



MODEL

CGEWHO HOUSING SCHEME RULES 2019

{ The Real Estate (Regulation and Development) Act 2016 & Right of Persons with Disabilities Act 2016 COMPLIED }

Applicable for housing scheme announced after 31/12/2018

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PART-A

SPECIFIC SCHEME INFORMATION

1. INTRODUCTION/BACKGROUND :

i) Central Government Employees Welfare Housing Organization (CGEWHO), an autonomous body of Ministry of Housing & Urban Poverty Alleviation, Government 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 _____ and further, _____ No(s) of dwelling units under various stages of planning. Thirty Projects at following locations have been completed.

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

iii) This brochure, outlines details and 'Rules and Regulations' governing the *name of station* Housing Scheme as per guidelines of the Real Estate (Regulation and Development) Act 2016.

2. LOCATION :

The plot admeasuring approximately _____ acres located on _____, Distances of important place(s) by road are : Please see location place of Plot in the back side of cover page.

THIS PARA WILL BE NARRATED AS PER THE LOCATION OF PLOT AND STATION OF THE RESPECTIVE HOUSING SCHEME.

3. SALIENT FEATURES :

- i) All DUs are provided with balcony(ies).
- ii) Located in developed area of _____ Main Road.
- iii) Fully functional project with bituminous/RCC road, paved walk ways, electrification, water supply, sewage disposal system, area drainage system, community facilities, horticulture/ plantations, parks, boundary wall, security gates & post etc.
- iv) All the blocks are provided with lift facility.
- v) All approvals have been obtained from the Statutory Authorities.
 - Carpet Area calculated as per the Real Estate (Regulation and Development) Act, 2016.
 - Construction as per approved plans by the local development authority.

4. ELIGIBILITY ::

ELIGIBLE CATEGORIES :

PRIORITY I

- i) Central Government Employees: Serving or retired Central Government 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 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 CGEWHO, with a minimum of one year of service, will be eligible.

Note : 15%, 7.5% & 5% of the respective type of dwelling unit(s) will be reserved for scheduled caste, scheduled tribe & persons with disabilities of Priority-I applicants only as per CGEWHO Rule described in Part-B of this Brochure.

PRIORITY II

- i) Employees in service of Central Public Sector Undertakings (CPSUs), State Governments, Union Territory Administration, Autonomous Bodies, Corporations, Nationalized Banks etc.
- ii) Serving uniformed employees of the Ministry of Defence and serving employees of Ministry of Railways.

PRIORITY - III

General Public.

GENERAL CONDITIONS :

- i. The applicant and joint applicant must be citizen of India.
- ii. She/he should have attained the age of majority i.e. an applicant should have completed 18 years of age as on the date of submitting the application.
- iii. There is no income criterion. The applicants can apply according to their own requirement and affordability.
- iv. The applicants should have an account in any bank and particulars of the account must be given in application form and a cancelled cheque of particular account should be enclosed.
- v. Applicants must quote and enclose a copy of permanent account number (PAN) allotted under the provisions of Income Tax Act and the same must be quoted in the application form.

- vi. In case of joint application under SC/ST reserved category, the joint applicant should be within the family (i.e. Spouse & Dependants relation including unmarried children).
- vii. In case of joint application under deceased central government employees, persons with disabilities the applicant, himself or herself should fall within the categories and joint applicant should be from within the family. (i.e. Spouse & Dependants relation including unmarried children).
- viii. Allotments shall be made in the order of priority.

5. TENTATIVE DETAILS OF DWELLING UNITS/FLATS :

The project is planned with _____ nos of 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	Configurat ion With Lift	Carpet Area * / Nos of Units	Non-Refundable Processing Fee (in Rs.)	APPLICATION MONEY	Tentative cost (in Lacs)
A (1BHK) Or Studio Apptt.	Drawing-cum dining, One Bedroom, One Kitchen, one Bath, one WC and Balcony	AS per approved PLAN of the statutory authority	Carpet Area/Nos of DUs to be built.	1000	5% of Cost of DU [rounded off to '000]	As per estimated cost of CGEWHO
B (2BHK)	Drawing-cum dining, two bedrooms, kitchen, two toilets, Balconies		Carpet Area/Nos of DUs to be built.	2000	5% of Cost of DU [rounded off to '000]	
C (3BHK)	Drawing-cum dining, three bedrooms, kitchen, three toilets, Balconies		Carpet Area/Nos of DUs to be built.	3000	5% of Cost of DU [rounded off to '000]	
D (4BHK)	Drawing-cum-dining three bedrooms, three toilets, one servant room with WC, Kitchen, balconies		Carpet Area/Nos of DUs to be built.	4000	5% of Cost of DU [rounded off to '000]	
VILLA (4BHK with Servant Quarter, Basement)	Drawing-cum-dining three bedrooms, three toilets, one servant room with WC, Kitchen, balconies- one bhk for servant		Carpet Area/Nos of DUs to be built.	5000	5% of Cost of DU [rounded off to '000]	

* Carpet Area: shall mean net usable floor area of the dwelling unit/Apartment/Flat, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but includes the area covered by the internal partition walls of the dwelling unit/Apartment/Flat.

Note:

- i) Processing Fee is Non-Refundable. Single Bank Draft for Application Money and Processing Fee may be submitted along with application. E-transfer of application money & Processing Fee should not be made since applicant's name is not registered with CGEWHO.
- ii) Application Money will be considered as part payment of the installment(s).
- iii) Planning permission has already been obtained from the respective Development Authority; Letter of the

approval is web-published.

iv) Price escalation and statutory levies imposed by Central / State Government shall be charged extra.

v) One car parking shall be allotted to each dwelling unit within the above cost or as per estimate of CGEWHO.

6. BASIC TECHNICAL SPECIFICATIONS, PLAN ALONGWITH ALL APPROVAL OF THE RESPECTIVE HOUSING SCHEME WILL BE PROVIDED EVEN THOUGH TECHNICAL BROCHURE TO BE ISSUED LATER WITH MORE INFORMATION :

Sl	Particulars	Type A	Type B	Type C	Type D
A	Internal wall/Ceiling	Oil Bound distemper	Same as for Type A	Same as for Type A	Same as for Type A
B	External wall	Weather-proof Paint	Same as for Type A	Same as for Type A	Same as for Type A
C	General floor Kitchen	Vitrified tiles Ceramic Tiles	Same as for Type A	Same as for Type A	Same as for Type A
D	Baths	Ceramic Tiles Glazed tiles dado 7ft.height	Same as for Type A	Same as for Type A	Same as for Type A
E	Kitchen	Granite Platform, stainless steel sink with drain board and 600mm high glazed tile dado above counter	Same as for Type A	Same as for Type A	Same as for Type A
F	Window Shutter	Aluminum & side hung	Same as for Type A	Same as for Type A	Same as for Type A
G	Door Shutter	Flush doors except toilet door shutters which shall be of FRP	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	Three points
J	Cable TV Points	Two Points	Three points	Three points	Three points

7. PAYMENT SCHEDULE :

INSTALMENT	PARTICULARS	STAGE WHEN TO BE DEMANDED
On applying	Application Money i.e. 5% of cost of dwelling unit/Apartment/Flat	Along with application by the last date of receiving application(s), or extension thereof.
1 ST	25% of cost of dwelling unit/Apartment/Flat less APPLICATION MONEY	On issue of letter of allotment
2 ND	20% of cost dwelling unit/Apartment/Flat	After commencement of work at project site
3 RD	20% of cost dwelling unit/Apartment/Flat	After attaining 50% progress of the work at project site.
4 TH	20% of cost dwelling unit/Apartment/Flat	After attaining 70% progress of the work at project site
5 TH	10% of cost dwelling unit/Apartment/Flat	After attaining 90% progress of the work at project site.
6 TH	Actual cost towards escalation (if any), Equalisaton Charges [if applicable], 1.5% Interest Free Maintenance Fund, Reserve Fund for contingency & project and other statutory levies/charges, if any. Cost of Parking will be demanded, if allotted, second one.	On offer of possession to the individual beneficiary and completion of the project.

Notes:

- i) Separate call demand notice for each instalment shall be sent giving 45 days time, for making the payment.
- ii) Payments are to be made by Bank Drafts/Pay Order/NEFT/RTGS as per CGEWHO Rule-20 of Part-B. Personal cheque and cash shall be not be accepted. Cheque of Employer/Financial Institution will be accepted issued towards disbursement of housing loan instalment(s).
- iii) Escalation component, (if any), Interest Free Maintenance Fund @1.5% of the final cost of the dwelling unit,

Reserve Fund @1.5% of the final cost of the dwelling unit and other levies along with the final instalment at the time of offering physical possession of the dwelling unit. However the Organisation reserves its right to call amount towards escalation or Equalization Charges on late payment during the construction period of project at its sole discretion.

- iv) Beneficiaries are advised to remain in contact with CGEWHO and keep visiting the website [www.cgewho.in] regarding issue of demand notices(s) etc. Notice(s) published on the Website [www.cgewho.in] of the organization or sent through E-Mail/SMS/Speed Post shall be considered notice delivered to beneficiary.
- v) Equalisation Charges will be demanded with the subsequent instalment(s), if any.

8. CONSTRUCTION SCHEDULE :

- i) Project work will be tentatively completed within 48 months from the last date of 2nd installment which would be demanded on the commencement of construction.
- ii) While every effort will be made by the organization to ensure timely completion of the Projects, delays cannot be ruled out.
- iii). Delay in offering possession of the dwelling units on 'Force Majeure' ground as defined in the Real Estate (Regulation and Development) Act, 2016 [section-6] will prevail.
- iv) CGEWHO render services to its allottees/beneficiaries as welfare measure through self-financing method and 'No Profit No Loss' concept.

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.

Note : KINDLY CHECK THE LATEST ORDER OF GoI FOR APPLICANTS THOSE WANT TO AVAIL HBA FROM GOVERNMENT DEPARTMENT(S).

10. SALE OF APPLICATIONS :

- i) Intending applicants may obtain the CGEWHO Rules Brochure at a cost of Rs.500/- in cash or through Bank Draft in favour of 'CGEWHO A/c No [Escrow account number will be mentioned as mandated by the Real Estate (Regulation and Development) Act, 2016 for respective scheme], CANARA BANK, NEW DELHI' payable at New Delhi from following points:

Head Office; New Delhi
Project Office *at the station of the scheme.*

- ii) Intending applicants may download the CGEWHO Rules Brochure from Website [www.cgewho.in] in that case, the applicant to pay Rs.500/- with the Application Money towards Processing Fees including GST.

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.

Scheme open from _____
Scheme Closes on _____
[*at least within 60 days time or mentioned*]

12. ALLOTMENT :

Allotments shall be made in the order of priority as mentioned clause-4 of Part-A of this brochure.

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 Alleviation.

The date of the 'draw' and its result either will be intimated to all the applicants and/or web-published. In case of under subscription, allotment letter will be issued to all applicants demanding first installment or decision for abandonment of the scheme will be taken by the CEO/CGEWHO.

13. REFUNDS :

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

Interest @10% per annum is payable, for the delayed period in case Application Money is not refunded to unsuccessful applicants within forty five working days from the date of draw of lots.

In case of under-subscription and if applications are received less than 50% of dwelling unit/Apartment/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 @10% payable from the date of closure of the scheme or extension or payment received whichever is later.

14. IMPORTANT POINTS :

- i) *Change of Address : All correspondence will be made with the applicants/beneficiaries on the address mentioned at Sl No. 13 of the Application Form. Any change of address should be notified to the CGEWHO, New Delhi, in the format given at Annexure-VI 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 number 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], mentioning therein the last date of payment. For payments received beyond the stipulated date, interest towards equalization charges becomes chargeable, as per Para 18 of the 'CGEWHO Rules' Waiver of Equalization Charges is not possible and hence beneficiaries are advised NOT to enter into avoidable correspondence requesting for waiver of interest towards equalization 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 @10% 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 demanded for at the time of joining (from the respective dates of instalment(s) as stated above. In case of change from lower category to higher category, interest on differential amount is charged on each instalment.*
 - a) No interest is paid to beneficiaries to whom confirmed allotment has been made.

- b) No interest is paid when a beneficiary withdraws from a scheme. Simple interest is paid to waiting list applicants @10% per annum, provided they are on the waiting list for a minimum period of one year.
 - c) Waiting list applicants 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.
 - d) No interest is paid in case the beneficiaries change from higher to lower category.
 - f) No interest is paid for early payment of instalment.
 - g) No interest is paid if the project is delayed due to any circumstances whatsoever.
 - h) Interest on application money to non-allottee(s) in the case of draw is paid only in circumstances explained in Para (21) of Part B of CGEWHO brochures.
 - i) Computation of Equalisation Charges (Debit/Credit) will be done at the sole of the CGEWHO.
 - j) 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/as well as for any delay in the project due to unavoidable circumstances, provided there is enough fund in the project account.
 - k. 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) Beneficiaries who are promoted from the waiting list will be charged equalization charges @10% per annum from the respective closing date of instalments to bring all beneficiaries at Par.

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 members. The rules have been drawn up to give the members, 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' or 'DU'** means a single storey /duplex type/ flat/ apartment/ villa type of housing unit constructed in independent group housing or multistoried construction or marked plots.
- vi) **'Beneficiary'** means an eligible applicant whose booking for a dwelling unit has been confirmed by the CGEWHO. Beneficiary allotted with specific dwelling unit be called allottee as well.
- 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 Government employees who are eligible under similar Organisation like AWHO, AFNHB, IRWO are also NOT included.
- viii) **'Society/AoA'** : means Society or Association of Allottee(s) formed by the beneficiaries of any CGEWHO's Project named as 'Kendriya Vihar'.
- ix) **'Kendriya Vihar'** : Complex developed by CGEWHO in any station named as Kendriya Vihar followed by station name [like Kendriya Vihar, Chennai, Kendriya Vihar, Kolkata, Kendriya Vihar, Noida, Kendriya Vihar, Gurgaon etc.]
- x) **'NOC or NDC'** : meant for No Objection Certificate or No Dues Certificate.
- xi) **'Parking'** : Space in the basement or stilt or garage for the sole purpose of parking of two/four wheeler.
- xii) **SC / ST/ PwD** : stands for Scheduled Caste, Scheduled Tribe and Person with Disability.
- xiii) **'Agreement to Sale'** : The terms & conditions mentioned in the CGEWHO 'Scheme Brochure' and an undertaking/affidavit to abide by the CGEWHO Rules will form agreement to sale.

However, a document towards 'Agreement to Sale' will be notarized or registered as per the Real Estate (Regulation and Development) Act, 2016 and rules framed by the respective state/UT.

3. ELIGIBILITY :

ELIGIBLE CATEGORIES :

PRIORITY I

i) **Central Government Employees:** Serving or retired Central Government 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 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 CGEWHO**, with a minimum of one year of service, will be eligible.

Note : 15%, 7.5% & 5% of the respective type of dwelling unit(s) will be reserved for scheduled caste, scheduled tribe & persons with disabilities of Priority-I applicants only as per CGEWHO Rule described in Part-B of this Brochure.

PRIORITY II

i) Employees in service of Central PSUs, State Government, Union Territory Administration, Autonomous Bodies, Corporations, Nationalised Banks etc.

ii) Serving uniformed employees of the Ministry of Defence and serving employees of Ministry of Railways.

PRIORITY III

Those are not covered under Priority-I and Priority-II including General Public.

GENERAL CONDITIONS :

- i) The applicant and joint applicant must be citizen of India.
- ii) She/he should have attained the age of majority i.e. an applicant should have completed 18 years of age as on the date of submitting the application.
- iii) There is no income criterion. The applicants can apply according to their own requirement and affordability.
- iv) The first/sole applicants should have an account in any bank and particulars of the account must be given in application form and a cancelled cheque of particular account should be enclosed.
- v) Applicants must quote and enclose a copy of permanent account number (PAN) allotted under the provisions of Income Tax Act and the same must be quoted in the application form.
- vi) In case of joint application under SC/ST reserved category, the joint applicant should be within the family (i.e. Spouse & Dependants relation including unmarried children).
- vii) In case of joint application under deceased central government employees, persons with disabilities the applicant, himself or herself should fall within the categories and joint applicant should be from within the family. (i.e. Spouse & Dependants relation including unmarried children).
- viii) Allotments shall be made in the order of priority given below.

4. Reservation for Scheduled Caste(SC)/ Scheduled Tribe(ST)/ Person with Disability (PwD) :

15%, 7.5% & 5% of the dwelling unit/Apartment/Flat of all the types in all the housing schemes of CGEWHO will be reserved for SC, ST & PwD (who are appointed in the Central Government on PwD quota as per Government of India Rules or become disabled during employment) 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/Person with Disability 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/PwD will be applicable to 'Priority I' applicants only. The reservation for Person with Disability will be applicable to all category of applicants.

(iv) The spill-over and unsubscribed dwelling units, if any, under SC/ST/Person with Disability quota shall be allotted (after exhausting of SC/ST/PwD 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 Application Money, submitted with the application.

5. SPECIAL ELIGIBILITY CRITERIA :

i) Where both husband and wife are eligible, both can apply with a stipulation that if both are declared successful, only one allotment can be retained by them. Surrendering the second allotment shall be the sole responsibility of both of them.

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 agglomeration is considered 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 advertisements and opened for General Public any individual can apply for the second dwelling unit if She/he is not owning any house/dwelling unit/Apartment/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.

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.

6. HOUSING CONCEPT :

Subject to availability of land, dwelling units and garages in single units, multiple units, row housing, multi-storied 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.

7. TYPE OF HOUSES :

The CGEWHO may build houses or dwelling units or Apartments or flats of the following types : One bedroom units – Type A/L; Two bed-rooms units - Type B/M; Three bed-rooms units - Type C/N, Four bedroom units in Type D and Villa-Four Bedroom unit with Servant Quarter. 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 as per requirement of applicant and bye-laws of development authority.

8. OPTION TO CHANGE OF TYPE OF UNIT :

- i.** There is no restriction for applying in any type of dwelling unit. The applicants can apply according to their own requirement and affordability.
- ii.** Change of dwelling unit from one type to another type within the same scheme, can be entertained subject to payment of differential amount of Processing Fee and Application Money, as applicable subject to 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 Processing Fee but will entitle him for refund/appropriate adjustment of the differential Application Money paid.
- iii.** 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 s/he so desires.
- iv.** 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.
- v.** In case an existing beneficiary of the CGEWHO under any scheme, wishes to apply for the announced Housing Scheme, She/he may do so by paying the Processing Fee and application money and clearly stating in the 'Affidavit' the facts regarding his earlier registration with the CGEWHO. In the event of confirmed allotment under any Housing Scheme, the concerned beneficiary will have NOT to surrender any registrations since one applicant is eligible for allotment of two dwelling units in different station/location.

- vi. In case of under subscribed scheme, two dwelling unit(s) can be allotted to an individual member of an HUF or family at the discretion of the competent authority or as the case may be.

9. 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.

10. TECHNICAL BROCHURE :

A Technical Brochure will be circulated/distributed to all the beneficiaries, if applicable. These, however, are subject to change prior to or during construction, at the discretion of the CEO, 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.

11. 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.

12. EXTENSION OF CONSTRUCTION PERIOD :

The competent authority of the respective State/Union Territory may in reasonable circumstances, without default on the part of the CGEWHO, based on the facts of the case and for reasons recorded in writing, may consider extension of construction period as per section 6 of the Real Estate (Regulation and Development) Act, 2016 and as amended from time to time.

13. HOW TO APPLY :

i) The CGEWHO will announce the Scheme, giving location, station, types, Carpet area and tentative 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.500/-** in cash or through a bank draft drawn in favour of 'CEO, CGEWHO payable at New Delhi or by downloading the e-application form from CGEWHO's website [i.e. www.cgewho.in], in that case, applicant will have to pay **Rs.500/-** more along with application money and Processing Fee.

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 the following :

- a) Bank draft/RTGS/NEFT as under :

Type of Dwelling Unit/Flat	Non-Refundable Processing Fees (in Rs.)	5% of cost DU as Application Money [in Rs.]	Total Amt. (in Rs.)
a	b	c	d
A (1BHK)	1,000	5% cost of Unit Rounded off to 1000	Total of b+c
B (2BHK)	2,000	5% cost of Unit Rounded off to 1000	Total of b+c
C (3BHK)	3,000	5% cost of Unit Rounded off to 1000	Total of b+c
D (4BHK)	4,000	5% cost of Unit Rounded off to 1000	Total of b+c
Villa (4BHK+SQ)	5,000	5% cost of Unit Rounded off to 1000	Total of b+c

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

c) Pay slip or copy of PPO duly self-attested [Not applicable for priority-III], copy of PAN, a Cancelled Cheque and Copy of Aadhar, if available.

14. REGISTRATION OF APPLICATIONS :

On scrutiny of the Application Form, the applicant(s) will be registered for a dwelling unit in the Scheme provided it is complete in all respect. Incomplete application(s) is liable to be summarily rejected. CGEWHO will reserve the right to cancel registration or allotment in later stages in event of non-crediting of Application Money paid along with the completed 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 of unit. Successful applicants will be given 'confirmation of booking' by issuing 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 and other statutory levies etc. As CGEWHO works on 'No Profit No loss' basis, the cost of dwelling unit will be reviewed at different stages of construction and will be subject to escalation on account of market prices, labour wages, Interest Free Maintenance Fund and essential alterations, additions etc. and beneficiaries shall be liable to pay the same.

CEO/CGEWHO may opt for revisions of cost or differential pricing on the basis of floor allotted to the beneficiaries and they shall be liable to pay the same.

In case the land allotting agency or any court of law orders for increase in acquisition/ compensation/ex-gratia for land acquired whether through land allotting agency or through private acquisition, proportionate increased cost shall be borne by beneficiaries through separate/ additional installment and beneficiaries will be liable to pay the same either to CGEWHO or to land allotting agency, as the case may be.

17. PAYMENT SCHEDULES :

Beneficiaries will be required to pay instalment(s) on the 'self-financing' basis. The payments will be on call/demand. CGEWHO reserve right to call/demand any instalment/Equalisation Charges at any time, depending on physical/financial progress/status of the project. **As per para-7 of Part 'A' of this Brochure under 'Payment Schedule'.**

18. CHARGES FOR LATE ENTRANT/ WAITLIST APPLICANT & DEFAULTER :

i) Beneficiaries or allottee(s) who are late in making payments to CGEWHO or decided to change lower to higher category in any scheme will be charged Equalisation Charges @10% per annum from the respective closing date(s) of instalment(s) towards equalisation charges for late payment. The allottee(s) are required to pay the same within last date of subsequent instalment(s) which will be mentioned in each demand letter.

ii) 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.

iii) Once an allotment has been cancelled, for any reason whatsoever, it cannot be restored back 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 payment(s) of instalment and Equalisation Charges as well.

iv) Applicant(s) who joins the scheme late or are promoted from the waiting list, will be charged equalization charges @10% per annum.

v) In case of non-payment beyond 120 days, beneficiary's allotment is liable to be cancelled.

19. CHANGES IN PAYMENT SCHEDULES :

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 :

Payments can be made through Demand Draft / Pay Order drawn on any Scheduled Bank payable at New Delhi, drawn in favour of the CGEWHO Escrow A/c _____ Canara Bank duly endorsed 'payee A/c only'.

Payments in cash or cheque from individual account will not be accepted. However, Cheque from the GoI organisation(s)/Employer(s)/ Bank(s)/Financial institution(s) will be accepted for those who are availing HBA/Housing loan.

Beneficiaries making payment through NEFT/RTGS or through Payment Gateway are required to forward details through Whatsapp or SMS to Mobile _____ or mail it to [scheme specific mail id will appear] in following format :

- Name of the Beneficiary :
- Registration Number of Scheme :
- Date of Transfer :
- Amount of Transfer :
- UTR / Reference Number (generated / issued by bank from amount transferred) :
- CGEWHO Account Number in which amount has transferred :

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 Processing Fee, which is non-refundable.
- III. No interest will be payable on Application Money paid along with the application for the first four months calculated from the day following the closing date of scheme, including extension, if any.
- IV. Thereafter, a simple interest @10% per annum will be payable for the delayed period. On allotment, the Application Money paid (along with the application) shall be deemed to be a part of the first instalment and the beneficiary will be treated as if she/he had made part payment of the first instalment. In case of withdrawal, cancellation charges will be deducted from the Application Money as well.

22. ALLOTMENT OF SPECIFIC UNIT :

The allotment of block, floor, specific dwelling unit will be conducted by a draw of lots towards the end of the project and the results be intimated to each beneficiary. The date of the 'draw' will be intimated to all the applicants, either individually and/or web-published. The 'draw' will be conducted by a committee in the presence of nominated member of Ministry of Housing & Urban Alleviation. Allotments of a specific dwelling unit/Apartment/Flat and floor, as a result of the draw, shall be final and no requests for change shall be entertained.

RESERVATIONS as per the provision of Rights of Persons with Disabilities Act 2016 :

i) Reservation will be made upto 5% of ground/ lowest floor dwelling units/Apartments/Flats for the Persons with benchmark disabilities [i.e. not less than 40% disability] in CGEWHO's Housing Scheme.

1. Physical Disability :

Locomotor disability	[Leprosy cured person, Cerebral palsy, Dwarfism, Muscular dystrophy, Acid attack victim as per section 2(zc) of the act]
Visual impairment	[Blindness, Low vision and as per section 2(zc) of the act]
Hearing impairment	[Deaf, Hard of hearing and as per section 2(zc) of the act]
Speech and Language disability	[Permanent disability as per section 2(zc) of the act]

2. Intellectual Disability :

Specific Learning disabilities	[as per section 2(zc) of the act]
Autism spectrum disorder	

3. Mental Disability/behaviour :

Mental illness	[as per section 2(zc) of the act]
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4. Neurological Disability :

Multiple sclerosis	[as per section 2(zc) of the act]
Parkinson's disease	
Haemophilia	
Thalassemia	
Sickle cell disease	

5. Multiple Disabilities : More than one of the above specified disabilities or any other category as may be notified by the Central Government : [as per section 2(zc) of the act]

ii) Availability of the above facility is restricted only to the allottee and his/her dependant i.e. spouse/ children/ sister/ brother, if any.

iii) Percentage of disability would be certified by the competent authority as per the prescribed format as defined in the Right of Persons with Disabilities Act 2016. Scrutiny for allotment(s) to PwD shall be done by an expert committee of doctor(s) headed by CMO/MS of a Government Hospital.

23. REBATE :

On joining of the scheme, if a beneficiary pays the total cost of dwelling unit within 90 days of the issue of the allotment letter, a rebate of 5% will be given on the amount which is yet to be called/demanded by CGEWHO from the beneficiaries of the scheme subject to approval of CEO/CGEWHO.

However, upon completion of project the beneficiary shall be liable to pay final instalment as defined in the clause-7 of Part-A of the scheme brochure.

24. LOAN ARRANGEMENTS :

i) Housing Building Advance (HBA) on first charge : 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.

Housing Loan on second charge : The CGEWHO will facilitate the beneficiary for taking housing loan from Nationalized Bank(s), and other financial institution(s) subject to execute necessary documents by the beneficiary on second mortgage.

However, the sanctioning of loan cannot be guaranteed. The quantum of loan will, inter-alia, depend on the repaying capacity of the beneficiary and as per the norms of the bank/financial institution.

25. WITHDRAWAL FROM A SCHEME :

Beneficiary wishes to withdraw from a scheme, has to submit a written request to the CGEWHO, along with 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) No Objection Certificate (NOC) from his/her Department, in case of House Building Advance or NOC from the lending bank/institution, in case of housing loan availed.
- d) Pre-receipt as per proforma placed at Annexure VII or at download section of Website [www.cgewho.in].
- e) Cancelled cheque of his/her Bank Account or photocopy of the passbook showing the bank account no/its branch/IFS Code [*for transfer the amount electronically/digitally*].

Beneficiaries withdrawing from a scheme will not be refunded their Processing Fee & taxes/duties/levies deposited nor will they be entitled to any interest payment. Beneficiaries withdrawing will be required to pay withdrawal charges as per CGEWHO Rule 26 depending on the stages/ progress of construction.

Such refund will be processed within 45 working days of the receipt of the request for withdrawal along with all required document(s), as stated above, subject to availability of funds in the project account.

In case, CGEWHO pay back outstanding of lending bank/Financial Institution then date of receiving No Objection Certificate (NOC) or No Dues Certificate from lending Financial Institution will be taken as date of withdrawal from the scheme in lieu of date of receipt of withdrawal application from the beneficiary.

26. WITHDRAWAL and CANCELLATION CHARGES :

In addition to the processing fee and taxes/duties/levies on behalf of allottee [which are non-refundable], following charges will be deducted in case any applicant/allottee withdraws from the scheme or his/her allotment is cancelled by CGEWHO due to any reason :

Stages of Project construction	Withdrawal/Cancellation Charges (in Rs.)
After application before issue of allotment cum first demand letter.	NIL
After issue of allotment cum first demand letter.	10% of the first instalment
After issue of 2 nd demand letter [i.e. after commencement of construction]	15% of the first instalment.
After issue of 3 rd demand letter.	15% of the demanded amount
After issue of 4 th demand letter.	
After issue of 5 th demand letter.	
After allotment of specific dwelling unit/flat and floor by draw of lots	20% of the demanded amount
After issue of 6 th demand letter.	

27. OFFER OF 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 POSSESSION OF UNIT :

The allotment of an individual who fails to take possession of the dwelling unit for three months after expiry of the notice period (in spite of making payment of following overhead charges per month or part thereof), shall be liable to be cancelled by the CEO, CGEWHO.

Type of Dwelling Unit/Flats	Overhead Charges (in Rs.)
A/L (1BHK)	1,000.00
B/M (2BHK)	2,000.00
C/N (3BHK)	3,000.00
D (4BHK)	4,000.00
VILLA (4BHK with Ser. Qtr)	5,000.00

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.

In the event of a beneficiary failing to take physical possession of the dwelling unit within 12 months of issue of the final call up letter, in spite of having paid the overhead 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 monthly up-keep & maintenance charges to its Association of allottees/Society, as levied w.e.f. the date made applicable by the association besides the above overhead charges payable to CGEWHO.

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, during the defect liability period as provisioned in Real Estate (Regulation and Development) Act, 2016.

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 demanded, 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 of 'Withdrawal Charges' (Para-26 of the CGEWHO Rule).

31. MAINTENANCE OF THE KENDRIYA VIHAR COMPLEX :

(a) COMPLEX MAINTAINED BY CGEWHO :

(i) CGEWHO or its maintenance agency will administer the colony, to look after its maintenance, attend to common amenities/facilities and provide guidelines for civic standards.

(ii) CGEWHO or its maintenance agency will be responsible for providing and maintaining the essential services, on 'no profit no loss' till the conveyance of all the apartments, plots or buildings, as the case may be, to the Beneficiaries and the common areas to the association of allottees (AOA), as the case may be and shall continue even after the conveyance deed of all the apartments, plots or buildings, as the case may be, to the Beneficiaries are executed.

(iii) Each beneficiary or allottee will pay a sum equal to 1.5% of the final cost of the dwelling unit towards Interest Free Maintenance Fund to cover major capital works, unexpected emergencies and long-term repair costs outside the normal scope of the annual maintenance budget.

(iv) Every beneficiary who has entered into an 'agreement to sale' to take an dwelling unit or flat/apartment or villa as the case may be, shall be responsible to make necessary payments in the manner and within the time as specified/notified and shall pay at the proper time and place, the share of the registration charges, municipal taxes, water and electricity charges, maintenance charges, ground/lease rent, and other charges, if any, as per section 19 of the Real Estate (Regulation and Development) Act, 2016 and the rules framed by the respective State/UT as amended from time to time.

(b). COMPLEX MAINTAINED BY SOCIETY/ ASSOCIATION OF ALLOTTEE(s) :

(i) Each beneficiary or allottee will pay a sum equal to 1.5% of the final cost of the dwelling unit, at the time of 6th & final instalment, towards Interest Free Maintenance Fund to cover major capital works, unexpected emergencies and long-term repair costs outside the normal scope of the annual maintenance budget.

(ii) CGEWHO will ensure the formation of an association or society or co-operative society, as the case may be, of the allottee(s) or a federation of the same, by conducting an election that will administer the colony, to look after its maintenance, attend to common amenities/facilities and provide guidelines for civic standards.

(iii) The duly elected 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 will collect the actual maintenance expenses from the Allottee(s).

(iv) The elected Committee will also frame its Bye-laws under the local laws governing such bodies and register the same with the appropriate competent authority and would be required to convene a General Body meeting of all the beneficiaries to elect and constitute a new Executive Committee as per its bye-laws.

(v) After taking over all the common areas/services/facilities of the complex, balance of Interest Free Maintenance Fund, if any, will be transferred to the elected Committee only, on a formal request by the President/Secretary. However, no interest would be paid by the CGEWHO on Interest Free Maintenance Fund.

(vi) In case the 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 demobilizing 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 from the above Interest Free Maintenance Fund. It will charge an additional amount of Rs. 500/- 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 Interest Free Maintenance Fund, before transferring the balance fund to society/association.

32. UNDERTAKING(s) :

An undertaking covering the following aspects will be given by all the beneficiaries before taking over possession of his/her dwelling unit :

i) Abide by the laws, bye-laws, rules and regulations of the Central or State Governments, the Civic bodies, the CGEWHO and the Society/Association of Allottee(s).

ii) Shall not sub-divide, extend, amalgamate or carry out structural design or layout changes to the dwelling unit and parking under basement or stilt or parking garages for two/four wheeler without the prior permission in writing of the Civic Authority.

iii) The dwelling units shall be used for the sole purpose of living and parking under basement or stilt or parking garages shall be used for the sole purpose of parking of two/four wheeler. 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 shall be utilized by the beneficiary, along with other beneficiaries of the project and no beneficiary will have exclusive right upon the common space/facilities/amenities for its usage nor make any alteration(s) thereto.

33. OWNERSHIP :

An intimation letter, stating the procedure to be adopted with total financial implication on account of Stamp Duty and Registration Fees, shall be sent to all beneficiaries to get the registration of title deed.

i) 'NOC' is required to be obtained from the Employer/Bank/Financial Institution, in case, any beneficiary desire to register the dwelling unit/parking in joint name with one or two relations as mentioned below a) to d).

ii) Beneficiaries/allottee(s) who have not availed any loan, he/she/they will have the option to register the dwelling unit in his/her/their own name or jointly register it with one or two relations out of the under mentioned subject to acceptance by local state registering office :

- 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 children, whoever has been shown as the nominee in the Application Form, will be eligible to continue in the Scheme and to avail of the benefits under the Scheme.

In case of unmarried beneficiaries, these privileges will be extended to the legal heirs only.

However, change of beneficiary's name in CGEWHO's records shall be made subject to the nominee or any of his/er successor fulfilling certain criteria and submitting requisite set of documents as detailed below :

- i). Affidavit by Widow/Widower, Nominee or Successor [Format available in the Website : www.cgewho.in]
- ii). Relinquishment/Release Deed from the other Class-I legal heir(s) of the deceased [Format available in the Website: www.cgewho.in].
- iii). Copy of death certificate and succession/legal heirship certificate.
- iv). Certificate from employer/department [for in service personnel] or a copy pension payment order [for retired personnel].
- v). No Dues/Objection Certificate from loaning agency, in case loan availed by the deceased.
- vi). Application Form duly filled in, signed with photograph by the nominee or successor.

35. TRANSFER OF TITLE OF DWELLING UNIT/FLAT & PARKING(s) :

a). Any transfer before the title deed is registered, by execution of Power of Attorney or Sale to Agreement, under any circumstances, shall result in cancellation of allotment of the dwelling unit, in such case, the allottee will pay charges, as prescribed under the heading 'Cancellation Charges' in the CGEWHO Rules.

b). The beneficiaries are permitted to dispose off the dwelling unit after transfer of the legal title in favour of the beneficiary and his/her co/joint-owner(s) with prior permission or 'No Dues Certificate' from the respective Kendriya Vihar Society/Association of Allottee(s) as per its bye-laws.

36. LIABILITY OF THE CGEWHO :

i) In the event of under subscription or force majeure, CGEWHO may abandon the Scheme and its liability would be to refund the deposits in full, with interest, in accordance with the Refund Rule of CGEWHO, less handling charges of 1% and Processing Fee.

ii) The CGEWHO is only providing a service. It can in no way be held responsible for any claims of damages/compensation which may arise due to any reason whatsoever, including any commission or omission, by the CGEWHO or its employees.

37. RULES FOR HOUSING SCHEME :

The rules for regulating the housing scheme is available in the website of CGEWHO [www.cgewho.in] as amended time to time.

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 car parking under basement/ /stilt/ garage.

39. COURT CASES & ARBITRATION :

i) The beneficiary or allottee may take legal recourse to court only after She/he has exhausted all avenues of redressal including the arbitration clause. No suits or legal proceedings of any kind shall be instituted against CGEWHO unless a notice in writing has been delivered to the organization stipulating the nature of claim, cause of action, relief sought, name registration number, and address of the person.

ii) All matters of dispute(s) relating to CGEWHO Rules, which are likely to affect the rights of the beneficiaries, vis-a-vis, the organisation, may be referred it to the CEO/CGEWHO. CEO/CGEWHO 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 be on hold till the arbitration proceedings are complete.

iii) Appointment of an Arbitrator will not be objected to on the ground that he/she is a person subordinate to the CEO/CGEWHO, is associated with the functioning of the CGEWHO, or is a beneficiary of a Scheme.

iv) CEO/CGEWHO 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 in compliance with provision of Arbitration & Reconciliation Act 1996.

v) Jurisdiction : 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 regardless of where the property under dispute is situated.

40. CANCELLATION OF ALLOTMENT :

i) 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/allotment 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, allottee(s) will have to pay charges as prescribed under the heading '**Cancellation Charges**' [CGEWHO Rule-26 refers].

ii) If She/he has been persistent defaulter in respect of any dues/payment of the organization as per CGEWHO Rule 18 of this brochure.

41. MISCELLANEOUS ADMINISTRATIVE CHARGES :

Any beneficiary or owner may obtain duplicate copy of important documents on completing documentary formalities i.e. on submission of i) Copy of FIR ii) [Affidavit](#) [in the prescribed format] iii) [Indemnity Bond](#) as per format available in CGEWHO's Website [www.cgewho.in] or as per procedure to be intimated by the Chief Executive Officer or any officer nominated by him/er.

PURPOSE	Administrative Charges (in Rs.)
Issue of duplicate documents such as Allotment letter or Intimation letter for	1000.00 per document subject to

Allotment of specific dwelling unit and its floor or Possession/ Handing/ Taking over Certificate or NOC for availing any loan from financial Institution(s) or for change of allotment etc.	maximum of Rs.5000.00 for each case/file.
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As per RERA, entering into an 'Agreement to Sale' with each allottee is required; in case of CGEWHO the CGEWHO Scheme Brochure will be treated as 'Agreement to Sale' or will be entered at the allotment stage, if required.

PROFORMA FOR PAYMENT DEPOSIT

(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)
		TOTAL		

Thanking you,

Yours faithfully,

Date _____

(Signature)

Beneficiaries Making Payment through NEFT / RTGS

Details may be send thr. SMS/Whatsapp to 7065044975 or E-MAIL at cgewhomukeshgupta@gmail.com

• Name of the Beneficiary	
• Registration Number of Scheme	
• Date of Transfer	
• Amount of Transfer	
• UTR / Reference Number (generated / issued by bank from amount transferred)	
• CGEWHO Account Number in which amount has transferred	

PROFORMA FOR CHANGE OF ADDRESS

(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

(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 / Smtdied interstate/executed registered will
datedbequesting his/her interest in the aforesaid registration for a dwelling unit at
..... (project)(station) in my favour. A
photocopy of registered will datedhas been/ is being furnished to CGEWHO.

(v) That Late Shri/Smt also nominated 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

a) b) c) d)

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
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 typedwelling 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 typedwelling 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 i 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 along with 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 benefiting

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 interalia 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.

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 H D F C	_____	_____
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 is 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 by-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 by-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 staircase, 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 submitted in original with application form on Non-Judicial stamp paper of Rs.10/= duly attested by a Notary Public /Oath Commissioner/1st Class Magistrate]

AFFIDAVIT {ALL ENTRIES IN CAPITAL LETTERS}

[Name in full] _____
son/daughter/wife of _____ at present serving in Office
of _____

[Name of office and address in full:: For the retired applicant, S/he should mention the last office attended]

Do hereby solemnly affirm that I have read and understood the rules of the Central Government Employees Welfare Housing Organization [Short title 'CGEWHO Rules'], received with application form and I shall bound by them and I further affirm that :

- i) I am eligible to apply for the dwelling unit/flat/residential plot under the said rules.
- ii) Neither I nor my spouse own a dwelling unit/flat or residential plot in [name of the station] and its urban agglomeration.
- iii) This is my first application and I have not applied for only ONE/TWO type of dwelling unit/flat under this Scheme and my spouse also have applied for _____ type of dwelling unit/flat. In case two allotment(s) in the draw of lots, I hereby undertake to surrender one allotment at my own, retaining other one.
- iv) I/my spouse shall not acquire any residential property during the construction period till the dwelling unit is handed over to me or my spouse. I/my spouse will not change in status of my/our property i.e. not owning any residential plot or house at [Name of Station] till possession is taken over.
- v) I/my spouse have not applied in any other housing scheme of CGEWHO or
I/my spouse have applied/allotted in CGEWHO's Housing Scheme at [name of station] vide Regn. No. _____.

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/flat, if at any time, any said particulars are found to be incorrect.

[DEPONENT]

VERIFICATION :

I [name of the applicant] 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 and concealed.

Verified this on [_____] day _____ of 20 ____ at [name of the station].

[DEPONENT]

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
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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.

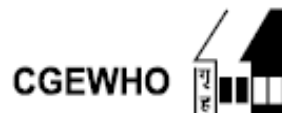
IMPORTANT

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/er 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 KIT



APPLICATION FORM FOR CHENNAI (PHASE III) HOUSING SCHEME

Regn. No. : _____

THE CEO, CGEWHO

Janpath Bhawan, '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

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

(Tick in applicable box)

5. Name of the Office & Address

City State
Pin Telephone

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

10. Date Of Appointment in Central Govt. Service (Attach attested photocopy)

11. Date Of Retirement, (If Retired)

12. Pension Payment Order No. _____ & Date

(Applicable in case of retired personnel only)

13. Address For Correspondence

City State
Pin E-MAIL _____ Telephone- Landline/Mobile

14. City Of Scheme **CHENNAI (PHASE III)** 15. Type of Unit

For Office Use Only

ACKNOWLEDGEMENT OF APPLICATION

Application No. _____

CHENNAI (PHASE III)

Amount Received (Rs.)

Regn. No. _____

Date of Receipt _____

For Chief Executive Officer
(CGEWHO)

**One set of CGEWHO Rules
[from page- 03 to19]
will be reproduced for obtaining signature
of the applicant in each page
for office record with the following declaration
DECLARATION**

1. I have read the rule(s) and procedure(s) given in CGEWHO's Scheme Brochure and will abide by the same.
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/ incomplete.
3. I undertake to abide by all Rules and 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. I/my spouse shall not acquire any residential property during the construction period till the dwelling unit is handed over to me/my spouse.
5. I undertake to declare that in case of allotment I/my spouse will not change in status of my/our property i.e. not owning any residential plot or house at (Name of Station) till possession is taken over.

Specimen Signature 1. _____ 2. _____ 3. _____

Signature of Applicant
Address _____