph-I : 1088 DUs
Completion Year : July, 1999



Chandigarh : 305 DUs
Completion Year : May, 2000



Bangalore : 603 DUs
Completion Year : March, 2001



Hyderabad, Ph-I : 344 DUs
Completion Year : July, 2001



Kochi : 43 DUs
Completion Year : June, 2011



Gurgaon, Ph-II : 852 DUs
Completion Year : September, 2002



Pune, Ph-I : 159 DUs
Completion Year : January, 2003



AIMT, Ph-I :
Completion Year : March, 2005



Noida, Ph-IV : 720 DUs
Completion Year : February, 2005

हरदीप एस पुरी
HARDEEP S PURI



सत्यमेव जयते



आवासन और शहरी कार्य राज्य मंत्री (स्वतंत्र प्रभार)
नागर विमानन राज्य मंत्री (स्वतंत्र प्रभार)
वाणिज्य एवं उद्योग राज्य मंत्री
भारत सरकार

Minister of State (I/C), Housing & Urban Affairs
Minister of State (I/C), Civil Aviation
Minister of State, Commerce & Industry
Government of India

Message

I am happy to know that Central Government Employees Welfare Housing Organisation which began its operations in 1990, recently celebrated its 30th Raising Day on 17 July 2019. I also commend CGEWHO for successfully completing 33 housing projects comprising approximately 15,000 Dwelling Units during these years – it holds a stellar record of completing one project every year.

CGEWHO's ethos of 'No profit - No Loss' and its efforts to ensure welfare of central and state government employees has been remarkable. I am also pleased to note that all CGEWHO projects are today registered under RERA and the organisation follows the law in both letter and spirit. As a result, CGEWHO has shown that projects can be both affordable and of high-quality, without financial mismanagement on the part of the developer.

I am also happy to know that CGEWHO is bringing out its periodical newsletter "Griha Patrika" on the occasion of World Habitat Day. This is an important contribution to the international discourse on urban development and the need for providing shelter to all.

Once again, I convey my congratulations to CGEWHO on its Raising Day and for releasing its annual newsletter, Griha Patrika, on World Habitat Day.

06 September 2019
New Delhi


(Hardeep S Puri)

दुर्गा शंकर मिश्र

सचिव

Durga Shanker Mishra

Secretary



भारत सरकार
आवासन और शहरी कार्य मंत्रालय
निर्माण भवन, नई दिल्ली-110011
Government of India
Ministry of Housing and Urban Affairs
Nirman Bhawan, New Delhi-110011

MESSAGE

I have pleasure to state that Central Government Employees Welfare Housing Organisation (CGEWHO), an autonomous body under the aegis of M/o Housing & Urban Affairs has been fulfilling the aspirations of a large number of Central Government Employees in a subtle manner. It has already completed 33 projects, comprising approximately 15,000 Dwelling Units in a span of 29 years of its existence.

The organisation has been using the services of eminent educational institutions like IITs, Various Architects, Structural Designers, Landscape Experts and providing good quality Housing Solutions to all strata of the society and Central Government Employees in particular.

In consonance with the policy of Government of India to provide housing for all, CGEWHO has worked consistently and has a large number of satisfied beneficiaries.

CGEWHO is bringing out its yearly newsletter Griha Patrika 2019 on the happy occasion of World Habitat Day 2019. I convey my best wishes to the employees of CGEWHO and existing beneficiaries of CGEWHO who have been allotted Dwelling Units under various housing schemes.

Warm Wishes!


(Durga Shanker Mishra)

New Delhi

06 September, 2019

शिव दास मीना, आई.ए.एस.
अपर सचिव

SHIV DAS MEENA, IAS
Additional Secretary



भारत सरकार
आवासन और शहरी कार्य मंत्रालय
GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS



I am happy to note that Central Government Employees Welfare and Housing Organisation (CGEWHO), has recently celebrated its 30th Raising Day on 17 July 2019. During the past three decades CGEWHO has successfully completed 33 housing projects comprising over 15,000 Dwelling Units. The organisation has been completing on an average one project every year.

Subsequent to the promulgation of Real Estate (Regulation and Development) Act 2016, which has revolutionised the mass housing in the country, CGEWHO has emerged as a model developing agency.

I am happy to know that on-going project of CGEWHO at Greater Noida, having civic amenities like solid waste management system, meditation centre, educational and health facilities, is a significant step towards urban transformation with a sustainable environment and would result into a smart township.

I am glad to know that CGEWHO is bringing out its periodical newsletter **Griha Patrika** on the occasion of World Habitat Day 2019. I extend my best wishes to CGEWHO for the publication of the "Griha Patrika-2019".

I extend my best wishes to the organization for all its future endeavours.

Best Wishes!


(Shiv Das Meena)

FROM THE DESK OF CHIEF EXECUTIVE OFFICER

Central Government Employee Welfare Housing Organization (CGEWHO), was formed in 1990. Beginning its innings with its first project at Chennai in 1994, CGEWHO is now 29 years old organization, richly experienced in the housing sector. Having completed 33 projects with 14782 nos. of DUs, we are now gearing up to play a wider role in implementing the housing policies of the Ministry of Housing & Urban Affairs. CGEWHO is already following the major guidelines of Real Estate Regulation Act (RERA) and implemented its requirements in totality after the issue of notifications by the State Governments. As a welfare organization, working on 'No profit- No loss' basis, CGEWHO is progressing its landmark project at Greater Noida, wherein 33 lac sqft. of built up area is being constructed in a multistory configuration as an ultra-modern housing complex. Important environment guidelines like Solar Energy usage, Organic Waste Management, Rain Water Harvesting, provisioning of sufficient green areas and facilities like Health Care, Education and Convenient Shopping for residents are being provided to fulfil the aspirations of approximately 10000 populace, further, independent Villas are also being planned in the same gated complex. In addition to the Greater Noida project, CGEWHO is also executing projects in Chennai (Phase-III). Forthcoming projects of CGEWHO include projects at SAS Nagar, Kolkata Ph-III & Vishakhapatnam.



We are also participating in the 'Housing for All' mission under Credit linked Subsidy Scheme being implemented in CGEWHO projects wherein a maximum subsidy of Rs. 2.20 lac is provided to the beneficiaries whose income is less than Rs. 6 lacs per annum and fulfil other conditions as per PMAY. A land bank is being generated for taking up more project in future. A quick grievance settlement mechanism has been adopted in the Organization. A marketing team has been recruited to facilitate various requirements of the beneficiaries.

Despite the country-wide slump in the real estate market which resulted into large number of cancellations, CGEWHO is determined to complete its existing projects to maintain and continue the unflinching trust reposed by the beneficiaries in CGEWHO since its inception in 1990. In the present scenario, the marketing plays a vital role of providing information to the prospective beneficiaries. Therefore, the in-vogue marketing systems are being followed to dissipate the strengths of CGEWHO to the individuals, who can then take considered decisions. In order to make it more beneficiary friendly we have migrated from existing software systems to a latest window based dot net technology system. The website of CGEWHO has been revamped and now it gives details of vacant DUs/parkings in the corresponding schemes. The website also gives status of the on-going projects alongwith actual photographs of the same. An online information system has been introduced on our website, whereby, the beneficiaries of Greater Noida scheme shall be able to keep a track of their account statements.

We have achieved a turnover of Rs. 215 Crs during the year 2018-19 and have ambitiously targeted to increase our turnover to Rs. 312 Cr in the coming year 2019-20. It would be our endeavor to sustain the momentum to complete our unfulfilled tasks.

CGEWHO is committed to good quality speedy construction, transparency and value for money. E-tendering & Ge.M has been successful implemented to bring in more transparency. Our housing complexes are being planned with specifications comparable to reputed builders, at a much lower cost being a No Profit- No Loss Organization.

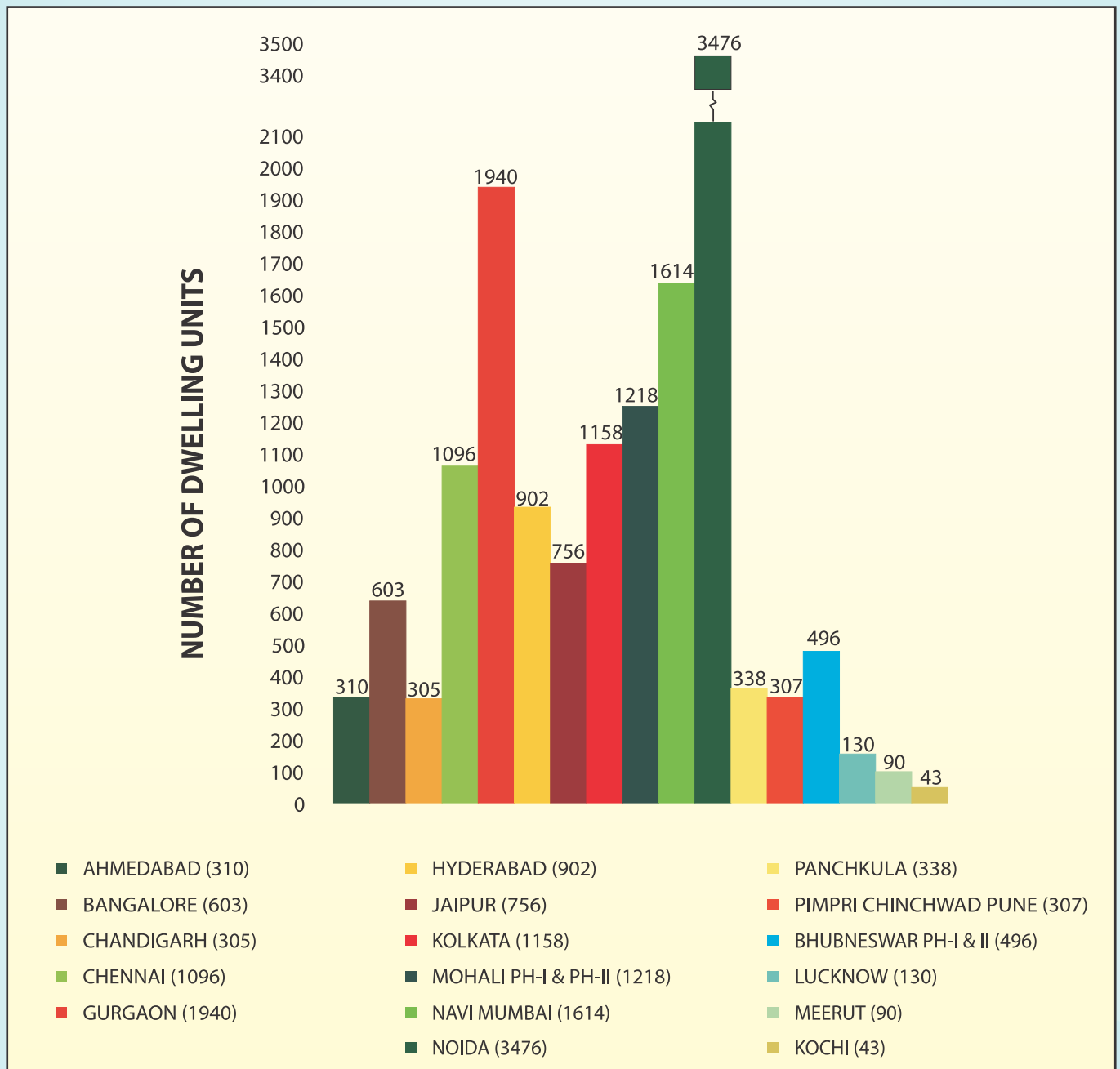
CGEWHO, today endeavors for an inclusive growth and is striving hard to maintain its true identity & purpose. It intends to work with a motto of 'A team work makes the dream work possible'.

I would like to place on record, my appreciation towards commitment and hard work put in by the Officers and staff of CGEWHO in achieving its objectives. I would also like to profusely thank the Ministry of Housing & Urban Affairs (Govt of India), Members of General Body, Governing Council and Executive Committee of CGEWHO for their valuable guidance and support.



(Bhupinder Singh)
Chief Executive Officer

CUMULATIVE CITYWISE PRESENCE OF CGEWHO



TURNOVER

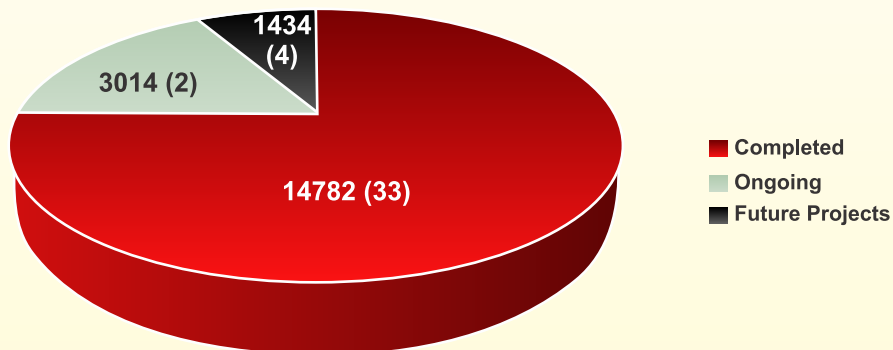
CGEWHO achieves record turnover in FY 2018-19

CGEWHO, during the financial year 2018-19 achieved a record turnover of Rs. 215 crore which is Rs. 39 crore more than the previous financial year 2017-18. CGEWHO, an autonomous body under the aegis of M/o Housing and Urban Affairs, functions on 'No Profit-No Loss' basis and constructs housing complexes all over the country at prominent stations as a welfare measure for central government employees/general public. The current projects of the organisation include a project at Parathipattu, Chennai and a mega project at Greater Noida.



DETAILS OF DUs/PROJECTS

Sales



Financial Year

Total Projects Completed = 33
No. of Dus Completed in above Projects = 14782 nos.

PROJECTS UNDER PROGRESS

GREATER NOIDA



The Greater Noida Housing Project PH-I is being planned and executed on approximately 24 acres of land situated at Plot No. 7, P-4 Sector of Greater Noida. The site is abutting a 45 mtrs wide road which further connects to Yamuna Expressway. The site has green belts on two sides and housing colonies on the other two sides. The Plot is ideally located in prominent Housing Sector and approximately 4 kms from Pari Chowk.

The plans and designs of the Project have already been approved by GNIDA.

Central Amenities A Community Centre has been planned for the residents of the Complex. This community centre will provide common amenities and consist of a Multi-purpose Hall, Kitchen, Pantry, Library Room, TV Lounge, Gymnasium, Kids Play Areas,

Swimming Pool, Changing Rooms, Toilets and Office for Apartment Owner's Association. A commercial Complex for daily needs, Nursing Home, Meditation/Spiritual Centre and Nursery School are also planned in the complex. These facilities shall be shared by Phase—I & Phase—II beneficiaries. Water Supply and Sewerage Water supply shall be provided by GNIDA and shall be connected to underground tanks of sufficient storage capacity with arrangement of pumping to overhead tanks of all the blocks. Sewerage network of the complex shall be connected to sewage treatment plant as per the guidelines of state level environment impact assessment authorities. Electricity Power supply to the complex will be provided by NPCL (Noida Power Corporation Ltd).



Amenities - Greater Noida Project



Sports : Healthy living with lawn tennis, basketball court, badminton court, amphitheatre and kid play area.



Community Center : Community center with a host of facilities like banquet hall, functional gym, swimming pool and other recreational facilities

Sample flats at Greater Noida Project ready for viewing by the Beneficiaries.



Quality Assurance by IIT Roorkee - Greater Noida Project.



Chennai Phase-III

The Chennai Ph-III project comprising 1220 DUs, is being executed contiguous to Chennai Ph-II project. Construction activities commenced in June 2017. On announcement, there was an overwhelming response from the beneficiaries & except for a few

DUs in 1 Bed Room category, the project is fully subscribed and waiting lists have been created for Type 'B, C & D' category. The project is scheduled to be completed in 48 months. Few Photographs Depicting progress are as below:



Pile Dynamic Test (PDA) & Rebound Hammer Test (NDT) at Chennai Phase-III



PARTICIPATION OF BENEFICIARIES IN PROGRESS OF PROJECT AT CHENNAI

CGEWHO encourages its beneficiaries to take part in Progress of Project and Participate in activities related to Construction/Project at Execution Stage for which Project Monitoring Committee (PMC) and Apartment Owner Association (AOA) are formed by election in free and fair manner.



Project Monitoring Committee Meeting held at Chennai Ph- III on 29th August 2019



Visit of AS(H) at Chennai Project



RECENTLY COMPLETED PROJECT

Bhubaneswar Phase-II 240 Dus



Bhubaneswar Phase-II

PROJECT COMPLETED AT LOWER COST THAN ANNOUNCED RESULTING IN REFUNDS TO BENEFICIARIES

The Bhubaneswar Ph- II Project comprising 240 DUs was completed at a lower cost than announced and refunds upto Rs. 1,44,564/- (Type-B), Rs. 1,49,501/- (Type-C) & Rs. 2,50,182/- (Type-D) have been made to the beneficiaries of the scheme. It may therefore be seen that the project was completed with a very strict cost control resulting in the completed cost being lower than the announced costs, which is certainly an unprecedented & a unique event.



CGEWHO encourages its Beneficiaries to take in the Progress of Project and Participate in activities related to Construction/Project at Execution Stage for which Project Monitoring Committee (PMC) and Apartment Owner Association (AOA) are formed by election in a free and fair manner.

PROJECTS COMPLETED IN RECENT PAST



Kolkata Phase-II 582 DUs



Jaipur Phase-II 572 DUs



Hyderabad Phase-II 380 DUs



Bhubaneswar Phase-I 256 DUs

30th CGEWHO DAY

On 17th July 2019 CGEWHO celebrated its 30th Raising Day in the august presence of Sh. Ajay Kumar Rana, CVO, CPWD/CGEWHO. Sh. R.C. Agarwal, Dir. (F&A) compered the programme.



PRIZE DISTRIBUTION ON CGEWHO DAY



राजभाषा हिन्दी प्रभाग

हिन्दी के प्रयोग को प्रोत्साहित करने हेतु संगठन द्वारा विविध हिन्दी प्रतियोगिताओं के आयोजन किए गए एवं विजेता कर्मचारियों को श्री भुपिन्दर सिंह, मुख्य कार्यकारी अधिकारी के द्वारा पुरस्कार के रूप में प्रोत्साहन राशि एवं प्रशस्ति-पत्र प्रदान किए गए। श्री आर.सी. अग्रवाल, निदेशक (वित्त व प्रशासन) एवं अध्यक्ष, राजभाषा कार्यान्वयन समिति ने समारोह का संचालन किया।



**Our Most Distinguished Beneficiary
Dr. APJ Abdul Kalam, Hon'ble Former President of India
Dwelling Unit No. D-6/62, Kendriya Vihar, Bengaluru**



CGEWHO pays tribute to the iconic Bharat Ratna, Dr. A.P.J. Abdul Kalam, Hon'ble former President of India, a great Scientist, a wonderful President and above all an inspiring individual who was our esteemed beneficiary, Kendriya Vihar, Banagalore Housing Project

Recent Governing Council Meeting

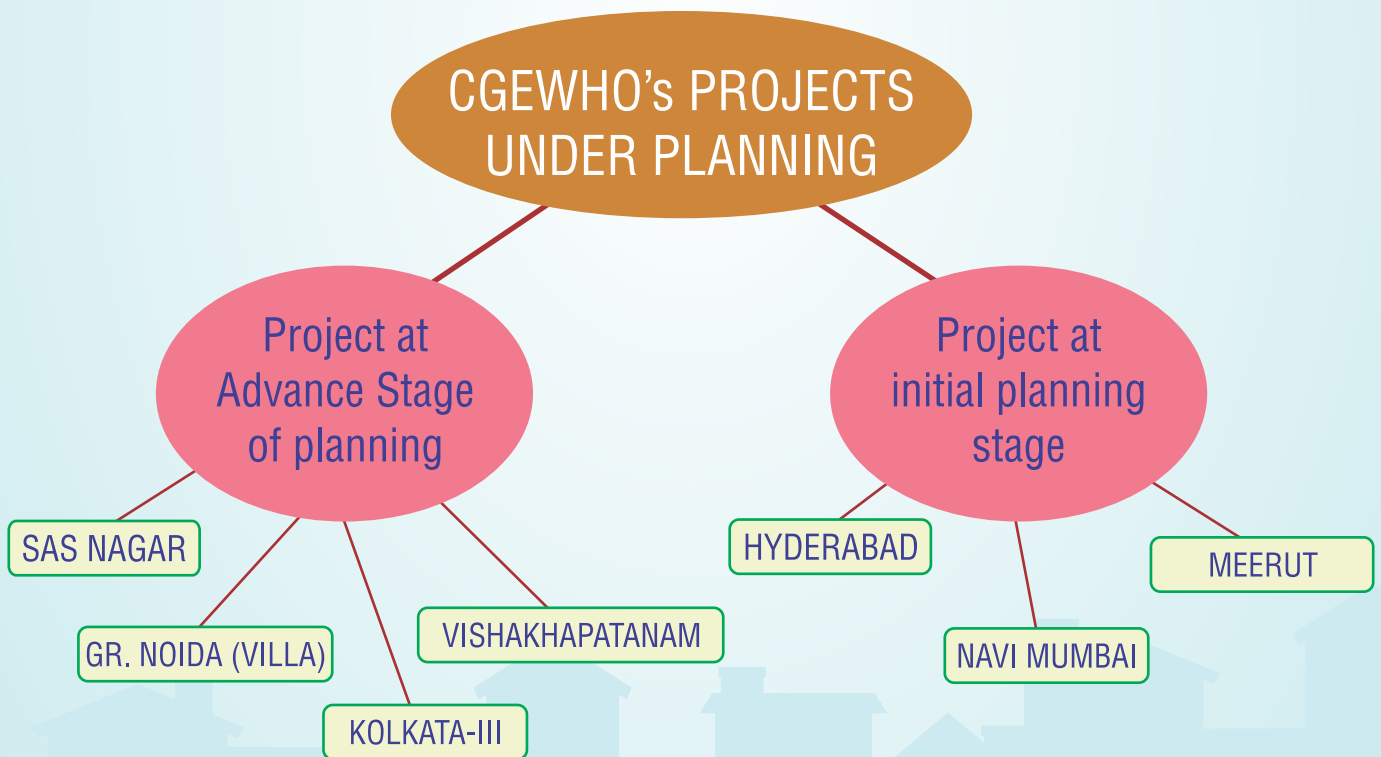


DEMAND SURVEY

CGEWHO has conducted an online demand survey in the following stations towards planning for taking up new housing projects. The status of the demand at various stations are as under;

SR.NO.	STATION	DEMAND IN NOS
1.	Hyderabad	8500
2.	Bhubaneswar	2250
3.	Navi Mumbai	1750
4.	Kolkata	1750
5.	Gr. Noida (Villa)	204
6.	Gurgram	312
7.	Ghaziabad	231

As and when schemes are finalized, CGEWHO will come up with the announcement of the scheme in major dailies giving wide coverage.



“एकल प्रयोग प्लास्टिक के नुकसान एवं रोकथाम के उपाय”

चालीस माइक्रोमीटर या उससे कम स्तर के प्लास्टिक को एकल प्रयोग प्लास्टिक कहते हैं। इसमें स्ट्रॉ, पानी की बोतलें, खाद्य पदार्थों को सुरक्षित रखने वाले पैकेट इत्यादि आते हैं। इसको न आसानी से नष्ट किया जा सकता है, न ही इसको रिसाइकिल किया जा सकता है। विडम्बना है कि हमारे रोजमर्रा के जीवन में इसका प्रयोग बहुत अधिक होता है।

वर्तमान में प्लास्टिक प्रदूषण एक गंभीर वैश्विक समस्या बन चुका है। अनुमानतः प्रतिवर्ष धरती पर लगभग 500 बिलियन पॉलीथिन का प्रयोग होता है, इसका विघटन आसानी से नहीं होता है तथा जलाने पर विषैली गैसों निकलती हैं; जो कि पर्यावरण के साथ-साथ स्वास्थ्य के लिए भी खतरा है। एकल प्रयोग प्लास्टिक को जमीन में दबाकर भी नष्ट नहीं किया जा सकता। इसके छोटे-छोटे कण मिलकर मिट्टी में नुकसानदायक घातक रसायन बनाते हैं, जिससे मिट्टी की उपजाऊ शक्ति में कमी आती है। मिट्टी के जरिये धीरे-धीरे यह खतरनाक रसायन हमारे खाद्य-पदार्थों तथा पानी तक पहुँचता है, जिसका दुष्प्रभाव हमारे स्वास्थ्य पर पड़ता है। मानव-शरीर की रोगों से लड़ने की क्षमता में कमी आती है, जनन-क्षमता प्रभावित होती है तथा यह कैंसर जैसी घातक बीमारियों को भी बढ़ावा देता है। चूँकि पॉलीथिन का विघटन स्वाभाविक रूप से नहीं होता है, इसलिए यह प्रतिकूल तरीके से महासागरीय जीवन पर भी प्रभाव डालता है। बड़ी-बड़ी मछलियाँ व अन्य जलीय जीव इसको खाकर मौत का ग्रास बन जाते हैं। पशुओं पर भी इसका दुष्प्रभाव पड़ता है। सड़क पर फैले पॉलीथिन के कचरे को खाकर छुट्टा जानवर बीमार पड़ते हैं। कभी-कभी यह उनकी मृत्यु का कारण भी बनता है। लाखों की संख्या में पशु-पक्षी मर रहे हैं; जो कि पर्यावरण संतुलन के मामले में एक चिंताजनक पहलू है।

एकल प्रयोग प्लास्टिक की रोकथाम के लिए ऑक्सी-डिग्रेडेबल प्लास्टिक उत्पादों को बढ़ावा देना चाहिए, जो कि सरलतापूर्वक पर्यावरण में विघटित हो जाते हैं। प्लास्टिक के निपटारे का सही ढंग से निस्तारण न होने पर उससे होने वाले नुकसान को पैकेजिंग के समय पर ही बताया जाना चाहिए। एकल प्रयोग प्लास्टिक बनाने वाली सरकारी/निजी इकाइयों पर भी प्रतिबंध लगाना चाहिए।

एकल प्रयोग प्लास्टिक तभी प्रतिबंधित हो सकता है, जब उसका कोई उचित विकल्प मौजूद हो तथा संबंधित कानून का सख्ती से पालन किया जाए।

73 वें स्वतंत्रता दिवस के अवसर पर प्रधानमंत्री श्री नरेन्द्र मोदी जी ने एकल प्रयोग प्लास्टिक के प्रदूषण से भारत को पूर्णतया मुक्त कराने की एक बड़ी घोषणा की है, जिसका प्रारंभ 02 अक्टूबर से गाँधी जी की जयंती के शुभ अवसर पर पूरे देश में प्रारंभ हो जाएगा। प्रधानमंत्री जी ने दुकानदारों/व्यापारियों से विशेष रूप से अपील की है।

यह कहना अतिशयोक्ति नहीं होगी कि हम प्लास्टिक युग में जी रहे हैं। भविष्य में यदि हम पर्यावरण को एकल प्रयोग प्लास्टिक से मुक्त देखना चाहते हैं तो सही समय पर हमें ठोस कदम उठाना होगा, इससे पहले कि देर हो जाए। इसकी शुरुआत हमें अपने घर एवं कार्यालय से ही करनी चाहिए, प्लास्टिक के थैले के स्थान पर कपड़ें या जूट का थैला लाकर। बाजार जाते समय हमेशा कपड़े का थैला साथ में रखना चाहिए और घर से पानी पीने की बोतल लेकर चलना चाहिए। इस छोटे-छोटे उपायों पर अमल करके हम अपने समाज को एकल प्रयोग प्लास्टिक से मुक्त करा सकते हैं तथा आने वाली पीढ़ियों को भी एक उदाहरण प्रस्तुत कर सकते हैं।

जब तक आम जनता छोटे-छोटे स्तर पर अपने उपाय आप नहीं अपनायेगी, तब तक इस समस्या का निदान संभव नहीं है। अतः हम सभी को एकल प्रयोग प्लास्टिक का प्रयोग न करने का संकल्प लेना चाहिए तथा इस दिशा में अपने स्तर से प्रयास करना चाहिए।



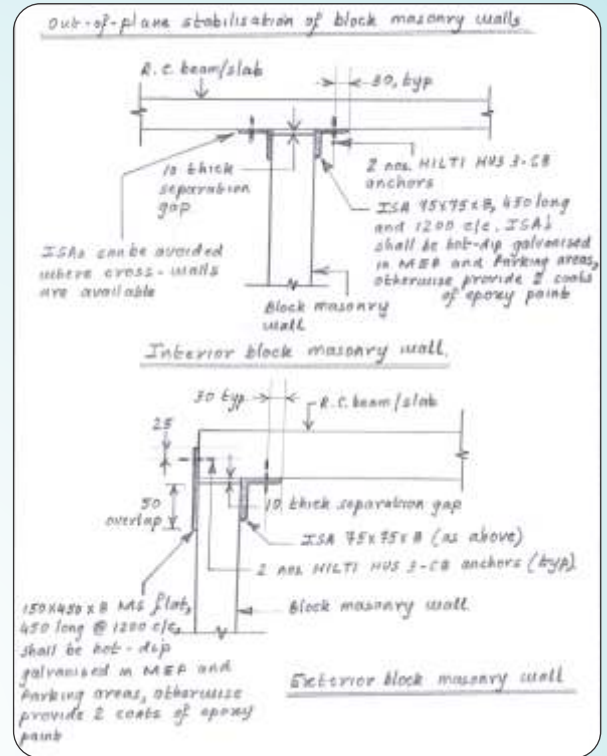
— जया पाण्डेय,
संबंध प्रबंधक (विपणन)
(हिन्दी पखवाड़े में आयोजित
निबंध प्रतियोगिता में
प्रथम पुरस्कार से सम्मानित प्रविष्टि)

Masonry infills in R.C.C. framed structures

A typical Reinforced Cement Concrete (R.C.C.) framed structure is a combination of slabs, beams, columns and foundations, all these elements being made of R.C.C. Slabs are horizontal plate like elements which in common language form either the 'roof' or 'floor' of any storey of a framed structure. Construction of such a structure starts with casting of the foundation following which columns are raised. At every floor level, columns are connected to each other through beams which also support the slabs (roof or the floor) of any storey. After columns, beams and slabs in a R.C.C. buildings are cast (or constructed) the concrete hardens over a period of time. Once the columns, beams and slabs have hardened and gained strength, vertical (empty) spaces between columns and floors in all storeys of the building are usually provide with wall to demarcate the floor of any storey of the building into rooms. Historically, in India, these walls which are also called as infill walls, have been made of brick masonry. Such masonry consists of burnt clay bricks (often red in colour) set in a paste made up of a combination of cement, sand and water. Technically, these paste is called as 'cement mortar'. Although these walls are generally supported by the R.C.C. beams of the framed structure. In good construction practice, such walls should not be connected to surrounding R.C.C. columns and beams. If there is some degree of connection (which may be unintended)

between these infill walls and the surrounding beams and columns, then such a connection can suppress framing action in the building which in turn may be detrimental to good earthquake performance. On the other hand, complete absence of any connection between the infill walls and the building frame can make these walls (which are usually quite thick and hence heavy) susceptible to what is technically called as out-of-plane failure. Roughly speaking, this failure is basically the toppling over of the infill walls since they are in-effect 'free-standing' in the absence of any connection with the building frame. Out-of-plane failure of heavy masonry walls in the event of a strong earthquake can cause significant damage to life and property within the building. This is one of the reasons because of which in many of the framed R.C.C. buildings being constructed these days, the relatively heavy brick masonry infill walls are being increasing replaced by light-weight infills either made using fly-ash brick or made using Aerated-Autoclaved Concrete (A.A.C.) blocks. Infill walls made using A.A.C. blocks have the additional advantage of superior thermal insulation when compared to conventional brick masonry walls. The weight of the A.A.C. block infill walls may be less than 50% of the weight of brick masonry infills. This lower weight translates into cost savings because of reduced dead load of the building. The mere use of light-weight infill walls does not mean that they are not susceptible to out-of-plane failure. Unless and until such walls are suitable restrained by connecting them to surrounding beams and columns with the help of suitable connectors (which are easily available in the market), out-of-plane failure (with the associated loss to life and property) can occur in light-weight infill walls also.

Therefore, although use of light-weight infill walls is encouraged in R.C.C. framed construction, one should not lose sight of the importance of suitably restraining such walls so as to minimise chances of out-of-plane failure in the event of strong earthquake-induced ground shaking.



(Dr. Bhupinder Singh)

The author is an eminent professor at IIT Roorkee which is a premier institute in the field of Civil Engineering in India

SAFEGUARDS BUYERS MAY EXERCISE BEFORE BUYING A PROPERTY

Considerable significance is attached to the ownership of property in India. For the vast majority of the middle-class population, it is a cherished dream and unfortunately, for the less privileged, it is a luxury beyond reach. In the Indian context, the process of identifying the right property is fraught with several risks, legal and regulatory hurdles. Buyers are often at the mercy of Builders or Property Agents and motivated to make decisions, by the promise of exponential returns or irresistible offers. However tempting the prospect may appear, it is imperative in the property market, for the buyer to exercise due diligence, caution and obtain appropriate legal advice and check the credentials before buying a property. Given hereunder are some of the important points which may be observed by any prospective buyer of a property.

1. Verification of title and ownership of the seller

It is a settled legal principle that a person cannot convey a better title, than what he himself has. Documents, for a period of 30 years, if not more (and where documents are not available, for minimum period of 12 years) must be examined and the seller may be called upon to provide the following documents / information:

- (1) Title documents of the property.
- (2) Nature of title – leasehold, freehold, or development right.
- (3) In case of the seller claiming development rights to the property, the development agreement and power of attorney, executed by the owners in favour of the seller.
- (4) All title documents being duly stamped and registered at the office of the jurisdictional sub-registrar of assurances.
- (5) Khata registered in the name of the seller.
- (6) Availability of original title documents with the seller.

2. Verify identity of the seller

Similar to verifying the title to the property, the buyer should also ascertain the identity of the seller and any specific conditions, governing the ability of the seller to convey the property. The following instances may be noted for illustration:

- (1) Residence status and nationality of the seller, in case of an individual and whether consents from government authorities are required for the sale.
- (2) Identification of all owners, in case of properties held jointly.
- (3) Where the seller is a company, trust, partnership firm, society, etc., the constitution documents of the entity are necessary, to confirm its ability to own and transfer the property, besides ascertaining that the person executing and registering the sale deed is duly authorised.
- (4) Orders from the competent court, permitting sale of the property and appointing a guardian, where the property is held by a minor or person of unsound mind.
- (5) See also: Legal and taxation aspects to consider, before buying a residential property

3. Construction approvals

For purchase of apartment or land with constructed building, the buyer should also scrutinise the building plan / layout plan sanctioned by the local statutory authorities.

4. Occupancy certificate

It is mandatory for the seller to obtain the occupancy certificate from the competent authority, prior to conveying the property. Use of the property, without obtaining occupancy, exposes the buyer to penalty under the applicable building bye-laws, besides the risk of demolition of the property.

5. Check status of tax payment

Non-payment of property taxes constitute a charge on the property, affecting its marketability. Hence, the buyer must verify with the municipal authorities that the seller has not defaulted on payment of property taxes.

6. Physical survey and access to the property

The buyer may undertake a physical survey and confirm the extent and measurement of the property. In the case of land, it is advisable to identify and demarcate the boundaries and access to the property and further, ascertain any other physical attributes that may impede enjoyment of the property.

7. Compliance under the Real Estate (Regulation and Development) Act, 2016 (RERA)

RERA mandates that developers should register their projects with the authority constituted under the Act. A buyer, intending to buy a property in a project coming under the ambit of RERA, is advised to verify whether property has been registered with the authority under RERA. Information available on the official web portal of RERA for each state, also provides details of any cases / complaints filed against the developer of the project and default by developer, if any and thus, provides useful insight into the credibility of the developer and the project and helps the buyer make an informed choice.

Conclusion

While buying a property, it is better to err on the side of caution. With proper legal advice, scrutiny of documents and verification of relevant information pertaining to the property, the buyer can ensure that the investment brings peace of mind and a sense of security.

- Dwelling units provided at cost price - no profit element.
- Cost less than market price being charged by real estate developers.
- Beneficiaries include Dr. A.P.J. Abdul Kalam, Former President of India and very Senior Govt. Officers.
- No other organisation of similar nature for providing housing on ownership basis to Central Govt. Employees.
- Good quality Construction.
- No liability to Govt-self-financing organisation.
- Transparent operations - no hidden charges.
- Specifications of dwelling units are almost at par with private builders and better than development authorities.
- Being an Autonomous body of Govt. of India - is reliable and trustworthy.
- Defect liability period - one year, extendable to two years.
- Consumer friendly Rules - cancellation, refund etc.
- Planned utilization of space in dwelling unit.
- Guidelines of Real Estate Regulation Act (RERA) are being followed.
- Extensive usage of Solar Energy, Organic Waste Management, Rain Water Harvesting etc in forthcoming projects.
- Proof Consultancy and Vetting of Structural Drawings by IIT/Government Engg Colleges.

Keeping in view the e Procurement guidelines of the Govt. of India, an online e-tendring system has been implemented in CGEWHO with effect from november, 2016 and the website “www.tenderwizard.com/CGEWHO” gives details of all tenders and awards of works. GeM portal is being utilized for procurement as an alternative medium of procurement.

G.R.N.H.C PROJECT, GREATER Noida

Visitors Book

S.N.	Date	Name & Address	Contact No.	Remarks
19	22/01/2019	R.K. Sharma, 11005 1st floor of 'Nand' Apartment West Block - 5, R.K. Puram New Delhi - 110028	9813940325	Highly impressed with the quality and pace of work. Hope the project gets completed on time. The design of the plots are good. The way behind the project are quite determined and reasonable. Thanks a lot for taking me to the site and explaining the project in details.
20	24/01/2019	S.S. Chandra, Jain Bhawan Laxi Sable	9806265599	I got privileged to see life of a common man in a G.R.N.H.C. It is really good & commendable. Will be happy to contribute in the building up of G.R.N.H.C. and help in the betterment of the society. I am sure that the project will be completed on time. I am sure that the project will be completed on time.

G.R.N.H.C PROJECT, GREATER Noida

Visitors Book

S.N.	Date	Name & Address	Contact No.	Remarks
21	22/01/2019	S.K. Singh, Jain Bhawan Laxi Sable	9806265599	I got privileged to see life of a common man in a G.R.N.H.C. It is really good & commendable. Will be happy to contribute in the building up of G.R.N.H.C. and help in the betterment of the society. I am sure that the project will be completed on time. I am sure that the project will be completed on time.
22	24/01/2019	S.S. Chandra, Jain Bhawan Laxi Sable	9806265599	I got privileged to see life of a common man in a G.R.N.H.C. It is really good & commendable. Will be happy to contribute in the building up of G.R.N.H.C. and help in the betterment of the society. I am sure that the project will be completed on time. I am sure that the project will be completed on time.

PUBLIC CAUTION NOTICE

By way of this web-notice, it is brought to the knowledge of public that my client '**CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION**' OR CGEWHO [in short] also known as '**KENDRIYA SARKARI KARAMCHARI KALYAN AWAS SANGATHAN**' having its Head Office at 6th floor, 'A' Wing, Janpath Bhawan, Janpath, New Delhi-110 001 Phones : (011) 23739722 / 23717249 / 23355408 Website : www.cgewho.in; E-Mail : cgewho@nic.in is an autonomous organisation under the administrative control of Ministry of Housing and Urban Affairs, Govt. of India registered as a society under the Societies Registration Act, of 1860 and undertakes housing scheme(s) for Central/State Government Employees throughout the country on 'No Profit No Loss' and 'Self-financing' basis as a welfare measure.

Owing to its success the name '**CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION**' or **CGEWHO** [in short] also known as '**KENDRIYA SARKARI KARAMCHARI KALYAN AWAS SANGATHAN**' has become synonymous with excellence in housing Sector. It has come to the notice that the several housing projects with name such as

'Kendriya Karamachari Awasiya Yojna' or
Government & Public-Sector Employees Welfare Organisation (Regd.) or
'Govt. Officials Welfare Organisation (GOWO)' or
'Govt. Employees Housing Welfare Society (GEHWS)' or
'Telecom & Govt. Employees Welfare Housing Co-operative Society Ltd. (TGEWHCSL)' or
'Govt. Employees Housing Scheme (GEHS)' or
'Kendriya Awas Welfare Housing Society (Regd.)' or
'Kendriya karamachari Awasiya Yojana' or

in other name(s) which have an uncanny resemblance/deceptive similarity to my client's name '**Kendriya Sarkari Karmachari Kalyan Awas Sangathan**' are giving advertisement offering residential flat(s) by creating confusion or making the general public to believe it to be the same organisation i.e. '**CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION**' or '**KENDRIYA SARKARI KARAMCHARI KALYAN AWAS SANGATHAN**' whereas, these are privately formed organisation/companies/Firm/entities having no relation with the **CGEWHO** in any manner and have been named in deceptive similarity with CGEWHO in order to confuse the public at large for unlawful gains.

Take notice that CGEWHO is not connected with any such organisation for Central Government employees and all eligible categories of CGEWHO are advised to note this and should not get confused and carried away by such similar named organisations.

Anybody dealing with the such organisation shall do so on his own risk and responsibility and CGEWHO shall not be responsible in any manner whatsoever.

General Public is hereby requested to check registration of the project under RERA, in those project where 'construction yet to be started' OR 'work is in progress' and 'Occupancy or Completion' certificate issued by competent authority for purchase of 'Ready to move in' flat(s).

Ravi Ranjan
Advocate
(Fides & Fiducia Law firm)
H-21, Lower Ground Floor
Lajpat Nagar – 1, New Delhi-110 024
Mobile : 9711361273, 9971495605
e-mail : raviranjaniib@gmail.com

**For CENTRAL GOVERNMENT EMPLOYEES
WELFARE HOUSING ORGANISATION**

COMPLETED PROJECTS



Mohali, Ph-II : 615 DUs
Completion Year : 2016



Ahmedabad : 310 DUs
Completion Year : October, 2005



Jaipur, Ph-I : 184 DUs
Completion Year : October, 2005



Hyderabad, Ph-II : 178 DUs
Completion Year : February, 2006



Panchkula, Ph-II : 240 DUs
Completion Year : July, 2006



Noida, Ph-V : 576 DUs
Completion Year : March, 2007



AMIT, Ph-II :
Completion Year : March, 2007



Lucknow : 130 DUs
Completion Year : August, 2008



Pune, Ph-II : 148 DUs
Completion Year : December, 2008



Chennai, Ph-II : 572 DUs
Completion Year : February, 2012



Jaipur, Ph-II : 572 DUs
Completion Year : March, 2012



Hyderabad, Ph-II : 380 DUs
Completion Year : October, 2012



Mohali, Ph-I : 630 DUs
Completion Year : April, 2013



Bhubaneswar, Ph-I : 256 DUs
Completion Year : January, 2013



Meerut, Ph-I : 90 DUs
Completion Year : December, 2013



Kolkata, Ph-II : 582 DUs
Completion Year : November, 2014

CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

(An Autonomous Body of Ministry of Housing & Urban Affairs - Government of India)

6th Floor, 'A' Wing, Janpath Bhawan, Janpath, New Delhi-110001

Ph.: 011-23717249, 23739722, Fax: 011-23717250, Website: www.cgewho.in & Email: cgewho@nic.in

CGEWHO having a strong legacy of 28 years in constructing quality housing as welfare measure for the employees of Central Government/Autonomous Bodies/State Government/PSU's has completed more than 33 Housing Projects (approx. 15000 Flats). The Housing complexes are named "KENDRIYA VIHAR" at all stations.

CGEWHO INVITES APPLICATIONS AT AFFORDABLE PRICE FOR ALLOTMENT

ON FIRST COME-FIRST SERVE BASIS FROM GENERAL PUBLIC IN GREATER NOIDA & MOHALI PHASE-II HOUSING SCHEME

GREATER NOIDA HOUSING PROJECT

Construction on Schedule Likely to be Completed by 2020

Actual Photograph

RERA No- UPRERAPRJ005



- Few Apartments are available in 2 BHK (1123 SqFt) and 4 BHK (2100 SqFt).
- One Car Parking attached to each Apartment, Sample Flats ready.
- AMENITIES: Club House, Swimming Pool, Gymnasium, Commercial Complex, Badminton and Basket Ball Courts, Kids Play Area, Amphitheatre, Nursing Home, Nursery School etc.

- Located at Plot no. 7, Sector- P-4, Near Unitech Heights, Greater Noida, (U.P.).
- Most modern specifications like System Windows of Schuco make, Fiber To Home facility.
- Smart Metering System, Automatic Boom Barriers, PNG ready, CCTV at strategic locations.

For More Details Please Contact:- Sh. Rakesh- 9540344455, Sh. Sumit- 9783859295

MOHALI PHASE-II HOUSING PROJECT

Ready to Move-in Apartments

Actual Photograph



- Flats available in all categories ranging from 1 BHK (575 SqFt) to 4 BHK (1963 SqFt).
- Project comprising of 615 Flats completed and Occupation letter received.
- Independent car parking available at extra cost.

- Located at Sunny Enclave, Sector- 125, Mohali, (Punjab).
- Around 100 Families residing and Apartment Owner Association formed.
- A large community centre with utility shops.

Contact:- Sh. Krishan- 9888892435, Ms. Anju- 9803439494

Complete details of cost and about scheme may be seen on website of Organisation "www.cgewho.in"

COMMITTED FOR QUALITY ASSURANCE, ON TIME DELIVERY, TRUST & TRANSPERENCY