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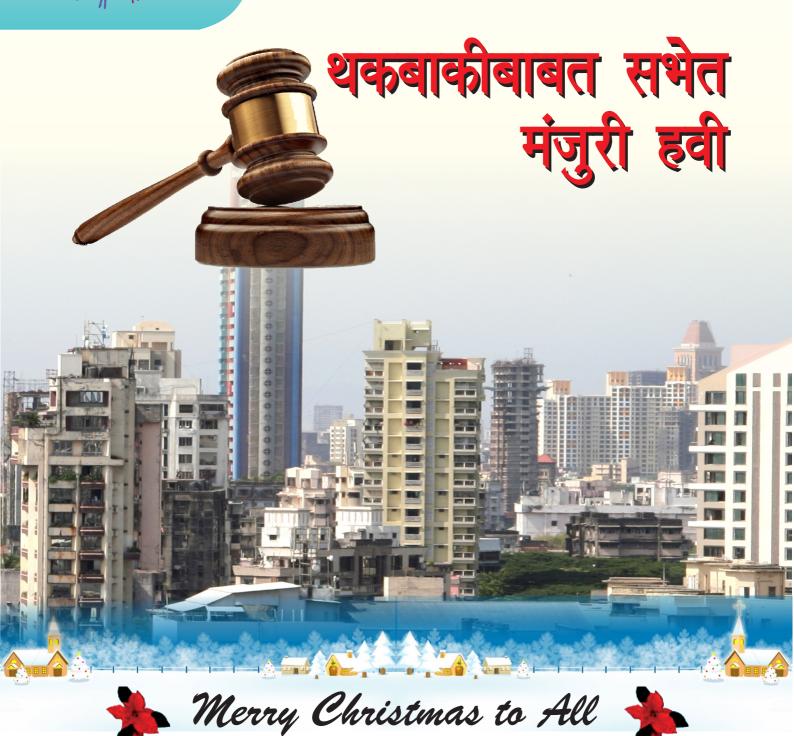


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असिन श्री. टिह. निश्ननाथन

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मुख्य कार्यालय व वसई शाखा :-

समाज मंदिर, न्यू इंग्लिश स्कूल समोर, ता. पो. वसई, जि. ठाणे, पिन ४०१२०. दूरध्वनी २३२२६१७, २३२६६८४, २३२६६६८ फॅक्स २३१०२११

शाखा विस्तार

वसई, विरार, नवधर, पालधर, सफाळे, नालासोपारा, बोरीवली, ठाणे, नारींगी-विरार पूर्व, बोळींज, मिरारोड, बोईसर, वालिव, बरामपूर, भाईंदर एव्हरशाईन (वसई पूर्व), आगाशी

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संचालक मंडळ

मुद्रांक शुल्क विभागाच्या आडमुठेपणाच्या धोरणामुळे हजारो सहकारी गुहनिर्माण संस्था मानीव अभिहस्तांतरणापासून वंचित

महाराष्ट्रातील बहुतांश सहकारी गृहनिर्माण संस्थातील इमारतींचे त्या बांधून अनेक वर्षे होवूनही त्यांचे अभिहस्तांतरण गृहनिर्माण संस्थेच्या नावे न झाल्यामुळे त्यातील सदनिकाधारकांना अनेक अडचणींना तोंड दयावे लागत होते. इमारतींची दुरावस्था झाली असली तरी त्यांची व त्या इमारती ज्या जमीनीवर उभ्या आहेत त्या जिमनीची मालकी गृहनिर्माण संस्थाकडे नव्हती. त्यामुळे इमारतीची दुरूस्ती / देखभाल / पुर्नबांधणी यात अनेक अडचणी येत होत्या. बिल्डर स्वतःहून अभिहस्तांतरण करून देण्यास पुढे येत नव्हते. यातून मार्ग काढण्यासाठी महाराट्र शासनाने महाराष्ट्र मालकी हक्काच्या सदनिकांबाबत अधिनियम १६६३ कलम ११ (३) अन्वये पुढीलप्रमाणे तरतूद केली आहे. ''मोफाच्या पोट-कलम (१) मध्ये नमूद केलेली, कलम १० खाली स्थापना केलेली संस्था किंवा यथास्थिती कंपनी किंवा वेश्म मालक संघाच्या बाजूने अभिहस्तांतरण पत्र निष्पादित करण्यास प्रवर्तक निष्फळ ठरल्यास, अशा संस्थेच्या, कंपनीच्या यथास्थिती सदनिका मालक संघाच्या सदस्यास विहीत मुदतीत सक्षम प्राधिकाऱ्याकडे अर्ज करता येईल, व मानीव अभिहस्तांतरण मिळविता येईल. उपरोक्त तरतुदीमुळे महाराष्ट्रातील तमाम सदनिकाधारकांना मोठा दिलासा मिळाला आहे कारण लाखो रूपयांचे कर्ज काढून तसेच शासनाला लाखो रूपयांचे मुद्रांक शुल्क भरूनही सदनिकेची मालकी सदनिकाधारकांकडे नव्हती. ही सदिनकाधारकांची शुध्द फसवणूक होती. या संपूर्ण अभिहस्तांतर प्रक्रियेत शासनाचे निबंधक कार्यालय, मुद्रांक शुल्क कार्यालय, यांचा महत्वाचा सहभाग असतो. परंतु मुद्रांक शुल्क कार्यालयाच्या आडमुठेपणामुळे आज अनेक गृहनिर्माण संस्था मानीव अभिहस्तांतरणापासून वंचित आहेत.

मुद्रांक शुल्क विभाग आणि निबंधक कार्यालयातील अधिकारी सर्वसामान्य नागरिकांच्या आणि मानीव अभिहस्तांतरणाच्या हिताविरूध्द वागत आहेत. सर्वसाधारणतः शासनाने नेमलेल्या अधिकाऱ्यांचे कर्तव्य आहे की त्यांनी सर्वसामान्य नागरिकांचे हित जपून त्यांच्यासाठी शासनाने तयार केलेल्या कल्याणकारी योजनांची अंमलबजावणी करणे. परंतु असे आढळून आले आहे की, सक्षम प्राधिकाऱ्याने (अर्ध-न्यायिक प्राधिकारी) मानीव अभिहस्तांतरणाचे आदेश त्याच्या सहीने पारित केल्यानंतरही मुद्रांक नोंदणी निबंधकांकडून मानीव अभिहस्तांतरणाची नोंदणी करून घेतली जात नाही. ज्यामुळे शासनाने सर्वसामान्य नागरिकांच्या हितासाठी पारित केलेल्या कायद्याचे उल्लंघन केले जाते. त्यामुळे सर्वसामान्य नागरिकांना प्रश्न पडला आहे की, मुद्रांक शुल्क अधिकारी शासनापेक्षाही मोठे आहेत का? कारण ते, शासनाने नेमलेल्या सक्षम प्राधिकाऱ्यांनी पारित केलेले आदेश मान्य करण्यास नकार देत आहेत. अशा प्रकारचे अधिकार या अधिकाऱ्यांना कोणी दिले आहेत जे सर्वसामान्य नागरिकांचे हित आणि हक्क पायदळी तुडवत आहेत. एका बाजूला शासनाने बलाढय बिल्डर लॉबीच्या विरोधात जावून मानीव अभिहस्तांतरण कायद्या अनिवार्य करण्यात यश मिळविले असताना दुसरीकडे शासन, त्यांचेच स्वतःचे अधिकारी जे,

शासनाने बनविलेले कायदे, जी. आर., निवाडे यांचे उल्लंघन करीत आहे त्यांच्याविरूध्द कारवाई करण्यात हतबल झाले आहे.

महाराष्ट्र मालकी हक्काच्या सदनिकांबाबत अधिनियम १६६३ च्या तरतूदीनुसार जर बिल्डरने जमीन व त्यावरील इमारतीचे गृहनिर्माण संस्थेच्या नावे अभिहस्तांतरण करण्यात कसूर केल्यास, गृहनिर्माण संस्थेच्या नावे मानीव अभिहस्तांतरण करून देण्यासाठी अर्ध न्यायिक प्राधिकाऱ्याची नेमणूक करण्यात आली आहे ज्याला गृहनिर्माण संस्थेच्या नावे मानीव अभिहस्तांतरण करून देण्याचे अधिकार आहेत. गृहनिर्माण विभागाने दि. २५.०२.२०११ रोजी प्रस्तुत केलेल्या शासकीय आदेशानुसार मानीव अभिहस्तांतरण मिळविण्यासाठी जमीन आणि इमारतीची संस्थेकडे केवळ उपलब्ध कागदपत्रे सक्षम प्राधिकाऱ्याकडे सादर करणे आवश्यक आहे. या सर्व कागदपत्रांची छाननी करण्यासाठी सक्षम प्राधिकाऱ्यांना सुमारे सहा महिन्यांचा अवधी लागतो त्यानंतर सक्षम प्राधिकारी मानीव अभिहस्तांतरण विलेख पारित करतात. असे असताना मुद्रांक शुल्क अधिकारी गृहनिर्माण संस्थांकडून शंभर रूपयांची किरकोळ रक्कम स्विकारण्यास नकार देवून हजारो गृहनिर्माण संस्थांना मानीव अभिहस्तांतरण मिळण्यापासून वंचित ठेवीत आहेत. महाराष्ट्र सोसायटी वेल्फेअर असोसिएशनचे अध्यक्ष सी. ए. श्री. रमेश प्रभू यांनी या प्रश्नी लक्ष घालून मुद्रांक शुल्क व नोंदणी महानिरिक्षक डॉ. श्रीकांत परदेशी तसेच तत्कालिन महसूल मंत्री मा. श्री. बाळासाहेब थोरात यांची भेट घेवून त्यांच्याशी याबाबत चर्चा केली. मा. महसूल मंत्र्यांनी त्यावेळी संबंधीत सचिवांना व इतर अधिकाऱ्यांना बोलावून यातून मार्ग काढण्याचे आदेश दिले परंतु त्यावर प्रत्यक्ष कार्यवाही अजूनही झालेली नाही. आता नवीन भारतीय जनता पार्टीचे सरकार या प्रश्नी लक्ष घालून सर्व वंचित गृहनिर्माण संस्थांना मानीव अभिहस्तांतरण विना अडथळा देण्याबाबत सर्व संबंधितांना आदेश देईल अशी अपेक्षा आहे.

महाराष्ट्रातील सुमारे १,०००/- सहकारी गृहिनर्माण संस्था मुद्रांक शुल्क अधिकाऱ्यांच्या या अशा असहकाराच्या वृत्तीने त्रस्त आहेत. सदर मुद्रांक शुल्क अधिकारी, इमारतीच्या बांधकामाला सुरुवात झालेली नसतानाही त्या इमारतीत सदिनका खरेदी केलेल्या सदिनकाधारकांकडून त्यांच्या विक्री करारनाम्यावर लाखो रूपये मुद्रांक शुल्क घेतात परंतु मानीव अभिहस्तांतरणासाठी मात्र रू. १००/- चे मुद्रांक शुल्क घेण्यास शुल्लक कारणे जसे, इमारतीला भोगवटा प्रमाणपत्र नाही, इमारत पुर्णत्वाचे प्रमाणपत्र नाही, मंजूर नकाशे नाही इत्यादी सांगून नकार देतात. त्यामुळे गृहिनर्माण संस्था व त्यातील सदिनकाधारक यांची अंत्यत दयनीय अवस्था झाली आहे. नव्याने सत्तेवर आलेल्या भारतीय जनता पक्षाकडून सर्व मानीव अभिहस्तांतरणापासून वंचित सहकारी गृहिनर्माण संस्थाची अपेक्षा आहे की त्यांना मुद्रांक शुल्क विभागाकडून मानीव अभिहस्तांतरण मिळविण्यात जो अडथळा येत आहे तो लवकरात लवकर दूर होईल व सर्व सदिनकाधारकांना न्याय मिळेल.

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सहकारी गृहनिर्माण संस्था इमारतींचा पूनर्विकास

मुंबई आणि तिच्या सभोवतालच्या उपनगरात जवळपास २५००० सहकारी गृहिनर्माण संस्था आहेत त्यापैकी सुमारे २०००० गृहिनर्माण संस्था सन १६६०-६५ च्या अगोदरच्या आहेत. या गृहिनर्माण संस्थांच्या इमारती मोडकळीस आलेल्या अवस्थेत आहेत. महाराष्ट्र सहकारी संस्था अधिनियम १६६० च्या कलम ७७ अन्वये १५ ते ३० वर्षे जुनी असलेल्या इमारतीचे स्थापत्य लेखा करणे बंधनकारक आहे परंतु अनेक संस्थांनी याकडे दुर्लक्ष केले आहे. त्यामुळे जुन्या इमारतीची सध्याची स्थिती धोकादायक बनली आहे. अशा धोकादायक इमारतीची पुर्नबांधणी सुलभ होण्यासाठी महाराष्ट्र शासनाच्या सहकार विभागाकडून पहिल्यांदाच महाराष्ट्र सहकारी संस्था अधिनियम १६६० च्या कलम ७६(अ) अन्वये मार्गदर्शक तत्वे प्रस्तुत करण्यात आली आहेत.

मोडकळीस आलेल्या इमारतीतील मूळ सदिनकाधारकांना नवीन पक्की घरे मिळण्यासाठी व मुंबई आणि तिच्या उपनगरात अधिकाधिक लोकांना घरे उपलब्ध व्हावीत म्हणून महाराष्ट शासनाने घर सुरक्षा धोरण जाहीर केले आहे. त्यानुसार १ एफ. एस आय. बांधकामावर एक वाढीव टी. डी. आर. च्या बांधकामाची विक्री करून येणाऱ्या पैशातून मूळ सदिनकांधारकांसाठी नवीन घरे बांधून देता येतील त्यामुळे दोन हेतु साध्य होतात. मोडकळीला आलेल्या

इमारतीत राहणाऱ्या लोकांना नवीन पक्की घरे प्राप्त होतात. आणि सदिनकेच्या शोधात असणाऱ्या लोकांना बाजार भावाने सदिनका खरेदी करता येतात. सन २०१२ नंतर फंजीबल एफ. एस. आय ही संकल्पना लागू करण्यात आली आहे. यामुळे इमारतीच्या पुर्निवकासात अडचणी वाढल्या आहेत. यामध्ये आकारला जाणारा प्रिमियम हा पुर्निवकासात मोठा अडसर ठरत आहे.

जुन्या इमारतींच्या पुर्नविकासात जसे फायदे आहेत तसेच तोटेही आहेत मुळ सदिनकाधारकांना सर्व सुविधानी युक्त नवीन पक्के घर मिळते वाहन ठेवण्याच्या जागेची सुविधा मिळते. याचे तोटे म्हणजे बिल्डर दिलेल्या वेळेत नवीन सदिनकेचा ताबा देईल की नाही याची शाश्वती नसते बऱ्याचवेळा बिल्डरकडून काम अर्ध्यावर सोडले जाते. जुन्या इमारतीला सदिनकाधारक हे बहुतांशी वरीष्ठ नागरीक असतात त्यांना बराच कालावधी बाहेर काढणे कष्टाचे तसेच त्रासाचे जाते. बऱ्याच ठिकाणी व्यवस्थापन सिमती स्वतःचे हितसंबंध जपते. त्यांमूळे त्यांच्यावरचा अविश्वास वाढतो.

महाराष्ट्र शासनाने जुन्या इमारतींच्या पुर्नर्विकासाच्या कामकाजाबाबत दि. ३ जानेवारी २००६ रोजी एक जी. आर. प्रस्तुत केला आहे त्याबाबत पुढील अंकात.

मिलेगा हल

दिनांक : २१ नोव्हेंबर, २०१४ Navbharat Times

घर खरीदने के पहले पेपर चेक करने की उलझन हो या फिर सही इन्वेस्टमेंट की चिंता। सोसायटी के रीडेव्हलपमेंट का काम अटकने की दिक्कत हो या फिर रुका हुआ हो, स्लम के रीडेव्हलपमेंट का काम। इन परेशनियों से अगर आगे का रास्ता न सूझ रहा हो, तो मत हों परेशान। अब एनबीटी आपकी मदद के लिए है तैयार। प्रॉपर्टी से जुडी किसी भी समस्या से संबंधित सवाल आप हमसे पूछ सकते हैं। हमारे एक्सपटर्स उसपर अपनी सलाह देंगे। प्रश्न के साथ अपना नाम जरूर भेजें। आप अपने सवाल हमें mswa.hsg@gmail.com पर भेज सकते हैं। आप हमें ९८२०६०१८९४ पर एसएमएस भी कर सकते हैं।

मैं अंधेरी वेस्ट में एसवीपी नगर में रहता हूँ । हमारी सोसायटी ने ४ साल पहले रीडेव्हलपमेंट का काम प्राइवेट बिल्डर को दिया था लेकिन अब तक कोई प्रगति नहीं हुई है । अब हमें क्या करना चाहिए ?

– एक पाठक

सोसायटी बिल्डर को कारण बताओ नोटिस दे सकती है। इसमें बिल्डर से काम की गति के बारे में पूछा जा सकता है। ऐसे में हो सकता है कि आपका पुराना बिल्डर केस फाइल कर दे। हालांकि म्हाडा के नियम बदलने की वजह

से तमाम बिल्डरों का काम धीमा है । इस वजह से बेहतर होगा कि आप लोक बैठकर वापस अग्रिमेंट पर निगोसिएट कर लें और नई पॉलिसी के आधार पर काम करें । बिल्डर बदलने से ही मामला हल नहीं होगा ।

मैंने २० साल पहले एक दुकान खरीदी थी लेकिन बिल्डर के बाद में चले जाने की वजह से उसका रिजस्ट्रेशन नहीं हुआ, स्टैंप डयूटी भी नहीं भरी गई है । अब वह सोसायटी रीडेव्हलपमेंट में जा रही है और सोसायटी के सदस्य ध्यान नहीं दे रहे है । ऐसे में मुझे क्या करना चाहिए ?

- आनंद वासंदी आपके पास दुकान का ताबा है और बिल्डर के साथ किया हुआ अग्रिमेंट भी है । ऐसे में आपको नई दुकान देनी होगी । आपने सोसायटी का मेंटेनेंस भी समय-समय से भरा है । इसके बाद सोसायटी आपको मेंबर के तौर पर ले लेगी । यदि सोसायटी ऐसा नहीं करती है तो आप डिप्युटी रजिस्ट्रार के पास जाकर केस कर सकते हैं ।

पगडी की कॉलोनी को कैसे रीडेव्हलपमेंट कर सकते है ? – अमृत जैन

उपनगर में पगडी या टनेंट बिल्डींग के रिडेव्हलपमेंट के लिए उसके मालिक को आगे बढ़कर काम करना होगा । साधारण तौर पर बिल्डींग का मालिक बिल्डर के साथ तैयारी दिखाता है । बिल्डर रिडेव्हलपमेंट के बाद वहां रह रहे लोगों को नया घर देने ओनरशिप का वादा करता है । मुंबई शहर की बिल्डींगों में और सेस



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बिल्डींग के मामले में ७० प्रतिशत लोंगों की सहमित जरूरी होती है । साथ ही जमीन मालिक की एनओसी भी लगती है । डीसीआर ३३(७) के अनुसार, इसमें ३०० स्के फीट से ७५३ स्के फिट के एरिया तक के घर मिल सकते हैं । नई बिल्डींग में ओनरशिप फ्लैट मिलेगा । पगडी बिल्डींग में जमीन मालिक के पास अधिकार होते हैं ।

सोसायटी का यदि कोई मेंबर लंबे समय से मेंटेनेंस नहीं भर रहा है तो उसके खिलाफ क्या किया जा सकता है ?

- योगेश पटेल सोसायटी उसके खिलाफ रिजस्ट्रार के पास केस कर सकती है। इसके बाद रिजस्ट्रार उसे बुलाकर ३ मिहने के भीतर रिकवरी सिटिफिकेट देता है। यदि मेंबर को दिक्कत है तो वह इसके खिलाफ अपील कर सकता है।

बिल्डींग की रीपेयरिंग कराने के पहले स्ट्रक्चरल ऑडिट कराने के पहले स्ट्रक्चरल ऑडिट कराना जरूरी है क्या ?

- संजय चुडासामा बिल्डींग की रीपेयरिंग कराने के पहले स्ट्रक्चरल ऑडिट कराने से आपको बिल्डींग की स्थिती के बारे में पता चल जाता है । यह बेहतर होगा की आप स्टक्चरल ऑडिट करा लें ।

मुझे लोन लेकर १० लाख रुपये तक की बजट में एक घर चाहिए ?

आपको इस बजट में घर लेने के लिढ कल्याण के आगे जाना होगा या फिर आपको दहाणू जाना हो सकता है। वैसे इस बजट में घर मिलना मुश्किल है लेकिन फिर भी आप आटगॉव जैसे इलाको में घर ले सकते है।

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	014	Deemed Conveyance, Redevelopement	1.00 pm		concessional rate.
2.	20/12/2	Free Introductory talk on Certificate	06.00 to	Free	Free
	014	Course for Manager & GDCA Course	08.00		
3.	27/12/2	New Bye-Laws, Election Rules,	10.00am to	Free	Available on
	014	Deemed Conveyance, Redevelopement	1.00 pm		concessional rate.
4.	27/12/2	Online Management Course & Deemed	06.00 to	Free	Free
	014	Conveyance & Redevelopment	08.00		
5.	03/01/2	New Bye-Laws, Election Rules,	10.00am to	Free	Available on
	015	Deemed Conveyance, Redevelopement	1.00 pm		concessional rate.
6.	03/01/2	Online Management Course & Deemed	06.00 to	Free	Free
	015	Conveyance & Redevelopment	08.00		
7	10/01/2	New Bye-Laws, Election Rules,	10.00am to	Free	Available on
	015	Deemed Conveyance, Redevelopement	1.00 pm		concessional rate.
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सौजन्यः- टाईम्स प्रॉपर्टी, ०६ डिसेंबर, २०१४ - रुई गावंड

उतारवयात शारीरिक आणि भावनिक समस्यांमुळे ज्येष्ठार्थ जीवन अवघड होऊन बसतं. त्यांच्या आयुष्याची संध्याकाळ सुखकर बनण्यासाठी खस ज्येष्ठांसाठी बांधण्यात आलेल्या वसाहती महत्त्वपूर्ण भूमिका बजावू शकतात. ज्येष्ठांची वाढती संख्या लेखात घेता भारतात ही संकल्पना रुजणं अत्यंत आवश्यक बनलं आहे.

भारतात जगभरात 'तरुण देश' महणून संबोधलं जातं. कारण आपल्या देशातल्या तरुणींची संख्या इतर कोणत्याही देशापेक्षा जास्त आहे. परंतु उद्याचं भवितव्य म्हणून तरुणांसाठी अनेकविध सोयीसुविधा उभारतानो 'सोनेरी भूतकाळ' अर्थातच ज्येष्ठ नागरिकांकडे मात्र अपेक्षित लक्ष दिलं जात नाही.

भारतातल्या ज्येष्ठांपुढच्या समस्या आणि त्यावरचे तोडगे या विषयावर 'दिशा डायरेक्ट' ने एक सर्व्हें केला होता ज्यातून काही लक्षणीय माहिती पुढे आली. काही ज्येष्ठांच्या जोडीदाराचं निधन झालेलं असतं तर काही वयामुहे हिंडू-फिरु शकत नाहीत तर काहींची मुलं परगावी किंवा परदेशी असतात किंवा काहींना मुलीच असतात आणि त्यांची लग्नं झालेली असतात. अशा ज्येष्ठांना एकटेपण येतो. त्याशिवाय पायाभूत सुविध, वैद्यकिय सुविधा या सर्वच बाबतीत ज्येष्ठांची उपेक्षाच झालेली दिसते. या सर्व गोष्टींमुळे आपल्या देशात सर्वसाधारणपणे ज्येष्ठ नागरिकांचं जीवन फारसं सुसहय आहे, असं म्हणता येणार नाही.

भारतात सध्या १० कोटी ज्येष्ठ नागरिक आहेत. २०२५ पर्यंत हा आकडा १८ कोटीपर्यंत पोहोचेल असा अंदाज आहे. यापैकी जवळपास २.५ कोटी ज्येष्ठांना विशेष वैद्यकीय सुविधा आणि देखभालीची गरज आहे. आयुमर्यादा वाढल्याने ज्येष्ठ नागरिकांची संख्याही वाढली आहे. आयुमर्यादा वाढण्यामागची कारणं पुढीलप्रमाणे आहेत. अत्याधुनिक वैद्यकीय सुविधा, उंचावलेला आर्थिक स्तर, इंटरनेट आणि मोबाइलसारखं नवं तंत्रज्ञान आणि एकंदरीतच सुधारलेली जीवनशैली.

६५ किंवा त्याहून जास्त वय असलेल्या ज्येष्ठांना तीन किंवा त्याहून जास्त आजार असल्याचं आढळलं आहे. त्यात हृदयरोग? मधुमेह, उच्च रक्तदाब, सांधेदुखी आणि नैराश्य यांचा समावेश होतो.

उतारवयात एकीकडे शरीर क्षीण होत जाते आणि भावनिक आधार नसल्यास मनही कच खाऊ लागतं. त्याचबरोबर गुन्हेगारीचं प्रमाण वाढल्याने ज्येष्ठांनी घरात एकटं राहणं किंवा एकटयाने प्रवास करणं सुरक्षित राहिलेलं नाही. वयामुळे इतरांमध्ये मिसळता न येणं, दुर्लिक्षिले गेल्याची भावना मनात बळावणं, दैनंदिन कामं करता न येणं यामुळे ज्येष्ठांना वैफल्य येतं. या सर्वांवरचा उत्तम उपाय म्हणजे खास ज्येष्ठांसाठी उभारलेल्या खास वसाहती.

पाश्चिमात्य देशांमध्ये सीनिअर लिव्हिंग कम्युनिटी मोठया प्रमाणावर पाहायला मिळतात. भारतात ही संकल्पना आत्ता कुठे रुजू लागली आहे. परंतु आईविडलांनी कुटुंबापासून वेगळं होऊन अशा 'स्वतंत्र' ठिकाणी रहायला जाणं, हा विचार भारतीय मानसिकतेत बसणारा नाही. परंतु सीनिअर लिव्हिंग कम्युनिटीमध्ये ही ज्येष्ठ मंडळी खऱ्या अर्थाने मोकळा श्वास घेऊ शकतील. हे आधी आपण समजून घेतलं पाहिजे. कारण समवयीन आणि समविचारी लोकांचया सान्निध्यात ही मंडळी केवळ शारीरिकदृष्टयाच नाही तर मानसिकदृष्टयाही निरोगी राहतात.

सिनिअर लिव्हिंग कम्युनिटीचं आदर्श उदाहरण म्हणजे 'न्यु लाइफ' 'न्यू लाइफ' च्या रूपाने भारतात ज्येष्ठांसाठीच्या वसाहतींना एक नवा आयाम प्राप्त होणार आहे. लोणावळयाजवळ कामशेत इथे 9४ एकरच्या हिरव्यागार जिमनीवर पसरलेला 'न्यू लाइफ' हा भारतातला आंतरराष्ट्रीय दर्जाचा खास ज्येष्ठांसाठी बनवलेला पिहला निवासी प्रकल्प आहे. 'न्यू लाइफ' मध्यल्या रिहवाशांची सकाळ डोंगरांच्या सान्निध्यामुळे सुखद असेल. चहाच्या प्रत्येक घोटाबरोबर त्यांना चैतन्याचा साक्षात्कार होईल, ते इथे बागकाम करु शकतील. भाज्या पिकवू शकतील. ध्यानधारणा, व्यायाम, योगसाधना तसेच ॲक्युप्रेशर ट्रॅकवरुन फेरफटकाही मारु शकतील.

सोनेरी दिवसांमध्ये चंदेरी जगणं – शोभा डे ज्येष्ठांचं जीवन ही आमची काळात भारतासमोरची महत्त्वाची समस्या बनणार आहे. कारण आपल्या शहरांमध्यल्या घरांचा आकार कमी होतेय तर माणसांच्या जीवनाकडून असलेल्या अपेक्षा वाढत आहेत.

त्यातच आापल्या आईवडीलांची देखभाल करायला मुलांकडे वेळी नाही. अर्थात ही एक जागतिक समस्या आहे. अशा परिस्थितीत लोणावळयाजवळ कामशेत इथल्या 'न्यु लाइफ' ची संकल्पना ऐकल्यावर मला स्वतःला ती खूपच आवडली. यात ज्येक्ष नागरिकांना जागतिक दर्जाची जीवनशैली मिळणार आहे. साधरणतः तीन वर्षांत हा प्रकल्प पूर्ण होईल. त्यात सर्व सेवासुविधा तर मिळतीलच. त्याचबरोबर माफक दरात चांगल्या दर्जाच्या आरोग्यसेवाही मिळतील. मला हा प्रकल्प तुमच्यासमोर आणण्यास आनंद होत आहे. कारण 'न्यु लाइफ' हा आयुष्याच्या महत्त्वाच्या वळणावर आणि वयाच्या नाजूक टण्यावर खऱ्या अर्थाने जीवन जगण्याची हमी देणारा प्रकल्प आहे.

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स्पामध्ये स्वतःचे लाड पुरवतील, न्यू लाइफ'च का? कुटुंबातल्या इतर नातेवॉईकांना आपिल्याकडे राहायला बोलावतील. ज्यांची सोय खास पाहुण्यांसाठीच्या गेस्ट रुममध्ये केली जाईल, खासगी डायनिंग रेस्टॉरण्टमध्ये ते मेजवानीही देतील, एटीएममधून पाहिजे तेव्हा पैसे काढू शकतील किंवा स्वीमिंग पूलमध्ये छानपैकी डुंबून राहतील. 'न्यूेलाइफ' च्या रहिवाशाचं बौध्दिक, शारीरिक, सामाजिक, भावनिक आणि आध्यात्मिक आरोग्य अबाधित राहावं यासाठी अत्यंत विचारपूर्वक या सोयीसुविधांची योजना करण्यातं आली आहे.

रहिवाशांना प्रत्येक सेवा अत्यंत काळजीपूर्वक आणि जबाबदारीने दिजी जावी, यांबाबत 'न्यू लाइफ' आग्रही आहे. पुण्याच्या ऑइस्टर ॲण्ड पर्ल हॉस्पिटलच्या संहकार्याने 'न्यू लाइफ' मध्ये २० ब्रेडसचं हॉस्पिटल असेेल ज्यात चार बेडसचा अतिदक्षता विभाग असेल या हॉस्पिटलमध्ये सेवादक्ष डॉक्टर्स, नर्सेस आणि फार्मसी असेलः गरज पडेल तेव्हा उत्तमोत्तम प्रोफेशनल्स सर्वोत्तम वैद्यकीय सेवा देतील, याची काळजी घेण्यात आली आहे. शिवाय ते इथल्या ज्येष्ठांना पूर्ण वेळ मदतीसाठी उपलब्ध असतलल 'न्यू केअर' चा इतर सोयींमध्ये २४x७ रुग्णवाहिनी सेवा. नियमित वैद्यकिय तपासण्या, फिजिओथेरेपी

सेंटर, घरकाम आणि लॉड्री सेवा, प्रशिक्षित कर्मचारी आणि सिसिटीव्हीसह अहोरात्र सुरक्षा यंत्रणा आदींचा समावेश आहे.

- 'न्यू लाइफ' हा प्रकल्प उभारण्यापूर्वी आंतरराष्ट्रीय मानकांप्रमाणे ज्येष्ठ नागरिकांची जीवनशैली कशी असावी, याचा अभ्यास आणि संशोधन केलं आहे.
- या प्रकल्पाचं डिझाइन जगातल्या पहिल्या क्रमांकाचे आर्किटेक्ट पिकंन्स ईस्टमन, युएसए यांचं आहे.
- 'न्यू लाइफ' लोणावळयाजवळच्या कामशेत इथे ये-जा करणंही सोपं आहे.
- 'न्यू लाइफ' मधली जीवनशैली आंतरराष्ट्रीय दर्जाची असून जीवन आरामदायी आहे.
- १ लाख चौ. फूट क्षेत्रात कम्युनिटी आणि रिक्रिएशनल बिल्डींग उभारण्यात येणार असून त्यामुळे रहिवाशांना सामाजिक आणि सांस्कृतिक जीवन जगता येईल.
- या प्रकलाच्या उभारणी आधुनिक तंत्रज्ञान वापरण्यात येत असून त्यात प्रशिक्षित कर्मचारीवर्गही असल्याने रहिवाशंना सुरक्षित वातारवरणत सुरक्षित जीवन जगता येईल.
- 'न्यू लाइफ' मध्ये ऑइस्टर आणि पर्ल हॉस्पिटल्स आरोग्यसेवा पुरवणार असून त्यात २४ तास आय. सी. यू. सुविधा असेल.
- अत्याधुनिक किंचन आणि डायनिंग हॉल असेल आणि त्यात ज्येष्ठांना पोषक आहार मिळेल.
- 'न्यू लाइफ' मध्ये ज्येष्ठांच्या मनोरंजन, आरोग्य समाज अशा सर्वच गरजांची पूर्तता करण्यात येणार असून एकूणच त्यांना आनंदी आणि आरामदायी जीवन जगता येईल, याची काळजी घेण्यात आली
- या प्रकल्पातली घरं परवडणारी असून ती १५ वर्ष मेन्टेनन्स मुक्त असतील.

वृध्दत्वाच्या प्रक्रियेचा इत्यंभूत अभ्यास करूनच 'न्यू लाइफ' चा आराखडा बनवला आहे. त्यामुळे इथल्या नागरिकाचं पुढलं आयुष्य समाधानी आणि संपन्न असेल. ज्येष्ठांना स्वावलंबनाने जगकता यावं तसंच आत्मविश्वासपूर्वक रोजची कां करता यावीत यासाठी काही खास गोष्टीची योजना करण्यात आली आहे. दरवाजे मोठे आणि रूंद, प्रवेशद्वारापाशी पायऱ्यानसणं, मोठी स्वयंपाकघरं, व्हीजचेअर किंवा वॉकर असतानाही सोपेपणाने हालचाल करता यादृष्टीने बेडरुमची आखणी, सार्वजनिक ठिकाणी रुंद मार्गिका, खोल्यांमध्ये पूनिक अलार्म सिस्टीम, डोळयांना न खुपणारी प्रकाशयोजना, ५ टक्क्यांपेक्षा जास्त उतार नसलेलं पार्किंग आणि साईडवॉक्स आदींचा त्यात समावेश होतो. या गोष्टी अत्यंत विचारपूर्वक राबवण्यात आल्या आहेत.

'न्यू लाइफ' च्या पहिल्या फेजला ग्राहकांचा उत्तम प्रतिसाद लाभल्याने दुसऱ्या फेजचा श्रुभारंभ होत आहे. बांधकामक्षेत्रात अभिनवता आणि समाधानी ग्राहक यासाठी ओळखल्या जाणाऱ्या 'दिशा डायरेक्ट' च्या सहकार्याने

सौजन्य:– सकाळ, दि. ०६–१२–२०१४

हा प्रकल्प साकारला जात आहे. या वीकएण्डला 'न्यू लाइफ' च्या साइटला भेट द्या आणि प्री-लॉच ऑफरचा लाभ घ्या.

गतवणूक करा

गुंतवणुकीचे कितीतरी पर्याय उपलब्ध आहेत; पण या सर्वांमध्य घरामधली गुंतवणूक हा मुबलक परतावा देणारा प्रभावी पर्याय आहे. हातामध्ये पैसे नसल्याने अनेक जण या पर्यायाकडे दुर्लक्ष करतात आणि छोटया मोठया गुंतवणुकीमध्ये पैसे गुंतवतात; पण थोडे पैसे जमा करून आणि थोडी उसंत काढून हा पर्याय निवडला, तर मागची सगळी कसर भरून निघेल एवढा फायदा यामध्ये आहे.

आमच्या आजोबांनी ४० वर्षापूर्वी २ हजार रुपये एकर या दराने दोन एकर जागा घेतली होती. आज इथे गुंठयाला १० लाख रुपयांचा भाव चालू आहे. हे काही आभासी वाक्य नाही. कोणत्याही परिसरातील जागेचा पूर्वीचा भाव आणि आत्ताचा भावख याची चौकशी केली तर अशीच वाक्य मिळताहेत. अर्थात हे असेच चालू राहणार आहे, हे सांगायला कुणा तज्ज्ञांची गरज मुळीच नाही. २००२ मध्ये धनकवडीमध्ये ६ लाखांना ५०० चौरस फुटांचा फ्लॅट आज ३० लाखांना मागताहेत. ही वस्तुस्थिती आहे. विशेष वाटतेय ना पण हे खरे आहे. जागेमध्ये गुंतवणूक केल्यावर जो काही परतावा मिळतोय त्याची तोड दुसऱ्या कोणत्याही गुंतवणूक केल्यावर जो काही परतावा मिळतोय त्याची तोड दुसऱ्या कोणत्याही गुंतवणुकीला नाही,

हे मान्य करायला हवे. अर्थात, फायदा दिसतोय म्हणून सोपे असले बजेअ असणेही गरजेचे असते. आपण आपल्या बजेटनुसार गुंतवणुक करत असतो. यासाठी सर्वसाधारण नोकरदार माणसाच्या महिन्याच्या बचतीचा अंदाजे आढावा घेता येईल. अंदाजे पंधरा हजार रुपये पगार असणारा सर्वसामान्य माणूस महिन्याला २ हजार पोस्टातल्या आरडीत जमा करतो. २ हजार रुपये एलआयसीमध्ये भरतो. एक हजार रुपये मेडिक्लेमचे बाजूला काढतो. त्यानंतर उरलेले पैसे घरखर्च व इतर गोर्ष्टींसाठी खर्च होतात असे गृहीत धरता येईल. हा आकडा कमी-जास्तही होऊ शकतो; पण महिन्याचे पाच हजार म्हणजे वर्षाचे साठ हजार आणि दोन वर्षाचे लाखभर रुपये तरी आरामात बचत करता येतात.



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थकबाकीबाबत सभेत मंजुरी हवी



गृहिनर्माण सोसायटी थकबाकीः समस्या व उपाय हा 'वास्तुरंग' (२२ नोव्हेंबर) मध्ये प्रसिध्द झालेला सतीश ओक यांचा लेख वाचला प्रत्येक गृहिनर्माण सोसायटीच्या ताळेबंदात कोणत्या सभासदाकडून संस्थेला किंती येणे बाकी आहे याचा लेखा परीक्षणाचा आढावा घेतला जातो. प्रत्ये वर्षाची मार्च अखेरची थकबाकी निर्देशित केली जाते हे लेखकाचे म्हणणे मान्य आहे, पंरतु समितीने जाहीर केलेली थकबाकी खरी की खोटी हे कोणी ठरवायचे? काही वेळा समितीचे पदाधिकारी व सदस्य आपली मनमानी करून सर्वसाधारण सभेची मान्यता न घेता काही खर्चाच्या बाबी सभासदांवर लादून मासिक बिलामध्ये त्यांचा समावेश करतात. सभासदांनी त्या रकमा भरल्या नाहीत तर त्यावर विलंब शुल्कसुध्दा आकारले जाते.

अशा या थकबाकीच्या रकमा सभासद जाणीवपूर्वक भरत नाहीत. अशी थकबाकी ताळेबंदात निर्देशित केली म्हणून खरेच का ती थकबाकी होऊ शकते ? समजा त्या थकबाकीसंबंधात पुढल्या आर्थिक वर्षात काही तडजोड होऊन थकबाकी माफ केली तर आदल्या वर्षाचया ताळेबंदास काही अर्थ राहात नाही. ताळेबंदात मालमत्तेच्या बाजूकडे थकबाकी दाखवली जात असल्यामुळे मालमत्तेच्या आकडा फुगलेला दिसतो. तथापि, पुढल्या वर्षात तडजोडीने किंवा अन्य काही कारणाने थकबाकी कमी केल्यास

सौजन्य:- लोकसत्ता, दि. ०६-१२-२०१४ विलास चौधरी

मालमत्ता कमी होऊन देणे वाढण्याची शक्यता जास्त असते. काही गृहिनर्माण संस्था संस्थेची आर्थिक बाजू भक्कम आहे हे दाखवण्यासाठी ताळेबंदातील मालमत्तेची बाजू वाढवून दाखवण्याच्या हेतूने सभासदांची थकबाकी वाढवून दाखवतात. वास्तवात त्यातल्या काही संस्था डबघाईला आलेल्या असतात. तुम्ही म्हणाल, हे सर्व वैधानिक लेखा परिक्षकाने तपासून पाहिले पाहिजे. असे लक्षात येते की, वैधानिक लेखा परीक्षकांना या कामात स्वारस्य नसते. कामाच्या मानाने मोबदला कमी मिळत असल्यामुळे लेखा परीक्षकसुध्दा सोसायटयांचे लेखा परीक्षण बारकाईने करीत नाहीत. काही संस्था आपली खाते पुस्तके मनमानी पध्दतीने लिहीत असतात.

त्याच्यात शास्त्रोक्त पध्दत काहीच नसते. मी राहतो त्या संस्थेचे सव्वाशेपेक्षा जास्त सभासद आहेत. आमच्या संस्थेच्या विद्यमान समितीची खाते पुस्तके बघायला गेले तर खुद्द ब्रम्हदेव आला तरी त्याला कळणार नाहीत अशी खाते पुस्तके लेखा परीक्षक तरी काय तपासणार. तोदेखील माणूसच आहे ना?

येथे प्रश्न आहे खोटया थकबाकीचा व मंजूर ताळेबंदाचा समतोल बिघडण्याचा. त्यामुळे मला असे सुचवावेसे वाटते की, सर्व गृहिनर्माण संस्थांनी तीन महिन्यापेक्षा जास्त थकबाकी असणाऱ्या आपाल्या सन्न सभासदांना प्रत्येक वर्षाच्या जानेवारी महिन्यात थकबाकी भरण्यासंबंधात सूचना पाठवावी. सभासदांनी जर संस्थेच्या थकबाकी नोटिशीला आव्हान दिले असल्यास त्यांचे म्हणणे काय आहे हे समजून घेण्यासाठी फेब्रुवाारी महिना अखेरीस विशेष सर्वसाधारणे आयोजन करावे.

सोसायटीच्या सर्वसाधारण सभेत संशयित थकबाकीत काही सुधारणा होते का हे प्रथम पाहावे व त्यानुसार थकबाकी यादीला अंतिम स्वरुप सभेतच द्यावे. जर सभासद संस्थेच्या थकबाकीत नोटिशी विरोधात सहकार निबंधकाकडे किंवा न्यायालयात गेला असेल व तशी सूचना त्याने समितीला मार्च अखेरपर्यंत दिली असेल तर त्यासभासदाची थकबाकी ताळेबंदातील मालमत्तेच्या बाजूकडे दाखवू नये.

सदर थकबाकी प्रकरणांचा निकाल संस्थेच्या बाजूने आल्यास संस्था थकबाकीची वसुली सव्याज करू शकते. त्यामुळे खाआ थकबाकीचा व मंजूर ताळेबंदाचा समतोल बिघडण्याची शक्यता कमी होतील. थकबाकीचा समावेश ताळेबंदात करण्यापूर्वी सभासदांना नोटीस दिलेली असावी व संस्थेच्या सर्वसाधारण सभेने थकबाकीला मंजुरी दिलेली असावी हे कायदेशीर बंधन गृहनिर्माण संस्थांवर असावे. गृहनिर्माण संस्थांच्या अभ्यासकांनी यावर विचार करावा.



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FREE GUIDANCE AND BOOK ON ELECTION

MUMBAI: As per the latest direction given by the State Co-operative Election authority, the election to the societies which are due after 14.2.2013 (i.e date on which amendment to MCS Act was done) require to hold their election by 31st December, 2014.

Many housing societies have woken up to a state government call to conduct management committee elections by December 31. As per the new law only Active member can context and vote in the election. As per the new model bye-laws a member to be active member required to fulfill all the three conditions mentioned here under:

- (1) The member should own/purchase the flat
- (2) The member should attend at least one General body meeting in the last 5 years provided such absence is not condoned by the General body meeting
- (3) Member has to pay the dues regular and should not be defaulter as per section 73CA of the Act.

Therefore many are now telling their members to attend urgent meetings to decide on the election agenda, others have issued them ultimatums to pay up dues quickly to become eligible to vote. Many meetings will have to be held for societies to make people aware of the new regulations. Many seminars, online classes, one line video are uploaded on "MSWA News Channel " on website site www.youtube.com/channel/UCJcDvSHSxxnlgQdPQS6X87Q . Any person can visit and get the details on the youtube . Of the around 70,000 housing societies in Mumbai metro region

(Mumbai, Thane, Palghar Raigad District), elections are due for the past few years in nearly 30,000. The elections are due since so long as new bylaws governing societies and a new election authority for cooperative bodies were being formed. Number of cooperative housing society in Maharashtra have received a notice from their administrator, registrar and duly appointed election officer to arrange for the election. The specimen of the circulars received are given elsewhere in this magazine and also on Maharashtra Societies Welfare Association.

On all week days on daily basis Free training program for office bearers, committee members and the general public about the election is conducted at the association conference room, A2-302, Laram Center, S.V. Road, Opp. Raillway station, Andheri (W) from 5pm to 7pm and on Saturday from 10am to 1pm. If any group of societies, local federation, association or any NGO wants to have such meetings on Sunday or holidays or any days in the evening, the association has trained the faculties who will deliver a talk on the same. In order to educate the public at large a book titled " Election Rules to the Committee for Housing Society" has been published by your association in which entire election rules and all the circulars issued till date is included.

Experts and activists said they were getting calls from societies to address meetings and create an awareness about the new rules. Ramesh Prabhu, president, Maharashtra Societies' Welfare Association, said they were guiding people on how to file details online.

As per bye-law No.6 it is compulsory to become the member of housing federation.



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ASSOCIATE MEMEBR WHO IS CO-OWNER OR JOINT CAN ONLY CONTEST ELECTION AS PER NEW MODEL BYE-LAW

There was lot of confusion about the associate vi. applicant has submitted, member, their rights, duties and privileges. The definition of member given in section 2 of the MCS Actreads as under:

vi. applicant has submitted, along with the application for Membership of the Society a certified copy of

Member means a person joining in an application for the Registration of a Cooperative Housing Society which is subsequently registered, or a person duly admitted to Membership of a Society after Registration and who holds the right, title and interest in the property individually or jointly.

Associate Member means a Members who holds the right, title and interest in the property individually or jointly with others, but whose name does not stand first in the share certificate; There are various conditions imposed in the Bye-laws to become a member of the society. When the member includes associate member, the same eligibility conditions should be applicable to associate member.

Bye-laws No 19 provides for the various eligible conditions for member and the same should be applicable to associate member.

- a. An individual / applicant who is eligible to be the Member & who has applied for Membership of the Society in the prescribed form, may admitted as Member by the Committee on complying with the following conditions:-
- I applicant has fully tendered the value of at least Ten shares of the Society, along with his Application for Membership;
- ii. applicant has paid the Entrance Fee of Rs. 100/-along with the Application for Membership;
- iii. applicant has submitted the application as prescribed, of the particulars in regard to any house, plot or flat owned by him or any of the Members of his family, anywhere in the area of operation of the Society;
- iv. applicant has submitted undertaking in the prescribed form to the effect that he shall use the flat / unit for the purpose for which it was purchased by him;
- v. applicant has furnished an undertaking in the prescribed form, if he / she has no independent source of income;

i. applicant has submitted, along with the application for Membership of the Society, a certified copy of the agreement, duly stamped and registered entered into by him / her/ them with the Promoter Builder or Transferor under Section 4 of the Maharashtra Ownership of



Adv. Rajlaxmi Pujary 022 - 42551435

- the Maharashtra Ownership of Flats Act;
- vii. Eligibility of Corporate Bodies for Membership of the Society
- viii.Conditions for Individuals desiring to be Member of the Society
- ix. applicant has furnished such other undertakings/declarations, in the prescribed forms as are required under any law for the time being in force and such other information as is required under the Bye-laws of the Society along with the application for Membership.
- x. In case of Societies registered under the jurisdiction of special planning Authority like CIDCO / MHADA / SRA / MMRDA etc. the applicant should be eligible person as per the provision of respective Act and the directives of the Govt. / the Planning Authorities, if any.

Note: The conditions at (iii), (iv), (v), and (vii) above shall not be applicable to the Promoter Builder, applying for Membership of the Society, in respect of the unsold flats.

- b. An Individual, a Firm, a Company or a Body Corporate, registered under any Law for the time being in force, who/ which is eligible to be an Associate Member and who/which shall apply through Member in the prescribed form for such Membership, along with the entrance fee of Rs.100/-, may be admitted as Associate Member by the Committee.
- c. A Firm, Company or any other Body Corporate, registered under any law for the time being in force, which is eligible to be a Member of the Society and has made an application for Membership of the Society in the prescribed form may be admitted as a Member by the

- Committee of the Society on complying with the following conditions:-
- I applicant has sent, along with application for Membership of the Society, a certified copy of the agreement duly stamped entered into by it, with the Promoter (Builder) or transferor under Section 4 of the Ownership Flats Act. 1963, with certified copy of resolution of the firm or company as the case may, authorizing to sign the application.
- ii. applicant has paid, along with application for Membership, full value of at least 10 shares and entrance fee of Rs. 100/-.
- iii. applicant has complied with the conditions mentioned in the notifications, issued by the State Government, from time to time, under the Second Proviso to Section 22 of the Act.
- iv. Applicant has furnished the undertakings / declarations in the prescribed forms required under any law for the time being in force along with the application for Membership.

Note: The conditions at (i) and (iii) shall not be applicable to the firm/ company of the Promoter Builder, applying for Membership of the Society in respect of the unsold flats.

As a matter of fact, the associate member enjoys all the rights and privileges of the member including the voting rights as provided under section 27(2) of the MCS Act which reads as under:

Where a share of a society is held jointly by more than one person, the person, whose name stands first in the share certificate, if present, shall have the right to vote. But in his absence the person whose name stands second, and in the absence of both, the person whose name stands next, and likewise, in the absence of the preceding persons the person whose name is next on the share certificate, who is present and who is not a minor, shall have the right to vote.

There was no clarity whether a person can become an associate member by paying only Rs.100 as entrance fees or need to be joint owner of the property. Just by paying Rs.100/- as entrance fees and making an application in form No. 7, as per new model bye-laws, a person cannot become the associate member.

To become an associate member, he need to have right, title and interest in the property and also to become active member he should be owing/

purchased the property. Further as per the Transfer of property Act, 1882, one cannot acquire the right, title and interest in any property without having an instrument in writing which is duly registered as required under Registration Act, 1908 and duly stamped.

The definition of Associate member given in the new bye-laws further clarifies. The definition is as under:

"Associate Member" means a Members who holds the right, title and interest in the property individually or jointly with others, but whose name does not stand first in the share certificate;

Voting rights are only with the active member. Three important terms and conditions which an member has to fulfill to become active member is as under:

- The member should own/purchase the flat
- The member should attend at least one General body meeting in the last 5 years provided such absence is not condoned by the General body meeting.
- Member has to pay the dues regular and should not be defaulter as per section 73CA of the Act In order to become a member or associate member, the persons need to get right, title and interest in the property. By paying entrance fees of Rs.100/- no one can become the associate member and get his name incorporated in the share certificate and exercise all the rights of the associate member.

Therefore, as per new Model bye-laws, managing committee can admit only joint owner as the associate member along with the member.

At the time of sending the Provisional voter list in E-3 form to the election authority to conduct the election, the managing Committee has to take a letter from the first member in case, he is not able to vote in the election and he wants that the associate member who is the joint owner of the flat to vote in place.

In such cases, the managing committee can incorporate associate members name in the voter list. There seems to now clarity in the Model Byelaws as to who can become the associate member, vote , contest the election and become the office bearers.

PAY HOUSING SOCIETY DUES TO VOTE FOR COMMITTEE POLLS

After registering your name in the voters' list for the assembly and general polls, it's time to ensure it is in the electoral roll of your housing society, with the deadline for elections five weeks away. Residents have to ensure their membership formalities are complete and clear dues against society bills to be eligible to vote.

"No dues pending against a member is enough to establish the identity as a voter. They can vote or fight elections to the new management committee at the general body meeting," state cooperative election authority (SCEA) sources said. Earlier, members who defaulted were allowed to vote but were debarred from nominating themselves to an office-bearer's post in the general body elections. This time, members who default will not even be on the society's electoral roll. Societies where elections are due following expiry of the five-year term of the management committee have to suggest a date for elections and submit the voters' list to the cooperatives office after collecting dues from members. If it is not done, the committees will be dissolved, followed by legal action. Societies have a December 31 deadline.

"Most of the 70,000-odd societies in the Mumbai metropolitan region have many members who do not pay their dues regularly, with some of them being away from their homes. Over 40% societies

- Chittaranjan Tembhekar, TNN - Nov 21, 2014, have elections due, probably the largest-ever election drive after six to seven years," sources said. Societies feel many residents may not be able to vote. The process of elections for societies having more than 200 members is stretched up to a month, as nominees are given time to appeal if their nomination is rejected by the polling officer. Societies with 200 or less members have to hurry up in intimating the cooperatives department about the elections to get a polling officer appointed.

"My society is meeting on Sunday to make aware people about rules and regulations for the elections," Mrunmayee Bhat, a Vile Parle resident, said.

Societies that have not submitted annual returns for 2013-14 to the cooperatives department will have to do so quickly. The returns include submission of annual report of the society, audited account statements, profit distribution mechanism, copy of amendments made in by-laws and other details sought by the registrar's office.

"Societies which fail to file the returns within six months of the end of fiscal year can be dissolved and a fine of Rs5,000 will be imposed on the committee," the sources said.



MAHARASHTRA SOCIETIES WELFARE ASSOCIATION (R) "MSWA BRANCH OFFICE"

Location	Address	Tel. No.
Fort	Sai Sadan, 1st floor, office No. 103, 76/78, Modi Street, Fort, Mumbai 400001	022 - 2265 65 82 98 21 23 47 70
Vasai	Swagat Bhavan Bldg., Near Indian oil, Opp. M. S. E. B. Colony, Vasai (E), Thane - 400 208.	0250 - 645 75 85 0250 - 645 75 86
Dombivali	1-B, Ram Govind Apartment, Opp. Vijya Bank, Near Brahman Sabha Hall, Dombivali (E) - 421 201.	0251 - 605 00 40 072 76 34 89 99
Mulund	3, Nakshatra, Shobha Aprtment, Sarojini Naidu Road, Tambe Nagar, Mulund (W), Mumbai - 400 080	022 2568 5983 98 69 03 45 67

CASUAL VACANCY OF THE COMMITTEE MEMBER FILLED THROUGH ELECTION AUTHORITY

When one or two members in the managing Committee resign or die or sell/ transfer their right, title and interest in the capital of the society, they ceased to be the member of the managing Committee and a casual vacancy is created. As per the old bye-laws, the causal vacancy caused in the Managing Committee is filled by the managing Committee themselves by inviting the application by other members of the society. Such Co-option is done mostly in the managing Committee meeting only. Few societies do call special general body meeting to fill such vacancy.

Hemant Agarwal says "With the advent of the Maharashtra Cooperative Societies (Election to Committee) Rules, 2014., cooption can be conducted ONLY in the presence of "authorized officer" from the DR's office, in a duly requisition Special General Body meeting. Henceforth, MC cannot opt another member into the MC, in a MC meeting."

One of the principles of co-operation is democratic control. According to this principle, the management has to be elected by the members only through proper election process. Therefore, 97th Constitutional amendment provided that every state government to provide for election in the managing committee through the State Co-operative Election Authority. Considering this, the amendments were done in the Maharashtra Co-operative Societies Act, 1960 that the election to the entire committee or even when the casual vacancy arises, the same will be filled by election to be conducted by the Election Authority.

In the new model Bye-laws as approved by the commissioner and uploaded on the Government website does not have any provision for co-option by the committee. The procedure as laid down for the election of the entire committee shall be adopted even for the filling up casual vacancy. Considering the number of members in the Housing society, the same is divided into C category

and D category societies. The societies which are having 200 or more than 200 members are considered to be C type societies where election are done by conducting proper election procedure including secret ballot



Adv. Runal Falcao

voting. Societies which are having less than 200 members i.e societies having 199 members or less, the election will be done by the election authority but the same will be done in the Special General body meeting specially called for the purpose in which the election officer appointed by the State Co-operative Election Authority will conduct the election.

The method to be adopted whether the voice vote, raise of hand or by secret ballot is not mentioned in any of the circulars or notification or in the Election Rules. Therefore, it is upto the Election officer whom the authority is appointed to take a decision in this matter. When the election has to be free and fair, CA. Ramesh Prabhu, chairman of Maharashtra Welfare Association of the opinion that all election has to be free and fair and the same can be done only through secret ballot.

The following procedure need to be adopted by the committee when casual vacancy arises in the committee or the same need to be filled.:

According to the amendment done to MCS Act, 1960, the election to any office bearers also need to be done in the presence of "election Officer" appointed by the Election Authority (dy Registrar of your ward. Practically, it is a very difficult situation as it involves following steps:

- (1) Apply to the Dy Registrar/Assistant registrar who is notified to be election officer for the respective ward societies.
- (2) Registrar shall scrutinise the resignation, call for the information, and if required hold a hearing by sending a letter to the resigned secretary
- 3) Registrar shall pass the order to appoint an election officer once satisfied that the resignation is properly given.

- (4) The appointed officer name will be forwarded to District Deputy Registrar, who shall recommend the same to the State Cooperative Election Authority at Pune,
- (5) The SCEA shall approve the name of the election officer
- (7) The election officer will be informed about appointing him by the deputy registrar with a copy to the society
- (8) Election officer to contact the society and fix up the meeting of the committee to elect the member to fill the casual vacancy.
- (9) If the society is C-type more than 200 members, the election to be done by adopting 35 days election program and if the same is D type society with less than 200 members, the election to be done in the Special general body meeting with 15 days notice. All the expenses of the election will have to be incurred including payment to the election officer, meeting expenses, ballot papers, conveyance etc.
- (10) Submit the result to the General body by the election officer and within two days of election to report to the Registrar and state co-operative Election authority about the

election and its result.

The same procedure has to be adopted for election of the office bearers also when any one of the officer bearers resigns or wants to change the portfolio. The election of office bearers will be done in the managing Committee meeting under the supervision of the election officer appointed by the election authority. How practical the same is yet to be see and we expect some changes to be done by the new government in this regard..

According to Shri. **Digamber Karavade**, "If the procedure for electing a single member to fill a vacancy caused by someone's resignation is so cumbersome and typical of the babudom, members will simply follow the old procedure or continue with the remaining strength.

Every step the govt. is taking in this matter and looking at the maze of procedures, rules, circulars and notices etc the laymen are going to get terribly confused and confusion is a breeding ground for corruption. The govt. must simplify the system and make it user friendly "

SECRET BALLOT TO BE USED FOR ELECTIONS IN MUMBAI'S HOUSING SOCIETIES

MUMBAI: On Saturday thousands of Mumbaikars living in housing societies won their battle for secrecy in the society elections. Similarly the members aspiring to fight elections will get enough time to prove their validity in case of objection over their nominations. Also the associate members will be able to vote only if they are second to the owner on the share certificate of the property.

Elections of all housing societies will now be through secret ballot; provided there is no unanimity over managing committee candidates. Earlier secret ballot was allowed only in big societies with 200 and more members while remaining small societies were asked to conduct elections through voice vote. However big societies are just 5% of the total 70000 such in Mumbai metro region while rest form the majority. Small

societies have nearly 65 lakh families living against around 10 lakh in big housing societies having 200 or more flats and shops.

A circular to this effect was issued by the state cooperative election commissioner Madhukar Chaudhary on Saturday removing all complexities to make all rules clear and simpler akin to the norms followed in general elections. Chaudhary heads the newly formed state cooperative election authority. It may be mentioned that around 36,000 of the total 70,000 societies in the region are due for election following the expiry of their committees over the last two years. These societies have not held elections since over couple of years in the absence of rules governing society elections.

Source: Times of India - 29th November, 2014

CIRCUMSTANCES UNDER WHICH THE COMMITTEE CAN BE DISMISSED AND NEW ELECTION CAN BE CONDUCTED

Whenever any member had any issues with the committee, the first thing that an aggrieved member demands from the committee is to produce the M-20 bonds signed by the committee members. In variably, the committee members would never sign such bond as they claim that they have accepted the post as none of the members were keen to contest the election and they are doing so as a social service and thankless job.

However, the law had provided for non signing of such bond would amount to vacating the office. On the complaint to the deputy registrar, such aggrieved member would get the committee dismissed. The society would be under the management of Administrator. Considering the mischief played by such bond, the amendment in the MCS Act has done away with such bonds and now no longer the committee members are require to sign such bonds.

However, the accountability and responsibility of the committee and office bearers have increased many fold. There many mandatory things which the committee need to follow and if they fail to do so, the entire committee may be dismissed under section 77A of the MCS Act and appoint an authorized officer. The penalty further goes that the dismissed committee members will not be able to contest the election for the next one term of five years. Therefore, the committee members need to comply with all the required provisions of law. No longer they can take the shelter under the pretext of honorary service or thankless job. Now they will be taking the management of the society under due process of election held in the presence of election officer.

They can also appoint a manager whom also can be co-opted as "Functional Director" in the committee. Lot of responsibility and accountability by passing an appropriate resolution in the committee meeting or by issuing an appointment letter or executing an agreement with the manger can be transferred to the manager or functional director. No member of the society shall complain against the committee so long as it does not affect his personal issue.



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Once the same starts bothering his personal interest, the concerned member shall go to any extent and make the committee to run pillar to post. Therefore, it is advisable to all the societies to appoint a full time or part time manager to take care of all statutory obligations and handle the members grievances.

Following are the circumstances under which the deputy registrar can dismiss the committee , appoint authorized officer and conduct the fresh election without allowing the old committee members to contest.

- (1) Not holding the Special General body meeting within 30 days of notice given by not less than 20% members by the committee as per section 76 of MCS Act, 1960
- (2) Not holding the Annual general Body meeting by 30th September every year.
- (3) Not informing the deputy registrar before 6 months of expiry of the term of the committee to hold the election and submitting the provisional list of voters.
- (4) Not filing the Mandatory returns as per section 79
- (5) Committee is convicted under section 83, 88 of the MCS Act.

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The new Government in the state has promised to bring radical changes in the Deemed Conveyance provisions and make it more friendly.

Your association has already received the following issues faced by the housing societies who want to get the conveyance and has requested us to represent before the new government.

- (1) Deemed conveyance does not give proper legal rights: The government need to change the word deemed conveyance and bring some other name. This will remove all the confusion among the societies. The words like effective conveyance, statutory conveyance, legal conveyance or simply conveyance may be used.
- (2) Disputes already filed by the societies against the builder: The societies before the amendment to MOFA have filed the case to get the conveyance. If the amendment is done to MOFA, to grant the conveyance, we fail to understand why the authorities hesitate to implement the provision of the law., If the DDR/ Competent Authority grants the conveyance, the legal case, become infectious and does not survive. We fail to understand why such cases need to be withdrawn.
- (3) Disputes on the property: Many competent Authorities receive the reply from the developer that the property is in dispute between the developer and the land owner and so the same can not be conveyed. Even the DDR accept the contention that if the property is in dispute the same cannot be granted conveyance.
- (4) Not having Approved Plan, Occupation certificate, NA order etc. It is the duty of the builder to provide the same but the society after many years are asked to produce the same. Every second society registered recently and almost all the societies which are about 20 years old do not have such documents. The DDR / Competent Authority simply rejected the application on this ground itself. Sometime a feeling is given to

the general public that the Competent authority has been appointed to create an unnecessary rights on the property which has been forgotten by the developer or land owner. This is completely against the welfare of the societies.



S. R. Desai 022-42551438 E-mail: mswa.desai@gmail.com

- Remark of ULC on the property card: Many (5)societies in Mumbai are developed by taking the permission under Urban Land Ceiling Act, 1976. It is the duty of the developer to provide such number of flats to the government as per the ULC order and obtain the Occupation Certificate. The Builders have sold such flats in the open market and now the society is formed about 20 or 30 years back. Since the builder did not hand over the required flats as per ULC order to government, a remark is mentioned in the property card not to transfer the property without the collectors permission i.e. without the permission of state government. The DDR/ Competent Authority being a class 1 officer appointed by the Government do not pass any order in such cases to grant the deemed conveyance.
- (6) BMC Land: The BMC has given on lease for 999 years or 99 years earlier to builder. Now the builder is not available and if the society approaches, the BMC, the society is required to produce the original land owner. In such cases, application for deemed conveyance is filed. The DDR on the basis of new policy declared by the BMC grants only lease for next 30 years and also all applicable transfer premium of 10% of ready recknor rate and revised lease rent at the rate of 2% of ready recknor rate to be paid evey year which works out to be crores of Rupees.
- (7) Collector Land: No Deemed conveyance is granted on such land.
- (8) MHADA: Mhada societies are excluded from the provisions of MOFA and so deemed conveyance not possible.

- (9) SRA Societies: The collector land, BMC land, central Government land again deemed conveyance provision is not made applicable.
- (10) Forest Land: The land having forest land remark, though the same is approved by Supreme Court, the DDR is not taking any measures to grant the conveyance.
- (11) Layout having more than two or more societies.: Under the pretext of having more clarity and imbalance use of FSI.
- (12) The practice of corruption prevailing in different department and the high cost of making an application.
- (13) Not sure to get the conveyance even after spending lot of amount and hiring the professionals.
- (14) Fresh litigation by the builders
- (15) Builders / Land owners have executed the transfer deed in favour of the new developer who wants to use the TDR and redevelop the building. This is complete abuse of law but DDR reject the application stating that the new developer does not have any brevity of contract with the flat purchasers
- (16) Chain of transaction between the land owner and the builder not having properly stamped and registered.
- (17) The proposed executed agreement with the land owner and then appointed a contractor to construct and allotted the flats. There is No MOFA agreement and hence deemed conveyance is not granted.
- (18) The agreement for sale executed before 10.12.1985 was not attracting stamp duty and now the members require to pay the stamp duty at the present market value, if the proper proof of occupying the flats at that time is not produced.
- (19) Tenants purchased the land on agreement for sale but did not register the conveyance but now under deemed conveyance same is not granted stating it does not come under MOFA.
- (20) The developer retaining one wing for himself and given on tenancy basis and the conveyance applications are rejected.
- (21) For some reasons, deemed conveyance application is rejected, the DDR do not entertain the fresh application after

- complying with the requirements and demand the fresh direction from the High Court or approach the High Court to admit the application.
- (22) The writ petition, civil petition filed by the Builder/ Land owner on grant of deemed conveyance and extract amount from the societies which are planning for redevelopment. Each litigation to cost the societies but an opportunity to the developer to make a huge profit.
- (23) Visit to number of department like BMC for building related documents, Collector for Land related NA order or ULC orders, Revenue department like Forest remarks or non compliance by the developer, Charity commissioner, if the land is owned by the trust, City survey office to get the latest property cards, CTS map, Development Plan remark to be obtained from BMC, payment of stamp duty at collector of stamp office, subregistrar office etc.
- (24) The agreement having a clause of granting the land on lease and now the societies have to accept the lease even after all of them covered under MOFA.
- (25) Some of the societies receive the conveyance for only land below the building without knowing the facts but now they cannot take the conveyance of proportionate land as per the FSI consumed.
- (26) Even if the deemed conveyance is granted the collector of stamps do not process or accept the application for adjudication without getting the occupation certificate. Even after the competent authority grants the conveyance, MOFA does not want conveyance, there is provision to collect duty on agreement for sale even when building is not constructed but here building is occupied, taxes are paid, deemed conveyance orders are issued but stamp duty of Rs.100/not collected or adjudicate the deemed conveyance deed and leading to make mockery of the state government law. There cannot be any shame more than this or insult to the law of one Department (Housing Department) by another department(Stamp duty department).

(27) CIDCO land in new Mumbai: Though government has cleared the CIDCO land for deemed conveyance, CIDCO demands the transfer fees of all the flats and also property as per their policy and deemed conveyance has been taken for a task by the CIDCO.

All the above issues and many more as may be brought to our knowledge has really put the entire efforts of the government on back foot. In fact, the deemed conveyance has not been successful on this account.

Your association has planned to represent before the new government to ease all the above ambiguity and make the conveyance process much easier. In order have all the issues faced by the societies CA. Ramesh Prabhu who was a part of Deemed Conveyance Rule making committee of Government, invites all the societies to discuss their issue and the suggestion to make it a grand success.

Your association has planned for free discussion, consultation for the societies looking for conveyance on all working days from 10am to 7pm at the Association office. We also invite the application by email on mswa.hsg@gmail.com with a copy marked to rsprabhu13@gmail.com

When you are visiting the association, please do prior registration and come with all the relevant documents available with one extra copy. Your association is also willing to arrange free seminars at your local area to discuss any issues related to redevelopment, conveyance, new election rules, New model bye-laws. Please do contact association office for the same on 42551414 or send the email.





माहिती अधिकार मंच MAHITI ADHIKAR MANCH

Add.: C/o. A-31, Royal Industrial Estate, M.M.G.S. Marg, Wadala, Mumbai - 400 031. Ph. - 24149329. E-mail: mahitiadhikarmanch@gmail.com

Circulate, share (including on face book) & distribute.

Dear friends,

We have been campaigning for the formation of SALT (SOCIAL AUDIT LOCAL TEAM) in each administrative ward of BMC. We are pleased that some wards have formed the group and a few others are in the process of formation. Mahiti Adhikar Manch's initiated Social Audit Local Team (SALT) - F/S conducted the citizen's social audit of the maintenance contract given by BMC of playground and traffic island and then held the first "Jan Sunwai" at which the Audit findings were made public. We are empowered to do such efforts of "inspection" under the provisions of Right to Information Act 2005.

This has brought in some accountability in the system in that particular department as we have noticed some clauses of the contract now being fulfilled and work of maintenance has also started.

We feel that such audits by the community will go a long way in bringing accountability & transparency in the governance system. We would like to share this experience and the learning with all of you, which will help you to plan and strategize local audits in your wards by forming the Social Audit Local Team in each administrative ward which is our continuous project

Initially, we intend targeting following departments:

- a) Housekeeping services allotted for schools.
- b) Open spaces given for maintenance.
- c) Trench work.
- d) Public Toilets.

Person interested to know more detail and want to get involved may contact

Bhaskar Prabhu & Anand Castelino Convenor on their

Email at: mahitiadhikarmanch@gmail.com

STRUCTURAL AUDIT

What is structural audit?

Structural Audit is an important tool for knowing the real status of the old bldgs. The Audit should highlight & investigate all the risk areas, critical areas and whether the bldg. needs immediate attention.It should also cover the structural analysis of the existing frame and pinpoint the weak structural areas for static, wind & earthquake loads. If the bldg. has changed the user, from residential to commercial or industrial, this should bring out the impact of such a change.

Bye-Laws

As per clause No.77 of revised Bye-Laws of Cooperative Housing Societies: "The Society shall cause the 'Structural Audit' of the building as follows:1) For building aging between 15 to 30 years once in 5 years 2) For building aging above 30 years Once in 3 years.

The Purpose of Structural Audit is:

- To save LIFE & PROPERTY.
- To know the health of your building, and to project the expected future life.
- To probatively assist the residents and the society to understand the seriousness of the problems and the urgency required to attend the same.

If we are serious about the Structural Audit. how do we carry it out? What do we tell to our Structural Engineers? What are our expectations?

STEP 1: It is imperative that we must have Architectural and Structural plans of the bldgs. it will be helpful if we have detailed structural calculations including assumptions for the structural design. The assumptions can also include the allowable live loads; Whether the bldg. is designed for residential, commercial, light industry or heavy industry and whether any future provision for adding new floors is considered? What type of Earthquake loads are considered? Which I.S. Code requirements have been met?

STEP 2: If the Architectural plans and Structural plans are not available, the same can be prepared by

any Engineer by measuring the size of the bldg. & locating the position of the columns, beams and size of all such structural elements.

STEP 3: Inspection of the Bldg. -A detailed inspection of the bldg. can reveal the following:



Vinod Harisingani

- 1. Any settlements in the foundations. *Mob 9920585441*
- 2. Visual cracks in columns, beams and slabs
- 3. Concrete disintegration and exposed steel reinforcements - photographs can be helpful.
- 4. Slight tapping with hammer can reveal deterioration in concrete.
- 5. Extent of corrosion in reinforcement.

STEP 4: Tests Recommended: It is important that various tests are carried out in the old bldgs. This will give an idea about the extent of corrosion, distress and loss of strength in concrete & steel.

STEP 5: Earthquake Criteria: Mumbai is located in Earthquake Zone III as per Indian Standard Codes. The Earthquake Code IS 1893-2002 provides rigorous analysis and designs of Bldg. structures so that it can withstand the Earthquake forces. It may be possible to retrofit the old buildings, so that they do not collapse during Earthquake; but may develop some cracks and allow enough time for people to escape. Thus saving precious lives.

STEP 6 : Compliance of Audit requirements. Audit is a good thing, but in itself Audit is not sufficient. It is important that the findings and/or recommendations of audits are implemented satisfactorily, within a stipulated time limit and are certified by Structural Engineers; Otherwise the Audit findings will remain on paper.

Conclusion: If your bldg. is more than 15 years old, it is important that rigorous audit is carried out every five years. This will be a continuous process as it is difficult to guarantee future life of old bldgs. However, regular Audits and implementing audit findings will avoid sudden collapse of bldgs. and save thousands of life. This process will also increase the future life of bldgs.

APPLICATION FORM FOR SUBSCRIPTION FOR VASAI TALUKA HOUSING SOCIETIES REVIEW MAGAZINE.

VASAI TALUKA CO-OPERATIVE HOUSING FEDERATION LTD., VASAI - 401202

Regd. No. TNA/VSI/GNL/(0)/1453/2011 dated 25th August 2011.

______ Date- / /2014 To. The Hon.Secretary, Vasai Taluka Co-op. Housing Federation Ltd. Swagat Bhavan, Near Indian Oil, Opp. MSEB Colony, Station Road, Vasai Road (E) 401 202. Sir. I/We hereby apply for the subscription for the VASAI TALUKA HOUSING SOCIETIES REVIEW MAGAZINE which is published by your Federation. I/We furnish my/our particulars as below:-1. Name of the subscriber 2. Address in full details of the subscriber Pin code -----3. Land mark to reach up to society/house _____ -----4. E-mail ID Contact no.: - Mob. No ------ Resident----- Office----- Office-----I/We do apply for the above said magazine for one year at Rs. 199/-for 12 monthly issue. The cheque of Rs. 199/- vide cheque no.-----dated-----drawn on -----towards magazine subscription starting from-----,2014 to-----,2014 is enclosed herewith in the name of Vasai Taluka Co-op.housing Federation Ltd. Kindly deliver the magazine at the above address. Yours faithfully, Name of the subscriber ______ **ACKNOWLEDGEMENT** Received the subscription for VTHF Magazine for one year, starting from -----, 2014 to -----, 2014. Reference no. -----Secretary / Authoritory

Vasai Taluka Co-op. Housing Federation Ltd.

FORM OF APPLICATION FOR MEMBERSHIP/And Allotment of the

VASAI TALUKA CO-OPERATIVE HOUSING FEDERATION LTD., VASAI - 401202

Regd. No. TNA/VSI/GNL/(0)/1453/2011 dated 25th August 2011.

	Date:
The Hon. Secretary, Vasai Taluka Co-op Housing Federation Lt Vasai. Dist: Thane 401 202.	d.
Sir,	
	HE VASAI TALUKA COOP. HOUSING FEDERATION LTD., each. We furnish below following particulars in respects
1. Name of the society (in Block Letters)	:
2. Registered Address	:
3. Registration No. and Date if Registration	:
4. Location of Land of building of the Society	:
5. Total No. of member in a society	:
The Bye-Laws of the Federation have been read	l by us and agreed to be binding on our society.
A copy of the resolution of the managing Cor	nmittee of the society in this connection and a cheque of

Yours faithfully

Chairman / Secretary / Treasurer Co-op. Housing Society Ltd.

Rs.1600/- being the value of ten shares of Rs.100/- and Entrance Fee Rs.100/- and annual subscription of

Rs 500/- is enclosed herewith.

Copy of the Res	olution of the N	Meeting of the Man	aging Committee	of the
Co-op. Housing	Society Ltd		held or	1
		Resolv	ved that the	Co-op Housing
Society Ltd				
		KA CO-OP. HOUSI Value of Rs. 100/-		N LTD., VASAI and for allotment of TEN of the society.
application for	membership o	f the Federation on	behalf of the soci	e and is hereby authorized to sign the ety and to pay the amount of Rs. 1600/-id Annul Subscription Expenses of Rs.
Proposed By	:Shri			
Seconded By	:Shri			
	Carried Un TRUE	animously. COPY		
				airman / Secretary Society o-op. Housing Society Ltd.
			ATA SHEET	
Name of the So	ciety	:		
Address of the	-			
Land Mark to r	each Society	:		
Registration No).	:		
No. of Flat	Flat : No. of Shops :			
Name of the Co	mmittee Men	ibers :		
Designation	Na	ıme	Mobile	E-mail-ID
Chairman				
Secretary				
Treasurer				
Other				

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BS - 03	Recovery of Dues	₹ 200	₹ 150
BS - 04	Practical guide on Stamp Duty	₹ 150	₹ 120
BS - 05	Registration of Documents	₹ 120	₹ 100
BS - 06	Registration of Housing Society	₹ 120	₹ 100
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