



केन्द्रीय सरकारी कर्मचारी
कल्याण आवास संगठन

CENTRAL GOVERNMENT EMPLOYEES
WELFARE HOUSING ORGANISATION



एक कदम स्वच्छता की ओर



GREATER NOIDA HOUSING SCHEME

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CGEWHO RULES



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PART A : GREATER NOIDA HOUSING SCHEME

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1. INTRODUCTION/BACKGROUND:

- i) Central Government Employees Welfare Housing Organisation (CGEWHO), an autonomous body of the Ministry of Housing & Urban Poverty Alleviation, Govt. of India and registered under the Societies Registration Act 1860, was specifically created for execution of housing projects through out the country for Central Government employees, on 'No-profit-No loss' and 'self financing' basis. It has at present, to its credit, on-going housing schemes at Mohali PH-II (615), Bhubaneswar PH-II (240) besides Greater Noida Housing Scheme Ph-I (2130) and further 2316 dwelling units are under various stages of construction and planning. 30 Projects at the following locations have been completed by the Organisation :-

No.	Project Completed	No. of DU
1,2	Chennai (Phase I & II)	1096
3	Nerul, Navi Mumbai	384
4,5	Panchkula (Phase I & II)	338
6	Kolkata (Phase I)	576
7,8	Noida, Sector-51 (Phase I & II)	1200
9	Kharghar, Navi Mumbai	1230
10,11	Gurgaon at Sector-56 (Phase I & II)	1940
12	Chandigarh	305
13	Banglore (Phase I)	603
14,15,16	Hyderabad (Phase I, II & III)	902
17	Kochi	43
18,19	Pune (Phase I & II)	307
20,21,22	Noida at Sector-82 (Phase III,IV & V)	2276
23	Ahmedabad	310
24,25	Jaipur (Phase I & II)	756
26	Lucknow	130
27	Mohali (Phase I)	603
28	Bhubaneswar (Phase I)	256
29	Meerut (Phase I)	90
30	Kolkata Ph-II	582
TOTAL		13927

- ii) This brochure, outlines, details and 'Rules and Regulations' governing the Greater Noida Housing Scheme.

2. LOCATION :

The site is located on Plot No. 7, Sector P-4 (Phi-2, Builders Area, Near Unitech Heights), Greater Noida and approx. 5 kms. from Pari Chowk of Greater Noida. Please refer to the location plan at back cover page of this Brochure.

3. SALIENT FEATURES:

The estimated cost includes the salients as under:

- One covered car parking under stilts/ basement for each DU.
 - Community Hall (G+4) around 45000 sq ft. area which includes:
 - Swimming pool
 - Banquet Hall,
 - Kids play area,
 - Gymnasium etc.
 - Religious Building (Ground floor) having 3300 sq ft. area.
 - Nursery School (G+1) having around 9200 sq ft area.
 - Nursing Home (G+3) around 14000 sq ft. area.
 - Commercial complex (G+3) of around 38000 sq ft area.
 - The cost calculated is with the assumption that CGEWHO shall be able to dispose off approximately 1500 covered car parking under stilts/ basement @300,000/-. This shall give credit of Rs 45 crores to the project cost.
 - The cost also includes the enhancement amount demanded by GNIDA on the land as per the order of Hon'ble Allahabad High Court, which inter-alia works out Rs. 74/- per sq. ft. Although CGEWHO has already informed GNIDA that the demand raised by them is not chargeable to CGEWHO. In case same is not charged by GNIDA it will be off-loaded to Beneficiaries.
- It is also to be informed that Ancillary building blocks i.e. Nursery School, Commercial Complex, Nursing Home etc. as mentioned in para (d), (e) & (f) above may be disposed in order to subsidise the cost of DU at the time of demanding final installment.
 - All DUs are provided with balcony(ies).
 - Fully developed project with roads, paved walk ways, electrification, water supply, sewage disposal system, area drainage system, community facilities, horticulture/plantations, parks, boundary wall, security gates & posts etc.
 - All the blocks shall be provided with lift facility.
 - Planning by professional firm of Architects.
 - Township planned with open spaces.
 - Rainwater harvesting for augmenting water resources.
 - Construction as per approved plans of Greater Noida Industrial Development Authority.



4. DEFINITIONS:

- i) **'General Body'** means the list of Members given under Para 6 of the Memorandum of Association.
- ii) **'Governing Council'** means the list of members given under Para 5 of the Memorandum of Association.
- iii) **'CGEWHO'** means the Central Government Employees Welfare Housing Organisation.
- iv) **'Scheme'** means the 'self-financed housing project' announced by the CGEWHO.
- v) **'Dwelling Unit or DU'** means a single storey/ duplex type/ flat type of housing unit constructed in independent group housing or multi storeyed construction or marked plots.
- vi) **'Beneficiary'** means an eligible applicant whose booking for a dwelling unit has been confirmed by the CGEWHO.
- vii) For the purpose of CGEWHO, a **Central Government Employee** is an individual who is appointed by or on behalf of the President of India and whose salary both charged and voted, is debit to the Consolidated Fund of India, **or is under New Pension Scheme**, including the All India Services officials. However, State Government and Employees of 'Union Territory Administration are not included. Further such Central Government employees as are eligible under similar Organizations like AWHO, AFNHB, IRWO are also NOT included.

5. ELIGIBILITY :

PRIORITY-I

- i) Central Government Employees: Serving or retired Govt employees who are covered by the definition as given at Para 2 (vii) of Part B of this Brochure, will be eligible.
- ii) Spouses of the deceased employees: Spouses of the deceased Central Government employees or deceased retired Central Government Employees would be eligible, if the deceased employees would have qualified by criteria 5 (i) above.
- iii) Employees of the CGEWHO, with a minimum of one year of service, will be eligible.

PRIORITY-II

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

PRIORITY-III

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

Notes:

- i. Preference will be given to all un-successful applicants of the draw held on 28/9/2012 and those allottees who have withdrawn from the Scheme and are interested to revive their application as overriding priority.
- ii. Allotment towards balance dwelling units shall be made in the order of priority, depending upon the no. of applications received as mentioned above. However, in case the No. of applications received from priority-I applicants outnumber the number of DUs available, draw of lots will be held.



6. TENTATIVE DETAILS OF DWELLING UNITS/FLATS:

DETAILS OF ACCOMODATION AND EARNEST MONEY DEPOSIT:

Type	Accommodation	Configuration (With Lift)	Tentative No. of Units	Approx. super area (In Sq. Ft.)	Non-refundable Application Fee (in Rs.)	Earnest Money Deposit	Tentative Cost of flat including one car parking (in Rs.)*
A (1BHK)	One multipurpose room, Bedroom, Kitchen, Bath, WC, Balcony	B*S*+13	104	682	500/-	60,000/-	25,36,358/-
B (2BHK)	Drawing-cum-dining, Two Bedrooms, Kitchen, Two Toilets, One Store & Balconies	B*S*+13/11	506	1120	500/-	1,20,000/-	41,65,280/-
C (3BHK)	Drawing-cum-dining, Three Bedrooms, Kitchen, Three Toilets, One Store & Balconies	B*S*+14/12/11/9	848	1470	1,000/-	1,80,000/-	54,66,930/-
D (4BHK)	Drawing-cum-dining, Four bedrooms, Kitchen, Four Toilets, One Store & Balconies	B*S*+14	672	2100	1,000/-	2,40,000/-	78,09,900/-

*B-Basement, S-Stilt

NOTE:

- i. The tentative cost is inclusive of one covered car parking under Stilt/Basement.
- ii. The No. of DUs shown either total No. of DUs proposed to be constructed and inclusive of DUs already stands allotted.
- iii. Earnest Money Deposit (EMD) is automatically considered as part payment of the instalment(s), on allotment.
- i. Following Annexures are enclosed in this Brochure for the information of beneficiaries :
 - a) Layout Plan as Annexure I
 - b) Typical Floor Plan Type A as Annexure II
 - c) Typical Floor Plan Type B as Annexure III
 - d) Typical Floor Plan Type C as Annexure IV
 - e) Typical Floor Plan Type D as Annexure V
- ii. Types, Area, Plans, No. of DUs and Cost, as indicated herein, are tentative and subject to approval from GNIDA. However, further details will be communicated through 'Technical Brochure'.
- iii. One car parking under stilts/basement shall be allotted to each dwelling unit within the cost as provided above. Any additional parking, if available, shall be allotted to the beneficiaries on payment of additional cost of Rs. 3,00,000/-. In case the demand is higher than the available additional parking, allotment shall be made through draw of lots.



7. BASIC SPECIFICATIONS

	Particulars	Type A	Type B	Type C	Type D
A	Internal wall/ Ceiling	Acrylic Emulsion paint Type A	Same as for Type A	Same as for Type A	Same as for Type A
B	External wall	Weather-proof Paint Type A	Same as fo Type A	Same as for Type A	Same as for Type A
C	i) General floor ii) Kitchen	Vitrified tiles Anti skid vitrified	Same as for Type A	Same as for Type A	Same as for Type A
D	Baths	Anti skid ceramic tiles	Same as for Type A	Same as for Type A	Same as for Type A
E	Kitchen	Granite Platform, stainless steel sink with drain board and 600mm high glazed tile dado above counter	Same as for Type A	Same as for Type A	Same as for Type A
F	Window Shutter	Aluminum sliding window	Same as for Type A	Same as for Type A	Same as for Type A
G	Door Shutter	Masonite skin molded door panels	Same as for Type A	Same as for Type A	Same as for Type A
H	Electrical Wiring	Copper wiring in concealed PVC Conduits	Same as for Type A	Same as for Type A	Same as for Type A

8. PAYMENT SCHEDULE :

The payment schedule of scheme will be as under :

Instal-ment	Particulars	Stage when to be called
1ST	20% of cost of DU/flat less EMD/ Amount already paid	On calling of 1st Instalment
2ND	20% of cost DU/flat	On commencement of construction
3RD	20% of cost DU/flat	Separate demand/call letter will be sent on attaining the 40% financial progress of cost of DU, as announced.
4TH	20% of cost DU/flat	Separate demand/call letter will be sent on attaining the 60% financial progress of cost of DU, as announced.
5TH	20% of cost DU/flat	Separate demand/call letter will be sent on attaining the 80% financial progress of cost of DU, as announced.
6TH	Actual cost towards escalation, interest towards equalization charges, Apartment Owners' Association Charges and other statutory levies/charges, if any, with cost of extra parking if allotted	Separate demand/call letter will be sent on completion of the project.

- i) Separate call-up or demand notice for each instalment shall be sent giving minimum 30 days' time, for making the payment.
- ii) All payments are to be made by Bank Drafts only drawn in favour of '**CGEWHO A/c No 0267201013712, CANARA BANK, NEW DELHI**'. No payment in cash shall be accepted.
- iii) As mentioned in the payment schedule above, escalation component, (if any), Apartment Owners' Association charges @1.5% of the final cost of the dwelling unit and other levies, interest towards equalization charges and statutory payments, if any shall be computed and charged along with the final instalment, at the time of offering physical possession



of the dwelling unit. However the Organisation reserves its right to call amount towards escalation even during the tenancy of the project at its sole discretion.

- iv) Beneficiaries are advised to remain in contact with CGEWHO and keep visiting our website www.cgewho.in regarding issue of call-up notices(s) etc. Public Notice published on the website of the Organisation shall be considered notice delivered to beneficiaries.

9. CONSTRUCTION SCHEDULE :

Commencement of Construction at project site shall commence after approval of Plans from the Development Authority and obtaining necessary clearance from the other statutory Authorities as applicable to the Projects which is expected by 1st quarter of 2016. Project work will be tentatively completed within 48 months after the last date of 2nd Installment.

10. LOAN ARRANGEMENTS:

House Building Advance (HBA) is admissible to Central Government Employees for acquiring houses from the CGEWHO, as per OM No. I/17015/1/91-H.III dated 04.09.1991, issued by the then Ministry of Urban Development against mortgage of the property, in favour of the President of India. Additional funds, if required, can be borrowed from other Financial Institutions like HUDCO and other banks, HDFC, GICHFL, LICHFL, Housing subsidiaries etc. on the basis of second mortgage of property allotted by CGEWHO.

HUDCO Niwas, a leading financial institution has already signed an MoU with CGEWHO for providing housing loans to beneficiaries of CGEWHO.

Explanation: Applicants are to apply for loan directly to their respective Departments/ Financial Institutions. All possible assistance will, however, be provided by the CGEWHO, by providing copy of documents, as far as possible as required by the concerned Institutions.

11. IMPORTANT POINTS :

- i) Change of Address: All correspondence will be made with the applicants/beneficiaries on the address mentioned at SI No. 13 of the Application Form. Any change of address should be notified to the CGEWHO, New Delhi, in the format given at Annexure-VII.
- ii) In order to provide prompt and efficient service to the beneficiaries visiting our office, for deposit of applications, payment and other scheme related enquiries, it will be entertained in our office on all working days between 0930 and 1300 Hours.

- iii) Beneficiaries are advised to ensure that their Registration Nos. and Names are mentioned correctly, while remitting payments and corresponding with this office.
- iv) Beneficiaries are requested to send their payments under a separate covering letter and not to club their other queries like Change of Address, in the same letter.
- v) Interest @ 15% per annum is charged for late payment of instalment (for exact no. of days). Interest is also charged to late joiners on all the instalments called for at the time of joining (from the respective dates of instalments) as stated above. In case of change from lower category to higher category, interest on differential amount is charged on each instalment.
- vi) No interest is paid to members to whom confirmed allotment/registration has been made.
- vii) No interest is paid when a beneficiary withdraws from a scheme.
- viii) Interest is paid to waiting list members @ 5% per annum, provided they are on the waiting list for a minimum period of one year.
- ix) No interest is paid in case the beneficiaries change from higher to lower category.
- x) No interest is paid for early payment of instalment(s).
- xi) No interest is paid if the project is delayed due to any reason whatsoever.
- xii) On issuance of Possession Letter CGEWHO shall arrange security and other services towards inhabitation in the complex and all expenses incurred towards the same shall be debited to AOA fund till AOA takes over the maintenance of the complex.
- xiii) CGEWHO being the Welfare Organisation is providing the service on "No Loss No Profit" basis by undertaking the project on self-financing basis and cannot be held responsible for any claims, damages and compensations etc. Any award or cost-ordered by any Court will be debited to project account even after issuance of Possession Letter and subsequent handing over of the Dwelling Unit.
- xiv) Call-up notices for instalments, for all the schemes, are sent to all the confirmed beneficiaries and published in our website i.e. www.cgewho.in, mentioning therein the last date of payment. For payments received beyond the stipulated date, interest towards equalization charges becomes chargeable, as per Para 18 of the 'CGEWHO Rules' Waiver of interest is not possible and hence beneficiaries are advised NOT to enter into avoidable correspondence requesting for waiver of interest towards equalization charges.



- xv) Beneficiaries forwarding the Tripartite Agreement for availing HBA/Loan from HUDCO/HDFC/LICHFL/GICHFL etc. are requested to forward one extra copy of the agreement. All copies should be signed by the beneficiaries and duly witnessed. One copy will be retained and the remaining copies, duly signed by the authorized signatory, will be sent back to the beneficiary. However, before signing of Tripartite Agreement CGEWHO shall arrange NOC from HUDCO, if required.
- xvi) Interest on EMD to non-allottees in the case of draw is paid only in circumstances explained in Para (21) of Part B of CGEWHO brochures. Computation of Interest (Debit/Credit) is done at the time of calling up of the final instalment. CGEWHO is providing a service to the

beneficiaries within its minimum means and resources. So the organization's liability towards the allotment of DUs shall be limited to refund of the amount deposited by the beneficiaries, in case the beneficiary is not satisfied with the quality of dwelling units being offered to him/her at the time of handing over possession of the dwelling unit. No compensation shall be admissible on any account or reason which may be noted by the applicants while applying for any of the CGEWHO's Housing Scheme.

- xvii) Waitlisted member(s) are liable to pay interest towards equalization charges @15% from the respective date(s) of each instalment(s) already called by CGEWHO but, it will be calculated and called alongwith 6th and Final instalment.



1. PREAMBLE :

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

2. DEFINITIONS :

- i) '**General Body**' means the list of Members given under Para 6 of the Memorandum of Association.
- ii) '**Governing Council**' means the list of members given under Para 5 of the Memorandum of Association.
- iii) '**CGEWHO**' means the Central Government Employees Welfare Housing Organisation.
- iv) '**Scheme**' means the 'self-financed housing project' announced by the CGEWHO.
- v) '**Dwelling Unit or DU**' means a single storey/ duplex type/ flat type of housing unit constructed in independent group housing or multi storeyed construction or marked plots.
- vi) '**Beneficiary**' means an eligible applicant whose booking for a dwelling unit has been confirmed by the CGEWHO.
- vii) For the purpose of CGEWHO, a **Central Government Employee** is an individual who is appointed by or on behalf of the President of India and whose salary both charged and voted, is debitable to the Consolidated Fund of India, **or is under New Pension Scheme**, including the All India Services officials. However, State Government and Employees of 'Union Territory Administration are not included. Further such Central Government employees as are eligible under similar Organizations like AWHO, AFNHB, IRWO are also NOT included.

3. ELIGIBILITY :

- i) **PRIORITY-I**
 - i) **Central Government Employees:** Serving or retired Govt employees who are covered by the above definition will be eligible.

- ii) **Spouses of the deceased employees:** Spouses of the deceased Central Government employees or deceased retired employees would be eligible, if the deceased employees would have qualified by criteria 3 (i) above.
- iii) Employees of the CGEWHO, with a minimum of one year of service, will be eligible.

PRIORITY-II

Serving Employees of Central PSUs, State Govts., Union Territory Administration, Autonomous Bodies, Corporation, Nationalized Banks etc. Serving uniformed employees of the Ministry of Defence and serving employees of Ministry of Railways.

Notes:

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

PRIORITY-III

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

Note:

Depending upon the number of applications received, allotments shall be made in the order of priority, as mentioned above. However, in case the number of applications received from Priority I applicants outnumber the number of dwelling units proposed to be built, a computerised draw will be held. The un-successful applicants, if any, will be considered alongwith the Priority II applicants, in the same manner as for Priority I applicants, and so on.

4. SPECIAL ELIGIBILITY CRITERIA :

- i) Where both husband and wife are eligible, only one of them can apply.
- ii) Employees, serving or retired, owning residential property, in his/her, or in the name of his/her spouse in the city/town, i.e. Greater Noida where the CGEWHO is planning a Scheme, will not be eligible for that Scheme.



- iii) Employees will be entitled to only one dwelling unit under CGEWHO Schemes anywhere in the country.
- iv) An employee who has been dismissed from the service, would cease to be a beneficiary of the Scheme and will not be eligible to apply.
- v) Eligibility and other conditions attached to the allotment of land by the Municipal and Local Development Authorities, as applicable to such Scheme, would prevail.
- vi) The terms and conditions, as imposed by the Land Alloting Agency/Plans Approving Authority, in respect of cost, FAR, Bye-laws, eligibility etc, shall prevail and be binding on the beneficiary of the CGEWHO.

5. HOUSING CONCEPT:

Subject to availability of land, dwelling units and garages in single units, multiple units, row housing, multi-storeyed building, group-housing or marked plots may be planned, subject to the approval of the local civic authorities. These plans will be announced as Scheme, as applicable.

6. TYPE OF HOUSES:

The CGEWHO may build houses or flats of the following types:

One bed room units	Type A
Two bed room units	Type B
Three bed room units	Type C
Four bed room units	Type D

These may be built with or without scooter/car garages/ stilts. The design, the layout and the built-up area in each type may vary from place to place. More types may be added with consequent change in Rule 7.

7. OPTION TO APPLY FOR TYPE OF UNIT :

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

Type of dwelling unit / flat	Group of Service	Grade Pay (6th CPC)	Pay Band
A	D, C, B & A	Rs.1800	1S onwards
B	C, B & A	Rs.1800 and above	PB-1 onwards
C	B & A	Rs.4200 and above	PB-2 onwards
D	A	Rs.5400 and above	PB-3 onwards

Notes:

- i) Change of dwelling unit from one type to another type, provided otherwise eligible as per this para, can be entertained subject to payment of additional Application Fee and Earnest Money, as applicable, and availability of vacancies in that particular type of dwelling unit. However, change to a lower type of category will not entitle the applicant for refund of differential Application Fee but will entitle him for refund/appropriate adjustment of the

differential Earnest Money paid.

- ii) Change from one scheme to another scheme is not permitted. For doing so, an applicant should first withdraw /undertake to withdraw his allotment from the existing scheme and apply afresh in the new scheme, if he so desires (subject to payment of cancellation charges, as per rules).
- iii) Request for change of DU/Flat from one type to another, within the same scheme, or change from one scheme to another, after physical possession of the originally allotted DU/Flat has been taken, shall be rejected. Further, in case the change as mentioned at sub paras (i) & (ii) above have been agreed to and implemented, it will be construed that the applicant had joined the revised type of DU/scheme from the very inception and all the payments received/ yet to be received will be treated, accordingly. CGEWHO's decision in this regard shall be final and the beneficiary will not have any claim whatsoever.
- iv) In case an existing beneficiary of the CGEWHO under any other scheme, wishes to apply for the present Greater Noida or any other Housing Scheme, he may do so by paying the Application Fee only and clearly stating in the 'Affidavit' the facts regarding his earlier registration with the CGEWHO. In the event of confirmed allotment in any other Housing Scheme, the concerned beneficiary will have to surrender either of the two registrations. In case of surrender of original allotment, withdrawal charges shall be deducted, if applicable, as per the rules and remaining amounts will be transferred. Failure to state the facts in the application may invite cancellation of both the applications/ allotments

8. PLANS AND SPECIFICATIONS:

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

9. TECHNICAL BROCHURE:

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

10. STATIONS:

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

11. MASTER PLAN:

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

12. HOW TO APPLY :

- i) The CGEWHO will announce the Scheme, giving location, station, types, covered areas and approximate cost of each unit for inviting applications.
- ii) An employee who is eligible to become a beneficiary, may obtain or download (from website www.cgewho.in) the CGEWHO Rules/Scheme Brochure along with Application Form or from the nominated office/Head Office, on payment of Rs. 100/- in cash or through a bank draft drawn in favour of 'CEO, CGEWHO' payable at NEW DELHI. Rs 100/- is to be added while paying EMD & Application fee in case of downloaded form
- iii) On receipt of the Application Form and the 'CGEWHO Rules', the applicant should fill the Form and return the same to the CGEWHO by the specified time, alongwith:
 - a) Departmental certification/forwarding by an officer not below the rank of under secretary at para- 20 on the back side of the Application Form. Certification / forwarding is not required in case of retired applicant. Attested copy of PPO is sufficient.
 - b) Bank draft for the non-refundable Application Fee, and Earnest Money Deposit as under as applicable for respective type of DU/Flat :

Type of DU/Flat	Non-Refundable Application fees	Refundable Earnest Money Deposit (EMD)	Total Amt. (in Rs.)
A	500	60,000	60,500
B	500	1,20,000	1,20,500
C	1,000	1,80,000	1,81,000
D	1,000	2,40,000	2,41,000

Note: Rs. 100/- to be added towards cost of 'CGEWHO Rules Brochure' with above amount, in case, applicant is using downloaded application form.

- c) Affidavit as per the format prescribed in the CGEWHO Rules Brochure available at **Annexure -XVII**.
- d) Pay Slip or copy of PPO duly attested.
- e) Attested copy of SC/ST Certificate, if applicable.

13. REGISTRATION OF APPLICATIONS :

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

14. RESERVATION FOR SC/ST APPLICANTS :

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

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

15. CONFIRMATION OF BOOKING :

If the registered applicants for a given project exceed the number of dwelling units, COMPUTERISED DRAW will be held at the Head Office separately for each type. Successful applicants will be issued an Allotment letter and 'Confirmation of booking' will be on receiving first instalment amount by CGEWHO within the stipulated date mentioned in the letter of allotment.

16. COST OF DWELLING UNITS:

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



17. PAYMENT SCHEDULES :

Beneficiaries will be required to pay instalments on the self financing basis. The payments will be on call. Please also see para 8 of Part 'A' of this Brochure.

18. LATE PAYMENTS :

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

19. CHANGE IN PAYMENT SCHEDULES :

The CGEWHO will make every effort to indicate the prices of the dwelling units as accurately as possible but the costs may vary. Adjustments in payments and schedules may become necessary, commensurate with the progress of construction. An increase in the cost, whatsoever reasons the same may be became payable as and when demanded.

20. MODE OF PAYMENT :

All payments will be made by Pay order/Bank Drafts only, drawn in favour of the 'CGEWHO A/c 0267201013712 Canara Bank, New Delhi' duly endorsed 'payee A/c only'. **Payments in cash or personal cheque will not be accepted.**

21. PAYMENT OF INTEREST:

- i) No interest will be payable by the CGEWHO to the beneficiaries on any instalment paid after the issue of allotment letter. Beneficiaries, to whom confirmed allotment has been made, shall also not be entitled to any interest on installments paid, in the event of cancellation/ withdrawal.
- ii) No interest will be payable by the CGEWHO on the Application Fee, which is non-refundable.
- iii) No interest will be payable on Earnest Money deposited alongwith the application for the first three months calculated from the day following the closing date of scheme, including extension, if any. Thereafter, beyond three months a simple interest @ 5% per annum will be payable to unsuccessful allottees till the date of refund. On allotment, the Earnest Money paid (alongwith the application) shall be deemed to be a part of the instalment(s) and the beneficiary will be treated as if he had made part payment of the first instalment.

22. REBATE :

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

23. LOAN ARRANGEMENTS :

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

24. ALLOTMENT OF SPECIFIC UNIT :

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

RESERVATIONS

- i) Reservation will be made upto 3% of ground/lowest floor flats in each scheme for handicapped personnel in the CGEWHO's Housing Schemes.
- ii) Personnel with the following disabilities will be eligible for such reservations:
 - a) Orthopaedically handicapped-severe (75% and above)
 - b) Visually handicapped - severe (75% and above)
 - c) Mental illness - severe (75% and above)
- iii) Availability of the above facility is restricted only to the allottee, his/her spouse and children only.
- iv) Percentage of disability would be certified by the Head of Deptt. of a Government Hospital.



25. WITHDRAWAL FROM A SCHEME :

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

- Letter of allotment in original (if issued)
 - Original receipt(s) issued by this office against the payment(s) made by the beneficiary
 - Pre-receipt as per proforma placed at Annexure VIII.
- Allottees withdrawing from a Scheme will not be refunded their application fee, nor will they be entitled to any interest payment, No interest is paid to confirmed allottees. Allottees withdrawing after the date of commencement of construction, will be required to pay withdrawal charges @ 15% of the first instalment. Allottees withdrawing after allotment of specific floor/flats will be required to pay withdrawal charges @ 20% of the first instalment. Such refunds will be made within 45 days of the receipt of request for withdrawal along with all the requisite documents.

26. CANCELLATION CHARGES :

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

27. POSSESSION :

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

Note: Possession may be taken over by executing an affidavit as per format at Annexure-XVI.

28. DELAY IN TAKING OVER :

The allotment of an individual who fails to take possession of the dwelling unit for three months after expiry of the notice period (inspite of making payment of following overhead charges per month or part thereof), shall be liable to be cancelled by the CEO, CGEWHO. Under special circumstances, such an allottee may approach the Chief Executive Officer, CGEWHO for an extension of this period which may be granted by the CEO as a special case for another maximum period of three months only.

Type of DU/Flats	Amount Of Overhead Charges(in Rs.)
A	500 /-
B	1,500 /-
C	2,000/-
D	3,000/-

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

29. HANDING OVER :

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

30. MUTUAL EXCHANGE OF DWELLING UNITS :

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

31. COOPERATIVE SOCIETY/ APARTMENT OWNERSHIP ASSOCIATION :

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

“PROCEDURE & OBLIGATIONS”

- Coinciding with or after issue of the final call up notice, the CGEWHO will hold a General Body meeting of all the beneficiaries to elect the office-bearers of the proposed Apartment Owners' Association (AOA).



- (b) Such elected Executive Committee of Adhoc Committee, of the proposed Apartment Owners Association, will aim at formally constituting the Association, including framing of its by-laws under the local laws governing such bodies, and register the same with the appropriate competent authorities.
- (c) On completing the formalities regarding registration of the Association, the ad-hoc Committee would be required to convene a General Body meeting of all the beneficiaries to elect and constitute a regular Executive Committee.
- (d) The duly elected adhoc Committee will take over all the common areas/services/facilities of the project within 6 months of its constitution - a period during which CGEWHO will maintain the residential complex and debit the actual maintenance expenses so incurred to the Apartment Owners' Association account.
- (e) In case the adhoc/regular Committee fails to take over the common services/facilities/areas within a further period of 4 months, the CGEWHO shall be at liberty to wind up its operations at site, including demobilising its man power, leaving the complex in 'as is-where is' condition, at the discretion of the Chief Executive Officer, CGEWHO. However, during these 4 months period, though the CGEWHO shall maintain the complex at the cost of Apartment Owners' Association, it will charge an additional amount of Rs. 100/- per beneficiary per month for the services so provided which will be over and above the actual cost of maintenance and debit the same to the Apartment Owners' Association account, before handing over the balance of amount to it.
- (f) While some amounts will be transferred to the ad-hoc Committee by the CGEWHO, for meeting day to day expenses, bulk of the AOA charges collected will be transferred to the regular Executive Committee only, on a formal request by the President/Secretary, but after taking over all the common areas/services /facilities of the project. However, no interest would be paid by the CGEWHO to the AOA, on the amounts collected from the beneficiaries towards AOA charges.

32. ADDITIONS & ALTERATIONS :

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

- i) Abide by the laws, bye-laws, rules and regulations of the Central or State Governments, the Civic bodies, the CGEWHO and the Cooperative Society/Apartment Ownership Association.
- ii) Shall not sub-divide, extend, amalgamate, or carry out structural design or layout changes to the dwelling unit and

garages/parking under stilt without the prior permission in writing of the Civic Authority.

- iii) The dwelling units and garages/stilts would be used for the sole purpose of living and car/scooter parking. Any commercial exploitation of these would be deemed to be a violation of terms and conditions.
- iv) Facilities like stair-cases, passages, terraces, parks, lifts etc and common spaces and services, will be utilised by the beneficiary, alongwith other beneficiaries of the Scheme and no one will have exclusive right to their usage, nor make any alterations thereto.

33. OWNERSHIP:

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

- a) Wife/Husband
- b) Son/sons, daughter/ daughters, including legally adopted children
- c) Parents (in case of unmarried & widows without children)
- d) Brother/Sister (in case of unmarried & widows without children)

34. SUCCESSION:

In the event of the death of the beneficiary before the dwelling unit is taken over, his/her spouse or dependent children, whoever has been shown as the nominee in the Application, will be eligible to continue in the Scheme and to avail of the benefits under the Scheme. In case of unmarried members, these privileges will be extended to the dependent parents only. However, such changes in CGEWHO's records shall be made subject to the nominee fulfilling certain criteria and submitting requisite set of documents. Documents to be submitted be put as **Annexure - IX & X.**

35. TRANSFER :

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



36. LIABILITY OF THE CGEWHO

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

37. AMENDMENTS TO THE RULES OF THE ORGANISATION :

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

38. ACCEPTANCE OF APPLICATION :

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

39. ARBITRATION :

- i) All matters of disputes relating to CGEWHO Rules, which are likely to affect the rights of the beneficiaries, vis-a-vis, the CGEWHO, may be referred to the President of the Governing Council. The President shall appoint Arbitrator to adjudicate in the matter, whose decision shall be final and binding on the beneficiary and the CGEWHO. Request for arbitration of a dispute will be entertained only if it is made within two months of the cause of the action and prior to taking possession of the dwelling Unit/Flat. Possession will not be given till the arbitration proceedings are complete.
- ii) Appointment of an Arbitrator will not be objected to on the ground that he/she is a person subordinate to the President, is a member of the Governing Council or the Executive Committee, is associated with the functioning of the CGEWHO, or is a beneficiary of a Scheme.
- iii) President of the Governing Council shall have the privilege and authority to appoint a new successor to the Arbitrator after his demitting the office of Arbitrator on account of the transfer, resignation, retirement, death or any such eventuality, whereby the adjudicating Arbitrator is incapacitated to adjudicate the dispute between the parties.
- iv) All suits and legal proceedings of any kind against CGEWHO shall be instituted only in the appropriate courts in Delhi, notwithstanding the location of the property, which may be subject matter of the dispute. All the arbitration proceedings/hearings shall be held in Delhi only.

40. MISREPRESENTATION OR SUPPRESSION OF FACTS :

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

41. OTHER SALIENT FEATURES REGARDING LOANS FROM FINANCIAL INSTITUTIONS

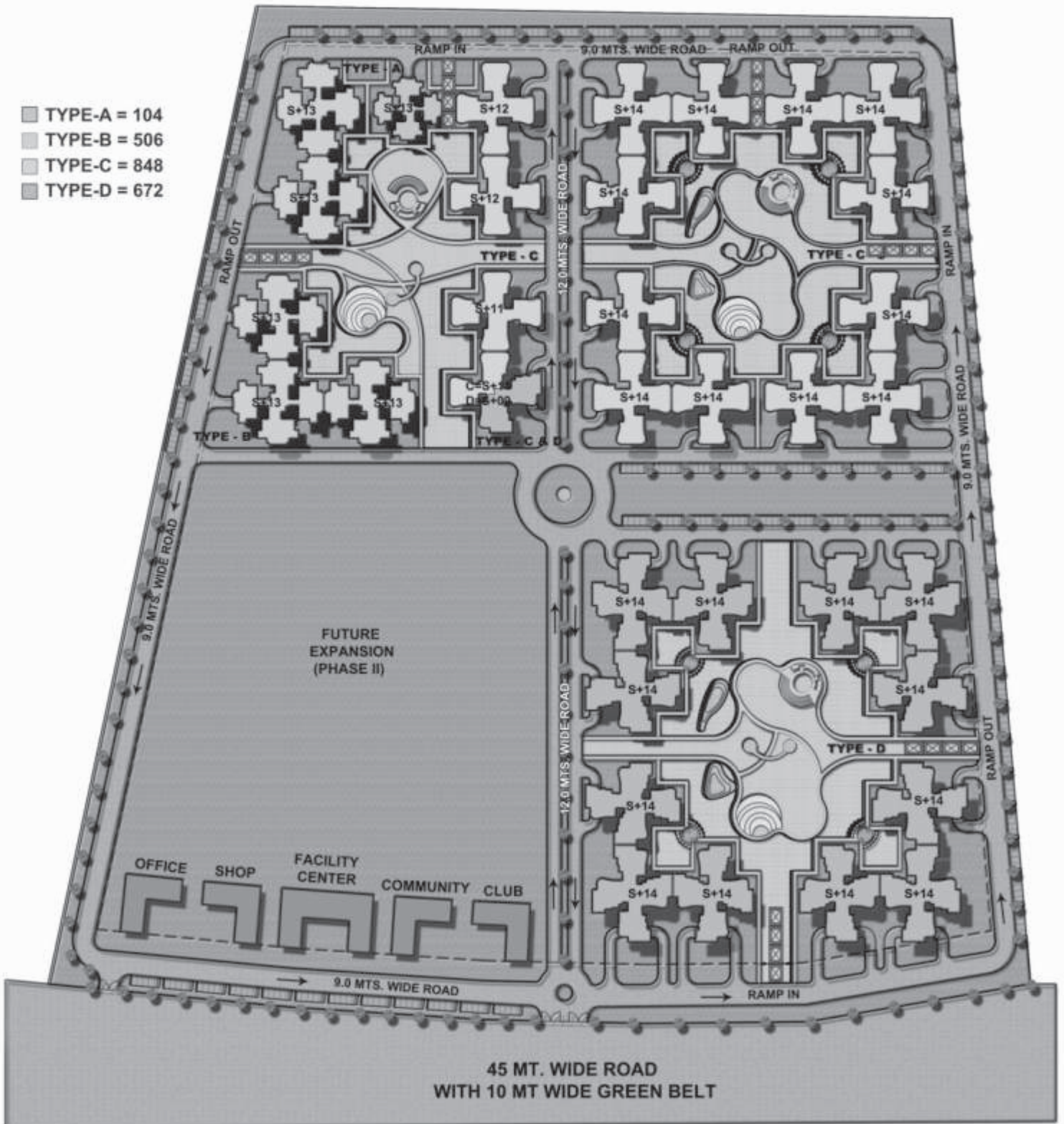
- i) The period of loan varies from 5 to 20 years. Repayment will, generally not extend beyond retirement.
- ii) Co-borrowers: Earning members of a family like wife, son, daughter, father and mother can join as co-borrowers for increasing the amount of loan.
- (iii) The admissibility of loan is dependent on the repaying capacity of the borrowers and the co-borrowers opted by the beneficiary.
- (iv) Loan is generally disbursed only after applicant has invested his own share in full.

42. GENERAL PROCEDURE FOR OBTAINING LOAN

- i) Application is to be made in prescribed form available from the offices of the Financial Institution.
- ii) Enclosures Required :
 - a. Photocopy of the Allotment letter from CGEWHO
 - b. Latest pay Slip(s)/Certificate(s) showing allowances and deductions of the applicant/co applicant/guarantors.
 - c. Applicant and Co-applicants's recent passport size photograph duly signed by applicant/co-applicant.
 - d. Processing Fee for the loan amount applied for.
 - e. Photocopy of the House Building Advance(HBA) sanction letter (if availed), amount and the repayment terms.
 - f. No-objection certificate from Department for second mortgage, if HBA is availed.
- iii) Financial Institution will scrutinize the application & calculate the admissible loan considering the applicant's age, income, dependents, repayment capacity, liabilities etc.
- iv) Mortgage of flat is created after the conveyance deed has been executed. Till such time loan is covered by a Tripartite Agreement.
- v) Submission of original documents:
 - a. Allotment letter from CGEWHO
 - b. Receipts for the payments already made to CGEWHO
 - c. Tripartite Agreement duly signed by CGEWHO and the borrower.
 - d. Any collateral security pledged.
 - e. Joint ownership letter from CGEWHO, if applicable.
 - f. Deed of guarantee if required.



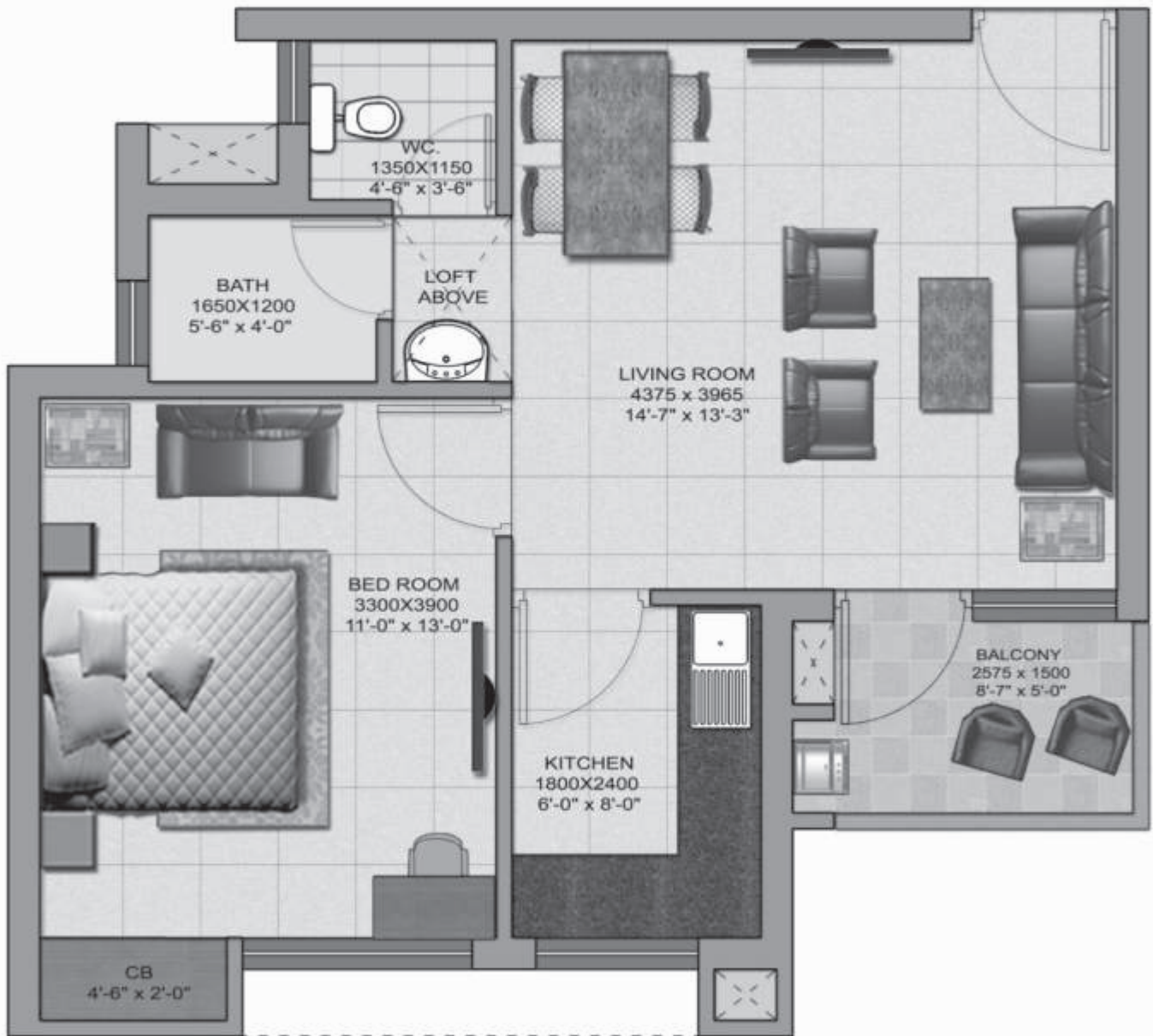
- TYPE-A = 104
- TYPE-B = 506
- TYPE-C = 848
- TYPE-D = 672



NOT TO SCALE AND SUBJECT TO APPROVAL

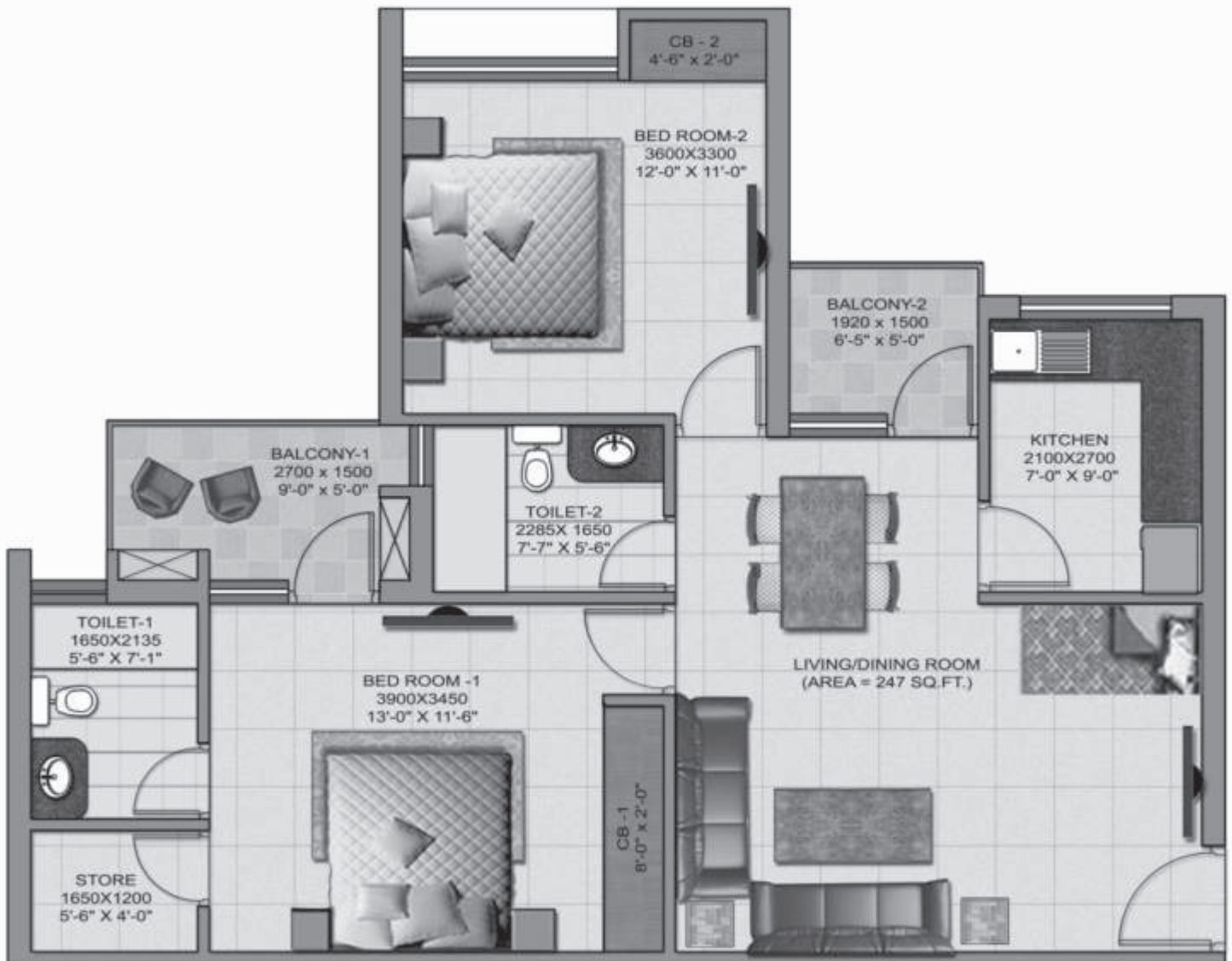


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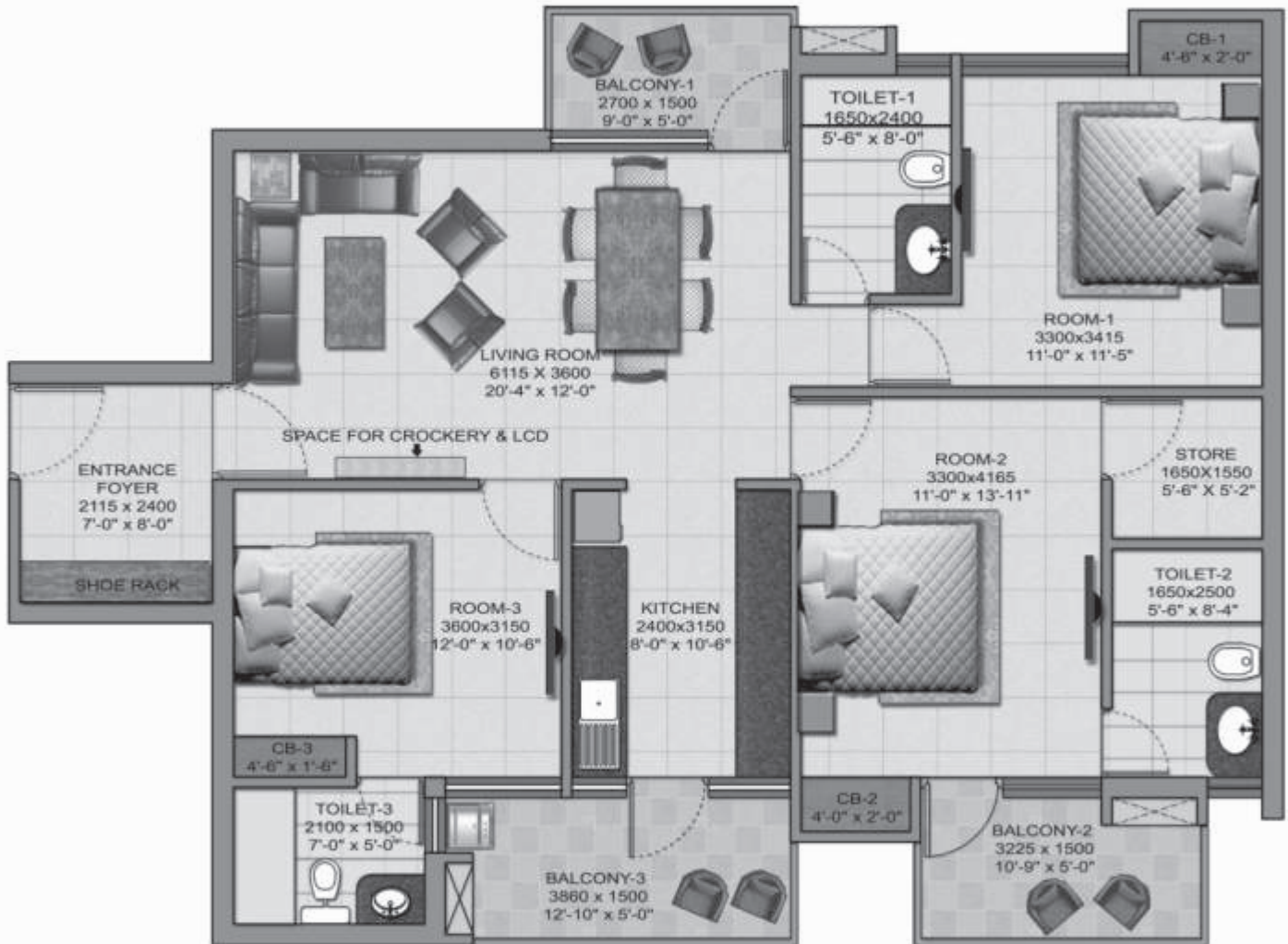


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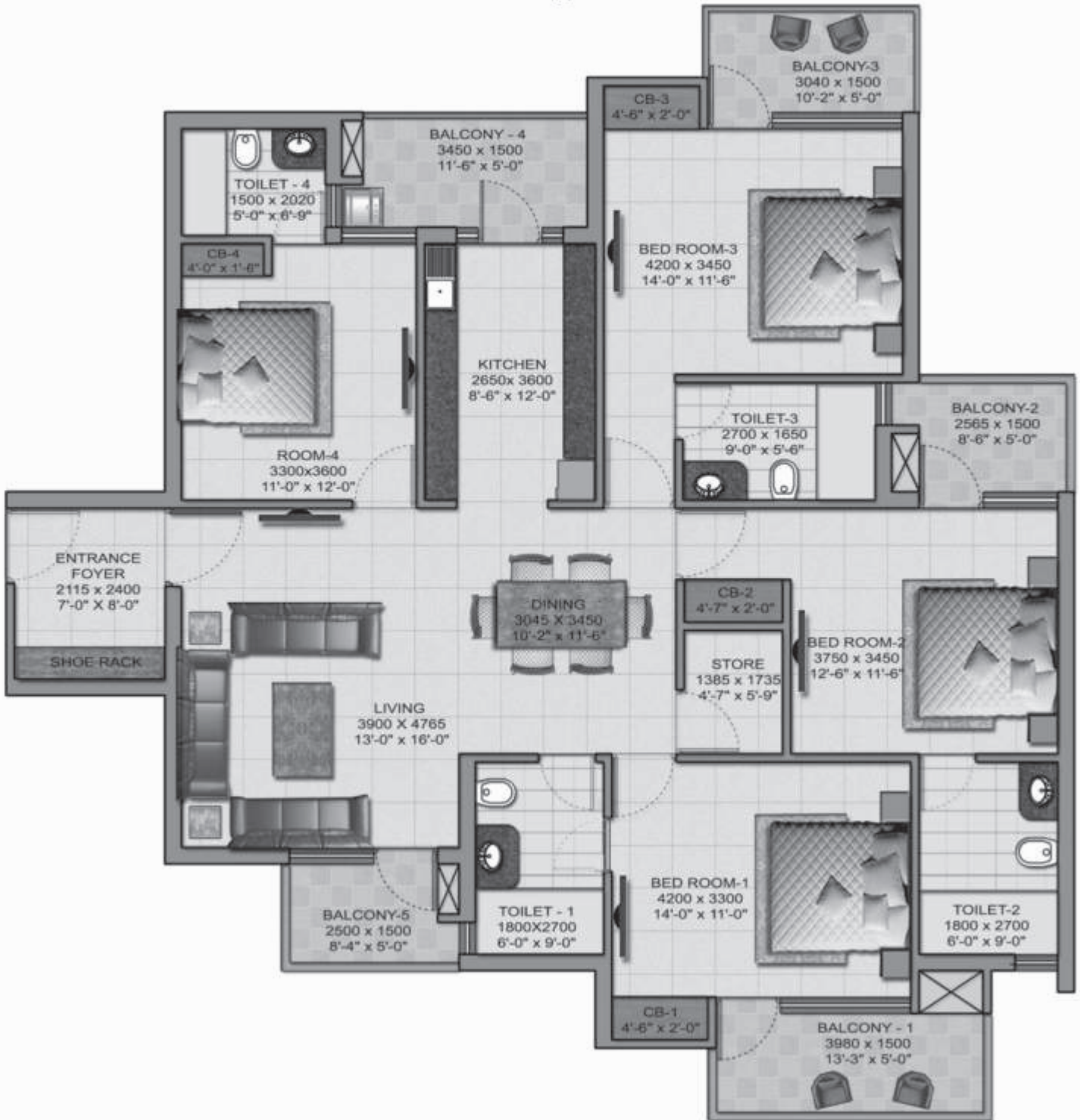
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NOT TO SCALE AND SUBJECT TO APPROVAL



Type - D



NOT TO SCALE AND SUBJECT TO APPROVAL



PROFORMA FOR PAYMENT DEPOSIT

(Photocopy may be used :: to be used for payment thr. DD/pay order/ cheques of HBA/FI)

From :
Name of the Scheme
Registration No.
Address

To,
The C.E.O
**Central Govt. Employees
Welfare Housing Organisation,**
6th floor, "A Wing,
Janpath Bhawan, Janpath,
New Delhi-110001

Subject : Deposit of Instalment Against Registration No.

Sir,

Enclosed herewith please find the following Demand Draft/Banker's Cheque against _____ instalment for the _____ Housing Scheme. This amount has been drawn from my H.B.A./Housing Loan from HDFC, GICHFL, LICHFL, Bank/ Other financial Institutions (name) _____/Personal Resources.

SL.NO.	DEMAND DRAFT / BANKER's CHEQUE No	DATE OF DD/BC	AMOUNT (in Rs.)	DRAWN ON (BANK's NAME)
		TOTAL		

Thanking you,
Your faithfully,

(Signature)

Date _____

**PROFORMA FOR CHANGE OF ADDRESS***(Photocopy may be used)*

From :
Name of the Allottee _____
Name of the Scheme _____
Registration No. _____
Address _____

To,
The C.E.O.
C.G.E.W.H.O.
6th Floor. "A" Wing,
Janpath Bhawan, Janpath,
New Delhi-110001

Subject : **Change of correspondence address in CGEWHO's Record :: Registration No.** _____

Sir,
With reference to above, my correspondence address may please be changed to

Old Address :	New changed Address :

Thanking You,

Yours faithfully,

(Signature)

Date _____

**PRE-RECEIPT****(Photocopy may be used)**

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

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

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

b) I have been sanctioned an amount of Rs. _____ By _____
Name of the Financial Institution) of which I have availed Rs. _____

Sign over Rs. 1/-
Revenue Stamp

Regn. No.: _____

Name : _____

Address : _____

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

(Signature of applicant)

(This form should be submitted duly filled while a beneficiary withdraws from any scheme including wait listed applicants)



AFFIDAVIT

(To be use incase of death of any beneficiary)

I,widow/son/daughter/brother/sister/ of Late Shri/Smt.
agedyears residing at..... do hereby affirm
on oath and state as follows :

- (i) That Late Shri/Smt.Was my husband/wife/son/daughter/sister/brother who expired on (date) at (place).
- (ii) That Late Shri / Smt. was a registrant of a housing scheme promoted by Central Government Employees Welfare Housing Organisation (CGEWHO) at..... (Station) vide registration no.
- (iii) That my husband/wife/son/daughter/sister/brother died on(date) leaving behind the following legal heirs :

Name	Age
a)	
b)	
c)	
- (iv) That Late Shri / Smt died interstate/executed registered will datedbequeathing his/her interest in the aforesaid registration for a dwelling unit at (project) (station)in my favour. A photocopy of registered will dated has been/ is being furnished to CGEWHO.
- (v) That Late Shri/Smt. also nominated me/ (dwelling unit) at project, at..... station
- (v) That no other heirs have any objection in case the dwelling unit mentioned above is transferred in favour of.
- (vi) That I indemnify harmless CGEWHO in respect of any claim which may be made hereinafter by any of the legal heirs or any third party in respect of the aforesaid dwelling unit.
- (viii) That I am eligible to be registered for being allotted the aforesaid mentioned dwelling unit as per the rules of allotment of CGEWHO.
- (ix) I own the following properties :

Particulars of the StationArea Property
a)	
b)	
c)	
d)	

DEPONENT

(Note: This affidavit is to be executed on a non-judicial stamp paper of Rs. 10/- or as may be applicable in the State where this Affidavit is executed. The Affidavit be attested by a First-Class Magistrate or a Notary Public. To be executed by the nominee to whom the property is to be transferred.)



RELEASE DEED

I, widow/ son/daughter/brother/sister of Late Shri/Smt. agedyears residing at do hereby state as follows:

- i) That Late Shri/Smt was a registrant allottee of Central Government Employees Welfare Housing Organisation (CGEWHO) in respect of a typedwelling unit at (station) promoted by CGEWHO vide registration no.
 - ii) That Shri /Smt.died on at (place). Late Shri/Smt.died inter of.....
 - iii) That I release and relinquish my right in the aforesaid type dwelling unit at project in favour Sh. who is my father mother/mother/brother/sister/wife/husband. I further state that I shall have no claim whatsoever in respect of the aforesaid flat in case the same is transferred in favour of
 - iv) I hereby indemnify CGEWHO harmless in case of any body makes a claim in respect of aforesaid flat for and on my behalf in respect of my right which I have released a Release Deed in favour of
- IN WITNESS whereof I have signed this document/deed at on this day of 20....

WITNESS:

- 1.
- 2.

EXECUTED

DEPONENT

(Note : This Affidavit is to be executed on a non-judicial stamp paper of Rs. 10/- or as may be applicable in the State where this Affidavit is executed. The Affidavit be attested by a First-Class Magistrate or Notary Public to be executed by other legal heir(s) except in whose favour the property is to be transferred separately or jointly .



SPECIAL POWER OF ATTORNEY

Ison/ daughter/wife of Shri
resident of, am an allottee
of Flat No in Block No. onFloor alongwith car parking
space No.and scooter parking space No. under the
CGEWHO's housing scheme at

I hereby constitute and appoint Shri/Smt.son/daughter
of Shri as my lawful attorney for performing the
following :

- i) To take physical possession of the DU from CGEWHO.
- ii) To enter into correspondence and receive documents/receipts from the CGEWHO.
- iii) To apply for electricity/water connections.

My attorney's signatures are attested here under:

Signature of Attorney

Signature of Attorney attested by the beneficiary

Date :

DEPONENT

Place :

(Note : This affidavit is to be executed on a non-judicial stamp paper of 10/- or as may be applicable in the state where this affidavit is executed The Affidavit be attested by a first class - class Magistrate or a Notary Public, may used for taking over peaceful physical possession.)



(TO BE EXECUTED ON A NON-JUDICIAL STAMP PAPER)

(Financial Institution other than HUDCO)

TRIPARTITE AGREEMENT

This agreement made on this _____ th day of _____ 20____
between 1. Mr/Mrs _____ S/o(D/o)Shri _____
R/o _____ (Name and
Address) (Hereinafter learned as 'Borrower' which term shall unless repugnant in the context shall include his/her
heirs, executors, administrator and assigns) of the First Part.

2. Central Govt Employees Welfare Housing Organisation (hereinafter referred to as Organisation) The
Organisation registered in July 1990 under the Society's Registration Act XXI of 1860 vide Registration No.S.21181
dated 17.7.90 having its registered office at CGEWHO Janpath Bhavan, 6th Floor, 'A' Wing, Janpath, New Delhi -
110 001 (hereinafter termed as Organisation) which term unless repugnant of the context shall include its
successors, administrators and assigns of the second part.

3. _____ (Name of Bank) a body corporate
constituted under the _____ Bank Act _____, represented by one of its branches situated
at _____ (hereinafter termed as Bank) which expression shall unless repugnant to the
context shall include its assigns, administrations and successors of the third part.

4. AND whereas the Borrower has been allotted a house/flat _____ (Regn. No.
_____) situated at _____ to be constructed by the Organisation as
per agreement dated _____ wherein the borrower is required to make payment(s) to the Organisation
in lump sum/instalments as provided under the terms of allotment. WHEREAS the Borrower has under the
provisions framed by the bank for a housing loan for the purpose of purchase of house/flat from Organisation. The
Bank therefore has agreed to sanction a loan of Rs. _____ (Rupees
_____ only) to the Borrower (hereinafter
referred to as Housing Loan for Purchase of House/Flat) subject to the terms and conditions, the Borrower is also
required to furnish to the Bank interalia other securities, the mortgage of the above said house/flat and the
Organisation has agreed to render all assistance to Borrower/Bank to comply with this condition and in particular
agreed to obtain permission to mortgage from the lessor and or such other person/authorities as may be required.



5. AND WHEREAS the Borrower and the Bank has entered/agreed to enter into the loan Agreement incorporating therein the terms and conditions regarding Housing Loan for purchase of House/Flat.

6. AND WHEREAS the Borrower has represented that the would not be able to mortgage the above said house/flat until such time the full payment is made towards its cost and the said house/flat has been conveyed to the Borrower by the Organisation towards consideration of the said loan sanctioned to the Borrower.

AND WHEREAS the Borrower has requested the Bank to disburse the said loan to the Borrower notwithstanding the borrowers inability to create mortgage at this stage on the strength of this agreement.

It is hereby agreed to and by between the parties hereto on the terms and conditions set forth hereinbelow.

1. That the Borrower hereby authorise the Bank to made disbursement(s) of the sanctioned loan to the Organisation directly on behalf of borrower and any such payment made to the CGEWHO shall be deemed to be the payment(s) made to borrower shall in each case the liable for the payments of loan disbursed on his behalf to the Organisation as though the same has been disbursed directly to borrower. If there is any delay in payments to the Organisation, it will be treated as default on the part of borrower and the borrower shall be liable to pay the Organisation the penalty/interest on such delayed payment, if any, according to the terms of allotment and policy of the Organisation.

2. That the Organisation shall maintain a separate account of the borrower and adjust the payment received by it from the Bank towards the cost of above said house/flat allotted in favour of the Borrower.

3. That the Organisation hereby consents that the Bank shall have a lien on the house/flat and Borrower may furnish the house/flat as security for the housing loan to be obtained from the Bank and also to create mortgage in favour of the Bank in respect of the said house/flat.

4. That the Borrower undertakes that on execution of the sale deed/lease deed after delivery of possession. The Borrower shall deposit the said deed directly to the Bank.

5. That the house/flat shall form part of the security for the housing loan sanctioned by the bank and as soon as the sale deed/lease deed as executed by the Organisation, the borrower shall create mortgage in favour of the Bank, as security for the housing loan for the purchase of house/flat in the form and manner as desired by the Bank.

6. That if for any reason there is an increase/escalation in the cost of dwelling unit by Organisation, the same shall
... contd..



be paid and borne by the borrower as the case may be as per the agreement between them without any reference to the bank and until such payment(s) is/are made, the bank shall have right to suspend further disbursement of the sanctioned loan remaining loan instalments in favour of the Borrower.

7. That during the currency of the loan Organisation shall not transfer the house/flat to any other person without the previous written consent of the Bank.

8. That in the even of the cancellation of allotment of the Borrower by the Authority, for reason whatsoever, the Organisation shall refund to the Bank forthwith, the entire amount received from it as per CGEWHO Rules.

9. That the Organisation shall not issue duplicate allotment letter and possession letter to the borrower without obtaining the prior written consent of the Bank.

10. That in the event of default by the borrower, the Bank may at its discretion enforce the security by sale to a person in consultation with the Organisation and Organisation shall accept the purchase of house/flat in place of borrower who shall be eligible to acquire the flat/dwelling unit as per rules of the Organisation, after the purchaser's complying with the necessary requirements of the Organisation in this respect.

IN WITNESS WHEREOF THE parties hereto have signed this Agreement on the day, month and Year above first written.

Regn. No. _____

Address of the Borrower

(Signature of the Borrower)

**WITNESSES**

(Signature with full names & addresses)

1.

2.

Signature on behalf of the Organisation

WITNESSES

(Signature with full names & addresses)

1.

2.

Signature of behalf of the Bank

WITNESSES

(Signature with full names & addresses)

1.

2



(TO BE USED IN CASE OF LOAN FROM HUDCO)

TRIPARTITE AGREEMENT

This agreement made on this _____ day of 20 _____ amongst

.....
.....
.....

(Name and Address of the borrower)

(Hereinafter termed as "Borrower" which terms shall unless repugnant to the context shall include his/her heirs, executors, administrators and assigns) of the First Part :

AND

- ii) **The Central Government Employees Welfare Housing Organization** 6th Floor, 'A' Wing, Janpath Bhawan, New Delhi-110 001.

(Hereinafter termed as CGEWHO which term shall unless repugnant to the context shall include its successors, administrators and assigns) of the Second Part.

AND

- ii) **Housing & Urban Development Corporation Limited**, a company incorporated under the Companies Act, 1956 and having its registered office at HUDCO Bhawan, India Habitat Centre, Lodi Road, New Delhi-110 003, represented by one of its branches situated at _____ (hereinafter termed as Company" which expression shall unless repugnant to the context shall include its assigns, administrators, and successors) of the Third Part.

Whereas the Borrower has been allotted a house/flat bearing no. _____ situated at _____ constructed/to be constructed by the _____ under the _____ scheme of the _____ (hereinafter to as "scheme of the _____"), whereinafter to as "scheme of the sum/installments as provided under the terms of allotment.



AND WHEREAS the Borrower has applied to the company for a Housing loan for the purpose of purchase of the house/flat under the scheme of the _____. The company, therefore, has agreed to sanction a loan of Rs. _____ (Rupees _____ only) to the Borrower (hereinafter referred to as the Housing Loan for the purchase of House/Flat) subject to the terms and conditions applicable to housing loan of the company. As per the terms and conditions, the Borrower is also required to furnish to HUDCO inter-alia other securities, the mortgage of the above said house/flat and _____ has agreed to obtain/assist to obtain permission to mortgage from the lesser and/or such other person/authorities as may be required.

The borrower hereby authorizes Company to make disbursement(s) of the sanctioned loan to the CGEWHO directly on behalf of borrower shall each case be liable for the amount of loan disbursed on his behalf to the CGEWHO as though the same had been disbursed directly to borrower. If there is any delay in payment to the CGEWHO by the company or by the borrower, in either case it will be treated as a default on the part of the borrower and the borrower shall be liable to pay the CGEWHO the penalty on such delayed payment, if any, according to the rules of the CGEWHO.

The CGEWHO will maintain a separate account of the borrower and adjust the payment received by it from the company towards the cost of above said house/flat allotted in favour of Borrower.

The CGEWHO undertake that the Sale Deed/Lease deed shall be executed and registered soon after the date of delivery of possession and shall deposit the said title deed directly to the Company, for which the borrower hereby accords necessary authorization and declares that the house/flat shall form the part of the security for the loan sanctioned to the borrower by the company and that the said deposit of sale deed/ lease deed is for the purpose of and with his intention of creating mortgage on such flat/house in favour of the company for securing such loan.

The CGEWHO hereby agrees that in event the CGEWHO will not pay any amount on any account to the borrower by way of refund or otherwise without written consent of the Company.

The CGEWHO will not transfer the house/flat to any other person without previous written consent of the Company or do any act, which directly or indirectly affects the title of the house/flat.



In the even of cancellation of allotment to the borrower by the CGEWHO for any cause whatsoever the amount refundable by the CGEWHO would be paid to the Company and not to the borrower unless so agreed to by the Company.

After full payment to the CGEWHO and execution of registered deed, in favour of the borrower, if the borrower, if the borrower fails to pay the installments regularly to the Company and the company is forced to enforce the security by sale, the CGEWHO would accept the purchaser's complying with the necessary requirement of the CGEWHO in this respect.

FIRST PART

SECOND PART

THIRD PART



Name _____
Registration No. _____
Designation _____
Present Office Address _____

Mobile No. _____

Chief Executive Officer,
Central Government Employees
Welfare Housing Organisation,
Janpath Bhavan, 6th Floor, 'A' Wing.,
Janpath, New Delhi-110001

Sub : Undertaking about the cost and intimation regarding the loan details.

Dear Sir,

I understand that the cost as intimated by CGEWHO is tentative and final cost will be worked out after settlement of the final bills of contractors. I undertake to pay or receive the difference, if any, on completion of the final costing by CGEWHO.

I also inform you that I have raised the following loans to finance the said dwelling unit :

House Building Advance (from Central Govt.) Amount	Loan A/c No.	
Loan from H D F C	_____	_____
Loan from LIC Housing Finance	_____	_____
Loan from GIC Housing Finance	_____	_____
Loan from Banks (name of the Bank)	_____	_____
Loan from other institutions (State the name of the institution)	_____	_____

I request that the original title deeds of the property may please be sent to _____ (Head of the financial institution) at the following address under intimation to me :

Thanking you,

Yours faithfully,

Name _____

Correspondence Address _____

(To be signed and submitted before taking over physical possession of DU.)



APPLICATION FOR MEMBERSHIP
(TO BE SUBMITTED IN DUPLICATE)

Name _____

Regn. No. _____

Address _____

To
The Secretary,
Kendriya Vihar Apartment
Ownership Association,

Sub : Application for Membership and Declaration.

Sir,

I, _____ wife / son / daughter of
_____ wish to become a member of your Apartment
Ownership Association. My particulars are as under :

- a) My age is _____ years.
- b) I have been allotted type ""Flat No. _____ on _____ floor in Block No. _____ and parking no. _____ & _____ in Kendriya Vihar, vide Registration No. _____ and possession is likely to be given soon/has been given on _____.
- c) Neither I nor my spouse nor my dependent children have any other residential flat within the complex covered by your Association.
- d) I shall abide by the current bye-laws of the Association and any alterations(s)/amendment(s) or revision(s) that may be made during my membership. I further declare that I shall abide by the rules framed in accordance with the bye-laws.
- e) I shall not sell/transfer/mortgage or dispose off the flat in any manner without the prior permission of the CGEWHO and Association, nor shall I use it for any commercial purpose.

Signature of the Applicant

(To be signed and submitted before taking over physical possession of unit)



ACCEPTANCE AND UNDERTAKING

(TO BE EXECUTED ON A NON JUDICIAL STAMP PAPER OF RS.50/- DULY ATTESTED BY NOTARY PUBLIC OR FIRST CLASS MAGISTRATE : To be submitted before taking over peaceful possession of Unit)

WHEREAS, I _____ son/wife/daughter of _____ resident of _____, as a result of an application made to the Central Government Employees Welfare Housing Organisation (CGEWHO), have been allotted a type " _____ ", Flat No. _____ in Block No. _____ on _____ Floor and Stilt No. _____ situated in "KENDRIYA VIHAR" (hereinafter called the flat/dwelling unit).

2. I hereby convey my acceptance to the allotment of flat/parking space as per terms and conditions of allotment and I further undertake as follows :

- (a) I fully accept, agree and shall abide by all the Rules and Regulations, and the terms and conditions that are set forth in the 'CGEWHO Rules' brochure, as amended from time to time, and the terms and conditions given in the CGEWHO allotment letter on the subject.
- (b) I will abide by all the terms and conditions laid down in the allotment letter issued by the CGEWHO.
- (c) I undertake to declare that as per the CGEWHO Allotment Rules there is no change in status of my property since my registration under "Kendriya Vihar", _____, promoted by the CGEWHO, in so far as I/my spouse do not own any residential plot or house at _____.
- (d) I will not make any additions and /or alterations in the flat, without prior permission in writing from the CGEWHO and the local municipal/civic authority. I will not amalgamate the flat with any other dwelling unit and will not subdivide it.
- (e) I will not use the flat for any purpose other than residential. I will not allow any commercial activity in the flat.
- (f) I will utilise and maintain, along with other allottees, the staircase, passage, terrace, roads and other common areas/conveniences/facilities and I understand fully that I have no exclusive right to their use. I will use these without causing any inconvenience to other allottees and users.
- (g) I will become member of the 'Apartment Owners Association : formed by all the allottees for managing, administering and maintaining the complex and shall abide by all the bye-laws of the Association.
- (h) I will pay my share of subscription towards maintenance and upkeep of the flat, staircase and the surrounding common areas and water and sewerage treatment plants, as determined from time to time by the concerned Association.
- (j) I am aware that portions of the land not allotted to me in the residential scheme have either been allotted to someone else or kept reserved for common use and services, which shall be managed by the registered Apartment Ownership Association, of which I will be a constituent part. I shall in no way encroach upon the common portions of the land areas, allotted areas and services. All unauthorised encroachments are liable to be removed, at my cost, without any notice whatsoever.
- (k) I will observe all laws laid down by the municipal corporation/civic authorities concerned and Association, regarding use of the flat, common areas and amenities.
- (l) I am satisfied with my accounts position and the cost of the dwelling unit, as reflected by CGEWHO in their documents.



- (m) I agree to pay Municipal and other taxes for the flat, when due, to the 'Apartment Owners Association' or the authorities concerned, as the case may be.
- (n) I understand that the cost of the dwelling unit charged presently is tentative and the final costing shall be worked out after all the payments, of the Contractor(s) and other agencies, have been settled. I further undertake to pay/receive to/from the CGEWHO additional cost/refund of the dwelling unit, if any, after the final costing of the dwelling unit has been completed
- 3. It will be open to the CGEWHO/Apartment Owners Association, Kendriya Vihar, _____ to cancel the allotment and resume the possession of the flat, if I fail to fulfill the undertaking given herein above.

Signed by me _____ on _____ day of Two Thousand One.

Signature of the Allottee

Name _____
 Regn. No. _____
 Correspondence Address _____

In the presence of :

Witness :

.....:

1. _____
 Signature
 Name _____
 Address _____

2. _____
 Signature
 Name _____
 Address _____



**FORMAT OF AFFIDAVIT
TO BE ENCLOSED(IN ORIGINAL)
WITH APPLICATION FORM**

*(On Rs. 10/- Non-judicial Stamp Paper Duly Attested By
A Notary Public/ Oath Commissioner/ 1st Class Magistrate)*

**AFFIDAVIT
(All Entries in Capital Letters)**

(Name in Full) _____

Son/Daughter/Wife of (Name in full or last retired from (all retired applicant) (for retired applicant)

_____ at present serving in the office of (Name of Office, Occupation & address in full)

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

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

or I/my spouse have applied in CGEWHO's housing scheme at _____ vide registration no. _____ and have withdrawn/undertake to withdraw from the same.
(Strike out inapplicable clause)

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

VERIFICATION

DEPONENT

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

Verified this on _____ day _____ of _____ 201_____ at _____

Date :

Place :

DEPONENT



INSTRUCTIONS FOR FILLING APPLICATION

WHO Rules carefully before filling this form.

2. Use capital letters only. One letter in each box.
3. Leave one space between words and no space between numbers. Applicant's name should not be written in the address again.

a. E49, Greater Kailash

E	4	9	G	R	E	A	T	E	R	K	A	I	L	A	S	H
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

b. 5 Dec., 1941

0	5	1	2	1	9	4	1
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4. Do not use full stop. Comma, square feet, Roman numbers, rupees etc.
5. Do not leave any link blank say NA if not applicable e.g. Retired personnel need only write NA in Para 6, as under

N	A
---	---

6. Use standard abbreviations only.

IMPORTANT

7. Application Form has to be forwarded through the HOD/Head of the Admin Dept, in which the applicant is presently working. Certifying Authority must be competent to forward the application and must put seal and signatures in Column No. 20 of the Application Form and should be holding a post not below the rank of Under Secretary. CGEWHO Rule (s) should be signed in each page as indicated and to be submitted.

CHECK LIST FOR APPLICATION & ENCLOSURES TO BE SENT ALONGWITH APPLICATION

1. Application for the housing scheme duly filled in, signed by applicant and nominee(s) at the time requisite place(s) and certified/forwarded by his/er Department by an officer not below the rank of under secretary of Govt, of India or equipment. Departmental certification is not required for retired applicant or spouses of deceased govt employees.
2. List of Enclosure(s)
 - a) Affidavit duly notarised / signed.
 - b) Attested copy of latest Pay slip/Salary slip/Certificate for working employees or Pension Payment Order (PPO) for retired employees or spouses of deceased govt employees.
 - c) Demand Draft of requisite Earnest Money Deposit + Application fees and additional cost of CGEWHO Rules Brochure (in case applicant is using downloaded form).
 - d) Attested copy of SC/ST/Disability/PAN certificate (if applicable).
 - e) CGEWHO Rule (s) should be signed in each page as indicated and be submitted to CGEWHO for allotment alongwith application {page 35 & 36 (i) to (xiv)}.



APPLICATION FORM FOR GREATER NOIDA HOUSING SCHEME

Regn. No. : _____

THE CEO, CGEWHO

Janpath Bhawan, 'A' Wing

6th Floor, Janpath, New Delhi-110 001

AFFIX
Photograph
here

Personal Particulars :

1. Full Name

2. Father/ Husband's Name

3. Whether Belongs To SC ST OTHERS 4. Whether belongs to Priority I II

(Tick In Applicable Box. Attach Attested Photocopy Of the Caste Certificate, If Applicable.)

(Tick in applicable box)

5. Name of the Office & Address

City

State

Pin

Telephone

6. Parent Department, If on Deputation _____

7. Designation/Occupation _____

8.(a) Group Of Service(A/B/C/D) 8 (b) Grade Pay 8 (c) Pay Band : P B

9. (a) Date Of Birth 9.(b) PAN with Income Tax Authority

(Attach attested photocopy)

10. Date Of Appointment in Central Govt. Service

11. Date Of Retirement, (If Retired)

12. Pension Payment Order No. _____ & Date

(Applicable in case of retired personnel only)

13. Address For Correspondence

City

State

Pin E-MAIL _____ Telephone-Landline/Mobile

14. City Of Scheme Greater Noida

15. Type of Unit

For Office Use Only

ACKNOWLEDGEMENT OF APPLICATION

Application No. _____

GREATER NOIDA

Amount Received (Rs.)

Regn. No.

Date of Receipt

For Chief Executive Officer
(CGEWHO)



PART A : GREATER NOIDA HOUSING SCHEME

1. INTRODUCTION/BACKGROUND:

- i) Central Government Employees Welfare Housing Organisation (CGEWHO), an autonomous body of the Ministry of Housing & Urban Poverty Alleviation, Govt. of India and registered under the Societies Registration Act 1860, was specifically created for execution of housing projects through out the country for Central Government employees, on 'No-profit-No loss' and 'self financing' basis. It has at present, to its credit, on-going housing schemes at Mohali PH-II (615), Bhubaneswar PH-II (240) besides Greater Noida Housing Scheme Ph-I (2130) and further 2316 dwelling units are under various stages of construction and planning. 30 Projects at the following locations have been completed by the Organisation :-

No.	Project Completed	No. of DU
1,2	Chennai (Phase I & II)	1096
3	Nerul, Navi Mumbai	384
4,5	Panchkula (Phase I & II)	338
6	Kolkata (Phase I)	576
7,8	Noida, Sector-51 (Phase I & II)	1200
9	Kharghar, Navi Mumbai	1230
10,11	Gurgaon at Sector-56 (Phase I & II)	1940
12	Chandigarh	305
13	Banglore (Phase I)	603
14,15,16	Hyderabad (Phase I, II & III)	902
17	Kochi	43
18,19	Pune (Phase I & II)	307
20,21,22	Noida at Sector-82 (Phase III,IV & V)	2276
23	Ahmedabad	310
24,25	Jaipur (Phase I & II)	756
26	Lucknow	130
27	Mohali (Phase I)	603
28	Bhubaneswar (Phase I)	256
29	Meerut (Phase I)	90
30	Kolkata Ph-II	582
TOTAL		13927

- ii) This brochure, outlines, details and 'Rules and Regulations' governing the Greater Noida Housing Scheme.

2. LOCATION :

The site is located on Plot No. 7, Sector P-4 (Phi-2, Builders Area, Near Unitech Heights), Greater Noida and approx. 5 kms. from Pari Chowk of Greater Noida. Please refer to the location plan at back cover page of this Brochure.

3. SALIENT FEATURES:

The estimated cost includes the salients as under:

- One covered car parking under stilts/ basement for each DU.
 - Community Hall (G+4) around 45000 sq ft. area which includes:
 - Swimming pool
 - Banquet Hall,
 - Kids play area,
 - Gymnasium etc.
 - Religious Building (Ground floor) having 3300 sq ft. area.
 - Nursery School (G+1) having around 9200 sq ft area.
 - Nursing Home (G+3) around 14000 sq ft. area.
 - Commercial complex (G+3) of around 38000 sq ft area.
 - The cost calculated is with the assumption that CGEWHO shall be able to dispose off approximately 1500 covered car parking under stilts/ basement @300,000/-. This shall give credit of Rs 45 crores to the project cost.
 - The cost also includes the enhancement amount demanded by GNIDA on the land as per the order of Hon'ble Allahabad High Court, which inter-alia works out Rs. 74/- per sq. ft. Although CGEWHO has already informed GNIDA that the demand raised by them is not chargeable to CGEWHO. In case same is not charged by GNIDA it will be off-loaded to Beneficiaries.
- It is also to be informed that Ancillary building blocks i.e. Nursery School, Commercial Complex, Nursing Home etc. as mentioned in para (d), (e) & (f) above may be disposed in order to subsidise the cost of DU at the time of demanding final installment.
 - All DUs are provided with balcony(ies).
 - Fully developed project with roads, paved walk ways, electrification, water supply, sewage disposal system, area drainage system, community facilities, horticulture/plantations, parks, boundary wall, security gates & posts etc.
 - All the blocks shall be provided with lift facility.
 - Planning by professional firm of Architects.
 - Township planned with open spaces.
 - Rainwater harvesting for augmenting water resources.
 - Construction as per approved plans of Greater Noida Industrial Development Authority.

Signature of Applicant.....



4. DEFINITIONS:

- i) **'General Body'** means the list of Members given under Para 6 of the Memorandum of Association.
- ii) **'Governing Council'** means the list of members given under Para 5 of the Memorandum of Association.
- iii) **'CGEWHO'** means the Central Government Employees Welfare Housing Organisation.
- iv) **'Scheme'** means the 'self-financed housing project' announced by the CGEWHO.
- v) **'Dwelling Unit or DU'** means a single storey/ duplex type/ flat type of housing unit constructed in independent group housing or multi storeyed construction or marked plots.
- vi) **'Beneficiary'** means an eligible applicant whose booking for a dwelling unit has been confirmed by the CGEWHO.
- vii) For the purpose of CGEWHO, a **Central Government Employee** is an individual who is appointed by or on behalf of the President of India and whose salary both charged and voted, is debit to the Consolidated Fund of India, **or is under New Pension Scheme**, including the All India Services officials. However, State Government and Employees of 'Union Territory Administration are not included. Further such Central Government employees as are eligible under similar Organizations like AWHO, AFNHB, IRWO are also NOT included.

5. ELIGIBILITY :

PRIORITY-I

- i) Central Government Employees: Serving or retired Govt employees who are covered by the definition as given at Para 2 (vii) of Part B of this Brochure, will be eligible.
- ii) Spouses of the deceased employees: Spouses of the deceased Central Government employees or deceased retired Central Government Employees would be eligible, if the deceased employees would have qualified by criteria 5 (i) above.
- iii) Employees of the CGEWHO, with a minimum of one year of service, will be eligible.

PRIORITY-II

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

PRIORITY-III

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

Notes:

- i. Preference will be given to all un-successful applicants of the draw held on 28/9/2012 and those allottees who have withdrawn from the Scheme and are interested to revive their application as overriding priority.
- ii. Allotment towards balance dwelling units shall be made in the order of priority, depending upon the no. of applications received as mentioned above. However, in case the No. of applications received from priority-I applicants outnumber the number of DUs available, draw of lots will be held.

Signature of Applicant.....



6. TENTATIVE DETAILS OF DWELLING UNITS/FLATS:

DETAILS OF ACCOMODATION AND EARNEST MONEY DEPOSIT:

Type	Accommodation	Configuration (With Lift)	Tentative No. of Units	Approx. super area (In Sq. Ft.)	Non-refundable Application Fee (in Rs.)	Earnest Money Deposit	Tentative Cost of flat including one car parking (in Rs.)*
A (1BHK)	One multipurpose room, Bedroom, Kitchen, Bath, WC, Balcony	B*S*+13	104	682	500/-	60,000/-	25,36,358/-
B (2BHK)	Drawing-cum-dining, Two Bedrooms, Kitchen, Two Toilets, One Store & Balconies	B*S*+13/11	506	1120	500/-	1,20,000/-	41,65,280/-
C (3BHK)	Drawing-cum-dining, Three Bedrooms, Kitchen, Three Toilets, One Store & Balconies	B*S*+14/12/11/9	848	1470	1,000/-	1,80,000/-	54,66,930/-
D (4BHK)	Drawing-cum-dining, Four bedrooms, Kitchen, Four Toilets, One Store & Balconies	B*S*+14	672	2100	1,000/-	2,40,000/-	78,09,900/-

*B-Basement, S-Stilt

NOTE:

- i. The tentative cost is inclusive of one covered car parking under Stilt/Basement.
- ii. The No. of DUs shown either total No. of DUs proposed to be constructed and inclusive of DUs already stands allotted.
- iii. Earnest Money Deposit (EMD) is automatically considered as part payment of the instalment(s), on allotment.
- i. Following Annexures are enclosed in this Brochure for the information of beneficiaries :
 - a) Layout Plan as Annexure I
 - b) Typical Floor Plan Type A as Annexure II
 - c) Typical Floor Plan Type B as Annexure III
 - d) Typical Floor Plan Type C as Annexure IV
 - e) Typical Floor Plan Type D as Annexure V
- ii. Types, Area, Plans, No. of DUs and Cost, as indicated herein, are tentative and subject to approval from GNIDA. However, further details will be communicated through 'Technical Brochure'.
- iii. One car parking under stilts/basement shall be allotted to each dwelling unit within the cost as provided above. Any additional parking, if available, shall be allotted to the beneficiaries on payment of additional cost of Rs. 3,00,000/- . In case the demand is higher than the available additional parking, allotment shall be made through draw of lots.

Signature of Applicant.....



7. BASIC SPECIFICATIONS

	Particulars	Type A	Type B	Type C	Type D
A	Internal wall/ Ceiling	Acrylic Emulsion paint Type A	Same as for Type A	Same as for Type A	Same as for Type A
B	External wall	Weather-proof Paint Type A	Same as fo Type A	Same as for Type A	Same as for Type A
C	i) General floor ii) Kitchen	Vitrified tiles Anti skid vitrified	Same as for Type A	Same as for Type A	Same as for Type A
D	Baths	Anti skid ceramic tiles	Same as for Type A	Same as for Type A	Same as for Type A
E	Kitchen	Granite Platform, stainless steel sink with drain board and 600mm high glazed tile dado above counter	Same as for Type A	Same as for Type A	Same as for Type A
F	Window Shutter	Aluminum sliding window	Same as for Type A	Same as for Type A	Same as for Type A
G	Door Shutter	Masonite skin molded door panels	Same as for Type A	Same as for Type A	Same as for Type A
H	Electrical Wiring	Copper wiring in concealed PVC Conduits	Same as for Type A	Same as for Type A	Same as for Type A

8. PAYMENT SCHEDULE :

The payment schedule of scheme will be as under :

Instal-ment	Particulars	Stage when to be called
1ST	20% of cost of DU/flat less EMD/ Amount already paid	On calling of 1st Instalment
2ND	20% of cost DU/flat	On commencement of construction
3RD	20% of cost DU/flat	Separate demand/call letter will be sent on attaining the 40% financial progress of cost of DU, as announced.
4TH	20% of cost DU/flat	Separate demand/call letter will be sent on attaining the 60% financial progress of cost of DU, as announced.
5TH	20% of cost DU/flat	Separate demand/call letter will be sent on attaining the 80% financial progress of cost of DU, as announced.
6TH	Actual cost towards escalation, interest towards equalization charges, Apartment Owners' Association Charges and other statutory levies/charges, if any, with cost of extra parking if allotted	Separate demand/call letter will be sent on completion of the project.

- i) Separate call-up or demand notice for each instalment shall be sent giving minimum 30 days' time, for making the payment.
- ii) All payments are to be made by Bank Drafts only drawn in favour of '**CGEWHO A/c No 0267201013712, CANARA BANK, NEW DELHI**'. No payment in cash shall be accepted.
- iii) As mentioned in the payment schedule above, escalation component, (if any), Apartment Owners' Association charges @1.5% of the final cost of the dwelling unit and other levies, interest towards equalization charges and statutory payments, if any shall be computed and charged along with the final instalment, at the time of offering physical possession of the dwelling unit. However the Organisation reserves its right to call amount towards escalation even during the tenancy of the project at its sole discretion.
- iv) Beneficiaries are advised to remain in contact with CGEWHO and keep visiting our website www.cgewho.in regarding issue of call-up notices(s) etc. Public Notice published on the website of the Organisation shall be considered notice delivered to beneficiaries.

Signature of Applicant.....



9. CONSTRUCTION SCHEDULE :

Commencement of Construction at project site shall commence after approval of Plans from the Development Authority and obtaining necessary clearance from the other statutory Authorities as applicable to the Projects which is expected by 1st quarter of 2016. Project work will be tentatively completed within 48 months after the last date of 2nd Installment.

10. LOAN ARRANGEMENTS:

House Building Advance (HBA) is admissible to Central Government Employees for acquiring houses from the CGEWHO, as per OM No. I/17015/1/91-H.III dated 04.09.1991, issued by the then Ministry of Urban Development against mortgage of the property, in favour of the President of India. Additional funds, if required, can be borrowed from other Financial Institutions like HUDCO and other banks, HDFC, GICHFL, LICHFL, Housing subsidiaries etc. on the basis of second mortgage of property allotted by CGEWHO.

HUDCO Niwas, a leading financial institution has already signed an MoU with CGEWHO for providing housing loans to beneficiaries of CGEWHO.

Explanation: Applicants are to apply for loan directly to their respective Departments/ Financial Institutions. All possible assistance will, however, be provided by the CGEWHO, by providing copy of documents, as far as possible as required by the concerned Institutions.

11. IMPORTANT POINTS :

- i) Change of Address: All correspondence will be made with the applicants/beneficiaries on the address mentioned at SI No. 13 of the Application Form. Any change of address should be notified to the CGEWHO, New Delhi, in the format given at Annexure-VII.
- ii) In order to provide prompt and efficient service to the beneficiaries visiting our office, for deposit of applications, payment and other scheme related enquiries, it will be entertained in our office on all working days between 0930 and 1300 Hours.
- iii) Beneficiaries are advised to ensure that their Registration Nos. and Names are mentioned correctly, while remitting payments and corresponding with this office.
- iv) Beneficiaries are requested to send their payments under a separate covering letter and not to club their other queries like Change of Address, in the same letter.
- v) Interest @ 15% per annum is charged for late payment of instalment (for exact no. of days). Interest is also charged to late joiners on all the instalments called for at the time of joining (from the respective dates of instalments) as stated above. In case of change from lower category to higher category, interest on differential amount is charged on each instalment.
- vi) No interest is paid to members to whom confirmed allotment/registration has been made.
- vii) No interest is paid when a beneficiary withdraws from a scheme.
- viii) Interest is paid to waiting list members @ 5% per annum, provided they are on the waiting list for a minimum period of one year.
- ix) No interest is paid in case the beneficiaries change from

higher to lower category.

- x) No interest is paid for early payment of instalment(s).
- xi) No interest is paid if the project is delayed due to any reason whatsoever.
- xii) On issuance of Possession Letter CGEWHO shall arrange security and other services towards inhabitation in the complex and all expenses incurred towards the same shall be debited to AOA fund till AOA takes over the maintenance of the complex.
- xiii) CGEWHO being the Welfare Organisation is providing the service on "No Loss No Profit" basis by undertaking the project on self-financing basis and cannot be held responsible for any claims, damages and compensations etc. Any award or cost-ordered by any Court will be debited to project account even after issuance of Possession Letter and subsequent handing over of the Dwelling Unit.
- xiv) Call-up notices for instalments, for all the schemes, are sent to all the confirmed beneficiaries and published in our website i.e. www.cgewho.in, mentioning therein the last date of payment. For payments received beyond the stipulated date, interest towards equalization charges becomes chargeable, as per Para 18 of the 'CGEWHO Rules' Waiver of interest is not possible and hence beneficiaries are advised NOT to enter into avoidable correspondence requesting for waiver of interest towards equalization charges.
- xv) Beneficiaries forwarding the Tripartite Agreement for availing HBA/Loan from HUDCO/HDFC/LICHFL/GICHFL etc. are requested to forward one extra copy of the agreement. All copies should be signed by the beneficiaries and duly witnessed. One copy will be retained and the remaining copies, duly signed by the authorized signatory, will be sent back to the beneficiary. However, before signing of Tripartite Agreement CGEWHO shall arrange NOC from HUDCO, if required.
- xvi) Interest on EMD to non-allottees in the case of draw is paid only in circumstances explained in Para (21) of Part B of CGEWHO brochures. Computation of Interest (Debit/Credit) is done at the time of calling up of the final instalment. CGEWHO is providing a service to the beneficiaries within its minimum means and resources. So the organization's liability towards the allotment of DUs shall be limited to refund of the amount deposited by the beneficiaries, in case the beneficiary is not satisfied with the quality of dwelling units being offered to him/her at the time of handing over possession of the dwelling unit. No compensation shall be admissible on any account or reason which may be noted by the applicants while applying for any of the CGEWHO's Housing Scheme.
- xvii) Waitlisted member(s) are liable to pay interest towards equalization charges @15% from the respective date(s) of each instalment(s) already called by CGEWHO but, it will be calculated and called alongwith 6th and Final instalment.

Signature of Applicant.....



PART B : CGEWHO RULES

viii

1. PREAMBLE :

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

2. DEFINITIONS :

- i) '**General Body**' means the list of Members given under Para 6 of the Memorandum of Association.
- ii) '**Governing Council**' means the list of members given under Para 5 of the Memorandum of Association.
- iii) '**CGEWHO**' means the Central Government Employees Welfare Housing Organisation.
- iv) '**Scheme**' means the 'self-financed housing project' announced by the CGEWHO.
- v) '**Dwelling Unit or DU**' means a single storey/ duplex type/ flat type of housing unit constructed in independent group housing or multi storeyed construction or marked plots.
- vi) '**Beneficiary**' means an eligible applicant whose booking for a dwelling unit has been confirmed by the CGEWHO.
- vii) For the purpose of CGEWHO, a **Central Government Employee** is an individual who is appointed by or on behalf of the President of India and whose salary both charged and voted, is debit to the Consolidated Fund of India, or is under **New Pension Scheme**, including the All India Services officials. However, State Government and Employees of Union Territory Administration are not included. Further such Central Government employees as are eligible under similar Organizations like AWHO, AFNHB, IRWO are also NOT included.

3. ELIGIBILITY :

- i) **PRIORITY-I**
 - i) **Central Government Employees:** Serving or retired Govt employees who are covered by the above definition will be eligible.
 - ii) **Spouses of the deceased employees:** Spouses of the deceased Central Government employees or deceased retired employees would be eligible, if the deceased employees would have qualified by criteria 3 (i) above.
 - iii) Employees of the CGEWHO, with a minimum of one year of service, will be eligible.

PRIORITY-II

Serving Employees of Central PSUs, State Govts., Union Territory Administration, Autonomous Bodies, Corporation, Nationalized Banks etc. Serving uniformed employees of the Ministry of Defence and serving employees of Ministry of Railways.

Notes:

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

PRIORITY-III

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

Note:

Depending upon the number of applications received, allotments shall be made in the order of priority, as mentioned above. However, in case the number of applications received from Priority I applicants outnumber the number of dwelling units proposed to be built, a computerised draw will be held. The un-successful applicants, if any, will be considered alongwith the Priority II applicants, in the same manner as for Priority I applicants, & so on.

4. SPECIAL ELIGIBILITY CRITERIA :

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

5. HOUSING CONCEPT:

Subject to availability of land, dwelling units and garages in single units, multiple units, row housing, multi-storeyed building, group-housing or marked plots may be planned, subject to the approval of the local civic authorities. These plans will be announced as Scheme, as applicable.

Signature of Applicant.....



6. TYPE OF HOUSES:

The CGEWHO may build houses or flats of the following types:

One bed room units	Type A
Two bed room units	Type B
Three bed room units	Type C
Four bed room units	Type D

These may be built with or without scooter/car garages/ stilts. The design, the layout and the built-up area in each type may vary from place to place. More types may be added with consequent change in Rule 7.

7. OPTION TO APPLY FOR TYPE OF UNIT :

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

Type of dwelling unit / flat	Group of Service	Grade Pay (6th CPC)	Pay Band
A	D, C, B & A	Rs.1800	1S onwards
B	C, B & A	Rs.1800 and above	PB-1 onwards
C	B & A	Rs.4200 and above	PB-2 onwards
D	A	Rs.5400 and above	PB-3 onwards

Notes:

- Change of dwelling unit from one type to another type, provided otherwise eligible as per this para, can be entertained subject to payment of additional Application Fee and Earnest Money, as applicable, and availability of vacancies in that particular type of dwelling unit. However, change to a lower type of category will not entitle the applicant for refund of differential Application Fee but will entitle him for refund/appropriate adjustment of the differential Earnest Money paid.
- Change from one scheme to another scheme is not permitted. For doing so, an applicant should first withdraw /undertake to withdraw his allotment from the existing scheme and apply afresh in the new scheme, if he so desires (subject to payment of cancellation charges, as per rules).
- Request for change of DU/Flat from one type to another, within the same scheme, or change from one scheme to another, after physical possession of the originally allotted DU/Flat has been taken, shall be rejected. Further, in case the change as mentioned at sub paras (i) & (ii) above have been agreed to and implemented, it will be construed that the applicant had joined the revised type of DU/scheme from the very inception and all the payments received/ yet to be received will be treated, accordingly. CGEWHO's decision in this regard shall be final and the beneficiary will not have any claim whatsoever.
- In case an existing beneficiary of the CGEWHO under any other scheme, wishes to apply for the present Greater Noida or any other Housing Scheme, he may do so by paying the Application Fee only and clearly stating in the 'Affidavit' the facts regarding his earlier registration with the CGEWHO. In the event of confirmed allotment in any other Housing Scheme, the concerned beneficiary will have to surrender either of the two

registrations. In case of surrender of original allotment, withdrawal charges shall be deducted, if applicable, as per the rules and remaining amounts will be transferred. Failure to state the facts in the application may invite cancellation of both the applications/ allotments

8. PLANS AND SPECIFICATIONS:

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

9. TECHNICAL BROCHURE:

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

10. STATIONS:

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

11. MASTER PLAN:

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

12. HOW TO APPLY :

- The CGEWHO will announce the Scheme, giving location, station, types, covered areas and approximate cost of each unit for inviting applications.
- An employee who is eligible to become a beneficiary, may obtain or download (from website www.cgewho.in) the CGEWHO Rules/Scheme Brochure along with Application Form or from the nominated office/Head Office, on payment of Rs. 100/- in cash or through a bank draft drawn in favour of 'CEO, CGEWHO' payable at NEW DELHI. Rs 100/- is to be added while paying EMD & Application fee in case of downloaded form
- On receipt of the Application Form and the 'CGEWHO Rules', the applicant should fill the Form and return the same to the CGEWHO by the specified time, alongwith:
 - Departmental certification/forwarding by an officer not below the rank of under secretary at para- 20 on the back side of the Application Form. Certification / forwarding is not required in case of retired applicant. Attested copy of PPO is sufficient.

Signature of Applicant.....



- b) Bank draft for the non-refundable Application Fee, and Earnest Money Deposit as under as applicable for respective type of DU/Flat :

Type of DU/Flat	Non-Refundable Application fees	Refundable Earnest Money Deposit (EMD)	Total Amt. (in Rs.)
A	500	60,000	60,500
B	500	1,20,000	1,20,500
C	1,000	1,80,000	1,81,000
D	1,000	2,40,000	2,41,000

Note: Rs. 100/- to be added towards cost of 'CGEWHO Rules Brochure' with above amount, in case, applicant is using downloaded application form.

- c) Affidavit as per the format prescribed in the CGEWHO Rules Brochure available at **Annexure -XVII**.
d) Pay Slip or copy of PPO duly attested.
e) Attested copy of SC/ST Certificate, if applicable.

13. REGISTRATION OF APPLICATIONS :

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

14. RESERVATION FOR SC/ST APPLICANTS :

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

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

15. CONFIRMATION OF BOOKING :

If the registered applicants for a given project exceed the number of dwelling units, COMPUTERISED DRAW will be held at the Head Office separately for each type. Successful applicants will be issued an Allotment letter and 'Confirmation of booking' will be on receiving first instalment amount by CGEWHO within the stipulated date mentioned in the letter of allotment.

16. COST OF DWELLING UNITS:

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

17. PAYMENT SCHEDULES :

Beneficiaries will be required to pay instalments on the self financing basis. The payments will be on call. Please also see para 8 of Part 'A' of this Brochure.

18. LATE PAYMENTS :

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

19. CHANGE IN PAYMENT SCHEDULES :

The CGEWHO will make every effort to indicate the prices of the dwelling units as accurately as possible but the costs may vary. Adjustments in payments and schedules may become necessary, commensurate with the progress of construction. An increase in the cost, whatsoever reasons the same may be become payable as and when demanded.

20. MODE OF PAYMENT :

All payments will be made by Pay order/Bank Drafts only, drawn in favour of the 'CGEWHO A/c 0267201013712 Canara Bank, New Delhi ' duly endorsed 'payee A/c only'. **Payments in cash or personal cheque will not be accepted.**

Signature of Applicant.....



21. PAYMENT OF INTEREST:

- i) No interest will be payable by the CGEWHO to the beneficiaries on any instalment paid after the issue of allotment letter. Beneficiaries, to whom confirmed allotment has been made, shall also not be entitled to any interest on installments paid, in the event of cancellation/ withdrawal.
- ii) No interest will be payable by the CGEWHO on the Application Fee, which is non-refundable.
- iii) No interest will be payable on Earnest Money deposited alongwith the application for the first three months calculated from the day following the closing date of scheme, including extension, if any. Thereafter, beyond three months a simple interest @ 5% per annum will be payable to unsuccessful allottees till the date of refund. On allotment, the Earnest Money paid (alongwith the application) shall be deemed to be a part of the instalment(s) and the beneficiary will be treated as if he had made part payment of the first instalment.

22. REBATE :

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

23. LOAN ARRANGEMENTS :

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

24. ALLOTMENT OF SPECIFIC UNIT :

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

RESERVATIONS

- i) Reservation will be made upto 3% of ground/lowest floor flats in each scheme for handicapped personnel in the CGEWHO's Housing Schemes.

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

25. WITHDRAWAL FROM A SCHEME :

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

- a) Letter of allotment in original (if issued)
- b) Original receipt(s) issued by this office against the payment(s) made by the beneficiary
- c) Pre-receipt as per proforma placed at Annexure VIII. Allottees withdrawing from a Scheme will not be refunded their application fee, nor will they be entitled to any interest payment, No interest is paid to confirmed allottees. Allottees withdrawing after the date of commencement of construction, will be required to pay withdrawal charges @ 15% of the first instalment. Allottees withdrawing after allotment of specific floor/flats will be required to pay withdrawal charges @ 20% of the first instalment. Such refunds will be made within 45 days of the receipt of request for withdrawal alongwith all the requisite documents.

26. CANCELLATION CHARGES :

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

27. POSSESSION :

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

Note: Possession may be taken over by executing an affidavit as per format at Annexure-XVI.

28. DELAY IN TAKING OVER :

The allotment of an individual who fails to take possession of the dwelling unit for three months after expiry of the notice period (inspite of making payment of following overhead charges per month or part thereof), shall be liable to be cancelled by the CEO, CGEWHO. Under special circumstances, such an allottee may approach the Chief Executive Officer, CGEWHO for an extension of this period which may be granted by the CEO as a special case for another maximum period of three months only.

Signature of Applicant.....



Type of DU/Flats	Amount Of Overhead Charges(in Rs.)
A	500 /-
B	1,500 /-
C	2,000/-
D	3,000/-

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

29. HANDING OVER :

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

30. MUTUAL EXCHANGE OF DWELLING UNITS :

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

31. COOPERATIVE SOCIETY/ APARTMENT OWNERSHIP ASSOCIATION :

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

"PROCEDURE & OBLIGATIONS"

(a) Coinciding with or after issue of the final call up notice, the CGEWHO will hold a General Body meeting of all the beneficiaries to elect the office-bearers of the proposed Apartment Owners' Association (AOA).

(b) Such elected Executive Committee of Adhoc Committee, of the proposed Apartment Owners Association, will aim at formally constituting the Association, including framing of its by-laws under the local laws governing such bodies, and register

the same with the appropriate competent authorities.

(c) On completing the formalities regarding registration of the Association, the ad-hoc Committee would be required to convene a General Body meeting of all the beneficiaries to elect and constitute a regular Executive Committee.

(d) The duly elected adhoc Committee will take over all the common areas/services/facilities of the project within 6 months of its constitution - a period during which CGEWHO will maintain the residential complex and debit the actual maintenance expenses so incurred to the Apartment Owners' Association account.

(e) In case the adhoc/regular Committee fails to take over the common services/facilities/areas within a further period of 4 months, the CGEWHO shall be at liberty to wind up its operations at site, including demobilising its man power, leaving the complex in 'as-is-where-is' condition, at the discretion of the Chief Executive Officer, CGEWHO. However, during these 4 months period, though the CGEWHO shall maintain the complex at the cost of Apartment Owners' Association, it will charge an additional amount of Rs. 100/- per beneficiary per month for the services so provided which will be over and above the actual cost of maintenance and debit the same to the Apartment Owners' Association account, before handing over the balance of amount to it.

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

32. ADDITIONS & ALTERATIONS :

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

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

33. OWNERSHIP:

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

- Wife/Husband
- Son/sons, daughter/ daughters, including legally adopted children
- Parents (in case of unmarried & widows without children)
- Brother/Sister (in case of unmarried & widows without children)

Signature of Applicant.....



34. SUCCESSION:

In the event of the death of the beneficiary before the dwelling unit is taken over, his/her spouse or dependent children, whoever has been shown as the nominee in the Application, will be eligible to continue in the Scheme and to avail of the benefits under the Scheme. In case of unmarried members, these privileges will be extended to the dependent parents only. However, such changes in CGEWHO's records shall be made subject to the nominee fulfilling certain criteria and submitting requisite set of documents. Documents to be submitted be put as **Annexure - IX & X.**

35. TRANSFER :

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

36. LIABILITY OF THE CGEWHO

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

37. AMENDMENTS TO THE RULES OF THE ORGANISATION :

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

38. ACCEPTANCE OF APPLICATION :

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

39. ARBITRATION :

- i) All matters of disputes relating to CGEWHO Rules, which are likely to affect the rights of the beneficiaries, vis-a-vis, the CGEWHO, may be referred to the President of the Governing Council. The President shall appoint Arbitrator to adjudicate in the matter, whose decision shall be final and binding on the beneficiary and the CGEWHO. Request for arbitration of a dispute will be entertained only if it is made within two months of the cause of the action and prior to taking possession of the dwelling Unit/Flat. Possession will not be given till the arbitration proceedings are complete.
- ii) Appointment of an Arbitrator will not be objected to on the ground that he/she is a person subordinate to the President, is a member of the Governing Council or the Executive Committee, is associated with the functioning of the CGEWHO, or is a beneficiary of a Scheme.
- iii) President of the Governing Council shall have the privilege and

authority to appoint a new successor to the Arbitrator after his demitting the office of Arbitrator on account of the transfer, resignation, retirement, death or any such eventuality, whereby the adjudicating Arbitrator is incapacitated to adjudicate the dispute between the parties.

- iv) All suits and legal proceedings of any kind against CGEWHO shall be instituted only in the appropriate courts in Delhi, notwithstanding the location of the property, which may be subject matter of the dispute. All the arbitration proceedings/hearings shall be held in Delhi only.

40. MISREPRESENTATION OR SUPPRESSION OF FACTS :

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

41. OTHER SALIENT FEATURES REGARDING LOANS FROM FINANCIAL INSTITUTIONS

- i) The period of loan varies from 5 to 20 years. Repayment will, generally not extend beyond retirement.
- ii) Co-borrowers: Earning members of a family like wife, son, daughter, father and mother can join as co-borrowers for increasing the amount of loan.
- iii) The admissibility of loan is dependent on the repaying capacity of the borrowers and the co-borrowers opted by the beneficiary.
- iv) Loan is generally disbursed only after applicant has invested his own share in full.

42. GENERAL PROCEDURE FOR OBTAINING LOAN

- i) Application is to be made in prescribed form available from the offices of the Financial Institution.
- ii) Enclosures Required:
 - a. Photocopy of the Allotment letter from CGEWHO
 - b. Latest pay Slip(s)/Certificate(s) showing allowances and deductions of the applicant/co applicant/guarantors.
 - c. Applicant and Co-applicants's recent passport size photograph duly signed by applicant/co-applicant.
 - d. Processing Fee for the loan amount applied for.
 - e. Photocopy of the House Building Advance(HBA) sanction letter (if availed), amount and the repayment terms.
 - f. No-objection certificate from Department for second mortgage, if HBA is availed.
- iii) Financial Institution will scrutinize the application & calculate the admissible loan considering the applicant's age, income, dependents, repayment capacity, liabilities etc.
- iv) Mortgage of flat is created after the conveyance deed has been executed. Till such time loan is covered by a Tripartite Agreement.
- v) Submission of original documents:
 - a. Allotment letter from CGEWHO
 - b. Receipts for the payments already made to CGEWHO
 - c. Tripartite Agreement duly signed by CGEWHO and the borrower.
 - d. Any collateral security pledged.
 - e. Joint ownership letter from CGEWHO, if applicable.
 - f. Deed of guarantee if required.

Signature of Applicant.....



DECLARATION

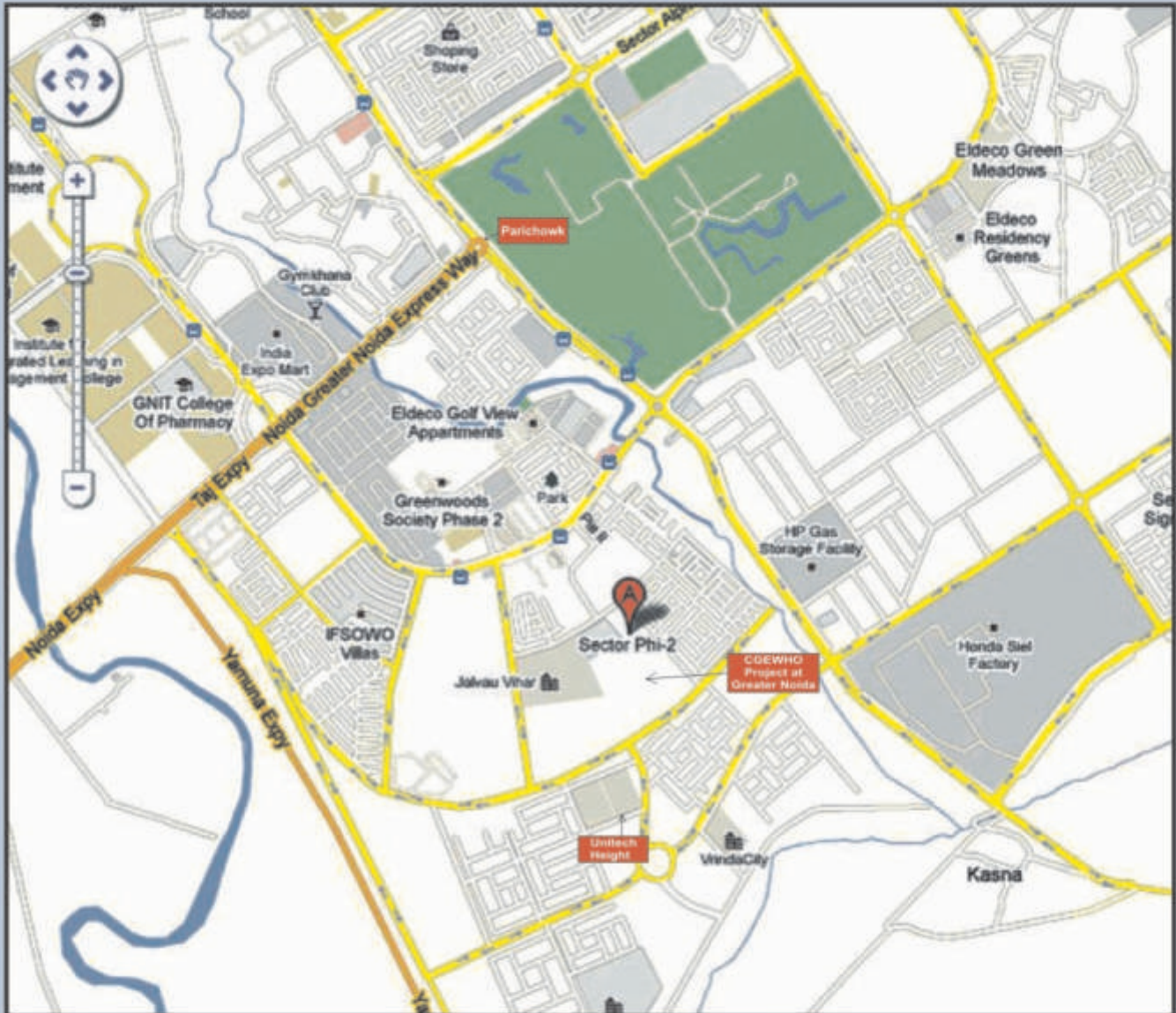
1. I have read the rules and procedures given in CGEWHO's Scheme Brochure and will abide by it.
2. All the particulars contained in the application are correct and I have not willfully suppressed any material information. I understand that I will be disqualified from registration of my application and / or allotment of a dwelling unit if the said particulars are found to be incorrect/ incomplete.
3. I undertake to abide by all Rules and Regulations that may be announced / amended by Executive Committee /Governing Council of CGEWHO from time to time.
4. All the agreements between CGEWHO and local development /other statutory authorities in connection with land /housing development will be binding on me.

Specimen Signature 1. _____ 2. _____ 3. _____

Signature of Applicant

Address _____

LOCATION PLAN



केन्द्रीय सरकारी कर्मचारी कल्याण आवास संगठन
CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

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