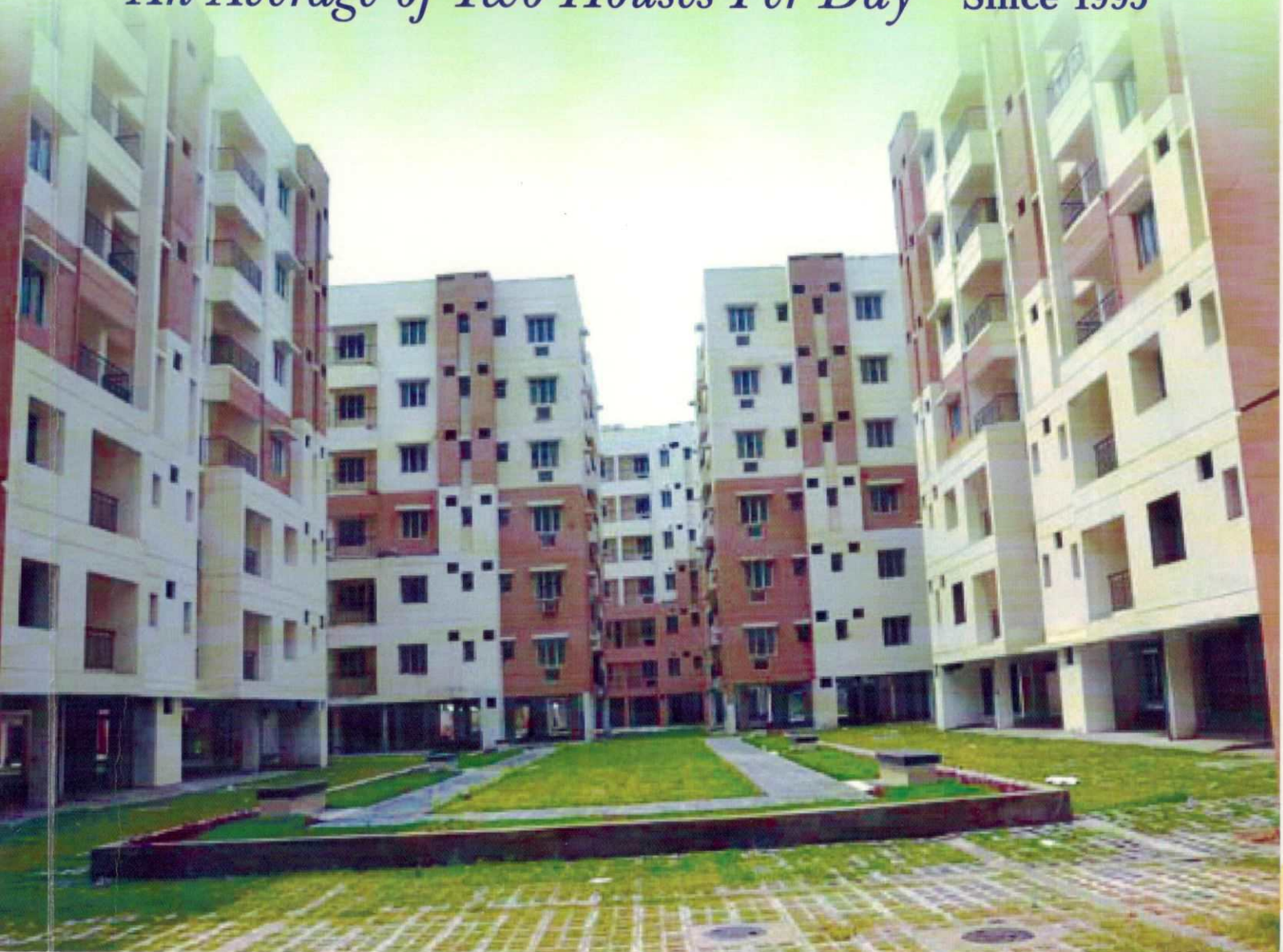




# CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

25th Annual Report 2014-15

*A Welfare Organisation Constructing  
An Average of Two Houses Per Day - Since 1995*





## Contents

<b>Sr.No.</b>	<b>Particulars</b>	<b>Page No.</b>
1.	GOVERNING BODIES	2
2.	TRIBUTE TO PEOPLE'S PRESIDENT	3
3.	INAUGURATION OF CGEWHO WEBSITE	4
4.	BRIEF ON CGEWHO	5
5.	FROM THE DESK OF CEO	7
6.	AIM & OBJECTIVES	8
7.	SALIENTS	9
8.	CITYWISE PRESENCE	10
9.	FINANCIAL HIGHLIGHTS	11
10.	TURNOVER DURING LAST TEN YEARS	12
11.	PUBLIC GRIEVANCE REDRESSAL MECHANISM	13
12.	PROGRESSIVE USE OF HINDI	13
13.	IMPLEMENTATION OF RTI	13
14.	CITIZEN'S CHARTER	14
15.	VIGILANCE	14
16.	FUTURE OUTLOOK	14
17.	NEWS AND PUBLIC INFORMATION	14
18.	FINANCIAL STATEMENT	14
	❖ AUDITOR'S REPORT	17
	❖ BALANCE SHEET	19
	❖ INCOME AND EXPENDITURE ACCOUNT	20
19.	ACKNOWLEDGMENTS	35
20.	REFERENCE INFORMATION	35
21.	SENIOR EXECUTIVES	36



## Governing Bodies

### General Body / Governing Council / Executive Committee



**Dr. Nandita Chatterjee**  
Secretary M/o HUPA  
President GB / GC



**Sh. Ajay Narayan Jha**  
Addl. Secretary (Exp),  
M/o Fin, Member GB / GC



**Dr. Reeta Vasishta**  
Addl. Secretary (Legislative),  
M/o LAW, Member GB/GC



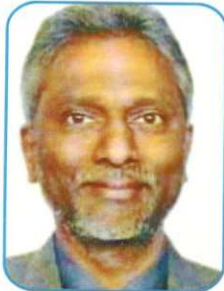
**Sh. Sanjay Kothari**  
Secretary M/o Personnel  
Member GB/GC



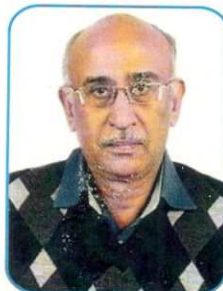
**Rajiv Ranjan Mishra**  
Joint Secretary (H), M/o HUPA  
Member GB/GC & Chairman EC



**Smt. Jhanja Tripathy**  
Joint Secretary (Fin) & FA,  
M/o HUPA, Member GB/GC/EC



**Dr M Ravi Kanth**  
CMD HUDCO  
Member GB/GC



**Shri N. Sriraman**  
Director & CWO  
M/o Personnel, PG & Pension  
Member GB/GC/EC



**Sh. KKN Kutty**  
National Council (JCM),  
Member GB/GC



**Shri M.S. Raja**  
National Council (JCM)  
Member EC



**Sh. R C Agarwal**  
Director (F & A)  
Member Treasurer GB/GC/EC



**Akhilesh Kumar**  
CEO, CGEWHO/ED (P), HUDCO  
Member Secretary GB/GC/EC



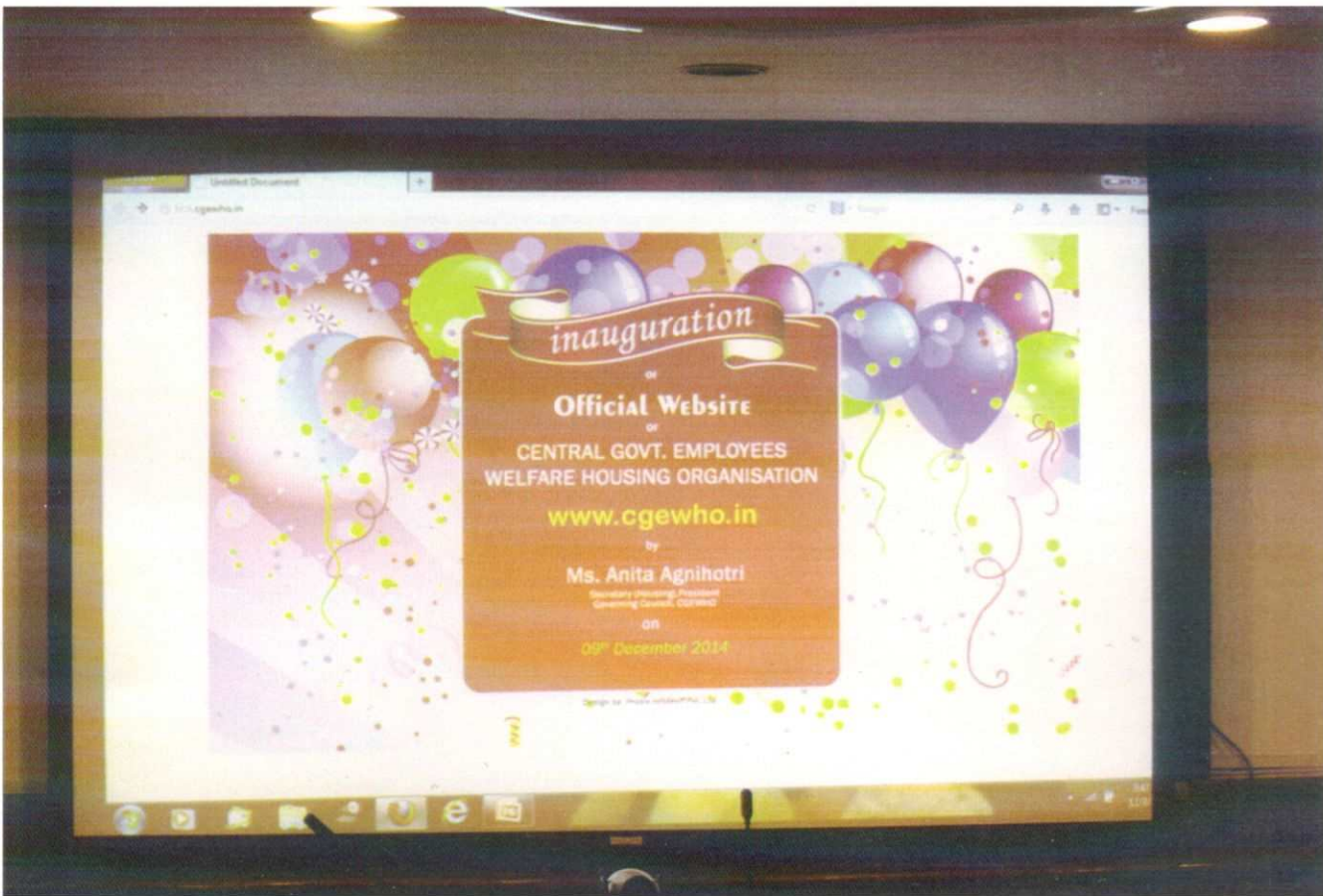
## Tribute to Peoples' President



CGEWHO pays tribute to the iconic Bharat Ratna,  
Late Dr. A.P.J. Abdul Kalam,  
Hon'ble former President of India,  
a great Scientist, a wonderful President and above all an inspiring individual  
who was our esteemed beneficiary,  
Kendriya Vihar, Bangalore Housing Project (Flat No.D-6/62).



## Inauguration of Official Website



Improved official website of Central Government Employees Welfare Housing Organisation (CGEWHO) i.e. [www.cgewho.in](http://www.cgewho.in) was graciously inaugurated by Ms Anita Agnihotri, Secretary, M/o Housing & Urban Poverty Alleviation, Govt of India, on 09.12.2014. The following were present: Dr Sameer Sharma, Joint Secretary (Housing), MHUPA, Dr Ravi Kanth, CMD, HUDCO, Ms Jhanja Tripathy, Joint Secretary (F) & FA, M/o HUPA, Sh Ashish Kumar, Director & CWO, DOPT, Sh Akhilesh Kumar, Chief Executive Officer, CGEWHO and Sh R.C. Agarwal, Director (Finance), CGEWHO.



## A brief on CGEWHO

Central Government Employees Welfare Housing Organisation (CGEWHO) established for the social welfare of the Central Government Employees and personnel of the Society (serving as well as retired/retiring) with the purpose of promoting, controlling and coordinating the development of housing at various selected stations throughout India, on 'NO-PROFIT-NO-LOSS' basis. CGEWHO was created as an autonomous body of Govt of India under the aegis of the then Ministry of Urban Development and now Ministry of Housing & Urban Poverty Alleviation and Registered as a Society on July 17, 1990.

The organisation functions as per Memorandum of Association and Rules and Regulations of the Central Govt Employees Welfare Housing Organisation. The organisation is managed by a General Body, Governed by a Governing Council with the Secretary, Ministry of Housing & Urban Poverty Alleviation as its President and Senior Officials drawn from the various Ministries, Housing & Urban Development Corporation and JCM as Ex-officio Members. Executive Committee of CGEWHO is headed by the Joint Secretary (Housing) Ministry of Housing & Urban Poverty Alleviation as its Chairman.

The organisation is headed by a Chief Executive Officer, who is responsible for day to day management of the affairs of the Organisation and functions as per 'Memorandum of Association' of the organisation. There are three Directorates in the organisation, namely Technical, Finance and Administration.



## Technical Directorate

- Technical Planning, Monitoring, Execution and Administration (from initiation to handing over) of projects.
- Review of structural design, specification, Monitoring and Execution of all contracts.
- Scrutiny of Tenders, Technical Scrutiny/ Checking of Contractor Bills.
- Execution of Projects, Settlement of Disputes, Arbitration and Court cases.
- Assessment and Supply of Stores.

## Finance Directorate

- Financial advice on matters to financial planning and resource management.
- Preparation of Budget, Financial scrutiny of all accounts.
- Maintaining of accounts beneficiary/projects, cash flow management.
- Planning and Liaison of loans of projects in consultation with Technical Directorate.
- Finalisation of balance sheet & income and expenditure account.

## Administration Directorate

- Registration of the applications for Dwelling Units in consonance with the object clause in the MOA of the Society.
- Commercial and Administrative Planning of Scheme its marketing Allotment and Registration to beneficiaries.
- Formation, Amendments/ Review of Rules, Policy matters of Admin., HR and Establishment Matters.
- Demand Survey, Announcement of scheme, Allotment of Dwelling Units, Cancellations, Withdrawals, Ownership and Succession.



## FROM THE DESK OF CHIEF EXECUTIVE OFFICER

*Of the 3 basic needs of human beings, namely food, clothing and shelter, shelter is equally important as this provides an opportunity to the 'man' a sense of security for him and his family and a sense of belongingness to the society as a whole. Central Govt Employees Welfare Housing Organisation was formed by the Govt of India as a welfare organization and is involved in providing houses to the Central Govt Employees on 'No Profit No loss' and self-financing basis since 1990. In this process, CGEWHO has completed 30 projects, located in different cities all over India.*



*For the last 25 years CGEWHO has constructed 13927 houses for the Central Govt Employees all over India and entered into 26<sup>th</sup> Year with a commitment to complete six ongoing/proposed projects having 4578 Dwelling Units shortly in a span of five years. It is also to be informed that during the year CGEWHO achieved turnover of Rs. 78 Crore.*

*For CGEWHO to continue to perform this noble act of providing houses to the Govt Employees all over the country at a reasonable cost, it is necessary that it continues to receive cooperation and encouragement from the concerned local development authorities by provisioning land for its projects. This organisation is committed to housing for all- 2022.*

*The success of CGEWHO is mainly its commitment to quality, planned utilization of space in the dwelling unit, transparency, no hidden charges, the specifications at par with private builders and is better than other development authorities.*

*I would like to place on record the commitment and hard work put in by the executives and staff of CGEWHO in achieving its objective.*

*I also express my gratitude to the Ministry of HUPA, Members of General Body, Governing Council and Executive Committee for their valuable support.*

(Akhilesh Kumar)  
Chief Executive Officer





## Aims and Objectives

To undertake Social Welfare Schemes at NO PROFIT NO LOSS BASIS for the Central Govt Employees serving and/or retired, for spouses of the deceased Central Govt Employees and employees in service of this Society and to spouses in case of deceased employees, by inter alia promoting the construction of houses and providing all possible help and required inputs for housing to achieve this object. To do all such things, as are incidental or conducive to the attainment of the above objects or any of them.

All the incomes, earnings, movable, immovable properties of the Society whensoever and howsoever derived shall be solely utilized and applied towards the promotion of its aims and objects only as set forth in the Memorandum of Association. Being a non-profit making organization, no profits will be made or transferred directly or indirectly by way of dividends, bonus, profits or in any manner whatsoever to the present or past beneficiaries of the Society or to any person claiming through anyone or more of the present or the past beneficiaries provided that nothing herein contained shall prevent the payment made in good faith of remuneration to any member thereof or other person in return for any service rendered to the Society. No member of the Society shall have any personal claim or any movable or immovable properties belonging to the Society or make any profits whatsoever.

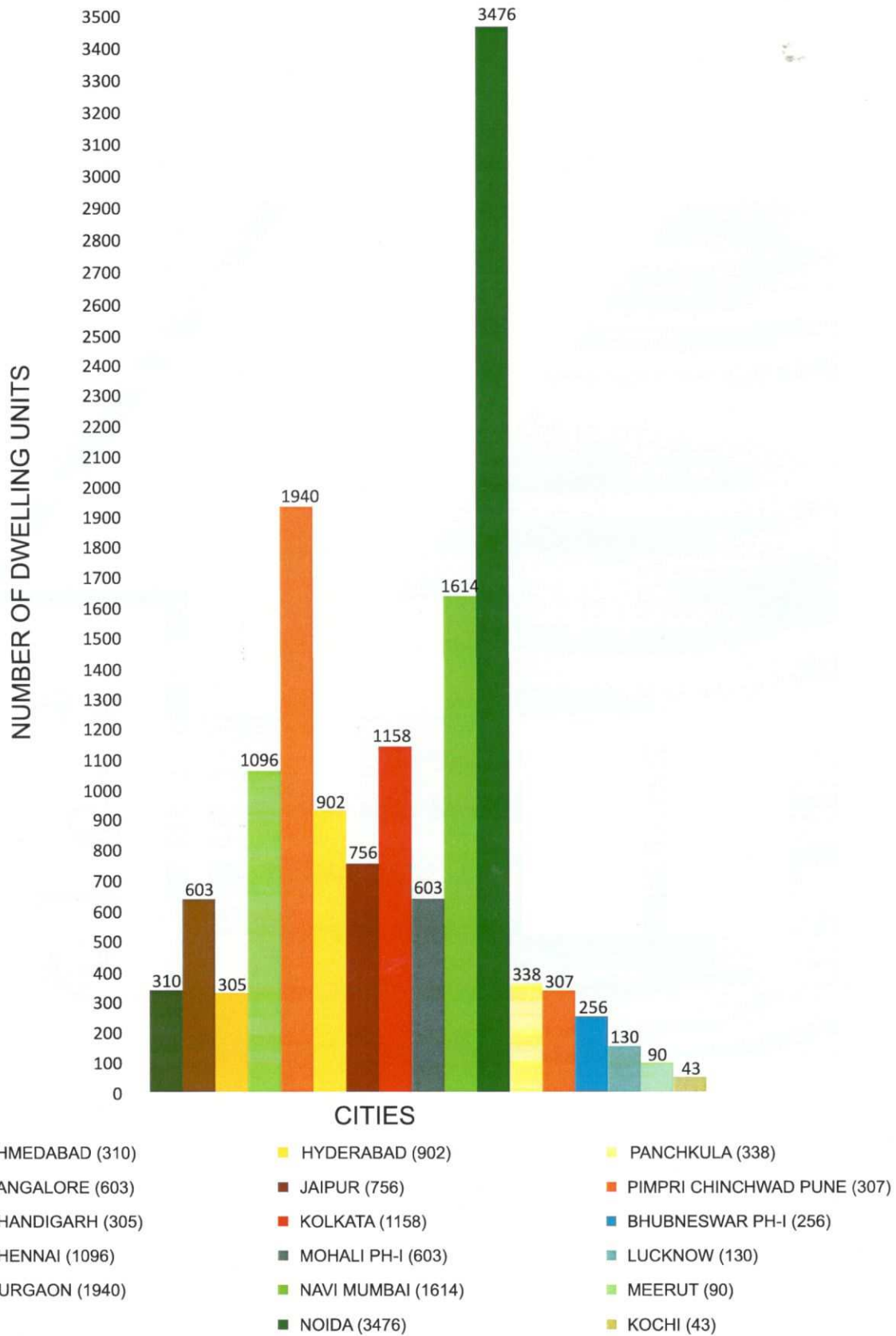


## SALIENTS

- Dwelling units sold at cost price – no profit element
- Cost less than the market price by real estate developers.
- Beneficiaries including Dr. A.P.J. Abdul Kalam, Former President of India and very Senior Govt. Officers
- No other organisation of similar nature for Central Govt. Employees.
- Better quality buildings.
- No liability to Govt – self-financing organisation.
- Transparent operation – no hidden charges.
- Specification of dwelling units almost at par with private builders and better than development authorities.
- Being an Autonomous body of Govt. of India – is reliable and trustworthy.
- Defect liability period – one year extendable to two years.
- Consumer friendly Rules – cancellations, refund etc.
- Planned utilization of space in dwelling unit.
- 'Value for Money' dwelling unit.
- Community participative living in continued life style of the period during Govt service.
- Constructing an average of 2 Dwelling Units per day.



## CUMULATIVE CITYWISE PRESENCE





## Financial Highlights

### Seed capital / Revenue Grant

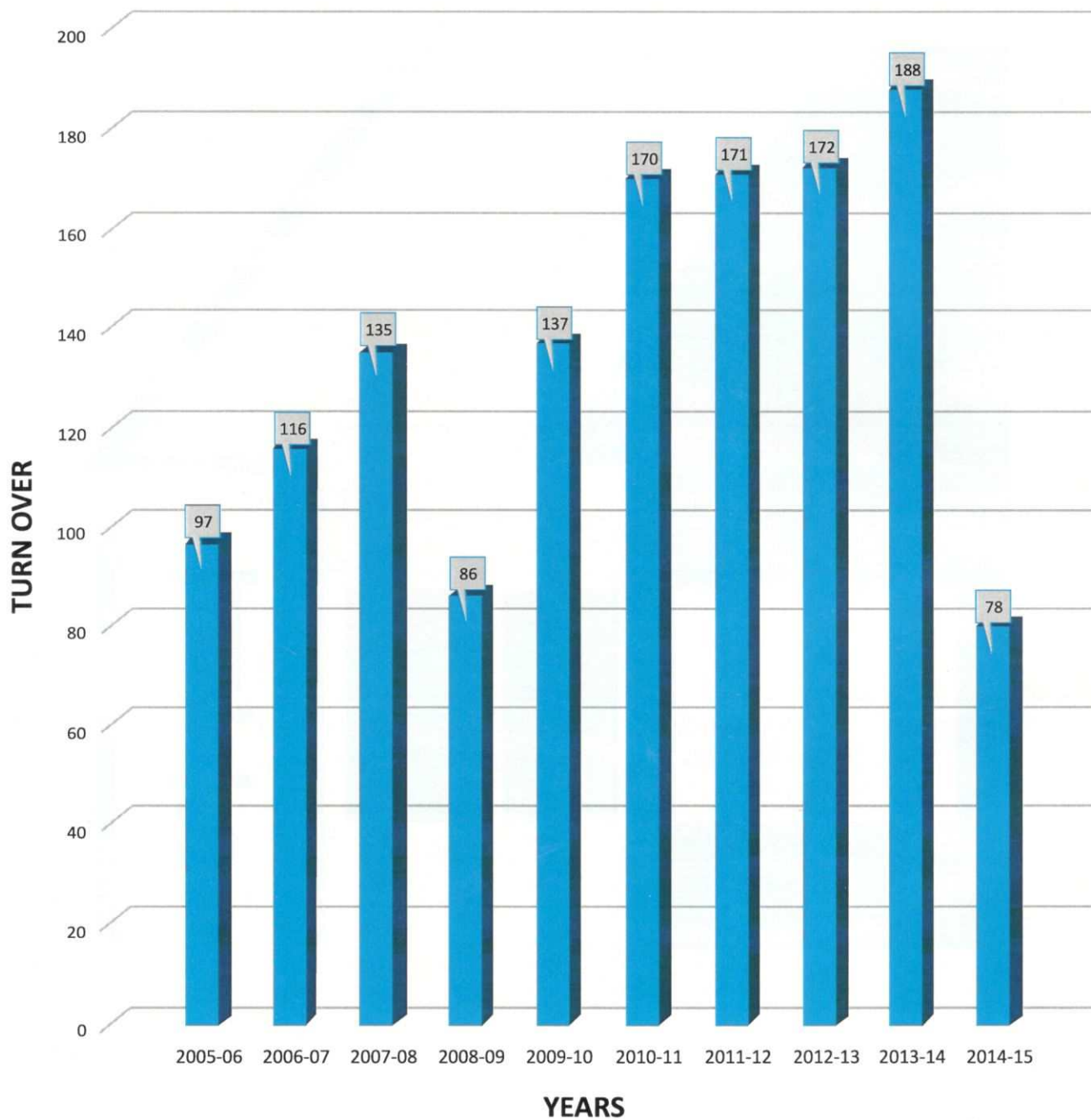
YEAR	SEED CAPITAL (Rs.)	REVENUE GRANT (Rs.)
1990-91	2.00 Crore	05 Lac
1991-92	5.00 Crore	10 Lac
1992-93	3.50 Crore	15 Lac
1993-94	3.50 Crore	15 Lac
1994-95	3.00 Crore	15 Lac
1995-96	1.00 Crore	20 Lac
1996-97	1.00 Crore	10 Lac
1997-98	Nil	10 Lac
1998-99		
Till 2004-05	Nil	10 Lac each year
2006-07		
Till 2014-15	Nil	10 Lac each year
Total	19.00 Crore	

### Loans

INSTITUTION	YEAR OF FACILITY AVAILED	AMOUNT (Rs. In Cr.)	NAME OF PROJECT	PRESENT OUTSTANDING AMOUNT (Rs. In Cr.) AS ON DATE
National Housing Bank	2005-06	27.08	Gurgaon Ph-I	NIL
HUDCO	2007-08	22.00	Mohali Ph-I	NIL
HUDCO	2007-08	20.00	Mohali-II	NIL
NHB Term Loan	2010-11	15.00	General Loan	NIL
NHB	2010-11	10.00	Greater Noida	NIL
NHB	2011-12	30.00	Jaipur	NIL
HUDCO	2013-14	58.00	Greater Noida	58.00
	TOTAL	182.08		



## Turn Over During Last Ten Years (In Crores)





## **PUBLIC GRIEVANCE REDRESSAL MECHANISM**

A Public Grievance Cell has been established in CGEWHO for delivering responsive and expeditious redressal of grievances received from the citizens. The Cell functions under the charge of Chief Executive Officer, with a designated Public Grievance Officer. A consolidated report is submitted on monthly basis to the Ministry of HUPA as well as to the President, Governing Council of CGEWHO. The name, designation, telephone number and email details of the Public Grievance Officer are available at CGEWHO website [www.cgewho.in](http://www.cgewho.in)

## **IMPLEMENTATION OF OFFICIAL LANGUAGE**

During the period under review, efforts were made to promote use of Hindi in the official work of CGEWHO. Further, Annual Report of CGEWHO has been prepared bilingual. The staff of CGEWHO has been motivated for implementation of official language.

## **IMPLEMENTATION OF RTI ACT**

As per the RTI Act 2005, there is a CPIO designated and appointed by the Chief Executive Officer, CGEWHO, for handling of the RTI queries. Further, during the year Deputy Director (Technical), of CGEWHO has been nominated as Appellate Authority for RTI Appeals. Details pertaining to RTI information as well as CGEWHO information are available at CGEWHO website [www.cgewho.in](http://www.cgewho.in)



## **CITIZENS CHARTER**

The organisation has promulgated its Citizen's Charter as per the guidelines from its Administrative ministry. The details regarding vision, missions and clients and services provided to the beneficiaries and public at large have been detailed in the Citizen's Charter duly approved by the Administrative ministry. Citizen's Charter is available on the website of the organisation.

## **VIGILANCE**

During the financial year departmental inquiry against 2 Ex-officers and 2 serving officer is going on. Proceedings pertaining to Gurgaon land case are continued in CBI Court.

## **FUTURE OUTLOOK**

During the next financial year 2015-16 CGEWHO aims to complete its ongoing projects at Mohali (Ph-II), and continue progress in other projects at Bhubaneswar (Ph-II), Greater Noida, SAS Nagar (Mohali) etc. Planning of projects at Meerut (Ph-II), Chennai (Ph-III), and Vishakhapatnam to be undertaken.

## **NEWS AND PUBLIC INFORMATION**

Detailed information about CGEWHO, its rules, housing projects, latest activities, Citizen's Charter and Public Grievance mechanism are made available on website [www.cgewho.in](http://www.cgewho.in). This website is updated periodically

## **FINANCIAL STATEMENTS**

The financial statements include the Audit Report, Balance Sheet and Income and Expenditure Accounts of the Organisation. The financial statements for the year 2014-15 are annexed.



## PROJECTS COMPLETED



Meerut (90 DUs)



Kolkata Phase-II (582 DUs)





## PROJECTS UNDER PROGRESS



Mohali Phase-II (615 DUs)



Bhubneshwar Phase-II (240 DUs)



**J P R M S & C O .**  
Chartered Accountants

## Independent Auditors' Report

To

**The Members of**

**Central Government Employees Welfare Housing Organisation**

Sixth Floor, A Wing, Janpath Bhavan, Janpath,  
New Delhi-110001

### **REPORT ON THE FINANCIAL STATEMENTS**

We have audited the accompanying Financial Statements of **Central Government Employees Welfare Housing Organisation** (a society registered under Societies Registration Act, 1860), as at **31<sup>st</sup> March 2015**, which comprise the Balance Sheet as at **31<sup>st</sup> March 2015**, and the Income & Expenditure Account for the year ended on that date, and a summary of significant accounting policies and Notes on Accounts.

### **MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS**

Management is responsible for the preparation of these financial statements in accordance with the Societies Registration Act, 1860 and rules made under Bye-laws of the society. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statement that are free from material misstatement, whether due to fraud or error.

### **AUDITOR'S RESPONSIBILITY**

- Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material mis-statement.
- An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the **Society's** preparation and fair presentation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances,

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Office : 7, LFG, Shrestha Vihar, Delhi-110092 Tel. : +91-11-43023197, 46023189  
E-mail : office@jprms.com, Website : www.jprms.com



but not for the purpose of expressing an opinion on whether the Society has in place an adequate internal financial controls system over financial reporting and the operating effectiveness of such controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

- We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.
- An audit includes examination, on a test basis, evidence supporting the amounts and disclosures in the financial statement. An audit also includes assessing the accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

## OPINION

In our opinion, as shown by books of society, and to the best of our information and according to the explanation given to us the said accounts together with the significant accounting policies and notes thereon, give a **true and fair view** in conformity with the accounting principles generally accepted in India:

- (i) In the case of Balance Sheet of the **state of affairs** of the **Society** as at **31<sup>st</sup> March, 2015**;
  - (ii) In the case of **Income & Expenditure Account**, of the **deficit** of the **Society** for the accounting year ended on **31<sup>st</sup> march 2015**.
- Subject to above and notes to account, we report that:-
    - a) We have obtained all the information and explanations, which are best to our knowledge and belief, were necessary for the purpose of audit and have found them to be satisfactory.
    - b) In our opinion , proper books of account as required by law have been kept by the **Society** as far as appear from our examination of such books.
    - c) The Balance Sheet and Income & Expenditure Account dealt with by this report, are in agreement with the books of account.
    - d) In our opinion , the Balance Sheet and Income & Expenditure Account comply with the applicable accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable.

Place: Delhi  
Date: 25/08/2015

For **J P R M S & Co.**  
Chartered Accountants  
Registration No: 008882C



**Jagan Jain**  
Partner  
Membership No. 076159

**BALANCE SHEET**

As on 31st March 2015

(Amount in ₹)

PARTICULARS	Sch.	Year ended on 31/03/2015	Year ended on 31/03/2014
<b>[A] FUND AND LIABILITIES</b>			
CORPUS/CAPITAL FUND	(1)	190,000,000.00	190,000,000.00
RESERVE & SURPLUS	(2)	280,720,087.63	254,241,030.55
EARMARKED/ENDOWMENT FUND	(3)	12,171,193.19	840,633.41
SECURED LOANS & BORROWINGS	(4)	579,806,790.00	579,806,790.00
<b>CURRENT LIABILITIES &amp; PROVISIONS</b>			
Members Instalments (Schemes)	(5)	17,059,623,585.83	16,619,696,356.67
Sundry Creditors/ EMD/ Retention Money	(6)	232,643,011.74	269,541,641.46
Expenses Payable	(7)	7,464,648.00	1,955,410.00
Provisions, Duties & Taxes	(8)	170,629,363.00	256,631,971.00
<b>Total [A]</b>		<b>18,533,058,679.39</b>	<b>18,172,713,833.09</b>
<b>[B] ASSETS</b>			
<b>Fixed Assets</b>	(9)	892526.92	988,009.44
<b>Current Assets</b>			
Land Bank	(10)	555725992.78	544,325,992.78
Project Expenses(WIP)	(11)	17488440087.63	17,454,726,693.98
Cash & Bank Balance	(12)	465068935.16	145,347,802.77
Closing Stock of Saleable Forms		71368.00	62,489.00
<b>Loans ,Advances &amp; Deposits</b>			
Mobilisation Advance	(13)	5951768.00	11,740,376.00
Duties & Taxes	(14)	4436874.00	5,421,924.00
Advance & Security Deposits	(15)	12471126.90	10,100,545.12
<b>Total [B]</b>		<b>18,533,058,679.39</b>	<b>18,172,713,833.09</b>
<b>Significant Accounting Policies</b>	(23)		
<b>Notes on Financial Statements</b>	(24)		

The accompanying Schedules from 1 to 24 are integral part of the Financial Statements

As per our report of even date attached

Central Government Employees Welfare Housing Organisation

For J P R M S & Co.  
Chartered Accountants  
Registration No: 008882C

*Ashukla*

**Ajay Shukla**  
Acct. Supervisor

*K.C. Aggarwal*

**K.C. Aggarwal**  
Asst. Director (Fin.)



**Jatan Jain**  
Partner  
Membership No. 076159

*R.C. Agarwal*

**(R.C. Agarwal)**  
Director (Fin.)

*Akhilesh Kumar*

**(Akhilesh Kumar)**  
Chief Executive Officer

Place : Delhi  
Date :25.08.2015

**INCOME & EXPENDITURE ACCOUNT**

For the Year Ended on 31st March 2015

(Amount in ₹)

PARTICULARS	Sch.	Year ended on 31/03/2015	Year ended on 31/03/2014
<b>[A] INCOME</b>			
- Income From Sales & Services	(16)	4,085,019.00	2,591,860.00
- Grants & Subsidies		1,000,000.00	1,000,000.00
- Fees & Subscription	(17)	186,100.00	102,100.00
- Interest	(18)	8,763,376.00	22,213,026.68
- Other Incomes	(19)	623,087.00	121,991.97
- Increase/Decrease In Stock Of CGEWHO Rule Book	(20)	8,879.00	(3,670.00)
<b>Total (A)</b>		<b>14,666,461.00</b>	<b>26,025,308.65</b>
<b>[B] EXPENDITURE</b>			
- Establishment Expenses	(21)	37,437,138.58	37,323,483.45
- Other Administrative Expenses	(22)	10,198,657.04	7,080,047.30
- Depreciation	(9)	593,685.48	601,162.95
<b>Total [B]</b>		<b>48,229,481.10</b>	<b>45,004,693.70</b>
<b>Excess Of Expenditure Over Income(B-A)</b>		<b>33,563,020.10</b>	<b>18,979,385.05</b>
<b>Allocated To Projects As under:</b>			
- Bhubaneshwar Phase-I		-	1,885,157.09
- Bhubaneshwar Phase-I		459,910.47	20,450.98
- Greater Noida		6,928,883.39	-
- Kolkata Phase-II		15,344,543.60	6,253,514.96
- Meerut Phase-I		-	719,197.07
- Mohali Phase-I		-	6,403,518.64
- Mohali Phase-II		10,829,682.64	3,697,546.31
<b>Total</b>		<b>33,563,020.10</b>	<b>18,979,385.05</b>
<b>Significant Accounting Policies</b>	(23)		
<b>Notes on Financial Statements</b>	(24)		

The accompanying schedules from 1 to 24 are integral part of the Financial Statements

As per our report of even date attached

Central Government Employees Welfare Housing Organisation

For J P R M S & Co.  
Chartered Accountants  
Registration No: 008882C

  
Ajay Shukla  
Acct. Supervisor

  
K.C. Aggarwal  
Asst. Director (Fin.)

  
Jatan Jain  
Partner  
Membership No. 076159

  
(R.C. Agarwal)  
Director (Fin.)

  
(Akhilesh Kumar)  
Chief Executive Officer

Place : Delhi  
Date : 25.08.2015



## ACKNOWLEDGEMENTS

CEO wishes to place on record his gratitude to the Hon'ble Minister of Housing & Urban Poverty Alleviation for all the help, guidance, and support provided. The organization wishes to place on record its appreciation for the guidance provided by the Secretary, MHUPA & President, Governing Council, CGEWHO, Joint Secretary (Housing) & Chairman, EC, Joint Secretary & FA, MHUPA for their continued support. The CEO hereby accord their deep appreciation of the valuable services and dedicated efforts of the CGEWHO employees at all levels.

## Reference Information

### Registered Office

CENTRAL GOVT. EMPLOYEES WELFARE HOUSING ORGANISATION

(Ministry of Housing and Urban Poverty Alleviation)

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

Phone: 23717249, 23739722, 23355408 Fax: 23717250

Visit us at: [www.cgewho.in](http://www.cgewho.in), E-mail: [cgewho@nic.in](mailto:cgewho@nic.in)

### Statutory Auditors

M/s JPRMS & Co.

Chartered Accountants,

7, LFG, Shrestha Vihar, Delhi-110092

### Bankers

- Canara Bank, South Extension, New Delhi.
- Punjab National Bank, Janpath, New Delhi.



## Senior Executives



**Akhilesh Kumar**  
Chief Executive Officer



**M. Narayanan**  
Director (Technical)



**R.C. Agarwal**  
Director (F & A)



**A.K. Purswani**  
Deputy Director  
(Technical-I)



**P.K. Wadhwa**  
Deputy Director  
(Administration-I)



**M.K. Maity**  
Deputy Director  
(Administration-II)



**Gagan Gupta**  
Deputy Director  
(Technical-II)



**K.C. Aggarwal**  
Assistant Director  
(Finance)



**Arun Kumar Singh**  
Assistant Director  
(Administration)



**CENTRAL GOVERNMENT EMPLOYEES  
WELFARE HOUSING ORGANISATION**

Sixth Floor, A Wing, Janpath Bhavan,  
Janpath, New Delhi-110001