वभई तालुका हाऊभिंग भोभायटीभ् चीव्हयू

VASAI TALUKA HOUSING SOCIETIES REVIEW



March 2015

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HOUSING FOR ALL



Seminar on Housing Policy

Date 21st & 22nd Feb, 2015, Hotel Centre Point, Ramdaspeth, Nagpur (Maharashtra)



(L to R) Shri. Aseem Kumar Gupta, CEO, SRA, Shri. S.S. Zande, CEO and VP, MHADA, Shri. Satish Gavai, Prin. Secretary, housing, Shri. Gautam Chatterje, Addl. Chief Secretary, were hearing to the suggestions and views expressed by CA. Ramesh Prabhu, President AHWOI,

Hon'ble Shri. Devendra Fadnavis, Chief Minister of Maharashtra was greeted by CA. Ramesh Prabhu, President, AHWOI and discussed about the various suggestions to provide affordable housing for all,

Affordable Housing & Redevelopment Expo - 2015



Release of First Issue of Gruhkranti- AHWOI Jan Ghar Yojan information Guide by Hon'ble Shri. Prakash Mehta, Housing Minister, Govt of Maharashtra.

(L to R) CA. Ramesh Prabhu, President, AHWOI, Shri. Aseem Kumar Gupta, CEO, SRA, Justice Shri. Rajan Kochar, Former Judge of High Court, Mumbai, Shri. Prakash Mehta, Housing Minister, Chief Guest



Hon'ble Shri. Prakash Mehta, Housing Minister, Govt of Maharashtra, Chief Guest is lighting the lamp to inaugurate the Conference and Expo-2015



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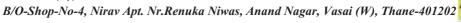


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Views expressed in this Magazine are of the authors & VTHF is not Responsible for its Contents. Circulate among Friends and other members of the Society Dear Members,



Hope by this time all the societies have got themselves registered online and also initiated for elections through the State Co-operative Election Authority (SCEA) for those due.



शचित श्री. टिह. तिश्वनाथन

Its March ending and I am sure all the societies are in the process of closing their accounts on

time. As per the new MCS Act 2013 the due date to complete the accounts is $31^{\rm st}$ July every year. The societies are required to conduct their annual general body meetings on or before $30^{\rm th}$ September. Please note that there is no question of any extension and in case of any delay then there is no recourse for the Deputy Registrar but to dismiss the committee and conduct re-elections.

Many societies are conducting elections in their General Body Meeting which is incorrect. Please note that all the elections has to be done by the SCEA only even if its for one single committee member who would have resigned.

Affordable Housing Welfare Organisation of India (AHWOI) had conducted a mega Exhibition on 14th and 15th February, 2015 jointly with Bandra Hindu Association at their premises at Dr Hegdewar Marg, Opp: Amarsons showroom, Linking Road, Bandra(W). It was a grand successful event. Honorable Housing Minister Shri. Prakash Mehta was the Chief Guest for the event and also attended by various dignitaries. For those who could not attend the seminar, AHWOI has arranged to upload the same on their website please log on to www.mswahousing.org

To avail affordable houses please check various articles and schemes elsewhere in the magazine.

With Best regards V. Viswanathan -Secretary

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महाराष्ट्र अर्बन को-ऑपरेटिव्ह बॅक्स् फेडरेशन तर्फे सन २०१२-१३ व २०१३-१४ चा "सर्वोत्कृष्ट बॅक" पुरस्कार!

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स्थापना १९८४

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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सर्वांसाठी घरे गृहनिर्माण धोरणावर चर्चासत्र

महाराष्ट्र शासनाच्या गृहनिर्माण विभागातर्फे आणि म्हाडा व एस.आर.ए. यांच्या संयुक्त विद्यमाने नागपूर येथे दिनांक २१ आणि २२ फेब्रुवारी २०१५ रोजी दोन दिवसाच्या चर्चासत्राचे आयोजन करण्यात आले होते. या चर्चासत्रात पहिल्या दिवशी

- 9) गृहनिर्माण क्षेत्राावर परिणाम करणारे गृहनिर्माण उद्योगाचे प्रश्न;
- २) झोपडपट्टी पुनर्वसन आणि सुधारणा याबाबतचे धोरण व प्रश्न;
- इ) म्हाडा नवीनीकरण आणि पुर्नवसन योजना समूह विकास धोरण
- ४) गृहनिर्माणात महसूल,पर्यावरण आणि वन जिमनीचे प्रश्न दोन संत्रात या चार विषयांवर चर्चा झाली

दुसऱ्या दिवशी.

- 9. इमारत परवाने, अग्नी सुरक्षा व संबंधित विषय;
- २. विशेष नियोजन प्राधिकरण जसे म्हाडा, एमएमआरडीए,सीडको,नयना,नीट,पीसीएनटीडीए
- ३. ग्रामीण गृहनिर्माणाचे प्रश्न
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- ७. गृहनिर्माण वित्त या सात विषयांवर दोन सत्रांत चर्चा झाली.

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श्री.गौतम चटर्जी, भा.प्र.से, अतिरिक्त मुख्य सिचव,दळणवळण व बंदरे हे शासकीय अधिकारी आणि क्रेडाई,एमसीएचआय आणि अशासकीय संस्था यांचे प्रतिनिधी तसेच ॲफोरर्डेबल हॉउिसंग ऑरगनायसेशन ऑफ इंडियाचे अध्यक्ष सी.ए.श्री. रमेश प्रभू हे उपस्थित होते. या दोन दिवसीय चर्चासत्राचे उद्घाटन गृहनिर्माण राज्यमंत्री श्री.रिवन्द्रं वायकर यांच्या हस्ते करण्यात आले व चर्चा सत्रांचा समारोप मा. मुख्य मंत्री श्री. देवेंद्र फडणवीस, मा. गृहनिर्माण मंत्री श्री. प्रकाश मेहता व मा. मुख्य सचिव श्री. स्वाधीन अत्रीय, भा.प्र.से यांनी केला.

समारोपाच्या भाषणात बोलतांना गृहनिर्माण विभागाचे प्रधान सचिव श्री. सतीश गवई म्हणाले की, गृहनिर्माण हा सर्व सामान्यांच्या जीवनातला महत्वाचा घटक आहे. नागरीकरणामुळे लोकसंख्येची मोठया प्रमाणात वाढ होते त्यामुळे निर्माण झालेल्या अडचणी प्रकर्षाने जाणवतातः सर्वात जास्त शहरीकरण हे महाराष्ट्र राज्यात झाले आहे. गृहनिर्माणाचे धोरण तयार करताना शहराचे होणारे जागतीकीकरण, पर्यावरण सुरक्षा या बाबींचा विचार करण्याची गरज आहे. सन २००८ साली गृहनिर्माण धोरण जाहिर करण्यात आले. या धोरणातील बहुतांश मुदे पूर्ण झाले नाहित. या नंतर मोठया प्रमाणात शहरीकरण वाढले त्यामुळे वेगवेगळा दुष्टीकोन अवलंबण्याची गरज आहे. त्यामुळे धोरणात बंदल करणे गरजेचे आहे का याबाबतच्या विचारमंथनात केवळ शासकीय अधिकारी समाविष्ट करणे योग्य होणार नाही. तर सर्व संबंधितांना या चर्चासत्रांत समाविष्ठ करणे गरजेचे आहे. सर्वच्यां संमतीने नवीन गृहनिर्माण धोरण तयार करणे आवश्यक आहे. हे तयार करताना मुंबई पुण्याच्या बाहेर पहाणे गरजेचे आहे. आणि त्या दुष्टीकोनातूनच नागपूर या शहरात आपण या बैठकीचे आयोजन केले आहे. मा. मुख्य मत्रींना या नवीन गृहनिर्माण धोरणाची मांडणी सादर करणे या चर्चासत्राचा उदेश आहे.

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सीए रमेश प्रभू यांची जनघर योजना शासनाच्या गृहनिर्माण धोरणाशी जोडणार – गृहनिर्माण मंत्री प्रकाश मेहता

ऑफोर्डेबल हाऊसिंग ऑरगनायझेशन ऑफ इंडिया (आवो) या संस्थेच्या वतीने आणि महाराष्ट्र सोसायटीज वेलफेअर ऑरगनायझेशन (मेस्वा) आणि बांद्रा हिंदू असोसिएशन यांच्या संयुक्त विद्यमाने 'ऑफोर्डेबल हाऊसिंग ऑड रिडेव्हलोपमें ट एक्सपो-२०१५' या दोन दिवसीय कार्यक्रमाचे दि. १४ आणि १५ फेब्रुवारी २०१५ रोजी बांद्रा हिंदू असोसिएशन, डॉ. के. बी. हेगडेवार मार्ग, लिकिंग रोड, बांद्रा, मुंबई येथे आयोजन करण्यात आले होते. हा कार्यक्रम सर्वांसाठी विनामुल्य होता.

कार्यक्रमाचे उद्घाटन माननीय गृहनिर्माण मंत्री श्री. प्रकाश महेता यांनी दीप प्रज्वलीत करुन केले. कार्यक्रमाचे अध्यक्षस्थान मुंबई उच्च न्यायालयाचे निवृत्त न्यायमुर्ती माननीय श्री. आर. जे. कोचर यांनी भूषिवले होते. मा.श्री. असीम गुप्ता, भा.प्र.से.मुख्य कार्यकारी अधिकारी, एस. आर. ए., मा. श्री. संजय पांण्डेय, भा. पो. से. विशेष पोलिस महानिरिक्षक आणि नियंत्रक, वैध मापनशास्त्र हे प्रमुख पाहुणे म्हणून उपस्थित होते. तसेच श्री. नितन काळे, उपनिबंधक, म्हाडा, श्री. सुभाष औटी, निवृत्त पोलिस महासंचालक, श्री. मोहन राठोड, निवृत्त पोलिस महासंचालक, ऑडव्होकेट श्री. अमीत महेता ऑड. श्री. विनोद संपत, आर्किटेक्ट श्री. अरविंद नंदापुरकर हे विशेष अतिथि होते. याबरोबरच अनेक नामवंत व्यक्ति ही या कार्यक्रमाला उपस्थित होत्या.

परवडणाऱ्या किंमतीत घरे या विषयावर बोलताना माननीय गृहमंत्री श्री. प्रकाश महेता म्हणाले की, ॲफोर्डेबल हाऊसेसची निर्मिती आमच्यापढील मोठे आव्हान आहे. झोपडपट्टीमुक्त शहर बनविणे हे सुध्दा एक आव्हान आहे आणि त्या आव्हानावर आमचे शासन मात करणार हे निश्चित. दिवसरात्र काम करुन येत्या चार वर्षात ११ लाख परवडणाऱ्या किंमतीत घरे देण्याचे आमचे लक्ष आहे. आमचे आदिवासी बांधव कच्च्या घरात राहतात त्यांच्यासाठी योजना आहे, पैसा आहे, अनुदान आहे परंतु आजपर्यंत इच्छाशक्तिचा अभाव होता. त्यांच्यासाठीच्या अनेक योजनांची अंमलबजावणी फारच धिम्या गतीने झाली. मागच्या सरकारवर टिका करुन आपले काम होणार नाही. शासनाच्या यंत्रणेला वेगाने कामाला लावायचे आहे. बांधकाम करण्यासाठी सर्व आवश्यक त्या परवानग्या मिळाल्यानंतर १८ ते २० महिन्यांत बांधकाम पूर्ण झाले

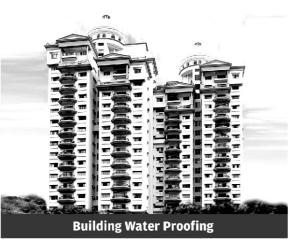
पाहिजे असे बंधन बांधकाम व्यावसायिकांवर घातले जाणार आहे. काही लोक आधी योजना तयार करतात आणि नंतर ती बाजारात विकतात. सन १६६० मध्ये म्हाडाने मुंबई शहर आणि उपनगरात पंतनगर, टागोर नगर इत्यादी सारखे १०४ ले आऊट तयार केले. एवढे चांगले काम म्हाडाने केले होते. परंतु त्यानंतर आजपर्यंत म्हाडाने फक्त १०००० घरे बांधली इतका म्हाडाचा घरे बांधण्याचा वेग मंदावला आहे. घर हा प्रत्येकाचा मुलभूत अधिकार आहे. परंतू त्याचा अर्थ हा होत नाही की, कोणीही कुठूनही यावे आणि रातोरात झोपडी बांधून राहावे. सन १६४७ च्या नगर विकास नियमान्वये मुंबईत केवळ ५० लाख लोक राहतील इतक्याच पायाभूत सोयी बनविल्या गेल्या आज मुंबईत दीड कोटीपेक्षा जास्त लोक राहत आहेत. आणि आता आम्ही जो विकास करणार आहोत त्यात आणि दीड कोटी लोकसंख्येचा समावेश होऊ शकेल असा तो विकास असणार आहे. शिवसोनाप्रमुख माननीय बाळासाहेब ठाकरे यांनीही म्हटले होते की, मुंबई आणखी किती बोजा उचलू शकते याचा विचार केला गेला पाहिजे. १लाख १५ हजार गिरणी कामगारांना आम्ही घरे देणार आहोता तसेच सरकारी कर्मचारी. पोलीस यांनीही परवडणारी घरे आमचे शासन देणार

बी.डी.डी चाळींचा ६२ एकर भूखंड आहे तसेच बी. आय.टी चाळीचा ३५० एकरचा भूखंड आहे या चाळींचा पुनर्विकास करील तेथील रहिवाशांना ४०० ते ४५० चौ. फूटाची घरे 🛮 देउन उर्वरित घरे परवडणाऱ्या घरांसाठी उपलब्ध असतील. मुंबईतील खार जमीन सुमारे २५,००० एकर आहे त्यावर परवडणारी घरे बांधण्यासाठी केंद्र शासनाने परवानगी दिलेली आहे. मुंबईतील जमीन ही पायाभूत सुविधांसाठी मोकळी करुन तेथील रहिवाशांचे पुनर्वसन हया उपलब्ध होणाऱ्या जिमनींवर करण्यात येणार आपल्याकडे इच्छाशक्तीपेक्षाही अहंभावाची समस्या जास्त आहे. मी पर्यावरणाच्या विरुध्द नाही परंतु पर्यावरणाची हानी न करताही आपल्याला विकास करता येतो हे लक्षात घेतले पाहिजे. सी. आर.झेड २ च्या आत बांधकाम करण्यास केंद्रशासनाने परवानगी दिली आहे. मानीव अभिहस्तांतरणाचा कायदा करुनही हस्तांतरणाचे प्रश्न पडून आहेत हा कायदा अधिक सुलभ करण्यात येईल. आम्ही आजपासून सी.ए.श्री. रमेश प्रभू यांची जनघर योजना ही आमच्या परवडणाऱ्या घरांशी जोडणार आहोत.



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या कार्याक्रमात बोलताना एस.आर.ओ. चे गृहनिर्माण संस्थाच्या पदाधिकाऱ्यांनी कार्यकारी अधिकारी श्री. असीम गुप्ता यांनी लोकांना एस.आर.'ओ.च्या योजनांबाबत सतर्क राहण्यास सांगितले. बिल्डरांच्या प्रलोभनाना बळी पडू नका आमच्या कार्यालयात येउन शेवटी ॲफोर्डेबल हाउसिंग ऑरगनायझशेन योजनेची पूर्ण माहिती घ्या असे मार्गदर्शन केले. वैध मापन शास्त्र विभागाचे श्री. संजंय पाण्डे यांनी घरांच्या मोजमापात चोरी करणाऱ्या बिल्डरांवर सक्त कारवाईची ताकीद दिली व नागरिकांनी पूढे येउन तकारी कराव्यात असे आवाहन केले. श्री. सुभाष औटी यांनी सहकारी गृहनिर्माण संस्था आणि फौजदारी कायदा याबाबत मार्गदर्शन केले श्री. मोहन राठोड यांनी आधुनिक तंत्रज्ञानाने मजबूत व स्वस्त घरे कशी बांधता येतात हे विशद करुन सांगितले श्री. अरविंद नंदापूरकर यांनी पुनविकासात व्यवस्थापन सल्लागाराचे महत्व विशद केले. श्री. नितिन काळे यांनी सहकारी गृहनिर्माण संस्थाचे सधारित उपविधी यावर तपशीलावर माहिती दिली. ॲड. अमीत मेहता व विनोद संपत यांनी गृहनिर्माण संस्थाना येणाऱ्या कायदेविषयक बाबींवर मार्गदर्शन केले.

विचारलेल्या विविध प्रश्नांना मान्यवरांनी उत्तरे दिली व त्यांच्या शंकाचे निराकरण केले.

ऑफ इंडियाचे अध्यक्ष सी.ए. श्री. रमेश प्रभू यांनी या एक्सो २०१५ चे महत्व विशद केले. तसेच ॲफोर्डेबल हाउसिंग ऑरगनायझशेन इंडिया तर्फे कर्जत येथे येणा-या ऑफ परवडणा-या घरांबाबत माहीती दिली. प्रकल्पात घर खरेदी करू ईच्छिणा-याने आवो चे सभासद होउन घराच्या किंमतीच्या फक्त एक टक्का रक्कम भरावयाची आहे. उर्वरीत ६६ टक्के कर्जाची व्यवस्था आवो मार्फत केवळ ६.६ टक्के व्याजदराने कख्यात येणार आहे. घरांचा बांधकाम दर्जा उत्तम प्रतीचा असून ही घरे श्रीमंताची वाटावीत अशा सुखसोयी त्यात असणार आहेत. परंतु घरांची किमंत ही सर्वसामान्यांना परवडेल अशीच ठेवण्यात ठेवली आहे. त्यानंतर सीउए. श्री. रमेश प्रभू यांनी एक्स्पो २०१५ ला उपस्थित सर्व मान्यवरांचे व उपस्थितांचे आभार मानले.

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– सुनील शर्मा

महाराष्ट्र में सभी को अपना घर मिले. इस हेतू नागपूर मे २१ व २२ फरवरी को होटल सेन्टर पाइंट में नई हाउसिंग पॉलिसी बनाने हेतु दो दिवसीय सेमीनार का आयोजन किया गया। पहले दिन की शुरुआत की गृहनिर्माण राज्यमंत्री रविन्द्र वायकर ने दीप प्रज्वलन के साथ की। श्री. वायकर ने इस सेमीनार में चर्चांओ से सकारात्मक और सब के लिए हाउसिंग पॉलिसी जैसे गंभीर मुद्दो पर निराकरण की बात कही। वायकर ने बताया कि सरकार जल्द सिंगल विंडो क्लियरेंस जैसे विषय पर निर्णय लेगी। एमसीएचआई के धर्मेश जैन ने समारोह में कहा कि महाराष्ट्र शासन के ११ लाख घर ५ सालो में देने के वचन को हम निश्चित पूरा कर सकते है, लेकिन सरकार हम डेवलपर्स के साथ भी खडी रहे, अर्थात अप्रवल में ढाई साल जाता है, उसे कम करे और एफएसआइ में ५०% छूट दी जाय। २. यदि प्रोजेक्ट में समय कम लगेगा तो लागत भी कम हो जायेगी,जिसमें इन्फ्रास्ट्रक्चर भी डेवलप हो सकेगा।

क्रेडाई के सुहास मर्चेंट ने भी जरुरी परमीशनों के लिए अलग-अलग विभागों की जगह, एक जगह एक ही कमेटी सरकार को बनाना चाहिए, जिससे घरों के निर्माण में गित तेज होगी! हाउसिंग विषय के एक्सपर्ट और वर्तमान गृह परिवहन, विभाग के मुख्य सचिव गौतम चटर्जी न कहा कि यदि सरकार को सभी के लिए आवास का सपना पूरा करना है तो परिमशन जैसे विषय पर "आऊट ऑफ बॉक्स" जाकर सोचकर, फायर, इन्वांयरमेंट और अन्य परिमशनों के लिए एक विन्डों बनाना चाहिए।

क्रेडाई के सुहास मर्चेंट ने भी जरुरी परमीशनों के लिए अलग-अलग विभागों की जगह, एक जगह एक ही कमेटी सरकार को बनाना चाहिए, जिससे घरों के निर्माण में गित तेज होगी! हाउसिंग विषय के एक्सपर्ट और वर्तमान गृह परिवहन, विभाग के मुख्य सचिव गौतम चटर्जी न कहा कि यदि सरकार को सभी के लिए आवास का सपना पूरा करना है तो परिमशन जैसे विषय पर "आऊट ऑफ बॉक्स" जाकर सोचकर, फायर, इन्वांयरमेंट और अन्य परिमशनों के लिए एक विन्डों बनाना चाहिए।

नागपुर के होटल सेंटर पाईंट को अलग-अलग चार हॉल में हाउसिंग सेक्टर से जुड़े ११ विषयों पर चर्चा ४. हुई । इसका सम्पूर्ण ब्यौरा निम्नानुसार है :-

प्रवक्ता - अर्फोडेबल हाउसिंग वेलफेअर ऑर्गनायझेशन ऑफ इंडिया

- गृहिनर्माण प्रधान सिचव सतीश गवई की अध्यक्षता में गृह निर्माण क्षेत्र में असर डालनेवाले विषयो पर चर्चा हुई, जिसमें सबसे महत्वपूर्ण घर बनाने में गित तेज हो, इस पर जोर डाला गया है। गवई ने मुफ्त आवास व अफोर्डबल घर बनाने पर डेवलपरों को सुविधा देने की बात कही म्हाडा रिन्युवल रिडेवलपमेंट व क्लस्टर डेवलपमेंट पर जल्द और तेज गित में काम हो ऐसे जरुरी विषयों पर चर्चा हुई! इस चर्चा में म्हाडा के एस.एस.झेडे एमसीएचआई, क्रेडाई एवं एएनजीओ के पदाधिकारी मौजूद रहे।
- राजस्व, पर्यावरण और वनविभाग जैसे महत्वपूर्ण मुद्दो को गंभीरता से व संतुलन बनाये रखते हुए "सभी के लिए आवास"कैसे मुहैय्या हो,इस पर चर्चा हुई। इसमें राजस्व के प्रिसीपल सेक्रेटी मनुकुमार श्रीवास्तव.पुणे के डिविजनल कमीश्नर एस. चोगलीगम, नागपुर के डिविजनल कमीश्नर अनूप कुमार, नागपुर के कलेक्टर अभिषेक कृष्णा, चंन्द्रपुर के कलेक्टर डॉ दीपक महेस्कर और क्रेडाई एमसीएचआई व एनजीओ के प्रमुख पदाधिकारी मौजूद रहे है।
 - करीबन डेढ दशक पुरानी झोपडपट्टी पुनर्वास प्राधिकरण (एस.आर.ए) के तहत ज्यादा लोगो को मुफ्त मे घर देने की योजनाओं की फास्ट ट्रेक पर लाने पर चर्चा हुई! महाराष्ट्र के मुंबई, ठाणे, पुणे, नागपूर के अलावा राज्य सभी शहारो में भी झोपडपट्टी पुनर्वास प्राधिकरण (एस.आर.ए) लागू करने का सुझाव लाया गया! कन्सेंट लेने के लिए बायोमेट्रिक प्रक्रिया का इस्तेमाल किया जाये। यदि तय समय में झोपडी धारको की कमेटी आगे आकर इस स्कीम को आगे बढाने में सहयोग नही करती तो वहाँ बिल्डरो को चुनने के लिए बोली प्रक्रिया से गुजरना पडेगा! यह बोली प्रक्रिया पूरे महाराष्ट्र में लागू की जायेगी। प्रोत्साहन के रूप में फ्लोर स्पेस इंडेक्स (एसएसआई) देने की बात की गई ७०% झोपडीधारको की सहमती जरुरी रहेगी।
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सुलभ बनाने पर जोर दिया गया । फायर सेफ्टी जैसे विषय की अनिवार्यता पर जोर दिया गया। इस चर्चा में प्रिंसीपल सेक्रेटी यूडीआई नितीन करीर, मुंबई महानगर पालिका आयुक्त सीताराम कुंटे और एमसीएचआई,एनजीओ, क्रेडाई के प्रमुख पदाधिकारीयों ने अपना अपना पक्ष रखा।

- ५. सरकार के विशेष योजना प्राधिकरण जैसे MMRDA, CIDCO, NAINA, NIT, PCNTDA के जिरये घर बनाने में अडचनों पर सुझाव रखे गये। इस चर्चा में सिडको के एम. डी. संजय भाटीया, आईएएस संजय सेठी, नागपूर मनपा आयुक्त वर्धने के अलावा क्रेडाई एमसीएचआई व एनजीओ के पदाधिकारी मौजूद रहे।
- ६. राज्य के गावों में भी सर्व सुविधा युक्त व किफायती घरो का निर्माण सरकार बड़े स्तर पर करना चाहती है । इस हेतु ग्रामीण व शहरी विकास को प्रोत्साहन सुविधाये दी जायेगी, इस चर्चा में ग्रमीण विकास के प्रिन्सीपल सेक्रेट्री व्ही. गिरीरज, के अलावा क्रेडाई एमसीएचआई, एनजीओ के पदाधिकारी मौजूद रहे ।
- ७. हाउसिंग फायनेंस पर चर्चा के लिए हुडको के कार्यकारी निरेशक राजेश शर्मा अपने सुझाव रखे। एमसीएचआई,एनजीओ, क्रेडाई के प्रमुख पदाधिकारीयों ने अपना अपना पक्ष रखा।
- आयजीआर कानूनी न्यायिक, एवं कन्वेंस विषय पर आयजीआर कमीश्नर कॉ-आपरेशन श्रीखर परदेशी ने अपने इस विषय सुझाव रखे। इस चर्चा में एमसीएचआई,एनजीओ, क्रेडाई के प्रमुख पदाधिकारीयों ने अपना अपना पक्ष रखा।
- टाउन प्लानिंग, इंडस्ट्रीयल हाउसिंग पर चर्चा में टाऊन प्लानिंग के डायरेक्टर नितीन करीर ने इस क्षेत्र को बढावा मिले. इस हेतु डेवलपर को आकर्षक और प्रोत्साहन सुविधाये मुहैया करवायी जायेगी, इसमे क्रेडाई, एमसीएचआई व एनजीओ के पराधिकारी मौजूद रहे।
- 90. अफोर्डेबल हाउसिंग जैसे महत्वपूर्ण विषय पर आय.ए.एस.अधिकारी गौतम चटर्जी की अध्यक्षता में चर्चा हुई । इस चर्चा में किफायती घरों की संख्या में बढोत्तरी करने के उद्देश्य से डेवलपर्स को इन्सेंटिव के साथ एफएसआय भी

बढाकर दिया जाने की बात हुई । इसके साथ ही डेवलपर को अफोर्डेबल घर बनाने के बाद लोगो के लिए वही पर ओपन स्पेस आरोग्य, शिक्षा, खेल के लिए देना होगा । चर्चा के दौरान सुझाव रखा गया की कुल निर्मित बांधकाम में से ४० प्रतिशत डेवलपर स्वंयम के लिए बेचने के लिए रखेगा बाकी का ६० प्रतिशत अफोर्डेबल हाउसिंग के हिसाब से देना होगा । अफोर्डेबल में घर लेने वालों को एस.आर.ए. के नियमों के हिसाब से रिजस्ट्रेशन, स्टॅम्प डयूटी व अन्य टैक्स में रियायते दी जाएगी। गौतम चटर्जी के अलावा इस चर्चा में क्रेडाई एमसीएचआई व एनजीवों के पदाधिकारी मौजूद रहे ।

- इस दो दिवसीय सेमिनार की समीक्षा लेने स्वंय राज्य के मुख्यमंत्री देवेंद्र फडणवीस एवं गृहनिर्माण मंत्री प्रंकाश मेहता मौजूद रहे । फडणवीस ने सभी सुझावो को बडी गंभीरता से सुना। साथ में मुख्य सचिव स्वाधीन क्षत्रिय मौजूद रहे ।
- समापन कार्यक्रम के मुख्यअतिथी मुख्यमंत्री देवेंद्र फडणवीस ने कहा कि सन २०२२ तक ''सभी के लिए आवास" इस स्लोगन को अमल लाने के लिए बनायी जानेवाली हाउसिंग पॉलिसी मे नजर आएगी । मुख्यमंत्री ने कहा कि इस हाउसिंग पॉलिसी का मसौदा १० मार्च से सभी शासकीय प्रमुख विभागो और मंत्रालय के कॅबिनेट मे सलाह लेकर २० मार्च तक तैयार किया जाएगा। आगामी ५ एपैल २०१५ तक विभिन्न डेवलपर्स, हाउसिंग एजन्सी व एनजीवो के लिए सलाह व आपित्त के लिए रखा जाएगा इसके बार करीबन मई के पहले सप्ताह में हाउसिंग पॉलिसी को लागू किया जाएगा। अंन्त में आभार म्हाडा के उपाध्यक्ष एस.एस.झेंडे ने माना। इस दो दिवसीय सेमीनार में, विकासक धर्मेश जैन, मयुरेश जैन, नयन शाह, निरंजन हिरानंदानी, संदीप रहेजा, पारस गुंडेचा, विमल जैन, बाबुलाल वर्मा, समाजसेवी आर्किटेक्ट पी.के.दास, (टीस) टाटा इंन्स्टीटयुट ऑफ सोशल सर्विसेज के प्रतिनिधी भी मौजूद रहे है । अफोर्डेबल हाउसिग वेलफेयर आर्गनाईजेशन ऑफ इंडिया के प्रतिनिधी डॉ. एस. विश्वनाथ, ज्ञानेश्वर सारंग, सुनील शर्मा, विशाल बामने एवं किशोर कानडे मौजूद रहे। महाराष्ट्र सोसायटी वेलफेयर एसोसिएसन के अध्यक्ष एंव हाउसिंग विषय के एक्सपर्ट सीए. रमेश. प्रभू की राय भी महत्वपूर्ण ठहरेगी इस नयी हाउसिंग पॉलिसी मै।



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राहणार आहे. या शहरांत अनेक प्राधिकरणे आहेत. ठाणे, कल्याण-डोंबिवली, वसई-विरार शहरांत तर वन विभागाच्या जिमनींवर बांधकामे आहेत. हाच सर्वात मोठा अडसर या शहरांत क्लस्टर राबविण्यात राहणार आहे. शिवाय, खाजगी अन् एमआयडीसीच्या जागेसंदर्भातही काही प्रमाणात हा प्रश्न राहणार आहे. परंतु, याचा विचार राजकीय पुढाऱ्यांकडून होताना दिसत नाही.

ठाण्यातील पुढारी हा विचार मतांच्या राजकारणासाठी करीत नसले तरी शासनाला क्लस्टरचा निर्णय घेताना सर्व कांगोऱ्यांचा अभ्यास करून निर्णय घ्यावा लागणार आहे, जेणेकरून आरटीआय किंवा न्यायालयीन बाब निर्माण झाल्यास त्यात टिकाव लागू शकेल.

ठाणे शहरासह जिल्हयात क्लस्टर राबविण्यास वन विभागाचा सर्वात मोठा अडथळा राहणार आहे. वन विभागावरील अतिक्रमण करून केलेले बांधकाम जर एकदा का तेथील रहिवाशाने खाली केले की, जागेचा ताबा आपसूक वन विभागाकडे जाणार आहे. नंतर, क्लस्टरसाठी वन विभागाची संमती घेण्यासाठी दिल्लीचे उंबरठे झिजवावे लागणार आहेत.

नवी मुंबईत एका बिल्डरने सिडकोच्या जुन्या इमारतींच्या पुनर्विकासासाठी जुन्या इमारती तोडल्यानंतर सिडकोने लगेच त्या इमारती ज्या जागेवर उभ्या होत्या, त्या जागेवर आपला दावा सांगितला होता. ठाण्यात तर प्रत्यक्ष वन विभाग राहणार आहे. आजघडीला ठाणे शहरात २ लाख २४ हजार ७०३ झोपडया आणि ५३४२ अनिधकृत इमारती आहेत. वन विभागाच्या जागेवर ८२४ बांधकामे आहेत.

यात मोठमोठया बिल्डरांच्या वसाहतींचाही काही प्रमाणात समावेश आहे. याशिवाय, एमआयडीसीच्या जागेवर २५ हजार ६३० बांधकामे आहेत, तसेच महापालिकेच्या आरिक्षत भूखंडावर ३ हजार २१६ बांधकामे उभी आहेत. शिवाय, जिल्हयात महसूल विभागाच्या जागेवर ६६ हजार ६०६ बांधकामे आहेत. कल्याण-डोंबिवली महापालिका क्षेत्रात कौस्तुभ गोखले यांनी २००३ साली दाखल केलेल्या याचिकेनुसार ६७ हजार अनिधकृत बांधकामे आहेत.

महसूल विभाग, एमआयडीसी, वन विभाग, महापालिका आणि खाजगी मालकांसह उपरोक्त सर्व प्राधिकरणांची परवानगी शासनाला क्लस्टर डेव्हलपमेंटसाठी घ्यावी लागणार आहे. ही परवानगी मिळाल्यानंतर विकास आराखडयात बदल करण्याचे किचकट काम त्या-त्या महापालिकांना करावे लागणार आहे, तसेच वन आणि एमआयडीसीच्या जागेच्या वापरात बदल करण्याचे कामही करावे लागणार आहे. यासाठी नगररचना कायदा कलम ३७ नुसार सामान्य नागरिकांकडून हरकती आणि सूचना मागवून त्यावर त्यावर सुनावणी घ्यावी लागणार आहे, त्यामुळे हे काम पाहिजे तेवढे सोपे नाही.

यासाठी आपल्याला उल्हासनगरचे उदाहरण देता येईल. उल्हासनगरच्या ८८८ इमारतींसाठी शासनाने अधिवेशनात विशेष अध्यादेश काढून त्या इमारती नियमित करण्याचे आदेश दिले होते. परंतु, आजपर्यंत केवळ १०० च्या आसपास इमारती नियमित झाल्या आहेत. त्या ठिकाणी तर शासनाची जमीन होती. परंतु, ठाणे, कल्याण-डोंबिवली, नवी मुंबई, मीरा-भाईंदर, वसई-विरार यांसारख्या शहरांत एकाहून अधिक प्राधिकरणे आहेत. त्यामुळे भविष्यातील अडचणींची आपल्याला जाणीव होऊ शकेल.

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Dombivali	1-B, Ram Govind Apartment, Opp. Vijya Bank, Near Brahman Sabha Hall, Dombivali (E) - 421 201.	0251 - 2422880
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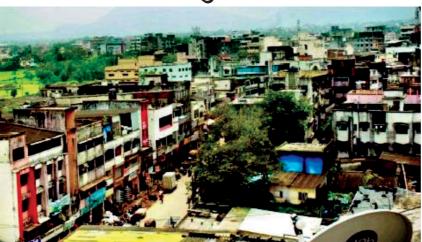
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सौजन्य:- लोकमत-ड्रीम रिॲलिटी

पुनर्विकास आणि मागण्या



अनेक शहरात सध्या पुनर्बांधणीसाठी खूप सोसायटया पुढे येत आहेत. खरोखरच आपल्या सोसायटीला पुनर्बांधणीची गरज आहे का, हे तपासणे महत्वाचे आहे. सोसायटीने पुनर्विकासाचा करार करण्यापूर्वी विकासकासंबंधी सर्व माहिती मिळविणे आवश्यक आहे. विकासकाचे पूर्वीचे बांधकाम पाहणे, विकासकाची क्षमता तपासणे महत्वाचे ठरते.

ज्या इमारतींच्या बाबतीत पुनर्बांधणी अनिवार्य झाली आहे, अशा इमारतींच्या पुनर्बांधणीचे प्रस्ताव अनेक विकासकांकडून येतात. पण चर्चेच्या वेळी मात्र कधी विकासकाच्या ताठरपणामुळे तर कधी रहिवासी, ताबेदार यांच्या अवास्तव मागण्यांमुळे असे प्रस्ताव करून घेणे हा व्यवहारिक मार्ग ठरतो. इमारत पुनर्बांधणीच्या वेळी अनेकदा रहिवासी अवास्तव मागण्या करतात. या साऱ्या अवास्तव मागण्यांमुळे संपूर्ण प्रकल्पच बारगळण्याची शक्यता असते. तेव्हा इमारतींमध्ये राहणाऱ्या रहिवाशांनी आपल्या मागण्यांना काही ठोस आधार आहे का, हे पडताळून पाहणे आवश्यक आहे. यासाठी आर्किटेक्ट, इंजिनीअर, वकील यांच्याकडून मदत घ्यावी. ती घेताना त्यांच्या व्यवसायिक फीचा खर्च वाचवण्याचा प्रयत्न करू नये. जेणेकरून आपल्या इमारतीच्या जागेवर होणाऱ्या नियोजित बांधकामात किती वाढीव क्षेत्र बांधकाम होणार आहे. याचा अंदाज आपल्याला येतो. कारण विकासकाला सर्वसाधारणपणे रहिवाशांना विनामूल्या राहत्या क्षेत्रफळाएवढी जागा दयायची असते. यामुळे विकासकाला जे वाढीव क्षेत्र बांधकाम होईल ते विकृन येणाऱ्या पैशातून त्याला वाढीव नफा बसवायचा असतो.

दुसरा पर्याय म्हणजे जागेचा जास्तीत जास्त व्यापारी उपयोग करणे, कारण जेवढी व्यापारी वापरासाठी जास्त जागा उपलब्ध होईल तेवढी जास्त किंमत विकासकाला मिळत असते. या सर्वाची इत्थंभूत माहिती मिळवण्यासाठी तज्ज्ञांचा सल्ला घेणे महत्वाचे ठरेल. याकरिता कोणत्या महत्वाच्या गोर्ष्टींची माहिती घ्यावी हे गरजेचे आहे. यामध्ये सर्वात महत्वाचे विकासकाला वाढीव एफएसआय किती उपलब्ध होऊ शकतो? नियोजित इमारतीच्या बांधकाम क्षेत्रामध्ये किती प्रमाणात व्यापारी क्षेत्र वापरण्याची परवानगी स्थानिक स्वराज्य संस्थांकडून मिळू शकते? त्या ठिकाणी व्यापारी क्षेत्र वापरासाठी परवानगी मिळाली तरी त्या ठिकाणच्या स्थळावरून त्या ठिकाणी व्यापारी जागेसाठी किती मागणी येऊ शकते हे पाहणे गरजेचे आहे. या ठिकाणी कोणत्या नैसर्गिक आपत्तींना तोंड दयायला लागण्याची शक्यता आहे का? उदा. पाणी भरणे, नाला जवळ असेण इत्यादी सर्व गोष्टीचा तज्ज्ञांकडून सल्ला घेतल्यावर विकासकासमोर आपल्याला आपल्या मागण्या हक्काने मांडता येतील व त्या पूर्ण

दिनांक : ०७/०३/२०१५

करून घेता येतील. यामध्ये वापरत असणाऱ्या क्षेत्रफळाएवढी जागा विनामूल्य मिळावी. तसेच वाढीव क्षेत्रफळ विनामूल्य अथवा सवलतीच्या दरात उपलब्ध करून मिळावे. कॉर्पर्स फंडाची मागणी योग्य व रास्त असल्यास एखादे सभागृह, मंदिर बांधून देण्याची मागणी आपण करू शकतो. नवीन इमारतींमध्ये प्रत्येक सदिनकेला मिळणाऱ्या सोयी-सुविधांची मागणी करता येईल. म्हणजेच विकासकासमोर चचेस बसताना व त्याच्यापुढे मागण्या मांडताना संपूर्ण वास्तव लक्षात ठेवून व अभ्यासपूर्ण मागण्या केल्या तर मागण्या पूर्ण होण्याकडे विकासकाचा कल होऊ शकतो. अन्यथा अवास्तव मागण्या करून विकासक व रहिवासी यामधील चर्चा बारगळते.

काही वैयक्तिक स्वार्थापोटी सर्व रहिवाशांच्या हिताच्या सोयी करू पाहत असतात. या माहितीतून सर्व गोष्टी रहिवाशांच्या समारे येतात व व्यवहार चोख होण्यास मदत होते. त्याचबरोबर औद्योगिक वसाहत, विमानतळ, रेल्वेजवळ असणाऱ्या बिल्डिंग, पार्किंगची सोय, आसपासची वस्ती, सरकारचे धोरण या सर्व गोष्टी आपल्या मागणीला कारण ठरणाऱ्या असतात.

रहिवाशी जी जागा विकासकाला देत आहेत ती चोख असणे महत्वाचे आहे. म्हणजे सदिनका नोंदणी केलेल्या असाव्यात, सोसायटी नोंदणीकृत असावी, सोसायटी ज्या मिळकतीवर आहे ती मिळकत सोसायटीच्या नावे असावी. संपूर्ण जागेचा ताबा सोसायटीकडे असावा, अशा सर्व बाबींचा विचार करून व तज्ज्ञांशी चर्चा करून विकासकासोबत वाटाघाटी करून आपल्या इमारतीच्या पुनर्विकासाचे स्वप्न पूर्ण करायला हवे.

ॲड. श्रीपाद भोसले (लेखक या विषयाचे तज्ज्ञ वकील आहेत) shripad.bhosale@gmail.com

"REDEVELOPMENT OF OLD CESS BUILDINGS OF MUMBAI -AN INITIATIVE OF HON'BLE SHRI. SUBHASH DESAI "



On 1st March, 2015, Me Mumbaikar, under the leadership and guidance of Gardian Minister **Hon'ble Shri. Subhash Desai,** Industry Minister held one day conference and discussion on the way forward for Redevelopment of Old Cess Buildings of Mumbai City.

The program was well attended by the citizen of Mumbai city over 1000. The following representatives of the government, NGO and MLA and MP were present. Shri. Arvind Sawant, MP, Shri. Sunil Shinde, MLA, Corporators etc were present.

Shri. S. S. Zande, CEO and VP, MHADA, Officials of Town planners, Deputy Town Planners were present. Shri. Chandrashekar Prabhu, Housing Activist and architect, Chandrashekar Shirodkar, Chairman of Tenants welfare Association, Property owners association, R. Mohan, adviser to Developers and CA. Ramesh Prabhu, President Affordable Housing Welfare Organisation of India were invited to give their views and suggestion to make the cess building redevelopment a reality.

CA. Ramesh Prabhu stated that there has to be stable and long lasting policy. There has to be clarity as to the share of each of the stakeholders to be set by government by enacting the proper Resolution like the share of developer, share of land owner, share of tenants and the Govt agencies. It is noticed that every one looks at the redevelopment as a milking cow. The BMC wants more premium, MHADA wants constructed area for sale, land owners wants to get maximum benefit, tenants are not happy with 300 sq. feet or even 400 sq. feet. The

expectation gap in different stakeholders has made the redevelopment a big hurdle. There will be disputes as all cannot be satisfied in the redevelopment therefore, a redressal mechnism should be included.

A proper system and procedure to initiate the redevelopment should be made, so that, the tenants are able to decide their builders in a democratic way and all the stakeholders to take their decision within the allowed time limit otherwise, the authorities should be empowered to take the decision in this matter. If the tenants want to go for self redevelopment additional incentives in the form of FSI or wavier of certain duties or even if the same has to be collect, it be collected after the redevelopment is done. Further, a subsidies loan scheme for self redevelopment to be provided by the government.

There is a need for one widow clearance as there are BMC land, MHADA land, Collector land, CRZ land, Salt pan land, central Govt land, private land etc and unless and untill all this agencies come together, the redevelopment cannot take place.

Shri. Subhash Desai, heard all the suggestions, he stated that a committee will be made to discuss all the issues and the same will be presented before the govt to bring out the required changes. Similarly. Shri. Ravidra Waikar, State Minister for Housing ,stated that any person having any issues related to Redevelopment may approach him and he shall put all his efforts to resolve the problems of redevelopment by inviting the authorities involved in this redevelopment.



DECLARATION ABOUT OFFERING 11 LACS AFFORDABLE HOUSES – SHRI PRAKASH MEHTA

history was made on 14th Feb, 2015 by launching "Gruhkranti- AHWOI Jan Ghar Yojana" in the hands of Hon'ble Shri. Prakash Mehta, Housing Minister, Government of Maharashtra in an Affordable Housing and Redevelopment Expo-2015 organised by Bandra Hindu Association Jointly with by Affordable Housing Organization of India(AHWOI) and Maharashtra Societies Welfare Association (MSWA). The expo was held at Bandra Hindu Association(BHA) Link Road, Bandra (w), Mumbai – 400050.

In the inaugural address, the Hon'ble Minister Shri. Prakash Mehta assured to house about the Government commitment to provide affordable Housing for all as per the vision of Hon'ble Prime Minister Shri. Narendra Modi to provide housing to all by 2022. He also stated that after giving green signal to housing construction especially on the Lands of salt production in Mumbai and Maharashtra, Housing Development would be done on open land owned by Bombay Port Trust (BPT).

During this occasion Hon'le Shri Prakash Mehta minister for Housing Development praised "Jan Ghar Yojana" which was started Affordable Housing Welfare Organisation of India (AHWOI) under the leadership of CA Shri Ramesh Prabhu and agreed to co-operate this Yojana completely.

CA Shri Ramesh Prabhu requested all citizens to take full advantage of this Yojana. He also declared that all transactions under this Yojana will be made honestly and through bank transactions. All interested citizens to participate in this Yojana by enrolling themselves as the member of AHWOI which is given free of cost. Once they become the member of AHWOI, the capacity and need of the member will be assessed by the AHWOI Home loan Advisers.

Thereafter, the members will be advised to open a fixed deposit of 1% of the budget house, in the



banks or credit society of members choice and submit the copy thereof to AHWOI. Once, members for a particular location of the same budget group is formed, the AHWOI shall approach the builder to provide the group housing to its members whom 99% housing loan at 9.6% p.a. shall be provided.

The best part is 19% loan at 9.6% pa to be paid in equal EMI during the construction period and 80% loan EMI is payable after receiving the possession of the flat. The flat agreement will be duly stamped and registered immediately on payment of 1% to the developer in the name of the buyers and the title clearance of the property and the credential of the developer will be verified by three institutions i.e. AHWOI, 19% Margin Money lender, 80% Housing loan Company.

The first of its project was pre-launched on 24.1.2015 and three persons have already booked the flat by contributing 1% of the cost of the flat and have received the allotment letter and were honored by the Housing Minister in the program. The new project at Virar and Palghar is in the advanced stage. Nearly 1000 members have already enrolled. The members get free advise on any issues affecting their house or housing societies.

Shri Prakash Mehta informed that in future 11 Lakhs Houses of 300 to 400 sq.ft. of size will be constructed on available land of 2500 acres. The Central Government has promised and taken

leadership to provide affordable houses to each needy citizen of India. Due to this the construction of affordable houses in Maharashtra will be encouraged. For this purpose minister told that assistance will be taken from NGOs like Affordable Housing welfare Organisation of India (AHWOI) and financial assistance from the Housing Finance Companies empanelled with AHWOI. He also declared that the process of Deemed Conveyance will be simplified. Hon. Shri. Aseem Gupta CEO of SRA declared that SRA's 1200 pipelines projects will be opened to execute.

With Hon'le. Housing Minister Shri Prakash Mehta, Shri. Aseem Kumar Gupta, IAS, CEO, SRA and other prominent personalities like Shri Ajeet Manyal, secretary Bandra Hindu Association, Shri. Ashok Chhajed of Arihant Super Structure, Builders Association of India, Shri Nirav Parmar, Adv. Shri. Satish Shah, Treasurer of Bandra Hindu Association, honorable Ex-Justice Shri R.J. Kochar, Adv. Uday Wavikar Vice President, Consumer Court Bar Association of Goa and Maharashtra, Dr. S. Vishwanath, Ex-Director, Greater Mumbai Municipal Corporation, Shri Kalpesh Shah, Ex-President NAR INDIA, Housing Expert Prof. Dr. Leo Rebello, Shri R.B. Haranal, Chairman, Swagat Housing Finance Co Ltd., Shri Jitendra Khant, former Assistant General Manager NHB,, CA Shri Vimal Punamiya, CA Subhash Chhajed, Adv. Amit Mehta, Adv. Vinod Sampat, Ex-DGP Shri Subhash Awate, Ex. IGP and Shri Sanjay Pandey, IPS, Sp. IG, controller of Legal Metrology Dept, Shri. Shirish Chitre, Former AGM, BOI, adviser to Swagat Group of finance Companies, Arch. Arvind Nandapurkar, PMC, Shri. Ashok Singh, Engineer, PMC, Shri. Suresh Sahu, PMC, were Present on the occasion and gave valuable guidance to invitees on the various subjects like Deemed Conveyance, Redevelopment, Self Redevelopment, Cluster Development, Amendments in Co-operation Act etc.

"WE'LL DUMP THIS REDEVELOPMENT AND LEAVE YOU HOMELESS UNLESS YOU PAY US 5-10 LAKHS EACH!" -BUILDERS TO 25 SENIOR CITIZENS

Dear friends,

I would like to share with you a pathetic case that has come to MSWA for advice. About two dozen senior citizens, aged widows and pensioners who are flat owners in a small cooperative housing society being redeveloped in Jogeshwari, have been thrown into a nightmare scenario.

The partnership firm of builders, which demolished their building in September 2013 after receiving MCGM's IOD certificate, has sharply stepped up its demand for several lakhs of rupees in cash, supposedly for recovering the losses they have made by paying bribes to municipal officials. The builders are bluntly saying to these distressed senior citizens: "Either pay up, or we will abandon your building, and stop paying rent for your present alternative accommodation. In other words, we will throw you out on the streets if you don't fulfill our demands."

As the Redevelopment Agreement signed in September 2011 indicated no such amounts, the flatowners were understandably unwilling to pay. In

recent months, the society's chairman conveyed this demand by phoning each resident separately and repeatedly.

Harassed by such persistent demands, which was sometimes accompanied by rudeness and threatening language, the society members and their representatives wrote two letters to the builders over the past two months, to which the builders did not respond. Then Journalist, activist

Krishnaraj Rao

some leading members went to the builders' office and met two of the three partners. This member, who had earlier introduced and recommended this builder to his society, was alarmed that nearly 18 months had passed since the demolition of his building, and not a brick had been laid on the ground.

Last Sunday (22nd February), a delegation consisting of ten of the building residents and had a three-hour meeting with the builders in their posh

office in Jogeshwari. One of the partners tried to justify the steep increase in cost by claiming that the Municipal Commissioner and other officials of MCGM's Building Proposal departmenthad demanded a bribe of Rs 5 crore for allowing the project to go ahead. Otherwise, due to recent changes in DC Rules and the recent Supreme Court judgment on open spaces, the building project had become non-permissible and unviable, he claimed. But both the partners stubbornly refused to show even one document or correspondence with MCGM to support any of their claim. They flatly refused to show even one original document of the building project, or even one letter that they had written to or received from MCGM.

Asked why the firm did not revise its plans instead of resorting to bribery, the partner argued that revising the plans would delay the project for many years, making the project unviable. The partners said that in the present scenario, bcause a bribe was being paid to the municipal officials, a fresh IOD-CC (a key permission document giving the green signal to start construction) was expected within two weeks. The builders claimed that they had paid bribes and gone ahead with the process of getting this approval only on the strength of a verbal promise made by the society's members at an earlier meeting called by the builders in their office. No agenda or minutes of this meeting had been prepared.

"If you don't pay me the amount that you verbally promised, I will not take the IOD, and I will hold up this project for years by going to court against all of you!" he added, prompting the old ladies to wail and plead with him for mercy and forgiveness.

The next day, the builders gave two members a printout on a plain white sheet of paper, which did not even have the builder's letterhead. According to this table, the residents individually owe the builders amounts ranging between Rs. 2.93 lakh on the low side and Rs 11.16 lakhs, on the basis of Rs 14,000/- per square foot of additional space that they are getting. Barely 18 months ago, in September 2013 while vacating the building, they a similar

table showing Rs 9,000/- per square foot, and even this was an upward revision from Rs. 4,500/- per square foot -- the rate promised at the time of signing the Redevelopment Agreement in 2011. In short, the figure that that flat-owners supposedly owe the builder multiplied threefold in four years, although not a brick has been laid on the plot belonging to them.

In fact, the increase demanded is much more than threefold. Because earlier, the amount due from each flat-owner was arrived at by multiplying this per-square-foot rate with the carpet area of the new flat to be delivered. In the latest revision, they have loaded "Super-Built-Up" area over and above carpet area, and residents are being asked to pay @ Rs 14,000/- per square foot of common amenities like staircase, terrace, etc.

This same partnership firm has taken up several redevelopment projects in this Jogeshwari neighbourhood which is a stone's throw from SV Road and close to Jogeshwari railway station. Many of their projects have evidently fallen foul of MCGM's laws, rules and guidelines. MCGM has not issued Occupation Certificate to the building where the builder's own posh office is situated. Unfinished RCC work, and the absence of a lift to the builder's own office, gives away that fact that something is seriously amiss with the builder's consumption of FSI.

Our sympathies and support are with these aged victims of redevelopment in their hour of need. If your society is stuck with such unscrupulous builders, you may approach MSWA for free advice and legal solutions regarding how to deal with your problem.

Warm Regards, Krishnaraj Rao 9821588114

THE DIFFERENCE BETWEEN THE WORKING OF ARMY WELFARE HOUSING ORGANISATION AND AHWOI

The readers should go through the website of www.ahwoi.org and website of "Armay welfare Housing organization" to know the basic differences.

The AHWOI and its working is similar to the entire concept of Army welfare housing organization with following differences.:

- (1) Instead of Army, the booking of flat is open to all who are able to pay the down payment and EMI as per the approve housing loan agencies.
- (2) Army Welfare Housing Organisation gets the land allotment from the Govt at concessional rate and then appoints the contractor to construct and receives the money directly in its name and does get involved in the construction activity whereas, GRUHKRANTI of AHWOI empanels the approved builder by going through their land title and approval and only thereafter, if satisfied with the title, makes a group of persons who will book the entire building at the agreed rate and pay the down payment and balance if required avail the loan.

So no purchase of land, no construction etc but only facilitate the members of AHWOI to enter into group agreement with the developer whose reputation is good and title is good and whose project is approved by at least additional one Housing finance company as approved project for granting the housing loan. Such Housing finance company could be HDFC, LIC Housing, Indiabulls housing finance, GIC housing or any banks (3) We facilitate the members to come together, assess their income and capacity and create a homogeneous group of same level income and requiring of same size flat and then get their loan sanctioned for 75% of the Margin money to be paid in 24 EMI during the construction period from approved HFC, NBFC, credit society or Bank and then 80% from approved HFC/

banks who agree to receive EMI after the possession and till such time interest on the loan disbursed for construction shall be serviced by BUILDER.

- We expect the member before applying for a particular budget flat a fixed amount to be created as FD earmarked in their name in their bank account to determine the seniority, so that no confusion is created.
- (5) Transfer after 2 years (after receiving the possession of the flats) is allowed to any outsider with prior NOC of AHWOI by paying handling charges of 2% of agreement value and permitted the independent society to be formed to take the conveyance and maintain their building.
- (6) The agreement for sale or MOU or allotment letter to the member of AHWOI will be issued once the developer receives five percent of the cost of the flat and there after 15% loan will be granted to such allottee by the approved financial agencies by creating a mortgage by entering into four parties agreement Purchaser, Developer, Financer and AHWOI.
- (7) Every transfer there will be minimum three parties even in resale transaction and it will be mandatory terms and conditions for sale of any unit promoted and facilitated by AHWOI (1) Purchaser, (2) seller (3) AHWOI. This may be difficult if the volume increases but the same is required for proper check and balance and will be included as one of the terms in the original allotment letter, agreement for sale, conveyance deed etc.

Thus the website of AHWOI is also same as "Army welfare Housing Organization". Additional features like profile of a person / member can be updated by him. He can go through the account by login and password see the various payment made etc. Thus the website of AHWOI will be one of the best and dynamic one to serve the members at their figure tips.

AFFORDABLE HOUSING WELFARE ORGANISATION OF INDIA (R)



Flat range ₹ 18 to ₹ 25 lacs 1 BHK & 2 BHK

Own Contribution 1 % & Loan from Swagat Group 99% @ 9.60%*
AHWOI Members get discount upto 25%*

Step-1: Become a Free member of AHWOI

Step-2: Assessment of Need & Capacity of House by AHWOI Home Loan Consultant

Step-3: Create a FD and RD of 1% of the estimated budgeted value of the house

Step-4: Conduct Demand Survey & Fix up the location to start the project.

Step-5: Invite the developers/ Builders to construct for the group of members

Step-6 : Appointment of Legal Consultants and PMC by AHWOI

Step-7: Project approval by Banks & HFC for home loans & Margin Money loans

Step-8: Pre-launch at site for Spot and Monthly Registration booking open

Step-9: Book the House, pay the booking amount, get allotment letter and MOU.

Step-10: Get the Margin Money loan released by executing Mortgage deed.

Step-11: Get 80% loan from HFC for which EMI is due after the possession

AFFORDABLE HOUSING WELFARE ORGANISATION OF INDIA (AHWOI) OF MEMBERS BENEFITS:-

- The membership is free.
- Free legal advice regarding the title of the property or any other issues related to their flat, office, land, property anywhere in India by sending an email or by calling our office or by on phone or in the various seminars.
- Attend various educational programs conducted at different places in which govt officers, experts, you can meet, discuss, hear and find out the solutions to the issues.
- You can submit the details of the flat or office or land which you want to give on leave and license basis or any issues you are facing for the transaction you have done.
- Investment guidance, free tax advice, any issues of civil nature like not receiving the ration card, passport, visa, illegal structure, water problems, municipal, police or any govt issue like PWD, banks etc.
- Preparing the wills, agreement for sale, sale deed, stamp duty issues, registration of documents, management of societies, issues with the builder, delay in possession, delivery of lesser area etc.
- Represent before the govt for the class of members and give various representations.
- Receive free e-magazine " Gruhkranti- AHWOI Jan Ghar Yojan" and MSWA's Housing Societies Review"
- Get emails and you tub links about the latest developments on housing, revenue, taxes, etc affecting the common man
- Spreading the information of various Govt schemes, subsidies, and benefits for the low income etc.
- Promote group housing.

For More Details Contact: 022 - 4255 1445 or Logon to: www.ahwoi.org / www.mswahousing.org

(1) HOW TO MAKE LOKSHAHI DIN COMPLAINT AT DIFFERENT OFFICES (2) FORMET OF BMC'S LOKSHAHI DIN COMPLAINT, IN THE ATTACHMENT.

I am giving you hererwith my brief desectiption, on how to make Lokshahi Din Complaint, at different offices, for different types of complaints, in Maharashtra State.

This matter either you may make small booklet or part of any other booklet for redressal of complaints, in non-judicial or in quasi-judicial method.

Lokshahi Din Complaint Redressal is for all types of complaints, related to Maharashtra State Govt. Offices, Municipalities, Grampanchayats and Slum Redevelopment Authority.

MUNICIPAL LOKSHAHI DIN COMPLAINT.

All complaints of Municipalities, are handled by Lokshahi Din Conducted by respective Municipalities, Municipal Corporation themselves. Municipal Chief Officer or Commissioner oversees working of Municipal Lokshahi Din Complaint Redressal, and it goes in steps, from Ward Officer to Commissioner's level.

You have to enquire with respective Municipal Office, in which manner they are conducting the Lokshahi Din Complaint redressal.

Some Municipalities, like Mumbai Municipality, at lower levels, below Commissioner, they accept complaint any day in triplicate, with copy of the covering letter as in annexure, and they call the complainant to personally attend Lokshahi Din complaint by a letter.

Mumbai Municipal Commissioner's Lokshahi Din Complaint is heard on first Monday of the month, for the complaint which is received by him, on or 15th day of earlier month. Also complaint is not directly heard by commissioner. Complaint should have heard earlier by an officer of BMC, immediately below the rank of Commissioner and not redressed there.

For Mumbai Minicipal Corporation, Lokshahi Din www.mswahousing.org

I am giving you hererwith my brief desectiption, on Complaint has its covering letter format, which is how to make Lokshahi Din Complaint, at different given in the attachment.

SLUM REDEVELOPMENT AUTHORITY (SRA) LOKSHSHIDIN.

Lokshahi Din complaint of Slum Redevelopment Authority (SRA) is comducted by that Office. Here, complaints are more, so hearing takes place every week. Process of making the complaint is more or less as same as in BMC.

COLLECTOR'S LOKSHSHI DIN COMPLAINT.

All complaints, which are not related to Municipality and SRA are heard by District Collector on first Monday of every month, in the morning between 10 am and 11 am.. If this day happens to be a holiday, then it is heard on next working day. There is no special format for presenting the complaint to Collector for Lokshahi Din to the Collector. On the top of the complaint, you should write, Lokshahi Din Complaint. That Complaint should have submitted at the office earlier, against which said complaint has been made, and it should not have redressed by said office within 15 days of your complaint or reply received by you should unsatisfactory or wrong.

Such complaints, withy coly of your earlier complaint to concerned office, your complaint be addressed to District Collector. Complaint should be submitted in duplicate. As you submit your complaint to the Collector's clerk sitting just outside the Collector's cabin, he will give you a paper token. This is just a printed paper, in which your complaint number will be written. Then you will be asked to enter the hall, where Collector along with State Government Officers from various department will be sitting. You will state your grievances in short, within 4 to 5 minutes, and then Collector will direct your complaint (submitted by you outside his cabin to his clerk) to concerned officer.

Detail Article available in our Website www.mswahousing.org

TREATMENT OF EXPANSION JOINTS IN BUILDINGS

lthough buildings are often constructed using flexible materials, roof and structural expansion joints are required when plan dimensions are large. Expansion joints are periodic breaks in the structure of the buildings. An expansion joint is a gap in the building structure provided by an architect or engineer to allow for the movement of the building due to temperature changes. Throughout the year, building faces and concrete slabs will expand and contract due to the warming and cooling of our planet through the seasons. The structures would crack under the stress of thermal expansion and contraction if expansion joint gaps were not built into the structures. Even today the expansion joint gaps are often neglected during the design process, and simple caulking is used to fill these gaps to complete a project. This simple caulking cannot handle the thermal expansion due to the changing seasons, ultimately leaving a leak point in the structure. This expansion joint becomes the main source of leakages in the structure which can ruin the interiors of the building if not sealed or treated confidently. Waterproofing these joints often an overlooked aspect of waterproofing design and detailing.

The four basic reasons for requiring joints

The member or structure cannot be constructed as a monolithic unit in one placement of concrete. The member has to be of limited size so it can be handled by cranes, etc. The structure or member on one side of the joint needs to be able to move relative to that on the other. The design assumptions for the structure or building need the joint at that point, so the analysis is simplified.

Details of expansion joint

The normal practice in runways, bridges, buildings and road construction is to provide expansion joints between cutting slabs of reinforced concrete at designing intervals and at intersections with other constructions. These joint filers are then covered with sealing compounds. Concrete expands slightly when the temperature rises. Similarly, concrete shrinks upon drying and expands upon subsequent wetting. Provision must cater for the volume change by way of joint to

relieve the stresses produced. An Expansion joint is actually a gap, which allows space for a building to move in and out of. The movement of the building is caused most frequently by temperature changes, the amount of expansion and contraction of building depends upon the type of material it is



Vinod Harisingani Mob - 9920585441

constructed out of. A steel framed building will move by a different amount then a concrete framed one. In case of a small building, the magnitude of expansion is less and therefore, no joint is required either in the floor or roof slab. But in case of the long building, the expansion is very large and may be as much as 25 mm. Therefore, buildings longer than 30 m are generally provided with one or more expansion joints. Having successful determination the predicted movement along the three principal axis of the Expansion joint gap, the designer and Specified are now faced with a more critical choice, that of choosing of material to seal the joint gap itself from the element. This is a particular important building envelope design consideration, especially when moisture and water are present.

Problems due to Expansion Joint

The main problems of expansion joints are But the side effects developed by the water leakage and pest attack are very dangerous and tedious

The problem caused by water leakage:

In rainy season water travels from the expansion joints and goes into the walls which creates discomfort for people .Also the paints of the walls are affected by weather. The steel members get corroded and results in to risk of structural failure. The electric lines in expansion joints can be short circuited.

Problems due to pest attack:

The pest attack on the wooden pads or the Shalitex board of expansion joints and also travels from electric pipes and spreads in the whole structure.

Problems due to poor workmanship:

The expansion joints provided only on the

superstructure can cause failure of foundation.

The expansion joints not provided on the parapet walls can result into uneven cracks on parapet walls.

Need of Expansion Joints

If not provided the structure shall be subjected to internal compressive stresses and these stresses may be so high that structure may fail.

The amount of expansion as already stated depends upon the extent of change of temperature, the extent of the structure, and on the coefficient of linear expansion of the material.

Based on these concepts it is seen that the structure 30 meters long when subjected to temperature change of 50 degrees F expands about 10 mm. Small buildings usually do not require any expansion joint, but if the continuous length of the structure exceeds Meters expansion joint should be provided Factors affecting on Expansion Joints

Thermal: The different materials in buildings expands and contracts according to their different co-efficient of expansion related to temperature change so stresses devolved in such conditional can be minimized by expansion Joints.

Wind: The stresses developed in storms and hurricanes can be minimized.

Loads: Bending moments due to load snow, rain, vibrations, can be decreased by expansion joints.

Earth quake : The thrust on the building can be decreased by expansion joints during earthquake.

Location of Expansion Joints

Change in Materials: Wood to Steel, Concrete to Steel, flexible to rigid

Material direction change: Steel deck flutes Building shapes: T, H, O, X, Y, C and others

Building size, typically greater than 30m in any direction, can be larger or smaller areas

Additions, regardless of shape or size

Equipment isolation, Atriums, Skylights

Non load bearing walls or in some cases load bearing

Mr. Vinod T. Harisingani (M.Tech - Civil) having 25 years experience is an expert in Major Structural Repairs and intricate Waterproofing techniques as problems and remedies differ in many and all complicated situations.

He may be contacted on his personal **Mobile No.: 9920432777** – Please SMS also with your query and problems so he can answer and get back to your questions with solutions.



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 - 2422 880 097 68 919 470	
Mulund	3, Nakshatra, Shobha Aprtment, Sarojini Naidu Road, Tambe Nagar, Mulund (W), Mumbai - 400 080	022 2568 5983 98 69 03 45 67	

AFFORDABLE HOUSING WELFARE ORGANISATION OF INDIA

H. O.: A-2/302, Laram Center, Opp. Platform No. 6, Andheri (W), Mumbai – 58., Tel.: 022 – 42551414 / 26248589 / 65. E-mail: mswa.hsg@gmail.com / Web.: www.mswahousing.org

APPLICATION FORM FOR FREE MEMBERSHIP

To, The President/Hon., Secretary, AHWOI/MSWA Andheri (W), Mumbai.

I, the undersigned, would like to get enrolled as a Free Member of AHWOI /MSWA. I promise, if enrolled, I will abide by and observe the provisions of the constitution in force and that will remote the objects of the Association as far as may be in my power.

My particulars are as follows: 1. Name in full with surname first (Surname) (Real Name) (Father's Name) 2. Office address in full/Designation :______ 3. Residential address 4. Phone No. _____ Mobile No.: ____ Email ____ 5. Date of Birth _____ Age_____ Monthly Income ____ 6. Depend of Member: Lone: _____ Others ____ 7. Liabilities: 8. Total Family Income: _____ 9. Membership of any other Professional Societies / Associations with Registration Nos. 10. Location You Prefer: _____ Lone Require: Signature the Applicant_____ Name & AHWOI /MSWA Membership No._____

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 C Station Road, Vasai Road (E) 401202.	colony,
Sir,	
I/We hereby apply for the subscription for MAGAZINE which is published by your Feder	the VASAI TALUKA HOUSING SOCIETIES REVIEW ation.
I/We furnish my/our particulars as below:-	
1. Name of the subscriber	:
2. Address in full details of the subscriber	:
3. Land mark to reach up to society/house	Pin code::
4. E-mail ID 5. Contact no.: - Mob. No	:
cheque of Rs. 199/- vide cheque no magazine subscription starting from,20	for one year at Rs. 199/-for 12 monthly issue. Thedateddrawn ontowards 014 to,2014 is enclosed herewith in the name of andly deliver the magazine at the above address.
Yours faithfully,	Name of the subscriber
======================================	======================================
Received the subscription for VTHF Magazi	ine for one year, starting from, 2014 to
•	Secretary /Authoritory Vasai Taluka Co-op.Housing Federation Ltd.
	vasai tatuka Go-op.Housilig redetation Llu.

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.

Co-op. Housing	Society Ltd		held o	n
		Res	olved that the	Co-op Housing
Society Ltd				
			SING FEDERATION /-each, in the name	N LTD., VASAI and for allotment of TEN of the society.
application for	membership o	of the Federation	on behalf of the soci	e and is hereby authorized to sign the ety and to pay the amount of Rs. 1600/- nd Annul Subscription Expenses of Rs.
Proposed By	:Shri			
Seconded By	:Shri			
		animously. ECOPY		
				airman / Secretary Society o-op. Housing Society Ltd.
			DATA SHEET	
Name of the So	ciety	:		
Address of the	Society	:		
Land Mark to r	each Society	:		
Registration No	0.	:		
No. of Flat		:	No. of Shop	os :
Name of the Co	ommittee Men	nbers :		
Designation	N	ame	Mobile	E-mail-ID
Chairman				
Secretary				
Treasurer				
Other				

AVAILABILITY OF BOOKS -0250- 6457596

BOOK NO.	TITLE OF THE BOOKS	COST PRICE	DIS. PRICE
BS - 02	Deemed Conveyance - English	₹ 625	₹ 500
BS - 02	Deemed Conveyance - Marathi	₹ 725	₹ 600
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
BS - 07	Statutory Obligation of Society	₹ 80	₹ 60
BS - 08	Transfer of Flat	₹ 150	₹ 120
BS - 09	Parking Rules & Regulations	₹ 150	₹ 100
BS - 10	Nomination & Will	₹ 125	₹ 100
BS - 11	Burning Issues	₹ 70	₹ 50
BS - 12	Leave & License	₹ 100	₹ 80
BS - 13	Redevelopment - Preparation	₹ 200	₹ 150
BS - 14	Redevelopment - Tender Process	₹ 150	₹ 120
BS - 15	Redevelopment - Documentation	₹ 200	₹ 150
BS - 18	Associate Member - Rights, Duties	₹ 80	₹ 50
BS - 19	Circular of Housing Societies	₹ 150	₹ 120
BS - 21	Rights and Duties of Members	₹ 120	₹ 100
BS - 22	2 Managers Manual		₹ 80
BS - 24	Minutes Writing	₹ 150	₹ 120
BS - 26	Secretarial Manual	₹ 100	₹ 80
BS - 29	Sinking Funds	₹ 70	₹ 50
FAQ - 02	Deemed Conveyance - FAQ	₹ 200	₹ 150
FAQ - 13	Redevelopment - FAQ	₹ 120	₹ 100
BS - 15A	Permanent Alternate Acco. Agreement	₹ 100	₹ 80
	Bye - Laws English		₹ 40
	Bye - Laws Marathi	₹ 35	₹ 30
	Housing Manual - Marathi / English	₹ 100	₹ 100
	HSG. Societies FAQ - Marathi / English		₹ 200



MASS ENGINEERING

ARCHITECTS / CIVIL & STRUCTURAL ENGINEERS / VALUERS / SURVEYOR REHABILITATION/ CONSTRUCTION/ DEVELOPMENT

WE EXPERTISE IN BUILDING REPAIR & REDEVELOPMENT CONSULTANCY
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Our Services:

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- → <u>REPAIRS</u>: Survey, Tendering pr ocess, Selection of contractor, Legal documentation, Technical Supervision, Quality & Quantity Control, Bill Certification, Work Guarantee & Stability Certificate etc
- RE-DEVELOPMENT: As per Govt. new guideline/ notification -feasibility Report, Tendering Process, Selection of builder, Planning, Legal documentation, Supervising, Quality Control, Verifying various permission like IOD,CC etc before vacating the plot, Strict supervision to monitor quality of construction & Scrutinsing all property paper before handover to society & Project Consultants
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