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VASAI TALUKA HOUSING SOCIETIES REVIEW

Vasai Taluka

Housing
Federation

February 2018

VOL.07 Issue 11

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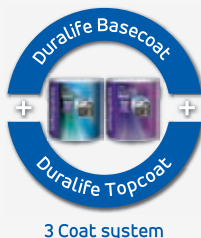
Goldmine

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Asian Paints introduces Revolutionary Exterior Painting Systems

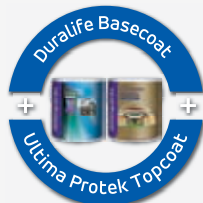
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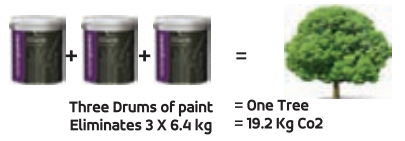
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VASAI TALUKA HOUSING SOCIETIES REVIEW

EDITORIAL



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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,

com or call us on 0250- 6457585 / 95 / 90 2809 7499.

Happy reading VTHF.

V. Viswanathan, Secretary - VTHF

CONTENT	Page
Two Days Exhibition on Swachh Mumbai	08,
Maharashtra Makes it Easier to Obtain Deemed	14,
RERA Act Not Applicable to Lease Transactions	16,
MHADA to Redevelop 66 Building in City	18,
Fire Safety	20,
Builder not Liable to Pay for Justified Delays....	22

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| 2. Ultra sonic pulse velocity test for: soundness of concrete | 9. Ph. meter for water quality testing |
| 3. Half-cell potential meter for reinforcement corrosion extent | 10. Metal hardness tester, |
| 4. Moisture meter test for leakage source detection of Plumbing /moisture % in wood | 11. Elcometer for checking coating film thickness on ferrous/ Nonferrous metal, |
| 5. Crack width microscope, Rebar locator for reinforcement /embedded pipe location checking | 12. Metal crack detection |
| 6. Core cutting of concrete to check compressive/tensile strength of concrete at laboratory on Extracted specimen | 13. PROFOMETER 5+ ,Imported to check diameter & spacing of embedded reinforcement Without breaking and concrete cover depth |

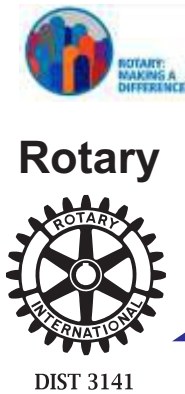
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Dear Friends,

Three years ago our **Honourable Prime Minister Sri Narendra Modi** launched the mission for a clean India through **Swachh Bharat Abhiyan** carrying forward the vision of **Mahatma Gandhi**.

In keeping with objectives of **Swachh Bharat Abhiyan** we, at Rotary Club of Mumbai Green City along with our co-hosts Rotary Club of Bombay West and Rotary Club of Mumbai North End had organized a Seminar on 12th November 2016 at Rotary Service Centre Juhu focusing on Management of Sewerage and Municipal Solid Waste. Dr. Sanjay Muknerjee IAS Additional Municipal Commissioner of Municipal Corporation of Greater Mumbai (MCGM) had inaugurated the Exhibition and Conference addressed by Who's Who of their area of Expertise. The exhibition was participated by reputed manufacturers of Machines geared to assist Solid Waste Processing. The Seminar had wide participation of delegates from Housing Societies, ALMs, Corporates and Municipalities.

Thanks to the initiatives generated by above Seminar coupled with recent orders from MCGM concerning segregation and processing of Solid Waste, Management of Solid Waste by Housing Societies and ALMs have become a critical issue.

While there has been considerable awareness and actions for segregation of Mixed Solid Waste amongst the residents of Mumbai, processing and management of Solid Waste still remain a problem as not much of knowledge with regard to processing of Solid Waste has been dissipated to the Residents and Housing Societies.

As you all are aware Rotary Clubs around the globe select projects like Eradication of Polio etc and work with a missionary zeal for the solution of the problem. With regard to Swachh Abhiyan Rotarians in Mumbai have been participating in numerous ways like Construction of Toilet Blocks in Schools. Rotary Club of Bombay Bay View and Wockhardt Foundation have installed Swachh Bharat Recycle Machines for Plastic Bottles at Churchgate Railway Station. Besides Awareness programmes are being conducted in various Housing Societies. With the above foregoings this year Rotary Club of Mumbai Green City with our cohosts have embarked upon holding a two day Seminar and Exhibition focusing on Management of the Solid Waste on 16 and 17 February 2018 at SNDT Womens University Juhu. The First Information Bulletin along with Detail Tentative Programme is attached herewith.

We, the Organisers, request presence of delegates from MCGM, Housing Societies, ALMs, Real Estate Developers and Corporate Organisations engaged



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in providing processes and products for Solid Waste Processing. A Registration Form is attached for delegates intending to attend. While Delegates sponsored by Corporate Organisations, Hospitals, Restaurants etc., are required to pay Rs 5000/-per delegate, delegates sponsored by MCGM, Rotary Clubs, Housing Societies and ALMs will be treated as Invitees.

Corporate Organisations wishing to advertise their products and processes can do so by being a Sponsor or Advertiser in the Seminar Bulletin or by exhibiting their Product/Process in Exhibition.

No Charge will be levied on the Housing Societies Limited to four nos. for exhibiting the Process/Machineries operating successfully in their premises.

Welcome to the Seminar on Swachh Mumbai.

Yours faithfully

D. P. Misra

FNAE, FIChemE, FIChE, FIE

Project Director, Swachh Mumbai

Cell : 098200 49581



Two Day Seminar & Exhibition on

SWACHH MUMBAI

स्वच्छ मुंबई

Seminar Schedule

Day-1- SESSION 1 - 10.00 AM	Needs and Progress Individual House Holds, Societies, ALMs. : Mumbai Systems List Technologies and Services Providers
SESSION 2 - 11.45AM	: Case Studies of three House Holders of successful experience
SESSION 3 - 12.30PM	: Case Studies of three Societies of Successful experience
SESSION 4 - 02.15PM	: Case Studies of three ALMs of Successful experience
SESSION 5 - 04.00PM	: Composting: Technological Features and Types including Sale of Compost Presentations by Three Successful Vendors
SESSION 6 - 05.00PM	: Bio Gas and Energy – Solution for Treatment for MSW Presentations by three successful Vendors
Day-2- SESSION 7 09.30AM	: Dry Wastes and Methods of Recycle and Disposal Presentations by three Successful Vendors
SESSION 8 - 10.30AM	Treatment and Disposal of Biomedical Waste and e-waste : Household waste like diapers, sanitary napkins, medicines etc. Dispensary, laboratory, nursing home, hospital waste Household e-
SESSION 9 - 12.30PM	MCGM's Experience with regard to: Segregation of Garbage, : Collection and Transport, Decentralized Treatment, Plans for Centralized Treatment, Programme for raising public Initiatives

STRUCTURAL AUDIT OF BUILDINGS ----- Save life Save Property...



Faulty design, Load on structure,
poor construction quality Internal
and external forces

Leads to

UV rays
Chemicals
Vandalism

Fire
Moisture
Modification in structure



Beam crack



Exposed slab



Leakage Issues



Column Crack

Purpose of Structural Audit

- To save human life and buildings.
- To understand the condition of building.
- To find critical areas to repair immediately, like damages, corrosion
- To comply with statutory requirements.
- To enhance life cycle of building by suggesting preventive and corrective measures like repairs and retrofitting.

Bye-Laws of Cooperative Housing Societies

As per clause No.77 of revised model Bye- Laws of Cooperative Housing Societies:

1. For building aging between 15 to 30 years once in 5 years
2. For building aging above 30 years once in 3 years
3. As per municipality-it is mandatory for building aging 30 year + .

Advantages of Structural Audit

- To know the health of the building and to protect / project the expected future life.
- To proactively assist the residents and the society to understand the seriousness of the problems and the urgency required to attend the same.
- We have BMC, TMC, PMC, NMMC licensed Structural Engineers.
- Cost on audit saves you in lakhs during repairs.
- It fulfills legal compliance requirements.

Methodology of Structural Audit

Inspection

1. Inspection of all the elements of structures like column, beam & slab.
2. Inspection of overall building and surrounding including each and every flat.

NDT Testing

Technology to access structural strength, stability, integrity of concrete.

1. Schmidt rebound hammer testing
2. Ultrasonic pulse velocity testing
3. Cover meter testing
4. Half-cell potentiometer testing
5. Carbonation
6. Core study & Chemical test

Report

A report of the results of an inspection and NDT of a building shall comprise

- (a) a detailed description of the visual inspection and any full structural investigation of the building conducted by the structural engineer;
- (b) analyses of observations and every test conducted in the course of any full structural investigation of the building; &
- (c) recommendations by the structural engineer as to such building works as are necessary to ensure the structural stability or integrity of the building.

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SESSION 9 - 12.30PM	MCGM's Experience with regard to: Segregation of Garbage, Collection and Transport, Decentralized Treatment, Plans for Centralized Treatment, Programme for raising public Initiatives
SESSION 10 - 2.15PM	Presentation by Plant Suppliers incorporating Technologies at city level for; Waste to Energy, Waste to Chemicals, Bio medical waste treatment and disposal, e-waste treatment and recycle/disposal
SESSION 11 - 03.45PM	Case Studies of Three Successful Municipal having Plants for Energy, Integrated System for Dry and Wet Waste
SESSION 12 - 04.30PM	Management of MSW Facilities, Involvement of NGO/Rotary etc Consulting Services, Creation of Skilled Man Power Pool for operation

CONCLUSIONS AND RECOMMENDATIONS

Note: EACH SESSION WILL END WITH QUESTIONS/ANSWERS.

For Club Membership Contact : 98202 92607 or 98212 69901
We meet on fridays - 8.00 pm at The Club, Andheri (W)

ANNOUNCEMENT

- Now Books of MSWA , Bye-Laws, forms are available at :

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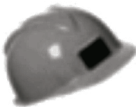
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Naresh Kamath Hindustan Times
Sep 20, 2017

Approximately 10,000 cooperative housing societies across Mumbai can heave a sigh of relief, as they can now get the deemed conveyance — which is the ownership right of the plot on which their houses are built.

The state in its Government Regulation (GR) issued on Tuesday eased rules scrapping the mandatory condition of having the Occupation Certificate (OC) or the Building Completion Certificate (BCC) needed for deemed conveyance. Now, these housing societies just need documentary evidence like formation of society or payment of property tax by the society.

In addition, they have to give an indemnity bond stating that they will take responsibility for the building and adhere to all required rules and regulations.

According to the Maharashtra Societies Welfare Association (MSWA), this was a positive step. “In many cases, the builders exited the project without getting the OC, and the residents had to bear the brunt. This relaxation will ensure that majority of the societies get deemed conveyance,” said Ramesh Prabhu, Chairman, MSWA. There are 30,000 such societies across the state which will benefit from the move.

It is mandatory for land owners or developers to convey the title of the plot within four months of the formation of the housing society. In many

cases, the builders fail to convey the title of properties to the housing societies, in the hope of availing more floor space index (FSI) that may become available in future, or to avail the benefits accrued to them in case the property is redeveloped.

If the builder fails to convey the property, the Maharashtra Ownership Flats Act (MOFA) allows societies to apply for deemed conveyance. For societies, however, having OC was mandatory and was insisted upon by the officials of the cooperative registrar's office. OC is given only when the building is complete in all respects and complied with mandatory norms laid by the government authorities to make it ready for occupation. Since the builders abandon the projects before complying with the norms and conditions, OCs are not given to the societies. Developers just hand over the possession and exit the project, leaving the residents high and dry.

A managing committee member from a well known society in Andheri said that the GR will pave a way for smooth redevelopment. “We will no longer have to depend on the builder who exited from the project decades ago for the deemed conveyance. It will be easy for the society now to become the owner of the plot and accrue the benefits,” said the committee member who refused to come on record.



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'RERA ACT NOT APPLICABLE TO LEASE TRANSACTIONS'

By Satish Nandgaonkar, Mumbai Mirror

The Maharashtra Real Estate Regulatory Authority (MahaRERA) has ruled that the provisions of the Real Estate (Regulation and Development) Act (RERA) are not applicable to lease transactions, dismissing a complaint by a home 'buyer' who purchased a 1BHK apartment in Lavasa Corporation's Brookview project at Lavasa City in Dasave in Pune.

Jitendra Tulsiani had filed the complaint under Section 18 of RERA, claiming he purchased a flat in Brookview project on April 4, 2014, at the price of Rs 43.77 lakh, with the promise of possession on or before October 2016, but the developer had failed to give possession. The developer argued that the possession was delayed after work was stopped due to an order by the Ministry of Environment and Forests in November 2011.

Bhalchandra Kapadnis, Member, MahaRERA, said the agreement signed between Tulsiani and the developer was an "agreement to lease of apartment", and clause 5.1 of the agreement clearly showed that the complainant had agreed to take the apartment on lease after agreeing to pay Rs 43.77 lakh, and rent of Rs 1 per year for the lease period of 999 years. "Clause 25 of the agreement shows that the respondents (Lavasa) is the sole and absolute owner of the plot on which the building will be constructed.... There is Clause No 26 regarding renewal of lease.



On perusal of these contents, there remains no doubt in my mind that it is a lease agreement." Kapadnis ruled that Section 2 (d) of RERA, which defines an allottee, does not include a person to whom such an apartment is given on rent. He said after going through various provisions in RERA, he found it cannot be applicable to lease transactions.

"Since the complainant has agreed to take an apartment from respondents on lease, MahaRERA does not get any jurisdiction to adjudicate upon this complaint," he said.

However, the order does not consider the fact that the signed agreement states that the lease will come into play after possession of the flat, and for that a separate lease deed would be signed between the developer and the buyer.

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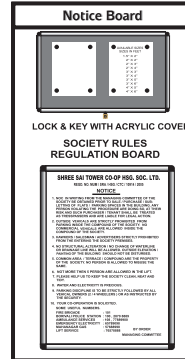
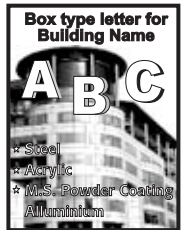
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MHADA TO REDEVELOP 66 BUILDINGS IN CITY

Built under PM's Grant Programme, these buildings will be redeveloped as six separate clusters in Umar Khadi, Lower Parel and Marine Lines.

MHADA's Mumbai Repairs and Reconstruction Board (MRRB) will be redeveloping 66 buildings which were developed in mid-eighties and early nineties under Prime Minister's Grant Programme (PMGP) in south and south central Mumbai as most of these buildings have become dilapidated.

This will be the second major redevelopment project undertaken by MHADA in the island city after the BDD chawl redevelopment plan. The BDD chawls in central and south central Mumbai are spread over 91 acres, and there are 207 buildings with 16,500 flats. They are located in Naigaon, Worli, Sewri and NM Joshi Marg.

These buildings are located in Umar Khadi, Lower Parel and Marine Lines. These buildings will be developed under Development Control Rule (DCR) 33(9) as a redevelopment project. Coming up, as they are, on a plot of land with 4,000 sq mt or more in area, such a project can be treated as a cluster development. Under cluster development, 4 FSI is permissible.

The FSI indicates permissible construction on a plot of land. If the FSI is one and the plot size is 1,000 sq mt, then 1,000 sq mt construction is permissible. In the island city, the basic FSI available to developers is 1.33.

As part of urban rejuvenation plan in 1985, the then Prime Minister Rajiv Gandhi had announced Rs100 crore for various development projects in Mumbai, including Rs 40 crore for redevelopment of old dilapidated buildings. Under the scheme, 239 old buildings were redeveloped and 66 new ones were constructed, giving accommodation to 6,000 families.

The tenements in these building were given on

By Makarand Gadgil,
Mumbai Mirror



rent for 25 years and at the end of that period, the tenements were to be converted into ownership apartments. The construction was of poor quality and the buildings were never properly maintained due to disputes between MHADA and tenants. As a result, the buildings in a ramshackle condition and need redevelopment urgently.

Now, these buildings will be redeveloped as six separate clusters. "The current tenements are of 180 sq ft, and after redevelopment, the owners of these tenements will get 405 sq ft. MHADA will use the extra FSI for building affordable homes," said Sumant Bhanghe, MRRB's chief officer.

"Currently, we are in a process of appointing project management consultant for the project and we plan to complete the entire redevelopment project within four years," he said. Bhanghe, however, said at this stage he could not say how many affordable homes would be available once the redevelopment project is completed. "That we will come to know only after detailed plans are prepared for each project," he added.



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At the outset MSWA congratulate Hon'ble Shri Prabhat Rahangdale, Chief Fire Officer, MCGM, for adorning him with President Medal for best fire services on the eve of Republic Day of India for his incredible service.

Hon'ble Shri Prabhat Rahangdale has recently attended 5th NCRWA Conference at Ghatkopar-Mumbai organized jointly by Confederation of Residents Welfare Association with MahaSEWA & AGNI. He delivered speech on the occasion on Fire Safety. We reproduced the extract of the same for our esteem readers.

I am thankful to the organizers for calling me hear. I am very sad to say that fire safety is very neglected subject in our priority list. Mostly fire broke out due to our sheer negligence. Now a days people are slowly realizing the safety to be taken to avoid mishap from fire broke out. While fighting with fire, our priority is not only to save life of the people but to save their dreams, memories also.

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Juzer madarwala: Hon . President of India has confirmed Fire Service Medal For Meritorious Services on the occasion of 26th Jan 2018 to the Fire Officer for the state of Maharashtra to the Officer and Men of Mumbai Fire Brigade.

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BUILDERS NOT LIABLE TO PAY FOR 'JUSTIFIED' DELAYS: MAHARERA

The Maharashtra Real Estate Regulatory Authority has for the first time expanded the scope of reasons beyond a builder's control. The authority upheld a city builder's claim that a 2009 project was delayed due to change of law, administrative conflicts and "incorrect classification of the plot as CRZ II" —reasons beyond his control. Hence, the builder is not liable to pay compensation to a flat buyer for a "justified" delay of seven years in handing over possession, it held.

This is the first time the scope of reasons beyond a builder's control has been expanded. The order for the first time expands the scope of reasons beyond a builder's control to include administrative conflict, and judicial pendency, as under RERA, unless delay is due to force majeure—which includes only natural calamities—a developer would have to pay compensation. The builder had said that incorrect classification under CRZ was rectified by an HC order last year, and the work is now nearing completion. The builder promised he would give possession of a 3BHK flat booked for over Rs 1 crore at 44-storeyed Imperial Heights, Goregaon west, by March 2018. The authority directed that if it is not handed over by that date, the builder would have to pay interest as provided under the Act, till possession is given.

RERA member Vijay Satbir Singh's order came on a complaint made by flats buyers Sharan Lund and Vandana Lund. Their lawyer Mustafa Kanchwala argued that the builder must expedite giving possession after getting occupancy certificate and also pay a compensation with 12% interest per annum for the delay. The Lunds had booked the flat in 2009 and the sale agreement promised possession before March 2011. The Act allows a buyer to seek compensation for delay beyond date in agreement. The builder, Epitome Residency Pvt Ltd, through its lawyer Vibhav Krishna said the delay was not due to any wilful violation of any provision of the RERA Act, but due to "external reasons, administrative uncertainties, policy paralysis and force majeure.



"The project was earlier being constructed by the Wadhwa group, which in 2017 underwent a reorganisation.

The plot is held by the BEST and was to be developed with private participation for the first time, leading to "procedural delays". The development agreement was executed in 2007, allowing the builder to use a huge transfer of development rights (TDR) potential of 60,000 sq m. But the BMC initially refused to approve the plan till 2014, but later a government notification permitted TDR use. Krishna added that the approval granted by then CM Ashok Chavan in 2010 was stayed by his successor Prithviraj Chavan for 16 months before approving it again. The project papers were destroyed in the Mantralaya fire and it took a year to reconstruct the file. The plot was wrongly classified as CRZ-II in 2006. A decade later, the builder moved the HC to challenge the 'error'. The classification meant TDR restrictions. It was given non-CRZ status in October 2016. His case was also that the development control regulations were amended in 2012 which made additional floor space available and plans were amended till 2015.

The order noted that the builder had in 2012, "unable to resolve the insurmountable obstacles...informed purchasers about the delay and gave them the option to cancel the bookings and take refunds." In October 2016, the builder offered buyers the refund option. The Lunds chose to stick on. The market price of the flat has increased threefold, the order noted. The authority said the builder must pay 2% more than the maximum interest rate of SBI, as provided by the Act to the buyer, if possession is delayed after April 1, 2018.

Source: Economic Times, Mumbai

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AFFORDABLE HOUSING GETS A BOOST WITH 4% CUT IN GST RATE

Prospective homebuyers in the affordable housing segment have a reason to rejoice as their tax burden will ease following the 4% reduction in Goods & Services Tax (GST) to 8% with effect from January 25. This will lead to higher sales momentum in this segment, feel real estate developers and property market experts.

This reduction in tax is applicable to up to 645-square-foot homes purchased by availing the Credit Linked Subsidy Scheme (CLSS) under the Prime Minister Awas Yojana (PMAY), as per the changes recommended at a recent GST Council meeting. Other homebuyers will continue to pay the existing 12% GST after factoring in the one-third abatement for land value.

"Potential buyers across these segments are extremely price sensitive and are impacted by even a small change in their overall outlay towards home purchases. Therefore, this drop in the applicable GST, coupled with the interest subsidy, will allow significant savings on the purchase of homes," said Ramesh Nair, CEO, JLL India. This drop in GST rates will benefit developers too as the higher Input Tax Credit that they can avail on construction material and services can be used to offset GST that a buyer may pay, further incentivising the pricing of homes and buying activity.

"The reduction in effective GST rate to 8% from 12% on affordable housing is good news for the entire economy as it will increase employment and consumption at the national level.



From the sector's perspective, there's a huge shortage of housing and lower GST rate will reduce transaction costs for buying under-construction real estate which was earlier taxed at 17% + (12% GST + 5% or higher stamp duty)," said Abhishek Lodha, Managing Director, Lodha Group.

The government has been pushing affordable housing in a big way for the past three years. In addition to granting infrastructure status to affordable housing, it has also offered PMAY benefits to push its vision of 'Housing for All by 2022'.

The industry expects the government to offer further support to this segment in the upcoming Union Budget.

The cut is applicable to up to 645-sqft homes purchased by availing the CLSS under the Prime Minister Awas Yojana

-By Kailash Babar, Economic Times, Mumbai



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Mandatory Co-operation Education and Training Classes

Under Section 24 C (1) of the MCS Act, 1960 and Rules 30C of MCS Rules, 1961

The Maharashtra Co-operative Societies Act, 1960 - Sec. 24C (1).

- (1) Every society shall organize co-operative education and training, for its members, officers and employees through such State federal societies or the State Apex Training Institutes, as the State Government may, by notification in the Official Gazette, specify. Such education and training shall,-
 - (i) ensure the effective and active participation of the members in the management of the society;
 - (ii) groom talented employees for leadership position;
 - (iii) develop professional skills through co-operative education and training.
- (2) Every member of the committee, whether elected or co-opted, shall undergo such co-operative education and training for such period and at such intervals as may be prescribed.
- (3) Every society shall contribute annually towards the education and training fund of the State federal societies or State Apex Training Institutes, notified under sub-section (1), at such rates as may be prescribed, and different rates may be prescribed for different societies or classes of societies."

MODEL BYE-LAWS 14 (d) & 67 (a)

14. The Society may utilise its Funds in the manner indicated below:
 - d. The Education and Training Fund be utilized as provided under section 24 (A) of the Act
67. (a) Sharing of the Society's Charges by the Members.
 - (xiv) Education & Training Fund: Rs. 10 per Flat/unit per month.

The Maharashtra Co-operative Societies Rules, 1961

20 B. Co-operation Education and Training to members, officers and employees, etc.—

- (1) Every society shall organize education and training programmes for its members, officers and employees through the Federal Societies or State Apex Training Institutes, as notified by the State Government under section 24 A of the Act.
- (2) As far as possible the period of education and training for members of committee shall be minimum three days in aggregate during their tenure.
- (3) As far as possible all the members, may be covered in five consecutive years.
- (4) The rates of contribution towards Co-operative education and training to be made by the society shall be as notified by the State Government from time to time.
- (5) Every year the society shall make a provision in its annual budget at such rates as may be notified by the State Government from time to time.
- (6) The society shall make payment for Co-operative education and training to the concerned State Federal Societies or to the concerned State Apex Training Institutes from such budgetary provision.
- (7) The State Government shall notify rates of contribution towards Co-operative education & training for society or class of societies considering turnover, working capital, number of members, area of operation, number of officers, net worth, or otherwise."

"30 A. Co-operation Education and Training to members, officers and employees, etc.—

- (1) Every society shall organize education and training programmes for its members, officers and employees every year through the State Federal Societies or State Apex Training Institutes which are notified by the State Government under section 24 A of the Act.

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- (2) As far as possible period of education and training shall be,—
 - (a) for members at least one day and maximum up to three days;
 - (b) for members of committee at least one day and maximum up to three days;
 - (c) for officers of the society minimum two days;
 - (d) for employees at least two days and maximum up to seven days;
- (3) As far as possible the members, may be covered in five consecutive years.
- (4) Committee members and employees shall be covered at least once in five years or as specified in bye-laws of the society.
- (5) The State Federal Societies or the State Apex Training Institutes which may be notified by State Government shall, arrange to cater the co-operative education and training to the members, officers and employees of the respective societies, at their request to arrange for the same.
- (6) The State Federal Societies or State Apex Training Institutes to be notified by the State Government shall have,—
 - (a) registration under the provisions of the Act or any other Act;
 - (b) area of operation shall be the State Maharashtra;
 - (c) provision in their bye-laws to impart cooperative education and training to the members, officers and employees of the societies;
- (d) adequate infrastructure to provide cooperative education and training to the societies;
- (e) qualified Teaching and non-Teaching staff on their establishment or panel;
- (f) adequate experience in the field of imparting Co-operative Education and Training to the societies;
- (7) The State Federal Societies or State Apex Training Institutes shall have liberty to engage other societies having infrastructure and experience for catering Co-operative education and training as their agents for imparting Co-operative education and training.
- (8) The societies shall, every year make provision and contribute to Cooperative education and training fund of the notified State Federal Societies or State Apex Training Institutes.
- (9) The rates of contribution to the Cooperative education and training fund to be made every year by the societies to the State Federal Societies or State Apex Training Institutes shall be as notified by the State Government from time to time and different rates may be notified for different societies or classes of societies.
- (10) The education and training fund shall be managed by the State Federal Societies or the State Apex Training Institutes as the case may be for achieving the objects as specified in their bye-laws.”.

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For More Details Contact :

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3) OTHER RELATED WORK:-

- * Formation & registration of Co-operative Hsg./ Trust.
 - * Recovery of Society Maintenance Bill u/s 101 of defaulter members. Legal Opinion on Transfer of share
 - * Stamp duty, Registration of agreements, Drafting and registration (Gift, Trust deed & Mortgage agreements), Will/Succession certificate/ Probate Rented accommodation for Students/ Bachelors & Family /Temporary or Outright. Sale /purchase of flat, office.
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CALCULATION OF CONSTRUCTION AREA, CONSIDERING CARPET AREA ACCORDING TO RERA ACT.

Outward No. Ka.15/Circular/RERA/
Carpet Area/3.
Office of the Inspector General
of Registration & Stamp Controller,
Maharashtra State, Pune-1.
Date : 02/01/2018.

Circular

Sub:- Guidelines No. 5 for Mumbai City and Guidelines No.4 For rest of Maharashtra

1.2 ratio has been mentioned in guidelines no.5 for Mumbai City and No.4 for rest of Maharashtra in respect of calculating built up area from carpet area in the guidelines with annual valuation rate table.

The Maharashtra Real Estate Regulatory Authority has issued Circular No.4/2017, Dt. 14/6/2017 regarding calculation of carpet area under Section 2(k) of Real Estate (Regulation & Development). With it they have given illustrative sketches regarding which area to be included in carpet and which not to be included. Accordingly it is necessary to include area of inner walls of the flat in carpet area. It is mentioned that area covered by the external walls, and similarly areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area shall not be included. Incidental to said changes individual memorandums and also memorandums from CREDAI regarding making changes in valuation guidelines were received. Therefore it is necessary to make changes in the ratio calculating carpet area from built area. Thus, following changes have been made in guidelines no.5 for Mumbai City and guidelines no.4 for rest of Maharashtra.

Carpet Area/Built up Area :-

1. The rate mentioned in annual valuation rate are of built up area. If documents mentioned Carpet area, then valuation should be made by drawing built up area as follow.

Built up area = 1.1 x Carpet area or Carpet area = Built up area / 1.1

However if there is any other mentioned other than Carpet area and if the said area is more than Carpet area x 1.1 then, valuation should

be made by considering the area mentioned in the documents. However in the case of open parking, terrace and balcony, only mentioned area should be considered.

2. Valuation of closed balcony adjacent to the flats/offices/shops/industrial properties should be made with sales price of the respective use of concerned annual valuation rate table.
3. If open balcony adjacent to the Flats/ Offices/ Shops/Industrial use is shown in documents and plans with it, then its valuation should be made at the rate of 40% of the sale price of respective use shown in annual valuation rate according to Instruction No.15 for Mumbai City and Instruction No. 14 for rest of Maharashtra.
4. Hereinbefore since area under all walls in the flats sold was not incorporated in carpet area, for the sale/agreement of such resale flats, earlier 1.2 ratio should be used for calculating built up area according to carpet area with balcony area. However if there is mentioned of built up area or saleable area except carpet area in the document, then that area should be considered directly. The ratio 1.2 should not be applied to it.

The said Circular shall be came into force from the date of issue.

The copy of the said Circular is available on the web site www.igrmaharashtra.gov.in

(Anil Kavade)
**Inspector General of Registration &
Controller of Stamps, Maharashtra State, Pune.**

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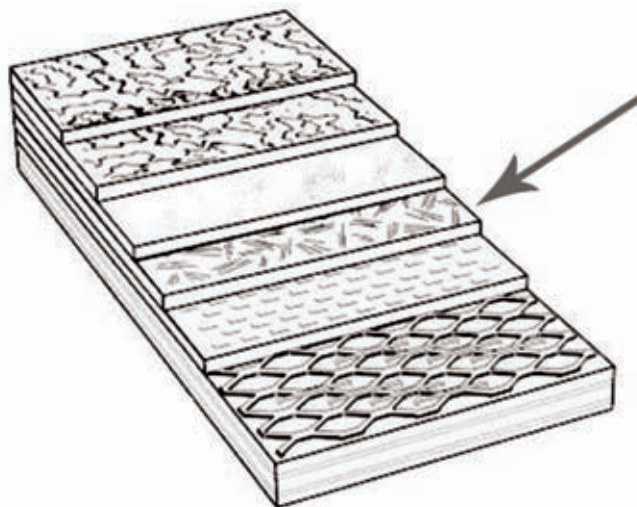
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ANULOM TECHNOLOGIES: A Pioneer in E-Registration of Rental Agreements

Leave and Licence agreement registration was being managed in an old traditional manner. The process involves physical presence at the registrar's office. It is time consuming, non-transparent, complicated and expensive. Owner or tenant has to search for a lawyer, remain physically present at the registration office at the same time, experience a long wait until your turn and still one is not sure if the registration process will be completed on the same day. But now the Maharashtra State government has implemented a plan, consistent with the modern digital world, to make E-registration of Rent Agreement. It is an on-line and simple process. Government has appointed Authorised Service Providers as part of the plan to provide a door step service to owner and tenant to complete the E-Registration of Rent Agreement.

Anulom Technologies Pvt Ltd is Maharashtra Governments **Authorised Service Provider** with registration number: **RFAP-ASP/15/2015**. The owner and tenant need not visit the government office. Thus, saving time of owner, tenant & two witnesses. Anulom aims to assist each constituent of the registration process to make it simple, speedy and economical and at doorstep. Anulom has already served more than 25,000 customers in the past three years.

About Anulom---- Anulom Technologies was founded in November 2013 to develop technology solutions for common citizens. Anulom tries to systematize and simplify the unorganized mechanism which are a bottle neck for common citizens. The three focus areas are:

- 1) Simplify the experience of common citizens while trying to approach government office.
- 2) Aadhar based mechanism.
- 3) Doorstep delivery to customers.

At present, Anulom is concentrating on the service of E-registration of Leave-License Rent Agreements. This mechanism is available for property located at Pune, Mumbai, Navi Mumbai,

Thane, Raigad, Nashik, Aurangabad and Nagpur. A rent agreement can be registered even if the owner is located away from the above cities in locations like Bengaluru, Delhi, Chennai etc. or even out of India in USA, Germany, UK, Australia or Singapore. The owner need not travel to the government registration office but can complete his authentication by remote execution from his home.

Anulom's on-line registration service ----

[A] Data collection from owner and tenant:

Anulom provides E-Registration of rent agreement at customers doorstep. The customer must provide data like owner details, tenant details, property details and terms of agreement like rent, deposit amount, tenure etc. This data can be provided in multiple ways given below

1. Customer can visit the website www.anulom.com and fill the data.
2. Customer can send the data by e-mail to support@anulom.com
3. Customer can provide all the data on whatsapp. Only need to call the number 9595380945 and Anulom executive will guide the customer about complete process in detail.

[B] Preparation of draft agreement for customer review: Anulom team will prepare the draft of the agreement based on above data and send it to for approval. Any changes requested will be incorporated immediately.

[C] Scheduling of appointment for biometrics and photograph: Based on availability of owner, tenant and two witnesses an appointment is booked. Anulom executive will visit the customer with laptop and biometric device and complete the process. This is a very quick 10 minutes verification process involving thumb validation on-line with Aadhar-UID database. The agreement is then submitted to SRO (Sub-registrar office) for approval.

[D] Agreement Registration: SRO will register the agreement and send final copy to Anulom.

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Advantages of E-registration of rent agreement through Anulom -----

- 1) All work is done by Anulom instinctively
- 2) Service at the doorstep of Licensor/ Licensee
- 3) Reasonable charges.
- 4) No legal jargon.
- 5) Trustworthy and Transparent service.

Anulom process involves all modern collaborative techniques like whatsapp, SMS, email and web interface to facilitate a very user friendly experience. This modern technology based professional service is eliminating traditional cumbersome process of finding registration facilitator agents, lawyers going through the hassles of visiting registration offices and waiting for hours together.

Government Support ---- This has been possible with continuous support from governments IGR – Inspector General of Registration Department.

Unique Achievements of Anulom----

1. Anulom has served more than 25000 customers in the last three years.
2. Dabbawalas of Mumbai are well known through out the world for their flawless 6 sigma level service to the office goers of Mumbai. Anulom has partnered with them to provide e-registration service at doorstep. The dabbawalas are trained to handle the laptop and biometric device. They complete the part of biometrics in Mumbai region.

Anulom Websites-----

www.anulom.com ; www.digitaldabbawala.com

-By Adv. Avinash Chaphekar

Registered Office:

Plot No. 996/2, Flat No. 6, Mayur Apartment, Navi Sadashiv Peth, Pune – 411030. www.anulom.com

Customer service: 9595380945

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APPEAL TO ALL HOUSING SOCIETIES

Maharashtra Societies Welfare Associates is taking every efforts for well being of the Co-operative Housing Societies and its smooth functioning. Considering the hardship caused to the Housing Societies for submitting the audit report to the Dy. Registrar office, your organisation write and present this issue to the Registrar's office.

We are glad to inform you that. Registrar has authorized our Association for collecting the Audit Report for the year 2016-17 of the Co-operative Housing Societies. Our Association's **MahaSevak** will visit your premises to collect the Audit Report for the year 2016-17 and they may also solve or guide you in any difficulty in submitting the audit report.

You are requested to Co-operate them and if you have a n y complaint in this regard you may p l e a s e

contact our office directly on Tel.No.022-42551414/432/424.

You may also submit your audit report directly to our following branch offices in Mumbai, Thane & Palghar District.



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