

CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION Memorandum of Association

1. Name of the Society

The name of the Society shall be Central Govt. Employees Welfare Housing Organisation (hereinafter referred to as CGEWHO).

2. Registered Office of the Society

The Registered Office of the Society shall be located in Union Territory of Delhi and at present is situated at Janpath Bhawan, 6th Floor, 'A' Wing, Janpath, New Delhi - 110 001

3. AIMS And Objects

The aims and objects for which the Society is established are as under:-

- a. To undertake Social Welfare Schemes at NO PROFIT NO LOSS BASIS for the Central Government Employees serving and/or retired, for spouses of the deceased Central Government Employees, and employees in service of the 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.
- b. To do all such things as are incidental or conducive to the attainment of the above objects or any of them.

4. All the incomes, earnings, movable, immovable properties of the Society whensoever and howsoever derived shall be solely utilised 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 will be made or transferred directly or indirectly by way of dividends, bonus, profits or in any manner whatsoever to the present or past beneficiaries of the Society or to any person claiming through any one or more of the present or the past beneficiaries provided that nothing herein contained shall prevent the payment made in good faith of remuneration to any member thereof or other person in return for any service rendered to the Society. No member of the Society shall have any personal claim or any movable or immovable properties belonging to the Society or make any profits whatsoever.

5. Governing Council

The names, addresses, occupations, and designations of the ex-officio present members of the Governing Council to whom the affairs of CGEWHO are entrusted as required under Section 2 of the Societies Registration Act of 1860 (Punjab Amendment Act 1957), as extended to the Union Territory of Delhi are as follows:

	Name & Residential Address Smt/Shri	Occupation	Designation in Society
1.	K. C. Sivaramakrishnan C-11/81, Moti Bagh	Secretary Min of Urban Devlp	President
2.	G. N. Tandon 4/3, M. S. Flats Shahjahan Road, New Delhi-11	Addl. Secretary (Exp.) Min. of Finance	Member
3.	K. L. Mohanpuria D-51, Govt Quarters Dev Nagar, New Delhi-5	Addl. Secretary (Legislative Deptt.) Min. of Law	Member
4.	M. Dandapani D7/1 S-13, R K Puram New Delhi-23	Secretary Min. of Personnel PG & Pension	Member
5.	Smt. Krishna Singh D-1/127, Chankya Puri New Delhi	Joint Secretary (Staff Welfare) Min of Personnel PG & Pension	Member
6.	P. S. A. Sundaram C-1-1, M. S. Flats S-13, R. K. Puram, New Delhi	Joint Secretary (Housing) Min. of Urban Dev.	Member
7.	S. K. Sharma 241, Asiad Village New Delhi-49	Chairman-cum- Managing Director HUDCO	Member
8.	B. Bhattacharya C-11/57, Moti Bagh New Delhi-2	Joint Secretary (Finance) Min. of Urban Dev.	Member
9.	Seshibushan Rao 112/6, Unit II S.E.Railway,Garden Reach, Calcutta-43	Leader of the Staff Side National Council (JCM)	Member
10.	A. K. Samantray D-II/A/65, Nanakpura New Delhi	Director (Housing) Min. of Urban Dev.	Member-Secy. & Chief Executive Officer
11.	P. R. Ramakrishnan D-II/2, Kidwai Nagar (East) New Delhi	Director (Finance) Min. of Urban Dev.	Member- Treasurer

6. We the undersigned are desirous of forming a Society namely "Central Government Employees Welfare Housing Organisation' under the Societies Registration Act XXI of 1860(Punjab Amendment Act 1957) as extended to the Union Territory of Delhi in pursuance of this Memorandum of Association:-

Name & Residential Address	Occupation	Signature
Shri		
K. C. Sivaramakrishnan 11/81, Moti Bagh New Delhi-21	Secretary Min. of Urban Dev.	Sd/-
G. N. Tandon A/3 M. S. Flats, Shahjahan Road	Addl. Secretary (Exp.) Min. of Finance	Sd/-
K. L. Mohanpuria D-51, Govt. Quarters Dev Nagar, Karol Bagh, N.D. 5	Addl. Secretary (Legislative Deptt.) Min. of Law	Sd/-
M. Dandapani D 7/1 Sector XIII, R. K. Puram New Delhi 23	Secretary Min. of Personnel PG & Pension	Sd/-
Smt. Krishna Singh D-1/127, Chanakyapuri, New Delhi	Joint Secretary (Staff Welfare) Min. of Personnel PG & Pension	Sd/-
P. S. A. Sundaram C-I-I, M. S. Flats, Sector XIII, R. K. Puram, New Delhi 22	Joint Secretary (Housing) Min of Urban Dev.	Sd/-
S. K. Sharma 241 Asiad Village, Khelgaon Marg, New Delhi 49	Chairman-cum- Managing Director Hsg. & Urban Dev. Corp.	Sd/-
B. Bhattacharya C-11/57 Moti Bagh New Delhi-21	Joint Secretary (Finance) Min. of Urban Development	Sd/-
Seshibusham Rao 112/6, Unit II S.E Railway Colony Garden Reach, Calcutta 43	Leader of the Staff Side National Council (JCM)	Sd/-
A. K. Samantray D-II/A/65, Nanakpura, New Delhi	Director (Housing) Min. of Urban Dev.	Sd/-
P. R. Ramakrishnan	Director (Finance) Min. of Urban Development	Sd/-
B. K. Chakraborty A-10 MIG Flats Qutab Enclave N Delhi 16	Executive Director (Projects) HUDCO	Sd/-
Umrao Mal Purohit 1st Potedar Estate Malad (East) Bombay - 64	Secretary to the Staff Side, National Council(JCM)	Sd/-
B K Dey D-II/61, Asian Games Village New Delhi	Chief Welfare Officer Min. of Personnel, PG & Pension	Sd/-

Signature from S.No. 1 to 14 are attested.

Sd/-

(H. K. Ghosh)
Under Secretary (Housing)
Min. of Urban Development

**RULES AND REGULATIONS
OF
CENTRAL GOVERNMENT EMPLOYEES
WELFARE HOUSING ORGANISATION**

Name of the Society and Address:

1. The "Society" shall mean the "Central Government Employees Welfare Housing Organisation" established for the social welfare of the Central Government Employees and personnel of the Society (serving as well as retired/retiring), with the purpose of promoting, controlling and coordinating the development of housing at various selected stations throughout India, on "NO-PROFIT-NO-LOSS" basis. The Registered Office of the Society will be situated at the Union Territory of Delhi, and for the present it will function as "Nirman Bhavan", Maulana Azad Road, New Delhi-110 011.

General Body:

2. (i) The General Body will comprise of 14 members mentioned in para 6 of the Memorandum of Association.
- (ii) The membership of General Body shall not exceed 30.
- (iii) The admission of new members or change in membership shall be decided and notified by Ministry of Urban Development from time to time.
- (iv) The General Body shall meet as often as is considered necessary but not less than once a year.
- (v) The General Body shall have powers and duties for the furtherance of the aims and objects of the Society and without prejudice to the foregoing shall carry out the following functions:
 - (a) To lay down general policy guidelines for the proper functioning of the Society within the aims and objects of the Society;
 - (b) To make, amend, alter Rules & Regulations of the Society;
 - (c) To consider and approve any matter brought before it for its consideration.

Members of the Governing Council:-

- 3.(i) The Council shall consist of eleven members. All members of the Council shall also be deemed to be the members of the Society. The Ministry of Urban Development (MOUD) will notify the constitution of the Council from time to time. The Council shall consist of the following:-
 1. Secretary, Ministry of Urban Development, Ex-Officio President.
 2. Secretary (Expenditure), Ministry of Finance or his nominee, Ex-Officio Member.
 3. Secretary, Ministry of Law or his nominee, Ex-Officio Member.
 4. Secretary, Ministry of Personnel, or his nominee, Ex-Officio Member.
 5. Joint Secretary (Staff Welfare), Ministry of Personnel, Ex-Officio Member.
 6. Joint Secretary (Housing), Ministry of Urban Development, Ex-Officio Member.
 7. Joint Secretary (Finance), Ministry of Urban Development, Ex-Officio Member.
 8. Chairman & Managing Director, HUDCO or his nominee, Ex-Officio Member.

9. A nominee of the National Council of JCM, Ex-Officio Member.
10. Chief Executive Officer of the Society, Ex-Officio Member.
11. Treasurer of the Society, Ex-Officio Member.

Within one year from the date of registration of the Society, MOUD may reconstitute the Council in terms of this Clause.

- (ii) Every member of the Society shall be eligible to receive the Annual Report of the Society.

Subscription:

- 3 (iii) No Subscription shall be paid to the Society by its members.

Functions and Powers of Governing Council:

4. The Management of the Affairs of the Society shall vest in the Council. Without prejudice to the generality of the foregoing, the council shall carry on the following functions: -
 - (a) Manage and administer the affairs of the Society;
 - (b) Approve the requirement of staff and their terms and conditions of service;
 - (c) Lay down policy for investment of the surplus funds of the Society;
 - (d) Approve the Annual Budget and Accounts of the Society;
 - (e) Appoint the Auditors and fix their remuneration;
 - (f) Delegate its function and powers to the Executive Committee, Field Committees, Chief Executive Officer, Treasurer or any other officer(s) of the Society.

Meetings:

5. The Council shall meet as often as is considered necessary by the President but no less than once a year. In the absence of the President, the senior most member of the council will act as President and preside over the meetings of the Council. The President or the senior most member of the Council acting as the President, will have a casting vote, the quorum for the meeting shall be four.
6. Once in a year, after the close of the financial year, a list shall be filed with the Registrar of Societies of the names, addresses and occupations of the members of the Council, then entrusted with management of the affairs of the Society as per Section 4 of the Societies Registration Act, 1860.
7. At least 7 days notice shall be given for the meeting of the Council.
8. An Extraordinary meeting may be called by the Council at any time or may be called on a demand/approval of not less than four members of the Council for a special purpose which shall be notified.
9. An annual General Meeting of the Society shall be held within six months of the close of the financial year of the Society at such date, time and place as may be determined by the President of the Council.

Passing of Resolution by Circulation:

10. Save as otherwise expressly provided in these Rules, a Resolution in writing circulated to all the members of the Council or of the Executive Committee, as the case may be, for the time being entitled to attend the meeting of the Council or the Executive Committee and approved by a majority, shall be as valid and effectual as if it had been passed at a meeting of the Council or Executive Committee, duly convened and held.

Executive Committee:

11. The Executive Committee of the Society shall be composed of the following, who will be ex-officio members:-

(i.)	Joint Secretary (Housing), Ministry of Urban Development	Chairman
(ii.)	Joint Secretary (Finance), Ministry of Urban Development	Member
(iii.)	Joint Secretary (Staff Welfare) Ministry of Personnel & Trg.	Member
(iv.)	Nominee of HUDCO	Member
(v.)	Nominee of National Council of JCM	Member
(vi.)	Representative of State-Level Advisory Committee	Member
(vii.)	Treasurer	Member
(viii.)	Chief Executive Officer	Member-Secretary

Functions of Executive Committee:

12. (a) Subject to any special directions issued by the Council, the Executive Committee shall prepare Housing Schemes to meet the housing needs of the CGEs, both serving, retired and retiring and consider and deal with day-to-day work of the Society.

(b) Frame rules or guidelines, inter alia, for regulating -

- (i) Registration of the applications for houses, in consonance with the object clause in the Memorandum of Association of the Society.
- (ii) Housing Schemes;
- (iii) Stations/Towns where Housing Schemes may be undertaken;
- (iv) Deposits and payments by the applicants. A non-refundable admission fee of Rs.100/- may be charged from the applicants. The applicants shall not claim membership of the Society as a matter of right;
- (v) Withdrawal of Applications;
- (vi) Penalties to be levied;
- (vii) Allotment of houses;
- (viii) Disposal of houses by allottees;
- (ix) Maintenance of common service in the Housing Schemes;
- (x) For providing cash loans to CGEs etc;
- (xi) Any other matter.

(c) The Executive Committee shall consider and scrutinise the accounts and finances of the Society and report to the Council.

(d) Sanction expenditure on miscellaneous contingent items within the approved budget estimates and limits laid down by the Council. The Executive Committee may delegate the powers to sanction expenditure to the Chief Executive Officer of the Society, if necessary.

- (e) Invest the surplus funds as per policy laid down by the Council, draw, make, accept endorse, discount, execute and issue promissory notes, Bills of Exchange and other negotiable or transfer instruments.
- (f) Appoint the required staff as approved by the Council.
- (g) The Executive committee will deal with all other matters entrusted to it by the Council.
- (h) Maintain a close watch on the construction and development work of the Society and on the working of the Field Committees and ensure that the development work, construction and inspection schedules and other activities are proceeding according to the time frame laid down.
- (i) The Executive Committee may appoint Sub-Committees as it may deem necessary to deal with specific subjects on its behalf.
- (j) The Executive committee will negotiate with State Governments and/or Public and private agencies and/or land owners, cooperatives, for acquiring land, building/flats and determine the compensation/price to be paid.
- (k) Borrow money with or without security.

Executive Committee Meetings:

- 13. The Executive Committee shall meet as often as is considered necessary by the Chairman but not less than once in a quarter. The chairman or in his absence, the senior most member of the Executive Committee, shall preside over the meetings and have a casting vote. Four members present shall form the quorum.

Advisory & Field Committees:

- 14. (i) The Council may appoint State-level Advisory committees of three to five members consisting of nominees of MOUD, JCM and Zonal/Regional Chief of HUDCO. A nominee of MOUD shall be the Convenor of each such Committee. The Advisory Committee shall provide necessary feed-back on the housing needs of the Central Government Employees residing in its area and help the Executive committee in formulating and promoting Housing Schemes.
- (ii) The Council may also appoint Field Committees consisting of at least three members for undertaking and implementing the Housing Schemes. The members of the Field Committee shall be a nominee of MOUD, JCM, an Engineer and/or an Official of finance discipline. The MOUD's nominee shall be the Convenor of the Field Committee.

Chief Executive Officer (CEO):

- 15. A full time (CEO) of the rank not below that of the Director in Government of India shall be appointed by MOUD. He will conduct the normal day-to-day administration/business of the Society and shall act as the Secretary to the Council and the Executive Committee.
- 16. Without prejudice to functions as stated above, the Chief Executive Officer shall-
 - (a) be responsible to the Council through the Executive Committee for the discharge of all duties assigned to him.
 - (b) bring to the notice of the Council or Field Committees or such other committee or Sub-Committee that may be appointed, on all matters requiring action by them.
 - (c) unless prevented by illness or excused from attending by the President of the Council or Chairman of the Executive Committee, as the case may be, attend all such meetings of the Council/Executive Committee etc, and record Minutes of such meetings.

- (d) conduct all correspondence and execute all Contracts on behalf of the Society.
- (e) be responsible to the Council and Executive Committee for all sums of money received from beneficiaries of the Schemes undertaken by the Society.
- (f) deposit any money received by the Society, handle account without delay whenever he acts as a Treasurer.
- (g) keep a close liaison with Central Government, State Government and other agencies, connected with the housing activities.
- (h) oversee and ensure quality control in construction, carry out maintenance of construction and inspection schedules.

The Treasurer:

17. A Treasurer, not below the rank of Deputy Financial Advisor in the Government of India will be appointed by MOUD and he will be responsible to CEO.

18.1 The Treasurer shall :-

- (a) attend all meetings of the Council and Executive Committee unless prevented by illness or excused by its Chairman and will supply such information of accounts and finances of the Society as may be required.
- (b) be responsible to see that all contributions by beneficiaries and the Society's Schemes are duly collected and funds disbursed as per directions of the Council/Executive Committee. He will ensure proper and due precautions for the safe custody of Cash, Cheque Book, seal and securities of the Society. Deposit money received into the Society's banking account without delay.
- (c) prepare periodical returns of the financial activity of the Society for perusal of the Council/Executive Committee/CEO. He will also make financial analysis on any aspect of the working of the Society when called upon to do so.
- (d) prepare Annual Budget and Final accounts of the Society.
- (e) supervise working of the Accounts staff.

18.2 Powers of President:

The President shall exercise such powers as may be delegated by the Governing Council from time to time.

19. Source of income and Utilisation of funds:-

The funds of the society shall consist of the following:-

- i) Grants made by the Government for the furtherance of the objects of the Society;
- ii) Receipts of the Society from other sources, including money borrowed with or without security;
- iii) Income from investments;
- iv) Contributions from other sources;

Banking Arrangements:

20. The Society will operate Bank Account with a Nationalised Bank(s) approved by the Council. The Bank account will be operated by the Treasurer and Chief Executive Officer of the Society jointly or such other officer(s) as may be approved by the Council.

Books of Accounts:-

21. The Executive Committee shall ensure that proper accounts and other relevant records are kept of all sums of money received and expended by and on behalf of the Society with supporting vouchers. The books of accounts/documents are to be maintained properly.
22. The accounts will be closed on the 31st March and income and expenditure account and Balance Sheet duly audited as hereinafter provided. The accounts duly audited together with a report from the Executive Committee will be presented in the Meeting of the Governing Council for its approval.

Audit:-

23. The Annual General Meeting of the Society shall appoint auditors of the Society each year until the conclusion of the next Annual General Meeting and the same auditors will be eligible for re-appointment for a consecutive period of maximum three years.
24. The auditors appointed will be a reputed firm of Chartered Accountants.
25. The auditors shall have access to the books of accounts and vouchers of the Society and entitled to receive from the Executive Committee such information as may be necessary for the purpose of their duties.
26. Once in every year, a list of the member of the Society constituting the Governing Council shall be filed with the Registrar of Societies as required under Section 4 of Societies Registration Act, 1860.

Dissolution:-

27. If at any time the Society is dissolved, the net asset of the Society shall not be distributed among the members but shall be handed over to an Organisation(s) with similar objects as the Council may decide, as per Section 13 and 14 of Societies Registration Act 1860.

Amendment to the Rules and Memorandum:-

28. General Body is empowered to amend, alter or delete any of these rules as well as Memorandum of Association whenever necessary as per Section 12 and 12-A of the Societies Registration Act 1860.

Suits by and against the Society:-

29. For the purpose of Section 6 of the Societies Registration Act XXI of 1860, the CEO of the Society is the person who may sue or be sued in the name of the Society.
30. All the provisions of the Societies Registration Act (XXI of 1860) as extended to the Union Territory of Delhi, shall apply to this Welfare Housing Organisation for Central Government Employees.

"Certified that this is the correct copy of the Rules and Regulations of the Society."

sd/-
K C Sivaramakrishnan
President

sd/-
A K Samantray
Secretary

sd/-
P R Ramakrishnan
Treasurer