

CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

31st Annual Report 2020-21

No Profit No Loss Organisation under the aegis of
Ministry of Housing and Urban Affairs, Govt Of India



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



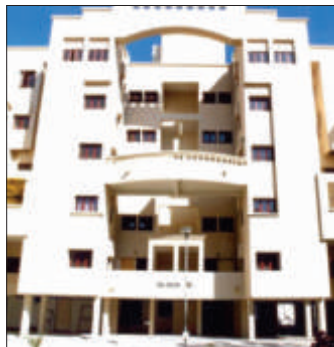
Gurgaon, Ph-I : 1088 DUs
Completion Year : July, 1999



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



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



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



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



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



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Present Composition of Governing Bodies

General Body / Governing Council / Executive Committee



Sh. Durga Shanker Mishra
Secretary M/o H&UA
President GB / GC



Dr T.V. Somanathan
FS & Secretary (Exp.)
M/o Fin, Member GB / GC



Dr. Reeta Vasistha
Secretary (Legislative),
M/o Law, Member GB/GC



Sh Pradip Kumar Tripathy
Secretary M/o Personnel
Member GB/GC



Dr. Surendrakumar Bagde
Addl. Secretary (H&V) M/o H&UA
Member GB/GC & Chairman EC



Sh. K. Srinivas
Addl. Secretary (AT & A)
M/o Personnel, PG & Pension
Member GB



Sh. Shyam Dubey
Joint Secretary (Fin) & FA,
M/o HUA, Member GB/GC/EC



Sh. Kamran Rizvi
Addl Secretary (HUA) & CMD HUDCO
Member GB/GC



Ms. Vanita Sood
Director & CWO
M/o Personnel, PG & Pension
Member GB/GC/EC



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



Sh. V K Joshi
Executive Director (Projects)
Member EC



Sh. Dinesh Kapila
CEO, (Addl Charge), CGEWHO
Member Secretary GB/GC/EC



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



A brief on CGEWHO

Central Government Employees Welfare Housing Organisation (CGEWHO) has been established for a welfare measure of Central Government Employees (serving as well as retired) 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 is an autonomous body of Govt. of India under the aegis of the then Ministry of Urban Development and presently Ministry of Housing & Urban Affairs Govt. of India. It is 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 Government Employees Welfare Housing Organisation. The organisation is managed by a General Body, Governed by a Governing Council presided by Secretary, Ministry of Housing & Urban Affairs as its President. Executive Committee of CGEWHO is headed by the Additional Secretary (H&V) Ministry of Housing & Urban Affairs as its Chairman and Senior Officials drawn from the various Ministries, Housing & Urban Development Corporation and JCM as Ex- officio Members.

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.

Till 31.03.2021 the organisation has completed 33 Projects comprising 14782 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. Presently the organisation is engaged in execution of 03 Nos Projects viz. at Greater Noida Ph-I, Chennai Ph-III & Kolkata Ph-III having 3390 DUs, while three Projects at SAS Nagar Mohali, Vishakhapatnam and Greater Noida Ph-II (Row Housing Villas) are under planning.

The organisation is an ISO Certified and is on the threshold of expansion by widening its operations.



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, cash flow management.
- Planning and Liaison of loans of projects in consultation 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 Employee Welfare Housing Organization (CGEWHO), was formed in 1990. Beginning its innings with its first project at Chennai in 1994, CGEWHO is now 31 years old organization, richly experienced in the housing sector. Having completed 33 projects with 14782 nos. of DUs, we are now gearing up to play a wider role in implementing the housing policies of the Ministry of Housing & Urban Affairs.



CGEWHO has been following the guidelines of Real Estate Regulation Act (RERA) in totality after the issuance of notification by the State governments. We have already registered our ongoing projects at Chennai Ph-III, Greater Noida & Kolkata Ph-III projects with the concerned RERA authorities. As a welfare organization, working on 'No Profit - No Loss' basis, CGEWHO had been progressing its landmark projects at Greater Noida Ph-I and Chennai Ph-III.

Greater Noida Phase-I housing project is in advance stage of completion and it is likely to be handed over to the beneficiaries in the first quarter of year 2022. The construction work of housing project at Chennai Phase-III was derailed due to Covid 19 pandemic during the year and now the work at the project is being executed in full swing so as to complete the project as per RERA approval.

CGEWHO projects at SAS Nagar, Vishakhapatnam, Greater Noida Ph-II (Row Housing Villas) and Kolkata Ph-III are under different stages of planning and execution.

A quick grievance settlement mechanism is being adopted in the Organisation. We have achieved a turnover of Rs. 179 Crs during the year 2020-21 as compared to Rs. 202 Crs during the year 2019-20 and have ambitiously aiming at increasing our turn over to Rs. 291 Crs in the coming year 2021-22. It would be our endeavour to sustain the momentum to complete our unfulfilled tasks. We in CGEWHO are trying our best to usher in a new dawn and rise to the changing times and strive hard to maintain our true identity and purpose. 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 Affairs (Govt. Of India), Members of General Body, Governing Council and Executive Committee of CGEWHO for their valuable guidance and support.

Jai Hind.



(Dinesh Kapila)
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 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 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 on any moveable or immovable properties belonging to the society or make any profits whatsoever.

SALIENT FEATURES

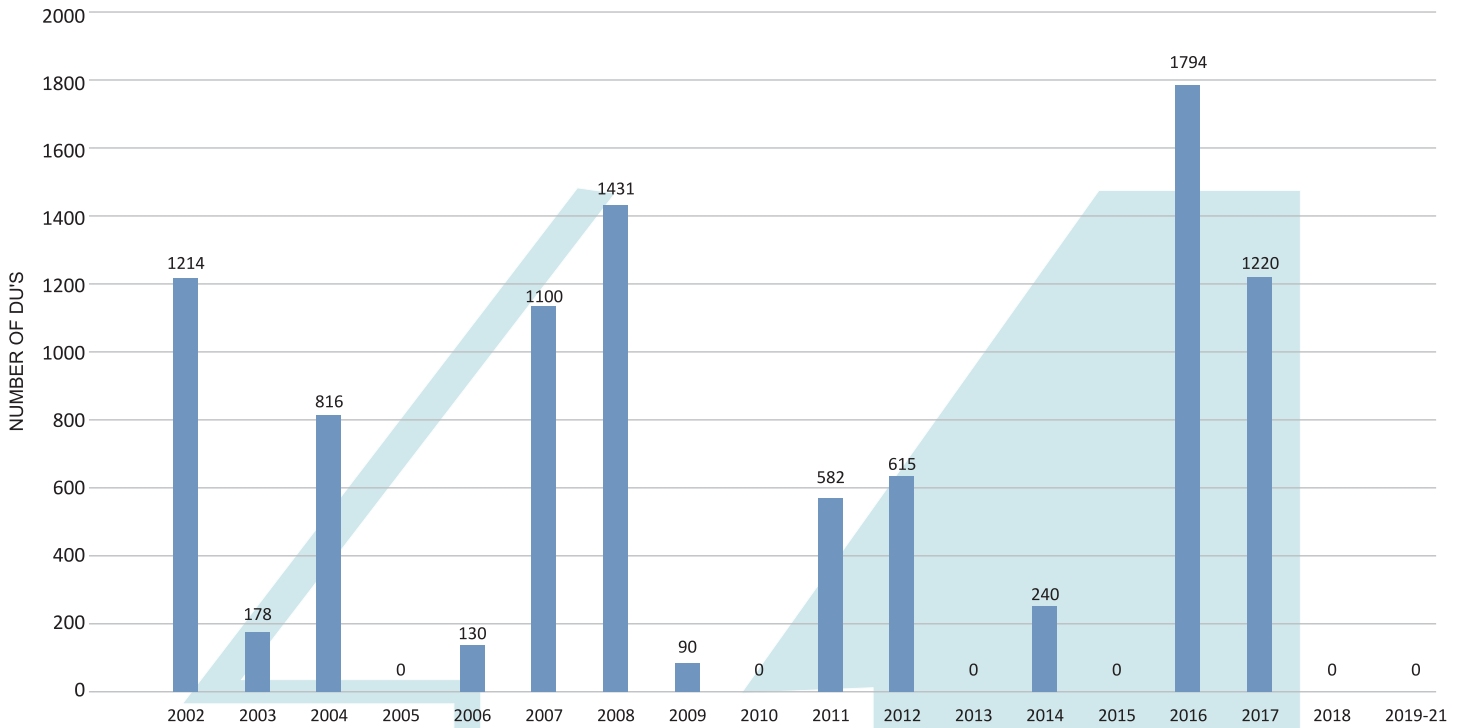
- Dwelling units sold at cost price - no profit element.
- Cost less than market price being charged by real estate developers.
- Beneficiaries include Dr. A. P. J. Abdul Kalam, Former president of India and very Senior Govt. Officers.
- No other organisation of similar nature for providing housing on 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.
- Consumer friendly Rules - cancellation, refund etc.
- Planned utilization of space in dwelling unit.
- Guidelines of Real Estate Regulation Act (RERA) are being followed.
- Extensive usage of Solar Energy, Organic Waste Management, Rain Water Harvesting etc in projects.
- Proof Consultancy and Vetting of Structural Drawings by IIT/ Government Engg Colleges.

COVID GUIDELINES BEING FOLLOWED IN THE ORGANISATION

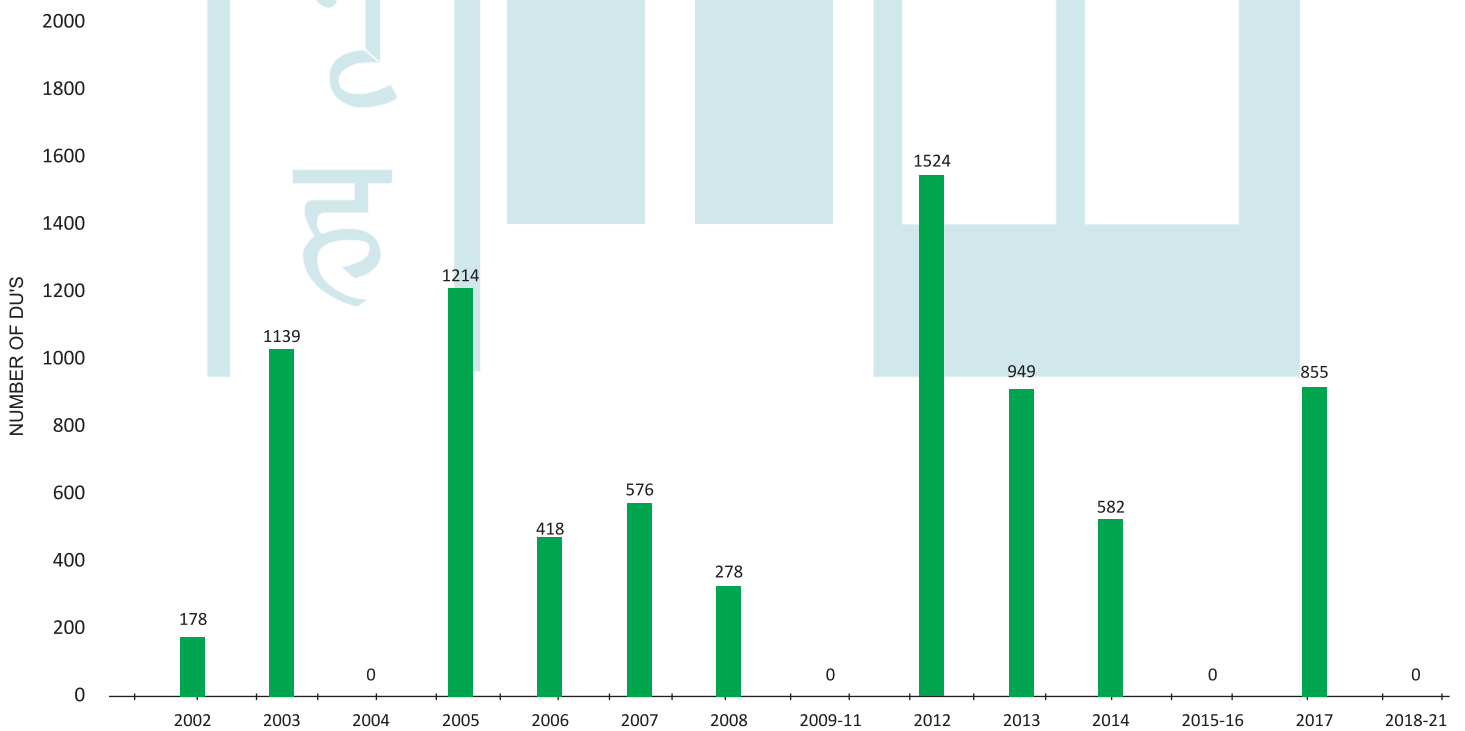
- Head Office being sanitised by a specialised agency frequently.
- A hands free sanitiser dispensing bottle provided at the entrance.
- Masks & sanitisers provided to all staff and officers.
- A what's app group formed with all officers staff & consultants a member for updating COVID status weekly.
- Use of Masks & Aarogya Setu made compulsory for all officers/staff thermal checking of all staff officers everyday.



YEAR WISE DWELLING UNITS COMMENCED (Last 20 Years)

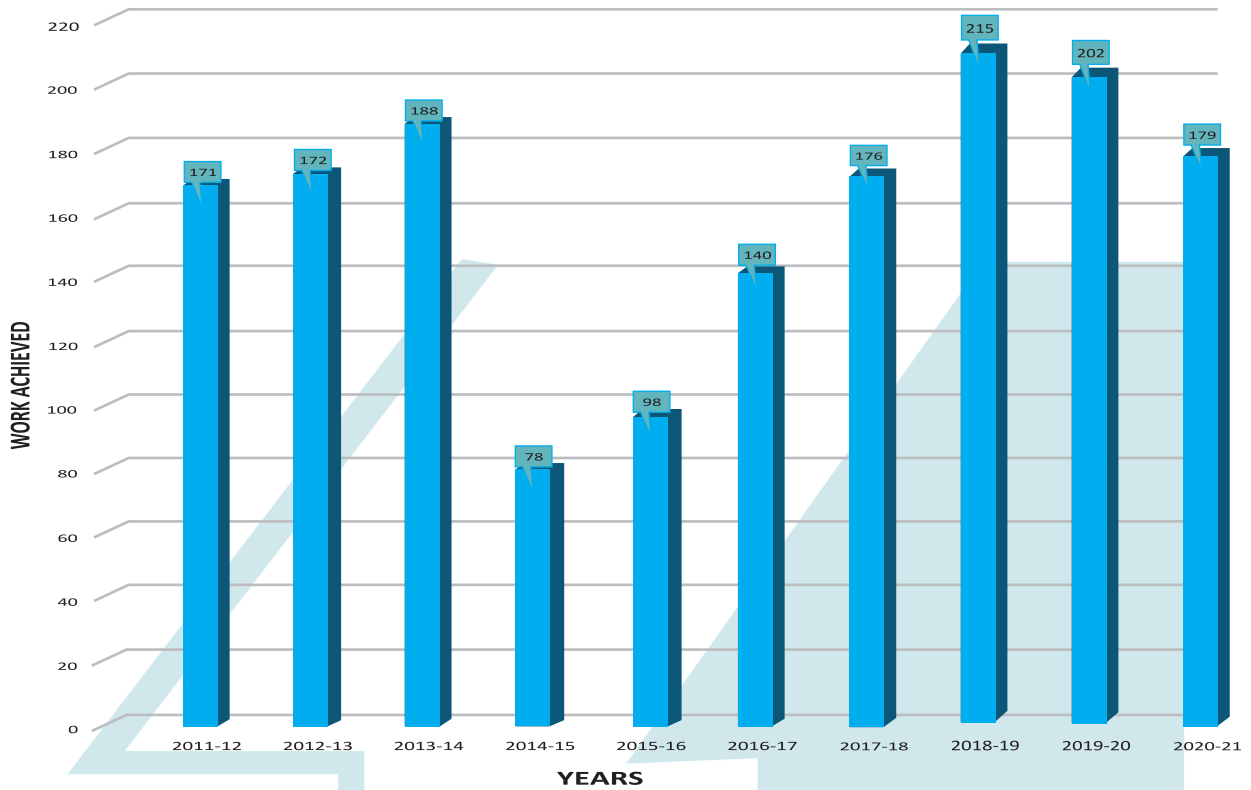


YEAR WISE DWELLING UNITS COMPLETED (Last 20 Years)

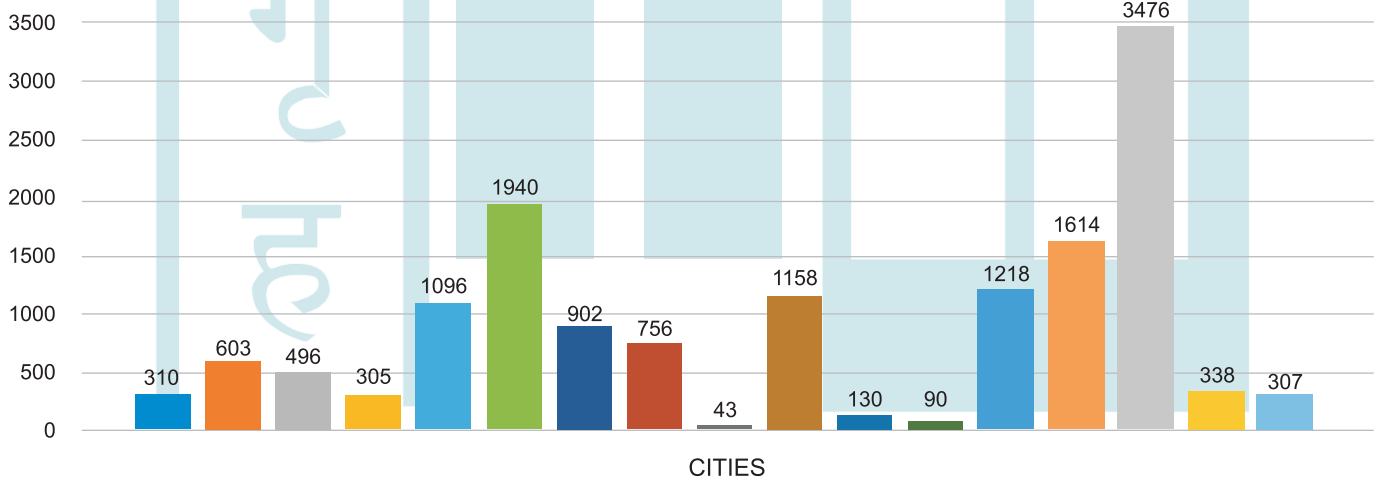




Payment to Contractor (Turnover) During Last Ten Years (₹ In Crores)



CUMULATIVE CITYWISE PRESENCE



- AHMEDABAD (310)
- BANGALORE (603)
- BHUBANESWAR PH-1 (496)
- CHANDIGARH (305)
- CHENNAI (1096)
- GURGAON (1940)
- HYDERABAD (902)
- JAIPUR (756)
- KOCHI (43)
- KILKATA (1158)
- LUCKNOW (130)
- MEERUT (90)
- MOHALI PH-I & PH-II (1218)
- NAVI MUMBAI (1614)
- NOIDA (3476)
- PANCHKULA (338)
- PIMPRI CHINCHWAD PURE (307)



Financial Highlights

Seed capital / Revenue Grant

YEAR	SEED CAPITAL (Rs.)	REVENUE GRANT (Rs.)
1990-91	2.00 Crore	05 Lakh
1991-92	5.00 Crore	10 Lakh
1992-93 Till 1994-95	10 Crore	15 Lakh
1995-96	1.00 Crore	20 Lakh
1996-97	1.00 Crore	10 Lakh
1997-98	Nil	10 Lakh
1998-99 Till 2004-05	Nil	10 Lakh each year
2006-07 Till 2011-12	Nil	10 Lakh each year
2012-13	Nil	6.50 Lakh
2013-14 Till 2014-15	Nil	10 Lakh each year
2015-16	Nil	6.50 Lakh
2016-17	Nil	6.50 Lakh
2017-18	Nil	10 Lakh
2018-19	Nil	10 Lakh
2019-20	Nil	7.50 Lakh
2020-21	Nil	7.50 Lakh
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 31.03.2021
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	NIL
HUDCO	2016-17	14.00	Mohali-II	NIL
	TOTAL	196.08		

GREATER NOIDA PHASE- I, HOUSING PROJECT



The Greater Noida Housing Project PH-I planned and executed on approximately 24 acres of land situated at Plot No. 7, P-4 Sector of Greater Noida. The site is abutting a 45 mtrs wide road which further connects to Yamuna Expressway. The site has green belts on two sides and housing colonies on the other two sides. The Plot is ideally located in prominent Housing Sector and approximately 4 kms from Pari Chowk. The plans and designs of the Project approved by GNIDA and it is likely to be handed over to the beneficiaries in the first quarter of 2022.

Central Amenities A Community Centre has been planned for the residents of the Complex. This community centre will provide common amenities and consists of a Multi-purpose Hall, Kitchen, Pantry, Library Room, TV Lounge, Gymnasium, Kids Play Areas,

Swimming Pool, Changing Rooms, Toilets and Office for Apartment Owner's Association. A commercial Complex for daily needs, Nursing Home, Meditation/Spiritual Centre and Nursery School are also planned in the complex. These facilities shall be shared by Phase-I & Phase-II beneficiaries. Water Supply and Sewerage Water supply shall be provided by GNIDA and shall be connected to underground tanks of sufficient storage capacity with arrangement of pumping to overhead tanks of all the blocks. Sewerage network of the complex shall be connected to sewage treatment plan as per the guidelines of state level environment impact assessment authorities. Electricity Power supply to the complex will be provided by NPCL (Noida Power Corporation Ltd.).



GREATER NOIDA PHASE- I, HOUSING PROJECT



CHENNAI PHASE- III, HOUSING PROJECT



The Chennai Phase-III project consisting of 1220 DUs, being developed and executed on approximately 12 Acres of land located situated at Paruthipattu, Avadi, Chennai. The site is abutting to 80 Ft wide road which is State Highways SH-55 which connects Avadi Town to National Highways leading to Bengaluru. The plot is in close vicinity of sub-urban residential & commercial area of Avadi, Porur, Poonamallee & falls within 2-3 km radius from Avadi Bus-stop & Railway station.

The plans and designs of the project have been already approved by Chennai Metropolitan Development Authority (CMDA).

A single block Community Centre, with a configuration of stilt floor + 4 upper floors has been provided in the complex which shall cater for both Phase – II and Phase – III beneficiaries. This community centre will provides 4 nos Multi-purpose halls, Kitchen, utility, Reading room, Association's office room and toilets. The Community Centre opens into a 2.65 acres of green space which is maintained by Avadi Municipal Corporation as a

landscaped green area for recreational purposes.

Water supply shall be provided by C.M.W.S.& S.B. to underground tanks of sufficient storage capacity with arrangement of pumping to overhead tanks of all the blocks with individual valve operation arrangement. In case of non-availability of water supply from Local authorities, bore well water shall be provided to the underground sump. Sewerage network of the complex shall be connected to Sewerage treatment plant and treated effluent shall be connected to Storm water drain after recycling.

Power supply will be provided by TNEB (Tamil Nadu Electrical Board), to the entire residential complex. Lighting for the roads and green areas will be provided adequately. Standby power through DG sets will be provided for common lightings, lifts and pumps. On completion of the project, the substation shall be handed over to TNEB, which shall provide individual connections to beneficiaries directly, on their request.





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 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 detail of the Public Grievance Officer is available at CGEWHO website www.cgewho.in. As on 31.03.2021, all Public Grievances Uploaded on pgportal.gov.in as well as directly submitted to CGEWHO, have been redressed and there is no pendency towards the same.

IMPLEMENTATION OF OFFICIAL LANGUAGE

During the year, the effort towards implementation of the Official Language Act has been increased and most of the printed matters were undertaken bilingually. The Annual Report of CGEWHO is also printed bilingually. Hindi Fortnight was celebrated in the organization in the month of September 2020. During the year, Four Official Language Implementation Committee Meetings and Four Hindi Workshop were organized. To promote the use of Hindi, and motivate the employees, following Competitions strictly following the Covid 19 guidelines of Govt. Of India were organized during the year:-

- Hindi Essay Competition.
- Hindi Debate Competition

Director (F&A), Sh. R.C. Agarwal is In-Charge of implementation of Official Language (CGEWHO), wishes to place on record his gratitude to Sh. Sanjay Kumar JS (Rajbhasha), M/o HUA for continued help, guidance and support for implementation of Hindi.

IMPLEMENTATION OF RTI ACT

An officer has been designed and appointed by the Chief Executive Officer, CGEWHO, as CPIO under RTI Act 2005 for handling of the RTI queries. A Senior Officer to the rank of, Deputy Director (Technical), of CGEWHO has been nominated as Appellate Authority for RTI Appeals. Mandatory disclosures pertaining to RTI are informed and uploaded at CGEWHO website www.cgewho.in.

CITIZEN'S CHARTER

The organisation has promulgated its Citizen's Charter as per the guidelines from its Administrative ministry. The details regarding vision, missions, 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.

FUTURE OUTLOOK

During the next financial year 2021-2022 CGEWHO aims to handover DUs to Greater Noida Ph-I beneficiaries and execute/progress projects at Chennai (Ph-III), SAS Nagar (Mohali), Kolkata (Ph-III), Villas at Greater Noida and Vishakhapatnam.

NEWS AND PUBLIC INFORMATION

Detailed information about CGEWHO, its rules, housing projects, latest activities, Citizen's Charter, Mandatory disclosure under RTI 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 2020-21 are annexed.



V P C A AND ASSOCIATES

CHARTERED ACCOUNTANTS

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Vigyan Vihar, Delhi -110 092
Tel. 091-11-22076652
09 11-22165676
Email: vipin@vsmc.co.in

INDEPENDENT AUDITOR'S REPORT

To the Members of
Central Government Employees Welfare Housing Organisation
(a Society Registered under Societies Registration Act XXI of 1860)
6th Floor , A Wing, Janpath Bhawan, Janpath, Delhi-110001

Opinion

We have audited the accompanying financial statements of **Central Government Employees Welfare Housing Organisation**, which comprise the Balance Sheet as at March 31, 2021 and the Statement of Income and Expenditure for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the accompanying Financial Statements give a true and fair view of financial position of the entity as at March 31, 2021 and its Income and Expenditure for the year ended on that date in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

We conducted our audit of the Financial Statement in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities' for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.





Management's Responsibility for the Financial Statements

The Management of "Central Government Employees Welfare Housing Organisation" (CGEWHO) is responsible for the preparation of these standalone financial statements that give true and fair view in accordance with The Societies Act, 1860, governing rule and regulation of "Central Government Employees Selfare Housing Organisation", in accordance with the accounting principles generally accepted in India. The responsibility includes the design, implementation of internal control relevant to the preparation and presentation of financial statement that give a true and fair view and are free from material misstatement whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditors' Responsibility

Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

1. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
2. Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the





audit evidence obtained up to the date of our auditor's report. However, future events or condition may cause the Company to cease to continue as a going concern.

5. Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with the relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Our responsibility is to express an opinion on these standalone financial statements based on our audit.

We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made thereunder.

We conducted our audit in accordance with the Standards on Auditing specified 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 from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the 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 financial control relevant to the "CGEWHO" 's preparation 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 effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of the 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 standalone financial statements.



EMPHASIS OF MATTER

We draw attention to following matters in financial statements that;

1. To the Accounting policy no 22.02 adopted and on the Note to Accounts no 23.16 on treatment of amount/ installment collected from beneficiaries towards cost is treated as capital receipt and likewise expenditure made out for construction is treated as capital expenditure. A portion of the contribution/collection towards contingency, as per the scheme of autonomous body, is treated as capital receipt and added to reserves and surplus.
2. To Note to Accounts no 23.03 on amount recoverable, if any, from Contractor M/s Srico Projects Private Limited, due to unutilized material invoiced and GST credit.
3. To Note to Accounts no 23.05 on matter relating to the pending litigation against the organization.

For V P CA AND ASSOCIATES.
Firm Registration No. 000843N
Chartered Accountants



(Vipin Kumar)

Partner.

Membership No. 086302



Place : Delhi

Dated : 21.10.2021



CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION
BALANCE SHEET AS AT 31ST MARCH 2021

(Amount in Rs.)

CORPUS/CAPITAL FUND AND LIABILITIES	SCHD.NO.	CURRENT YEAR	PREV.YEAR
Corpus/capital Fund	I	19,00,00,000.00	19,00,00,000.00
Reserves & Surplus	II	49,12,47,299.58	47,98,45,299.58
Earmarked / Endowment Fund	III	1,38,67,231.19	1,38,40,841.19
Current Liabilities & Provisions			
A. Current Liabilities			
Members Instalments (schemes)	IV	1122,33,10,530.49	1050,21,84,972.61
Sundry Creditors/EMD/ Retention Money	V	51,87,46,540.81	53,09,45,695.46
Expenses Payable	VI	90,50,044.00	1,65,12,284.97
B. Provisions	VII	22,20,80,817.00	30,89,68,027.00
Total		1266,83,02,463.07	1204,22,97,120.81
ASSETS			
Fixed Assets	VIII	43,63,331.22	46,79,899.59
CURRENT ASSETS, LOANS, ADVANCES ETC.			
A. Current Assets			
Lands	IX	44,05,12,440.52	43,34,85,194.52
Project Expenses (Work in Progress)	X	1091,87,41,472.90	913,99,30,782.06
Cash & Bank Balances	XI	82,68,59,930.71	221,91,09,323.22
Closing Stock of Saleable Forms		20,754.00	21,856.00
B. LOANS, ADVANCES & OTHER ASSETS			
Mobilisation Advance	XII	98,00,000.00	98,00,000.00
Duties & Taxes	XIII	42,94,87,211.56	20,03,71,962.05
Advances, Security Deposits & Accrued interest	XIV	3,85,17,322.16	3,48,98,103.37
Total		1266,83,02,463.07	1204,22,97,120.81
Significant Accounting Polices	XXII		
Notes on Financial Statements	XXIII		

Sanjeev Anand
Senior Accountant
CGEWHO

R.C. Agarwal
Director (Finance)
CGEWHO

Dinesh Kapila
Chief Executive Officer
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As per our Audit Report of even date.
For V P C A AND ASSOCIATES
Chartered Accountants
(FRN-000843N)



VIPIN KUMAR
(Partner)
(M. No.- 086302)

Place: New Delhi
Date: 21st October, 2021




CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2021

(Amount in Rs.)

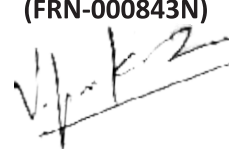

INCOME	SCHD NO.	CURRENT YEAR	PREV.YEAR
Income from Sales/ Services	XV	28,30,964.00	36,63,285.00
Grants/subsidies	XVI	7,50,000.00	7,50,000.00
Fees/subscriptions	XVII	82,747.00	1,07,205.00
Interest	XVIII	40,10,171.17	52,79,853.08
Other Incomes	XIX	2,56,794.00	5,31,589.00
Total (a)		79,30,676.17	1,03,31,932.08
Expenditure			
Establishment Expenses	XX	4,92,47,108.28	5,18,02,703.04
Other Administrative Expenses	XXI	79,13,045.68	1,07,44,725.96
Depreciation (as Per Schedule VIII)	VIII	4,28,560.37	4,46,021.42
Total (b)		5,75,88,714.33	6,29,93,450.42
EXCESS OF EXPENDITURE OVER INCOME (B-A)		4,96,58,038.16	5,26,61,518.34
Allocated To Projects, as Under:			
A. Chennai Phase-III		52,55,391.38	50,25,469.26
B. Greater Noida		4,28,98,321.45	4,76,36,049.08
C. KOLKATA PHASE III		15,04,325.33	0.00
Total		4,96,58,038.16	5,26,61,518.34
Significant Accounting Polices			
Contingent Liabilities & Notes Of Accounts	XXII		


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As per our Audit Report of even date.
 For V P C A AND ASSOCIATES
 Chartered Accountants
 (FRN-000843N)

VIPIN KUMAR
 (Partner)
 (M. No.- 086302)

Place: New Delhi
 Date: 21st October, 2021



CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION
SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

SCHEDULE I: CORPUS/CAPITAL FUND

(Amount in Rs.)

Particulars	Current Year	Previous Year
Balance as at the beginning of the year	19,00,00,000.00	19,00,00,000.00
Add: Contribution towards Corpus / Capital Fund	0.00	0.00
Add/ (Deduct): Balance of net income/ (expenditure) transferred from the Income and Expenditure Account	0.00	0.00
BALANCE AS AT THE YEAR - END	19,00,00,000.00	19,00,00,000.00

SCHEDULE II: RESERVES & SURPLUS

(Amount in Rs)

Particulars	Current Year		Previous Year	
1. Capital Reserve				
As per last account	18,02,57,764.78		16,88,57,764.78	
Addition during the year	1,14,00,000.00		1,14,00,000.00	
Less: Deductions during the year	0.00	19,16,57,764.78	0.00	18,02,57,764.78
2. Contingencies Reserve Fund				
As per last account	26,74,56,285.72		26,92,83,330.77	
Addition during the year	2,000.00		0.00	
Less: Deductions during the year	0.00	26,74,58,285.72	18,27,045.05	26,74,56,285.72
3. Reserve Fund Interest				
As per last account	3,21,31,249.08		3,21,31,249.08	
Addition during the year	0.00		0.00	
Less: Deductions during the year	0.00	3,21,31,249.08	0.00	3,21,31,249.08
TOTAL		49,12,47,299.58		47,98,45,299.58

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CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

SCHEDULE III : EARMARKED / ENDOWMENT FUNDS

(Amount in Rs.)

Particulars	Current year	Previous Year
a) Opening balance of the funds		
Reserve Fund Kochi 2 Project	8,40,633.41	8,40,633.41
Reserve Fund AWES Phase-I & II Project	36,74,695.05	36,74,695.05
Reserve Fund Jaipur Phase-I Project	72,47,603.28	72,47,603.28
Reserve Fund Lucknow Phase-I Project	19,62,909.45	16,56,529.45
Reserve Fund Panchkula Phase-II Project	1,15,000.00	1,15,000.00
TOTAL (a)	1,38,40,841.19	1,35,34,461.19
b) Additions to the Funds		
Reserve Fund Kochi 2 Project	0.00	0.00
Reserve Fund AWES Phase-I & II Project	0.00	0.00
Reserve Fund Jaipur Phase-I Project	0.00	0.00
Reserve Fund Lucknow Phase-I Project	26,390.00	3,06,380.00
Reserve Fund Panchkula Phase-II Project	0.00	0.00
TOTAL (b)	26,390.00	3,06,380.00
c) Utilisation/Expenditure towards objectives of funds		
Reserve Fund Kochi 2 Project	0.00	0.00
Reserve Fund AWES Phase-I & II Project	0.00	0.00
Reserve Fund Jaipur Phase-I Project	0.00	0.00
Reserve Fund Lucknow Phase-I Project	0.00	0.00
Reserve Fund Panchkula Phase-II Project	0.00	0.00
TOTAL (c)	0.00	0.00
d) Closing balance of the funds		
Reserve Fund Kochi 2 Project	8,40,633.41	8,40,633.41
Reserve Fund AWES Phase-I & II Project	36,74,695.05	36,74,695.05
Reserve Fund Jaipur Phase-I Project	72,47,603.28	72,47,603.28
Reserve Fund Lucknow Phase-I Project	19,89,299.45	19,62,909.45
Reserve Fund Panchkula Phase-II Project	1,15,000.00	1,15,000.00
NET BALANCE AS AT THE YEAR END (a+b-c)	1,38,67,231.19	1,38,40,841.19

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CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

SCHEDULE IV: MEMBERS INSTALMENTS (SCHEMES)

(Amount in Rs.)

PARTICULARS CURRENT YEAR	DETAILS AMOUNT (RS.)	CURRENT YEAR PREV. YEAR	DETAILS AMOUNT(RS.)	PREV.YEAR
(A) INSTALMENTS (HANDEDOVER/COMPLETED SCHEMES)				
Bhubaneswar Phase-I	56,47,74,560.50		56,47,74,560.50	
Less: Project Expenses Bhubaneswar Phase-I	<u>55,68,74,033.57</u>	79,00,526.93	<u>55,68,74,136.57</u>	79,00,423.93
Bhubaneswar Phase-II	83,32,02,859.50		84,74,27,425.50	
Less: Project Expenses Bhubaneswar Phase-II	<u>71,87,00,000.23</u>	11,45,02,859.27	<u>72,29,32,824.89</u>	12,44,94,600.61
Chandigarh Scheme	27,12,47,015.99		27,12,47,015.99	
Less: Project Expenses Chandigarh	<u>25,43,84,017.93</u>	1,68,62,998.06	<u>25,43,84,017.93</u>	1,68,62,998.06
Chennai Phase-II Scheme	99,45,77,499.00		99,38,15,999.00	
Less: Project Expenses Chennai Phase-II	<u>97,89,07,044.13</u>	1,56,70,454.87	<u>97,86,53,050.13</u>	1,51,62,948.87
Gurgaon Phase -I Scheme	90,12,86,708.94		90,12,86,708.94	
Less: Project Expenses Gurgaon Phase-I	<u>88,77,79,203.01</u>	1,35,07,505.93	<u>88,77,79,203.01</u>	1,35,07,505.93
Gurgaon Phase-II Scheme	85,31,83,875.80		85,31,83,875.80	
Less: Project Expenses Gurgaon Phase-II	<u>79,72,81,795.28</u>	5,59,02,080.52	<u>79,72,81,795.28</u>	5,59,02,080.52
Hyderabad Phase-III Scheme	91,16,00,262.84		91,16,00,262.84	
Less: Project Expenses Hyderabad Phase-III	<u>88,03,69,931.99</u>	3,12,30,330.85	<u>88,02,35,259.99</u>	3,13,65,002.85
Kharghar Scheme	100,46,25,070.64		100,46,25,070.64	
Less: Project Expenses Kharghar	<u>98,02,07,169.05</u>	2,44,17,901.59	<u>97,92,86,823.05</u>	2,53,38,247.59
Kochi Phase-I Scheme	3,94,54,151.00		3,94,54,151.00	
Less: Project Expenses Kochi Phase-I	<u>3,88,24,359.20</u>	6,29,791.80	<u>3,88,24,359.20</u>	6,29,791.80
Kolkata Phase-II	238,73,57,379.00		238,73,57,379.00	
Less: Project Expenses Kolkata Phase-II	<u>233,70,26,223.93</u>	5,03,31,155.07	<u>233,83,10,008.93</u>	4,90,47,370.07
Instalment Meerut Phase-I	22,48,55,453.34		21,37,72,043.34	
Less: Project Expenses Meerut Phase-I	<u>22,11,75,148.72</u>	36,80,304.62	<u>22,09,68,075.72</u>	-7,196,032.38
Noida Phase-III Scheme	96,99,36,797.00		96,99,32,638.00	
Less: Project Expenses Noida Phase-III	<u>95,14,64,264.75</u>	1,84,72,532.25	<u>95,14,64,264.75</u>	1,84,68,373.25
Noida Phase-IV Scheme	83,01,05,219.45		83,01,05,219.45	
Less: Project Expenses Noida Phase-IV	<u>82,46,90,131.54</u>	54,15,087.91	<u>82,46,90,131.54</u>	54,15,087.91
Noida Phase-V Scheme	96,67,71,083.40		96,67,71,083.40	
Less: Project Expenses Noida Phase-V	<u>96,36,96,341.08</u>	30,74,742.32	<u>96,36,96,341.08</u>	30,74,742.32
Pune Phase-II Scheme	30,46,44,039.00		30,45,17,239.00	
Less: Project Expenses Pune Phase-II	<u>30,23,82,052.91</u>	22,61,986.09	<u>30,23,82,052.91</u>	21,35,186.09
(B) INSTALMENTS (ONGOING SCHEMES)				
Chennai Phase-III Scheme		161,83,59,625.53		160,44,48,893.53
Greater Noida		923,03,75,246.88		852,51,12,251.66
Mohali SAS Nagar Scheme		96,01,400.00		94,01,500.00
Visakhapatnam Scheme		11,14,000.00		11,14,000.00
Total		1122,33,10,530.49		1050,21,84,972.61

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CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

SCHEDULE V : SUNDRY CREDITORS/EMD/RETENTION MONEY (Amount in Rs.)

Particulars	Current year	Previous Year
H.O.(NEW DELHI)		
Amount Refundable (Application Fees Punjab)	8,650.00	8,650.00
Amount Refundable (Noida Ph-I Scheme)	15,83,384.59	15,83,384.59
Amount Refundable (Noida Ph-II Scheme)	20,84,061.63	20,84,061.63
Amount Refundable Instalments	0.00	30,58,963.00
Instalment Nerul,Mumbai (Refundable)	72,088.00	72,088.00
Instalment Panchkula Phase I (Refundable)	6,174.51	6,174.51
Sundries Payable (Completed Projects)	4,15,966.00	4,15,966.00
Sundries Payable (Schemes)	6,53,644.00	11,97,346.00
Stale Cheque A/c	12,61,515.00	12,61,515.00
Security Deposit (Simplex Concrete Piles India Ltd.)	17,00,000.00	17,00,000.00
Suspense Escrow A/c	0.00	19,726.00
DAVP Payable (Stale Cheque)	1,04,520.00	1,04,520.00
Beneficiaries Refundable (Stale Cheque)	1,28,976.00	1,28,976.00
EMD Kolkatta Phase-III	85,00,000.00	85,00,000.00
L V Enterprises	3,363.00	3,363.00
ATH Support Services Pvt. Ltd.	9,42,816.00	8,76,618.00
VPCA & Associates	70,200.00	70,200.00
Ravinder Singh & Co.	13,260.00	12,960.00
Kanhiya Lal	83,250.00	40,500.00
K S Tour	0.00	46,144.00
Security Deposit Performance Neo Tell India	3,550.00	0.00
Demand Survey		
Dehradun	24,06,000.00	24,88,000.00
Nagpur	34,47,000.00	35,17,000.00
Patna	33,82,000.00	34,72,000.00
Pune Phase-III	63,63,450.00	64,89,450.00
Thiruvananthapuram	22,86,000.00	23,05,500.00
EPFO Scheme	22,000.00	22,000.00
AHMEDABAD PROJECT		
Retention Money (Labh Construction & Ind.Ltd.)	35,16,938.00	35,16,938.00
Retention Money (J.K.Cement Works)	15,498.00	15,498.00
Retention Money (Shree Cement Ltd.)	88,543.00	88,543.00
Labh Construction & Inds Ltd	0.00	1,54,842.00
AWES,GR.NOIDA PHASE-I PROJECT		
Retention Money (Era Construction (India) Ltd.)	3,03,106.00	3,03,106.00
Retention Money (Shree Cement Ltd)	1,09,231.00	1,09,231.00
Retention Money (Super Steel Engineering Works)	15,018.00	15,018.00
EMD (Sage Furniture & Doors)	0.00	20,000.00
Sage Furniture & Doors	1,09,347.00	89,347.00
AWES,GR.NOIDA PHASE-II PROJECT		
Retention Money (Era Constructions (I) Ltd.)	16,182.00	16,182.00
Retention Money (Sikand Associates)	94,082.00	94,082.00
BANGALORE PHASE-I PROJECT		
Retention Money (Larson & Tubro Ltd)	78,810.00	78,810.00
CCCIL	15,36,700.00	15,36,700.00
Amount Refundable (Bangalore Scheme)	7,30,773.89	7,30,773.89
GURGAON PHASE -II PROJECT		
Retention Money (Vishva Shanti Builders (P) Ltd)	1,07,424.00	1,07,424.00
Retention Money (Arjan Singh & Sons)	32,356.00	32,356.00
Retention Money (JRC Grid Engg (P) Ltd)	1,12,381.00	1,12,381.00
Retention Money (R. S. Enterprises)	6,682.00	6,682.00
Carried forward	4,24,14,940.62	4,65,13,019.62

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CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

(Amount in Rs.)

Particulars	Current year	Previous Year
Brought forward	4,24,14,940.62	4,65,13,019.62
GURGAON PHASE-I PROJECT		
Retention Money (M/s. Vij Constructions)	49,126.00	49,126.00
Retention Money (M/s. Krishna Constructions)	1,70,699.00	1,70,699.00
HYDERABAD PHASE-II PROJECT		
Retention Money (VSR Constructions)	2,77,532.00	2,77,532.00
Amount Refundable (Hyderabad Ph-II Scheme)	7,37,264.82	7,37,264.82
Kendriya Vihar Hyderabad Ph-II Payable	2,09,854.00	2,09,854.00
HYDERABAD PHASE-I PROJECT		
Retention Money (Sindhu Escon Ltd)	78,568.00	78,568.00
Retention Money (Larsen & Tubro Ltd)	95,648.00	95,648.00
Retention Money (Sri Venkateshwara)	10,840.00	10,840.00
Amount Refundable (Hyderabad Ph-I Scheme)	7,20,200.50	7,20,200.50
HYDERABAD PHASE-III PROJECT		
Retention Money (Ambica Chennakesava Projects Ltd)	4,05,600.00	4,05,600.00
Retention Money (JNTU)	21,000.00	21,000.00
Retention Money (Designerz Workshop)	1,38,818.00	1,38,818.00
Retention Money (Sivanssh Infra devp.)	24,27,786.00	24,27,786.00
Ambica Chennakesava Projects Ltd	5,23,945.00	5,23,945.00
JAIPUR PHASE-I PROJECT		
Retention Money (Mitra Guha)	47,772.00	47,772.00
Retention Money (Kirsun Engineers Pvt. Ltd.)	58,120.00	58,120.00
Amount Refundable to Beneficiaries	2,097.00	2,097.00
Kendriya Vihar (KVAOA) Jaipur Phase-I Payable	7,148.00	7,148.00
JAIPUR PHASE-II PROJECT		
Retention Money (Renaissance Buildhome Pvt. Ltd.)	17,87,451.00	17,87,451.00
Retention Money (Wapcos Ltd.)	1,88,380.00	1,88,380.00
Dinesh Kala	0.00	2,000.00
Kendriya Vihar (KVAOA) Jaipur Phase-II Payable	60,06,270.00	60,06,270.00
KHARGHAR PROJECT		
Retention Money (M/s Klastic Constructions)	3,90,279.00	3,90,279.00
Edifice Developers & Projects	94,010.00	94,010.00
Lanco Constructions Ltd	3,22,184.00	3,22,184.00
KOCHI PHASE-I PROJECT		
Retention Money (M/s. Anandashrami)	75,279.00	75,279.00
Retention Money (Alsa Construction & Hsg Ltd)	15,072.00	15,072.00
EMD (Alsa Construction & Hsg Ltd)	25,000.00	25,000.00
NOIDA PHASE -III PROJECT		
Retention Money (Arjan Singh & Sons)	17,439.00	17,439.00
Retention Money (JRC Grid Engg (P) Ltd)	1,27,675.00	1,27,675.00
Arjan Singh & Sons	1,48,000.00	1,48,000.00
NOIDA PHASE-V PROJECT		
Retention Money (Shree Cement Ltd.)	27,000.00	27,000.00
Retention Money (Gurcharan Singh)	81,912.00	81,912.00
Retention Money (Jrc Grid Engineers Pvt. Ltd.)	1,76,801.00	1,76,801.00
Kendriya Vihar (KVAOA) Noida Phase-V Payable	8,810.00	8,810.00
NOIDA PHASE-IV PROJECT		
Retention Money (J.R.C.Grid)	1,10,656.00	1,10,656.00
PUNE PHASE-I PROJECT		
EMD (Awati Surveyors)	0.00	100.00
Retention Money (Era Construction (I) Ltd.)	1,93,710.00	1,93,710.00
Kendriya Vihar (KVAOA) Pune Phase-I Payable	6,000.00	6,000.00
Carried forward	5,81,98,886.94	6,22,99,065.94

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CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

(Amount in Rs.)

Particulars	Current year	Previous Year
Brought forward	5,81,98,886.94	6,22,99,065.94
<u>KANPUR PROJECT</u>		
Retention Money (Gauri Architects)	25,289.00	25,289.00
<u>PUNE PHASE- II PROJECT</u>		
Retention Money (Patki & Dadarkar)	2,54,500.00	2,54,500.00
Retention Money (Suyash Electrical Co.)	25,000.00	25,000.00
Kendriya Vihar Pune Phase-II Payable	4,37,493.00	4,37,493.00
<u>PANCHKULA PHASE- II PROJECT</u>		
Retention Money (N.G. Constructions)	90,714.00	90,714.00
Retention Money (Ishan Engineers.)	8,589.00	8,589.00
Amount Refundable to Beneficiaries	14,237.52	14,237.52
Kendriya Vihar (KVAOA) Panchkula Phase-II Payable	900.00	900.00
<u>VISAKHAPATNAM PROJECT</u>		
EMD (Turnkey Project)	10,00,000.00	10,00,000.00
Retention Money (M/s Srico Projects)	1,94,11,271.00	1,94,11,271.00
Srico Projects Pvt. Ltd.	60,00,000.00	60,00,000.00
<u>MOHALI PHASE-I PROJECT</u>		
Kanwarji Constructions	1,98,82,765.00	1,98,82,765.00
Retention Money (Kanwarji Constructions)	26,54,041.00	2,94,61,782.00
Retention Money (Ambuja Cement Ltd.)	1,24,855.00	1,24,855.00
NIT Jalandhar	9,356.00	9,356.00
Kendriya Vihar Mohali Phase-I Payable	52,32,273.00	52,32,273.00
<u>KOLKATA PHASE-II PROJECT</u>		
Retention Money (P S Group Reality Ltd.)	21,99,218.00	21,99,218.00
Retention Money (Astrowix India Project Solution Pvt. Ltd.)	5,52,519.00	5,52,519.00
Kendriya Vihar Kolkata Phase-II Payable	84,782.00	2,35,73,527.00
<u>LUCKNOW PHASE-I PROJECT</u>		
Retention Money (Smart Constructions)	2,94,283.00	2,94,283.00
Retention Money (Deora Electricals)	1,23,904.00	1,23,904.00
Retention Money (Sivanssh Infrastructure Dev.)	468.00	468.00
Kendriya Vihar (KVAOA) Lucknow Payable	27,396.00	27,396.00
Amount Refundable to Beneficiaries	1,98,500.00	1,98,500.00
Amount Refundable to Beneficiaries (Cancelled DU)	4,18,455.00	4,18,455.00
<u>MEERUT PHASE-I PROJECT</u>		
Retention Money (Ratan Builders)	43,035.00	43,035.00
Retention Money (Iqbal Constructions)	2,99,946.00	2,99,946.00
Kendriya Vihar Meerut Phase-I Payable	1,02,412.00	1,02,412.00
Modern (India) Architects Pvt. Ltd.	1,26,755.00	1,26,755.00
<u>GREATER NOIDA PROJECT</u>		
Retention Money (P2 Kanwarji Constructions)	5,98,24,145.00	3,95,30,480.00
Retention Money (P3 N G Constructions)	4,05,75,873.00	1,57,85,735.00
Retention Money (P4 Jrc Grid Engineers)	5,99,26,295.00	5,94,93,218.00
Retention Money (P5 Bahl Builders)	3,47,17,871.00	3,40,72,699.00
Retention Money (P6 Purvanchal Projects)	1,00,42,933.00	43,63,836.00
Retention Money (RT & Associates Pvt. Ltd.)	25,24,358.00	21,44,202.00
Retention Money (L.S.Power Control)	11,32,990.00	0.00
Retention Money (Brilltech Engineers)	19,98,561.00	0.00
RT & Associates	0.00	4,91,593.00
Security Deposit Gr. Noida P2 Kanwarji Construction	29,94,347.00	23,10,869.00
Security Deposit Gr. Noida P3 N G Construction	32,97,045.00	21,94,470.00
Security Deposit Gr. Noida P4 Jrc Grid Engineers	41,05,932.00	35,52,813.00
Security Deposit Gr. Noida P5 Bahl Builders	23,85,868.00	1,64,81,113.00
Security Deposit Gr. Noida P6 Purvanchal Projects	3,92,221.00	1,74,553.00
EMD LS Power Control	0.00	20,00,000.00
EMD (Beeran)	30,000.00	30,000.00
EMD Greater Noida Scheme	0.00	3,60,000.00
Carried forward	34,17,90,282.46	35,52,24,089.46

Sanjeev Anand
Senior Accountant
CGEWHO

R.C. Agarwal
Director (Finance)
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Dinesh Kapila
Chief Executive Officer
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CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION
SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

(Amount in Rs.)



Particulars	Current year	Previous Year
Brought forward	34,17,90,282.46	35,52,24,089.46
<u>CHENNAI PHASE-II PROJECT</u>		
Retention Money (M/s Srico Projects Pvt Ltd)	1,52,15,449.00	1,52,15,449.00
Retention Money (M/s Astowix India Projects)	1,59,522.00	1,59,522.00
Srico Projects Pvt. Ltd.	1,73,788.00	1,73,788.00
<u>CHENNAI PHASE-III PROJECT</u>		
Retention Money (M/s Srico Projects Pvt Ltd)	2,94,01,108.00	2,53,32,744.00
Retention Money Renu Khanna & Associates)	18,636.00	18,636.00
EMD Chennai Phase-III Scheme	0.00	35,98,200.00
Chettinad Cement Corporation Pvt. Ltd.	18,88,510.00	16,30,794.00
Sree Jayajothi Cements Ltd.	675.00	19,84,219.00
<u>MOHALI PHASE-II PROJECT</u>		
Retention Money (Kanwarji Construction Co.)	2,94,53,224.00	2,94,53,224.00
Kanwarji Construction	7,39,61,378.00	7,39,61,378.00
KVAOA MOHALI PHASE-II Payable	1,00,66,846.00	1,00,71,846.00
Amount Refundable to Beneficiary MIA1113	8,23,443.00	0.00
<u>BHUBANESWAR PHASE-I PROJECT</u>		
Retention Money (Manjeera Constructions)	47,25,187.00	37,25,187.00
Retention Money (Credible Management)	71,961.00	71,961.00
EMD (Turnkey Project)	0.00	10,00,000.00
Manjeera Constructions	1,35,692.00	1,35,692.00
College of Engineering & Technology	13,390.00	13,390.00
Kendriya Vihar Bhubaneswar Phase-I Payable	23,219.00	23,219.00
<u>BHUBANESWAR PHASE-II PROJECT</u>		
Retention Money-Manjeera Constructions	55,15,579.00	90,36,498.00
Retention Money-Credible Management	1,15,859.00	1,15,859.00
Kendriya Vihar Bhubaneswar Phase-II Payable	51,92,792.35	0.00
Total	51,87,46,540.81	53,09,45,695.46


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As per our Audit Report of even date.
 For V P C A AND ASSOCIATES
 Chartered Accountants
 (FRN-000843N)

VIPIN KUMAR
 (Partner)
 (M. No.- 086302)

Place: New Delhi

Date: 21st October, 2021



CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION
SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

SCHEDULE VI:EXPENSES PAYABLE

(Amount in Rs.)

Particulars	Current year	Previous Year
Retainership fee (Shri A K Tewari)	79,467.00	79,467.00
Amount Payable(Delhi State Consumer Redressal Commission)	3,030.00	3,030.00
Amount Payable (Imprest & Tour)	51,000.00	13,404.00
Amount Payable TA (Various)	35,745.00	52,151.00
Amount Payable (PM Cares Fund)	0.00	24,131.00
Pay & Allowances Payable-Head Office	39,303.00	20,84,221.00
Salary Payable - Projects	0.00	2,44,729.00
Licence Fees Payable	20,63,880.00	10,31,940.00
Expenses Payable-Variou	12,78,638.00	11,29,950.00
<u>DUTIES & TAXES PAYABLE</u>		
<u>TDS Under GST</u>		
TDS on CGST Chennai	5,20,732.00	3,36,068.00
TDS on CGST Greater Noida	3,33,195.00	15,46,026.50
TDS on CGST Head Office	4,449.00	2,223.50
TDS on IGST Greater Noida	23,113.00	14,559.00
TDS on SGST Chennai	5,20,732.00	3,36,068.00
TDS on SGST Greater Noida	3,33,195.00	15,46,026.50
TDS on SGST Head Office	4,449.00	2,223.50
Labour Cess Payable A/c Greater Noida	0.00	20,13,732.00
TDS Payable (Contractors)	12,55,838.00	37,40,629.00
TDS Payable (Professional)	75,040.00	92,821.00
TDS Payable (Rent)	33,371.00	22,248.00
TDS Payable (Salary)	8,23,246.00	4,53,870.00
PF Payable	15,71,621.00	17,42,766.97
Total	90,50,044.00	1,65,12,284.97

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CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

SCHEDULE VII : PROVISIONS

	(Amount in Rs.)	
Particulars	Current year	Previous Year
Gratuity	28,799,942.00	28,411,315.00
EL Encashment	21,896,640.00	19,271,805.00
Project Expenses	171,384,235.00	261,284,907.00
Total	222,080,817.00	308,968,027.00

SCHEDULE VIII : FIXED ASSETS

(Amount in Rs.)							
Particulars	Rate Of Dep.	Amount(wdv) As On 01/04/2020	Additions During 2020-2021	W.off/sale During 2020-2021	Total Value 31/03/2021	Dep. For 2020-21	W.d.v. As On 31/03/2021
Furnitures & Fixtures	10%	4,30,318.99	7,915.00	0.00	4,38,233.99	43,427.65	3,94,806.34
Office Equipments	15%	4,45,150.86	21,000.00	4,456.00	4,61,694.86	68,347.63	3,93,347.23
Computer & Accessories	40%	7,04,429.74	87,533.00	0.00	7,91,962.74	3,16,785.09	4,75,177.65
Land Greater Noida (Office)		31,00,000.00	0.00	0.00	31,00,000.00	0.00	31,00,000.00
TOTAL of Current Year		46,79,899.58	1,16,448.00	4,456.00	47,91,891.58	4,28,560.37	43,63,331.22
Fixed Assets		12,29,745.43	8,16,153.10	19,977.52	20,25,921.01	4,46,021.42	15,79,899.59
Land Greater Noida		31,00,000.00	0.00	0.00	0.00	0.00	31,00,000.00
Previous Year		43,29,745.43	8,16,153.10	19,977.52	20,25,921.01	4,46,021.42	46,79,899.59

SCHEDULE IX : LANDS

(Amount in Rs.)		
Particulars	Current year	Previous Year
A. ADVANCE PAID FOR PROCUREMENT OF LANDS PENDING ANNOUNCEMENT/ALLOTMENT *		
(i) Meerut Ph-II	12,96,20,984.94	12,75,53,214.94
(ii) Greater Noida Phase-II	22,22,09,143.00	21,86,64,367.00
(iii) SAS Nagar Mohali	8,86,82,312.58	8,72,67,612.58
Total	44,05,12,440.52	43,34,85,194.52

* Value of Land purchased includes cost and interest paid / capitalised.

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CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

SCHEDULE X : PROJECT EXPENSES

(Amount in Rs.)

Particulars	Details Current Year	Current Year Amount (rs.)	Details Prev. Year	Prev.year Amount(rs.)
(A) PROJECT EXPENSES (HANDEDOVER/COMPLETED)				
Project Expenses Ahmedabad	18,92,58,864.83		18,92,03,864.83	
Less : Instalment Ahmedabad	<u>17,73,65,618.00</u>	1,18,93,246.83	<u>17,73,65,618.00</u>	1,18,38,246.83
Project Expenses Pune Phase-I	10,62,94,628.27		10,62,94,628.27	
Less : Instalment Pune Phase-I	<u>10,43,31,254.00</u>	19,63,374.27	<u>10,43,31,254.00</u>	19,63,374.27
Project Expenses Jaipur Ph-II	169,58,44,049.56		169,23,35,279.56	
Less : Instalment Jaipur Ph-II	<u>167,66,39,149.00</u>	1,92,04,900.56	<u>167,63,05,244.00</u>	1,60,30,035.56
Project Expenses Mohali Phase-I	189,56,15,711.56		189,65,64,514.84	
Less : Instalment Mohali Phase-I	<u>179,47,42,773.15</u>	10,08,72,938.41	<u>179,45,99,150.15</u>	10,19,65,364.69
Project Expenses Mohali Phase-II	226,13,73,992.24		225,49,98,545.66	
Less : Instalment Mohali Phase-II	<u>183,24,20,510.79</u>	42,89,53,481.45	<u>184,14,97,710.83</u>	41,35,00,834.83
(B) PROJECT EXPENSES # (WORK IN PROGRESS)				
Project Expenses Greater Noida Phase-I		854,36,15,422.93		720,21,11,701.00
Project Expenses Greater Noida Phase-II		59,90,293.00		1,00,000.00
Project Expenses Chennai Ph-III		104,66,61,998.26		94,12,57,141.17
Project Expenses Kolkata Phase - III		29,96,00,932.64		3,52,601.06
Project Expenses Meerut Phase-II		12,10,232.00		11,19,095.00
Project Expenses Mohali Phase-III		14,94,54,495.00		14,94,54,495.00
Project Expenses SAS Nagar Mohali		3,28,40,173.33		3,06,38,339.05
Project Expenses Visakhapatnam		27,64,79,984.22		26,95,99,553.60
Total		1091,87,41,472.90		913,99,30,782.06

Includes adjustment of bank interest on fixed deposits of project funds of Rs. 5.87 Crores (till previous year Rs. 31.89 Crores)

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CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

SCHEDULE XI : CASH & BANK BALANCES

(Amount in Rs.)

Particulars	Current year	Previous Year
Canara Bank, New Delhi (H.O)	49,80,226.81	49,16,026.81
Cash in hand (H.O)	15,696.00	35,079.00
Canara Bank, Escrow Gr. Noida (HO)	33,69,460.95	20,87,782.25
Canarabank Bhubaneswar Phase-II (HO)	43,82,690.65	63,35,294.65
Canara Bank Chennai Phase-III(HO)	1,53,64,939.53	6,98,405.53
Canara Bank Gr. Noida (HO)	5,99,26,598.11	128,08,81,736.54
Canara Bank Escrow Mohali Ph-II (HO)	49,33,864.57	6,72,685.44
Punjab National Bank, New Delhi (H.O.)	1,231.80	24,19,855.90
Canara Bank, New Delhi (H.O) (518890)	2,07,258.00	2,01,279.00
SBI Gr. Noida Current A/c No.36884925230	10,746.00	11,513.00
Canara Bank (Bhubneshwar Phase-I)	3,478.00	3,375.00
Cash in hand (Bhubneshwar Phase-I)	39.20	39.20
Canara Bank (Bhubneshwar Phase-II)	3,74,426.45	1,45,076.45
Cash in hand (Bhubneshwar Phase-II)	316.27	14,707.77
Canara Bank (Chennai Phase-II)	2,21,330.21	41,270.21
Cash in hand (Chennai Phase-II)	913.52	913.52
Canara Bank (Chennai Phase-III)	12,13,085.64	1,07,364.35
Cash in hand (Chennai Phase-III)	2,620.00	2,998.00
Canara Bank (Greater Noida- Pkg.-II A/c-109)	3,81,236.00	3,44,754.00
Cash in Hand (Greater Noida-Pkg.-II)	2,686.90	334.50
Canara Bank (Greater Noida- Pkg.-IV A/c-110)	1,78,295.00	1,64,756.00
Cash in Hand (Greater Noida-Pkg.-IV)	3,871.00	2,295.00
Canara Bank (Greater Noida- Pkg.-V A/c-199)	1,71,243.00	13,776.00
Cash in Hand (Greater Noida-Pkg.-V)	1,910.00	1,939.00
Canara Bank (Mohali Phase-I)	1,28,224.00	1,23,207.00
Cash in hand (Mohali Phase-I)	223.00	223.00
Canara Bank (Mohali Phase-II)	1,55,404.57	1,52,576.57
Cash in hand (Mohali Phase-II)	586.00	1,195.00
Canara Bank (Jaipur Phase-II)	1,323.53	1,283.53
Cash in hand (Jaipur Phase-II)	1,131.00	1,131.00
Canara Bank (Kolkata Phase-II)	0.00	14,772.00
TOTAL (A)	9,60,35,055.71	129,93,97,645.22
<u>Deposit with bank (Fixed Deposit) Canara Bank</u>		
(A) Canara Bank HO-18816	3,86,41,084.00	6,86,81,600.00
(B) Escrow Mohali	1,12,94,903.00	2,29,49,344.00
(C) Bhubaneswar Phase-II	13,05,80,839.00	16,52,52,701.00
(D) Chennai Phase-III	21,11,04,489.00	59,47,74,197.00
(E) Greater Noida	26,80,96,080.00	0.00
<u>Deposit with bank (Under Lein-Fixed Deposit)</u>		
Security Deposit (Under Lein) Mohali Phase-I	55,11,414.00	55,04,085.00
Security Deposit (Under Lein) Greater Noida	6,55,96,066.00	6,25,49,751.00
TOTAL (B)	73,08,24,875.00	91,97,11,678.00
TOTAL (A + B)	82,68,59,930.71	221,91,09,323.22

Sanjeev Anand
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CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

SCHEDULE XII : MOBILISATION ADVANCE

(Amount in Rs.)

Particulars	Current year	Previous Year
<u>CHENNAI PHASE-III PROJECT</u>		
Srico Projects Pvt. Ltd.	98,00,000.00	98,00,000.00
Total	98,00,000.00	98,00,000.00

SCHEDULE XIII: DUTIES & TAXES

Particulars	Current year	Previous Year
TDS on Fixed Deposit Interest	3,53,205.00	0.00
<u>Chennai Phase-III Project</u>		
CGST Electronics Credit Ledger Chennai Phase-III	4,06,84,577.60	3,34,30,895.60
Electronic Cash Ledger Chennai Phase-III	850.00	850.00
SGST Electronics Credit Ledger Chennai Phase-III	4,05,20,370.13	3,33,27,925.12
IGST Credit Ledger Chennai-III	216.00	0.00
<u>Delhi Regular</u>		
CGST Electronic Credit Ledger Delhi	2,84,606.50	2,51,426.23
IGST Electronic Ledger Delhi	0.00	89,093.43
SGST Electronic Credit Ledger Delhi	3,24,358.50	2,51,426.23
<u>Greater Noida Project</u>		
CGST Electronic Credit Ledger- Greater Noida	16,48,85,274.76	5,59,39,686.11
CGST Greater Noida	0.00	17,846.50
Credit Ledger IGST Greater Noida	0.00	0.00
Electronic Cash Ledger Greater Noida	850.00	850.00
IGST Greater Noida	2,15,768.00	61,370.31
SGST Electronics Credit Ledger - Greater Noida	17,63,70,744.56	6,87,31,624.11
SGST Greater Noida	0.00	17,846.50
<u>ISD Delhi</u>		
CGST (ISD) Delhi	0.00	1,13,828.39
SGST (ISD) Delhi	0.00	1,13,828.39
<u>MOHALI Phase-I Project</u>		
IGST Mohali	19,830.00	0.00
<u>MOHALI Phase-II Project</u>		
CGST MOHALI PHASE-II	0.00	7,539.00
SGST Mohali-II	0.00	7,539.00
Electronic Cash Ledger Mohali	0.00	0.00
Tax Collected at sources (On Purchases) TCS	28,977.00	0.00
Amount Recoverable-TDS Instalments- Greater Noida	57,02,307.68	80,08,387.13
Amount Recoverable-TDS Instalments- Mohali Phase-II	95,275.83	0.00
Total	42,94,87,211.56	20,03,71,962.05

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SCHEDULE XIV : ADVANCES & SECURITY DEPOSITS & ACCRUED INTEREST (Amount in Rs.)

Particulars	Current year	Previous Year
Advance Tour (Staff)	1,44,445.00	1,31,200.00
Advance (C.P.W.D.)	0.00	28,350.00
Advance (Employees Loan)	1,77,825.00	1,19,459.00
Advance (State Consumer Disputes Red.Comm.,Delhi)	25,000.00	25,000.00
Advance (Ahmedabad-M/s Labh Construction & Ind. Ltd)	4,45,205.00	6,00,047.00
Advance (NCDRC, New Delhi)	30,000.00	30,000.00
Advance (Distt. Consumer Forum,Delhi)	25,000.00	25,000.00
Advance (State Consumer Disputes Commission,Mumbai)	25,000.00	25,000.00
Advance (District Consumer Forum Jaipur)	25,000.00	25,000.00
Advance (Pushkar Singh Bajetha) Noida Phase-V	3,000.00	3,000.00
Amount Recoverable (Demand Survey Calcutta Ph-II)	1,500.00	1,500.00
Security Deposit (Abstrege Realstate P Ltd.-Rent)	0.00	7,92,000.00
<u>Amount Receivable (Income Tax Refund Due)</u>		
Income Tax Refund (AY 2015-16)	15,620.00	15,620.00
Income Tax Refund (AY 2018-19)	1,23,59,581.00	1,24,32,330.00
Income Tax Refund (AY 2019-20)	0.00	1,31,41,060.00
Income Tax Refund (AY 2020-21)	1,34,03,517.00	0.00
Water Pipeline Charges Hyderabad Phase-III	13,10,679.72	15,30,679.72
Amount Recoverable (Imprest & Tour)	79,237.00	13,707.00
Amount Recoverable Chennai Phase-III	0.00	640.00
Prepaid Expenses	1,46,380.00	1,59,023.00
<u>Amount Recoverable</u>		
(a) Klassic Constructions Pvt. Ltd.(Navi Mumbai)	21,52,482.90	21,52,482.90
(b) DAVP	13,708.00	0.00
© Amount recoverable from Abstrege Realstate P Ltd	2,53,224.00	0.00
(d) Capital Builders	1,50,000.00	1,50,000.00
(e) ITS Inforsystems Pvt. Ltd.	0.00	2,150.00
<u>Accrued Interest on Fixed Deposits</u>		
Accrued Interest (Fixed Deposits)	62,48,302.50	27,04,191.71
Accrued Interest (Fixed Deposits) Greater Noida	9,50,201.95	6,12,415.23
Accrued Interest (Fixed Deposits) Mohali Phase-I	5,32,413.09	1,78,247.81
Total	3,85,17,322.16	3,48,98,103.37

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CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION
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SCHEDULE XV : INCOME FROM SALES / SERVICES

(Amount in Rs.)

Particulars	Current year	Previous Year
<u>1.Sale of CGHO Rule Books</u>		
a).Sale of CGHO Rule Books	17,712.00	25,846.00
Total (1)	17,712.00	25,846.00
<u>2. SALE OF TENDER FORMS</u>		
a)Sale of Preq. Tender / Tender Documents	1,44,068.00	2,54,240.00
b) Sale of Preq. HO- SAS Nagar Mohali	0.00	42,374.00
c)Sale of Tender Docs. Greater Noida Villas	59,322.00	0.00
Total (2)	2,03,390.00	2,96,614.00
<u>3.CANCELLATION CHARGES:</u>		
a)Cancellation Charges Bhubaneswar Ph-II	0.00	2,85,996.00
b)Cancellation Charges Gr. Noida	17,34,064.00	20,72,255.00
c)Cancellation Charges Chennai Phase-III	3,20,340.00	8,57,812.00
d)Cancellation Charges Mohali Ph-II	5,55,458.00	1,24,762.00
Total (3)	26,09,862.00	33,40,825.00
Grand Total(1+2+3)	28,30,964.00	36,63,285.00

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CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

SCHEDULE XVI : GRANTS / SUBSIDIES

(Amount in Rs.)

Particulars	Current year	Previous Year
Establishment Grants-In-Aid from Govt of India	7,50,000.00	7,50,000.00
Total	7,50,000.00	7,50,000.00

SCHEDULE XVII : FEES / SUBSCRIPTIONS

(Amount in Rs.)

Particulars	Current year	Previous Year
APPLICATION FEE:		
a)Application Fee Chennai Phase-III	5,932.00	23,730.00
b)Application Fee Greater Noida	71,273.00	74,577.00
c)Application Fee Meerut Phase I	3,000.00	0.00
d)Application Fee Mohali Phase II	848.00	0.00
e)Application Fee Mohali SAS Nagar	1,694.00	8,898.00
Total	82,747.00	1,07,205.00

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As per our Audit Report of even date.

For V P C A AND ASSOCIATES

Chartered Accountants

(FRN-000843N)



VIPIN KUMAR

(Partner)

(M. No.- 086302)

Place: New Delhi

Date: 21st October, 2021



CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

SCHEDULE XVIII : INTEREST

(Amount in Rs.)

Particulars	Current year	Previous Year
1. Interest on Savings Accounts	5,86,075.00	9,22,708.00
2. Interest on Employee Loan	16,601.00	7,945.00
3. Interest on Fixed Deposit (HO-18816)	20,85,408.17	28,89,132.08
4. Interest on Income Tax Refund	13,22,087.00	14,60,068.00
Total	40,10,171.17	52,79,853.08

SCHEDULE XIX : OTHER INCOME

(Amount in Rs.)

Particulars	Current year	Previous Year
1. Misc Income	61,352.00	41,774.00
2. RTI Fees	368.00	420.00
3. Maintenance Charges (DU)	0.00	2,81,749.00
4. Administrative charges (Documentation)	1,94,930.00	2,07,646.00
5. Profit & Gains on Sale of Fixed Assets	144.00	0.00
Total	2,56,794.00	5,31,589.00

SCHEDULE XX: ESTABLISHMENT EXPENSES

(Amount in Rs.)

Particulars	Current year	Previous Year
a) Pay & Allowances	4,08,95,441.28	4,57,76,067.04
b) Employees Welfare	88,849.00	3,34,652.00
c) Medical Reimbursement	11,08,300.00	11,85,160.00
d) Gratuity	23,88,627.00	8,73,482.00
e) LTC Expenses	2,21,327.00	4,22,655.00
f) Tution fees	3,98,250.00	5,67,000.00
g) EL Encashment	41,46,314.00	26,43,687.00
Total	4,92,47,108.28	5,18,02,703.04

Sanjeev Anand
Senior Accountant
CGEWHO

R.C. Agarwal
Director (Finance)
CGEWHO



Dinesh Kapila
Chief Executive Officer
CGEWHO



CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2021

SCHEDULE XXI: OTHER ADMINISTRATIVE EXPENSES:

(Amount in Rs.)

Particulars	Current year	Previous Year
1. Advertisement & Publicity Expenses	0.00	2,25,503.00
2. Audit Fee	78,000.00	78,000.00
3. Books & Periodicals	1,505.00	5,040.00
4. CGHO Rules Books	34,102.00	12,262.00
5. Consultancy / Professional Fee	5,99,000.00	6,56,254.00
6. Conveyance	2,08,278.00	1,32,608.00
7. Electrical Fittings	0.00	775.00
8. Hindi Promotional Expenses	18,500.00	57,457.00
9. Honarorium Awards	57,500.00	29,000.00
10. Legal Charges	6,050.00	1,51,640.00
11. License Fee (Office Premises)	10,31,940.00	10,31,940.00
12. Meeting Expenses	4,440.00	5,393.00
13. News Papers & Magazines	5,672.00	5,370.00
14. Office Expenses	4,75,890.74	4,41,856.00
15. Office Godown Expenses	0.00	2,322.00
16. Postage & Stamps	2,86,409.00	4,86,510.00
17. Printing & Stationery	97,735.00	3,52,262.67
18. Rent (70 Janpath)	23,04,820.00	25,43,746.00
19. Electricity (70 Janpath)	1,11,118.00	1,90,766.00
20. Retainership Fees	0.00	0.00
21. Renovation & Replacement	6,05,915.00	0.00
22. Service & Maintenance	4,56,387.00	4,51,838.00
23. Taxi Hire Charges	1,78,960.00	5,90,687.00
24. Telephone & Fax Charges	4,53,140.00	5,85,267.00
25. Training & Seminar Expenses	0.00	0.00
26. Travelling Expenses	74,711.00	9,16,518.00
27. Computer Softwares	0.00	0.00
28. Bank Charges	4,733.70	0.00
29. Interest Service Tax	0.00	35,175.00
30. Internet Service Charges	3,24,499.00	6,12,048.00
31. Late Fees-GST/TDS	1,761.00	0.00
32. Write off old assets	0.00	11,177.52
33. Misc. Expenses	2,55,866.24	1,03,145.27
34. Migration of Computer Data from Novel to ASP	0.00	4,22,625.00
35. Accounting & other Software charges	18,310.00	1,03,809.50
36. Interest Paid		
(i) Dehradun	46,109.00	34,674.00
(ii) Nagpur	39,869.00	67,620.00
(iii) Patna	54,921.00	46,178.00
(iv) Pune Phase-III	65,808.00	3,35,158.00
(v) Thiruvananthapuram	11,096.00	20,101.00
Total	79,13,045.68	1,07,44,725.96

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CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION
(Annexed to and forming part of the Income & Expenditure Account
for the year ended on 31st March 2021 and the Balance Sheet as at 31st March 2021)

INFORMATION ABOUT THE SOCIETY

Central Government Employees Welfare Housing Organisation (CGEWHO) was established as a Society under the Societies Registration Act 1860, for the purpose of promoting, controlling and coordinating the Construction of dwelling units at various selected stations throughout India, for social welfare of the Central Government Employees and personnel of the Society (serving as all as retired/retiring) on 'No-Profit-No-Loss' basis.

22 SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies followed by the organization are stated below:

22.01 Basis of Preparation and Use of Estimates

- a) The financial statements have been prepared on historical cost convention on accrual basis except interest chargeable/payable to beneficiaries/schemes and contractors which have been recorded on cash basis. These statements have been prepared in accordance with the generally accepted accounting principles and the applicable accounting standards.
- b) The preparation required adoption of estimates and assumptions that can affect the reported amounts of Revenue and Expenditure and the Assets and Liabilities as well as the disclosure of contingent liabilities. Differences between the actual results and estimates are recognized in the year in which they become known or materialize.

22.02 Revenue Recognition

- a) The Income/Expenditure are shown at net of recovery, wherever there is any recovery, against the respective income/expenses unless stated otherwise. CGEWHO being non-profit autonomous body of Govt. of India constructing dwelling units for government employees on "no profit no loss" basis, the amount/ installment collected from beneficiaries towards cost of houses is treated as capital receipt and likewise expenditure on construction is treated as capital expenditure and shown as project expenses (work in progress). Interest earned on fixed deposits of the project funds (installments) are credited to the respective project expenses (work in progress).
- b) An amount equivalent to 1.5% of the total installments received is credited to contingency reserve fund categorized under Reserve and Surplus at the time receiving the last installment, as per the scheme of CGEWHO, the autonomous body.
- c) Interest payable on Demand Survey accounted for on cash basis and no interest provision for amount remaining unclaimed under Demand survey is provided.

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22.03 Fixed Assets

Fixed assets are capitalized at their original cost of acquisition including taxes, duties, freight and other incidental expenses relating to acquisition and installation of the concerned assets and are stated at their original cost less depreciation charged there on.

22.04 Depreciation

Depreciation on fixed assets is provided on written down value method in the manner and at the rates prescribed under the Income Tax Act, 1961.

22.05 Cash and Cash Equivalent

Cash and Cash equivalent comprise of cash balances, balances with banks and term deposits with banks. The Society considers all these as highly liquid investments with the remaining maturity at the date of purchase of twelve months or less and that are readily convertible to known amounts of cash.

22.06 Impairment of Assets

The Society assesses, at each Balance Sheet date, whether there is any indication that an asset may be impaired. If any such indication exists, the society estimates the recoverable amount of the asset. If such recoverable amount of the asset or recoverable amount of the cash generating unit to which the asset belongs is less than its carrying amount, the carrying amount is reduced to its recoverable amount. The deduction is treated as an impairment loss and is recognized in the Income and Expenditure account. If at the balance sheet date there is an indication that if a previously assessed impairment loss no longer exists, the recoverable amount is reassessed and the asset is reflected at the recoverable amount subject to a maximum of depreciated historical cost.

22.07 Investments

Investments are either classified as current or non-current on Management's intention. Current investments are carried at lower of cost and quoted/fair value. Non Current investments are carried at cost less provisions recorded to recognize any decline, other than temporary, in the carrying value of each investment.

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22.08 Inventories

(A) Land

The land value includes payment made for purchase of land, interest paid thereon and holding cost, i.e. interest allocated on lands held during the year. Lease expenses, where ever Land is taken on long term lease for project, the lease expenses are included in cost of land.

(B) Project Expenses (Work in progress)

The project expenses (work in progress) include land cost in case of turnkey as well as other projects, contractors payment, material purchased for its constructions, advances to contractors and other suppliers, finance cost and other overheads allocated to the projects as per the policy and practice of the society. Interest earned on bank deposits of project funds are treated as capital receipts and the Project Expenses (WIP) are stated at net of such interest income of the project.

22.09 Employee Benefits

Employee benefits such as salaries, allowances, non-monetary benefits under defined contribution plans such as provident and other funds, which fall due for payment, are charged as expense to the Income and Expenditure Account in the period in which the service is rendered. The provision for terminal benefits like gratuity and leave encashment are accounted as per actuarial valuation calculated in accordance with AS-15.

22.10 Leases

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased term, are classified as operating leases. Operating lease payments are recognized as an expense in Income & Expenditure account.

22.11 Income Tax

Income Tax and Deferred Tax Asset/Liability has not been recognized, due to the exemption available to the Society under Sections 11 and 12 of the Income Tax Act 1961.

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22.12 Provisions, Contingent Liabilities and Contingent Assets

A provision is recognized when the society has a present obligation as a result of past event and it is probable that an outflow of resources will be required to settle the obligation, in respect of which reliable estimate can be made. Provisions are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates. Contingent liabilities are not recognized in the Financial Statements. Contingent Asset is neither recognized nor disclosed in the Financial Statements.

22.13 Capital fund, Contingency Reserve Fund and Reserve Fund Interest

Capital fund represents accumulation of notional interest at the rate of 6 percent on the Corpus / Capital fund as per the policy of the organization. A Contingency Reserve Fund has been created by the Society to meet un-provided / unforeseen expenditure. The fund shall be credited by charging a percentage of the cost to the beneficiaries, which is decided periodically, in respect of projects for which final payments call has been made. Reserve Fund Interest Account represent a portion of interest received from the members on account of delay payments etc. and such portion of interest has been transferred to the Reserve Fund Interest Account and the remaining balance is adjusted with the concerned project/repaid to the members as per the policy of the CGEWHO.

22.14 Other Accounting Policies

- a) Accounting Policies not specifically referred to otherwise are consistent with generally accepted accounting principles in India.
- b) During the present reporting period there is no change in accounting policy from the previous year.

23 NOTES TO ACCOUNTS

23.01 Previous year's figures have been regrouped/rearranged wherever found necessary to make them comparable with current figures.

23.02 Interest @ 5% p.a. subject to applicable tax deduction is paid to those beneficiaries who remain on waiting list for a minimum period of one year and are not allotted the house.

23.03 Material purchased (Cement and Steel) for the Chennai Phase III project are invoiced to contractor at equivalent purchase cost for which recoveries are made from the contractors bills at rates fixed under the contract agreement. As on the Balance sheet date, an amount of Rs. 10.67 Crores (PY 18.15 Crores) is recoverable from M/s Srico Projects P Ltd., because of unutilized steel/cement and GST adjustments. The recovery, if any, on unutilized steel/cement and on account of GST liability shall be made at the completion of the project and final settlement.

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23.04 Value of Project Expenses (WIP)

- a) The Project expenses (WIP) on those projects that have been handed over to the beneficiaries have been adjusted against the installments received from such beneficiaries to give true and fair view of the WIP of ongoing projects. The surplus/ deficit arising from projects completed and handed over is yet to be adjusted in the WIP due to non determination of final project cost and the reconciliation of installments in respect of such handed over dwelling units. After such adjustment, the project expenses (WIP) at the year end is stated at Rs.1091.87 Crores (P Y Rs. 913.99 Crores)*.

* Figures regrouped

- b) The Value of Project Expenses (WIP) includes the land cost in case of turnkey projects as well as other projects, contractors payment, material purchased, finance cost and overheads allocated to the projects.
- c) The Organisation has made a provision of Rs.17.14 crores on account of project expenses this year (PY 26.13.Crores) to comply with accrual system of accounting.
- d) Lease expenses, where ever Land is taken on long term lease for housing project, the lease expenses are included in cost of land/Project expenses.

23.05 Impact of Pending litigations

Contingent liabilities arising out of various litigations are estimated at Rs.2.68 Crores (PY- Rs. 3.25 Crores) are not recognized in the financial statements as management does not foresee any liability arising there from.

23.06 Capital Grant

During the year under report, the organization did not receive any Capital Grant from Govt. of India. However, The Society had received capital grant from the Govt. of India in previous years for investment in land and projects which is shown under the head "Corpus/Capital Fund" in the Balance Sheet. The amount received has been used for the specified purpose for which it was given. The accruals thereon has been included in Capital Reserve under the Head "Reserve and Surplus".

23.07 Foreign Currency Transactions

Current Year	Previous Year
NIL	NIL

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23.08 DISCLOSURE WITH RESPECT TO EMPLOYEES BENEFIT

(A) Defined Contribution Plans	Current Year	Previous Year
Contribution to Provident Fund	Rs.38,78,228/-	Rs. 45,62,378/-
(B) Gratuity	Current Year	Previous Year
Opening Balance of Provision	Rs.2,84,11,315/-	Rs.2,84,07,902/-
Add: Provision for the year	Rs. 23,88,627/-	Rs. 8,73,482/-
Less: Paid during the year	Rs. 20,00,000/-	Rs. 8,70,069/-
Closing Balance of Provision	<u>Rs.2,87,99,942/-</u>	<u>Rs.2,84,11,315/-</u>
(C) Earned Leave	Current Year	Previous Year
Opening Balance of Provision	Rs.1,92,71,805/-	Rs.1,73,54,645/-
Add: Provision for the year	Rs. 39,62,163/-	Rs. 26,43,687/-
Less: Paid during the year	Rs. 13,37,328/-	Rs. 7,26,527/-
Closing Balance of Provision	<u>Rs.2,18,96,640/-</u>	<u>Rs.1,92,71,805/-</u>

The organization has made the provision for terminal benefits like gratuity and leave encashment are accounted as per actuarial valuation calculated in accordance with AS-15.

23.09 Dues to Micro, Small & Medium Enterprises

Based on the information available with the management, there are no dues outstanding to micro and small enterprises who have registered themselves under the Micro, Small and Medium Enterprises Development Act 2006 (MSMED, 2006) as at Balance sheet date. Further, no interest during the year has been paid or is payable in terms of the MSMED Act, 2006.

23.10 A provision for notional interest @ 6% on the amount of Capital Grant (received from the Govt of India initially) has been made and credited to Capital Reserve Account and such amount has been allocated to the various lands on which project has not yet commenced and the amount of this capital grant has been used to finance these lands.

23.11 Although the projects at Ahmedabad, Kharghar, Chandigarh, Gurgaon Phase-I, Gurgaon Phase-II, Kochi Phase-I, Pune Phase-I, Pune Phase-II, Mohali Phase-I & II, Kolkata Phase-II, Jaipur Phase-II and Bhubaneswar Phase-I & II has been completed, the accounts of the projects could not be finalized pending possession not taken by some beneficiaries/final costing/ processing of final bills of contractors and pending registration of title deeds in favour of beneficiaries.

23.12 The excess of expenditure over income during the year has been charged as CGEWHO overheads to the running projects during the year in the ratio of total expenditure incurred on these projects as per the policy of the organisation.

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- 23.13** There is no transactions with the related parties as contemplated in AS-18 related to Accounting Standard issued by the Institute of Chartered Accountants of India with respect to "Related Party Disclosures".
- 23.14** Rs. 46.35 Lacs (PY Rs.1.71 Crores) credited to bank accounts of the organization on account of installments from beneficiaries / Other reasons, is unreconciled as on 31/03/2021 due to non availability of beneficiaries details. However, efforts are being made to reconcile the same at the earliest.
- 23.15** There are projects wherein expenditure is more than the collections and there are projects wherein collections are more than the expenditure. Thus, the funds of the surplus projects automatically got employed for financing the deficit project. Finance Cost adjustment between inter projects has been made in such cases and credited/debited to the project as per the policy of the society. The Chennai (Phase-III) and Greater Noida housing projects are in surplus and there are no projects with deficits during the year.
- 23.16** With reference to Accounting Policy 22.02 and 22.13, amount/instalment collected from beneficiaries towards cost is treated as capital receipt and likewise expenditure made out of construction is treated as capital expenditure. Portion of the contribution/collection towards contingency, as per the scheme of the autonomous body, is treated as capital receipt and added to Reserve and Surplus Account. This methodology is consistently applied as past practice by the society being a non-profit organization working on "no profit no loss" basis. It does not have any financial impact on autonomous body.
- 23.17** In certain projects, the completion certificates obtained and possession of Dwelling Units has been handed over to the allottees, but the same have been shown as W.I.P. due to various reasons for which finalization of the projects is pending.
- 23.18** Interest on employees loan has been charged and provided for as income of the year in which last installment of principal amount is fully recovered/repaid as per GOI rules.
- 23.19** In the opinion of the management all the known liabilities have been provided for except otherwise stated. As on the date of Balance Sheet contingent liabilities arising out of litigations with beneficiaries are estimated at Rs.2.68 Crores (PY 3.25 Crores) and management not anticipating for any additional provision towards contingent liabilities on account of litigation as the Society is of the view that ultimate outcome will be in the favour of the organization.
- 23.20** Balances under the Heads Sundry Creditors/EMD/Retention Money, Advances, Members Installments are in accordance with the books of accounts and are subject to the confirmation with respective parties and in the opinion of the management, the current assets, loans and advances will realise a value not less than the amounts stated in the Balance Sheet, if realized in the ordinary course of business.
- 23.21** Schedules from 1 to 23 form an integral part of financial statements for the financial year 2020-21.

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As per our Audit Report of even date.
For V P C A AND ASSOCIATES
Chartered Accountants
(FRN-000843N)



VIPIN KUMAR
(Partner)
(M. No.- 086302)

Place: New Delhi
Date: 21st October, 2021



Senior Executives



Dinesh Kapila
Chief Executive Officer



R.C. Agarwal
Director (F & A) & Offtg. Dy. CEO)



Gagan Gupta
Director (Technical)



M.K. Maity
Deputy Director (Administration)



Roshan Kishore
Assistant Director (Administration)



Greater Noida Phase- I Project



Site visit of CEO, Director (F&A) and Director (Technical), CGEWHO At Greater Noida Project.



COMPLETED PROJECTS



Mohali, Ph-II : 615 DUs
Completion Year : 2016



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



Lucknow : 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



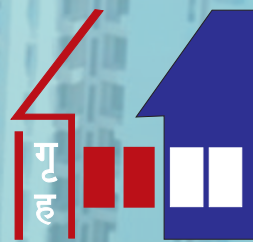
Meerut, Ph-I : 90 DUs
Completion Year : December, 2013



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



Bhubaneswar, Ph-II, 240 DUs
Completion Year : November, 2018



CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

(An ISO 9001 : 2015 Organisation)

**Sixth Floor, A Wing, Janpath Bhavan,
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