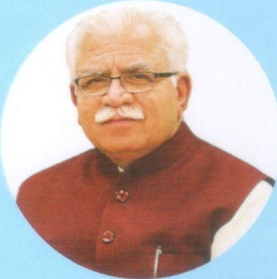


SEPTEMBER 2024

# गृह पत्रिका GRIHA PATRIKA

Hamara Sankalp  
Viksit Bharat



**HON'BLE SHRI MANOHAR LAL**  
Minister of Housing & Urban Affairs  
Govt. of India



**SHRI TOKHAN SAHU**  
Hon'ble Minister of State  
Govt. of India



**SHRI SRINIVAS R KATIKITHALA**  
Secretary (HUA)



**SHRI SATINDER PAL SINGH**  
Additional Secretary (HUA)

- 34 years of existence in Housing Sector.
- Completed 33 Projects Consisting of 16576 Dus.
- 2 Projects is in progress at Chennai Ph-III & Kolkata Ph-III.

**CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION**

(Ministry of Housing & Urban Affairs, Govt. of India) | (An ISO 9001:2015 Organisation)

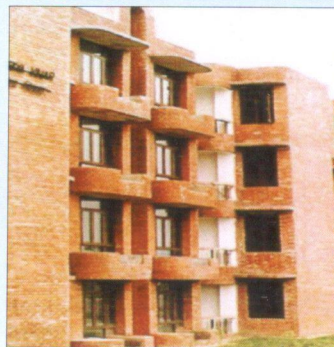
## COMPLETED PROJECTS



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



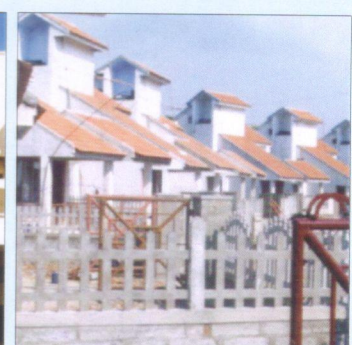
Chandigarh : 305 DUs  
Completion Year : May, 2000



Bangalore : 603 DUs  
Completion Year : March, 2001



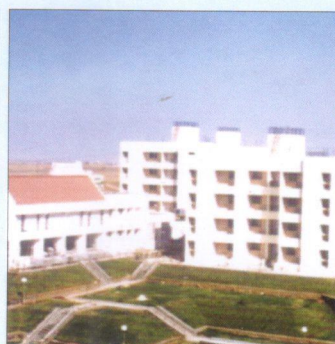
Hyderabad, Ph-I : 344 DUs  
Completion Year : July, 2001



Kochi : 43 DUs  
Completion Year : June, 2001



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



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



NOIDA PH - III  
Completion Year : 2003, 980 DU



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



मनोहर लाल  
**MANOHAR LAL**



आवासन और शहरी कार्य मंत्री एवं  
विद्युत मंत्री  
भारत सरकार  
**Minister of  
Housing and Urban Affairs; and  
Minister of Power  
Government of India**



### Message

On the occasion of World Habitat Day 2024, I am pleased to note that the Central Government Employees Welfare Housing Organisation (CGEWHO) is releasing its periodical newsletter, '*GrihaPatrika*'. The theme of this year, 'Engaging Youth to Create a Better Urban Future,' reflects the crucial role that young minds will play in shaping the cities of tomorrow. India is at the cusp of a demographic revolution, with one of the world's largest youth populations. The ideas, energy, and innovative spirit of our youth can transform urban landscapes, making them more inclusive, sustainable, and resilient. It is imperative that we channel their potential toward creating smart, liveable, and future-ready cities.

The Ministry of Housing and Urban Affairs has been steadfast in implementing programmes that align with this vision—from the Smart Cities Mission to Swachh Bharat Mission and AMRUT. Our focus is not only on infrastructure but also on fostering a sense of ownership and responsibility among our young citizens. I encourage the youth to actively participate in decision-making processes, embrace technology-driven solutions, and contribute to the shared vision of a better urban future.

I also congratulate the officers and staff members as CGEWHO celebrates 34 years of service to the nation. During these years, the organisation has completed over 33 projects. Vishakhapatnam, Kolkata, Greater Noida Phase I and Phase II projects have been noteworthy, contributing to our vision of affordable housing. As we continue to build cities that are sustainable and people-centric, '*GrihaPatrika*' will serve as a platform to share insights, best practices, and success stories from across the nation. I appreciate the team behind this initiative and look forward to seeing the impact of youth-driven urban innovation in the years to come.

I wish CGEWHO all the best for its future endeavours.

New Delhi  
27.09.2024

  
(Manohar Lal)

श्रीनिवास आर कटिकिथाला, भा.प्र.से.  
सचिव  
**Srinivas R Katikithala, I.A.S.**  
Secretary

75  
आजादी का  
अमृत महोत्सव



भारत सरकार  
आवासन और शहरी कार्य मंत्रालय  
निर्माण भवन, नई दिल्ली-110011  
Government of India  
Ministry of Housing and Urban Affairs  
Nirman Bhawan, New Delhi-110011



### MESSAGE

I am happy to learn that on the occasion of World Habitat Day 2024, CGEWHO is releasing its periodical newsletter Griha Patrika – 2024'. For over three decades, CGEWHO has been a pivotal force in advancing housing solutions for central government employees across India. With a steadfast no profit, no loss approach, CGEWHO has successfully executed 34 significant housing projects and have ongoing projects in urban cities like Kolkata, Visakhapatnam and SAS Nagar Mohali. With its growing activities, CGEWHO has emerged as an important player in the housing sector.

I appreciate the efforts of the organisation in using latest technology of construction and also its concern towards safety, quality, speed and durability of structures with due consideration to green building concept in their recently completed projects.

I extend my heartfelt appreciation to CGEWHO for their future ventures and all its beneficiaries who have been allotted dwelling units under various housing schemes.

Warm wishes!

(Srinivas K Katikithala)

New Delhi  
September 20, 2024

Office Address: Room No. 122 'C' Wing, Nirman Bhawan, New Delhi-110011  
Tel.: 011-23062377, 23061179; Fax: 011-23061459; Email: secyurban@nic.in  
Website: www.mohua.gov.in

सतिंदर पाल सिंह  
**SATINDER PAL SINGH**  
 अपर सचिव  
 Additional Secretary

75  
 आजादी का  
 अमृत महोत्सव



भारत सरकार  
 आवासन और शहरी कार्य मंत्रालय  
 निर्माण भवन, नई दिल्ली-110011  
 GOVERNMENT OF INDIA  
 MINISTRY OF HOUSING AND URBAN AFFAIRS  
 NIRMAN BHAWAN, NEW DELHI-110011



### MESSAGE

I am delighted that the Central Government Employees Welfare Housing Organisation (CGEWHO) has successfully completing 33 housing projects comprising over 16,576 dwelling units during the past three decades. It is particularly commendable that, despite a challenging real estate market, CGEWHO has completed its landmark project at Greater Noida Phase-I, which includes 1,794 dwelling units.

I am pleased to note that all CGEWHO projects are registered in accordance with RERA guidelines, ensuring transparency and adherence to standards. Additionally, the organization has thoughtfully included facilities such as healthcare, education, community centers, and convenient shopping within its projects, addressing the holistic needs and aspirations of the beneficiaries.

Moreover, CGEWHO has recently announced new projects in Greater Noida Phase-II, Kolkata, and Visakhapatnam, continuing its commitment to providing affordable housing solutions.

On the occasion of World Habitat Day 2024, I extend my heartfelt congratulations to CGEWHO on the publication of GrihaPatrika 2024. I also convey my best wishes for the organization's upcoming projects in SAS Nagar Mohali and all future endeavors. May CGEWHO's continued efforts and initiatives further enhance the quality of life for its beneficiaries and contribute to the broader goal of providing affordable, quality housing.

  
 (Satinder Pal/Singh)

New Delhi  
 September 20, 2024

## From the Desk of Chief Executive Officer

Central Government Employees Welfare Housing Organization (CGEWHO) was formed in 1990 as an autonomous body under the aegis of Ministry of Housing and Urban Affairs to provide homes at an affordable cost, as a welfare measure, to Central Govt employees and others on a "No Profit-No Loss" basis. Beginning its innings with its first project at Chennai in 1994, CGEWHO is now 34 years old organization, richly experienced in the housing sector. During span of 34 years, CGEWHO has completed 33 housing projects with 16576 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 and is moving forward towards Sankalp of Viksit Bharat @ 2047.



The organization recently announced housing projects at Kolkata Ph-III and Greater Noida Ph-II. An overwhelming response of Central Govt Employees were received while announcing the Greater Noida Phase-II scheme. CGEWHO received 871 applications against 336 DUs. In addition SAS Nagar project is in advanced planning stage and is expected to be announced soon. CGEWHO has achieved a turnover of Rs.132 Cr during the year 2023-24 as compared to Rs. 147 Cr during the year 2022-23 and have ambitiously aiming at increasing our turn over to Rs.300 Cr in the coming year 2024-25. It would be our endeavour to sustain the momentum to complete our unfulfilled tasks.

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 projects at Chennai Ph-III, Kolkata Ph-III, Greater Noida Ph-II and Visakhapatnam with the concerned RERA authorities. During the period 2023-24, CGEWHO has able to execute in a record time around 767 DUs Sub-lease deed of Greater Noida Phase-I and handed over 750 DUs. That is an average of 2 DUs per day was registered and handed over 2024 DUs to the beneficiary. The construction work of housing project at Chennai Phase-III project is being executed in full swing and is expected to be completed in this financial year.

*Cont.....*



These projects, designed specifically for central government employees, reflect our commitment to providing quality and affordable housing solutions. Our approach ensures that we meet the diverse needs of our beneficiaries while maintaining financial sustainability and integrity.

Our commitment to engaging youth in these projects is paramount. By integrating the energy, creativity, and innovative spirit of young people, we aim to create housing solutions that are not only functional but also forward-thinking and adaptable to future needs.

Our ongoing and future projects are more than just constructions; they are opportunities to shape the urban landscape in ways that reflect the aspirations of today's youth. By harnessing their potential, we aim to build not only homes but also vibrant, sustainable communities.

On the occasion of World Habitat Day 2024, with the theme "Engaging Youth to Create a Better Urban Future," I extend my heartfelt congratulations to CGEWHO on the publication of Griha Patrika 2024. This theme resonates with CGEWHO's vision, as engaging the youth is crucial in shaping sustainable and inclusive urban environment.

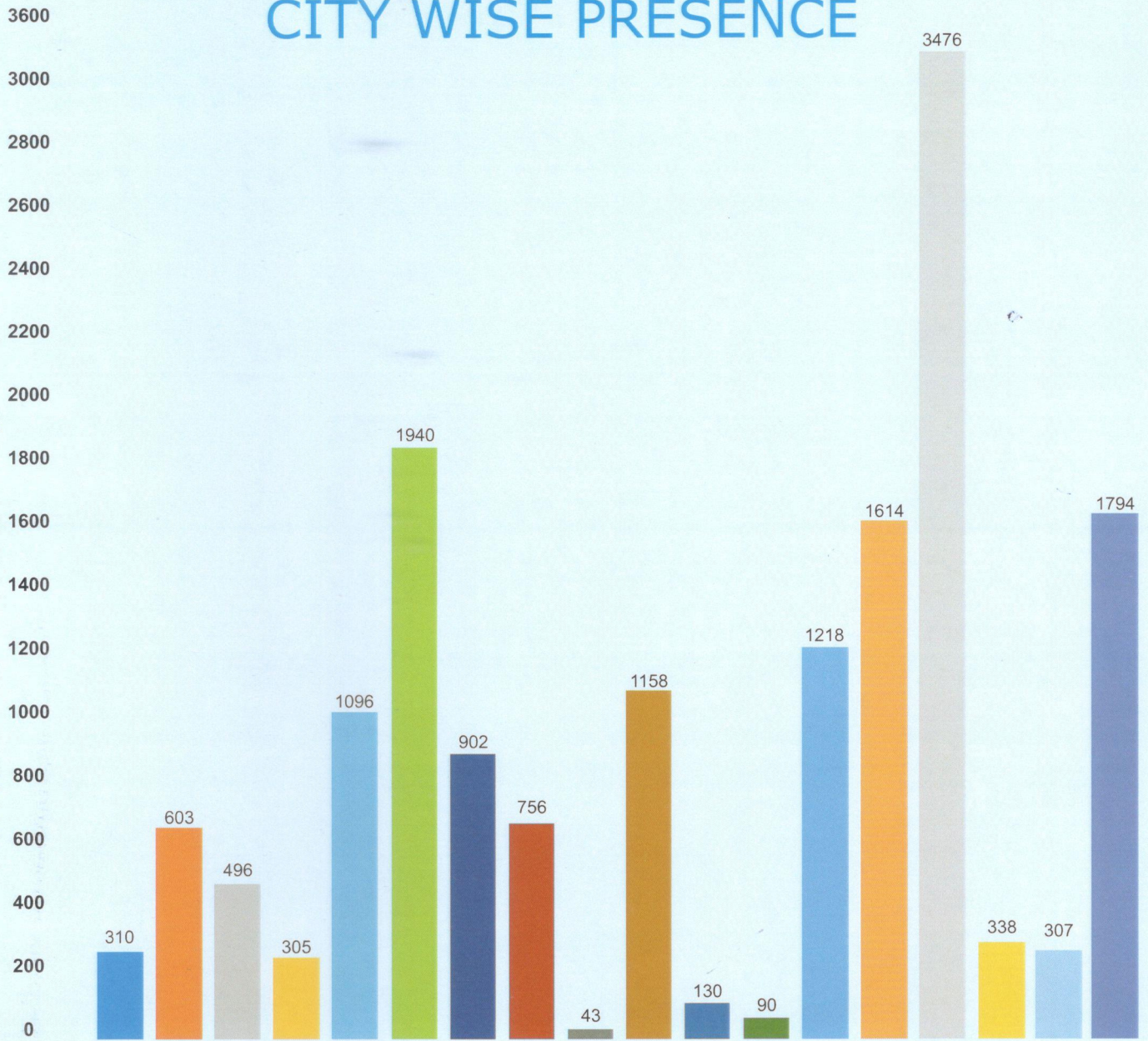
I would also like to profusely thank the Ministry of Housing & Urban Affairs (Govt. Of India), Members of General Body, Governing Council and Executive Committee of CGEWHO for their valuable guidance and support. Together, let's embrace this World Habitat Day as an opportunity to commit to a future where the voices of our youth drive the creation of better, more resilient urban spaces.

Warm regards,

**Dinesh Kapila**

Chief Executive Officer

# CITY WISE PRESENCE



CITIES

- AHMEDABAD (310)
- BANGALORE (603)
- BHUBANESWAR PH-I (496)
- CHANDIGARH (305)
- CHENNAI (1096)
- GURGAON (1940)
- HYDERABAD (902)
- JAIPUR (756)
- KOCHI (43)
- KOLKATA (1158)
- LUCKNOW (130)
- MEERUT (90)
- MOHALI PH-I & PH-II (1218)
- NAVI MUMBAI (1614)
- NOIDA (3476)
- PANCHKULA (338)
- PIMPRI CHINCHWAD PUNE (307)
- Greater Noida Ph-I (1794)

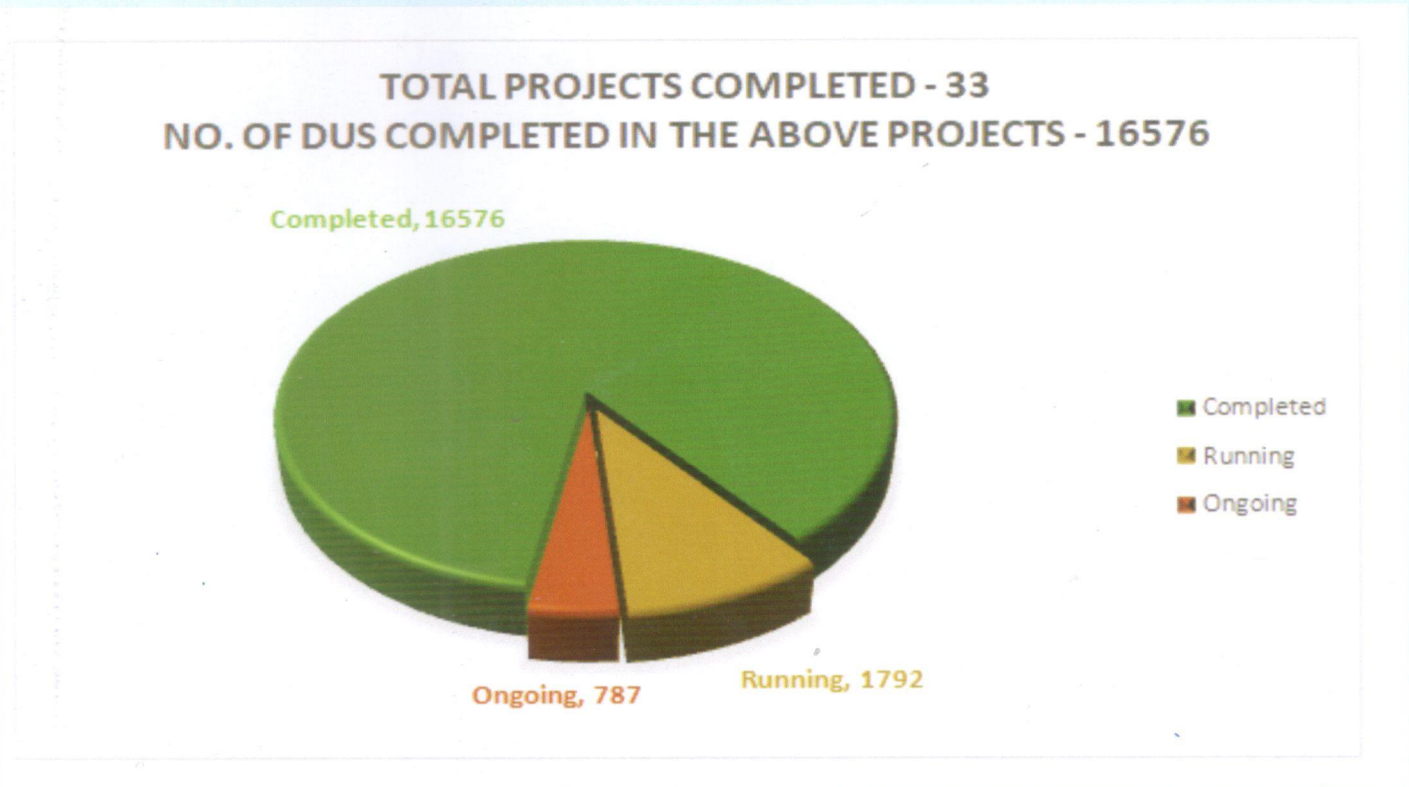




# TURNOVER



## Details of Dwelling Units



# Feedback of Greater Noida's Beneficiaries

Date: 6/7/24  
Page No. 2

Feedback

S.No.	Name	Floor	Grade	Excellent	Signature
15	B. V. Gaurav			✓	Sw
16	Ashwini Gupta			✓	AN
16	गौरी शर्मा			✓	Sw
17	Sheela Aggarwal			So perfect. Just that the slip can be cut in advance. Else, absolutely flawless.	Sw
18	Ravi Sharma			Excellent arrangement and transparency well.	Sw
19	Om Sharma			Excellent & very transparent process. adopted	Sw
20	Rajeev Kumar			Transparent process	Sw
21	Harendra Singh			Transparent and very good.	Sw
22	Anurag Bhargava			Very transparent	Sw
23	Kewal Kumar			Very Good arrangement	Sw
24	S.K. Pappu			Good	Sw
25	M.K. Sharma			Transparent & honest	Sw
26	Sighu Singh			good	Sw
27	R.B. Dossal			good	Sw

Date: 6/7/24  
Page No.: 6

S.No.	NAME	REMARKS
78	C.M. Gupta	A tremendous experience of a fully transparent procedure, perseverance and cordial staff and a great hospitality too.
79	Vaishali Chaturvedi	Very good procedure need to increase number of flats.
80	Rajkumar Singh	Very good & transparent process of draw of flats.
81	Meharshikha	Clear transparency for draw of flats. Nice arrangement.
82	D.S. Rawat	Draw was transparent.
83	Pooja Subhan	Very transparent & fair draw.
84	Ravi Kumar	Excellent management & fair draw.
85	Jyoti Singh	Very good management.
86	Sw	Good arrangement and lot of facilities.
87	B.V. Pandey	Good and transparent arrangement and procedure followed for draw.
88	Hemant Singh	Very well organized, appreciate Organizing Committee.
89	Vinayk Pandey	well organized, fair draw procedure.
90	Babbar	Very well arranged and transparent arrangement.
91	Uday Singh	Very well arranged and transparent arrangement.



# Feedback of Greater Noida's Beneficiaries

Date: 6/7/24  
Page No: 3

S.No.	Name	Poor	Good	Excellent	Signature
28	Ashish Agnihotri			✓	[Signature]
29	R. D. Singh			✓	[Signature]
30	J. K. Singh			✓	[Signature]
31	Kishan Pal Singh			✓	[Signature]
32	P. P. Singh	X	X	✓	[Signature]
33	J. C. Anand			✓	[Signature]
34	Manoj Kumar Mishra			✓	[Signature]
35	Rita Bhatia	Very good	procedure & Draw is very fair & transparent	✓	[Signature] 06/07/2024
36	P. P. Singh		procedure & Draw is excellent & transparent - fully satisfied.	✓	[Signature] 06/07/2024
37	Nazim Kumar		Very transparent & good arrangement.	✓	[Signature]
38	Geeta Bhatia			✓	[Signature]
39	Disha Kumar			✓	[Signature]
40	Divisha She			✓	[Signature]
41	Mansi Kumar			✓	[Signature]
42	Hardeep Sharma	Not		✓	[Signature]
43	Sanjay Shukla			✓	[Signature]
44	S. K. Singh			✓	[Signature]
45	Praveen Thakur			✓	[Signature]

Date: 6/7/24  
Page No: 7

S.No.	NAME	REMARKS	Signature
92	Sandeep Singh	Very good procedure	[Signature]
93	Neha Manohar	Well organised	[Signature]
94	Harish Rai	Good	[Signature]
95	Anshu Khandelwal	Transparent but very lengthy. Should be cut short	[Signature]
96	Manoj Khatia	very well done	[Signature]
97	Rishabh	Very well organized	[Signature]
98	Dhyanesh Kumar	Excellent arrangements. Transparent draw process. Highly appreciating gesture.	[Signature]
99	P. K. Jais	V. well	[Signature]
100	Ajay Bhatia	Well organized	[Signature]
101	Soni Anand	well organized, excellent arrangement	[Signature]
102	PREM Singh	well done	[Signature]
103	Jeevan khandelwal	A well organized and transparent process	[Signature]
104	Soni Kumar Raj	wonderful and transparent arrangements with highest level of hospitality arranged by management.	[Signature] 06/07/2024

## ONGOING PROJECTS

### 1. CHENNAI PHASE- III



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.



## 2. GREATER NODIA PHASE- II



Artistic Impression

Out of approx. 38 Acres of land at Greater Noida, 2130 DUs in multi storied configuration along with ancillary buildings in about 32 Acres of land planned for construction, 1794 DUs have been constructed as Greater Noida (Phase-I) and handed over to the beneficiaries. Balance 336 DUs is being constructed as Greater Noida Phase-II Project. The site 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 Project work will tentatively be completed in October-2027, with grace period of one year.

**Central Amenities:** A Community Centre has been provided for the residents of the complex. This community centre with common amenities and consists of a Multi-Purpose Hall, Kitchen, Pantry, Library Room, TV Lounge, Gymnasium, Kids Play Areas, Swimming Pool, Changing Rooms & Toilets. Further commercial complex for daily needs, Nursing Home, Meditation/Spiritual Centre and Nursery School which were already constructed for Phase-I beneficiaries shall be shared by Phase-II beneficiaries also. Water Supply shall be provided by GNIDA and shall be connected to underground tanks for 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 plant 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.).

### 3. KOLKATA PHASE-III



Artistic Impression

The Kolkata Phase-III project consisting of 236 Dwelling Units, being developed and executed on approximately 2.39 acres of land located at Diamond Harbour Road, opposite to Bharat Sevashram Sangha Hospital, Joka, South 24 Parganas, Kolkata. The site is in close proximity of IIM Kolkata and well connected with schools and hospitals.

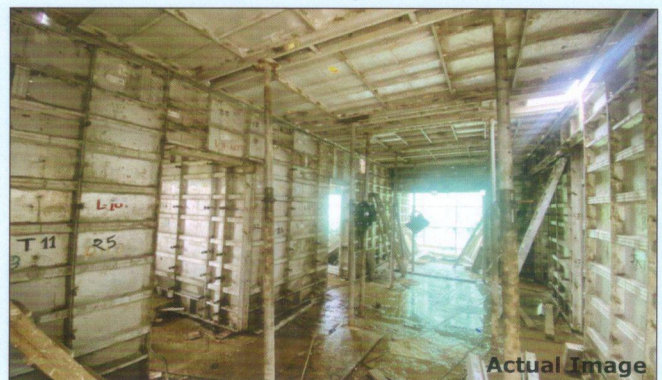
The project registered under WBRERA vide Registration No. HIRA/P/SOU/2021/001183. The construction of the project was commenced on 26.12.2023 and the project is likely to be completed by June 2026 with further a grace period of one year. The project is executed by construction of 2 Nos (Stilt+12 Type C and Type N) storied block and 1 No (Ground+1) parking block, The total number of flat is 236 and total number of parking is 236. Further, project is designed with features like Rain Water Harvesting, Organic Waste Composter, Kids

Zone, Community Hall, Intercom and CCTV surveillance, Solar Panels, etc.

The project is executed by M/s PS Group Realty Pvt Ltd., and IIT Roorkee is the Structural Consultant for the project. The shuttering for the project is being executed on Mivan Technology. Mivan Technology uses an aluminium formwork system for constructing the entire building, including walls, floors. Columns and slabs simultaneously, creating a monolithic RCC structure which provides smooth surfaces for walls and slabs. This reduces joints and increases the strength and durability of the building and resistance to earthquakes, which makes them suitable for regions prone to seismic activity. One of the biggest advantages of Mivan Technology is the speed of construction, since the form work is easy to assemble and disassemble, construction can be completed much faster than traditional method and it is highly economical for large scale housing projects.



Actual Image



Actual Image

**PROJECTS UNDER PLANNING**

**1. SAS NAGAR MOHALI**



Artistic Impression

The project at Sector 79, SAS Nagar, Mohali, Punjab consisting of 402 Dwelling Units, being developed and executed on approximately 5.64 acres of land allotted by GMADA. The site is in close proximity to Chandigarh International Airport (9.2km), ISBT Chandigarh(8.6km), Mohali Railway Station(5.6km), PCA Stadium Mohali (4.1km) and Post Graduate Institute of Medical Education and Research (PGIMR) (13.4 km).

<b>Details of Dwelling Units to be Developed, are as under</b>			
<b>Type</b>	<b>No. of DU</b>	<b>SBA (in Sqft)</b>	<b>Carpet Area (in sqft)</b>
Type - B	168	1411	833
Type - C	144	1679	1102
Type - D	72	2264	1429
Type - C1 (Penthouse Duplex)	12	3040	1937
Type - D1 (Penthouse Duplex)	6	4111	2400

## 2. VISAKHAPATNAM



The project at Pendurthi Road, Visakhapatnam consisting of 385 Dwelling Units, being developed and executed on approximately 8.67 acres of land on turnkey contract basis. The site is in close proximity to NAD X Road (10 km), Railway Station (22km) Airport (14 km) Bus Stand (22km) R.K. Beach (28 km).

### Details of Dwelling Units to be Developed, are as under

Type	No. of DU	SBA (in Sqft)	Carpet Area (in sqft)
Type - B (2 BHK)	50	1285	902
Type - C (3 BHK)	115	1618	1142
Type - N (3 BHK)	200	1671	1225
Type - D (4 BHK)	20	2021	1548



# Foundation Stone Laying of Visakhapatnam Housing Project



# Celebrating 35th CGEWHO Day



# CONSTRUCTION OF SENIOR CITIZEN-FRIENDLY HOUSING SOCIETY

## Objective

The objective of building a senior citizen housing society is to provide a safe, supportive, and comfortable living environment for older citizens. The housing facility should be able to provide a safe and secure neighborhood with medical healthcare facilities and assisted living for senior citizens along with various common amenities supporting an active and enriching lifestyle.

## Why is it Necessary?

**Safety and Accessibility:** The society shall be designed with features that enhance safety, such as non-slip floors, wider doorways, and handrails. This reduces the risk of accidents and injuries.

**Social Interaction:** The society shall encourage socialization, combating loneliness and isolation, which are common issues among seniors.

**Independence:** Senior-friendly designs empower residents to maintain their independence for longer.

**Health and Well-being:** The society shall have access to health facilities, fitness areas, and wellness programs that can improve both physical and mental health, contributing to a better quality of life.

**Support Systems:** The society will offer emotional and practical support, helping members navigate challenges associated with aging.

**Support Services:** The society shall consist of on-site support services, such as housekeeping, meal delivery, and health care, which can ease the burden on families and caregivers.

**Intergenerational Connections:** The society shall encourage and foster relationships between seniors and younger generations, promoting mutual understanding and respect.

**Activities and Engagement:** To organize various activities, such as classes, workshops, and outings, promoting mental and physical well-being.

**Affordability:** With the rising cost of living, dedicated housing can offer more affordable options tailored to the financial needs of seniors, ensuring they can live comfortably.

**Community Involvement:** Encourage participation from residents in decision-making processes to ensure the community meets their needs and preferences.

*Cont.....*

## Housing Complex

The housing project shall have various combinations of dwelling types to accommodate all sizes and socio-economic groups of senior citizens.

The range of dwelling units shall be from small studio apartments (fully furnished) to 1, 2, and 3 bhk plus help room dwelling types.

The residential units should be clustered in a way that provides privacy in their dwelling unit and have common spaces for interaction among the residents.

The dwelling units shall have proper clearances and universal accessibility with motion sensor artificial lights for safety and ease of movement.

The edges of the walls and all other surfaces shall be rounded for safety.

The flooring surfaces shall be antiskid and non-slippery.

Grab bars shall be provided in washrooms and all other required places.

Panic buttons shall be provided in washrooms and near beds.

Lifts shall have a glass front for safety reasons. The buttons shall be of appropriate sizes and should have audio feedback.

## Health-care complex

A compact fully sustainable and fully equipped healthcare complex shall be provided for immediate medical attention as well as long-term patient care. The health center shall have facilities for medical as well as mental health issues of the residents. A recovery and physiotherapy facility shall be provided for residents with long-term health issues. The health center shall have 24/7 medical help and tie-ups with various hospitals.

## Common amenities complex

A fully equipped common amenities pool complex shall be provided for an enriching and active lifestyle. The facility shall be able to host small social functions, social as well as engaging activities for residents, indoor as well as outdoor sports and recreation facilities.

## Common car parking complex

The ground floor shall be kept free from any vehicular traffic by providing parking in the basement. The residents can drop off at the residential block and the vehicle shall be parked by a valet. The basement shall have direct access to the dwelling units via lifts.

—Gagan Gupta  
Director (Technical & Admin.)  
Central Government Employees Welfare Housing Organisation

# Programme on Vigilance Awareness Week at Constitution Club of India Delhi



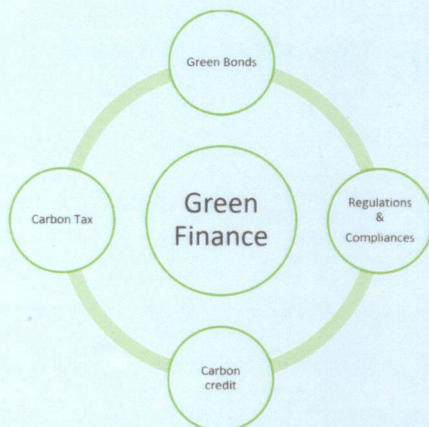
Draw of lots have been conducted in our community Hall for 3 days from 25th April 2024 to 27th April 2024 for Chennai Phase-III



Draw of lots have been conducted in our community Hall for 3 days from 25th April 2024 to 27th April 2024 for Chennai Phase-III



# Green Finance and The Future of Green Finance in India



**Green Finance:** Green finance refers to financial activities that support the transition to a low-carbon, sustainable economy. It encompasses a wide range of initiatives, including:

- **Loans and investments:** Green finance can come in the form of loans, bonds, equity investments, or credit cards that support environmentally-friendly projects and businesses.
- **Incentives:** Green finance can include incentives to help people and businesses make the transition to a greener lifestyle, such as making it easier to switch to electric vehicles or improve energy efficiency.

- **Managing risks:** Green finance can help manage environmental and social risks.
- **Accountability:** Green finance can help deliver greater accountability.
- **Empowering public policy:** Green finance can help create an enabling environment for the public sector.

Green finance is important for addressing global challenges such as climate change. It can help reduce greenhouse gas emissions, promote renewable energy, and conserve biodiversity.

## Future of green finance in India:

The Reserve Bank of India has introduced guidelines for banks and non-bank financial companies (NBFCs) to accept "green deposits" in line with the government's push for sustainable development. This is aimed at ensuring that the funds are used for activities such as energy efficiency, clean transportation, climate change adaptation, sustainable water and waste management, green buildings, and terrestrial and aquatic biodiversity conservation.

As the demand for green finance increases, India is expected to experience more innovative financing solutions and investment opportunities in the green sector.

On May 19, 2023, the Securities and Exchange Board of India (SEBI) introduced a new sub-category for ESG (Environmental, Social, and Governance) investments in mutual funds in India. This move responded to the increasing demand for responsible and sustainable investment options in the financial market.

*Cont.....*



ESG funds are thematic mutual funds that invest in companies committed to environmental, social, and governance causes. These funds aim to achieve a positive impact alongside financial returns.

While awaiting government action on green financing, such as tax breaks for low-carbon technologies and policy pushes for green financing instruments, it's equally important for private sector organizations to promote investment in green technologies and solutions.

As time goes on and processes become more refined, green finance and other types of investments will have standardized definitions and measurement frameworks. This will improve the ability to compare and choose funds and companies based on their performance and impact. The use of technology to track emissions, stricter reporting requirements, and better governance will enhance transparency in companies' environmental efforts, which should increase investor confidence and reduce concerns about "greenwashing."

Green finance is crucial for promoting sustainable investment practices and encouraging companies to prioritize environmental and social issues. Collaboration between government, academia, and industry, along with advocacy for new policies and public-private partnerships, is necessary to effectively implement innovative green financing mechanisms for a transition to a net-zero economy by 2070.

**Green finance is increasingly affecting India's journey to net zero. This emphasizes the need for organizations to integrate ESG into their financial decision-making.**

**—CA Ramesh Kumar Jaiswal**

*Director (Fin)*

*Central Government Employees Welfare Housing Organisation*

# Cyber Hygiene



## What is cyber hygiene?

Cyber hygiene involves developing good habits around cybersecurity to stay ahead of cyber threats. It's similar to personal hygiene in that both are precautionary processes carried out regularly to ensure health and well-being. The goal of cyber hygiene is to maintain the basic health and security of hardware and software, protecting them from threats such as malware. It helps keep data safe and secure and prevents security

breaches and theft of personal information by cybercriminals. The concept of cyber hygiene has become more relevant since the COVID-19 pandemic, as the increase in remote work has led to a rise in cybercrimes.

## Common cyber hygiene issues/problems:

Some of the issues/problems that cyber hygiene is designed to address include:

- **Security breaches:** Such as threats from hackers, phishing, malware, and viruses.
- **Data loss:** If hard drives and online cloud storage are not backed up, they can be vulnerable to hacking, corruption, or other issues that could result in data loss.
- **Out-of-date software:** This can leave your device more vulnerable to online attacks.
- **Older antivirus:** Security software that isn't kept up to date will be less effective at protecting you against the latest cyber threats.

## How can you ensure a good cyber hygiene?

There are two critical aspects of cyber hygiene for individuals – developing regular routines or habits and using the right tools. Let's look at each of these in turn.

### 1) Regular routines or habits:

Cyber hygiene isn't a one-off event – it's something that has to be practiced regularly. You can create habits by setting automated reminders or adding dates to your calendars for different tasks. These might include scanning for viruses using antivirus software, changing your passwords, keeping apps, software, and operating systems up to date, and wiping your hard drive. Once you get the hang of cyber hygiene, it becomes part of your regular personal cybersecurity routine.

*Cont.....*

## 2) Using the right tools:

These include:

- A network firewall: This prevents unauthorized users from accessing your websites, mail servers, and other sources of information that can be accessed from the internet.
- Data-wiping software: Whenever you introduce new software, add hardware, or modify system files, there is a risk of losing personal data. Using data-wiping software enables you to clear out data you don't need and wipe it clean from the hard drive.
- A password manager: Using strong, complex passwords that you change regularly is an important aspect of internet hygiene. Using a password manager can help you keep track of multiple passwords.
- **High-quality antivirus software:** It schedules and performs automatic device scans, detects and removes malicious software, and protects you from a range of online threats and security breaches.

—CA Ramesh Kumar Jaiswal

*Director (Fin)*

*Central Government Employees Welfare Housing Organisation*

## FLATS HANDOVER TO BENEFICIARIES OF GREATER NOIDA PHASE-I HOUSING PROJECT



## सबक

“किशोरावस्था के दिन थे। छठ महापर्व का समापन हो चुका था और सोनपुर मेले का शुभारंभ होने वाला था। छठ के प्रसाद (ठेकुआ-केला) का आस्वादन करते हुए सड़क के किनारे हम संगी-साथियों संग पशुओं का रेला (तांता) निहारते रहते थे। किसान एवं व्यापारी गण बिक्री एवं प्रदर्शन हेतु अपने पशुओं को सजा-धजा कर मेला की ओर जिस सड़क से प्रस्थान करते थे, वह हमारे गाँव से गुजरती थी”।

उस दौरान बहुत ही नयनाभिराम दृश्य होता था। अभी बैलों की जोड़ियाँ गुजर रही हैं तो अभी बैलगाड़ियों का कारवां। कभी टमटम ही टमटम, तो कभी घोड़े ही घोड़े। कभी बछड़े के साथ दुधारु गाय, तो कभी हाथियों के साथ ऊँट। विविध रंगों एवं चटकीले ओहार से वे सजे-धजे होते थे। उनके गर्लें में फुदेना लटकते रहते और घंटियां टुनटुनाती रहतीं। गाय के बछड़ों, घोड़े के बछेड़ों और हाथी के बच्चों की चहलकदमी का कैसे वर्णन किया जाए? गिरा अनयन, नयन बिनु वाणी। जब हाथी झूमते हुए सड़क से गुजर रहे होते तो हम बच्चे उत्साह में चिल्ला पड़ते, “हाथिया के पेट में बच्चा, पीलवनवा को कहे चचा”। घुड़सवारों, गाड़ीवानों, महावतों का अपने सवारियों (हाथी, घोड़ों, बैलों) को अपने विशेष अंदाज में खास शब्दावलियों के प्रयोग से पुचकारते हुए ललकारना और एक दूसरे से आगे निकलने की होड़ करना अलग ही समां बांधते थे।

इस प्रकार दिन-भर में जब मौका मिलता हम जानवरों को मेले की ओर जाते देखते रहते। फिर अच्छे से मेला जम जाने के बाद गाँव-घर के लोग सपरिवार मेला घूमने जाते। उसी क्रम में मेरा लंगोटिया यार अवधेश अपने परिवार के साथ मेला देखने गया। मेला से वह मिट्टी के कुछ खिलौने और एक गुलाब का पौधा खरीद लाया। पौधे को अपने फुलवारी में रोपने के बाद उसने मुझे भी गर्व से दिखाया। पौधा बहुत सुंदर था। उसमें गुलाब खिल रहे थे। उस पर तितली और भंवरे मंडरा रहे थे।

उन दिनों मुझे फूल-पौधे लगाने का शौक चर्चाया हुआ था। गांव में जहां से भी मुझे फूल के पौधे मिलते, उसे मैं अपने दरवाजे के सामने वाली जमीन पर लगा देता। उसे सुबह-शाम सींचता और बढ़ते-फूलते हुए देखकर बहुत खुश होता। अवधेश का गुलाब देखकर मेरा मन ललचाया। इसे भी मेरी फुलवारी में होना चाहिए – ऐसा सोचने लगा और पौधे को चुराने का भाव मन में आया। अगले दिन जब मेरा मित्र विद्यालय गया हुआ था तो मैं उसके गुलाब के पौधे को उखाड़ कर अपने घर ले आया। अगर सीधे वहां से लाकर उसे अपने फुलवारी में लगा देता तो मेरा मित्र अवधेश देख लेता और उसे सब पता चल जाता। यह सोचकर पहले मैंने

उसे अस्थायी रूप से मिट्टी के कुल्हड़ में लगाकर छुपा दिया ताकि उसकी नजर उस पर न पड़ सके। आगे हमारी योजना यह थी कि जब हम मेला देखने जाएंगे तो वहां से वापस लौटने के बाद उसे कुल्हड़ से निकालकर अपनी फुलवारी में लगा देंगे। अगर मेरा मित्र पूछेगा भी तो उसे बता देंगे कि मेला से खरीदकर लाए हैं।

मेरी माँ को मेरी सारी कारगुजारी पता थी। मैं उनसे कोई बात नहीं छुपाता था।

अगले पृष्ठ पर जारी.....

अगले दिन मैं अपने विद्यालय गया हुआ था, जो कि हमारे घर से करीब दो कि०मी० की दूरी पर अवस्थित था। स्कूल से छुट्टी होते समय भाई साहब मुझे सायकिल से लेने पहुंचे। सायकिल की आगे वाली सीट पर उन्होंने मुझे बैठा लिया और सायकिल चलाने लगे। जब सायकिल मुख्य सड़क पर चलने लगी तो उन्होंने मुझे बताया कि आज अवधेश किसी काम से अपने घर आया था तो मां ने वह गुलाब का पौधा उसे वापस दे दिया। यह सुनना था कि मेरे तो प्राण सूख गए। मुझे तो काटो तो खून नहीं। अब मैं अपने दोस्त से नजरें कैसे मिलाऊंगा। हरदम उसी के साथ रहता था, खेलता-कूदता था। और मां आपने यह क्या कर दिया? मैं तो आपसे कुछ नहीं छुपाता था। आप ही मेरी सबसे अंतरंग थीं।

फिर कम से कम आप तो हमें बचा लेतीं, माफ कर देतीं। लेकिन आपने मुझे मित्र के सामने कहीं का नहीं छोड़ा। इन्हीं विचारों से मन मथता जाता था। जैस-जैसे साइकिल घर की ओर बढ़ रही थी और मेरा दिल डूबा जाता था। मैं मन ही मन प्रार्थना करने लगा कि अभी कोई दुर्घटना हो जाए और मेरा अंत हो जाए या यह धरती फट जाए और मैं उसमें समा जाऊं।

मेरे लिए बहुत कठिन परिस्थिति थी। अगर भाई साहब मुझे सायकिल पर आगे नहीं बैठाए होते, तो मैं उससे कूदकर भाग जाता। मैं किसी भी स्थिति में अपने मित्र का सामना नहीं करना चाहता था, क्योंकि मैंने उसके भरोसे को तोड़ा था। साथ ही मां पर से भी मेरा विश्वास उठ गया था। मेरे लिए बड़ी ऊहापोह की स्थिति थी।

खैर, ऐसा कुछ भी अनिष्ट नहीं हुआ। धीरे-धीरे सब कुछ सामान्य हो गया। किन्तु मां ने अपने रुख से मुझे जीवन का सबसे बड़ा सबक सिखा दिया था कि चोरी सबसे बड़ी बला है और आगे से कभी चोरी नहीं करनी है तथा मुझे उनसे यह कभी उम्मीद नहीं करनी चाहिए कि वे मेरे गलत कार्य को भी संरक्षण प्रदान करेंगी। वह पाटल (गुलाब)-पौध-प्रकरण मेरे लिए आत्म-चिंतन का अवसर बना और मैंने संकल्प लिया कि भविष्य में इसे फिर कभी नहीं दुहराऊंगा। आज भी जब कभी उस बालसखा से मेरी मुलाकात होती है तो पुराने दिनों को याद कर हम दोनों भावविभोर हो जाते हैं।

श्री मनोज कु० सिंह,  
व० अनुवाद अधिकारी

“जीवन काव्य है”

विगत की घटनाओं और  
भविष्य की दुश्चिंताओं से  
क्यों परेशान हो ?

स्वीकारो, जो जैसा है  
क्योंकि पूर्वाग्रह-दुराग्रह  
तुम्हारी जीवन-धारा को  
बाधित करते हैं।

अरे! तुम तो ‘विधाता’ की  
बगिया के एक पुष्प हो;  
जिसे ‘वही’ सिंचित-पुष्पित करता है,  
और जिसकी नियति है  
‘उसी’ के चरणों में  
अर्पित हो जाना।  
उसमें तुम्हारा  
अपना क्या है;  
जिसके पाने-खोने का  
सुख-दुख हो।

अगर तुम किन्तु-परन्तु को  
छोड़ सको,  
तो पाओगे  
कि ‘जीवन काव्य है’;  
प्रवाहित होने दो उसे,  
और सराबोर होते रहो।

श्री मनोज कु० सिंह,  
व० अनुवाद अधिकारी

“प्रेरणा”

चंचल हवाएं  
काली घटाएं  
उफनती धाराएं  
अलमस्त फिजाएं  
—कहतीं हैं

“गुनगुनाओ मेरे लिए”।

नदी के तट का बालू मीत  
बयार व्युत्पन्न झर-झर संगीत  
तट पर लगे तुलसी के पौधे  
बच्चों के बने अनगढ़ घरोंदे  
—कहते हैं,  
“मुग्ध हो जाओ, मेरे लिए”।

नभ में लहराते पाल का झप-झप  
जल पर थिरकते पतवार का थप-थप  
तरणी का तरुणी-सम खिलवाड़  
माझी का मर्मस्पर्शी मल्हार  
—उत्प्रेरित करते हैं,  
“सुर में सुर मिलाओ मेरे लिए”।

सरल-सहज कवि-प्रवृत्ति  
मनमोहक-मनभावन प्रकृति  
गंगा की विराट आकृति  
—प्रेरित करतीं हैं,  
“कोरे कागज पर शब्द-चित्र  
उकेड़ो मेरे लिए”।

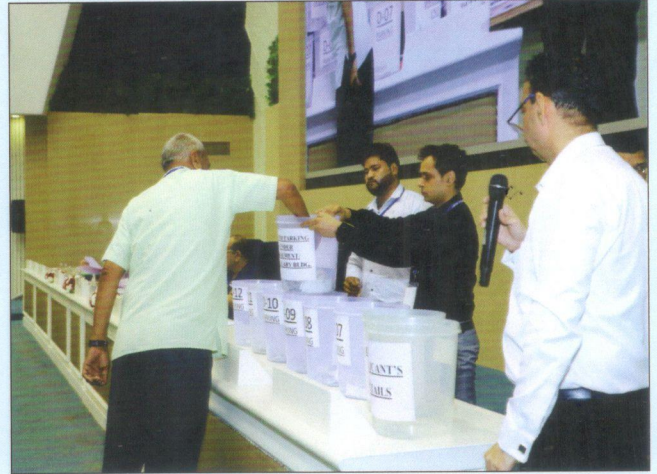
श्री मनोज कु० सिंह,  
व० अनुवाद अधिकारी

# Greater Noida Phase-II Draw (Dwelling Units)





# Greater Noida Phase-II Draw (Dwelling Units)



# Greater Noida Phase-II Draw (Parking)



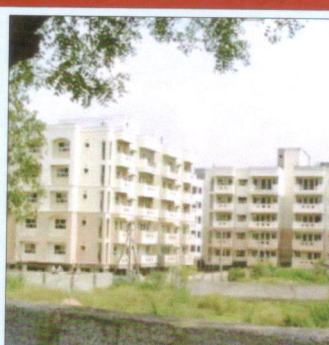
## COMPLETED PROJECTS



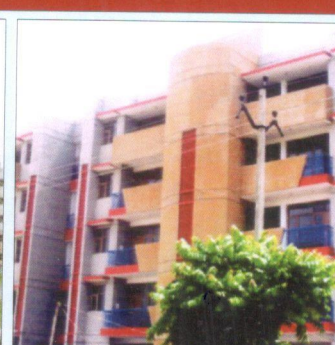
Ahmedabad : 310 DUs  
Completion Year : October, 2005



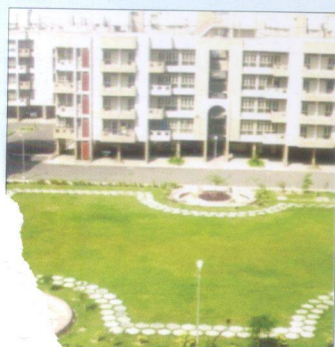
Jaipur, Ph-I : 184 DUs  
Completion Year : October, 2005



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



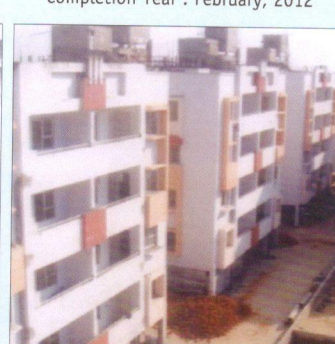
Jaipur, Ph-II : 572 DUs  
Completion Year : March, 2012



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



Mohali, Ph-I : 603 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



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



Greater Noida Ph-I, 1794 DUs  
Completion Year: October 2022



# CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION

(An Autonomous Body of Ministry of Housing & Urban Affairs - Government of India)

9th Floor 'B' Wing, Janpath Bhawan, Janpath, New Delhi-110001

Ph.: 011-23717249, 23739722, Fax: 011-23717250, Website: [www.cgewho.in](http://www.cgewho.in) & Email: [cgewho@nic.in](mailto:cgewho@nic.in)

CGEWHO having a strong legacy of 34 years in constructing quality housing as welfare measure for the employees of Central Government/Autonomous Bodies/State Government/PSU's has completed more than 33 Housing Projects (approx. 16000 Flats). The Housing complexes are named "KENDRIYA VIHAR" at all stations.



Chennai Phase-III Actual Image D3 Block

Complete details of cost and about scheme may be seen on website of Organisation "[www.cgewho.in](http://www.cgewho.in)"

**COMMITTED FOR QUALITY ASSURANCE, ON TIME DELIVERY, TRUST & TRANSPARENCY**

