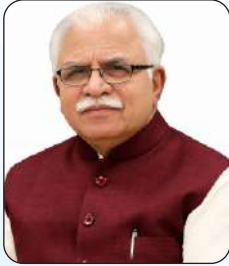




October 2026

गृह पत्रिका GRIHA PATRIKA

विकसित 100 YEARS भारत
अभियान
— 1947 TO 2047 —



Hon'ble Shri Manohar Lal
Minister of Housing & Urban Affairs &
Minister of Power
Govt. of India

- 36+ Years** of Dedicated Service in Housing Sector
- Ongoing Projects:** ~1,359 DUs (Greater Noida Ph-II, SAS Nagar Mohali, Kolkata Ph-III & Visakhapatnam)
- Sustainable, Inclusive and Employee-Friendly Communities**
- 34 Completed Projects** with 17,796 DUs Across India
- Upcoming Projects:** ~ 1,175 DUs (Meerut Ph-II, Bhopal & Greater Noida Ph-III)
- No Profit - No Loss** Organisation Committed to Transparent Governance

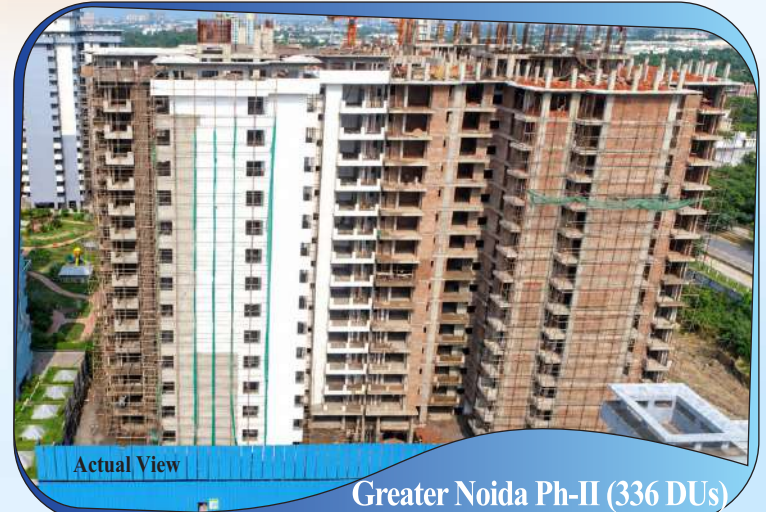


Hon'ble Shri Tokhan Sahu
Minister of State for Housing &
Urban Affairs
Govt. of India

ADEQUATE HOUSING FOR ALL



Kolkata Ph-III (236 DUs)



Greater Noida Ph-II (336 DUs)



SAS Nagar Mohali (402 DUs)



Visakhapatnam (385 DUs)

CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

(An Autonomous Body under the aegis of M/o Housing & Urban Affairs, Govt. of India)

9th Floor, 'B' Wing, Janpath Bhawan, Janpath, New Delhi – 110 001

Ph – 23717249/23355408/23322192 E-mail: cgewho@nic.in Website: www.cgewho.in

Serving Those, Who Serve The Nation

ONGOING PROJECTS

Kolkata Ph-III (236 DUs)

West Bengal - RERA Number - HIRA/P/SOU/2021/001183
Stipulated Date of Completion - June 2027

CGEWHO Kolkata Phase-III, Kendriya Vihar, Joka comprises 236 residential dwelling units, developed at a strategically located site in South Kolkata. The project is situated in close proximity to IIM Calcutta, Joka Metro, ESI Hospital, Kendriya Vidyalaya, Vivekananda Mission School and Sevashram Sangha Hospital, providing convenient access to education, healthcare and public transport facilities.

The project has been constructed using Mivan aluminium formwork technology, resulting in a fully brick-free monolithic RCC structure, wherein walls, slabs and partitions are cast as an integrated system. This technology provides uniformity, structural strength, improved resistance to seepage and faster construction with reduced requirement of plastering.

The project provides attractive and well-designed common areas, including decorative entrance lobbies with wall panelling and chandeliers, enhancing the overall aesthetic appeal of the complex. It is equipped with modern amenities and essential infrastructure, including a swimming pool, fully equipped gymnasium, air-conditioned community hall, music system, open terrace, rooftop solar panels, 24x7 power backup, STP, rainwater harvesting system, organic waste composter, CCTV surveillance, intercom connectivity, modern fire-fighting system, and a compound wall around the entire complex, providing defined boundaries and security.

A significant achievement of the project is that possession of the residential units is scheduled to be delivered before the committed/AFS date of December 2026, reflecting timely progress and effective project execution.



Type	No. of DUs	Fixed Cost (Excluding GST)	Built-UP Area (in sqft)	Carpet Area (RERA) (in sqft)
Type-C (3 BHK)	92	₹ 56,09,520/-	970	742
Type-N (3 BHK)	144	₹ 62,74,800/-	1025	830

BASIC SPECIFICATIONS	
Foundation	Pile foundation
Structure	Monolithic RCC structure with Aluminum Form work, vetted by IIT Roorkee
Internal Wall Finish	Acrylic Emulsion paint.
External Wall Finish	Exterior weather proof texture paint
Flooring	Vitrified Tiles (Kajaria/Somani/Varmora etc.) in drawing/dining, bedrooms & Kitchens. Antiskid/Slip shield ceramic tiles in Toilets & Balconies
Wall Tiles	Ceramic Glazed Tiles in Kitchen & Toilets.
Lobbies/Stair case Flooring	Vitrified tiles (PGVT) in Lobbies & Green Marble in Staircase.
Door-shutters and frames	Both sided pre-laminated flush door shutters with wooden frame.
Window frames and shutters	Aluminum outer door windows with glazed and fly proof aluminum shutters.
Electrical	Three phase electrical connection with Modular Switches & Sub Main.
Sanitary fixtures & CP Fittings	Sanitary Fixture & Fittings of Reputed Brands like Jaquar/Hindware/Cera/Parryware etc.
Balcony/Railings	MS Railings with Synthetic Enamel Paint

SALIENT FEATURES & AMENITIES
Community Centre with Multipurpose Hall
Fully Equipped Gymnasium
Swimming Pool
Kids Play Zone
Rain water Harvesting
Sewage Treatment Plant
Organic Waste Composter
Generator Backup for Common Areas & DUs
Lift with Fire Escape Staircase
One Covered Parking with Each DU
CCTV Surveillance for Complete Security
Solar Lighting System for Common Areas like Passage, Lobby, Stair Case etc.

मनोहर लाल
MANOHAR LAL



MESSAGE



आवासन और शहरी कार्य मंत्री एवं
विद्युत मंत्री
भारत सरकार
Minister of
Housing and Urban Affairs; and
Minister of Power
Government of India

I am pleased to learn that the Central Government Employees Welfare Housing Organisation (CGEWHO) is bringing out the 2026 edition of its periodical newsletter, *Griha Patrika*, on the occasion of World Habitat Day. The theme for this year, 'Adequate Housing for All', is both timely and deeply relevant to the vision of an inclusive, equitable and developed India.

Since its inception in July 1990, CGEWHO has steadily pursued its mission of providing quality housing to Central Government employees across the country. During its journey of over three decades, the Organisation has completed 34 housing projects and constructed and handed over 17,796 dwelling units (DUs) in major cities across India, which is in line with the theme of 'Adequate Housing for All'. This achievement reflects the sustained commitment of CGEWHO towards meeting the housing aspirations of Central Government employees and their families.

The Organisation continues to build upon this strong foundation. At present, 1,359 DUs are under various stages of construction in ongoing projects at Greater Noida (Phase-II), SAS Nagar (Mohali), Kolkata (Phase-III) and Visakhapatnam. Looking ahead, subject to requisite approvals, CGEWHO is likely to announce housing projects in the coming months at Meerut Phase-II (approximately 500 DUs), Greater Noida Phase-III (approximately 530 DUs) and Bhopal (approximately 300 DUs). These initiatives will further expand housing opportunities for Central Government employees.

I congratulate CGEWHO on the publication of *Griha Patrika* 2026 and extend my best wishes to all its beneficiaries, employees and stakeholders. May CGEWHO continue its endeavour to transform the aspiration of 'Adequate Housing for All' into a meaningful reality.



(Manohar Lal)

New Delhi
30th September, 2026

कक्ष संख्या-716, सातवां तल, संकल्प भवन, जीपीओए-2, पं. रवि शंकर शुक्ला लेन, नई दिल्ली-110001
Room No. 716, Seventh Floor, Sankalp Bhawan, GPOA-2, Pt. Ravi Shankar Shukla Lane, New Delhi-110001
दूरभाष/Telephone : 011-23783001 & 23783002 and Email : minister-mohua@nic.in

तोखन साहू
TOKHAN SAHU



आवासम और शहरी कार्य राज्य मंत्री
भारत सरकार

Minister of State for Housing & Urban Affairs
Government of India.



MESSAGE

It gives me immense pleasure to learn that the Central Government Employees Welfare Housing Organisation (CGEWHO) is publishing *Griha Patrika 2026* on the occasion of World Habitat Day. I extend my warm greetings to CGEWHO and all its beneficiaries on this important occasion.

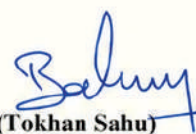
The theme of World Habitat Day 2026, “Adequate Housing for All”, highlights the fundamental importance of providing people with safe, affordable, inclusive and dignified living spaces. Housing is closely linked with the overall well-being of families and plays an important role in creating stable and vibrant communities.

CGEWHO has been fulfilling an important welfare objective by providing quality and affordable housing to Central Government employees and other eligible beneficiaries on a No Profit–No Loss basis. Over the years, the Organisation has demonstrated its commitment to affordability, transparency, quality construction and timely implementation of housing projects. Since its inception in July 1990, CGEWHO has steadily pursued its mission of providing quality housing to Central Government employees across the country. During this journey of over three decades, the Organisation has completed 34 housing projects and constructed and handed over 17,796 dwelling units (DUs) in major cities across India which is in line with the theme for this year, “Adequate Housing for All”. This achievement reflects the sustained commitment of CGEWHO towards meeting the housing + aspirations of Central Government employees and their families.

I am particularly encouraged by CGEWHO’s continued efforts to incorporate modern construction technologies, sustainable development principles and essential community facilities in its housing projects. Such an integrated approach is essential for creating not merely houses, but liveable and sustainable communities.

The Government of India is committed to ensuring that urban development remains inclusive, sustainable and citizen-centric. In this endeavour, organisations such as CGEWHO have an important role to play in complementing the national housing objectives.

I appreciate the efforts of CGEWHO and wish the Organisation continued success in all its present and future projects. I am confident that CGEWHO will continue to contribute towards the larger goal of ensuring adequate housing and a better quality of life for all.


(Tokhan Sahu)

सतेंद्र सिंह, भा.प्र.से.
सचिव
Satendra Singh, I.A.S.
Secretary



भारत सरकार
आवास और शहरी कार्य मंत्रालय
संकल्प भवन, नई दिल्ली-110001
Government of India
Department of Urban Development
Ministry of Housing and Urban Affairs
Sankalp Bhawan, New Delhi-110001



MESSAGE

I am pleased to learn that the Central Government Employees Welfare Housing Organisation (CGEWHO) is bringing out the 2026 edition of *Griha Patrika* on the occasion of **World Habitat Day**. The theme for this year, “**Adequate Housing for All,**” highlights that housing is not merely about providing a dwelling unit, but also about ensuring safety, affordability, accessibility, sustainability and a healthy and dignified living environment.

As CGEWHO expands its activities in State Capitals and Tier-II cities, it should continue to adopt modern construction technologies, sustainable practices and innovative planning to meet the changing needs of its beneficiaries. The proposed focus on **senior-citizen-friendly housing** is a welcome initiative towards creating more inclusive communities.

I appreciate the efforts of CGEWHO’s officers, employees, consultants and other stakeholders in upholding high standards of quality, governance, transparency and contribute to the national objective of “**Adequate Housing for All.**”

I extend my best wishes for the successful publication of *Griha Patrika 2026* and for the continued success of CGEWHO.

Date : 23rd September, 2026


(Satendra Singh)

प्रदीप कुमार झा, भा.प्र.से.
संयुक्त सचिव
PRADEEP KUMAR JHA, I.A.S.
Joint Secretary



भारत सरकार
आवासन और शहरी कार्य मंत्रालय
संकल्प भवन, नई दिल्ली-110001
Government of India
Ministry of Housing and Urban Affairs
Sankalp Bhawan, New Delhi-110001

MESSAGE

It is a matter of great pleasure to learn that the Central Government Employees Welfare Housing Organisation (CGEWHO) is publishing *Griha Patrika 2026* on the occasion of World Habitat Day.

Since its inception in **July 1990**, CGEWHO has made a significant contribution towards fulfilling the housing aspirations of Central Government employees. The **completion of 34** housing projects involving approximately 17,796 dwelling units **across major cities in the country is a substantial achievement which is in line with the theme for this year, "Adequate Housing for All"**. The Organisation's continuing programme of housing development, including projects presently under construction and those proposed at various locations, reflects its commitment to expanding the availability of quality and affordable housing.

As Chairman of the Executive Committee of CGEWHO, I appreciate the Organisation's efforts to strengthen its project portfolio while maintaining the principles of No Profit-No Loss, transparency, financial prudence and accountability. The ongoing projects at Greater Noida, SAS Nagar (Mohali), Kolkata and Visakhapatnam, together with the proposed projects at Meerut, and Bhopal, demonstrate the Organisation's continued endeavour to respond to the changing housing requirements of Central Government employees.

I am particularly encouraged by the Organisation's efforts to expand its housing footprint to State Capitals and Tier-II cities, in keeping with the broader developmental objectives of Viksit Bharat @2047. The initiatives for securing suitable land at various locations and the recent allotment of two group housing land parcels at Lucknow in Awadh Vihar Yojna by the Uttar Pradesh Awas Evam Vikas Parishad, which are expected to facilitate further housing development, are positive steps towards creating a wider geographical network of CGEWHO projects.

Timely completion and effective project monitoring will remain critical to maintaining the confidence of beneficiaries. Continuous coordination among CGEWHO, consultants, contractors, statutory authorities and other stakeholders, supported by appropriate monitoring mechanisms and adherence to regulatory requirements, will be essential for successful project delivery.

I extend my best wishes to CGEWHO, its employees, beneficiaries and all associated stakeholders for continued success and for the successful implementation of its ongoing and forthcoming housing initiatives.



Date: 30th September 2026

(Pradeep Kumar Jha)

Office Address : Room No. 514, 5th Floor, Sankalp Bhawan, Pandit Ravi Shankar Shukla Lane, K.G. Marg, New Delhi-110001
Tel.: 011-23783016, 23783017; Email: pradeepk.jha@nic.in; Website: www.mohua.gov.in

From the Desk of Chief Executive Officer

It gives me immense pleasure to convey my warm greetings and best wishes to all members of the Central Government Employees Welfare Housing Organisation (CGEWHO) on the occasion of **World Habitat Day 2026**.

The theme for this year, “**Adequate Housing for All,**” carries profound significance for CGEWHO. Housing is not merely the provision of a roof over one's head; it encompasses safe, secure, affordable, accessible and dignified living spaces that promote the well-being, security and quality of life of individuals and families. For an organisation dedicated to providing housing to Central Government employees, this theme resonates closely with our core mandate and institutional commitment.



Since its inception in **July 1990**, CGEWHO has steadily pursued its mission of providing quality housing to Central Government employees across the country. During this journey of over three decades, the Organisation has **completed 34 housing projects and constructed and handed over 17,796 dwelling units (DUs) in major cities across India which is in line with the theme for this year, “Adequate Housing for All”**. This achievement reflects the sustained commitment of CGEWHO towards meeting the housing aspirations of Central Government employees and their families.

The Organisation continues to build upon this strong foundation. At present, **1,359 dwelling units are under various stages of construction** in ongoing projects at **Greater Noida (Phase-II), SAS Nagar (Mohali), Kolkata (Phase-III) and Visakhapatnam**.

Looking ahead, CGEWHO is poised for further expansion. Subject to the requisite approvals, the Organisation is likely to announce, in the coming months, housing projects at **Meerut Phase-II, with approximately 500 DUs; Greater Noida Phase-III, with approximately 530 DUs; and Bhopal, with approximately 300 DUs**. These initiatives will further strengthen CGEWHO's presence in strategically important locations and provide additional housing opportunities to Central Government employees.

Our vision extends beyond the completion of individual housing projects. In keeping with the larger national objective of **Viksit Bharat @2047**, CGEWHO aims to progressively acquire suitable land in **State Capitals and Tier-II cities** so as to create a wider and more balanced housing network for Central Government employees. In this endeavour, the Organisation has taken up the matter of allotment of land at several locations, including **Puducherry, Kolkata, Ludhiana, Jalandhar and Nagpur**, besides other cities. We are also pursuing opportunities for land at **Patna and other strategically located cities** for future housing development.

A significant step forward has recently been achieved in Uttar Pradesh, where CGEWHO has been **allotted two group housing land parcels at Lucknow in Awadh Vihar Yojana by the Uttar Pradesh Awas Evam Vikas Parishad**. These land parcels are expected to facilitate the announcement of **two additional housing projects comprising approximately 700 dwelling units** in the near future. Such initiatives will enable CGEWHO to respond proactively to the growing demand for quality housing in emerging urban centres.

CGEWHO is also expanding its institutional role by undertaking housing projects for other organisations. In this context, the Organisation has commenced construction of a **housing project for HUDCO employees at Vaishali, Ghaziabad, Uttar Pradesh**, comprising approximately **152 dwelling units**. This initiative demonstrates the Organisation's capability and readiness to leverage its expertise in planned housing development for the benefit of other Central Government institutions as well.

The expansion and diversification of CGEWHO's project portfolio reaffirm our commitment to providing **adequate, affordable and quality housing in well-planned locations**, while maintaining the highest standards of transparency, efficiency and financial prudence. We recognise that adequate housing must be supported by reliable infrastructure, connectivity, social amenities, environmental sustainability and a strong sense of community.

None of our achievements would have been possible without the unwavering support of the Ministry of Housing and Urban Affairs, the guidance of the Governing Council and Executive Committee. On this occasion, I wish to acknowledge and appreciate the dedicated efforts of the officers, employees, consultants, project teams and all other stakeholders associated with CGEWHO's housing initiatives. Their collective commitment and professionalism are instrumental in transforming the Organisation's vision into tangible housing assets and in fulfilling the aspirations of our beneficiaries.

On this World Habitat Day, let us renew our commitment to building **not merely houses, but sustainable, inclusive and future-ready communities** where every family can experience security, dignity and a better quality of life.

As CGEWHO moves forward, our endeavour will be to combine **experience with innovation, prudent planning with timely execution, and the aspirations of our beneficiaries with the larger national vision of Viksit Bharat @2047**. I am confident that, with continued dedication, teamwork and the support of all stakeholders, CGEWHO will further strengthen its contribution towards the national goal of “**Adequate Housing for All.**”

With best wishes on World Habitat Day 2026.



Chief Executive Officer
CGEWHO

CITYWISE PRESENCE

Total Projects Completed since 1990 - 34 Nos (17796 DUs)

City Wise Presence

■ AHMEDABAD (310)	■ BANGALORE (603)	■ BHUBANESWAR (496)
■ CHENNAI (2316)	■ CHANDIGARH (305)	■ GREATER NOIDA (1794)
■ GURGAON (1940)	■ HYDERABAD (902)	■ JAIPUR (756)
■ KOCHI (43)	■ KOLKATA (1158)	■ LUCKNOW (130)
■ MEERUT (90)	■ MOHALI (1218)	■ NAVI MUMBAI (1614)
■ NOIDA (3476)	■ PANCHKULA (338)	■ PIMPRI CHINCHWAD PUNE (307)

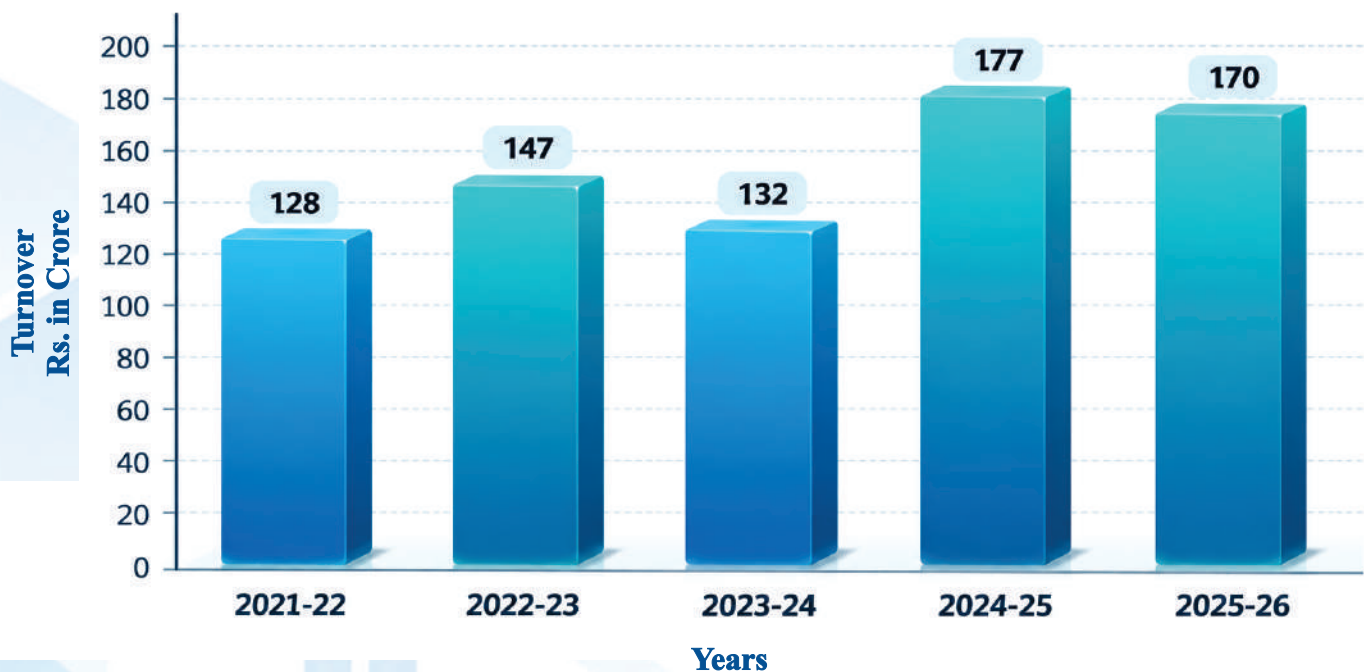
Ongoing Projects (1511 DUs)

- Greater Noida Ph- II (336)
- SAS Nagar Mohali (402)
- Kolkata Ph- III (236)
- Visakhapatnam (385)
- HUDCO Vaishali Housing Project (152)

Under Planning (1166 DUs)

- Meerut Ph- II (288)
- Greater Noida Ph- III (530)
- Bhopal (348)

TURNOVER





The Chief Executive Officer, CGEWHO, met the Hon'ble Lieutenant Governor, Puducherry, on 31st January 2026 and requested allotment of suitable land to CGEWHO for development of a housing project at Puducherry.

RECENTLY COMPLETED PROJECT KENDRIYA VIHAR, CHENNAI PH-III (1220 DUs)

A New Landmark in CGEWHO's Mission "Housing for All"

Tamil Nadu - RERA Number - TN/02/BUILDING/0246/2018

Completion Certificate obtained from CMDA on 24th June 2025



Actual View of 2 BHK Block



Actual View of 4 BHK Block

The Central Government Employees Welfare Housing Organisation (CGEWHO) has successfully completed its Kendriya Vihar – Chennai Phase-III Housing Project at Paruthipattu, Avadi, Chennai in June 2025 providing a well-planned residential community for Central Government employees. The project has been developed on approximately 12 acres of land and comprises 1,220 dwelling units. The site is strategically located along the 80-ft-wide State Highway SH-55, connecting Avadi with the National Highway towards Bengaluru, and is in close proximity to the established residential and commercial areas of Avadi, Porur and Poonamallee. Avadi Bus Stand and Railway Station are located within an approximately 2–3 km radius of the project.

The project offers a mix of 1BHK, 2BHK, 3BHK and 4BHK dwelling units, planned to cater to the varying housing requirements of Central Government employees. The residential development comprises 10 blocks with Stilt + 10 floors, accommodating the 1,220 dwelling units, along with a dedicated Community Hall block with Stilt + 4 floors. The project has been developed with associated infrastructure and essential services, including water-supply arrangements with dual plumbing system, underground tanks with water treatment plants and overhead water storage, sewerage and sewage treatment facilities, storm-water drainage, fire-fighting systems, internal roads and landscaped areas. As on date the sale deeds of around 1000 dus have been executed and around 850 dus have been successfully handed over to our esteemed beneficiaries. The area and pre final costing details of each type of DUs is as below:

Type	No. of DUs	Final Cost @ Rs. 2,598/- per Sqft (Including GST)	SBA (in sqft)	Carpet Area (in sqft)
Type-A (1 BHK)	400	₹ 15,04,242/-	579	383
Type-B (2 BHK)	240	₹ 29,43,534/-	1133	766
Type-C (3 BHK)	340	₹ 39,82,734/-	1533	1078
Type-D (4 BHK)	240	₹ 46,99,782/-	1809	1283

ONGOING PROJECT

1. Greater Noida Ph-II (336 DUs)

Uttar Pradesh - RERA Number - UPRERAPRJ674438/02/2024
Stipulated Date of Completion - October 2028

The Central Government Employees Welfare Housing Organisation (CGEWHO) is constructing its Phase-II housing project at Kendriya Vihar, Greater Noida, Uttar Pradesh, as its mandate to provide quality and affordable housing to Central Government employees on a no-profit-no-loss basis. The project comprises well-planned residential apartments supported by essential infrastructure and community facilities. Designed with emphasis on functional planning, environmental sustainability and a comfortable living environment, the project provides residents with a secure and well-connected residential setting. The development reflects CGEWHO's continued commitment to delivering planned housing solutions while promoting sustainable and efficient use of resources. The specifications, amenities, area and costing details of each type of DUs is as below:-



Type	No. of DUs	Fixed Cost (Excluding GST)	SBA (in sqft)	Carpet Area (RERA) (in sqft)
Type-D (4 BHK)	336	Rs.1,20,87,600/-	2100	1363

BASIC SPECIFICATIONS	
Foundation	Pile foundation
Structure	RCC framed structure vetted by IIT Roorkee
Internal Wall Finish	Acrylic Emulsion paint.
External Wall Finish	Exterior weather proof texture paint
Flooring	Vitrified Tiles-PGVT (Kajaria/Somany/AGL etc) in drawing/dining, bedrooms & Kitchens. Slip shield ceramic tiles in Toilets & Balconies.
Wall Tiles	Ceramic Glazed Tiles in Kitchen & Toilets.
Lobbies/Stair case Flooring	Vitrified tiles (PGVT) in Lobbies & Green Marble in Staircase.
Door-shutters and frames	Both sided pre-laminated flush door shutters with wooden frame.
Window frames and shutters	Aluminum system doors and windows with glazed and fly proof aluminum shutters (Schueco/Reyners/Fenesta).
Electrical	Three phase electrical connection with Modular Switches & Rising Main.
Sanitary fixtures & CP Fittings	Sanitary Fixture & Fittings of Reputed Brands like Grohe/Roca/Jaquar/Hindware etc.
Balcony/Railings	Stainless Steel 304 Grade Railings

SALIENT FEATURES & AMENITIES
Community Centre with Multipurpose Hall
Fully Equipped Gymnasium
Badminton & Basket Ball Courts
Kids Play Zone
Rain water Harvesting
Sewage Treatment Plant
Organic Waste Composter
Generator Backup for Common Areas & DUs
Lift with Fire Escape Staircase
Two Covered Parking with Each DU
CCTV Surveillance for Complete Security
Solar Water Heating System for Kitchen

ONGOING PROJECT 2. SAS Nagar Mohali (402 DUs)

Punjab - RERA Number - PBRERA-SAS81-PR1094
Stipulated Date of Completion - July 2029

The CGEWHO housing project at Sector 79, SAS Nagar (Mohali), Punjab, is a planned residential development undertaken to meet the housing needs of Central Government employees. The project embodies CGEWHO's objective of providing comfortable and reasonably priced homes through a self-financing, No Profit No Loss approach. Located in the well-developed urban environment of Mohali, the project provides a thoughtfully planned residential setting supported by essential infrastructure and community amenities. With its focus on quality construction, functional design and a pleasant living environment, the project represents CGEWHO's continued efforts towards creating well-planned housing communities and enhancing the quality of life of its beneficiaries. The specifications, amenities, area and costing details of each type of DUs is as below:-



Type	No. of DUs	Fixed Cost (Excluding GST)	SBA (in sqft)	Carpet Area (RERA) (in sqft)
Type-B (2 BHK)	168	₹ 72,05,450/-	1411	833
Type-C (3 BHK)	144	₹ 95,32,300/-	1679	1102
Type-D (4 BHK)	72	₹ 1,23,60,850/-	2264	1429
Type-C1 (Penthouse Duplex)	12	₹ 1,75,37,780/-	3040	1937
Type-D1 (Penthouse Duplex)	6	₹ 2,28,03,795/-	4111	2400

BASIC SPECIFICATIONS	
Foundation	Pile foundation
Structure	RCC framed structure vetted by IIT Roorkee
Internal Wall Finish	Acrylic Emulsion paint.
External Wall Finish	Exterior weather proof texture paint
Flooring	Vitrified Tiles-PGVT (Kajaria/Somany/AGL etc) in drawing/dining, bedrooms & Kitchens. Antiskid/Slip shield ceramic tiles in Toilets & Balconies
Wall Tiles	Ceramic Glazed Tiles in Kitchen & Toilets.
Lobbies/Stair case Flooring	Vitrified tiles (PGVT) in Lobbies & Green Marble in Staircase.
Door-shutters and frames	Both sided pre-laminated flush door shutters with wooden frame.
Window frames and shutters	uPVC Windows with Fly proof Wire mesh shutters.
Electrical	Three phase electrical connection with Modular Switches & Rising Main.
Sanitary fixtures & CP Fittings	Sanitary Fixture & Fittings of Reputed Brands like Kohlar/Grohe/Roca, etc.
Balcony/Railings	Stainless Steel 304 Grade Railings

SALIENT FEATURES & AMENITIES
Community Centre with Multipurpose Hall
Fully Equipped Gymnasium
Swimming Pool
Badminton & Basket Ball Courts
Kids Play Zone
Rain water Harvesting
Sewage Treatment Plant
Organic Waste Composter
Generator Backup for Common Areas & DUs
Lift with Fire Escape Staircase
One Covered Parking with Each DU
CCTV Surveillance for Complete Security
Solar Water Heating System for Kitchen

ONGOING PROJECT 3. Visakhapatnam (385 DUs)

Andhra Pradesh - RERA Number - P03240113683

Stipulated Date of Completion - December 2029

The Visakhapatnam Housing Scheme of the Central Government Employees Welfare Housing Organisation (CGEWHO) is located near Pendurthi Junction, Anakapalli Road, Visakhapatnam District, Andhra Pradesh. The project is registered under AP-RERA vide Registration No. P03240113683, with a stipulated completion date of December 2029.

The scheme comprises 385 dwelling units, including 50 Type-B (2 BHK), 115 Type-C (3 BHK), 200 Type-N (3 BHK) and 20 Type-D (4 BHK) units. The unit carpet areas range from 902 sq. ft. to 1,547 sq. ft., with the corresponding costs, including 5% GST, ranging from ₹56.70 lakh to ₹87.16 lakh.

The development is planned with a range of community and recreational facilities, including a Community Centre with Multipurpose Hall, swimming pool, outdoor gym, indoor play zone, badminton, lawn tennis and volleyball courts, children's play area and green walkways. The project also incorporates rainwater harvesting, STP, generator backup, high-speed lifts and fire-escape staircases, along with one covered car parking space for each dwelling unit.



The residential buildings are supported by pile foundations and RCC framed structures vetted by IIT Mumbai, with provisions for vitrified flooring, weather-resistant exterior finishes, UPVC glazed windows, reputed sanitary and CP fittings, and three-phase electrical connections.

With substantial foundation and piling works already completed and superstructure activities gaining momentum, the Visakhapatnam Housing Scheme is steadily progressing towards the next major phase of construction, with the objective of delivering a well-planned and modern residential community for Central Government employees

Type	No. of DUs	Fixed Cost (Excluding GST)	SBA (in sqft)	Carpet Area (RERA) (in sqft)
Type-B (2 BHK)	50	₹ 56,69,790/-	1285	902
Type-C (3 BHK)	115	₹ 70,45,710/-	1618	1142
Type-N (3 BHK)	200	₹ 72,50,460/-	1671	1225
Type-D (4 BHK)	20	₹ 87,16,470/-	2021	1548
Out of total 385 DUs, 164 DUs across various categories have already been subscribed till date. Some units are available for sale.				

BASIC SPECIFICATIONS	
Foundation	Pile foundation
Structure	RCC framed structure vetted by IIT Mumbai
Internal Wall Finish	Acrylic Emulsion paint.
External Wall Finish	Exterior weather proof texture paint
Flooring	Vitrified Tiles-PGVT in drawing/dining, bedrooms & Kitchens. Antiskid/Slip shield ceramic tiles in Toilets & Balconies
Wall Tiles	Ceramic Glazed Tiles in Kitchen & Toilets.
Lobbies/Stair case Flooring	Vitrified tiles (PGVT) in Lobbies & Green Marble in Staircase.
Door-shutters and frames	Both sided pre-laminated flush door shutters with wooden frame.
Window frames and shutters	uPVC Windows with Fly proof Wire mesh shutters
Electrical	Three phase electrical connection with Modular Switches.
Sanitary fixtures & CP Fittings	Sanitary Fixture & Fittings of Reputed Brands.
Balcony/Railings	MS Railings with Synthetic Enamel Paint

SALIENT FEATURES & AMENITIES
Community Centre with Multipurpose Hall
Fully Equipped Gymnasium
Swimming Pool
Badminton, Lawn Tennis, Volley Ball & Basket Ball Court
Kids Play Zone
Rain water Harvesting
Sewage Treatment Plant
Organic Waste Composter
Generator Backup for Common Areas & DUs
Lift with Fire Escape Staircase
One Covered Parking with Each DU
CCTV Surveillance for Complete Security

CGEWHO 37th Raising Day Celebration 2026



CEO & Dir (F) with Chief Guest Sh. P.K. Jha, JS(W) and Dir (W) MoHUA



CEO Felicitating Chief Guest with a Memento



Address by Chief Guest Sh. P.K. Jha, Joint Secretary, MoHUA



CEO's Address on Vision of CGEWHO



Group Song by Ladies Staff



Chief Guest at the Cultural Programme



Cultural Performances by CGEWHO's Staff



Guest Singer Performance on Raising Day

CGEWHO Best Employee Awards for the Year 2026



Sh. B Sankar Sr. PS
Best Employee (Admin.)



Sh. Golam Rasul Sheik, Project Engineer
Best Employee, Kolkata (Ph-III) Project



Smt. Harjeet Kaur Sethi, PS
Best Employee (Technical)



Sh. Girish Chandra, Project Engineer
Best Employee, Gr. Noida (Ph-II) Project



Sh. Varendra Beri, PA
Best Employee (Marketing)



Sh. V Manoj Kumar, Sr. Office Assistant
Best Employee, Chennai (Ph-III) Project



Smt. Anju Suri, Sr. Accountant
Best Employee (Finance)

RE-CREATION AND TEAM BUILDING

CGEWHO organizes an annual recreational trip to nearby locations for its employees, offering a chance to connect with colleagues while promoting healthy habits. In December 2025, CGEWHO arranged a trip to Lohagarh Resort in Gurugram. All employees participated in the trip and had a lot of fun and joy. Additionally, employees played cricket to encourage team building.



Vigilance Awareness meeting at Constitution Club 28.10.2025

Training Programmes

The Vigilance Awareness Week 2025 was observed from 27.10.2025 to 02.11.2025 with the theme “Vigilance: Our Shared Responsibility”. In line with the theme, the Vigilance Division organised the following training programmes:

(A) External Training

A lecture was delivered by Dr. Parveen Kumari Singh, Former Additional Secretary, Central Vigilance Commission (CVC), at the Constitution Club of India, New Delhi, on the following topics:

“Vigilance: Our Shared Responsibility”; and

“Right to Information Act– Enabler for Enhancing Transparency and Accountability.”

(B) In-house Training

An in-house training session was conducted by Shri R. K. Jaiswal, Director (Finance) and Vigilance Officer, on 30.10.2025, covering transparency in the conduct of draw of Dwelling Units (DUs).



ELECTION CONDUCTED FOR CHENNAI PH-III ADHOC AOA HELD ON 11.07.2026

As per the Rules of the Central Government Employees Welfare Housing Organisation (CGEWHO), an Ad-hoc Apartment Owners' Association (AOA) of the allottee(s) shall be formed through an election. The Association shall administer the society, look after its maintenance, attend to the common amenities and facilities, and provide guidelines for maintaining appropriate civic standards.

2. The duly elected Committee shall take over the management and maintenance of all common areas, services, and facilities of the project. The elected Committee shall also frame its Bye-laws in accordance with the applicable local laws governing such bodies and get the same registered with the appropriate competent authority. Thereafter, the Committee shall convene a General Body Meeting of all the beneficiaries for the election and constitution of a new Executive Committee in accordance with the registered Bye-laws.

3. Accordingly, the election for the formation of the Ad-hoc Apartment Owners' Association of the Chennai (Phase III) Housing Scheme was held on 11th July 2026, wherein 10 (Ten) members were elected.



WORLD HABITAT DAY 2025 at Vigyan Bhawan, New Delhi on 6th October 2025



Green Finance: Building Trust and Loyalty in the Banking Sector

The financial sector is increasingly playing an important role in promoting sustainable development. As concerns relating to climate change, environmental degradation and responsible use of natural resources continue to grow, banks are gradually incorporating environmental considerations into their lending and investment decisions. This emerging approach, broadly known as Green Finance, seeks to channel financial resources towards environmentally sustainable activities and projects.



Green Finance includes financial products and services such as green loans, green bonds, sustainable investments and financing for renewable energy, energy efficiency and other environmentally responsible initiatives. Its relevance, however, extends beyond environmental benefits. Green Finance can also influence how customers perceive a financial institution and its commitment towards society and sustainable development.

The research paper titled “Linking Green Finance with Customer Trust and Brand Loyalty in the Banking Sector”, co-authored by the undersigned and Dr. Gunjan Sharma, Associate Professor, Institute of Business Management, GLA University, examines the relationship between green finance initiatives, customer trust and brand loyalty in the banking sector.

The study explores an important question: Can a bank's commitment towards environmentally responsible financing help in strengthening customer trust and developing long-term brand loyalty?

The findings of the study highlight the significant role of customer trust in strengthening the relationship between green finance initiatives and brand loyalty. When customers perceive that a financial institution is genuinely committed to environmental sustainability and responsible business practices, such initiatives can contribute towards enhancing their confidence and trust in the institution. This trust can, in turn, help in building stronger and more enduring customer relationships.

The study also highlights the importance of customer awareness and perceived bank reputation. The introduction of green financial products alone may not be sufficient to achieve the desired impact. Customers need to be aware of such initiatives and should have confidence in the genuineness and credibility of the institution's commitment towards sustainability. Transparent communication and effective implementation are therefore essential.

For the banking sector, Green Finance represents more than a financial innovation. It provides an opportunity to align economic growth, environmental responsibility and customer expectations. Financial institutions that successfully integrate sustainability into their business strategy can contribute to the development of a greener economy while simultaneously strengthening customer confidence and long-term relationships.

The broader message is equally relevant for all organisations. Sustainable development requires a collective effort involving financial institutions, businesses, government organisations and individuals. Integrating environmental considerations into organisational and financial decision-making can contribute towards responsible and sustainable growth.

In the coming years, Green Finance is expected to become an increasingly important component of the financial ecosystem. Its effectiveness will depend not only upon the availability of green financial products but also on transparency, awareness, institutional credibility and a genuine commitment towards sustainability.

Thus, the integration of Green Finance, Customer Trust and Brand Loyalty presents an important opportunity for financial institutions to contribute towards sustainable development while simultaneously creating long-term value and stronger stakeholder relationships.

CA Ramesh Kumar Jaiswal
Director Finance, CGEWHO

Green Finance: Building Trust and Loyalty in the Banking Sector

India's transition towards a sustainable and low-carbon economy is no longer only an environmental imperative; it is increasingly a financial and economic priority. The country is simultaneously pursuing rapid economic growth, energy security and its long-term climate commitments. In this transition, the financial sector has an important role to play by directing capital towards environmentally sustainable and economically viable activities.

India's Green Transition: The Scale of the Opportunity

India has made significant progress in renewable energy. According to the Ministry of New and Renewable Energy (MNRE), Government of India, as on 31 August 2026, India had approximately 295.55 GW of installed renewable energy capacity, including 168.04 GW of solar power and 58.52 GW of wind power. At the same time, India has set an ambitious target of achieving 500 GW of non-fossil-fuel-based installed electricity capacity by 2030, along with reducing the emission intensity of its GDP by 45% from the 2005 level and achieving about 50% cumulative installed electric power capacity from non-fossil sources by 2030. India has also declared its long-term goal of achieving Net Zero emissions by 2070.

The scale of financing required for this transition is substantial. The NITI Aayog's 2026 assessment, "Scenarios Towards Viksit Bharat and Net Zero: Financing Needs," estimates that India may require approximately US\$22.7 trillion of cumulative investment by 2070 under the Net Zero pathway. Against projected financing flows, the assessment identifies a financing gap of approximately US\$6.5 trillion.

These figures demonstrate that achieving India's sustainability objectives will require not only public expenditure but also substantial mobilisation of private capital, institutional finance and innovative financial instruments.

Role of Green Finance

Green finance provides an important mechanism for channelising financial resources towards activities that generate environmental benefits while also offering sustainable economic returns. Green bonds, green loans, sustainability-linked financing, transition finance and other sustainable financial products can support renewable energy, energy efficiency, clean transportation, sustainable infrastructure and cleaner technologies.

My research paper, co-authored with Dr. Gunjan Sharma, examines the role of green finance instruments in enhancing both the environmental and financial sustainability of banks. The research highlights that environmental responsibility and financial performance need not be competing objectives. Properly designed green finance can create new business opportunities while contributing to environmental objectives.

For banks, however, effective green finance requires careful assessment of the environmental impact, financial viability and associated risks of financed projects. Transparency, credible reporting, effective monitoring and appropriate risk-management frameworks are equally important to ensure that green finance genuinely contributes to sustainability and does not result in *greenwashing*.

Environmental considerations are also becoming increasingly relevant to conventional banking risk management. Climate-related and environmental risks can affect borrowers, businesses, asset quality and long-term financial stability. Consequently, integrating environmental factors into credit appraisal and investment decisions can strengthen the resilience of financial institutions.

Financing India's Sustainable Future

The scale of India's renewable-energy expansion and its Net Zero ambition clearly indicates that sustainability will require financing on an unprecedented scale. Banks and other financial institutions can play a catalytic role by mobilising savings and directing them towards renewable energy, energy-efficient technologies, sustainable infrastructure and other green projects.

At the same time, stronger regulatory frameworks, greater investor awareness, technological innovation, transparent disclosures and credible sustainability standards will be necessary to deepen the green-finance ecosystem.

India's journey towards 500 GW of non-fossil capacity by 2030 and Net Zero by 2070 therefore represents not merely an environmental transition but also a major financial opportunity. Green finance can help bridge the gap between India's sustainability ambitions and the capital required to achieve them.

The future of sustainable banking lies in bringing together environmental responsibility, financial prudence and long-term value creation. With appropriate financial innovation and responsible deployment of capital, the banking sector can become an important enabler of India's transition towards a greener, more resilient and sustainable economy.



CA Ramesh Kumar Jaiswal
Director Finance, CGEWHO

From Isolation to Intergenerational Living – CGEWHO's Initiative

Rethinking what a home should mean as India grows older

What makes a house a home? Is it simply four walls and a roof—or is it the feeling of being safe, independent, respected and connected? As India changes, this question is becoming increasingly important, particularly for an ageing population.

A truly adequate home is much more than shelter. It is a place that offers safety, comfort, dignity, independence, belonging and the opportunity to live a fulfilling life. The theme of World Habitat Day 2026, “Adequate Housing for All”, provides a timely opportunity to look at housing through this wider lens.

As cities expand, families become smaller and people live longer, the idea of an ideal home is changing too. A home that works perfectly at 40 may feel very different at 70 or 80. A flight of stairs can become a daily challenge. A bathroom without safety features can become a source of risk. Even maintaining a large home can gradually become difficult.

This is why the future of adequate housing must also be the future of age-friendly housing.

India's Ageing Population: A New Housing Imperative

India has traditionally been recognised as a young nation. Yet, beneath that familiar picture, a major demographic transition is taking place. The population aged 60 years and above is estimated at around 166.9 million and is projected to reach approximately 191.5 million by 2030 and 346 million by 2050.

These numbers are more than statistics. They point towards a future in which housing, neighbourhoods and urban planning will need to respond to a growing number of older citizens.

At present, organised senior-living developments represent only a small proportion of the potential demand. At the same time, the traditional joint-family structure has changed considerably. Nuclear families, children moving to other cities or countries, longer life expectancy and changing expectations among older persons are creating new housing needs.

And those needs are changing in an important way. Today's senior citizens are not necessarily looking for a place defined by care and dependency. Increasingly, they seek safety and security alongside independence, healthcare accessibility alongside privacy, and companionship alongside the freedom to pursue their own interests.

Senior living, therefore, is evolving—from a model centred primarily on care to a model that supports an active, healthy and socially connected retirement.

Retirement Is Not the End of the Story

Retirement does not have to mean stepping away from life. For many, it can open the door to a new chapter—one with more time for travel, hobbies, exercise, learning, cultural activities, family and friendships.

This is where the idea of senior living is changing from a reactive need into a proactive lifestyle choice. A thoughtfully planned community can offer residents the independence of a private home while providing the reassurance of security, healthcare and community support when needed.

The objective is not to make people dependent. It is to help them remain independent for as long as possible, while ensuring that assistance is available when required.

The emphasis should be on independent living with support—not dependent living with restrictions.

A Home That Changes With You

Age-friendly housing begins with a simple idea: the home should adapt to its residents—not the other way around.

Thoughtful design can make this possible. Universal accessibility, lifts and ramps, wide passages, non-slip flooring, adequate lighting, grab rails, easy-grip fittings, accessible bathrooms and kitchens, and emergency call systems can make everyday life safer and easier.

These are not merely added conveniences. They can reduce avoidable risks and help residents remain comfortable and independent for longer. More importantly, good age-friendly design looks ahead. Mobility and physical requirements can change with time, and a flexible home can change with them.

In other words, the best age-friendly home is not one designed only for today. It is one designed for the journey ahead.

Safety, Healthcare and Technology: Support When It Matters

For senior citizens, the feeling of security can be just as important as the physical structure of the home. Controlled access, video door-entry systems and emergency-call facilities can provide reassurance.

Technology can add another layer of support through smart-home systems, sensors, wearable devices and telehealth services. Healthcare, too, can be brought closer to where people live through clinics, nursing support, physiotherapy, diagnostic services, emergency assistance, ambulance services and hospital tie-ups.

The purpose is not to turn a residential community into an institution. It is to create a supportive environment in which help is close at hand when needed—while residents continue to enjoy the privacy, dignity and independence of their own homes.

CGEWHO's Initiative at Greater Noida: From Housing to Community

One of the biggest challenges of senior living is not physical—it is social. A home may be safe and comfortable, yet still feel lonely if the people living there become disconnected from the wider community.

This is where CGEWHO's Greater Noida initiative offers a distinctive opportunity: the possibility of intergenerational living.

On approximately 38 acres of land at Greater Noida, out of which on 32 acres of land CGEWHO has already developed Greater Noida Phase-I, comprising 1,794 dwelling units (DUs), and is presently constructing 336 DUs under Greater Noida Phase-II.

Taking this vision forward, CGEWHO proposes to develop a senior-citizen-friendly housing project comprising 539 DUs on the balance 6 acres of land. CGEWHO has applied for purchase of additional FAR of 0.75 for construction of the 539 DUs, and approval of GNIDA is awaited. Support from the beneficiaries of Gr Noida Ph-I & II is solicited so that the aspirations of their

fellow colleagues who did not get the opportunity in Phase-I & II will get their dream house in Phase-III project.

The proposed development will provide a range of dwelling options to meet the requirements of different household sizes and lifestyles.

Type	Configuration	No. of Dus
Studio Apartment	Stilt + 7 Floors	83
Type C	3 BHK, Stilt + 12 Floors	192
Type D	4 BHK, Stilt + 11 Floors	264
Total	-	539 Dus

The Difference Is in the Way People Live Together

With the proposed development, the Greater Noida project will comprise a total of 2,669 dwelling units on approximately 38 acres of land. But the significance of the proposal goes beyond the number of homes.

The intention is that the senior-citizen-friendly development should not become an isolated enclave exclusively for senior citizens. Instead, senior citizens will live alongside beneficiaries of Greater Noida Phase-I and Phase-II, creating opportunities to meet, interact, participate in community activities and build meaningful relationships across generations.

Imagine a community where different generations are not separated by design, but brought together by everyday life—where a senior citizen can remain connected to younger families, where community activities create shared experiences, and where companionship can grow naturally.

Such an environment can foster mutual support, a stronger sense of belonging and meaningful social connection. It can allow people of different generations not merely to live beside one another, but to live, interact and flourish together.

Designing Confidence Into Everyday Life

The proposed CGEWHO Greater Noida Housing Project places emphasis on safety, accessibility and ease of movement. Senior-friendly features envisaged include:

- Universal accessibility
- Motion-sensor lighting
- Rounded edges
- Non-skid flooring
- Grab bars in washrooms
- Panic buttons near beds and in bathrooms
- Lifts with glass fronts and audio feedback

Healthcare and Support—Close to Home

Healthcare and support facilities envisaged include 24×7 medical assistance, nursing-home tie-up, clinic and OPD facilities, diagnostic services, emergency room, physiotherapy and day-care facilities, pharmacy and ambulance service, among others.

Together, these facilities can help create an environment in which senior citizens feel secure while retaining the independence and privacy of their own homes.

This integrated approach can help ensure that senior citizens are not placed in an isolated environment simply because their housing needs are different. Instead, they can remain part of a wider community, surrounded by people of different generations and benefiting from opportunities for interaction and participation.

A Model for the Future of Senior-Friendly Housing

The Greater Noida Phase-III initiative represents a broader understanding of “Adequate Housing for All”. Adequate housing should respond not only to physical needs, but also to social, emotional and community needs.

For Central Government employees approaching or entering their retirement years, a senior-citizen-friendly home within an established residential community can provide an opportunity to continue living independently while remaining connected to society.

The proposed development also reflects an important shift in the way senior housing can be conceived. Rather than creating separate and isolated senior communities, age-friendly housing can be integrated with mainstream residential development, allowing different generations to live alongside one another.

Ultimately, adequate housing is not simply about constructing dwelling units. It is about creating places where people can live well, remain independent, stay connected and age with dignity.

A Home Where Life Continues to Expand

A home should not be the place where life becomes smaller as we grow older. It should be the place from which life continues to expand.

That is the spirit of “Adequate Housing for All”—and the vision behind CGEWHO's effort to create a senior-citizen-friendly, inclusive and intergenerational community at Greater Noida.

— Nitish Garg, Assistant Director (Technical)
Central Government Employees Welfare Housing Organisation (CGEWHO)

A GENERATION OF EXPERIENCE, A GENERATION OF OPPORTUNITY

Government Employment and Youth Aspirations

Government employment has traditionally been an important avenue for educated young Indians. Government alone cannot provide employment to every young person, as the private sector, entrepreneurship, manufacturing, services and self-employment also have important roles. Nevertheless, wherever Government positions are available, adequate opportunities should be created for the younger generation. The larger question is whether sufficient opportunities are being created for young people to enter public service.

The Role of Consultants

Engagement of consultants has a legitimate place in Government administration. Retired Government employees possess valuable institutional knowledge and specialised experience which can be useful for technical, legal, financial, project-related and other time-bound assignments.

However, a distinction should be maintained between **specialised consultancy and permanent recurring work**. Consultancy should not unnecessarily become a substitute for regular recruitment where the work can be performed by regular employees.

Consultancies should have clearly defined objectives, duration and outputs. Extensions should be based on a fresh assessment of the requirement. Wherever retired employees are engaged because of their experience, knowledge transfer to younger employees should also form an important part of the assignment.

Retirement: Not an End, But a New Beginning

There is also a deeply human dimension to retirement.

A Government servant who has devoted **30 or more years of life to public service** has already made a substantial contribution to the nation. After decades of responsibilities, transfers, postings and professional commitments, retirement provides an opportunity to devote time to another equally important part of life—**oneself, one's family and one's wider social relationships**.

Retirement need not mean inactivity. It can be the beginning of a new and fulfilling chapter. During their working years, many Government employees have had to give priority to official responsibilities. Transfers and postings may separate them from their families, while professional commitments leave limited time for personal interests and relationships.

Retirement provides an opportunity to reconnect with one's spouse, children, grandchildren, relatives and friends; pursue hobbies; travel; participate in community activities; and enjoy a more relaxed phase of life. Young families today often move from one city to another for education and employment. Children may work in different cities or even different countries, resulting in parents and children living apart for long periods.

Retirement can help bring families closer. Husband and wife may finally be able to live together without the constraints of transfers and postings. Parents can spend more time with their children and grandchildren and rebuild relationships that may have suffered from years of geographical separation. For someone who has completed three or four decades of Government service, there is nothing wrong in saying:

“I have served the institution for many years; now I should also devote some time to myself and my family.”

This does not mean withdrawing from society. Retired Government servants can continue to contribute through mentoring, teaching, voluntary service, professional guidance and community activities—without necessarily continuing in a formal Government position.

Experience Should Become Legacy

The knowledge acquired during 30 or 35 years of service should not be lost on retirement. But perhaps the better approach is to **transfer experience rather than indefinitely retain the position**. A retiring officer can train a younger officer. A retired engineer can mentor young engineers. An experienced administrator can guide new recruits, while a retired finance officer can share knowledge with younger personnel.

Towards a Balanced Approach

A balanced policy need not eliminate the engagement of retired Government servants as Consultants. It could instead follow a few simple principles:

- Consultancy should primarily address **specialised and time-bound requirements**.
- Permanent and recurring work should ordinarily be performed by **regular staff**.
- Every consultancy should have a clear purpose, duration and defined outputs.
- Extensions should follow a fresh assessment of the requirement.
- **Knowledge transfer** should be encouraged wherever retired officials are engaged.
- Long-standing vacancies involving permanent work should be reviewed for **regular recruitment**.
- Greater opportunities should be created for young professionals through recruitment, internships, apprenticeships and fellowships.

Such an approach can respect the contribution of experienced employees while creating opportunities for the next generation.

A Bridge Between Generations

There is no conflict between respecting the older generation and creating opportunities for the younger generation. The older generation brings **experience, institutional memory and wisdom**. The younger generation brings **energy, technology, new ideas and many more years of service ahead**. The objective should therefore not be to choose one generation over another, but to create a system in which **one generation prepares the next**.

From Experience to Opportunity

Retirement can therefore be viewed not simply as an administrative event, but as an **inter-generational transition**. When a Government servant retires, an opportunity can open for another person. When a retired officer mentors a young employee, decades of institutional knowledge can be passed forward. When a retired person spends more time with family, another valuable contribution is made to society.

The cycle is simple:

Experience → Knowledge Transfer → Retirement → Opportunity → New Talent → Stronger Institutions

The generation that built India's institutions deserves respect. The generation that will carry them forward deserves opportunity. A Government servant who has completed 30 or more years of service can proudly hand over the baton, knowing that the experience gained over a lifetime has helped strengthen the institution and that the next generation is ready to carry it forward.

*Retirement, therefore, need not be the end. It can be a meaningful handover—
One generation completing its innings and another stepping forward.*

—B Sankar
Sr Pvt Secretary, CGEWHO

Outrigger-Braced Tall Buildings: An Introduction

1.0 Introduction:-

Conventional moment-resistant frames are suitable for building heights of up to about 20 storeys beyond which drift control becomes difficult with this framing system. The next option are structural wall supported buildings that can be used for building heights of up to about 40 to 50 storeys. However, for super-tall buildings in which the height can be expected to exceed 80 to 100 storeys innovative structural systems are required to resist lateral loads, in particular wind loads, and also to ensure occupant comfort under these loads. These comfort requirements are control of lateral drift of the building under wind loads and the control of accelerations that can be experienced by building occupants at the highest level of super-tall buildings.

Of the many structural options that are currently available for the framing of super-tall buildings, the Outrigger-Braced (OB) configuration is perhaps the most widely used. This configuration essentially consists of what is called as a shear core that in its simplest form is hollow semi-closed box, normally containing lifts and other building services, this box being commonly located near the building centre in plan. The shear core in essence is a vertical cantilever that is fixed at the base and it is the primary lateral load (wind and earthquake) resisting system of the building.

The stability of this core against over-turning effects of lateral loads is enhanced by channelising to it as much of the floor gravity load as possible so that this gravity load can suppress over-turning effects of lateral loads. Since gravity loads alone may not be enough to stabilise the core additional support is made available to the core by connecting it with selected columns in the building perimeter by using stiff beams that are called as 'outriggers'. The outriggers and the perimeter columns to which they are connected together increase the internal lever arm available for resisting over-turning moments due to lateral loads. Under the effect of the over-turning moments, the perimeter columns connected at the opposite ends of an outrigger located at any elevation of the super-tall building develop tension and compression axial chord forces. The line of action of these chord forces is separated by the so-called 'internal lever arm' that is equal to the centre-to-centre distance between the perimeter columns located on any grid-line. Hence, in an outrigger braced tall building, the over-turning resistance of the core is complimented by the restoring moment developed in the outrigger – perimeter column system. As a result, outrigger-braced buildings can rise up to heights that are simply not possible with a typical framed building or even a typical wall-supported building. Basic features and the behaviour of outrigger-braced buildings are explained with the help of simple and easy-to-understand examples in the following figures.

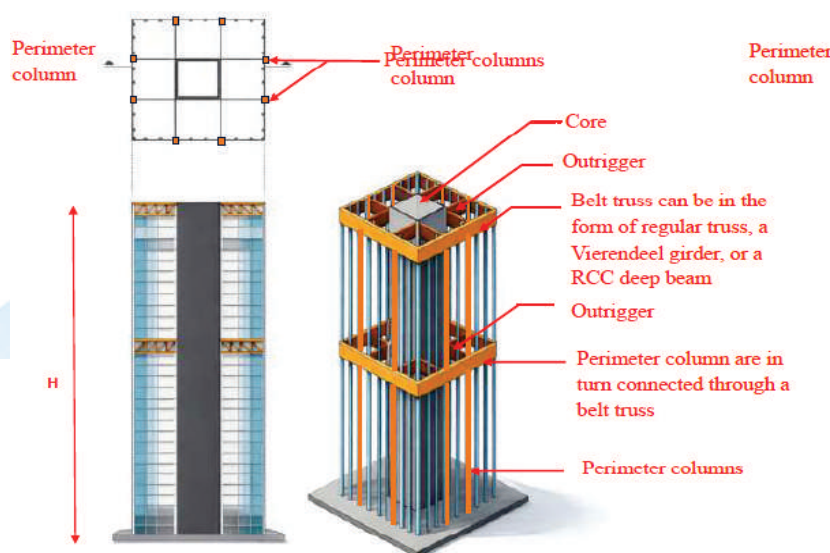


Fig.1: Outrigger building with belt trusses.

2.0 Types of outriggers:-

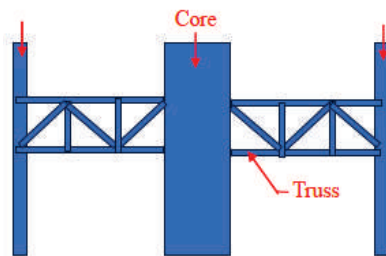


Fig.2 Truss as an outrigger.

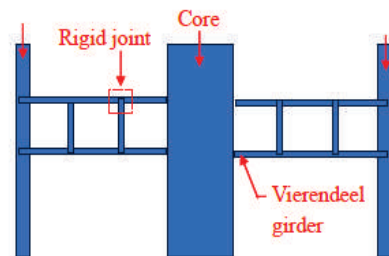


Fig. 3. Vierendeel girder as an outrigger

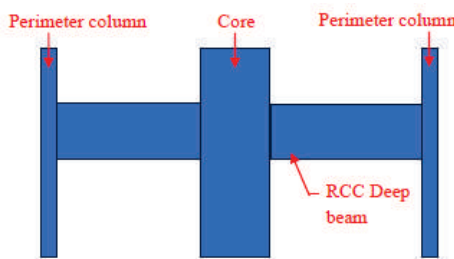


Fig.4 RCC deep beam as an outrigger.

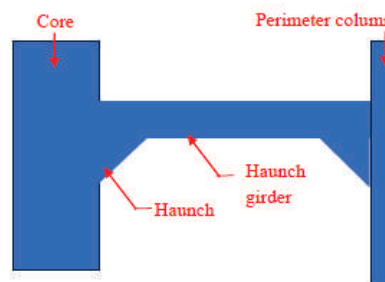


Fig.5 Haunch girder as an outrigger

3.Behaviour of outrigger system:-

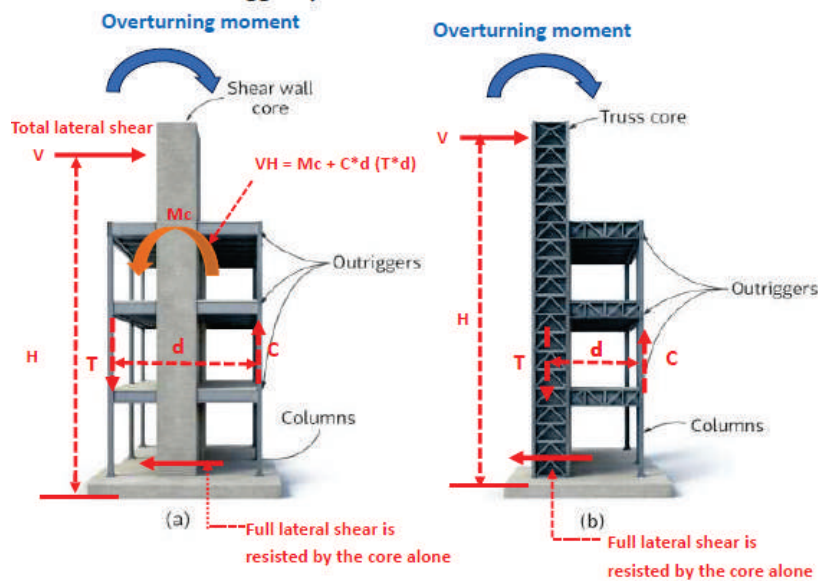


Fig.6 (a) Outrigger structure with central core; (b) Outrigger structure with offset core.

Conventional outrigger consists of stiff horizontal outrigger beams connecting the central core to the perimeter columns.

Under lateral loading, the outrigger transfers part of the core overturning moment to the perimeter columns, inducing compression and tension forces that help reduce core rotation and overturning moment.

4. Location of outriggers:-

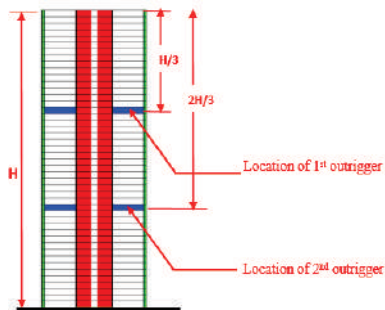


Fig.7 Optimum location of outriggers.

- For optimum performance of an 'n' outrigger structure, outriggers should be placed at $1/n+1$, $2/n+1$ $n/n+1$ height location measured from the top

5. Advantages of outrigger system:-

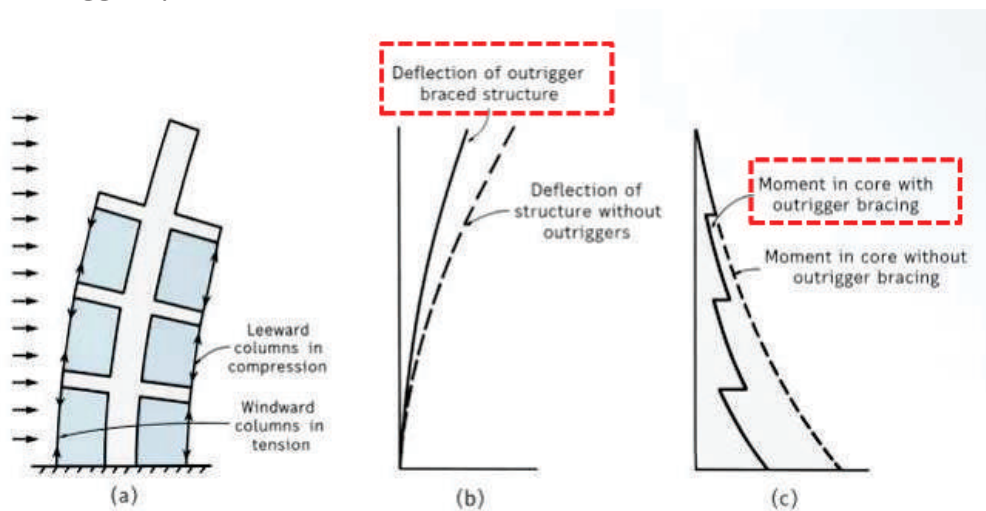


Fig.8 (a) Outrigger structure displaced under lateral loading; (b) resultant deflections; (c) resultant core moments.

- **Reduction in lateral deflection** – The outrigger system reduces the overall drift of the tall building under wind and seismic loads.
- **Reduction in core overturning moment** – The outrigger transfers part of the overturning action from the core to the perimeter columns, thereby reducing the overturning moment in the core.
- **Torsional stiffening** – Belt trusses engage the perimeter columns, increasing the building's overall torsional stiffness and improving its resistance to twisting.

Bhupinder Singh

Professor, Department of Civil Engineering, I.I.T. Roorkee, Roorkee

The Architecture of Good Living

A Philosophy of Group Housing

When we begin designing a group housing project, our focus extends beyond the conventional concerns of planning, efficiency and aesthetics. We see every project as an opportunity to create an environment that is useful, relevant and ultimately, loved by the people who inhabit it.

Group housing is not simply a collection of apartments arranged efficiently on a piece of land. It is an ecosystem in which the home, building, landscape and community come together. Its quality is determined by hundreds of decisions—some highly visible, others almost imperceptible—which collectively shape the everyday experience of the people who live there.

Over time, our approach has evolved around eight fundamental principles.

1. For Whom Are We Designing?

Every housing project begins with a simple question: for whom are we designing? A two-bedroom apartment, for example, should not automatically be treated as a smaller version of a three- or four-bedroom apartment. A family choosing a two-bedroom home may have consciously chosen it because they do not require additional bedrooms or because a smaller home is easier to manage. That does not mean that the spaces they actually use should be compromised.

A two-bedroom home can still have a generous master bedroom, a comfortable bathroom, a properly proportioned kitchen and a spacious living and dining area. Reducing the number of bedrooms need not mean proportionally reducing the quality of living. The question is therefore not simply how many square feet a person receives, but how effectively those square feet serve the way that person lives. The objective is not necessarily to provide more area, but to make the area provided useful, comfortable and relevant.

2. Density: Finding the Right Balance

Density fundamentally shapes group housing. As the number of apartments per acre increases, decisions about the number and size of towers, open spaces, views, privacy and circulation become increasingly important. Too many independent towers can fragment the open spaces and create unnecessary overlooking, while concentrating too many apartments in one tower can produce excessive scale and long circulation routes.

The challenge is to find the right balance between the number of towers and the number of homes within each tower, so that density can be accommodated without sacrificing meaningful open spaces, light, ventilation and privacy. Density should therefore not be seen merely as a constraint. It should lead us to ask: How can higher density still feel spacious, private and humane?

3. Privacy and Security

For many Indian families, moving from an independent house or individual floor into a residential community represents a significant change in the experience of living. Group housing introduces shared entrances, corridors, lifts and community facilities. The challenge is to create a sense of community without making residents feel that their private lives are exposed. Privacy has to be addressed at the planning stage through the positioning and orientation of towers, the relationship between apartments, windows and balconies, distances, angles and sightlines. Good planning should provide daylight, ventilation and views without unnecessarily exposing private spaces.

Security should similarly be conceived as a graduated transition from public to private, with two- or three-tier access where appropriate, while ensuring that the arrival experience remains welcoming rather than institutional. The objective is a community where people can participate freely while still feeling that their home is private and protected.

4. Light, Ventilation and the Balcony

Natural light and ventilation are not simply technical requirements. They fundamentally influence the experience of living. Wherever possible, this quality should extend beyond the apartment itself to lobbies, staircases, corridors and other common spaces.

We believe that living in an apartment should, in some way, feel like living in a garden every day of the year. Changing daylight, moving air and the character of the seasons create a continuous connection with nature. In the Indian climate, the balcony is particularly important. It should not be treated merely as an architectural projection, but as an extension of the home—a place to sit, have tea, read, work, entertain, relax or simply think. A well-designed balcony, protected from sun and rain, can become genuine living space. It should therefore be treated as a usable living area rather than a residual space.

5. The Importance of Detail

Some of the most important decisions in a home are barely noticed consciously, yet they are experienced every day. Internal circulation must be designed in relation to furniture and actual use. The position of every door matters. A poorly positioned door can interfere with furniture, create unnecessary circulation and consume valuable usable area.

Our approach is simple: every square foot should work. Dimensions also matter. A space that is too small becomes uncomfortable; one that is unnecessarily large consumes area without providing proportional value. Good design is often about finding the appropriate dimension—not more, not less. Bathrooms and toilets deserve particular attention. Their fixtures, doors, shower areas, storage and clearances have a disproportionate effect on everyday convenience. The quality of a home is often determined not by what appears in a brochure, but by the small decisions that a resident experiences every day.

6. The Outdoor Community

The spaces between buildings are as important as the buildings themselves. Gardens for older residents, play areas for children, walking paths, shaded places to sit, safe pedestrian movement and accessibility for people with physical challenges are essential parts of a complete living environment.

Our objective is to eliminate negative outdoor spaces—areas left over between buildings, difficult to access or without meaningful purpose—and transform them into useful, accessible and landscaped environments. Children should have a continuous and protected connection between their homes and play areas without conflict with moving vehicles. This gives children greater freedom while giving parents greater peace of mind.

Landscape should also engage the senses. Just as flooring, colours, textures and furniture are carefully considered inside a home, planting should be composed with equal thought. Flowering trees and plants can provide changing colour and bloom throughout the year, while foliage, graceful branches, fragrance and texture create an evolving sensory experience. Landscape is therefore not decoration. It is part of the architecture of living.

7. Architectural Form and Urban Context

A group housing complex becomes part of the city in which it is built. Its architectural form should therefore have a distinct character—carefully crafted yet restrained; elegant and graceful yet useful; contemporary yet capable of remaining relevant over time.

We do not believe in creating architecture merely for the sake of being different. The form should emerge from

planning, climate, structure and use, while still possessing an identity of its own. At its best, a residential complex can have the presence of a well-crafted sculpture: simple in its expression, yet distinctive enough to leave a memorable impression on the city. Material selection is equally important. Materials should be cost-effective, durable and require minimum maintenance. In housing, visual quality must be combined with long-term performance because maintenance ultimately affects the residents. A successful residential complex should create a sense of pride among its residents and become, over time, part of the memories associated with its place.

8. Energy Matrix and Sustainability

Sustainability is perhaps one of the most crucial responsibilities of architectural design. A building cannot truly be successful if comfort and beauty come at the expense of excessive energy and resource consumption. Sustainability should be embedded in the design from the beginning. Every decision about orientation, form, openings, materials, landscape, water and waste can reduce the resources required to build and operate a development.

Buildings can be oriented to reduce heat gain from the harsh south-west sun while bringing in softer north and north-east light. Appropriate shading, planning and landscape can reduce glare and heat. Rainwater harvesting, water conservation, wastewater treatment and recycling should be integrated into the development. Locally sourced, durable materials requiring minimum maintenance can further reduce long-term resource consumption. The most meaningful sustainable solutions are often quiet and fundamental: the right orientation, the right amount of glazing, adequate shading, sensible materials, water recycling and thoughtful landscape. It is more important to be sustainable than fashionable.

9. Designing for a Life Well Lived

These principles are not a rigid formula. Every site, client, climate, density and community is different. What remains constant is the intention behind the decisions.

For us, good group housing is ultimately about finding the right balance between density and openness, community and privacy, efficiency and generosity, built form and nature, aesthetics and usefulness, aspiration and affordability. When these relationships are carefully considered, architecture does more than provide shelter. It creates places where children can play safely, older people can walk among trees, families can sit on a balcony and experience the changing seasons, neighbours can meet without compromising privacy, and residents can return home with a genuine sense of comfort and belonging. Architecture succeeds not merely when it is noticed, but when it quietly makes everyday life better. And perhaps the greatest measure of good housing is that, years later, people remember it not simply as the building in which they lived, but as a place where they lived well.

—Ar. Gagan Garg
Garg & Associates

From Courtyards to Corridors: What Modern Apartments Have Forgotten About Human-centred Living

Architecture and the Meaning of Home

Architecture has always been about people—how they live, interact, rest, celebrate, work, raise children and build relationships. Yet rapid urbanisation, rising land values and the demand for compact housing have gradually changed the meaning of “home”. Modern apartments offer efficiency, security and amenities such as lifts, parking, gyms, clubhouses and planned infrastructure. Yet many can feel disconnected from the human experience of living. Traditional Indian village houses, though modest by contemporary standards, often embodied social interaction, climatic responsiveness, flexibility, inclusivity and a strong relationship between private and collective life. The question is not whether traditional houses were “better” than modern apartments, but what they understood about people that contemporary housing sometimes overlooks.

The Aangan: More Than an Open Space

The aangan, or courtyard, was the social and environmental heart of the traditional Indian house. Children played there, grandparents sat there, women worked and talked, and festivals and family gatherings spilled into it. Clothes were dried, grains were sorted and everyday conversations took place around it. The courtyard created a gradual transition between private and public life. People could be together without being inside the same room. Modern apartments rarely offer an equivalent experience. Balconies are generally too small for collective activities and are often extensions of the living room rather than genuine social spaces. In traditional homes, interaction was embedded in the spatial structure; in many apartments, residents must deliberately seek it outside.

From Neighbourhood to Neighbours

Traditional villages were structured around relationships. Streets, courtyards, chaupals, shared wells, temples and community spaces created opportunities for everyday encounters. Children moved between houses, while older people could sit outside and remain connected to neighbourhood life. Modern apartment buildings can bring hundreds of families physically closer while socially separating them. Corridors become circulation spaces, lifts become transport systems and parking areas are designed primarily for vehicles. Thus, physical density does not automatically create social density. Community requires spatial opportunities for interaction.

The Human Scale

Traditional houses evolved around the dimensions and activities of their inhabitants. Doorways, verandahs, seating platforms, courtyards and shaded thresholds created a sequence of spaces that responded to the body and senses. The ota, verandah or raised platform offered an intermediate zone between street and house, allowing residents to sit outside while remaining connected with the neighbourhood. Modern apartment planning often prioritises maximum saleable area, minimum circulation, standardised rooms and repetitive floor plates. Such housing may be functional, but functionality alone does not create a meaningful home. Human-centred housing must consider not only how many square metres a person occupies, but how that person experiences those square metres.

Climate Was Once Part of Everyday Architecture

Traditional Indian houses responded to local climate through thick walls, shaded courtyards, verandahs, jaalis, suitable orientation, natural ventilation and locally available materials. These were passive environmental strategies: the house worked with the climate rather than constantly fighting it. Contemporary apartments often depend more heavily on mechanical systems. Technology is not the problem; it can improve comfort and energy performance. The concern arises when it substitutes for climate-sensitive design. Traditional housing reminds us that comfort can be designed into architecture before it is plugged into a machine.

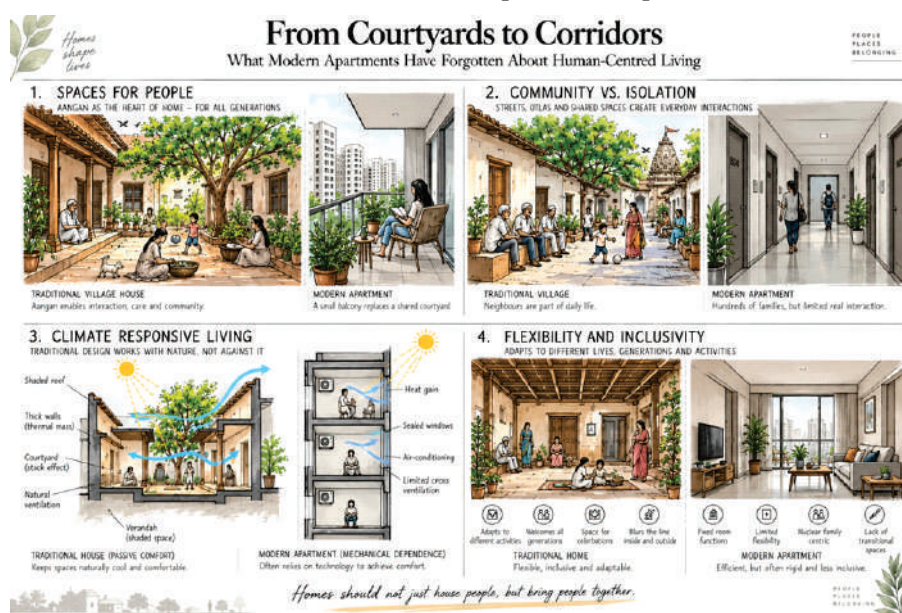
Inclusivity Beyond Accessibility

Inclusive architecture is not limited to ramps, lifts, accessible toilets and compliance with standards. A truly inclusive home must accommodate different generations, abilities, ages and patterns of living. Traditional houses were often adaptable. A room could be a sleeping space at night and a gathering space during the day; courtyards could accommodate celebrations;

verandahs could become workplaces, sitting areas or sleeping spaces according to the season. Contemporary apartments are usually more highly programmed, with fixed functions for bedrooms, living rooms and kitchens. As Indian families change—with nuclear families, ageing parents, working couples, children and domestic workers—housing needs to become more adaptable rather than more rigid.

The Forgotten Threshold

Traditional architecture rarely moved abruptly from street to living room. There were layers: street, platform, verandah, courtyard, semi-open space and finally the private interior. These transitional spaces allowed residents to regulate privacy while remaining connected with the outside world. Modern apartments often compress this sequence into a single front door, beyond which is a private interior and outside which is a common corridor. The result is a sharp separation between inside and outside, with little in between. Yet these intermediate spaces are important to human life.



Reimagining the Contemporary Indian Home

The future of housing does not lie in choosing between tradition and modernity. Modern architecture offers structural innovation, vertical density, technology, safety and infrastructure, while traditional architecture offers lessons in community, adaptability, climate responsiveness and human relationships. The apartment of the future could be understood as a “vertical neighbourhood”—a place that provides opportunities for encounter, interaction, privacy, play, work, celebration and rest.

CGEWHO Group Housing at Greater Noida is presented as a case study in human-centred community living. Its clusters create modern versions of courtyards, providing open spaces for apartments and common areas designed more like central meeting places than long corridors. Art, murals and thoughtfully curated artworks make large residential blocks more welcoming and create a stronger sense of identity and belonging. Large green areas provide breathing spaces and opportunities to connect with nature, while flexible community spaces encourage interaction, informal gatherings and celebrations. Sports and recreation areas support an active lifestyle for children, young adults and families. Together, art, landscape and community spaces create a more inclusive residential environment, connecting residents not only to their homes but also to one another.



Conclusion

The traditional Indian village house teaches an important lesson: a home is not defined only by the walls that enclose it, but by the relationships that happen around those walls. As cities become denser and housing becomes increasingly vertical, architecture must become more human, not less. The real measure of a successful home should therefore not be only how efficiently it uses land or how many amenities it offers, but how successfully it supports the lives of the people who inhabit it. Perhaps the future of Indian housing lies not in returning to the village, but in remembering what the village already knew: people need spaces to meet, spaces to belong, and spaces to simply be human.

—Ar. Rahul Tyagi
RT and Associates Pvt. Ltd.

सी.जी.ई.डब्ल्यू.एच.ओ. के सिपाही (Soldiers of CGEWHO)

नींव रखी थी जिस सपने की, आज वो वटवृक्ष महान हुआ,
छत्तीस वर्षों के इस सफर में, हर मुश्किल का समाधान हुआ।
ईंट-पत्थर को जो घर बना दे, हम वो शिल्पकार कहलाते हैं,
हाँ, हम सी.जी.ई.डब्ल्यू.एच.ओ. के सिपाही, देश का मान बढ़ाते हैं।

सरहद पर जो रक्षक बैठे, और जो दफ्तर में अलख जगाते हैं,
दिन-रात देश की सेवा में, जो अपना फर्ज निभाते हैं।
उन निष्ठावान कर्मियों को, एक आशियाना प्यारा देने को,
हम धूप-छाँव की परवाह तजकर, दीवारों को महकाते हैं।
नक्शों से लेकर चौखट तक, हम हर एक ख्वाब सजाते हैं,
हाँ, हम सी.जी.ई.डब्ल्यू.एच.ओ. के सिपाही, देश का मान बढ़ाते हैं।

पैंतीस बरस का यह अनुभव, और एक वर्ष का नया निखार,
छत्तीस साल की इस निष्ठा से, महक रहा है हर परिवार।
कठिनाई चाहे जो भी हो, हम कभी नहीं रुकने वाले,
ईमानदारी और गुणवत्ता से, नया कीर्तिमान रचने वाले।
हम सिर्फ इमारत नहीं बनाते, हम खुशियों की सौगात लाते हैं,
हाँ, हम सी.जी.ई.डब्ल्यू.एच.ओ. के सिपाही, देश का मान बढ़ाते हैं।

कंधे से कंधा मिलाकर, हर बाधा को पार करेंगे हम,
डिजिटल युग की इस बेला में, और भी प्रखर निखरेंगे हम।
मंत्रालय का आशीष रहे, और अपनों का विश्वास रहे,
हर एक सरकारी कर्मी के, सिर पर सुंदर आवास रहे।
इस गौरवमयी स्थापना दिवस पर, हम यह संकल्प दोहराते हैं,
हाँ, हम सी.जी.ई.डब्ल्यू.एच.ओ. के सिपाही, देश का मान बढ़ाते हैं।

जय हिन्द ! जय सी.जी.ई.डब्ल्यू.एच.ओ. !

— भानु प्रताप सिंह
अधिकारी (आई.टी.)
सी.जी.ई.डब्ल्यू.एच.ओ.

सुभाषितानि

विद्या विवादाय धनं मदाय, शक्तिः परेशां परिपीडनाय ।
खलस्य साधोर्विपरीतमेतद्, ज्ञानाय दानाय च रक्षणाय ॥

अर्थात् दुष्ट व्यक्ति विद्या को विवाद में, धन को अहंकार में और शक्ति को दूसरों को कष्ट देने में खर्च करते हैं; परन्तु सदाचारी मनुष्य विद्या ज्ञान के लिए, धन दान के लिए और शक्ति दूसरों की रक्षा के लिए रखते हैं ।

पिबन्ति नद्यः स्वमेव नाम्भः
स्वयं न खादन्ति फलानि वृक्षाः ।
नादन्ति सस्यं खलु वारि वाहाः
परोपकाराय सतां विभूतयः ।

अर्थात् नदियां अपना जल कभी नहीं पीतीं, यद्यपि अनंत जलराशि समेटकर वे अनवरत रूप से प्रवाहित होती हैं । वृक्ष अपने फल स्वयं नहीं खाते हैं । बादल अपने द्वारा सिंचित एवं उत्पन्न अनाज स्वयं नहीं ग्रहण करते हैं । इसी प्रकार सज्जनों या सत्पुरुषों का जीवन और उनकी संपत्तियाँ हमेशा परोपकार के लिए होती हैं ।

येशां न विद्या न तपो न दानं
ज्ञानं न शीलं न गुणो न धर्मः ।
ते मृत्यु-लोके भुवि भारभूता
मनुष्यरूपेण मृगाश्चरन्ति ।

अर्थात् जिनके पास विद्या नहीं, तप अथवा परिश्रम नहीं, दान देने की भावना नहीं, ज्ञान नहीं, अच्छा स्वभाव नहीं, गुण नहीं और धर्म (कर्तव्य पालन) नहीं; ऐसे मनुष्य इस मरणशील संसार में भार समान हैं और मनुष्य के रूप में पशु हैं ।

तुलसी संत सुअंब तरु, फूलहिं फलहिं पर हेत ।
इतते ये पाहन हनत, उतते वे फल देत ॥

तुलसीदास जी कहते हैं कि संत (सज्जन पुरुष) सुंदर आम के पेड़ के समान होते हैं, जो केवल दूसरों के हित और भलाई के लिए ही फूलते और फलते हैं, यानी उनका जीवन परोपकार के लिए ही होता है । जैसे आम के पेड़ को इधर से लोग पत्थर मारते हैं, तो वह उधर से मीठे फल ही देता है ।

बृच्छ कबहु नहिं फल भखै, नदी न संचै नीर ।
परमारथ के कारने, साधुन धरा सरीर ॥

कबीरदास जी कहते हैं कि पेड़ अपने फल स्वयं नहीं खाता है और नदी कभी भी अपना जल अपने लिए इकट्ठा नहीं करती है (वह दूसरों का प्यास बुझाती है) । ठीक इसी प्रकार, सज्जन और संत पुरुष केवल परमार्थ यानी दूसरों की भलाई के लिए ही इस धरती पर शरीर धारण करते हैं ।

प्रस्तुति : मनोज कुमार सिंह
व० कार्यालय सहायक
सी.जी.ई.डब्ल्यू.एच.ओ.

FEEDBACK FROM THE BENEFICIARIES

On my opinion, all my flat works are completed, CP fittings and other sanitary works are completed along with 2nd coat paint. All the Chennai office staff project manager and other officials cooperated very well for smooth handover.

VENKATACHALAM V IYER
CMC-1376

Much delighted in getting the keys today. We are satisfied with the work and project team is highly helpful and cooperative for registration and smooth handing over of flat.

PERNATI SANDHYARANI
CMA-1767

D.U. received in good and satisfactory condition. Overall the project and the individual DU is excellent and worth the prices paid for. My whole hearted thanks and appreciation to the team of officials and staff members of KV-3 office and CGEWHO.

G. SWAMINATHAN
CMD-0316

Apartment was found in good condition. The key was handed over, thanks to the staff and CGEWHO for their cooperation in smooth handover.

T.V. VIJAYA KUMAR
CMD-0770

Kudos to CGEWHO and it's team. Brilliant work and impeccable finish. Hard work and perseverance of entire team deserve appreciation.

N. VENU GOPAL X.V. BHAGYARATHI
CMD-0903

Received keys. Needs some small issues to be taken up and over all in good condition.

R. AARIHARAN
CMA-1487

Happy to purchase new flat from CGEWHO. Thanks for giving good home.

U NAVEEN KUMAR
CMC-1694

The services of Project Manager and Staff is committable. I am fully satisfied with all works related to my flat and the project, thanks.

M. G. ANSTIN ARASU
CMC-1504

FEEDBACK FROM THE BENEFICIARIES

Very happy moment, finally we received the keys and start our journey with this community. Thanks you so much for handing over.

S. SANKARA SUBMMANIAN
CMA-1233

Good construction. Service is good. If shelves and lofts provided, it would be more helpful for the beneficiaries to enhance in the wood work. Otherwise very airy and good environment outside, out skirts of Chennai. The design of the flat is very good. Thank you.

T. SEKAR
CMD-0317

The quality of construction and finishing is good. We appreciate the efforts of the CGEWHO team and site staff for them good support. Thank you all for providing us a quality home.

V. SURESH
CMD-0824

Thankful to the entire CGEWHO team project staffs all who were involved. The project team has done a excellent work amid covid situations. The staff were very patient in answering the queries and also very cooperative while arranging visits. My sincere thanks.

R. DINESH KUMAR
CMA-1314

Key taken and all the process was completed within a day with inventory check done. Very pleased with the handover. Staff is very helpful.

RANVIR SINGH
CMD-0604

Received the keys of flat and letter box happily in good condition. Kudos to Phase-III team. Expecting good relations in the years to come.

MANIKANTAN THIRUMALAI
CMA-1070

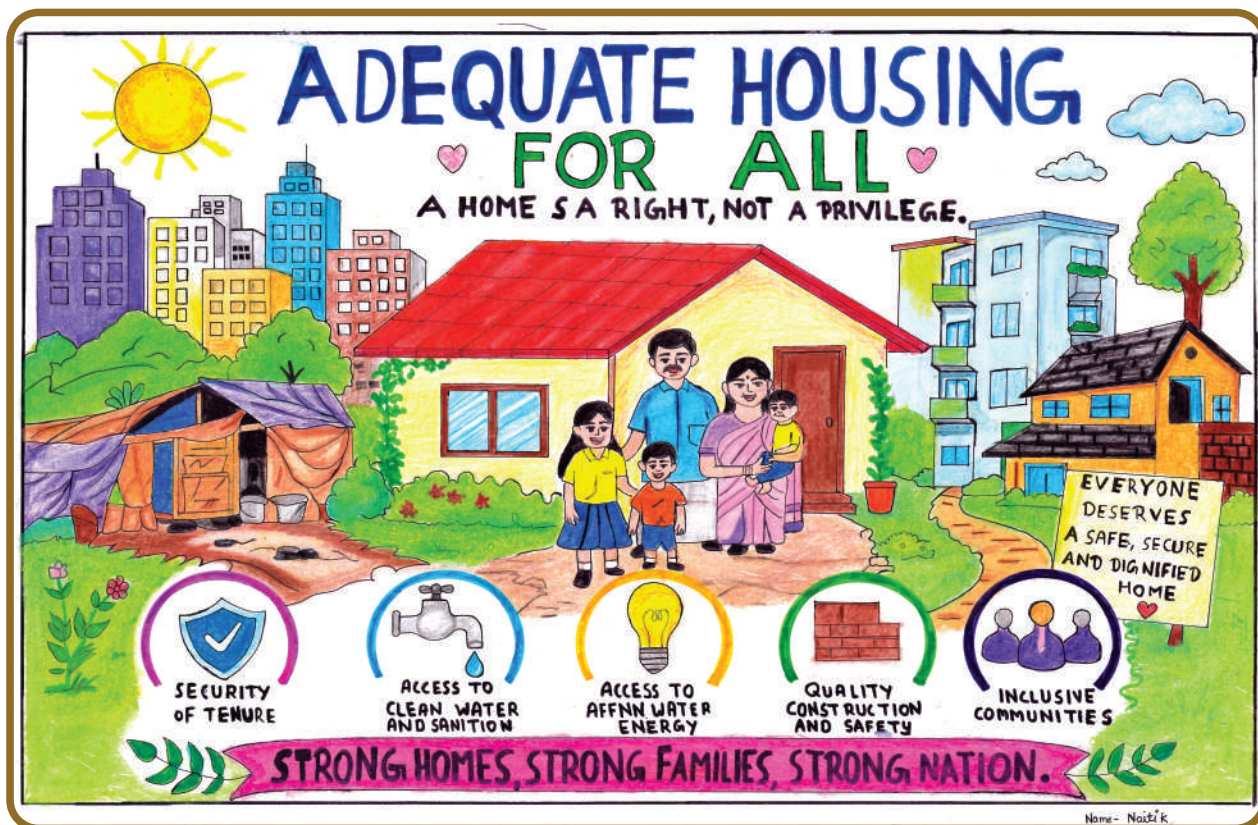
Thanks a lot to CGEWHO management & staff for completing & handingover flat with full satisfaction.

K. GUNASEKARAN
CMC-0699



THEME: "ADEQUATE HOUSING FOR ALL"

VIVAAN SAINI, ANAND PUBLIC JUNIOR HIGH SCHOOL, Class- VIIIth, 1st Prize



THEME: "ADEQUATE HOUSING FOR ALL" PAINTING BY DIVYANG STUDENT

DEV KUMAR, G.S.S.S (Co-ed) FOR H1, Class- IIIrd, 1st Prize

UPCOMING PROJECTS

1. BHOPAL HOUSING SCHEME



TENTATIVE DETAILS OF THE PROJECT

Location	Plot No. BG-22, Misrod, Barrai, Bhopal
Proximity	• 7 km. from AIIMS Bhopal. • 3 Km from Sarvapali Radhakrishnan University. • 2 km from Bhaba University. • 2 km from Capital Mall & Hoshangabad Marg.
Total DUs	346 (approx.)
Type-wise DUs	Type-C (3BHK) = 234 DUs Type-D (4BHK) = 112 DUs
Likely to be Announced	June 2027

UPCOMING PROJECTS

2. MEERUT PHASE - II HOUSING SCHEME



TENTATIVE DETAILS OF THE PROJECT

Location	Kendriya Vihar, Shatabdi Nagar, Meerut, UP
Proximity	• 1 km. from rapid /Meerut Metro, 4.5 km. from Meerut Air Strip, 1.5 km. from Delhi-Meerut Highway • Adjacent to Addhyan Public School • Shopping Mall, Complex, Hospital are within 2-3 km.
Total DUs	288 (approx.)
Type-wise DUs	Type-C (3BHK) = 192 DUs Type-D (4BHK) = 96 DUs
Likely to be Announced	June 2027

CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

(An Autonomous Body under the aegis of M/o Housing & Urban Affairs, Govt. of India)

9th Floor, 'B' Wing, Janpath Bhawan, Janpath, New Delhi – 110 001

Ph – 23717249/23355408/23322192 E-mail: cgewho@nic.in Website: www.cgewho.in