

CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

26th Annual Report 2015-16

No Profit No Loss Organisation under the aegis of
Ministry of Housing and Urban Poverty Alleviation , Govt. of India





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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 Vasishtha
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



Akhilesh Kumar
ED, HUDCO
Member EC



Bhupinder Singh
CEO, CGEWHO
Member Secretary GB/GC/EC



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

**Our Most Distinguished Beneficiary
Dr APJ Abdul Kalam, Hon'ble Former President of India
Dwelling Unit No D-6/62, Kendriya Vihar, Bengaluru**



CGEWHO pays tribute to the iconic Bharat Ratna,
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



Hindi Week Celebration and Prize Distribution, September 2015



A brief on CGEWHO

Central Government Employees Welfare Housing Organisation (CGEWHO) was established for the social welfare of the Central Government Employees & 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 presently under the Ministry of Housing & Urban Poverty Alleviation Govt. of India. It was Registered under Societies Registration Act 1860 as a Society on July 17, 1990.

The organisation functions as per Memorandum of Association and Rules and Regulation 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.

The organisation has till date completed 32 Projects comprising 13927 DUs at various stations all over the country. The organisation strives to provide affordable housing on No Profit No Loss basis with good quality of construction and value for money. The 'A' Type dwelling units of the organisation qualify for Credit Linked Subsidy scheme of Govt. of India wherein a maximum subsidy of Rs.2.2 lac is provided to the beneficiaries whose income is less than Rs.6 lacs per annum and have applied for 'A' type dwelling units which have a carpet area of less than 60 sqm.. Presently the organisation is engaged in execution of 03 Nos Projects viz. at Greater Noida, Mohali Ph-II, Bhubaneswar Ph-II, having 2985 DUs, while 4 Projects at SAS Nagar Mohali, Chennai Ph-III, Meerut Ph-II and Vishakhapatnam with approx 2762 units are under planning.

The organisation is a lean & thin organisation and is on the threshold of expansion by widening its operations. The Human resources are also being revamped by inducting marketing and legal professionals for better showcasing and improvement in working of the organisation.



Technical Directorate

- Technical Planning, Monitoring, Execution and Administration (from initiation to handing over) of projects.
- Scrutiny of Tender, Technical Scrutiny & Checking of Contractors Bills.
- Co-ordinating structural design, finalising specifications, Monitoring and Execution of all contracts.
- Execution of Projects, Settlement of Disputes, Arbitration and Court cases.
- Assessment and Supply of Stores.
- Defect rectifications during Defect Liability Period.

Finance Directorate

- Financial advice on matters related to financial planning and resource management.
- Preparation of Budget, Financial scrutiny of all accounts.
- Maintaining of accounts beneficiaries / projects, case flow management.
- Planning and Liaison of loans of projects in consultant with Technical Directorate.
- Finalisation of balance sheet & income and expenditure account.
- Release of payments to various contractors & other agencies, staff salaries etc.

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, Amendment / Review of Rules, Policy matters of Admin., HR and Establishment Matters.
- Demand Survey, Announcement of scheme, Allotment of Dwelling Units, Cancellation, Withdrawals, Ownership and Succession.
- Marketing Activities- Discussions with prospective buyers, Advertising Strategies Facilitation / Channelising various works of beneficiaries.



FROM THE DESK OF CHIEF EXECUTIVE OFFICER

Central Government Employees Welfare Housing Organization (CGEWHO), was formed in 1990. Beginning its inning with its first project at Chennai in 1994, CGEWHO is now 26 years old organization, richly experienced in the housing sector. Having completed 32 projects with 13927 no. of DUs, we are now gearing up to play a wider role in implementing the housing policies of the Ministry of Housing & Urban Poverty Alleviation. CGEWHO is already following the major guidelines of Real Estate Regulation Act (RERA) and is ready to implement its requirements in totality after the issue of notification by the State Governments. As a welfare organization, working on 'No Profit – No Loss' basis, CGEWHO has recently taken up it's landmark project at Greater Noida, wherein 33 lac Sqft of built up area is being constructed in a multi-storey configuration as an ultra modern housing complex. Important environmental guidelines like Solar Energy usage, Organic Waste Management, Rain Water Harvesting, provisioning of sufficient green areas and facilities like Health Care, Education and Convenient Shopping for residents are being provided to fulfil the aspirations of approximately 10000 populace. In addition to the Greater Noida project, CGEWHO is also coming up with projects in Chennai Phase–III, SAS Nagar, Meerut & Vishakhapatnam in the near future.



We are also participating in the 'Housing For All' mission under Credit Linked Saving Scheme being implemented in CGEWHO projects wherein a maximum subsidy of Rs. 2.2 lac is provided to the beneficiaries whose income is less than Rs. 6 lacs per annum and have applied for 'A' type dwelling unit which has a carpet area of less than 60 sqm. A land bank is being generated for taking up more projects in future. CGEWHO is gearing up to embrace ISO 9001 for its Head Office, in a bid to have a Professional touch and to keep pace with modern techniques. A quick grievance settlement mechanism is being adopted in the Organisation. In order to make it more beneficiary friendly we are migrating from existing software systems to a latest technology system. A marketing team is being recruited to facilitate various requirements of the beneficiaries.

Despite the country-wide slump in the real estate market which resulted into large number of cancellations, CGEWHO is determined to complete its existing projects to maintain and continue the unflinching trust reposed by the beneficiaries in CGEWHO since its inception in 1990. In the present scenario the marketing plays a vital role of providing information to the prospective beneficiaries. Therefore, the in vogue marketing systems are being followed to dissipate the strengths of CGEWHO to the individuals, who can then take considered decision. The website of CGEWHO has been revamped and now it gives details of vacant DUs / parkings in the corresponding schemes. The website also gives status of the on-going projects alongwith actual photographs of the same.

We have achieved a turnover of Rs. 98 Crs during the year 2015-16 and have ambitiously defined for increasing our turnover to Rs. 200 Cr in the coming year 2016-17.

CGEWHO is committed to good quality, speedy construction, transparency and value for money. Our housing complexes are being planned with specifications comparable to reputed builders, at a much lower cost being a No Profit No Loss Organisation.

CGEWHO, today endeavors for an inclusive growth and a win-win situation. It intends to work with a motto of 'A team work makes the dream works possible'.

I would like to place on record, my appreciation towards commitment and hard work put in by the officers and staff of CGEWHO in achieving its objectives. I would also like to profusely thank the Ministry of Housing & Urban Poverty Alleviation (Govt of India), Members of General Body, Governing Council and Executive Committee of CGEWHO for their valuable guidance and support.

(Bhupinder Singh)
Chief Executive Officer



Aims and Objectives

To undertake Social Welfare Schemes on NO PROFIT NO LOSS BASIS for the Central Govt Employees serving and /or retired , spouses of the deceased Central Govt Employees and in service employees 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 of housing to achieve this object. To do all such things, as are incidental or conducive to the attainment to the above objects or any of them.

All 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 organisation, no profits is 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 prevents 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 moveable or immovable properties belonging to the society or make any profits whatsoever.

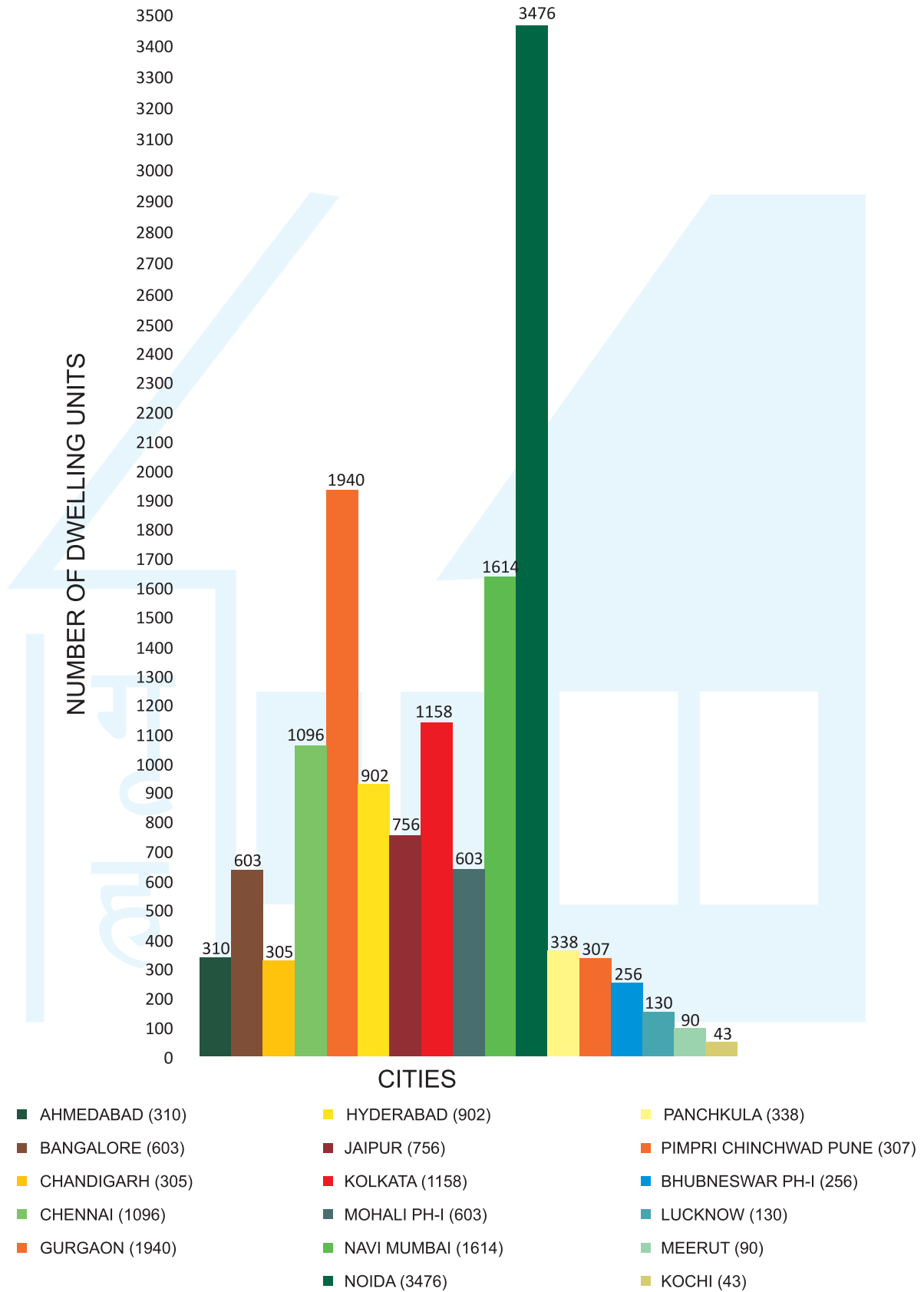


SALIENTS

- Dwelling units sold at cost price – no profit element.
- Cost less than market price being charged by real estate developers.
- Beneficiaries include Dr. A. P. J. Abdul Kalam, Former president of India and very Senior Govt. Officers.
- No other organisation of similar nature for providing housing on ownership basis to Central Govt. Employees.
- Good quality of Construction.
- No liability to Govt - self – financing organisation.
- Transparent operations – no hidden charges.
- Specification of dwelling units are 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 – cancellation, refund etc.
- Planned utilization of space in dwelling unit.
- Transparency-major guidelines of Real Estate Regulation Act (RERA) being followed.
- Extensive usage of Solar Energy , Organic Waste Management , Rain Water Harvesting etc in forthcoming projects.
- Proof Consultancy and Vetting of Structural Drawings by IIT/ Government EnggColleges .



CUMULATIVE CITYWISE PRESENCE





Financial Highlights

Seed capital / Revenue Grant

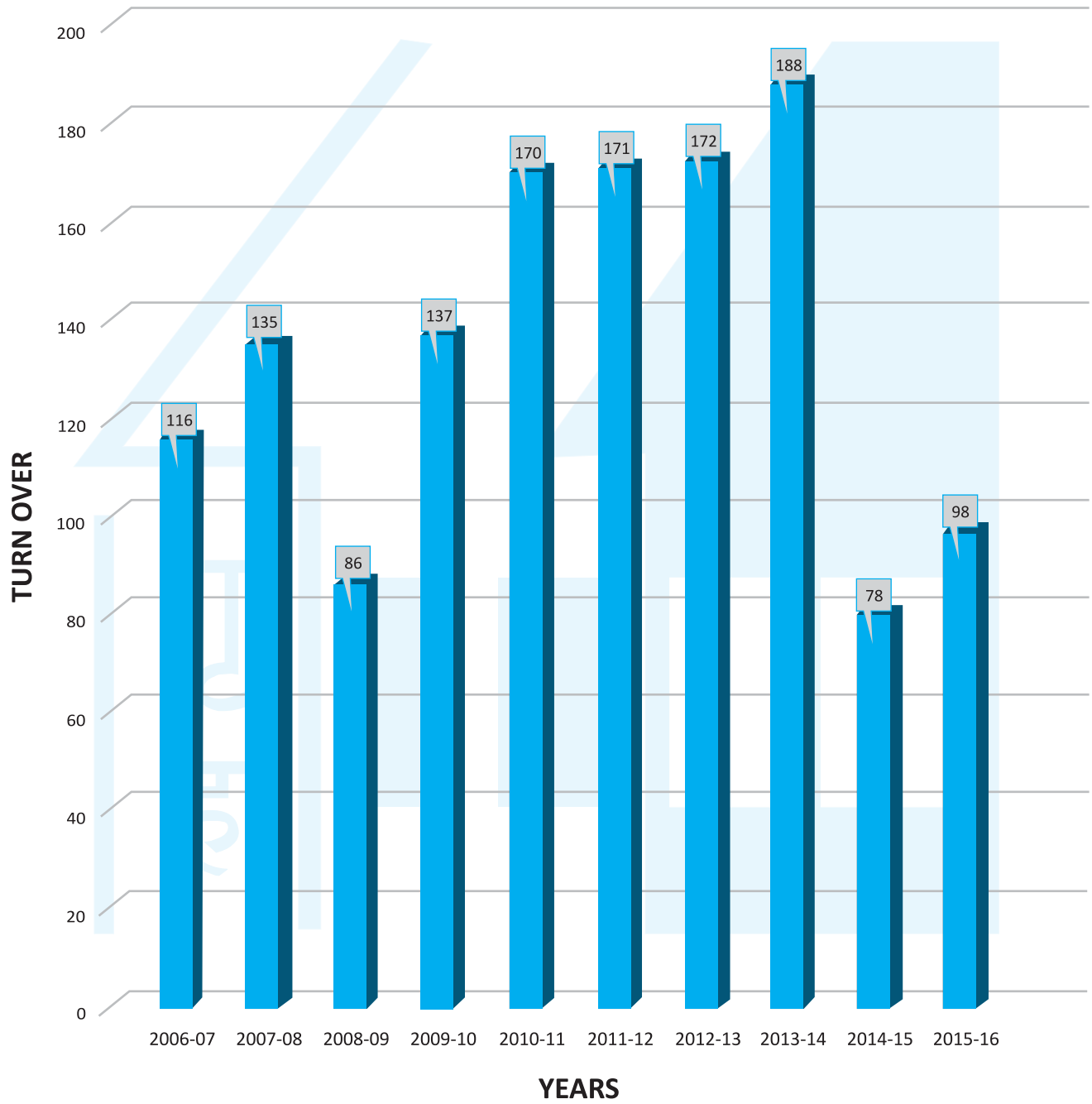
YEAR	SEED CAPITAL (Rs.)	REVENUE GRANT (Rs.)
1990-91	2.00 Crore	05 Lac
1991-92	5.00 Crore	10 Lac
1992-93	3.50 Crore	15 Lac
1993-94	3.50 Crore	15 Lac
1994-95	3.00 Crore	15 Lac
1995-96	1.00 Crore	20 Lac
1996-97	1.00 Crore	10 Lac
1997-98	Nil	10 Lac
1998-99		
Till 2004-05	Nil	10 Lac each year
2006-07		
Till 2014-15	Nil	10 Lac each year
2015-16	Nil	6.5 Lac
Total	19.00 Crore	

Loans

INSTITUTION	YEAR OF FACILITY AVALIED	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	43.49
	2014-15	-		
	2015-16	-		
	TOTAL	182.08		



Turn Over During Last Ten Years (₹ In Crores)





PUBLIC GRIEVANCE REDRESSAL MECHANISM

A Public Grievance Cell has been established for delivering responsive and expeditious redressal of grievances received from the citizens. The Cell functions under the charge of Chief Executive Officers, 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 detail of the Public Grievance Officer are available at CGEWHO website www.cgewho.in. As on 31.03.2016, all Public Grievances Uploaded on pgportal.gov.in, have been redressed and there was no pendency towards the same.

IMPLEMENTATION OF OFFICIAL LANGUAGE

During the year, the implementation of the official language act has been increased and most of the printed matters have been undertaken bilingually. The Annual Report of CGEWHO is printed bilingually. Hindi Month was celebrated in the organization in the month of September 2015. During the year, Four Official Language Implementation Committee and One Hindi Workshop was organized.

To promote the use of Hindi, and motivate the employees, following Competitions were organized and cash prize/certificates awarded during the year.

- Official Language Quiz Competition
- Hindi Essay Competition
- Competition on Usage of Hindi in Official Work
- Competition on Hindi Prashna Manch

During the year, two employees participated in the “Official Language Quiz Contest” jointly organized by M/o HUPA and HUDCO and were awarded Participation Certificate and Cash Prize of Rs.1050/= each.

Director (F&A) & In-Charge of implementation of Official Language (CGEWHO), wishes to place on record his gratitude to Sh R.K. Dwivedi, Director (Hindi), M/o HUPA for all help, guidance and support.

IMPLEMENTATION OF RTI ACT

As per RTI Act 2005, a Assistant Director (Finance) has been designed and appointed by the chief Executive Officer, CGEWHO, as CPIO for handling of the RTI queries. Further, Deputy Director (Technical), of CGEWHO has been nominated as Appellate Authority for RTI Appeals. Details pertaining to RTI are informed as well as CGEWHO information is available at CGEWHO website www.cgewho.in. During the year 81 nos RTI applications have been received out of which 3 were rejected and informations towards 78 nos had been provided. Further 20 nos appeals have been received and the same have been dealt with.



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. Proceeding pertaining to Gurgaon land case are continued in CBI court.

FUTURE OUTLOOK

During the next financial year 2016-2017 CGEWHO aims to complete its ongoing projects at Mohali (Ph-II), and continue progress in other projects at Bhubaneswar (Ph-II), Greater Noida, etc. Planning of projects at SAS Nagar (Mohali), Meerut (Ph-II), Chennai (Ph-III), and Vishakhapatnam is 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 available on website 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 2015-16 are annexed.



PROJECTS IN PROGRESS



Mohali Ph II



Bhubaneswar II



Greater Noida
Artistic I



Greater Noida
Artistic II



Greater Noida.
Piling Works in
Progress.
Actual Photograph



Visit of Joint Secretary (Housing) Ministry of Housing and Urban Poverty Alleviation, Govt. of India and Chairman Executive Committee, CGEWHO to Mohali Project on 19.05.2015



CGEWHO Participation in India International Trade Fair 2015



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 31st March 2016, which comprise the Balance Sheet as at 31st March 2016, 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, 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 31st March, 2016;
 - (ii) In the case of Income & Expenditure Account, of the deficit of the Society for the accounting year ended on 31st march 2016.
- 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: 21/07/2016

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



Jatan Jain
Partner
Membership No. 076159

**BALANCE SHEET**

As on 31st March 2016

(Amount in ₹)

PARTICULARS	Sch.	Year ended on 31/03/2016	Year ended on 31/03/2015
[A] FUND AND LIABILITIES			
CORPUS/CAPITAL FUND	1	190,000,000.00	190,000,000.00
RESERVE & SURPLUS	2	355,423,601.63	280,720,087.63
EARMARKED/ENDOWMENT FUND	3	12,292,993.19	12,171,193.19
SECURED LOANS & BORROWINGS	4	434,855,090.00	579,806,790.00
CURRENT LIABILITIES & PROVISIONS			
Members Instalments(Schemes)	5	18,206,454,451.36	17,059,623,585.83
Sundry Creditors/ EMD/ Retention Money	6	253,087,500.74	232,643,011.74
Expenses Payable	7	5,667,196.00	7,464,648.00
Provisions,Duties & Taxes	8	210,730,438.88	170,629,363.00
Total [A]		19,668,511,271.80	18,533,058,679.39
[B] ASSETS			
Fixed Assets	9	1,150,507.90	892,526.92
Current Assets			
Land Bank	10	544,034,892.20	555,725,992.78
Project Expenses(WIP)	11	18,432,346,989.36	17,488,440,087.63
Cash & Bank Balance	12	627,283,818.44	465,068,935.16
Closing Stock of Saleable Forms		70,583.00	71,368.00
Loans, Advances & Deposits			
Mobilisation Advance	13	2,710,413.00	5,951,768.00
Duties & Taxes	14	245,342.00	4,436,874.00
Advance & Security Deposits	15	60,668,725.90	12,471,126.90
Total [B]		19,668,511,271.80	18,533,058,679.39

Significant Accounting Policies (22)

Notes on Financial Statements (23)

The accompanying Schedules from 1 to 23 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
Asst. Accounts Officer


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


Jatan Jain
Partner
Membership No. 076159


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


(Bhupinder Singh)
Chief Executive Officer

Place : Delhi
Date : 21.07.2016



INCOME & EXPENDITURE ACCOUNT

For the Year Ended as on 31st March 2016

(Amount in ₹)

PARTICULARS	Sch.	Year ended on 31/03/2016	Year ended on 31/03/2015
[A] INCOME			
- Income From Sales & Services	16	3,135,848.00	4,085,019.00
- Grants & Subsidies		650,000.00	1,000,000.00
- Fees & Subscription	17	393,000.00	186,100.00
- Interest	18	8,339,021.00	8,763,376.00
- Other Incomes	19	557,677.00	623,087.00
Total (A)		13,075,546.00	14,657,582.00
[B] EXPENDITURE			
- Establishment Expenses	20	40,530,914.15	37,437,138.58
- Other Administrative Expenses	21	7,825,273.36	10,189,778.04
- Depreciation	9	474,375.36	593,685.48
Total [B]		48,830,562.87	48,220,602.10
Excess Of Expenditure Over Income (B-A)		35,755,016.87	33,563,020.10
Allocated To Projects As under:			
- Bhubaneshwar Phase-II		2,784,833.90	459,910.47
- Greater Noida		11,316,428.68	6,928,883.39
- Kolkata Phase-II		-	15,344,543.60
- Mohali SAS Nagar		921,468.35	-
- Mohali Phase-II		20,732,285.94	10,829,682.64
Total		35,755,016.87	33,563,020.10
Significant Accounting Policies	22		
Notes on Financial Statements	23		

The accompanying schedules from 1 to 23 are integral part of the Financial Statements

As per our report of even date attached

Central Government Employees Welfare Housing Organisation

For JPRMS & Co.
Chartered Accountants
Registration No: 008882C


Ajay Shukla
Asst. Accounts Officer


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


Jatan Jain
Partner
Membership No. 076159


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


(Bhupinder Singh)
Chief Executive Officer

Place : Delhi
Date :21.07.2016

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, Joint Secretary (HFA), 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, E-mail: cgewho@nic.in

Statutory Auditors

M/s JPRMS & Co.
Chartered Accountants,
7, LGF, Shrestha Vihar, Delhi-110092

Bankers

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



Senior Executives



Bhupinder Singh
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)



COMPLETED PROJECTS



Chennai, Ph-I : 524 DUs
Completion Year : October, 1995



Nerul : 384 DUs
Completion Year : June, 1996



Panchkula, Ph-I : 98 DUs
Completion Year : January, 1997



Noida, Ph-I : 692 DUs
Completion Year : September, 1997



Kolkata, Ph-I : 576 DUs
Completion Year : October, 1997



Kharghar : 1230 DUs
Completion Year : September, 1998



Noida, Ph-II : 508 DUs
Completion Year : September, 1998



Gurgaon, Ph-I : 1088 DUs
Completion Year : July, 1999



Chandigarh : 305 DUs
Completion Year : May, 2000



Bangalore : 603 DUs
Completion Year : March, 2001



Hyderabad, Ph-I : 344 DUs
Completion Year : July, 2001



Kochi : 43 DUs
Completion Year : June, 2011



Gurgaon, Ph-II : 852 DUs
Completion Year : September, 2002



Pune, Ph-I : 159 DUs
Completion Year : January, 2003



Noida, Ph-III : 980 DUs
Completion Year : December, 2003



Noida, Ph-IV : 720 DUs
Completion Year : February, 2005



COMPLETED PROJECTS



AIMT, Ph-I :
Completion Year : March, 2005



Ahmedabad : 310 DUs
Completion Year : October, 2005



Jaipur, Ph-I : 184 DUs
Completion Year : October, 2005



Hyderabad, Ph-II : 178 DUs
Completion Year : February, 2006



Panchkula, Ph-II : 240 DUs
Completion Year : July, 2006



Noida, Ph-V : 576 DUs
Completion Year : March, 2007



AIMT, Ph-II :
Completion Year : March, 2007



Lucknow, Ph-I : 130 DUs
Completion Year : August, 2008



Pune, Ph-II : 148 DUs
Completion Year : December, 2008



Chennai, Ph-II : 572 DUs
Completion Year : February, 2012



Jaipur, Ph-II : 572 DUs
Completion Year : March, 2012



Hyderabad, Ph-II : 380 DUs
Completion Year : October, 2012



Mohali, Ph-I : 630 DUs
Completion Year : April, 2013



Bhubaneswar, Ph-I : 256 DUs
Completion Year : January, 2013



Meerut, Ph-I : 90 DUs
Completion Year : December, 2013



Kolkata, Ph-II : 582 DUs
Completion Year : November, 2014



**CENTRAL GOVERNMENT EMPLOYEES
WELFARE HOUSING ORGANISATION**

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