



केंद्रीय सरकारी कर्मचारी
विकास आवास संघ
CENTRAL GOVERNMENT EMPLOYEES
WELFARE HOUSING ORGANISATION



हैदराबाद फेज-III आवासीय योजना HYDERABAD PHASE-III HOUSING SCHEME

गोल्डन रूल एच ओ नियमावली
GOWHO RULES

PROVIDING VALUE FOR MONEY...

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PART A - HYDERABAD (PH III) HOUSING SCHEME

2

1. INTRODUCTION/BACKGROUND

- i) Central Government Employees Welfare Housing Organisation, a body of the Ministry of Urban Employment & Poverty Alleviation, Govt. of India, a Society registered under the Societies Registration Act, 1860, specifically created for execution of housing projects for Central Government employees, on all India basis, has at present, to its credit, on-going housing schemes at Noida (Ph V), Hyderabad (Ph II), Panchkula (Ph II) with 994 dwelling units under various stages of construction. Eighteen of the CGEWHO's projects at Chennai (Ph I) (524), Nerul, Navi Mumbai (384), Sector 14, Panchkula (Ph I) (98), Kolkata (Ph I) (576), Sector-51, NOIDA (Ph I & II) (1200), Kharghar, Navi Mumbai (1230), Gurgaon (Ph I & II) (1940), Chandigarh (305), Bangalore (Ph I) (603), Hyderabad (Ph I) (344), Kochi (43), Pune (Ph I) (159), Sector-82, NOIDA (Ph III & IV) (1700), Ahmedabad (310) and Jaipur (184) have been completed.
- ii) Based on demand surveys, as conducted by the Organisation, a number of stations in different parts of the country have been identified, for the execution of housing projects.
- iii) CGEWHO is now launching its next scheme at Hyderabad (Ph-III)
- iv) Besides the present scheme at Hyderabad, our forth coming schemes, for the year 2006, may include Kolkatta (Ph II), Gurgaon (Ph III) & Bangalore (Ph II), while housing schemes at Lucknow and Chennai (Ph-II) have been recently announced.
- v) This brochure, outlines details and 'Rules and Regulations' governing the Hyderabad (Ph III) Housing Scheme.

2. LOCATION

The site is located at Hydershakote Mehidiptnam area in R.R. Distt. It is about 5 Kms away from Golconda Fort, near Bapughat and Golconda Artillery etc. Osman Sagar lake is about 10 Kms away from the site

3. SALIENT FEATURES

- Timely completion of project.
- A community centre for use of the residents.
- Covered car parking under stilts, at additional costs.
- Play equipment & Totlots for children.
- Power back up for common facilities.
- Fully developed project with bituminous roads, paved walk ways, electrification, water supply, sewage disposal system, area drainage system, community facilities, horticulture/ plantations, parks, boundary wall, security gates & posts etc.
- Planning by professional firm of Architects.
- Township planned with large open spaces with Ground Coverage around 35%.
- Efficient plans. Area calculated as per actuals. More than

- 70% of the super built-up area (SBA) is usable/carpet area.
- Construction as per approved plans of Hyderabad Urban Development Authority
- All dwelling units are accessible through lifts.
- Rain water harvesting for augmenting water resources.

4. ELIGIBILITY

ELIGIBLE CATEGORIES

PRIORITY - I

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

PRIORITY - II

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

NOTE:

- 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.



6. BASIC SPECIFICATIONS

	Type A	Type B	Type C	Type D
Internal finish of DUs	Oil bound distemper on walls & white wash on ceiling	Same as for type A	Same as for type B	Same as for type C
Internal walls/ Ceiling finish of common areas	White wash	Same as for type A	Same as for type B	Same as for type C
External walls/ finish	Water proofing cement paint	Same as for type A	Same as for type B	Same as for type C
Flooring	Vitrified tiles	Same as for type A	Same as for type B	Same as for type C
Toilet/ WC	Ceramic Tiles flooring With 7' high dado	Same as for type A	Same as for type B	Same as for type C
Kitchen	Granite counter. Stainless steel sink with drain board. 2' high dado above counter.	Same as for type A.	Same as for type B	Same as for type C
Door Shutters	Flush doors except Toilet door shutters which shall be of FRP	Same as for type A	Same as for type B	Same as for type C
Door & Window frames	African teak frames for doors & Aluminium sections for windows.	Same as for type A.	Same as for type B	Same as for type C
Window Shutters	Aluminium window shutters	Same as for Type A	Same as for type B	Same as for type C
Electrical wiring	Copper	Same as for type A	Same as for type B	Same as for type C
Telephone Outlets	Two points	Three points	Three points	Four points
Central TV antenna points	Two points	Three points	Three points	Four points

Note : Specifications are tentative and are subject to change.

7. PAYMENT SCHEDULE

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

* Allotments shall be made within 3 months from the formal closure of the scheme, including extensions(if any), whichever is later.

NOTES:

- i. Separate call-up notice for each instalment shall be sent giving 30 days, for effecting the payment.
- ii. All payments are to be made by Bank Drafts only drawn in favour of CGEWHO, A/c No. 18816, Canara Bank, New Delhi. **PERSONAL CHEQUES ARE NOT ACCEPTED.**
- 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, reserve fund @1.5% of the final cost of the dwelling unit, stamp duties and levies, interest and statutory payments, if any, shall be computed and charged alongwith the final instalment, at the time of offering physical possession of the dwelling unit.
- iv. Beneficiaries are advised to remain in contact with CGEWHO regarding issue of call-up notice(s).



8. CONSTRUCTION SCHEDULE

The construction is likely to commence during end of the year 2006, and is expected to be completed within 30 months, thereafter. However, commencement of construction is related to the approval of plans by the Hyderabad Urban Development Authority.

9. LOAN ARRANGEMENTS

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

Explanations :

- Applicants are to apply for loan directly to their respective Departments/Financial Institutions. All possible assistance will, however, be provided by the CGEWHO, including the documents, as required by the concerned Institution(s).
- Brief details of HBA facility by the Govt. of India and some of the other financial institutions are enclosed as **Annexure I**.

10. SALE OF APPLICATIONS

Intending applicants may obtain the 'CGEWHO Rules' brochure from CGEWHO's Head Office at New Delhi or Kendriya Vihar, Gachi Bowli, R.R. Distt., Hyderabad at a cost of Rs. 50/- in cash or through a Bank Draft in favour of 'CEO, CGEWHO', payable at New Delhi.

RECEIPT OF APPLICATIONS

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

SCHEME CLOSSES ON 28.02.2006

12. ALLOTMENT

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

13. REFUNDS

Refund to unsuccessful allottees will be made within three months from the last date of closing of the scheme. As per rules

of the Organisation, interest @ 5% per annum is payable, if the Earnest Money is not refunded to unsuccessful allottees within 3 months from the last date of closing of the Scheme for the period above 3 months. .

14. IMPORTANT POINTS

Change of Address :

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

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

- In order to provide prompt and efficient service to the beneficiaries visiting our office, for deposit of applications, depositing payment and scheme enquiries, you may contact our office on any of the working days between 0930 and 1300 hrs.
- Beneficiaries are advised to ensure that their Registration Nos. and names are mentioned correctly, while remitting payments and corresponding with this office.
- Beneficiaries are requested to send their payments under a separate covering letter as per proforma placed at **Annexure II** and not to club their queries, in the same letter.
- Call-up notices for instalments, for all the schemes, are sent to all the confirmed beneficiaries, mentioning there in the last date of payment. For payments received beyond the stipulated date, interest becomes chargeable, as per Para 18 of the 'CGEWHO Rules'. Waiver of interest is not possible and, hence, beneficiaries are advised not to enter into avoidable correspondence requesting for waiver of interest.
- Beneficiaries forwarding the Tripartite Agreement for availing HBA/ loan from Nationalised Banks/HDFC/ LIC/ GIC etc. are requested to forward one extra copy of the agreement. All copies should be signed by the beneficiaries and duly witnessed. One copy will be retained and the remaining copies, duly signed by the authorised signatory, will be sent back to the beneficiary.
- Interest @ 15% per annum is charged for late payment of instalment (for exact no. of days). Interest is also charged to late joiners on all the instalments called for at the time of joining (from the respective dates of instalments) as stated above. In case of change from lower category to higher category, interest on differential amount is charged on each instalment. No

interest is paid to wait-listed applicants to whom confirmed allotment has been made. No interest is paid when a beneficiary withdraws from a scheme. Interest is paid to wait-listed applicants @ 5% per annum, provided they are on the waiting list for a minimum period of one year. Wait-listed applicants will not be entitled to interest if allotment made to them is not accepted. However, they will not be charged any cancellation charges also. No interest is paid in case the

beneficiaries change from higher to lower category. No interest is paid for early payment of instalment. No interest is paid if the project is delayed due to any reasons whatsoever. Interest on EMD to non allottees, in the case of draw is paid only in circumstances explained in Para (12) of Part B of CGEWHO brochures. **INTEREST ADJUSTMENTS ARE MADE AT THE TIME OF CALLING UP OF THE FINAL INSTALMENT.**



1. PREAMBLE

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

2. DEFINITIONS

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

3. ELIGIBILITY

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.
- iii) Employees of the CGEWHO, with a minimum of one year of service, will be eligible.

PRIORITY - II

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

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.

4. SPECIAL ELIGIBILITY CRITERIA

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

5. HOUSING CONCEPT

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

6. TYPE OF HOUSES

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



7. OPTION TO APPLY FOR TYPE OF UNIT

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

- Type A - D, C, B & A Groups
- Type B - C, B & A Groups
- Type C - B & A Groups
- Type D - A Group

Notes:

- i) Change of dwelling unit from one type to another type, provided otherwise eligible as per this para, can be entertained subject to payment of additional Application Fee and Earnest Money, as applicable, and availability of vacancies in that particular type of dwelling unit. However, change to a lower type of category will not entitle the applicant for refund of differential Application Fee but will entitle him for refund/appropriate adjustment of the differential Earnest Money paid.
- ii) Change from one scheme to another scheme is not permitted. For doing so, an applicant should first withdraw/undertake to withdraw his allotment from the existing scheme and apply afresh in the new scheme, if he so desires (subject to payment of cancellation charges, as per rules).
- iii) Request for change of DU from one type to another, within the same scheme, or change from one scheme to another, after physical possession of the originally allotted DU has been taken, are liable to be rejected. Further, in case the change as mentioned at subparas (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 Housing Scheme, he may do so by paying the Application Fee only and clearly stating in the 'Affidavit' the facts regarding his earlier registration with the CGEWHO. In the event of confirmed allotment under present Housing Scheme, the concerned beneficiary will have to surrender either of the two registrations. In case of surrender of original allotment, withdrawal charges shall be deducted, if applicable, as per the rules and remaining amounts transferred under the present Housing Scheme. Failure to state the facts in the application may invite cancellation of both the applications/allotments.

8. PLANS AND SPECIFICATIONS

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

9. TECHNICAL BROCHURE

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

12. HOW TO APPLY

- i) The CGEWHO will announce the Scheme, giving location, station, types, covered areas and approximate cost of each unit for inviting applications.
- ii) An employee who is eligible to become a beneficiary, may purchase the CGEWHO Rules/ Scheme Brochure along with Application Form from the nominated office/Head Office, on payment of Rs. 50/- in cash or through a bank draft drawn in favour of 'CEO, CGEWHO' payable at New Delhi.
- iii) On receipt of the Application Form and the 'CGEWHO Rules', the applicant should fill the Form and return the same to the CGEWHO by the specified time, alongwith:
 - a) Bank draft for the non-refundable Application Fee, as under:
 - Rs. 400 for Type A
 - Rs. 500 for Type B
 - Rs. 700 for Type C & D



- b) Bank draft for refundable Earnest Money, as under :
Type A - Rs. 25,000
Type B - Rs. 40,000
Type C - Rs. 50,000
Type D - Rs 60,000
- c) Affidavit as per the format prescribed in the CGEWHO Rules Book.
- d) Pay slip or copy of PPO, duly attested.

Notes:

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.

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 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 member. The procedure adopted in such allotments shall be as under;

- (i) In case of more number of applicants belonging to SC/ST categories, after first conducting the draw for the reserved categories alone, unsuccessful applicants shall be considered in the draw for general category of applicants. Those who will succeed in the general draw will get a confirmed allotment, and the remaining applicants, if any, shall be placed on the general waiting list as well as the one created especially for the reserved category of applicants. However, in case of less number of applications than the number of DUs reserved, the balance DUs (after giving confirmed allotment to the applicants belonging to the reserved category) shall automatically stand de-reserved, and will be considered in the general draw.

- (ii) The applicants desirous of being considered in the 'Reserved' category, will be required to submit an attested photocopy of the 'Caste' Certificate from the appropriate authority.

15. CONFIRMATION OF BOOKING

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

16. COST OF DWELLING UNITS

The cost of dwelling units, with or without garages, for each Scheme will be worked out by the CGEWHO and intimated at the time of announcing the Scheme. The cost will, 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 charges, essential alterations, additions etc. All revisions of cost will be charged to the beneficiaries and they will be liable to pay the same.

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

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



17. PAYMENT SCHEDULES

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

18. LATE PAYMENTS

Employees who join a Scheme, 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. CHANGES IN PAYMENT SCHEDULES

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

20. MODE OF PAYMENT

All payments will be made by Bank Drafts only on any Nationalised Bank in New Delhi, drawn in favour of the CGEWHO A/c 18816 Canara Bank duly endorsed 'payee A/c only'. **Payments in cash or by way or personal cheque (even if payable at par) will not be accepted.**

21. PAYMENT OF INTEREST

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

22. REBATE

If a beneficiary pays the total cost of dwelling unit within 45 days of the confirmation of booking, a rebate of 2.5% will be given. However, this or any other rebate is not applicable for making any advance payment of the tentative cost of the dwelling unit. Further, this rebate is

available to the applicants receiving allotment, on announcement of the scheme. Applicants joining the scheme, during its operation, subject to availability & offering to make early payments will not be entitled to this rebate.

23. LOAN ARRANGEMENTS

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

24. ALLOTMENT OF SPECIFIC UNIT

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

RESERVATIONS

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

25. WITHDRAWAL FROM A SCHEME

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

- a) Letter of allotment in original (if issued)



- b) Original receipt(s) issued by this office against the payment(s) made by the beneficiary
- c) Pre-receipt as per proforma placed at **Annexure III** 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 who draw 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.

26. CANCELLATION CHARGES

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

27. POSSESSION

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

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

Rs. 500 p.m. for Type A

Rs. 1500 p.m. for Type B

Rs. 2000 p.m. for Type C

Rs. 3000 p.m. for Type D

In the event of a beneficiary failing to take physical possession of the flat within 12 months of issue of the final call up letter, 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.

29. HANDING OVER

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

30. MUTUAL EXCHANGE OF DWELLING UNITS

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

31. COOPERATIVE SOCIETY/ APARTMENT OWNERSHIP ASSOCIATION

Beneficiaries of each Scheme would form a Cooperative Society/Apartment 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.

- (b) Such elected adhoc Committee, of the proposed Apartment Owners Association, will aim at formally constituting the Association, including framing of its by-laws under the local laws governing such bodies, and register the same with the appropriate competent authorities.
- (c) On completing the formalities regarding registration of the Association, the ad-hoc Committee would be required to convene a General Body meeting of all the beneficiaries to elect and constitute a regular Executive Committee.
- (d) The duly elected adhoc Committee will take over all the common areas/services/facilities of the project within 6 months of its constitution - a period during which CGEWHO will maintain the residential complex and debit the actual maintenance expenses so incurred to the Apartment Owners' Association account.
- (e) In case the adhoc/regular Committee fails to take over the common services/facilities/areas within a further period of 4 months, the CGEWHO shall be at liberty to wind up its operations at site, including demobilising its man power, leaving the complex in 'as is-where is' condition, at the discretion of the Chief Executive Officer, CGEWHO. However, during these 4 months period, though the CGEWHO shall maintain the complex at the cost of Apartment Owners' Association, it will charge an additional amount of Rs. 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 without the prior permission in writing of the Civic Authority.
- iii) The dwelling units and garages would be used for the sole purpose of living and car/scooter parking. Any commercial exploitation of these would be deemed to be a violation of terms and conditions.
- iv) Facilities like stair-cases, passages, terraces, parks, lifts etc and common spaces and services, will be utilised by the beneficiary, alongwith other beneficiaries of the Scheme and no one will have exclusive right to their usage, nor make any alterations thereto.

33. OWNERSHIP

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

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

34. SUCCESSION

35. TRANSFER

The beneficiaries will not be permitted to dispose off the dwelling unit by way of Sale/Transfer/Assignment/ Long Lease/ by execution of Power of Attorney, under any circumstances, before transfer of the legal title of the dwelling unit by the CGEWHO in favour of the beneficiary. Any such transfer shall result in cancellation of allotment of the dwelling unit, in which case the allottee will pay penalty, as prescribed under the heading 'Cancellation Charges.' After transfer of the legal title of the dwelling unit in favour of the beneficiary, he/she may





dispose off his/her dwelling unit, with prior permission of the concerned 'Kendriya Vihar Apartment Owners Association/ Society'. as per its byelaws.

36. LIABILITY OF THE CGEWHO

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

37. AMENDMENTS TO THE RULES OF THE ORGANISATION

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

38. ACCEPTANCE OF APPLICATION

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

39. ARBITRATION

- i) All matters of disputes relating to CGEWHO Rules, which are likely to affect the rights of the beneficiaries, vis-a-vis, the CGEWHO, may be referred to the President of the Governing Council. The President 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 house. Possession will not be given till the arbitration proceedings are complete.
- ii) Appointment of an Arbitrator will not be objected to on the ground that he/she is a person subordinate to the President, is a member of the Governing Council or the Executive Committee, is associated with the functioning of the CGEWHO, or is a beneficiary of a Scheme.
- iii) President of the Governing Council shall have the privilege and authority to appoint a new successor to the Arbitrator after his demitting the office of Arbitrator on account of the transfer, resignation, retirement,

death or any such eventuality, whereby the adjudicating Arbitrator is incapacitated to adjudicate the dispute between the parties.

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

40. MISREPRESENTATION OR SUPPRESSION OF FACTS

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

OTHER SALIENT FEATURES REGARDING LONS 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 opted by the beneficiary.
- iv) Loan is generally disbursed only after applicants has invested his own share in full.

GENERAL PROCEDURE FOR OBTAINING LOAN

- i) Application to be made in prescribed form available from 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/ Form 16 from the employers/I.T.R.
 - c. Applicant and Co-applicant'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 scrutinise the application and 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. Allotments 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.

* * * * *



PART C - ANNEXURES AND APPLICATION FORM

ANNEXURE I SALIENT FEATURES OF VARIOUS LOAN SCHEMES

S.No.	Details	HBA	HUDCO	CANARA BANK	SBI
1	Closing Limit of the Cost of DU	200 times Basis Pay subject to a Min of Rs. 7.50 lacs and Max of Rs. 18.00 lacs Relaxable upto 25% at the Discretion of Min /Dept.	No Ceiling.	No Ceiling.	No Ceiling.
2	Processing Fee Admin. Fee	Nil Nil	Nil 0.25% of the loan amount.	Nil Nil	Nil Nil
3	Commitment Charges Prepayment Charges	-----	Nil Nil	Nil Nil	Nil Charged as per merits On case-to-case basis.
4	Amount of Loan	50 Months Basic pay or Rs. 7.5 lacs, or cost of the house or repaying capacity whichever is least	Rs. 100 lacs or 85% of cost of dwelling unit, subject to repaying capacity	Upto a maximum of 50.00 lacs.	60 times net monthly income for borrower over 45 years age 48 times net monthly income for borrower over 45 years age
5	Rate of interest	Upto Rs. 0.5 lac. -6.5% Upto Rs. 1.5 lac. -7.5% Upto Rs. 5.0 lac. -9.5% Upto Rs. 7.5 lac. -10.5%	PERIOD OF LOAN Upto 25 years RATE OF INTEREST FIXED 8.25% FLOATING 8.00%	PERIOD OF LOAN upto 5 yrs. 7.25 5 - 15 7.75 15 - 20 8.00 RATE OF INTEREST FIXED 7.00 FLOATING 7.50 7.75	PERIOD OF LOAN 5 - 15 7.50 20 7.75 RATE OF INTEREST FIXED 7.75 FLOATING 8.00
6	Calculation of interest	Simple Interest on Monthly Reducing balance	On Monthly Reducing basis	Interest is calculated on monthly rest basis	on daily reducing balance. monthly rest basis
7	Period of Loan	Maximum 15 Years	25 Yrs. or period upto	Maximum 20 Years	05-20 yrs for applicant upto 45 years of age 15 yrs for applicant upto 45 years of age
8	Release of loan	Disbursement in one or more Inst(s) at the discretion of Head of Dept.	Released in full or in Inst(s) depending on the demand of the Society and investments of applicant's own contribution	Depends upon progress of work and payment of his/her share by borrower.	Directly to the Society against the Call up letter his/her share by borrower.
9	Repayment of Loan	First principal is recovered in Max of 180 Inst(S) followed By interest in 60 Inst(s). Repayment after 18 months of release of first Inst(s). Or Possession of flat whichever is earlier.	Equated Monthly Instalment from the month following the Month of final disbursement of the loan. Until the loan is fully disbursed, pre-EMI interest is payable on the portion of loan Released.	By way of Equated Monthly Instalment.	By way of Equated Monthly Instalment.

S.No.	HBA		HUDCO		CANARA BANK		SBI
	Details	First Mortgage	First/second Mortgage of the Property, one guarantor, Collateral security (on case to case basis).	First/second Mortgage of the Property, one guarantor, Collateral security (on case to case basis).	First/Para-Passu/Second charge	First/Second Mortgage	
10.	Security	First Mortgage	Property, one guarantor, Collateral security (on case to case basis).	HUDCO provides free personal Accident Insurance	Free Accident Insurance		
11.	Insurance	Required till liquidation of loan in full	HUDCO provides free personal Accident Insurance	Waiver of last 2 Inst(S) provided all Inst(s) were received as per schedule without delay where no pre-payment is made for more Than 5 years repayment period.			1. A moratorium of 1 1/2 yrs. at the request of borrower available. 2. Take over of loans availed from other institution/Bank is also considered
12.	Misc. Information	Nil	Nil	Available at the address mentioned below and all other HUDCO offices.	Available at the address mentioned below and all other Canra Bank offices.		
13.	Availability of Loan Application form	1. With Respective Depts. 2. Jain Book store Connaught Place, N.D.	HUDCO Niwas. HUDCO House Lodhi Road, New Delhi-110 003				
14.	Address & Telephone No. etc.	To apply through own Deptt.	Contact Person: Mrs. Usha Prasad Mahavir Ph.: 24365663, 24365071 Fax: 24365662	Contact Person: Sh. B.M. Sharma , Manager Ph.: 011-24622521	Contact Person: Mr. S.P. Sharma, AGM Mr. Anil Dewani-9810527964 Ajay K Verma-9871698433		

IMPORTANT NOTE: 1. The terms and conditions of the loan / Rate of Interest etc. Subject to frequent changes. Beneficiaries are advised to full information on the prevalent rate of interest and the following before applying for loan:-
i) Admin Fee / Processing Fee. ii) Method of Calculation of Interest. iii) Commitment charges iv) Pre-payment charges



**ANNEXURE-II
PROFORMA FOR PAYMENT DEPOSIT
(Photocopy may be used)**

Name of the Scheme _____
Registration No. _____
Address _____

To
The C.E.O
G.E.H.O.
Ground floor, "A Wing,
Janpath Bhawan, Janpath.
New Delhi-11001

Sub Deposit of Instalment Against Registration No.

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

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

Total Rs. _____
Thanking you,
Your faithfully,

(Signature) _____
Date _____

ANNEXURE-III 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
have availed Rs. _____

b) I have been sanctioned an amount of Rs. _____

_____ By _____ out

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.





**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 Megistrate)*

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

(Name in Full).

Son/Daughter/wife of (Name in Full).....
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 further affirm that

- i) I am eligible to apply for the dwelling unit under the said rules.
- ii) Neither I nor my spouse own a dwelling unit or residential plot in HYDERABAD
- iii) This is my first application and I have applied for only one type of Dwelling Unit 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 inapplicable clause)

v) 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

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 2006 at

DEPONENT

DEPONENT



INSTRUCTION FOR FILLING APPLICATION FORM

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

a. E49, Greater Kailash

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b. 5 Dec., 1941

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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				
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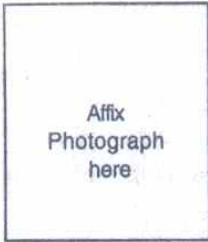
6. Use standard abbreviations only.

IMPORTANT

7. Application Form has to be forwarded through the Head of the Dept. Or Head of Admn. 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. 21 of the Application Form and should be holding a postnot below the rank of Under Secretary or equivalent
8. Demand Survey Respondents must mention their Registration Number, allotted earlier, at the space provided on top of the Application form.

APPLICATION FORM FOR HYDERABAD PH-III HOUSING SCHEME

103814



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

Personal Particulars :

1. Name

पूरा नाम

2. Father's Full Name

3. Mother's Full Name

4. Whether Belong To SC ST OTHERS

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

5. Whether belong to priority I II

6. Name of the Office & Address

COMPLIMENTARY COPY
NOT FOR SALE

City

State

Pin

Telephone

7. Parent Department, If on Deputation

8. Designation/Occupation

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

10. Date Of Birth

11. Date Of Appointment In Central Govt. Service

12. Date Of Retirement, If Retired

13. Pension Payment Order No. Date

(Applicable in case of retired personnel only)

14. Address For Correspondence

City

State

Pin E-mail Mobile/Landline

15. City Of Scheme

16. Type of Unit HYDERABAD (PH-III)

For Office Use Only

ACKNOWLEDGEMENT OF APPLICATION

103814

Application No.

City

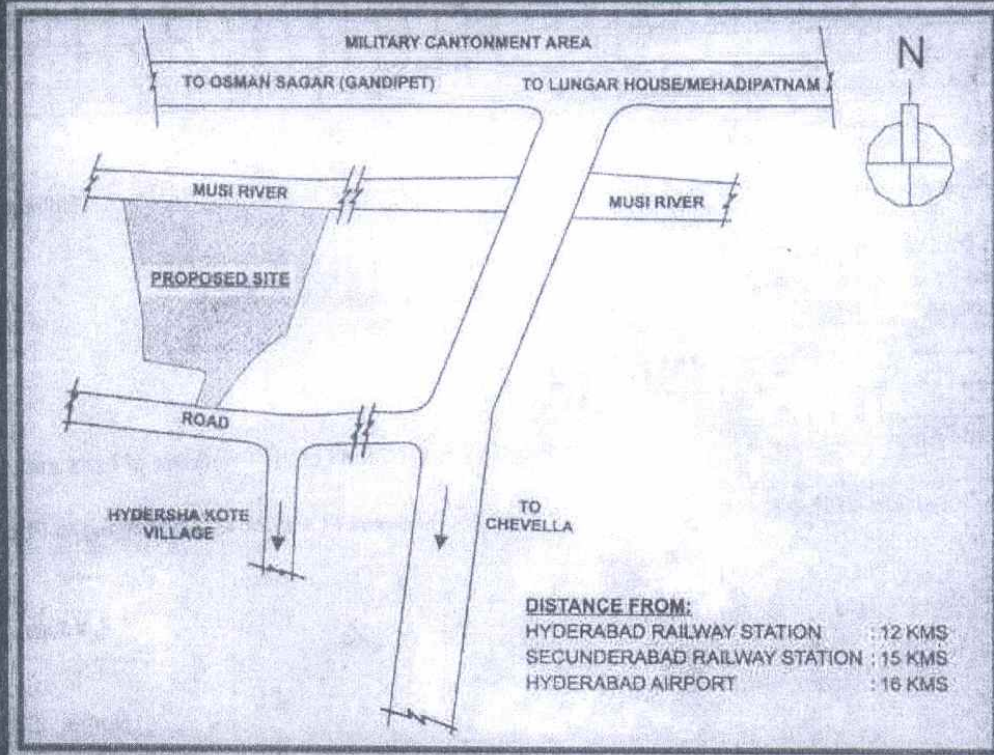
Regn. No.

Date of Receipt

Amount Received (Rs.)
25000/40000/50000/60000

For Chief Executive Office
(CGEWHO)

LOCATION PLAN



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

6th floor, 'A' Wing, Janpath Bhawan, Janpath, New Delhi-110001
Ph.: 011-23717249, 23739722, 23355408, Fax : 011-23717250
Website : www.cgewho.nic.in, e-mail: cgewho@nic.in

PROVIDING VALUE FOR MONEY...