Central Government Employees Welfare Housing Organization

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No. PJ To,

By Speed Post

Date: 07/11/2014.

The beneficiaries of Mohali-I Hsg Scheme who are defaulter(s) as per Final Call-up letter.

Subject : 6th and Final Call-Up Letter (revised) in CGEWHO's Mohali-I Hsg Scheme.

Sir/Madam,

This is in furtherance to CGEWHO's 6th and Final Call-Up Letter dated 18th September, 2013 {http://www.cgewho.in/MOHALI-I%200FFER%200F%20POSSESSION.pdf} and construction of the flat(s) were complete in all respect at the time of issuance of offer of possession letter dated 18/09/2013.

- 2. You are hereby again called upon to take over the peaceful physical possession of the respective dwelling unit(s) after paying the balance final amount as per CGEWHO's final call-up letter dated 18/09/2013 and submitting documents namely annexure-I, II and III failing which your allotment will liable to be cancelled as per rules of the organization that states QUOTE LATE PAYMENTS:The CGEWHO reserves its right to terminate the registration and cancel the allotment without giving any further notice, in case of default in making the scheduled payment beyond 120 days from the last date of payment. UNQUOTE. The last date as per quoted rule works out to be 31/08/2014.
- 3. It is brought to your notice that CGEWHO is, a **welfare** organization, playing role of a **facilitator** of housing and all the CGEWHO's projects are conceptualized and executed on 'self-financing' and 'No profit no loss' basis unlike projects of the Private Builders. In case, you do not make final payment by 30/11/2014 and take over peaceful possession of your flat/dwelling unit, then it will be presumed that you are NOT INTERESTED to take over the flat/dwelling unit and the allotment will be cancelled as per CGEWHO Rules and the flat(s) will be allotted to other genuinely interested applicants. The organization is incurring the cost of interest and other overhead charges due to delay and default from your side.
- 4. There are certain beneficiaries who have filed complain(s) before Consumers Forum against the organization alleging dwelling units offered for possession being inhabitable due to lack of facilities. It is brought to your kind notice again that the project is completely habitable as there are 369 families/ beneficiaries who have taken possession already as on date and have made the place an abode. All basic amenities like electricity, lifts, generator for lift & common areas including water and sewerage connection are in place and working. The formation of Association have now been completed {http://www.cgewho.in/Int_Ltr%20formation%20of%20aoa1.pdf} which have taken over the common areas/amenities/facilities and looking after general upkeep and maintenance of the complex.

Continued to Page: 2

The copy of all necessary completion/approval/clearance certificate(s) can be viewed on our website: www.cgewho.in The litigation would inevitably take considerable time to conclude and attain its finality. As such, there is no justification of not taking over the possession of flats which are complete in all respects, by making the payment of sixth installment. Regarding delay in offering possession: The organization has informed all of you about the progress of construction time to time and had even made an open offer to all the beneficiaries vide letter No. T-110/2 dated 22/06/2011 that states QUOTE

- 6. Option for withdrawal: Notwithstanding the above if any beneficiary finds the above incompatible and wishes to withdraw from the scheme he/she may intimate CGEWHO of his/her decision and as a special case the organisation shall not charge any withdrawal charges and the amount deposited by the beneficiary shall be refunded back along with an interest @ 6.5% per annum from the date of deposits. This option shall remain open for 45 days from the date of issue of this letter.
- 7. We however expect you all to continue association with us, we are committed to provide you a very good value for your money in the years to come

UNQUOTE

- 5. You are once again called upon by way of this final (revised) call up letter cum notice to deposit the balance cost of flat by 30/11/2014 and take over the peaceful possession of the respective flat/dwelling unit and/or car parking; if allotted. As on date, your account shows an outstanding balance of Rs. a appliable that does not include any interest for delayed payment or penalty for not taking the possession on time.
- 6. This is to certify that the flats/dwelling units in CGEWHO's Mohali (Phase-I) Housing Scheme are complete in all respects. Electricity, Lifts, Generator for common services, Water and Sewerage connections are in place. All necessary/Completion Certificate(s) issued from the respective Competent Authority are web-published. **Please Note**: After taking over physical possession, beneficiaries are required to apply for individual electricity connection in their name; mentioning flat/dwelling unit details as per PSPCL form. The said application forms are available with Project Manager/Representative of Ad-hoc committee of Apatment Owners' Association (AoA).

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Deputy Director (Administration)

For Chief Executive Officer