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## PART A : MOHALI HOUSING SCHEME at SECTOR-79, SAS NAGAR

### 1. INTRODUCTION/BACKGROUND

i) Central Government Employees Welfare Housing Organisation (CGEWHO), an autonomous body of Ministry of Housing & Urban Poverty Alleviation, Govt. of India and registered under the Societies Registration Act 1860, specifically created for execution of housing projects for Central Government Employees, on No Profit No Loss, self financing basis throughout country. It has at present, to its credit, on-going housing schemes at Kolkata (Phase II-582), Mohali (Phase II-615) and Greater Noida (2130) and further, 2316 dwelling units under various stages of planning. Twenty Nine Projects at following locations have been completed.

No.	Project completed at	No of DU
1, 2	Chennai (Phase-I & II)	1096
3	Nerul, Navi Mumbai	384
4, 5	Panchkula (Phase-I & II)	338
6	Kolkata (Phase-I)	576
7, 8	Noida, Sector-51 (Phase I & II)	1200
9	Kharghar, Navi Mumbai	1230
10, 11	Gurgaon, Sector-56 (Phase I & II)	1940
12	Chandigarh	305
13	Banglore (Phase I)	603
14, 15 16	Hyderabad (Phase I, II & III)	902
17	Kochi	43
18, 19	Pune (Phase I & II)	307
20, 21	Noida, Sector-82	2276
22	(Phase III, IV & V)	
23	Ahmedabad	310
24, 25	Jaipur (Phase I & II)	756
26	Lucknow	130
27	Mohali (Phase I)	603
28	Bhubneshwar (Phase I)	258
29	Meerut (Phase I)	90

- ii) After successful completion of housing projects as mentioned above, CGEWHO is now launching its next scheme at Sector-79, SAS Nagar, Mohali. Besides the present scheme at Sector-79, SAS Nagar, Mohali CGEWHO's forth-coming schemes may include Chennai (Phase-III), Vishakhapatnam (Phase-I) and Meerut (Phase-II).
- iii) This brochure, outlines details and 'Rules and Regulations' governing the Sector-79, SAS Nagar, Mohali Housing Scheme.

### 2. LOCATION

The plot admeasuring 5.64 acres located at Sector-79, SAS Nagar, Mohali allotted by GMADA. Distances of important place(s) by road are:

Mohali Railway Station (SAS Nagar)	5.6 Kms.
PCA Stadium	4.1 Kms.
PGIMR, Chandigarh	13.4 Kms.
ISBT, Sector-43, Chandigarh	8.6 Kms.
Chandigarh Railway Station	14.7 Kms.
Chandigarh Airport	9.2 Kms.

Please see location place of Plot in the back side of cover page.

### 3. SALIENT FEATURES

- ✓ All DUs are provided with balcony (ies).
- ✓ Located in non-polluted atmosphere, developed sector of Mohali.
- ✓ Fully functional project with bituminous/ concrete roads, paved walk ways, electrification, water supply, sewage disposal system, area drainage system, community facilities, horticulture/ plantations, parks, boundary wall, security gates & post etc.
- ✓ All the blocks are provided with lift facility.
- ✓ Planning by professional firm of Architects.
- ✓ Complex planned with open spaces with Ground Coverage around 35%.

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- ✓ Rainwater harvesting for augmenting water resources Efficient Plans.
- ✓ Super Built-up Area calculated as per actual.
- ✓ Construction as per approved plans by the GMADA.

## 4. ELIGIBILITY

### ELIGIBLE CATEGORIES

#### PRIORITY I

- i) Central Government Employees: Serving or retired Central Govt. Employees, who are covered by the definition as given at Para 2(vii) of Part B of this Brochure, will be eligible.
- ii) Spouse of deceased employees: Spouses of the deceased Central Govt. Employees or deceased retired employees would be eligible, if the deceased employee would have qualified by criteria (i) above.
- iii) Employees of CGEWHO, with a minimum of one year of service, will be eligible.

#### PRIORITY II

- i) Employees in service of Central PSUs, State Govts., Union Territory Administration, Autonomus Bodies, Corporations, Nationalised Banks etc.
- ii) Serving uniformed employees of the Ministry of Defence and serving employees of Ministry of Railways.

*Note:*

- i) *Allotments shall be made in the order of priority, depending upon the number of applications*

*received, as mentioned above. However, in case the number of applications received from Priority I applicants outnumber the number of dwelling units proposed to be built; a Draw of lots will be held at CGEWHO's Head Office, New Delhi.*

- ii) *An eligible Central Government Employee can make only one application for one DU/Flat only. Where both husband and wife are eligible, only one can apply.*
- iii) *Before submission of application, applicants must ensure their eligibility regarding their Central Govt. employment and other conditions given under Para 4 of Part B of these Rules. In case, an allotment is still made in contravention of the CGEWHO Rules due to any oversight, it will be the responsibility of the applicant to inform this Organisation, once it comes to his/her knowledge.*

#### PRIORITY - III

General Public, including retired/spouses of deceased employees of Priority-II

*Note:*

*Allotments shall be made in the order of priority, depending upon the number of applications received, as mentioned above. However, in case the number of applications received from Priority I applicants outnumber the number of dwelling units proposed to be built, a Draw of lots will be held. The unsuccessful applicants, if any, will be considered alongwith the Priority II applicants, in the same manner as for Priority I applicants, so on.*

## 5. TENTATIVE DETAILS OF DWELLING UNITS/FLATS

The project is planned with approx. 226 dwelling units with connected central amenities. The basic tentative details of the dwelling units (subject to change without any notice) are as under:

Type	Accommodation	Configuration with	Tentative Area Sq. ft) / Approx on of DU/Flats(s) to be built	Non-Refundable Application Fee* (in Rs.)	Earnest Money Deposit	Tentative cost of DU/Flat (figure in lakhs)
A (1Bhk)	One Bedroom, One multi-purpose room, kitchen bath and WC, Verandah/Balcony	Stilt + 5 story	641 sq.ft. / 18 nos	500	50,000	27.56
B (2BHK)	Drawing-cum-dining, two bedrooms, kitchen, two toilets, verandah/balconies	Stilt+9 story	1252 sq.ft. / 68 nos	500	50,000	53.88
C (3BHK)	Drawing-cum-dining, three bedrooms, kitchen, three toilets, verandah/balconies	Stilt+9 story	1597 sq.ft. / 68 nos	1000	1,00,000	68.67
D (4BHK)	Drawing-cum-dining four bedrooms, kitchen, four toilets, verandah/balconies	Stilt + 9 story	1908 sq.ft. / 72 nos	1000	1,00,000	82.04

*Note:*

- i) Types, Areas, No. of DUs and Cost, as indicated above are tentative and subject to revision. However, further details will be communicated through 'Technical Brochure'.*
- ii) \*Application Fee is Non-Refundable. A combined Bank Draft for Earnest Money Deposit (EMD) and Application Fee may be submitted along with application.*
- iii) \*\*Earnest Money Deposit (EMD) will be considered as part payment of the installment(s), on allotment.*
- iv) One car parking under stilt shall be allotted to each dwelling unit within the cost as provided above. Any additional parking if available shall be allotted to the beneficiary on payment of additional cost which shall be intimated at the time of completion of project. In case the demand is higher than the available additional parking, allotment shall be made through draw of lots.*
- v) The details of configuration, area are shown according to the Zoning Plan and as mention in the allotment letter issued by GMADA. CGEWHO shall endeavor to purchase of additional FAR and density on payment of schedule charges from the land development authority and in case it is permitted then no DUs, configuration etc. shall be suitably modified as per approval of GMADA.*

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## 6. BASIC SPECIFICATIONS

Sl Particulars	Type A	Type B	Type C	Type D
a) Internal wall/ceiling Oil Bound Distemper	Oil Bound Distemper	Same as for Type A	Same as for Type A	Same as for Type A
b) External wall	Weatherproof Paint	Same as for Type A	Same as for Type A	Same as for Type A
c) i) General floor ii) Kitchen	Vitrified tiles Ceramic Tiles	Same as for Type A Same as for Type A	Same as for Type A Same as for Type A	Same as for Type A Same as for Type A
d) Bath	Ceramic Tiles flooring Glazed tiles dado 7 ft. height	Same as for Type A	Same as for Type A	Same as for Type A
e) Kitchen	Polished Granite Platform 600 mm high Glazed tile dado	Same as for Type A Same as for Type A	Same as for Type A Same as for Type A	Same as for Type A Same as for Type A
f) Window	Aluminum Framed	Same as for Type A	Same as for Type A	Same as for Type A
g) Door Frame/Shutter	Wooden/Flush doors	Same as for Type A	Same as for Type A	Same as for Type A
h) Electrical Wiring	Copper wiring in concealed PVC Conduits	Same as for Type A	Same as for Type A	Same as for Type A
i) Telephone	Two points	Three points	Three points	Four points
j) Cable TV Points	Two points	Three points	Three points	Four points

## 7. PAYMENT SCHEDULE

INSTALMENT	PARTICULARS	STAGE WHEN TO BE CALLED
On applying	Earnest Money Deposit (EMD)	Along with application by the last date of receiving application(s), or extension thereof.
1st	30% of cost of DU/Flat less EMD	On issue of letter of allotment*
2nd	15% of cost of DU/Flat	Separate demand/call letter will be sent with web-publication ( <a href="http://www.cgewho.in">www.cgewho.in</a> )
3rd	20% of cost DU/Flat	Separate demand/call letter will be sent with web-publication on attaining the 45% financial progress of original cost.
4th	15% of cost DU/Flat	Separate demand/call letter will be sent with web-publication on attaining the 65% financial progress of original cost.

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5th	20% of cost DU/Flat	Separate demand/call letter will be sent with web-publication on attaining the 80% financial progress of original cost.
6th & final	Actual cost towards escalations, interest towards equalization charges, Apartment Owners' Association Charges, and other statutory levies/charges, if any with cost of parking if applicable	Separate demand/call letter will be sent with web-publication on completion of the project

**Notes :**

- i) *Separate call-up or Demand notice for each installment shall be sent giving 30 days, for effecting the payment.*
- ii) *All payments are to be made by Bank Drafts only drawn in favor of 'CGEWHO A/C No 0267101018816, CANARA BANK, NEW DELHI.'*
- iii) *As mentioned in the payment schedule above, escalation component, if any, Apartment Owners' Association charges @ 1.5% of the final cost of dwelling unit, reserve fund @ 1.5% of the final cost of the dwelling unit, stamp duties and other levies, interest towards equalization charges and statutory payments, if any shall be computed and charged along with the final installment, at the time of offering physical possession of the dwelling unit. However, the organization reserves its right to call any amount towards escalation even during the tenancy of the project.*
- iv) *Beneficiary are advised to remain in contact with CGEWHO and keep visiting our website [www.cgewho.in](http://www.cgewho.in) regarding issue of call-up notice(s) etc.*

## 8. CONSTRUCTION SCHEDULE

Commencement of construction at project site shall be intimated to all beneficiaries after approval of plan(s) from the development authority & obtaining necessary clearances from other statutory authorities as applicable to the project. Project work will be tentatively completed within 48 months; thereafter.

## 9. LOAN ARRANGEMENTS

House Building Advance is admissible to Central Government Employees for acquiring houses from the CGEWHO, as per OM No. I/17015/1/91-H.III dated 04.09.1991, issued by the then Ministry of Urban Development against mortgage of the property, in favor of the President of India.

Additional funds, if required, can be borrowed from other Financial Institutions like HUDCO, HDFC, GICHFL, LICHFL, and Housing subsidiaries of the Nationalized Banks etc. on the basis of second mortgage of property allotted by CGEWHO.

Explanations: Applicants are to apply for loan directly to their respective Departments/ Financial Institutions. All possible assistance will, however, be provided by the CGEWHO, including the documents, as required by the concerned Institution(s).

## 10. SALE OF APPLICATIONS

Intending applicants may obtain the CGEWHO Rules Brochure at a cost of Rs. 100/- in cash or through Bank Draft in favour of 'CGEWHO A/C No

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0267101018816, CANARA BANK, NEW DELHI' payable at New Delhi from following points:

CGEWHO's Head Office at 6th Floor, 'A Wing, JANPATH BHAWAN, Janpath, New Delhi-110001	Hard copy of 'CGEWHO Rules Brochure'  Available from 02. 06.2014
CGEWHO Project office at Sunny Enclave, Kharar, Mohali Contact : Sh. Bant Singh (M) 9357303479	Hard copy 'CGEWHO Rule Brochure'  Available from 02. 06.2014
Alternatively Downloading from CGEWHO's website : <a href="http://www.cgewho.in">www.cgewho.in</a>	Rs.100/-towards the cost of brochure to be added along with EMD & Application Fees while applying in case of Downloaded Form.

## 11. RECEIPT OF APPLICATIONS

Duly completed applications will be received only at the Head Office at New Delhi, either by post or by hand. Applications by hand can be deposited in the office on all the working days between 0930 Hours to 1300 Hours.

Scheme open from } 02.06.2014  
Scheme Closes on } 31.07.2014 See Advertisement

## 12. ALLOTMENT

After the receipt of application forms, complete in all respects, from all the eligible applicants, a 'draw of lots' will be conducted at the Head Office in case of over subscription, within four months of the formal closure of the scheme or extension therefore, in the presence of an officer nominated by Ministry of Housing & Urban Poverty

Alleviation. The date of the 'draw' will be intimated to all the applicants, either individually or web-published at: [www.cgewho.in](http://www.cgewho.in)

The result of the 'draw' will be communicated to all the applicants individually or will be published in the official website of CGEWHO {[www.cgewho.in](http://www.cgewho.in)} Otherwise, allotments shall be made to all the eligible applicants in case, the scheme is subscribed by more than 50% of no(s) DU(s) to be built.

## 13. REFUNDS

In case of over-subscription, refund to unsuccessful allottees will be made within two months from the date of draw which will be held within four months from the date of closure of the scheme or extension, if any.

As per rules of the organization, interest @ 5% per annum is payable, if the Earnest Money is not refunded to unsuccessful allottees within two months from the date of draw of lots.

In case of under-subscription and if applications are received less than 50% of DU/Flat(s) the refund will be made within six months from the closure of the scheme or extension thereof without interest; beyond six months interest @ 5% payable from the date of closure of the scheme or extension, thereof.

## 14. IMPORTANT POINTS OF CLARIFICATION

- Change of Address : All correspondence will be made with the applicants/beneficiaries on the address mentioned at SI No. 13 of the Application Form. Any change of address should be notified to the CGEWHO, New Delhi, in the format given at Annexure-II of Part 'C'.*
- In order to provide prompt and efficient service to the beneficiaries visiting our office, for deposit of applications, payment and with scheme enquiries, it will be entertained in our office on all working days between 0930 and 1300 Hours*
- Beneficiaries are advised to ensure that their*

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*Registration No and Name is mentioned correctly, while remitting payments and corresponding with this office.*

*iv) Beneficiaries are requested to send their payments under a separate covering letter and not to club their queries like Change of Address, in the same letter.*

*v) Call-up notices for instalments, for all the schemes, are sent to all the confirmed beneficiaries and published in our website i.e. [www.cgewho.in](http://www.cgewho.in), mentioning therein the last date of payment. For payments received beyond the stipulated date, interest towards equalisation charges becomes chargeable, as per Para 18 of the 'CGEWHO Rules' Waiver of interest is not possible and hence beneficiaries are advised NOT to enter into avoidable correspondence requesting for waiver of interest towards equalisation charges.*

*vi) Beneficiaries forwarding the Tripartite Agreement for availing HBA/ loan from HUDCO/HDFC/LICHFL/GICHFL etc. are requested to forward one extra copy of the agreement. All copies should be signed by the beneficiaries and duly witnessed. One copy will be retained and the remaining copies, duly signed by the authorised signatory, will be sent back to the beneficiary.*

*vii) Interest @ 15% per annum is charged for late payment of instalment (for exact no. of days). Interest is also charged to late joiners on all the instalments called for at the time of joining (from the respective dates of instalments) as stated above. In case of change from lower category to higher category, interest on differential amount is charged on each instalment.*

*✓ No interest is paid to members beneficiaries to whom confirmed allotment has been made.*

*✓ No interest is paid when a beneficiary*

*withdraws from a scheme. Interest is paid to waiting list members @ 5% per annum, provided they are on the waiting list for a minimum period of one year.*

*✓ Waiting list members will not be entitled to interest if allotment made to them is not accepted. However, they will not be charged any cancellation charges till thirty days from date of issue of allotment letter.*

*✓ No interest is paid in case the beneficiaries change from higher to lower category.*

*✓ No interest is paid for early payment of instalment.*

*✓ No interest is paid if the project is delayed due to any circumstances whatsoever.*

*✓ Interest on EMD to non-allottees in the case of draw is paid only in circumstances explained in Para (21) of Part B of CGEWHO brochures.*

*✓ Computation of Interest (Debit/Credit) is done at the time of calling up of the final instalment.*

*✓ CGEWHO is providing a service to the beneficiaries within its minimum means and resources. So the organisation's liability towards the allotment of DUs shall be limited to refund of the amount deposited by the beneficiaries, in case the beneficiary is not satisfied with the quality of dwelling units being offered to him/er at the time of handing over possession of the dwelling unit.*

*✓ No compensation shall be admissible on any account or reason which may be noted by the applicants while applying for any of the CGEWHO's Housing Scheme.*

*viii) Waitlisted member(s) are liable to pay interest towards equalisation charges @ 15% from the respective date(s) of each instalment(s) already called by CGEWHO but, it will be calculated and called alongwith 6th and Final instalment.*



## PART B : CGEWHO RULES

### 1. PREAMBLE

- i) The Central Government Employees Welfare Housing Organization is a 'Society' established to promote, control and coordinate the development of housing schemes at selected places, all over India, on no profit-no loss and self financing basis as a welfare measure. The Society is a registered body under the Societies Registration Act of 1860.
- ii) Its aim is to provide welfare housing service of quality to the Central Government employees.
- iii) The rules have been drawn up to give the Central Government employees, serving and retired, a perception of the task and an understanding of the Organisation's commitment to them and their own obligations in this matter. Such a brochure cannot be all comprehensive. Applicants may, therefore, contact the organisation's Head Office in New Delhi for clarifications.

### 2. DEFINITIONS

- i) 'General Body' means the list of Members given under Para 6 of the Memorandum of Association.
- ii) 'Governing Council' means the list of members given under Para 5 of the Memorandum of Association.
- iii) 'CGEWHO' means the Central Government Employees Welfare Housing Organisation.
- iv) 'Scheme' means the 'self-financed housing project' announced by the CGEWHO.
- v) 'Dwelling Unit of DU' means a single storey/duplex type/flat type of housing unit constructed in independent group housing or multistoreyed construction or marked plots.
- vi) 'Beneficiary' means an eligible applicant whose booking for a dwelling unit has been confirmed by the CGEWHO.
- vii) For the purpose of CGEWHO, a Central Government Employee is an individual who is appointed by or on behalf of the President of India and whose pension both charged and voted. is debit to the Consolidated Funds of India, or is under old/new Pension Scheme including the All India Services officials. However, employees of 'State' and Union Territory Administration are not included. Further such Central Govt. employees as are eligible under similar Organisation like AWHO, AFNHB, IRWO are also NOT included.

### 3. ELIGIBILITY

#### ELIGIBLE CATEGORIES

#### PRIORITY I

- i) Central Government Employees : Serving or retired Central Govt. employees, who are covered by the definition as given at Para 2 (vii) of Part B of this Brochure, will be eligible.
- ii) Spouses of the deceased employees : Spouses of the deceased Central Government Employees or deceased retired employees would be eligible, if the deceased employee would have qualified by criteria (i) above.
- iii) Employees of the CGEWHO, with a minimum of one year of service, will be eligible.

#### PRIORITY II

- i) Serving employees of Central PSUs, State Govts., Union Territory Administration, Autonomous Bodies, Corporations, Nationalised Banks etc.
- ii) Serving uniformed employees of the Minister of Defence and serving employees of Ministry of

Railways and covered under Priority-I like Lok Sabha and Rajya Sabha Secretariate etc.

Note

- i) *Allotments shall be made in the order of priority, depending upon the number of applications received, as mentioned above. However, in case the number of applications received from Priority I applicants outnumber the number of dwelling units proposed to be built, a Draw of lots will be held at CGEWHO's Head Office, New Delhi.*
- ii) *An eligible Central Government employee can make only one application for one DU/Flat only. Where both husband and wife are eligible, only one can apply.*
- iii) *Before submission of application, applicants must ensure their eligibility regarding their Central Govt. employment and other conditions given under para 4 of Part 'B' of these Rules. In case, an allotment is still made in contravention of the CGEWHO Rules due to any oversight, it will be the responsibility of the applicant to inform this Organisation, once it comes to his/her knowledge.*

### PRIORITY - III

General Public, including retired/spouses of deceased employees of Priority-II

Note :

*Allotments shall be made in the order of priority, depending upon the number of applications received, as mentioned above. However, in case the number of applications received from Priority I applicants outnumber the number of dwelling units proposed to be built, a Draw of lots will be held. The unsuccessful applicants, if any, will be considered alongwith the Priority II applicants, in the same manner as for Priority I applicants, so on.*

### 4. SPECIAL ELIGIBILITY CRITERIA

- i) Where both husband and wife are eligible, only one of them can apply.

- ii) Employees, serving or retired, owning residential property, in his/her, or in the name of his/her spouse in the city/town, where the CGEWHO is planning a Scheme, will not be eligible for that Scheme. For this purpose, urban agglomerates contiguous to the city of the scheme (e.g. Delhi, Noida, Greater Noida, Gurgaon, Faridabad) will be considered as one city / town / location.
- iii) Individual will be generally entitled to only one dwelling unit under CGEWHO Schemes anywhere in the country. However, when the scheme is undersubscribed even after three advertisement and opened for General Public any individual can apply for the second dwelling unit if s/he is not owning any house/flat from CGEWHO in that Municipal Limit of the city/town. Priority for this second dwelling unit shall be given in the order of preference in Eligibility Criteria i.e. Priority I shall be considered first.
- iv) An employee who has been dismissed from the service, would cease to be a beneficiary of the Scheme and will not be eligible to apply.
- v) Eligibility and other conditions attached to the allotment of land by the Municipal and Local Development Authorities, as applicable to such Scheme, would prevail.
- vi) The terms and conditions, as imposed by the Land Allotting Agency/Plans Approving Authority, in respect of cost, FAR, Bye-laws, eligibility etc, shall prevail and be binding on the beneficiary of the CGEWHO.

### 5. HOUSING CONCEPT

Subject to availability of land, dwelling units and garages in single units, multiple units, row housing, multi-storeyed building, group-housing or marked plots may be planned, subject to the approval of the local civic authorities. These plans will be announced as Scheme, as applicable.

## 6. TYPE OF HOUSES

The CGEWHO may build houses or flats of the following types : One bed-room units - Type A/L; Two bed-rooms units - Type B/M; Three bed-rooms units - Type C/N and Four bedroom units in Type D. These may be built with or without scooter/car garages/stilts. The design, the layout and the built-up area in each type may vary from place to place. More types may be added with consequent change in Rule 7.

## 7. OPTION TO APPLY FOR TYPE OF UNIT

The applicant may apply for any one of the above types of units linked with the Group of which he/she belongs, as under :

Type of dwelling unit / flat	Group of Service	Grade Pay	Pay Band
A or L (1 BHK)	D, C, B & A	Rs.1300 and above	1S onwards
B or M (2BHK)	C, B & A	Rs.1800 and above	PB-1 onwards
C or N (3 BHK)	B & A	Rs.4200 and above	PB-2 onwards
D (4 BHK)	A	Rs.5400 and above	PB-3 onwards

### Note

i) *Change of dwelling unit from one type to another type, provided otherwise eligible as per this para, can be entertained subject to payment of additional Application Fee and Earnest Money, as applicable, and availability of vacancies in that particular type of dwelling unit. However, change to a lower type of category will not entitle the applicant for refund of differential Application Fee but will entitle him for refund/appropriate adjustment of the differential Earnest Money paid.*

ii) *Change from one scheme to another scheme is not permitted. For doing so, an applicant should first withdraw / undertake to withdraw his allotment from the existing scheme and apply afresh in the new scheme, if he so desires (subject to payment of cancellation charges, as per rules).*

iii) *Request for change of DU from one type to another, within the same scheme, or change from one scheme to another, after physical possession of the originally allotted DU has been taken, are liable to be rejected. Further, in case the change as mentioned at sub-para (i) & (ii) above have been agreed to and implemented, it will be construed that the applicant had joined the revised type of DU/scheme from the very inception and all the payments received/yet to be received will be treated, accordingly. CGEWHO's decision in this regard shall be final and the beneficiary will not have any claim whatsoever.*

iv) *In case an existing beneficiary of the CGEWHO under any scheme, wishes to apply for the this Housing Schemes, he may do so by paying the Application Fee only and clearly stating in the 'Affidavit' the facts regarding his earlier registration with the CGEWHO. In the even of confirmed allotment under any Housing Scheme, the concerned beneficiary will have to surrender anyone of the two registrations. In case of surrender of original allotment, withdrawal charges shall be deducted, if applicable, as per the rules and remaining amount will be transferred to his/er retained registration account of Housing Scheme. Failure to state the facts in the application may invite state the facts in the application may invite cancellation of both the applications/allotments.*

## 8. PLANS AND SPECIFICATIONS

Plans and specifications will be drawn up for each type of dwelling unit to meet the basic needs of the group and conforming to the bye-laws of the civic authorities. Different specifications may be considered for each type of dwelling unit.

## 9. TECHNICAL BROCHURE

After approval of the plans by the local statutory authorities, the plans of dwelling units and layout and the major specifications will be published in a Technical Brochure and circulated distributed to all the beneficiaries. These, however, are subject to change prior to or during execution, at the discretion of the CGEWHO, CGEWHO undertakes construction of the housing projects as per approved plans and beneficiaries shall have no right to claim any changes or challenge the methods or procedures adopted during the construction.

## 10. STATIONS

Major building efforts of the CGEWHO will be concentrated in areas where there is concentration of Central Government employees. Other places may be added depending on availability of land and the likely demand.

## 11. MASTER PLAN

A Master Plan of projects drawn up for a period of 5 years at a time will be promulgated for the benefit of all Central Government employees. Revised Schedule will be announced as and when the Master Plan is rolled through CGEWHO's newsletter.

## 12. HOW TO APPLY

i) The CGEWHO will announce the Scheme, giving location, station, types, covered areas and approximate cost of each unit for inviting applications.

ii) An employee who is eligible to become a beneficiary, may obtain the CGEWHO Rules/Scheme Brochure along with Application Form the nominated office/Head Office, on payment of Rs.100/- in cash or through a bank draft drawn in favour of 'CEO, CGEWHO payable at New Delhi.

iii) On receipt of the Application Form and the 'CGEWHO Rules', the applicant should fill the Form and return the same to the CGEWHO by the specified time, along with :

a) Bank draft, as under :

Type of flat	Non-Refundable Application Fees (in Rs.)	Refundable EMD (in Rs.)	Total Amount (in Rs.)
A or L (1 BHK)	500	50,000	50,500
B or M (2 BHK)	500	50,000	50,500
C or N (3 BHK)	1000	1,00,000	1,01,000
D (4 BHK)	1000	1,00,000	1,01,000

*Note :*

*Rs. 100/- to be added towards cost of 'CGEWHO Rules Brochure' with above amount, in case, applicant is using downloaded application form.*

*b) Affidavit as per the format prescribed in the CGEWHO Application Form.*

*c) Pay slip or copy of PPO duly attested. No interest will be payable on Earnest Money deposited alongwith the application for the first three months calculated from the day following the closing date of scheme, including extension, if any. Thereafter, beyond three months a simple interest @ 5% per annum will be payable to unsuccessful allottees till the date of refund. On allotment, the Earnest Money paid (along with the*

*application) shall be deemed to be a part of the instalment(s) and the beneficiary will be treated as if he had made part payment of the first instalment.*

### 13. REGISTRATION OF APPLICATIONS

On scrutiny of the Application Form, the applicants will be registered for a dwelling unit in the Scheme.

### 14. RESERVATION FOR SC/ST/ PHYSICALLY HANDICAPPED APPLICANTS

15%, 7.5% & 1% of the DUs/Flats of all the types in all the housing schemes of CGEWHO will be reserved for SC/ST/Physically Handicapped (who are appointed in the Central Government on Physically Handicapped quota as per Govt of India Rules or become handicapped during employment with more 75% disability) applicants respectively, with a stipulation that there will be a minimum of one DU of each type in the reserved category and fractions, if any, will be rounded off to the nearest full number. The procedure adopted in such allotments shall be as under :

- (i) In case of more number of applicants belonging to SC/ST/Physically Handicapped categories, after first conducting the draw for the reserved categories alone, unsuccessful applicants shall be considered in the draw for general category of applicants. Those who will succeed in the general draw will get a confirmed allotment, and the remaining applicants, if any, shall be placed on the general waiting list as well as the one created especially for the reserved category of applicants. However, in case of less number of applications than the number of DUs reserved, the balance DUs (after giving confirmed allotment to the applicants belonging to the reserved category) shall automatically stand de-reserved, and will be considered in the general draw.

- (ii) The applicants desirous of being considered in the 'Reserved' category, will be required to submit an attested photocopy of the 'Caste'/'Disability' Certificate from the appropriate competent authority.
- (iii) These 'Reservations' for SC/ST will be applicable to 'Priority I' applicants only. The reservation for Physically Handicapped will be applicable to all category of applicants.
- (iv) The spill over and unsubscribed dwelling units, if any, under SC/ST/Physically Handicapped quota shall be allotted (after exhausting of SC/ST/PH waiting list) to eligible applicants under Priority I belonging to general category of CGEWHO Rules in order of seniority established from the date of receipt of application in CGEWHO. In case of two applications are received on same date than allotment shall be made in order of date of demand draft of EMD, submitted with the application.

### 15. CONFIRMATION OF BOOKING

If the registered applicants for a given project exceed the number of dwelling units, a draw of lots will be held at the Head Office separately for each type. Successful applicants will be given 'confirmation of booking' by an Allotment letter.

### 16. COST OF DWELLING UNITS

The cost of dwelling units, with or without garages, for each Scheme will be worked out by the CGEWHO and intimated at the time of announcing the Scheme. The cost will, inter alia, include interest on investment in land purchased for a scheme, common amenities, cost of reserve funds, charges towards registration of land etc. The costs will be reviewed at different stages of construction and will be subject to escalation, on account of market prices, labour wages, Cooperative Society/

Apartments Owners' Association's charges, essential alterations, additions etc. All revisions of cost will be charged to the beneficiaries and they will be liable to pay the same.

### 17. PAYMENT SCHEDULES

Beneficiaries will be required to pay instalments on the self-financing basis. The payments will be on call. Please also see para-7 of Part 'A' of this Brochure.

### 18. LATE PAYMENTS

Beneficiaries who join a Scheme, late or are promoted from the waiting list, after the initial enrollment or are late in paying their instalments, will be charged interest from the respective dates of instalments towards equalisation charges. The rate of interest on these payments will be 15% per annum. This rate of interest is subject to change. The CGEWHO reserves its right to terminate the registration and cancel the allotment without giving any further notice, in case of default in making the scheduled payment beyond 120 days from the last date of payment.

**NOTE:**

*Once an allotment has been cancelled, for any reason whatsoever, it cannot be revived under any circumstances. However, in extreme cases, the Competent Authority may agree to re-activate the allotment provided the request is accompanied by requisite outstanding payments.*

### 19. CHANGES IN PAYMENT SCHEDULES

The CGEWHO will make every effort to indicate the prices of the dwelling units as accurately as possible but the costs may vary. Adjustments in payments and schedules may become necessary, commensurate with the progress of construction. Beneficiaries will be intimated of the changes as they occur.

### 20. MODE OF PAYMENT

All payments will be made by Demand Draft / Pay Order only on any Scheduled Bank payable at New Delhi, drawn in favour of the CGEWHO A/c 0267101018816 Canara Bank duly endorsed 'payee A/c only'. Payments in cash or cheque will not be accepted.

### 21. PAYMENT OF INTEREST

- i) No interest will be payable by the CGEWHO to the beneficiaries on any instalment paid after the confirmation of booking. Beneficiaries, to whom confirmed allotment has been made, shall also not be entitled to any interest on installments paid, in the event of cancellation/ withdrawal.
- ii) No interest will be payable by the CGEWHO on the Application Fee, which is non-refundable.
- iii) No interest will be payable on Earnest Money deposited alongwith the application for the first four months calculated from the day following the closing date of scheme, including extension, if any. Thereafter, beyond two months a simple interest @ 5% per annum will be payable to unsuccessful allottees till the date of refund. On allotment, the Earnest Money paid (alongwith the application) shall be deemed to be a part of the instalment(s) and the beneficiary will be treated as if he had made part payment of the first instalment.

### 22. REBATE

If a beneficiary pays the total cost of dwelling unit within 45 days of the confirmation of booking, a rebate of 2.5% will be given. However, this or any other rebate is not applicable for making any advance payment of the tentative cost of the dwelling unit. Further, this rebate is available to the applicants receiving allotment, on announcement of the scheme.

Applicants joining the scheme, during its operation, subject to availability and offering to make early payments will not be entitled to this rebate.

### 23. LOAN ARRANGEMENTS

- i) Beneficiaries who are still in Central Government employment may be entitled to House Building Advance as admissible to Central Government employees in accordance with the rules of the Government of India.
- ii) The CGEWHO will assist the beneficiary for taking housing loan from Nationalized Banks, HUDCO and other financial institutions subject to execute necessary documents by the beneficiary. Loan on second mortgage may also be possible, however, the receipt of loan cannot be guaranteed. The quantum of loan will, inter-alia, depend on the repaying capacity of the beneficiary.

### 24. ALLOTMENT OF SPECIFIC UNIT

The allotment of block, floor, specific dwelling unit will be conducted by a draw of lots at the Head Office towards the end of the project and the results be intimated to each beneficiary. Allotments of a specific flat/ floor, as a result of the draw, shall be final and no requests for change shall be entertained.

#### RESERVATIONS:

- i) *Reservation will be made upto 3% of ground/lowest floor flats in each scheme for handicapped personnel in the CGEWHO's Housing Schemes.*
- ii) *Personnel with the following disabilities will be eligible for such reservations:*
  - a) *Orthopaedically handicapped - severe (75% and above)*
  - b) *Visually handicapped - severe (75% and above)*

c) *Mental illness - severe (75% and above)*

iii) *Availability of the above facility is restricted only to the allottee, his/her spouse and children only.*

iv) *Percentage of disability would be certified by the Head of Deptt. of a Government Hospital.*

### 25. WITHDRAWAL FROM A SCHEME

If a beneficiary wishes to withdraw from a scheme, he should submit a written request to the CGEWHO, alongwith the following documents.

- a) Letter of allotment in original (if issued)
- b) Original receipt(s) issued by this office against the payment(s) made by the beneficiary
- c) Pre-receipt as per proforma placed at Annexure III.

Allottees withdrawing from a scheme will not be refunded their application fee, nor will they be entitled to any interest payment. No interest is paid to confirmed allottees. Allottees withdrawing after the date of commencement of construction, will be required to pay withdrawal charges @ 15% of the first instalment. Allottees withdrawing after allotment of specific floor/flats will be required to pay withdrawal charges @ 20% of the first instalment. Such refund will be made within 45 days of the receipt of the request for withdrawal alongwith all required documents.

### 26. CANCELLATION CHARGES

In addition to the Application Fee, 15% /20% of the first instalment will be levied as cancellation charges in case cancellation or withdrawal is sought after the commencement of construction/ allotment of specific unit respectively. These charges will also be levied on beneficiaries whose booking has been cancelled by the CGEWHO for want of timely payment or any other reason whatsoever.

## 27. POSSESSION

The beneficiary will be given a notice of two months to take the allotted unit, provided he/she has completed all formalities, paid all the dues, executed all the Deeds (Format at annexure and Rule 32) and obtained a Clearance Certificate from the CGEWHO.

## 28. DELAY IN TAKING OVER

The allotment of an individual who fails to take possession of the dwelling unit for three months after expiry of the notice period (inspite of making payment of following overhead charges per month or part thereof), shall be liable to be cancelled by the CEO, CGEWHO. Under special circumstances, such an allottee may approach the Chief Executive Officer, CGEWHO for an extension of this period which may be granted by the CEO as a special case for another maximum period of three months only.

Type of dwelling unit/flat	Overhead Charges (in Rs.)/per Month
A or L (1 BHK)	500
B or M (2 BHK)	1500
C or N (3 BHK)	2000
D (4 BHK)	3000

In the event of a beneficiary failing to take physical possession of the flat within 12 months of issue of the final call up letter, in spite of having paid the maintenance charges as above, the possession shall be given from the CGEWHO's Head Office only, and not from the site office, on 'as is-where is' basis. Further, in such a case any request for repairs, defect rectification etc will not be entertained. The beneficiary, who takes possession late will, however, be obliged to pay to the concerned Apartment Owners Association/ Society, the monthly up-keep & maintenance charges, as levied

by it w.e.f. the date made applicable by the AOA or the date of allotment, whichever is earlier.

## 29. HANDING OVER

The dwelling units will be offered on 'as-is-where-is' basis after the Contractor and Architect have certified their completion. However, defects and deficiencies observed by the beneficiaries at the time of handing over/taking over, may be recorded in the documents. These will be examined and rectified, wherever applicable, in the defect liability period.

## 30. MUTUAL EXCHANGE OF DWELLING UNITS

Mutual exchange of type of DUs, during the currency of the scheme, or specific floor/ flat, after the draw has been conducted, may be permitted within the same scheme, or schemes managed by the same AOA/ Society subject to the two beneficiaries giving an undertaking to effect all the future payments, as called, and not to seek withdrawal from the scheme. However, in extreme situations, the Chief Executive Officer, may agree to accept withdrawal from the scheme, subject to payment of double the normal 'withdrawal charges' i.e. 30% / 40% of the 1st instalment (para 25 of the CGEWHO Rule refers).

## 31. CO-OPERATIVE SOCIETY/ APARTMENT OWNERSHIP ASSOCIATION

Beneficiaries of each Scheme would form a Cooperative Society/Apartment Ownership Association under local laws governing such bodies. Every beneficiary will pay the Membership Fee for the Society/Association. In addition, a sum equal to 1.5% of the final cost of the dwelling unit will be charged from each beneficiary and credited to the account of his Society/Association, for its running



expenses. The Society/Association, will administer the colony, look after its maintenance, attend to common property and provide guidelines for civic standards. The Society/Association will be governed by its byelaws.

#### “PROCEDURE & OBLIGATIONS”

- (a) Coinciding with or after issue of the final call up notice, the CGEWHO will hold a General Body meeting of all the beneficiaries to elect the office bearers of the proposed Apartment Owners' Association.
- (b) Such elected adhoc Committee, of the proposed Apartment Owners Association, will aim at formally constituting the Association, including framing of its by-laws under the local laws governing such bodies, and register the same with the appropriate competent authorities.
- (c) On completing the formalities regarding registration of the Association, the ad-hoc Committee would be required to convene a General Body meeting of all the beneficiaries to elect and constitute a regular Executive Committee.
- (d) The duly elected adhoc Committee will take over all the common areas/services/facilities of the project within 6 months of its constitution - a period during which CGEWHO will maintain the residential complex and debit the actual maintenance expenses so incurred to the Apartment Owners' Association account.
- (e) In case the adhoc/regular Committee fails to take over the common services/facilities/areas within a further period of 4 months, the CGEWHO shall be at liberty to wind up its operations at site, including demobilising its man power, leaving the complex in 'as is-where is' condition, at the discretion of the Chief Executive Officer, CGEWHO. However, during these 4 months period, though the CGEWHO shall maintain the complex at the cost of

Apartment Owners' Association, it will charge an additional amount of Rs. 150/- per beneficiary per month for the services so provided which will be over and above the actual cost of maintenance and debit the same to the Apartment Owners' Association account, before handing over the balance of amount to it.

- (f) While some amounts will be transferred to the ad-hoc Committee by the CGEWHO, for meeting day to day expenses, bulk of the AOA charges collected will be transferred to the regular Executive Committee only, on a formal request by the President/Secretary, but after taking over all the common areas/services/facilities of the project. However, no interest would be paid by the CGEWHO to the AOA, on the amounts collected from the beneficiaries towards AOA charges.

### 32. MODE OF PAYMENT

An undertaking covering the following aspects will be given by all the beneficiaries:

- i) Abide by the laws, bye-laws, rules and regulations of the Central or State Governments, the Civic bodies, the CGEWHO and the Cooperative Society/Apartment Ownership Association.
- ii) Shall not sub-divide, extend, amalgamate, or carry out structural design or layout changes to the dwelling unit and garages without the prior permission in writing of the Civic Authority.
- iii) The dwelling units and garages/stilts would be used for the sole purpose of living and car/scooter parking. Any commercial exploitation of these would be deemed to be a violation of terms and conditions.
- iv) Facilities like stair-cases, passages, terraces, parks, lifts etc and common spaces and services, will be utilized by the beneficiary, along with other beneficiaries of the Scheme and no one

will have exclusive right to their usage, nor make any alterations thereto.

### **33. OWNERSHIP**

At the time of execution of Transfer Deed in favour of a beneficiary, he/she will have the option to register the dwelling unit in his/her own name, or jointly register it with one or two relations out of the undermentioned:

- a) Wife/Husband
- b) Son/sons, daughter/ daughters, including legally adopted children
- c) Parents (in case of unmarried & widows without children)
- d) Brother/Sister (in case of unmarried & widows without children)

### **34. SUCCESSION**

In the event of the death of the beneficiary before the dwelling unit is taken over, his/her spouse or dependent children, whoever has been shown as the nominee in the Application, will be eligible to continue in the Scheme and to avail of the benefits under the Scheme. In case of unmarried members, these privileges will be extended to the dependent parents only. However, such changes in CGEWHO's records shall be made subject to the nominee fulfilling certain criteria and submitting requisite set of documents.

### **35. TRANSFER**

The beneficiaries will not be permitted to dispose off the dwelling unit by way of Sale/Transfer/ Assignment/ Long Lease/ by execution of Power of Attorney, under any circumstances, before transfer of the legal title of the dwelling unit by the CGEWHO in favour of the beneficiary. Any such transfer shall result in cancellation of allotment of the dwelling unit, in which case the allottee will pay penalty, as prescribed under the heading 'Cancellation

Charges.'After transfer of the legal title of the dwelling unit in favour of the beneficiary, he/she may dispose off his/her dwelling unit, with prior permission of the concerned 'Kendriya Vihar Apartment Owners Association/ Society', as per its bye-laws.

### **36. LIABILITY OF THE CGEWHO**

- i) In extreme situations beyond the control of CGEWHO, CGEWHO may be obliged to abandon a Scheme. In such a case, its liability would be to refund the deposits in full, with interest, in accordance with the Rules, less handling charges of 1% and Application Fee.
- ii) The CGEWHO is only providing a service. It can in no way be held responsible for any claims of damages which may arise due to any reason whatsoever, including any commission or omission, by the CGEWHO or its employees.

### **37. AMENDMENTS TO THE RULES OF THE ORGANISATION**

The General Body is empowered to amend, alter or delete any of the Rules, as well as the Memorandum of Association.

### **38. ACCEPTANCE OF APPLICATION**

The Chief Executive Officer, CGEWHO has the right of final acceptance of an application, its registration, booking and allotment of the dwelling unit and garages/stilts.

### **39. ARBITRATION**

- i) All matters of disputes relating to CGEWHO Rules, which are likely to affect the rights of the beneficiaries, vis-a-vis, the CGEWHO, may be referred to the President of the Governing Council. The President shall appoint Arbitrator to adjudicate in the matter, whose decision shall be final and binding on the beneficiary and the

CGEWHO. Request for arbitration of a dispute will be entertained only if it is made within two months of the cause of the action and prior to taking possession of the house. Possession will not be given till the arbitration proceedings are complete.

- ii) Appointment of an Arbitrator will not be objected to on the ground that he/she is a person subordinate to the President, is a member of the Governing Council or the Executive Committee, is associated with the functioning of the CGEWHO, or is a beneficiary of a Scheme.
- iii) President of the Governing Council shall have the privilege and authority to appoint a new successor to the Arbitrator after his demitting the office of Arbitrator on account of the transfer, resignation, retirement, death or any such eventuality, whereby the adjudicating Arbitrator is incapacitated to adjudicate the dispute between the parties.
- iv) All suits and legal proceedings of any kind against CGEWHO shall be instituted only in the appropriate courts in Delhi, notwithstanding the location of the property, which may be subject matter of the dispute. All the arbitration proceedings/hearings shall be held in Delhi only.

#### 40. MISREPRESENTATION OR SUPPRESSION OF FACTS

If it is found, at any time that an applicant has given false information or suppressed certain material facts, or has transferred the rights of the dwelling unit in any manner whatsoever, his/ her application will be rejected, and the registration/booking of dwelling unit will be cancelled without making any reference to the applicant. He/ she will also be debarred from participating in future schemes. In such cases, allottees will pay penalty as prescribed under the heading "Cancellation Charges".

#### OTHER SALIENT FEATURES REGARDING LOANS FROM FINANCIAL INSTITUTIONS

- i) The period of loan varies from 5 to 20 years. Repayment will, generally not extend beyond retirement.
- ii) Co-borrowers: Earning members of a family like wife, son, daughter, father and mother can join as co- borrowers for increasing the amount of loan
- iii) The admissibility of loan is dependent on the repaying capacity of the borrowers and the co-borrowers opted by the beneficiary.
- iv) Loan is generally disbursed only after applicant has invested his own share in full.

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## PART C : SECTOR-79, SAS NAGAR, MOHALI HOUSING SCHEME PROFORMA FOR PAYMENT DEPOSIT

Annexure-I

(Photocopy may be used :: to be used for payment thr. DD/pay order/cheques of HBA/FI)

To, The C.E.O Central Govt. Employees Welfare Housing Organisation 6th floor, 'A' Wing, Janpath Bhawan, Janpath, New Delhi - 110001	From : Name of the Scheme : Registration No. : Address :     
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Subject : Deposit of Instalment/Part Payment against Registration No. ....

Sir,  
 Enclosed herewith please find the following Demand Draft/Banker's Cheque against \_\_\_\_\_  
 \_\_\_\_\_ instalment for the \_\_\_\_\_ Housing  
 Scheme. This amount has been drawn from my H.B.A./Housing Loan from HDFC, GICHFL, LICHFL,  
 Bank/other financial institutions (name) \_\_\_\_\_/Personal Resources.

SL	Demand Draft / Banker's Cheque No.	Date of DD/BC	Amount (in Rs.)	Drawn on (BANK's NAME)
		<b>TOTAL</b>		

Thanking you,

Yours faithfully,

Date \_\_\_\_\_

(Signature)

## PROFORMA FOR CHANGE OF ADDRESS

Annexure-II

(Photocopy may be used)

To, The C.E.O Central Govt. Employees Welfare Housing Organisation 6th floor, 'A' Wing, Janpath Bhawan, Janpath, New Delhi - 110001	From :
	Name of the Scheme :
	Registration No. :
	Address :

Subject : Change of correspondence address in CGEWHO's Record :: Registration No. ....

Sir,  
 With reference to above, my correspondence address may please be changed to

Old Address :	New Changed Address :

Thanking you,

Yours faithfully,

Date \_\_\_\_\_

(Signature)

**PRE-RECEIPT**  
(Photocopy may be used)

Received a sum of Rs. \_\_\_\_\_ (Rupees) \_\_\_\_\_ vide  
D.D./Pay Order No. \_\_\_\_\_ dated \_\_\_\_\_ drawn on Canara Bank from Central  
Government Employees Welfare Housing Organisation towards full and final payment of amount due to  
me on cancellation of my Registration No. \_\_\_\_\_ for \_\_\_\_\_ Housing Scheme.

2. I further certify that I have not availed any loan or

a) I have been sanctioned HBA of Rs. \_\_\_\_\_ of which I  
have availed Rs. \_\_\_\_\_ or

b) I have been sanctioned an amount of Rs. \_\_\_\_\_ By \_\_\_\_\_  
Name of the Financial Institution) of which I have availed Rs. \_\_\_\_\_

Sign over Rs. 1/-  
Revenue Stamp

Regn. No. : \_\_\_\_\_

Name : \_\_\_\_\_

Address : \_\_\_\_\_  
\_\_\_\_\_

Note : Please give full details of all the loans availed by you.

(Signature of applicant)

*(This form should be submitted duly filled while a beneficiary withdraws from any scheme including wait listed applicants)*

## AFFIDAVIT

Annexure-IV

(To be use incase of death of any beneficiary)

I, .....widow/son/daughter/brother/sister/ of Late Shri/Smt .....  
aged ..... years residing at ..... do hereby affirm  
on oath and state as follows:

- (i) That Late Shri/Smt .....Was my husband/wife/son /daughter/  
sister/brother who expired on ..... (date) at ..... (place).
- (ii) That Late Shri / Smt .....was a registrant of a housing scheme promoted by  
Central Government Employees Welfare Housing Organisation (CGEWHO) at ..... (Station)  
vide registration no .....
- (iii) That my husband/wife/son/daughter/sister/brother died on .....(date) leaving  
behind the following legal heirs:
 

Name	Age
a)	
b)	
c)	
- (iv) That Late Shri / Smt .....died interstate/executed registered will  
dated ..... bequesting his/her interest in the aforesaid registration for a dwelling unit at  
..... (project) ..... (station) in my favour. A  
photocopy of registered will dated ..... has been/ is being furnished to CGEWHO.
- (v) That Late Shri/Smt ..... alsonominated me/ ..... (dwelling  
unit) at project ....., at ..... station .....
- (v) That no other heirs have any objection in case the dwelling unit mentioned above is transferred in  
favour of .....
- (vi) That I indemnify harmless CGEWHO in respect of any claim which may be made hereinafter by any of  
the legal heirs or any third party in respect of the aforesaid dwelling unit.
- (viii) That I am eligible to be registered for being allotted the aforesaid mentioned dwelling unit as per the  
rules of allotment of CGEWHO.
- (ix) I own the following properties:  
Particulars of the Station Area Property .....

DEPONENT

*(Note: This affidavit is to be executed on a non-judicial stamp paper of Rs. 10/- or as may be applicable in the State where this Affidavit is executed. The Affidavit be attested by a First-Class Magistrate or a Notary Public. To be executed by the nominee to whom the property is to be transferred.)*

## RELEASE DEED

I, .....widow/ son/daughter/brother/sister of Late Shri/Smt.  
 ..... aged .....years residing  
 at ..... do hereby state as follows:

- i) That Late Shri/Smt .....was a registrant of Central Government Employees Welfare Housing Organisation (CGEWHO) in respect of a type ..... dwelling unit at ..... (station) promoted by CGEWHO vide registration no .....
- ii) That Shri /Smt ..... died on ..... at ..... (place).  
 Late Shri/Smt ..... died inter of .....
- iii) That I release and relinquish my right in the aforesaid type .....dwelling unit at project .....in favour of my father mother / mother / brother / sister / wife / husband. I further state that I shall have no claim whatsoever in respect of the aforesaid flat in case the same is transferred in favour of
- iv) I hereby indemnify CGEWHO harmless in case of any body makes a claim in respect of aforesaid flat for and on my behalf in respect of my right which I have released a Release Deed in favour of.....

IN WITNESS whereof I have signed this document/deed at .....  
 on ..... this day of ..... 20....

WITNESS:

- 1.
- 2

EXECUTED  
 DEPONENT

*(Note: This Affidavit is to be executed on a non-judicial stamp paper of Rs. 10/- or as may be applicable in the State where this Affidavit is executed. The Affidavit be attested by a First-Class Magistrate or Notary Public to be executed by other legal heir(s) except in whose favour the property is to be transferred separately or jointly.*



### SPECIAL POWER OF ATTORNEY

I ..... son/daughter/wife of Shri ..... resident of ..... am an allottee of Flat No ..... in Block No. .... on .....Floor alongwith car parking space No ..... and scooter parking space No. ....under the CGEWHO's housing scheme at .....

I hereby constitute and appoint Shri/Smt .....son / daughter of Shri .....as my lawful attorney for performing the following:

- i) To take physical possession of the DU from CGEWHO.
- ii) To enter into correspondence and receive documents/receipts from the CGEWHO.
- iii) To apply for electricity/water connections.

My attorney's signatures are attested here under:

Signature of Attorney .....

Signature of Attorney attested by the beneficing .....

Date :

Place:

DEPONENT

*(Note: This affidavit is to be executed on a non-judicial stamp paper of 10/- or as may be applicable in the state where this affidavit is executed The Affidavit be attested by a first class - class Magistrate ora Notary Public, may used for taking over peaceful physical possession.)*

(TO BE EXECUTED ON A NON-JUDICIAL STAMP PAPER)

TRIPARTITE AGREEMENT

This agreement made on this \_\_\_\_\_th day of \_\_\_\_\_ 20\_\_\_\_ between

1. Mr/Mrs \_\_\_\_\_ S/o(D/o)Shri \_\_\_\_\_

R/o \_\_\_\_\_ (Name and Address)

(Hereinafter learned as 'Borrower' which term shall unless repugnant in the context shall include his/her heirs, executors, administrator and assigns) of the First Part.

2. Central Govt Employees Welfare Housing Organisation (hereinafter referred to as Organisation) The Organisation registered in July 1990 under the Society's Registration Act XXI of 1860 vide Registration No.S.21181 dated 17.7.90 having its registered office at CGEWHO Janpath Bhavan, 6th Floor, 'A' Wing, Janpath, New Delhi - 110 001 (hereinafter termed as Organisation) which term unless repugnant of the context shall include its successors, administrators and assigns of the second part.

3. \_\_\_\_\_ (Name of Bank) a body corporate constituted under the \_\_\_\_\_ Bank Act \_\_\_\_\_, represented by one of its branches situated at \_\_\_\_\_ (hereinafter termed as Bank) which expression shall unless repugnant to the context shall include its assigns, administrations and successors of the third part.

4. AND whereas the Borrower has been allotted a house/flat \_\_\_\_\_ (Regn. No. \_\_\_\_\_) situated at \_\_\_\_\_ to be constructed by the Organisation as per agreement dated \_\_\_\_\_ wherein the borrower is required to make payment(s) to the Organisation in lump sum/instalments as provided under the terms of allotment. WHEREAS the Borrower has under the provisions framed by the bank for a housing loan for the purpose of purchase of house/flat from Organisation. The Bank therefore has agreed to sanction a loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) to the Borrower (hereinafter referred to as Housing Loan for Purchase of House/Flat) subject to the terms and conditions, the Borrower is also required to furnish to the Bank inter alia other securities, the mortgage of the above said house/flat and the Organisation has agreed to render all assistance to Borrower/Bank to comply with this condition and in particular agreed to obtain permission to mortgage from the lessor and or such other person/authorities as may be required.

5. AND WHEREAS the Borrower and the Bank has entered/agreed to enter into the loan Agreement incorporating therein the terms and conditions regarding Housing Loan for purchase of House/Flat.

6. AND WHEREAS the Borrower has represented that the would not be able to mortgage the above said house/flat until such time the full payment is made towards its cost and the said house/flat has been conveyed to the Borrower by the Organisation towards consideration of the said loan sanctioned to the Borrower.

... contd..

AND WHEREAS the Borrower has requested the Bank to disburse the said loan to the Borrower notwithstanding the borrowers inability to create mortgage at this stage on the strength of this agreement.

It is hereby agreed to and by between the parties hereto on the terms and conditions set forth hereinbelow.

1. That the Borrower hereby authorise the Bank to made disbursement(s) of the sanctioned loan to the Organisation directly on behalf of borrower and any such payment made to the CGEWHO shall be deemed to be the payment(s) made to borrower shall in each case the liable for the payments of loan disbursed on his behalf to the Organisation as though the same has been disbursed directly to borrower. If there is any delay in payments to the Organisation, it will be treated as default on the part of borrower and the borrower shall be liable to pay the Organisation the penalty/interest on such delayed payment, if any, according to the terms of allotment and policy of the Organisation.
2. That the Organisation shall maintain a separate account of the borrower and adjust the payment received by it from the Bank towards the cost of above said house/flat allotted in favour of the Borrower.
3. That the Organisation hereby consents that the Bank shall have a lien on the house/flat and Borrower may furnish the house/flat as security for the housing loan to be obtained from the Bank and also to create mortgage in favour of the Bank in respect of the said house/flat.
4. That the Borrower undertakes that on execution of the sale deed/lease deed after delivery of possession. The Borrower shall deposit the said deed directly to the Bank.
5. That the house/flat shall form part of the security for the housing loan sanctioned by the bank and as soon as the sale deed/lease deed as executed by the Organisation, the borrower shall create mortgage in favour of the Bank, as security for the housing loan for the purchase of house/flat in the form and manner as desired by the Bank.
6. That if for any reason there is an increase/escalation in the cost of dwelling unit by Organisation, the same shall be paid and borne by the borrower as the case may be as per the agreement between them without any reference to the bank and until such payment(s) is/are made, the bank shall have right to suspend further disbursement of the sanctioned loan remaining loan instalments in favour of the Borrower.
7. That during the currency of the loan Organisation shall not transfer the house/flat to any other person without the previous written consent of the Bank.
8. That in the even of the cancellation of allotment of the Borrower by the Authority, for reason whatsoever, the Organisation shall refund to the Bank forthwith, the entire amount received from it as per CGEWHO Rules.
9. That the Organisation shall not issue duplicate allotment letter and possession letter to the borrower without obtaining the prior written consent of the Bank.
10. That in the event of default by the borrower, the Bank may at its discretion enforce the security by sale to a

... contd..

person in consultation with the Organisation and Organisation shall accept the purchase of house/flat in place of borrower who shall be eligible to acquire the flat/dwelling unit as per rules of the Organisation, after the purchaser's complying with the necessary requirements of the Organisation in this respect.

IN WITNESS WHEREOF THE parties hereto have signed this Agreement on the day, month and Year above first written.

Regn. No. \_\_\_\_\_

Address of the Borrower

\_\_\_\_\_  
\_\_\_\_\_

(Signature of the Borrower)

WITNESSES

(Signature with full names & addresses)

1.

2.

Signature on behalf of the Organisation

WITNESSES

(Signature with full names & addresses)

1.

2.

Signature on behalf of the Bank

WITNESSES

(Signature with full names & addresses)

1.

2.

Annexure-I

NAME \_\_\_\_\_  
 REGISTRATION NO. \_\_\_\_\_  
 DESIGNATION \_\_\_\_\_  
 PRESENT OFFICE ADDRESS \_\_\_\_\_  
 \_\_\_\_\_  
 MOBILE NO. \_\_\_\_\_

Chief Executive Officer,  
 Central Government Employees  
 Welfare Housing Organisation,  
 Janpath Bhavan, 6th Floor, 'A' Wing.,  
 Janpath, New Delhi-110001

Sub : Undertaking about the cost and intimation regarding the loan details.

Dear Sir,

I understand that the cost as intimated by CGEWHO is tentative and final cost will be worked out after settlement of the final bills of contractors. I undertake to pay or receive the difference, if any, on completion of the final costing by CGEWHO.

I also inform you that I have raised the following loans to finance the said dwelling unit :

House Building Advance (from Central Govt.)	Amount	Loan A/c No.
Loan from HDFC	_____	_____
Loan from LIC Housing Finance	_____	_____
Loan from GIC Housing Finance	_____	_____
Loan from Banks (name of the Bank)	_____	_____
Loan from other institutions (State the name of the institution)	_____	_____

I request that the original title deeds of the property may please be sent to \_\_\_\_\_  
 (Head of the financial institution) at the following address under intimation to me :

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Thanking you,

Yours faithfully,  
 Name \_\_\_\_\_  
 Correspondence Address \_\_\_\_\_  
 \_\_\_\_\_

(To be signed and submitted before taking over physical possession of DU.)

**APPLICATION FOR MEMBERSHIP**  
(TO BE SUBMITTED IN DUPLICATE)

NAME \_\_\_\_\_

REGN. NO. \_\_\_\_\_

ADDRESS \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

To  
The Secretary,  
Kendriya Vihar Apartment  
Ownership Association,  
\_\_\_\_\_

Sub : Application for Membership and Declaration.

Sir,

I, \_\_\_\_\_ wife / son / daughter of  
\_\_\_\_\_ + \_\_\_\_\_ wish to become a member of your Apartment  
Ownership Association. My particulars are as under :

- a) My age is \_\_\_\_\_ years.
- b) I have been allotted type ""Flat No. \_\_\_\_\_ on \_\_\_\_\_ floor in Block No. \_\_\_\_\_ and parking no. \_\_\_\_ & \_\_\_\_ in Kendriya Vihar, vide Registration No. \_\_\_\_\_ and possession in likely to be given soon/has been given on \_\_\_\_\_.
- c) Neither I nor my spouse nor my dependent children have any other residential flat within the complex covered by your Association.
- d) I shall abide by the current bye-laws of the Association and any alterations(s)/amendment(s) or revision(s) that may be made during my membership. I further declare that I shall abide by the rules framed in accordance with the bye-laws.
- e) I shall not sell/transfer/mortgage or dispose off the flat in any manner without the prior permission of the CGEWHO and Association, nor shall I use it for any commercial purpose.

\_\_\_\_\_  
Signature of the Applicant

( To be signed and submitted before taking over physical possession of unit)

ACCEPTANCE AND UNDERTAKING

(TO BE EXECUTED ON A NON JUDICIAL STAMP PAPER OF RS.50/- DULY ATTESTED BY NOTARY PUBLIC OR FIRST CLASS MAGISTRATE : To be submitted before taking over peaceful possession of Unit)

WHEREAS, I \_\_\_\_\_ son/wife/daughter of \_\_\_\_\_ resident of \_\_\_\_\_, as a result of an application made to the Central Government Employees Welfare Housing Organisation (CGEWHO), have been allotted a type " \_\_\_\_\_ ", Flat No. \_\_\_\_\_ in Block No. \_\_\_\_\_ on \_\_\_\_\_ Floor and Stilt No. \_\_\_\_\_ situated in "KENDRIYA VIHAR" (hereinafter called the flat/dwelling unit).

2. I hereby convey my acceptance to the allotment of flat/parking space as per terms and conditions of allotment and I further undertake as follows :
  - (a) I fully accept, agree and shall abide by all the Rules and Regulations, and the terms and conditions that are set forth in the 'CGEWHO Rules' brochure, as amended from time to time, and the terms and conditions given in the CGEWHO allotment letter on the subject.
  - (b) I will abide by all the terms and conditions and laid down in the allotment letter issued by the CGEWHO.
  - (c) I undertake to declare that as per the CGEWHO Allotment Rules there is no change in status of my property since my registration under "Kendriya Vihar", \_\_\_\_\_, promoted by the CGEWHO, in so far as I/my spouse do not own any residential plot or house at \_\_\_\_\_.
  - (d) I will not make any additions and /or alterations in the flat, without prior permission in writing from the CGEWHO and the local municipal/civic authority. I will not amalgamate the flat with any other dwelling unit and will not subdivide it.
  - (e) I will not use the flat for any purpose other than residential. I will not allow any commercial activity in the flat. (f) I will utilise and maintain, alongwith other allottees, the staircasse, passage, terrace, roads and other common areas/conveniences/facilities and I understand fully that I have no exclusive right to their use. I will use these without causing any inconvenience to other allottees and users.
  - (g) I will become member of the 'Apartment Owners Association : formed by all the allottees for managing, administering and maintaining the complex and shall abide by all the bye-laws of the Association.
  - (h) I will pay my share of subscription towards maintenance and upkeep of the flat, staircase and the surrounding common areas and water and sewerage treatment plants, as determined from time to time by the concerned Association.
  - (j) I am aware that portions of the land not allotted to me in the residential scheme have either been allotted to someone else or kept reserved for common use and services, which shall be managed by the registered Apartment Ownership Association, of which I will be a constituent part. I shall in no

way encroach upon the common portions of the land areas, allotted areas and services. All unauthorised encroachments are liable to be removed, at my cost, without any notice whatsoever.

- (k) I will observe all laws laid down by the municipal corporation/civic authorities concerned and Association, regarding use of the flat, common areas and amenities.
  - (l) I am satisfied with my accounts position and the cost of the dwelling unit, as reflected by CGEWHO in their documents.
  - (m) I agree to pay Municipal and other taxes for the flat, when due, to the 'Apartment Owners Association' or the authorities concerned, as the case may be.
  - (n) I understand that the cost of the dwelling unit charged presently is tentative and the final costing shall be worked out after all the payments, of the Contractor(s) and other agencies, have been settled. I further undertake to pay/receive to/from the CGEWHO additional cost/refund of the dwelling unit, if any, after the final costing of the dwelling unit has been completed
3. It will be open to the CGEWHO/Apartment Owners Association, Kendriya Vihar, \_\_\_\_\_ to cancel the allotment and resume the possession of the flat, if I fail to fulfill the undertaking given herein above.

Signed by me \_\_\_\_\_ on \_\_\_\_\_ day of Two fourteen \_\_\_\_\_.

\_\_\_\_\_  
Signature of the Allottee

Name \_\_\_\_\_

Regn. No. \_\_\_\_\_

Correspondence Address \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

In the presence of:

Witness:

.....

1. \_\_\_\_\_

Signature

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

2. \_\_\_\_\_

Signature

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_



**FORMAT OF AFFIDAVIT  
TO BE ENCLOSED ( IN ORIGINAL)  
WITH APPLICATION FORM**

*(On Rs. 10/- Non-judicial Stamp Paper Duly Attested By  
A Notary Public/ Oath Commissioner/ 1st Class Magistrate)*

**AFFIDAVIT  
(All Entries in Capital Letters)**

(Name in Full) \_\_\_\_\_

Son/Daughter/Wife of (Name in full or last retired from (all retired applicant) (for retired applicant)

at present serving in the office of (Name of Office, Occupation & address in full)

do hereby solemnly affirm that I have read and understood the rules of the Central Government Employees Welfare Housing Organisation (Short Title 'CGEWHO Rules'), received with Application Form, and I shall be bound by them and I further affirm that:

- i) I am eligible to apply for the dwelling unit/flat under the said rules.
- ii) Neither I nor my spouse own a dwelling unit/flat or residential plot in Mohali and its Urban Agglomeration (Greater Mohali).
- iii) This is my first application and I have applied for only one type of Dwelling unit/flat under this scheme.
- iv) I/my spouse have not applied in any other housing scheme of CGEWHO.  
or I/my spouse have applied in CGEWHO's housing scheme at \_\_\_\_\_ vide.  
registration no. \_\_\_\_\_ and have withdrawn/undertake to withdraw from the same.  
*(Strike out inapplicable clause)*
- (vi) All particulars given in the Application Form are correct and I have not willingly suppressed any material information. I understand that I would be disqualified from allotment of dwelling unit if, at any time, any of the said particulars are found to be incorrect.

**VERIFICATION**

**DEPONENT**

I \_\_\_\_\_ do hereby verify that the contents of Clause (i) to (v) of this Affidavit are true to my personal knowledge and belief, nothing is false or concealed.,

Verified this on \_\_\_\_\_ day \_\_\_\_\_ of \_\_\_\_\_ 200\_\_\_\_\_ at \_\_\_\_\_

## INSTRUCTIONS FOR FILLING APPLICATION

WHO Rules carefully before filling this form.

2. Use capital letters only. One letter in each box.
3. Leave one space between words and no space between numbers. Applicant's name should not be written in the address again.

a. E49, Greater Kailash

E	4	9	G	R	E	A	T	E	R	K	A	I	L	A	S	H
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

b. 5 Dec., 1941

0	5	1	2	1	9	4	1
---	---	---	---	---	---	---	---

4. Do not use full stop. Comma, square feet, Roman numbers, rupees etc.
5. Do not leave any link blank say NA if not applicable e.g. Retired personnel need only write NA in Para 6, as under

N	A
---	---

6. Use standard abbreviations only.

### IMPORTANT

7. Application Form has to be forwarded through the HOD/Head of the Admin Dept, in which the applicant is presently working. Certifying Authority must be competent to forward the application and must put seal and signatures in Column No. 20 of the Application Form and should be holding a post not below the rank of Under Secretary. CGEWHO Rule (s) should be signed in each page as indicated and to be submitted.

### CHECK LIST FOR APPLICATION & ENCLOSURES TO BE SENT ALONGWITH APPLICATION

1. Application for the housing scheme duly filled in, signed by applicant and nominee(s) at the time requisite place(s) and certified/forwarded by his/her Department by an officer not below the rank of under secretary of Govt, of India or equipment. Departmental certification is not required for retired applicant or spouses of deceased govt employees.
2. List of Enclosure(s)
  - a) Affidavit duly notarised / signed.
  - b) Attested copy of latest Pay slip/Salary slip/Certificate for working employees or Pension Payment Order (PPO) for retired employees or spouses of deceased govt employees.
  - c) Demand Draft of requisite Earnest Money Deposit +Application fees and additional cost of CGEWHO Rules Brochure (in case applicant is using downloaded form).
  - d) Attested copy of SC/ST/Disability/PAN certificate (if applicable).
  - e) CGEWHO Rule (s) should be signed in each page as indicated and be submitted to CGEWHO for allotment alongwith application {page (i) to (xviii)}.



## PART-D : APPLICATION FORM FOR MOHALI HSG SCHEME at SECTOR-79, SAS NAGAR

Regn. No. : \_\_\_\_\_

**THE CEO, CGEWHO**

Janpath Bhwan, 'A' Wing

6th Floor, Janpath, New Delhi-110 001

**AFFIX**  
Photograph  
here

Personal Particulars :

1. Full Name

2. Father/ Husband's Name

3. Whether Belongs To  **SC**   **ST**   **OTHERS**  4. Whether belongs to Priority I  II  III

(Tick In Applicable Box. Attach Attested Photocopy of the Caste Certificate, If Applicable.)

(Tick in applicable box)

5. Name of the Office & Address

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
City <input type="text"/>	State <input type="text"/>
Pin <input type="text"/>	Telephone <input type="text"/>

6. Parent Department, If on Deputation \_\_\_\_\_

7. Designation/Occupation \_\_\_\_\_

8.(a) Group of Service(A/B/C/D)  8 (b) Grade Pay  8 (c) Pay Band :  **P**  **B**

9. (a) Date of Birth  9.(b) PAN with Income Tax Authority

(Attach attested photocopy)

10. Date of Appointment in Central Govt. Service

11. Date of Retirement, (If Retired)

12. Pension Payment Order No. \_\_\_\_\_ & Date

(Applicable in case of retired personnel only)

13. Address For Correspondence

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
City <input type="text"/>	State <input type="text"/>
Pin <input type="text"/>	E-MAIL _____ Telephone- Landline/Mobile <input type="text"/>

14. City of Scheme MOHALI, SAS NGR 15. Type of Unit

**For Office Use Only**

### ACKNOWLEDGEMENT OF APPLICATION

Application No.

**MOHALI SAS NGR, Sector-79**

**Amount Received (Rs.)**

Regn. No.

Date of Receipt

For Chief Executive Officer  
(CGEWHO)

50000/100000

**Payment Particulars :**

 16. Amount Sent 

 17. Draft Details 

 18. Name of Bank 
**Particulars of the Nominee**

(Please refer to para 33 of CGEWHO Rules)

## 19. Nominee's Full Name &amp; Address


Relationship \_\_\_\_\_

Nominee's Signature

**20. Certification (Not required in case of retired applicant of Priority I & II).**
*(To be Certified by the H.O.D./ Administration in which the applicant is working (Score out whichever is not applicable).*

Certified that Mr/Ms. \_\_\_\_\_ is employed with \_\_\_\_\_ as \_\_\_\_\_

 It is further certified that Mr/Ms. \_\_\_\_\_ is a Central Govt employee & he/she has been appointed by or on behalf of the President of India and his/her salary is debited to the Consolidated Fund of India  
*(Required in case of applicants in service and belonging to Priority I).*

 \_\_\_\_\_  
 Signature

Name

Office Stamp (Seal)

I hereby undertake to abide by all the rules and instructions issued by the Central Government Employees Welfare Housing Organisation and a copy of the rules for the scheme is enclosed duly signed by me.

21. Date of Application

 \_\_\_\_\_  
 Signature of Applicant

*encl : as per the checklist at page 34*

## PART A : MOHALI HOUSING SCHEME at SECTOR-79, SAS NAGAR

### 1. INTRODUCTION/BACKGROUND

i) Central Government Employees Welfare Housing Organisation (CGEWHO), an autonomous body of Ministry of Housing & Urban Poverty Alleviation, Govt. of India and registered under the Societies Registration Act 1860, specifically created for execution of housing projects for Central Government Employees, on No Profit No Loss, self financing basis throughout country. It has at present, to its credit, on-going housing schemes at Kolkata (Phase II-582), Mohali (Phase II-615) and Greater Noida (2130) and further, 2316 dwelling units under various stages of planning. Twenty Nine Projects at following locations have been completed.

No.	Project completed at	No of DU
1, 2	Chennai (Phase-I & II)	1096
3	Nerul, Navi Mumbai	384
4, 5	Panchkula (Phase-I & II)	338
6	Kolkata (Phase-I)	576
7, 8	Noida, Sector-51 (Phase I & II)	1200
9	Kharghar, Navi Mumbai	1230
10, 11	Gurgaon, Sector-56 (Phase I & II)	1940
12	Chandigarh	305
13	Banglore (Phase I)	603
14, 15 16	Hyderabad (Phase I, II & III)	902
17	Kochi	43
18, 19	Pune (Phase I & II)	307
20, 21 22	Noida, Sector-82 (Phase III, IV & V)	2276
23	Ahmedabad	310
24, 25	Jaipur (Phase I & II)	756
26	Lucknow	130
27	Mohali (Phase I)	603
28	Bhubneshwar (Phase I)	258
29	Meerut (Phase I)	90

ii) After successful completion of housing projects as mentioned above, CGEWHO is now launching its next scheme at Sector-79, SAS Nagar, Mohali. Besides the present scheme at Sector-79, SAS Nagar, Mohali CGEWHO's forth-coming schemes may include Chennai (Phase-III), Vishakhapatnam (Phase-I) and Meerut (Phase-II).

iii) This brochure, outlines details and 'Rules and Regulations' governing the Sector-79, SAS Nagar, Mohali Housing Scheme.

### 2. LOCATION

The plot admeasuring 5.64 acres located at Sector-79, SAS Nagar, Mohali allotted by GMADA. Distances of important place(s) by road are:

Mohali Railway Station (SAS Nagar)	5.6 Kms.
PCA Stadium	4.1 Kms.
PGIMR, Chandigarh	13.4 Kms.
ISBT, Sector-43, Chandigarh	8.6 Kms.
Chandigarh Railway Station	14.7 Kms.
Chandigarh Airport	9.2 Kms.

Please see location place of Plot in the back side of cover page.

### 3. SALIENT FEATURES

- ✓ All DUs are provided with balcony (ies).
- ✓ Located in non-polluted atmosphere, developed sector of Mohali.
- ✓ Fully functional project with bituminous/ concrete roads, paved walk ways, electrification, water supply, sewage disposal system, area drainage system, community facilities, horticulture/ plantations, parks, boundary wall, security gates & post etc.
- ✓ All the blocks are provided with lift facility.
- ✓ Planning by professional firm of Architects.
- ✓ Complex planned with open spaces with Ground Coverage around 35%.
- ✓ Rainwater harvesting for augmenting water resources Efficient Plans.
- ✓ Super Built-up Area calculated as per actual.
- ✓ Construction as per approved plans by the GMADA.

### 4. ELIGIBILITY

#### ELIGIBLE CATEGORIES

#### PRIORITY-I

i) Central Government Employees: Serving or retired Central Govt. Employees, who are covered by the definition as given at Para 2(vii) of Part B of this

SIGNATURE OF APPLICANT .....

Brochure, will be eligible.

- ii) Spouse of deceased employees: Spouses of the deceased Central Govt. Employees or deceased retired employees would be eligible, if the deceased employee would have qualified by criteria (i) above.
- iii) Employees of CGEWHO, with a minimum of one year of service, will be eligible.

### PRIORITY - II

- i) Employees in service of Central PSUs, State Govts., Union Territory Administration, Autonomus Bodies, Corporations, Nationalised Banks etc.
- ii) Serving uniformed employees of the Ministry of Defence and serving employees of Ministry of Railways.

*Note:*

- i) *Allotments shall be made in the order of priority, depending upon the number of applications received, as mentioned above. However, in case the number of applications received from Priority I applicants outnumber the number of dwelling units proposed to be built; a Draw of lots will be held at CGEWHO's Head Office, New Delhi.*
- ii) *An eligible Central Government Employee can make*

*only one application for one DU/Flat only. Where both husband and wife are eligible, only one can apply.*

- iii) *Before submission of application, applicants must ensure their eligibility regarding their Central Govt. employment and other conditions given under Para 4 of Part B of these Rules. In case, an allotment is still made in contravention of the CGEWHO Rules due to any oversight, it will be the responsibility of the applicant to inform this Organisation, once it comes to his/her knowledge.*

### PRIORITY - III

General Public, including retired/spouses of deceased employees of Priority-II

*Note:*

*Allotments shall be made in the order of priority, depending upon the number of applications received, as mentioned above. However, in case the number of applications received from Priority I applicants outnumber the number of dwelling units proposed to be built, a Draw of lots will be held. The unsuccessful applicants, if any, will be considered alongwith the Priority II applicants, in the same manner as for Priority I applicants, so on.*

## 5. TENTATIVE DETAILS OF DWELLING UNITS/FLATS

The project is planned with approx. 226 dwelling units with connected central amenities. The basic tentative details of the dwelling units (subject to change without any notice) are as under:

Type	Accommodation	Configuration with	Tentative Area Sq. ft) / Approx on of DU/Flats(s) to be built	Non-Refundable Application Fee* (in Rs.)	Earnest Money Deposit	Tentative cost of DU/Flat (figure in lakhs)
A (1BHK)	One Bedroom, One multi-purpose room, kitchen bath and WC, Varandah/Balcony	Stilt + 5 story	641 sq.ft. / 18 nos	500	50,000	27.56
B (2BHK)	Drawing-cum-dining, two bedrooms, kitchen, two toilets, verandah/balconies	Stilt+9 story	1252 sq.ft. / 68 nos	500	50,000	53..88
C (3BHK)	Drawing-cum-dining, three bedrooms, kitchen, three toilets, verandah/balconies	Stilt+9 story	1597sq.ft. / 68 nos	1000	1,00,000	68.67
D (4BHK)	Drawing-cum-dining four bedrooms, kitchen, four toilets, verandah/balconies	Stilt + 9 story	1908 sq.ft. / 72 nos	1000	1,00,000	82.04

SIGNATURE OF APPLICANT .....

**Note:**

- i) Types, Areas, No. of DUs and Cost, as indicated above are tentative and subject to revision. However, further details will be communicated through 'Technical Brochure'.
- ii) \*Application Fee is Non-Refundable. A combined Bank Draft for Earnest Money Deposit (EMD) and Application Fee may be submitted along with application.
- iii) \*\*Earnest Money Deposit (EMD) will be considered as part payment of the installment(s), on allotment.
- iv) One car parking under stilt shall be allotted to each dwelling unit within the cost as provided above. Any additional parking if available shall be allotted to the beneficiary on payment of additional cost which shall be intimated at the time of completion of project. In case the demand is higher than the available additional parking, allotment shall be made through draw of lots.
- v) The details of configuration, area are shown according to the Zoning Plan and as mention in the allotment letter issued by GMADA. CGEWHO shall endeavor to purchase of additional FAR and density on payment of schedule charges from the land development authority and in case it is permitted then no DUs, configuration etc. shall be suitably modified as per approval of GMADA.

**6. BASIC SPECIFICATIONS**

Sl Particulars	Type A	Type B	Type C	Type D
a) Internal wall/ceiling Oil Bound Distemper	Oil Bound Distemper	Same as for Type A	Same as for Type A	Same as for Type A
b) External wall	Weatherproof Paint	Same as for Type A	Same as for Type A	Same as for Type A
c) i) General floor ii) Kitchen	Vitrified tiles Ceramic Tiles	Same as for Type A Same as for Type A	Same as for Type A Same as for Type A	Same as for Type A Same as for Type A
d) Bath	Ceramic Tiles flooring Glazed tiles dado 7 ft. height	Same as for Type A	Same as for Type A	Same as for Type A
e) Kitchen	Polished Granite Platform 600 mm high Glazed tile dado	Same as for Type A Same as for Type A	Same as for Type A Same as for Type A	Same as for Type A Same as for Type A
f) Window	Aluminum Framed	Same as for Type A	Same as for Type A	Same as for Type A
g) Door Frame/Shutter	Wooden/Flush doors	Same as for Type A	Same as for Type A	Same as for Type A
h) Electrical Wiring	Copper wiring in concealed PVC Conduits	Same as for Type A	Same as for Type A	Same as for Type A
i) Telephone	Two points	Three points	Three points	Four points
j) Cable TV Points	Two points	Three points	Three points	Four points

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## 7. PAYMENT SCHEDULE

INSTALMENT	PARTICULARS	STAGE WHEN TO BE CALLED
On applying	Earnest Money Deposit (EMD)	Along with application by the last date of receiving application(s), or extension thereof.
1st	30% of cost of DU/Flat less EMD	On issue of letter of allotment*
2nd	15% of cost of DU/Flat	Separate demand/call letter will be sent with web-publication (www.cgewho.in)
3rd	20% of cost DU/Flat	Separate demand/call letter will be sent with web-publication on attaining the 45% financial progress of original cost.
4th	15% of cost DU/Flat	Separate demand/call letter will be sent with web-publication on attaining the 65% financial progress of original cost.
5th	20% of cost DU/Flat	Separate demand/call letter will be sent with web-publication on attaining the 80% financial progress of original cost.
6th & final	Actual cost towards escalations, interest towards equalization charges, Apartment Owners' Association Charges, and other statutory levies/charges, if any with cost of parking if applicable	Separate demand/call letter will be sent with web-publication on completion of the project

**Notes:**

- i) *Separate call-up or Demand notice for each installment shall be sent giving 30 days, for effecting the payment.*
- ii) *All payments are to be made by Bank Drafts only drawn in favor of 'CGEWHO A/C No 0267101018816, CANARA BANK, NEWDELHI.'*
- iii) *As mentioned in the payment schedule above, escalation component, if any, Apartment Owners' Association charges @ 1.5% of the final cost of dwelling unit, reserve fund @ 1.5% of the final cost of the dwelling unit, stamp duties and other levies, interest towards equalization charges and statutory payments, if any shall be computed and charged along with the final installment, at the time of offering physical possession of the dwelling unit. However, the organization reserves its right to call any amount towards escalation even during the tenancy of the project.*
- iv) *Beneficiary are advised to remain in contact with CGEWHO and keep visiting our website [www.cgewho.in](http://www.cgewho.in) regarding issue of call-up notice(s) etc.*

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## 8. CONSTRUCTION SCHEDULE

Commencement of construction at project site shall be intimated to all beneficiaries after approval of plan(s) from the development authority & obtaining necessary clearances from other statutory authorities as applicable to the project. Project work will be tentatively completed within 48 months; thereafter.

## 9. LOAN ARRANGEMENTS

House Building Advance is admissible to Central Government Employees for acquiring houses from the CGEWHO, as per OM No. I/17015/1/91-H.III dated 04.09.1991, issued by the then Ministry of Urban Development against mortgage of the property, in favor of the President of India. Additional funds, if required, can be borrowed from other Financial Institutions like HUDCO, HDFC, GICHFL, LICHL, and Housing subsidiaries of the Nationalized Banks etc. on the basis of second mortgage of property allotted by CGEWHO.

Explanations: Applicants are to apply for loan directly to their respective Departments/ Financial Institutions. All possible assistance will, however, be provided by the CGEWHO, including the documents, as required by the concerned Institution(s).

## 10. SALE OF APPLICATIONS

Intending applicants may obtain the CGEWHO Rules Brochure at a cost of Rs. 100/- in cash or through Bank Draft in favour of 'CGEWHO A/C No 0267101018816, CANARA BANK, NEW DELHI' payable at New Delhi from following points:

CGEWHO's Head Office at 6th Floor, 'A Wing, JANPATH BHAWAN, Janpath, New Delhi-110001	Hard copy of 'CGEWHO Rules Brochure'  Available from 02.06.2014
CGEWHO Project Office at Sunny Enclave, Kharar, Mohali Contact : Sh. Bant Singh (M) 9357303479	Hard copy 'CGEWHO Rule Brochure'  Available from 02.06.2014
Alternatively Downloading from CGEWHO's website : www.cgewho.in	Rs.100/-towards the cost of brochure to be added along with EMD & Application Fees while applying in case of Downloaded Form.

## 11. RECEIPT OF APPLICATIONS

Duly completed applications will be received only at the Head Office at New Delhi, either by post or by hand. Applications by hand can be deposited in the office on all the working days between 0930 Hours to 1300 Hours.

Scheme open from } 02. 06.2014  
Scheme Closes on } 31. 07.2014 See Advertisement

## 12. ALLOTMENT

After the receipt of application forms, complete in all respects, from all the eligible applicants, a 'draw of lots' will be conducted at the Head Office in case of over subscription, within four months of the formal closure of the scheme or extension therefore, in the presence of an officer nominated by Ministry of Housing & Urban Poverty Alleviation. The date of the 'draw' will be intimated to all the applicants, either individually or web-published at: [www.cgewho.in](http://www.cgewho.in)

The result of the 'draw' will be communicated to all the applicants individually or will be published in the official website of CGEWHO {[www.cgewho.in](http://www.cgewho.in)} Otherwise, allotments shall be made to all the eligible applicants in case, the scheme is subscribed by more than 50% of no(s) DU(s) to be built.

## 13. REFUNDS

In case of over-subscription, refund to unsuccessful allottees will be made within two months from the date of draw which will be held within four months from the date of closure of the scheme or extension, if any.

As per rules of the organization, interest @ 5% per annum is payable, if the Earnest Money is not refunded to unsuccessful allottees within two months from the date of draw of lots.

In case of under-subscription and if applications are received less than 50% of DU/Flat(s) the refund will be made within six months from the closure of the scheme or extension thereof without interest; beyond six months interest @ 5% payable from the date of closure of the scheme or extension, thereof.

## 14. IMPORTANT POINTS OF CLARIFICATION

- Change of Address : All correspondence will be made with the applicants/beneficiaries on the address*

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mentioned at SI No. 13 of the Application Form. Any change of address should be notified to the CGEWHO, New Delhi, in the format given at Annexure-II of Part 'C'.

- ii) In order to provide prompt and efficient service to the beneficiaries visiting our office, for deposit of applications, payment and with scheme enquiries, it will be entertained in our office on all working days between 0930 and 1300 Hours
- iii) Beneficiaries are advised to ensure that their Registration No and Name is mentioned correctly, while remitting payments and corresponding with this office.
- iv) Beneficiaries are requested to send their payments under a separate covering letter and not to club their queries like Change of Address, in the same letter.
- v) Call-up notices for instalments, for all the schemes, are sent to all the confirmed beneficiaries and published in our website i.e. [www.cgewho.in](http://www.cgewho.in), mentioning therein the last date of payment. For payments received beyond the stipulated date, interest towards equalisation charges becomes chargeable, as per Para 18 of the 'CGEWHO Rules' Waiver of interest is not possible and hence beneficiaries are advised NOT to enter into avoidable correspondence requesting for waiver of interest towards equalisation charges.
- vi) Beneficiaries forwarding the Tripartite Agreement for availing HBA/ loan from HUDCO / HDFC / LICHFL / GICHFL etc. are requested to forward one extra copy of the agreement. All copies should be signed by the beneficiaries and duly witnessed. One copy will be retained and the remaining copies, duly signed by the authorised signatory, will be sent back to the beneficiary.
- vii) Interest @ 15% per annum is charged for late payment of instalment (for exact no. of days). Interest is also charged to late joiners on all the instalments called for at the time of joining (from the respective dates of instalments) as stated above. In case of change from lower category to higher category, interest on differential amount is charged on each

instalment.

- ✓ No interest is paid to members beneficiaries to whom confirmed allotment has been made.
  - ✓ No interest is paid when a beneficiary withdraws from a scheme. Interest is paid to waiting list members @ 5% per annum, provided they are on the waiting list for a minimum period of one year.
  - ✓ Waiting list members will not be entitled to interest if allotment made to them is not accepted. However, they will not be charged any cancellation charges till thirty days from date of issue of allotment letter.
  - ✓ No interest is paid in case the beneficiaries change from higher to lower category.
  - ✓ No interest is paid for early payment of instalment.
  - ✓ No interest is paid if the project is delayed due to any circumstances whatsoever.
  - ✓ Interest on EMD to non-allottees in the case of draw is paid only in circumstances explained in Para (21) of Part B of CGEWHO brochures.
  - ✓ Computation of Interest (Debit/Credit) is done at the time of calling up of the final instalment.
  - ✓ CGEWHO is providing a service to the beneficiaries within its minimum means and resources. So the organisation's liability towards the allotment of DUs shall be limited to refund of the amount deposited by the beneficiaries, in case the beneficiary is not satisfied with the quality of dwelling units being offered to him/her at the time of handing over possession of the dwelling unit.
  - ✓ No compensation shall be admissible on any account or reason which may be noted by the applicants while applying for any of the CGEWHO's Housing Scheme.
- viii) Waitlisted member(s) are liable to pay interest towards equalisation charges @ 15% from the respective date(s) of each instalment(s) already called by CGEWHO but, it will be calculated and called alongwith 6th and Final instalment.

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## PART B : CGEWHO RULES

### 1. PREAMBLE

- i) The Central Government Employees Welfare Housing Organization is a 'Society' established to promote, control and coordinate the development of housing schemes at selected places, all over India, on no profit-no loss and self financing basis as a welfare measure. The Society is a registered body under the Societies Registration Act of 1860.
- ii) Its aim is to provide welfare housing service of quality to the Central Government employees.
- iii) The rules have been drawn up to give the Central Government employees, serving and retired, a perception of the task and an understanding of the Organisation's commitment to them and their own obligations in this matter. Such a brochure cannot be all comprehensive. Applicants may, therefore, contact the organisation's Head Office in New Delhi for clarifications.

### 2. DEFINITIONS

- i) 'General Body' means the list of Members given under Para 6 of the Memorandum of Association.
- ii) 'Governing Council' means the list of members given under Para 5 of the Memorandum of Association.
- iii) 'CGEWHO' means the Central Government Employees Welfare Housing Organisation.
- iv) 'Scheme' means the 'self-financed housing project' announced by the CGEWHO.
- v) 'Dwelling Unit of DU' means a single storey/duplex type/flat type of housing unit constructed in independent group housing or multistoreyed construction or marked plots.
- vi) 'Beneficiary' means an eligible applicant whose booking for a dwelling unit has been confirmed by the CGEWHO.
- vii) For the purpose of CGEWHO, a Central Government Employee is an individual who is appointed by or on behalf of the President of India and whose pension both charged and voted. is debitable to the Consolidated Funds of India, or is under old/new Pension Scheme including the All India Services officials. However, employees of

'State' and Union Territory Administration are not included. Further such Central Govt. employees as are eligible under similar Organisation like AWHO, AFNHB, IRWO are also NOT included.

### 3. ELIGIBILITY

#### ELIGIBLE CATEGORIES

##### PRIORITY - I

- i) Central Government Employees : Serving or retired Central Govt. employees, who are covered by the definition as given at Para 2 (vii) of Part B of this Brochure, will be eligible.
- ii) Spouses of the deceased employees : Spouses of the deceased Central Government Employees or deceased retired employees would be eligible, if the deceased employee would have qualified by criteria (i) above.
- iii) Employees of the CGEWHO, with a minimum of one year of service, will be eligible.

##### PRIORITY - II

- i) Serving employees of Central PSUs, State Govts., Union Territory Administration, Autonomous Bodies, Corporations, Nationalised Banks etc.
- ii) Serving uniformed employees of the Minister of Defence and serving employees of Ministry of Railways and covered under Priority-I like Lok Sabha and Rajya Sabha Secretariate etc.

##### Note

- i) *Allotments shall be made in the order of priority, depending upon the number of applications received, as mentioned above. However, in case the number of applications received from Priority I applicants outnumber the number of dwelling units proposed to be built, a Draw of lots will be held at CGEWHO's Head Office, New Delhi.*
- ii) *An eligible Central Government employee can make only one application for one DU/Flat only. Where both husband and wife are eligible, only one can apply.*
- iii) *Before submission of application, applicants must*

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*ensure their eligibility regarding their Central Govt. employment and other conditions given under para 4 of Part 'B' of these Rules. In case, an allotment is still made in contravention of the CGEWHO Rules due to any oversight, it will be the responsibility of the applicant to inform this Organisation, once it comes to his/her knowledge.*

### **PRIORITY - III**

General Public, including retired/spouses of deceased employees of Priority-II

*Note:*

*Allotments shall be made in the order of priority, depending upon the number of applications received, as mentioned above. However, in case the number of applications received from Priority I applicants outnumber the number of dwelling units proposed to be built, a Draw of lots will be held. The unsuccessful applicants, if any, will be considered alongwith the Priority II applicants, in the same manner as for Priority I applicants, so on.*

### **4. SPECIAL ELIGIBILITY CRITERIA**

- i) Where both husband and wife are eligible, only one of them can apply.
- ii) Employees, serving or retired, owning residential property, in his/her, or in the name of his/her spouse in the city/town, where the CGEWHO is planning a Scheme, will not be eligible for that Scheme. For this purpose, urban agglomerates contiguous to the city of the scheme (e.g. Delhi, Noida, Greater Noida, Gurgaon, Faridabad) will be considered as one city / town / location.
- iii) Individual will be generally entitled to only one dwelling unit under CGEWHO Schemes anywhere in the country. However, when the scheme is undersubscribed even after three advertisement and opened for General Public any individual can apply for the second dwelling unit if s/he is not owning any house/flat from CGEWHO in that Municipal Limit of the city/town. Priority for this second dwelling unit shall be given in the order of preference in Eligibility Criteria i.e. Priority I shall be considered first.
- iv) An employee who has been dismissed from the service, would cease to be a beneficiary of the Scheme and will not be eligible to apply.

- v) Eligibility and other conditions attached to the allotment of land by the Municipal and Local Development Authorities, as applicable to such Scheme, would prevail.
- vi) The terms and conditions, as imposed by the Land Allotting Agency/Plans Approving Authority, in respect of cost, FAR, Bye-laws, eligibility etc, shall prevail and be binding on the beneficiary of the CGEWHO.

### **5. HOUSING CONCEPT**

Subject to availability of land, dwelling units and garages in single units, multiple units, row housing, multi-storeyed building, group-housing or marked plots may be planned, subject to the approval of the local civic authorities. These plans will be announced as Scheme, as applicable.

### **6. TYPE OF HOUSES**

The CGEWHO may build houses or flats of the following types : One bed-room units - Type A/L; Two bed-rooms units - Type B/M; Three bed-rooms units - Type C/N and Four bedroom units in Type D. These may be built with or without scooter/car garages/stilts. The design, the layout and the built-up area in each type may vary from place to place. More types may be added with consequent change in Rule 7.

### **7. OPTION TO APPLY FOR TYPE OF UNIT**

The applicant may apply for any one of the above types of units linked with the Group of which he/she belongs, as under :

Type of dwelling unit / flat	Group of Service	Grade Pay	Pay Band
A or L (1 BHK)	D, C, B & A	Rs.1300 and above	1S onwards
B or M (2BHK)	C, B & A	Rs.1800 and above	PB-1 onwards
C or N (3 BHK)	B & A	Rs.4200 and above	PB-2 onwards
D (4 BHK)	A	Rs.5400 and above	PB-3 onwards

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**Note**

- i) *Change of dwelling unit from one type to another type, provided otherwise eligible as per this para, can be entertained subject to payment of additional Application Fee and Earnest Money, as applicable, and availability of vacancies in that particular type of dwelling unit. However, change to a lower type of category will not entitle the applicant for refund of differential Application Fee but will entitle him for refund/appropriate adjustment of the differential Earnest Money paid.*
- ii) *Change from one scheme to another scheme is not permitted. For doing so, an applicant should first withdraw / undertake to withdraw his allotment from the existing scheme and apply afresh in the new scheme, if he so desires (subject to payment of cancellation charges, as per rules).*
- iii) *Request for change of DU from one type to another, within the same scheme, or change from one scheme to another, after physical possession of the originally allotted DU has been taken, are liable to be rejected. Further, in case the change as mentioned at sub-para (i) & (ii) above have been agreed to and implemented, it will be construed that the applicant had joined the revised type of DU/scheme from the very inception and all the payments received/yet to be received will be treated, accordingly. CGEWHO's decision in this regard shall be final and the beneficiary will not have any claim whatsoever.*
- iv) *In case an existing beneficiary of the CGEWHO under any scheme, wishes to apply for the this Housing Schemes, he may do so by paying the Application Fee only and clearly stating in the 'Affidavit' the facts regarding his earlier registration with the CGEWHO. In the even of confirmed allotment under any Housing Scheme, the concerned beneficiary will have to surrender anyone of the two registrations. In case of surrender of original allotment, withdrawal charges shall be deducted, if applicable, as per the rules and remaining amount will be transferred to his/er retained registration account of Housing Scheme. Failure to state the facts in the application may invite state the facts in the application may invite cancellation of both the applications /allotments.*

**8. PLANS AND SPECIFICATIONS**

Plans and specifications will be drawn up for each type of dwelling unit to meet the basic needs of the group and conforming to the bye-laws of the civic authorities. Different specifications may be considered for each type of dwelling unit.

**9. TECHNICAL BROCHURE**

After approval of the plans by the local statutory authorities, the plans of dwelling units and layout and the major specifications will be published in a Technical Brochure and circulated distributed to all the beneficiaries. These, however, are subject to change prior to or during execution, at the discretion of the CGEWHO, CGEWHO undertakes construction of the housing projects as per approved plans and beneficiaries shall have no right to claim any changes or challenge the methods or procedures adopted during the construction.

**10. STATIONS**

Major building efforts of the CGEWHO will be concentrated in areas where there is concentration of Central Government employees. Other places may be added depending on availability of land and the likely demand.

**11. MASTER PLAN**

A Master Plan of projects drawn up for a period of 5 years at a time will be promulgated for the benefit of all Central Government employees. Revised Schedule will be announced as and when the Master Plan is rolled through CGEWHO's newsletter.

**12. HOW TO APPLY**

- i) The CGEWHO will announce the Scheme, giving location, station, types, covered areas and approximate cost of each unit for inviting applications.
- ii) An employee who is eligible to become a beneficiary, may obtain the CGEWHO Rules/Scheme Brochure along with Application Form the nominated office/Head Office, on payment of Rs.100/- in cash or through a bank draft drawn in favour of 'CEO, CGEWHO payable at New Delhi.

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iii) On receipt of the Application Form and the 'CGEWHO Rules', the applicant should fill the Form and return the same to the CGEWHO by the specified time, along with:

a) Bank draft, as under:

Type of flat	Non-Refundable Application Fees (in Rs.)	Refundable EMD (in Rs.)	Total Amount (in Rs.)
A or L (1 BHK)	500	50,000	50,500
B or M (2 BHK)	500	50,000	50,500
C or N (3 BHK)	1000	1,00,000	1,01,000
D (4 BHK)	1000	1,00,000	1,01,000

Note:

*Rs. 100/- to be added towards cost of 'CGEWHO Rules Brochure' with above amount, in case, applicant is using downloaded application form.*

b) *Affidavit as per the format prescribed in the CGEWHO Application Form.*

c) *Pay slip or copy of PPO duly attested. No interest will be payable on Earnest Money deposited alongwith the application for the first three months calculated from the day following the closing date of scheme, including extension, if any. Thereafter, beyond three months a simple interest @ 5% per annum will be payable to unsuccessful allottees till the date of refund. On allotment, the Earnest Money paid (along with the application) shall be deemed to be a part of the instalment(s) and the beneficiary will be treated as if he had made part payment of the first instalment.*

### 13. REGISTRATION OF APPLICATIONS

On scrutiny of the Application Form, the applicants will be registered for a dwelling unit in the Scheme.

### 14. RESERVATION FOR SC/ST/ PHYSICALLY HANDICAPPED APPLICANTS

15%. 7.5% & 1% of the DUs/Flats of all the types in all the housing schemes of CGEWHO will be reserved for SC/ST/Physically Handicapped (who are appointed in

the Central Government on Physically Handicapped quota as per Govt of India Rules or become handicapped during employment with more 75% disability) applicants respectively, with a stipulation that there will be a minimum of one DU of each type in the reserved category and fractions, if any, will be rounded off to the nearest full number. The procedure adopted in such allotments shall be as under:

(i) In case of more number of applicants belonging to SC/ST/Physically Handicapped categories, after first conducting the draw for the reserved categories alone, unsuccessful applicants shall be considered in the draw for general category of applicants. Those who will succeed in the general draw will get a confirmed allotment, and the remaining applicants, if any, shall be placed on the general waiting list as well as the one created especially for the reserved category of applicants. However, in case of less number of applications than the number of DUs reserved, the balance DUs (after giving confirmed allotment to the applicants belonging to the reserved category) shall automatically stand de-reserved, and will be considered in the general draw.

(ii) The applicants desirous of being considered in the 'Reserved' category, will be required to submit an attested photocopy of the 'Caste'/'Disability' Certificate from the appropriate competent authority.

(iii) These 'Reservations' for SC/ST will be applicable to 'Priority I' applicants only. The reservation for Physically Handicapped will be applicable to all category of applicants.

(iv) The spill over and unsubscribed dwelling units, if any, under SC/ST/Physically Handicapped quota shall be allotted (after exhausting of SC/ST/PH waiting list) to eligible applicants under Priority I belonging to general category of CGEWHO Rules in order of seniority established from the date of receipt of application in CGEWHO. In case of two applications are received on same date than allotment shall be made in order of date of demand draft of EMD, submitted with the application.

### 15. CONFIRMATION OF BOOKING

If the registered applicants for a given project exceed the number of dwelling units, a draw of lots will be held at

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the Head Office separately for each type. Successful applicants will be given 'confirmation of booking' by an Allotment letter.

## 16. COST OF DWELLING UNITS

The cost of dwelling units, with or without garages, for each Scheme will be worked out by the CGEWHO and intimated at the time of announcing the Scheme. The cost will, inter alia, include interest on investment in land purchased for a scheme, common amenities, cost of reserve funds, charges towards registration of land etc. The costs will be reviewed at different stages of construction and will be subject to escalation, on account of market prices, labour wages, Cooperative Society/ Apartments Owners' Association's charges, essential alterations, additions etc. All revisions of cost will be charged to the beneficiaries and they will be liable to pay the same.

## 17. PAYMENT SCHEDULES

Beneficiaries will be required to pay instalments on the self-financing basis. The payments will be on call. Please also see para-7 of Part 'A' of this Brochure.

## 18. LATE PAYMENTS

Beneficiaries who join a Scheme, late or are promoted from the waiting list, after the initial enrollment or are late in paying their instalments, will be charged interest from the respective dates of instalments towards equalisation charges. The rate of interest on these payments will be 15% per annum. This rate of interest is subject to change. The CGEWHO reserves its right to terminate the registration and cancel the allotment without giving any further notice, in case of default in making the scheduled payment beyond 120 days from the last date of payment.

### NOTE:

*Once an allotment has been cancelled, for any reason whatsoever, it cannot be revived under any circumstances. However, in extreme cases, the Competent Authority may agree to re-activate the allotment provided the request is accompanied by requisite outstanding payments.*

## 19. CHANGES IN PAYMENT SCHEDULES

The CGEWHO will make every effort to indicate the prices of the dwelling units as accurately as possible but the costs may vary. Adjustments in payments and

schedules may become necessary, commensurate with the progress of construction. Beneficiaries will be intimated of the changes as they occur.

## 20. MODE OF PAYMENT

All payments will be made by Demand Draft / Pay Order only on any Scheduled Bank payable at New Delhi, drawn in favour of the CGEWHO A/c 0267101018816 Canara Bank duly endorsed 'payee A/c only'. Payments in cash or cheque will not be accepted.

## 21. PAYMENT OF INTEREST

- i) No interest will be payable by the CGEWHO to the beneficiaries on any instalment paid after the confirmation of booking. Beneficiaries, to whom confirmed allotment has been made, shall also not be entitled to any interest on installments paid, in the event of cancellation/ withdrawal.
- ii) No interest will be payable by the CGEWHO on the Application Fee, which is non-refundable.
- iii) No interest will be payable on Earnest Money deposited alongwith the application for the first four months calculated from the day following the closing date of scheme, including extension, if any. Thereafter, beyond two months a simple interest @ 5% per annum will be payable to unsuccessful allottees till the date of refund. On allotment, the Earnest Money paid (alongwith the application) shall be deemed to be a part of the instalment(s) and the beneficiary will be treated as if he had made part payment of the first instalment.

## 22. REBATE

If a beneficiary pays the total cost of dwelling unit within 45 days of the confirmation of booking, a rebate of 2.5% will be given. However, this or any other rebate is not applicable for making any advance payment of the tentative cost of the dwelling unit. Further, this rebate is available to the applicants receiving allotment, on announcement of the scheme.

Applicants joining the scheme, during its operation, subject to availability and offering to make early payments will not be entitled to this rebate.

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### 23. LOAN ARRANGEMENTS

- i) Beneficiaries who are still in Central Government employment may be entitled to House Building Advance as admissible to Central Government employees in accordance with the rules of the Government of India.
- ii) The CGEWHO will assist the beneficiary for taking housing loan from Nationalized Banks, HUDCO and other financial institutions subject to execute necessary documents by the beneficiary. Loan on second mortgage may also be possible, however, the receipt of loan cannot be guaranteed. The quantum of loan will, inter- alia, depend on the repaying capacity of the beneficiary.

### 24. ALLOTMENT OF SPECIFIC UNIT

The allotment of block, floor, specific dwelling unit will be conducted by a draw of lots at the Head Office towards the end of the project and the results be intimated to each beneficiary. Allotments of a specific flat/ floor, as a result of the draw, shall be final and no requests for change shall be entertained.

**RESERVATIONS:**

- i) *Reservation will be made upto 3% of ground/lowest floor flats in each scheme for handicapped personnel in the CGEWHO's Housing Schemes.*
- ii) *Personnel with the following disabilities will be eligible for such reservations:*
  - a) *Orthopaedically handicapped - severe (75% and above)*
  - b) *Visually handicapped - severe (75% and above)*
  - c) *Mental illness - severe (75% and above)*
- iii) *Availability of the above facility is restricted only to the allottee, his/her spouse and children only.*
- iv) *Percentage of disability would be certified by the Head of Deptt. of a Government Hospital.*

### 25. WITHDRAWAL FROM A SCHEME

If a beneficiary wishes to withdraw from a scheme, he should submit a written request to the CGEWHO, alongwith the following documents.

- a) Letter of allotment in original (if issued)
- b) Original receipt(s) issued by this office against the payment(s) made by the beneficiary
- c) Pre-receipt as per proforma placed at Annexure III.

Allottees withdrawing from a scheme will not be refunded their application fee, nor will they be entitled to any interest payment. No interest is paid to confirmed allottees. Allottees withdrawing after the date of commencement of construction, will be required to pay withdrawal charges @ 15% of the first instalment. Allottees withdrawing after allotment of specific floor/flats will be required to pay withdrawal charges @ 20% of the first instalment. Such refund will be made within 45 days of the receipt of the request for withdrawal alongwith all required documents.

### 26. CANCELLATION CHARGES

In addition to the Application Fee, 15% /20% of the first instalment will be levied as cancellation charges in case cancellation or withdrawal is sought after the commencement of construction/ allotment of specific unit respectively. These charges will also be levied on beneficiaries whose booking has been cancelled by the CGEWHO for want of timely payment or any other reason whatsoever.

### 27. POSSESSION

The beneficiary will be given a notice of two months to take the allotted unit, provided he/she has completed all formalities, paid all the dues, executed all the Deeds (Format at annexure and Rule 32) and obtained a Clearance Certificate from the CGEWHO.

### 28. DELAY IN TAKING OVER

The allotment of an individual who fails to take possession of the dwelling unit for three months after expiry of the notice period (inspite of making payment of following overhead charges per month or part thereof), shall be liable to be cancelled by the CEO, CGEWHO. Under special circumstances, such an allottee may approach the Chief Executive Officer, CGEWHO for an extension of this period which may be granted by the CEO as a special case for another maximum period of three months only.

Type of dwelling unit/flat	Overhead Charges (in Rs.)/per Month
A or L (1 BHK)	500
B or M (2 BHK)	1500
C or N (3 BHK)	2000
D (4 BHK)	3000

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In the event of a beneficiary failing to take physical possession of the flat within 12 months of issue of the final call up letter, in spite of having paid the maintenance charges as above, the possession shall be given from the CGEWHO's Head Office only, and not from the site office, on 'as is-where is' basis. Further, in such a case any request for repairs, defect rectification etc will not be entertained. The beneficiary, who takes possession late will, however, be obliged to pay to the concerned Apartment Owners Association/ Society, the monthly up-keep & maintenance charges, as levied by it w.e.f. the date made applicable by the AOA or the date of allotment, whichever is earlier.

**29. HANDING OVER**

The dwelling units will be offered on 'as-is-where-is' basis after the Contractor and Architect have certified their completion. However, defects and deficiencies observed by the beneficiaries at the time of handing over/taking over, may be recorded in the documents. These will be examined and rectified, wherever applicable, in the defect liability period.

**30. MUTUAL EXCHANGE OF DWELLING UNITS**

Mutual exchange of type of DUs, during the currency of the scheme, or specific floor/ flat, after the draw has been conducted, may be permitted within the same scheme, or schemes managed by the same AOA/ Society subject to the two beneficiaries giving an undertaking to effect all the future payments, as called, and not to seek withdrawal from the scheme. However, in extreme situations, the Chief Executive Officer, may agree to accept withdrawal from the scheme, subject to payment of double the normal 'withdrawal charges' i.e. 30% / 40% of the 1st instalment (para 25 of the CGEWHO Rule refers).

**31. CO-OPERATIVE SOCIETY/ APARTMENT OWNERSHIP ASSOCIATION**

Beneficiaries of each Scheme would form a Cooperative Society/ Apartment Ownership Association under local laws governing such bodies. Every beneficiary will pay the Membership Fee for the Society/ Association. In addition, a sum equal to 1.5% of the final cost of the dwelling unit will be charged from each beneficiary and

credited to the account of his Society/ Association, for its running expenses. The Society/ Association, will administer the colony, look after its maintenance, attend to common property and provide guidelines for civic standards. The Society/ Association will be governed by its byelaws.

**“PROCEDURE & OBLIGATIONS”**

- (a) Coinciding with or after issue of the final call up notice, the CGEWHO will hold a General Body meeting of all the beneficiaries to elect the office bearers of the proposed Apartment Owners' Association.
- (b) Such elected adhoc Committee, of the proposed Apartment Owners Association, will aim at formally constituting the Association, including framing of its by-laws under the local laws governing such bodies, and register the same with the appropriate competent authorities.
- (c) On completing the formalities regarding registration of the Association, the ad-hoc Committee would be required to convene a General Body meeting of all the beneficiaries to elect and constitute a regular Executive Committee.
- (d) The duly elected adhoc Committee will take over all the common areas/services/facilities of the project within 6 months of its constitution - a period during which CGEWHO will maintain the residential complex and debit the actual maintenance expenses so incurred to the Apartment Owners' Association account.
- (e) In case the adhoc/regular Committee fails to take over the common services/facilities/areas within a further period of 4 months, the CGEWHO shall be at liberty to wind up its operations at site, including demobilising its man power, leaving the complex in 'as is-where is' condition, at the discretion of the Chief Executive Officer, CGEWHO. However, during these 4 months period, though the CGEWHO shall maintain the complex at the cost of Apartment Owners' Association, it will charge an additional amount of Rs. 150/- per beneficiary per month for the services so provided which-will be over and above the actual cost of maintenance and debit the same to the Apartment Owners' Association account, before handing over the balance of amount to it.

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- (f) While some amounts will be transferred to the ad-hoc Committee by the CGEWHO, for meeting day to day expenses, bulk of the AOA charges collected will be transferred to the regular Executive Committee only, on a formal request by the President / Secretary, but after taking over all the common areas/services/facilities of the project. However, no interest would be paid by the CGEWHO to the AOA, on the amounts collected from the beneficiaries towards AOA charges.

### 32. MODE OF PAYMENT

An undertaking covering the following aspects will be given by all the beneficiaries:

- i) Abide by the laws, bye-laws, rules and regulations of the Central or State Governments, the Civic bodies, the CGEWHO and the Cooperative Society/ Apartment Ownership Association.
- ii) Shall not sub-divide, extend, amalgamate, or carry out structural design or layout changes to the dwelling unit and garages without the prior permission in writing of the Civic Authority.
- iii) The dwelling units and garages/stilts would be used for the sole purpose of living and car/ scooter parking. Any commercial exploitation of these would be deemed to be a violation of terms and conditions.
- iv) Facilities like stair-cases, passages, terraces, parks, lifts etc and common spaces and services, will be utilized by the beneficiary, along with other beneficiaries of the Scheme and no one will have exclusive right to their usage, nor make any alterations thereto.

### 33. OWNERSHIP

At the time of execution of Transfer Deed in favour of a beneficiary, he/she will have the option to register the dwelling unit in his/her own name, or jointly register it with one or two relations out of the undermentioned:

- a) Wife/Husband
- b) Son/sons, daughter/ daughters, including legally adopted children
- c) Parents (in case of unmarried & widows without children)

- d) Brother/Sister (in case of unmarried & widows without children)

### 34. SUCCESSION

In the event of the death of the beneficiary before the dwelling unit is taken over, his/her spouse or dependent children, whoever has been shown as the nominee in the Application, will be eligible to continue in the Scheme and to avail of the benefits under the Scheme. In case of unmarried members, these privileges will be extended to the dependent parents only. However, such changes in CGEWHO's records shall be made subject to the nominee fulfilling certain criteria and submitting requisite set of documents.

### 35. TRANSFER

The beneficiaries will not be permitted to dispose off the dwelling unit by way of Sale/Transfer/ Assignment/ Long Lease/ by execution of Power of Attorney, under any circumstances, before transfer of the legal title of the dwelling unit by the CGEWHO in favour of the beneficiary. Any such transfer shall result in cancellation of allotment of the dwelling unit, in which case the allottee will pay penalty, as prescribed under the heading 'Cancellation Charges.' After transfer of the legal title of the dwelling unit in favour of the beneficiary, he/she may dispose off his/her dwelling unit, with prior permission of the concerned 'Kendriya Vihar Apartment Owners Association/ Society', as per its bye-laws.

### 36. LIABILITY OF THE CGEWHO

- i) In extreme situations beyond the control of CGEWHO, CGEWHO may be obliged to abandon a Scheme. In such a case, its liability would be to refund the deposits in full, with interest, in accordance with the Rules, less handling charges of 1% and Application Fee.
- ii) The CGEWHO is only providing a service. It can in no way be held responsible for any claims of damages which may arise due to any reason whatsoever, including any commission or omission, by the CGEWHO or its employees.

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### 37. AMENDMENTS TO THE RULES OF THE ORGANISATION

The General Body is empowered to amend, alter or delete any of the Rules, as well as the Memorandum of Association.

### 38. ACCEPTANCE OF APPLICATION

The Chief Executive Officer, CGEWHO has the right of final acceptance of an application, its registration, booking and allotment of the dwelling unit and garages/stilts.

### 39. ARBITRATION

- i) All matters of disputes relating to CGEWHO Rules, which are likely to affect the rights of the beneficiaries, vis-a-vis, the CGEWHO, may be referred to the President of the Governing Council. The President shall appoint Arbitrator to adjudicate in the matter, whose decision shall be final and binding on the beneficiary and the CGEWHO. Request for arbitration of a dispute will be entertained only if it is made within two months of the cause of the action and prior to taking possession of the house. Possession will not be given till the arbitration proceedings are complete.
- ii) Appointment of an Arbitrator will not be objected to on the ground that he/she is a person subordinate to the President, is a member of the Governing Council or the Executive Committee, is associated with the functioning of the CGEWHO, or is a beneficiary of a Scheme.
- iii) President of the Governing Council shall have the privilege and authority to appoint a new successor to the Arbitrator after his demitting the office of Arbitrator on account of the transfer, resignation,

retirement, death or any such eventuality, whereby the adjudicating Arbitrator is incapacitated to adjudicate the dispute between the parties.

- iv) All suits and legal proceedings of any kind against CGEWHO shall be instituted only in the appropriate courts in Delhi, notwithstanding the location of the property, which may be subject matter of the dispute. All the arbitration proceedings/hearings shall be held in Delhi only.

### 40. MISREPRESENTATION OR SUPPRESSION OF FACTS

If it is found, at any time that an applicant has given false information or suppressed certain material facts, or has transferred the rights of the dwelling unit in any manner whatsoever, his/ her application will be rejected, and the registration/booking of dwelling unit will be cancelled without making any reference to the applicant. He/ she will also be debarred from participating in future schemes. In such cases, allottees will pay penalty as prescribed under the heading "Cancellation Charges".

#### OTHER SALIENT FEATURES REGARDING LOANS FROM FINANCIAL INSTITUTIONS

- i) The period of loan varies from 5 to 20 years. Repayment will, generally not extend beyond retirement.
- ii) Co-borrowers: Earning members of a family like wife, son, daughter, father and mother can join as co-borrowers for increasing the amount of loan
- iii) The admissibility of loan is dependent on the repaying capacity of the borrowers and the co-borrowers opted by the beneficiary.
- iv) Loan is generally disbursed only after applicant has invested his own share in full.

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## DECLARATION

1. I have read the rules and procedures given in CGEWHO's Scheme Brochure and will abide by it.
2. All the particulars contained in the application are correct and I have not wilfully suppressed any material information. I understand that I will be disqualified from registration of my application and/or allotment of a dwelling unit if the said particulars are found to be incorrect/in complete.
3. I undertake to abide by all Rules & Regulations that may be announced/amended by Executive Committee/Governing Council of CGEWHO from time to time.
4. All the agreements between CGEWHO and local development/other statutory authorities in connection with land/housing development will be binding on me.

Specimen Signature 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

Signature of Applicant

Address \_\_\_\_\_  
\_\_\_\_\_

SIGNATURE OF APPLICANT .....