

वसई तालुका हाऊसिंग सोसायटीस् रीव्ह्यू



VASAI TALUKA HOUSING SOCIETIES REVIEW

July 2016

VOL.06 Issue 04

Price : ₹ 25/-

**Your dream Home
can become a reality
THROUGH**

“HOUSING FOR ALL”

**6.5 % PER ANNUM INTEREST SUBSIDY
SCHEME OF GOVT. OF INDIA**



SWAGAT

Housing Finance Company Limited

CIN : U65922MH1996PLC101035

**HOME
LOANS**

022 - 26 24 85 65

swagatgroup@yahoo.co.in

www.swagathfc.com

A-1/207, Laram Centre, Above Federal Bank,

Opp. Platform No. 6, Andheri (W),

Mumbai - 400 058.

9820601894 / 26248565

NO MORE SPEED-BREAKERS ON THE WAY TO YOUR DREAM CAR OR BIKE!

Easy, hassle-free and fast processed **VEHICLE LOANS**
at **Bassein Catholic Co-operative Bank**

We understand how important a car or bike is in today's times. That's why it's
so easy and quick to receive Vehicle Loans from us. Now, make all your
family's dreams come true and take them for a spin on your new car or bike!

SPECIAL OFFER* FOR VEHICLE LOANS

Interest Rate

Up to 3 years - **10%** & Above 3 years - **11%**

Processing Fee

Up to ₹ 5 Lakhs: 0.60% - Maximum ₹ 1500/-

Above ₹ 5 Lakhs: Maximum ₹ 3000/-

**Upto 31st March 2015*



ESTD. 1918

BASSEIN CATHOLIC

CO-OPERATIVE BANK LTD. (SCHEDULED BANK)

Help you to grow beyond...

Visit: www.bccb.co.in | Call Toll Free: 1800 233 6000

Contact your nearest branch for further information

Corporate Office: Bassein Catholic Bank Building, Papdy Naka, P.O. Papdy, Vasai 401 207, Phone: 0250 – 232 2053/3449 or 95274 41600/51600/61600

Goldmine

*Conditions apply



MSWA METROPOLITAN CO-OPERATIVE CREDIT SOCIETY LTD.

H. O. : A-1/207, Laram Centre, Opp. Railway Station, Near Bus Depot, Andheri (W),
Mumbai - 400 058 / Tel : 022-42551414 / 022-26248589 / 022-26248565
(Regn. No. BOM/W-R/RSR/CR/9175/2000-2001)

MSWA METROPOLITAN DAILY DEPOSIT SCHEME

Daily Deposit (Rs.)	After 1 Year Int. @ 6%	After 2 Year Int. @ 7%	After 3 Year Int. @ 8%
20	7500	15577	16885
50	18749	38943	42212
100	37499	77886	84424
150	56248	116829	126636
200	74998	155772	168848
300	112497	233658	253272
400	149996	311544	337696
500	187495	389430	422120

Note : Above Shown Amount is Payable only if Monthly target is achieved by the depositor.
Loan facility available for business purpose after operating 6 months of our

MSWA METROPOLITAN DAILY DEPOSIT SCHEME

Note : 3% Commission to Agent / Penal Interest will be deducted on withdrawal before 6 months.

MSWA METROPOLITAN FIXED DEPOSIT SCHEME

Period	Rate Of Interest General	Sr. Citizen
3 Months to 12 Months	8%	8.5%
Above 12 Months to 24 Months	9%	9.5%
Above 24 Months to 36 Months and Above	10%	10.5%

MSWA METROPOLITAN RECURRING DEPOSIT SCHEME

Amt. per Month Rs.	Period	Rol	Maturity Amt. Rs.
500	12	8	6265
	24	9	13184
	36	10	21038
Amt. per Month Rs.	Period	Rol	Maturity Amt. Rs.
1000	12	8	12530
	24	9	26367
	36	10	42076
Amt. per Month Rs.	Period	Rol	Maturity Amt. Rs.
1500	12	8	18795
	24	9	39151
	36	10	63115

VASAI TALUKA HOUSING SOCIETIES REVIEW

EDITORIAL & PUBLICATION OFFICE

Swagat Bhavan, opp. MS&ED Staff colony,
Next to Indian Oil, station road,
Vasai road (E), Dist. Thane - 401202

CHAIRMAN

CA. Ramesh S. Prabhu

EDITOR

Mr. V. Viswanathan

DESIGNED BY

Vishal Bamane

EDITORIAL BOARD

CA. Anitha Viswanathan
Adv. Kavita Totkekar
Adv. Kamal Saini.

For Members : Free

Annual Membership (Society & Individual) : Rs. 500/-

PRINTED AT

Nutan Printers Pvt.Ltd.,
G-4, C-wing, Radha Kunj CHS.Ltd.
Anand Nagar, Navghar, Vasai Road (W),
Thane - 401 202

MOST IMPORTANT

"Readers are recommended to make appropriate enquires and seek appropriate advice before sending money, incurring any expenses, acting on medical recommendation or entering into any commitment in relation to any advertisement published in this publication. VTHF group doesn't vouch for any claims made by the Advertisers of products and services. The Printer, Publisher, Editor, and Owner of the VTHF Group Publications shall not be held liable for any consequences, in the events such claims are not honoured by the Advertisers"

For General Housing Society related queries, Please Contact

0250-6457596/ 95 • 0250-2390170/ 71
• E-mail •
vasaihousingfederation@gmail.com

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

EDITORIAL

Dear Members,

Its audit time and I hope by the time you receive this issue you would have completed the audit on time and must be on the job of preparing for the Annual General Body Meeting.



वसंत
श्री. वि. विष्णुनाथन

The much await GR on Occupancy Certificate is out on 14th of June 2016. This has created more problems than solutions to the societies. We have taken this matter with the VVCMC and also the Collector of Palghar. Hope to get something positive about it.

Hope the appointment of auditor is done by all the society which was a major issue. Society's who have not submitted the appointment of auditor online, the District Deputy Registrar (DDR) has appointed panel auditor. The matter was referred before the Commission of Co-operation and he readily agreed that even if the online information of the appointment of auditor is done belatedly, the department would accept the same and cancel the appointment done by them. A detailed FAQ's about appointment of auditor by DDR is given elsewhere in this issue. Readers requested to take benefit of the same.

By this time most of the members must be aware that your federation has started with a Whatsapp group. You can send your name, name of the railway station, east of west to 9665774229 / 9890187344 requesting you to add to the group. In such group you can put in your queries and the experts at the federation would answer to your queries.

With Best regards,

V.Viswanathan, Secretary

CONTAIN

PAGE NO.

Again Deemed Conveyance	06
To Deter minds in view.....	08
Enrollment & Validation Circulars	10
Builders may have to pay 11.2%.....	12
Content of Audit Report	14
Completion of 100% Audit Report	18
COMPLAINTS, RELATING TO UNAUTHORISED.....	21

LALIT & ASSOCIATES

Architects , Civil/Structural Engineers , Valuer & Project Consultants

Mr. Lalit Kumar Jha - B.E (Civil), Proprietor

Regd /Licensed/empanelled – with MCGM, NMMC, TMC, MBMC & KDMC

Regd No – STR/J/77.& NMMC/TPO/S.E/106

Cell : 9321035048 /9222552270

E-mail –lalitnassociates@gmail.com.

Our services:

STRUCTURAL AUDIT / SURVEY : As per Bye law No.77 & Municipal norms. Details survey /Audit/ Non-Destructive Test/, Remedies , Estimation etc.

REPAIRS : Survey, Tendering process , selection of contractor, legal documentation, Technical Supervision , Quality & Quantity Control, Bill Certification, Work guarantee & Stability Certificate.

RE- DEVELOPMENT : As per govt. new guideline / notification – feasibility Report, Tendering Process, selection of builder , planning , legal documentation, supervision, Quality Control & Project Consultants.

M/s. REHAB ARCHITECTS PVT. LTD. Tel. Nos.- 022 - 2437 3601 / 2437 0473

Office : Navi Mumbai :- B3/3/0.3, Sec - 02, Opp. Abhudaya Bank, Vashi,

Navi Mumbai - 400 703, Tel.: 022- 64640122

Thane :- Harsh Vihar Building No. 30 CHS Ltd., Gr. Floor 002, Sec. No. 01, Opp. Shanti Shopping Centre, Shanti Nagar, Mira Road (E), Tel.: 022 - 65652977

PROJECT MANAGEMENT CONSULTANTS

- Deemed Conveyance
- Verifying property document.
- Feasibility report.
- Preparing and floating tender.
- Guiding society's solicitor in preparing legal documents.
- Guiding society in selecting good builder.
- Guiding society for amenities, add area, corpus fund etc.
- 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.

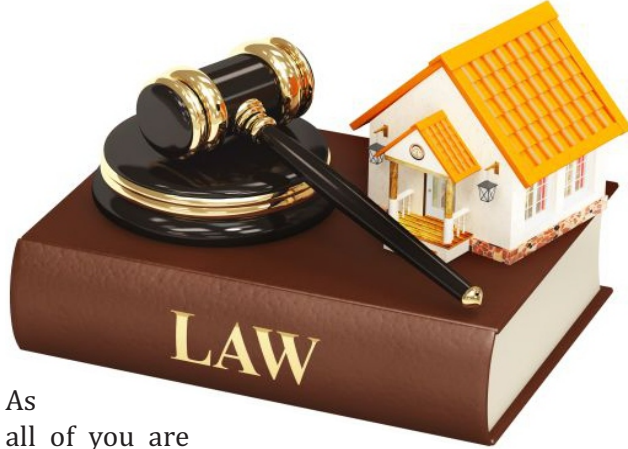


PRABHU ASSOCIATES CONSULTANTS PRT. LTD.

A-2/302, Laram Centre, Opp. Railway Station, Near Bus Depot, Andheri (West),

Mumbai 400 058. Tel.: 42551414, Email Id:- pacpl.doc@gmail.com

AGAIN DEEMED CONVEYANCE



As all of you are aware that the Maharashtra Society Welfare Association is repeatedly pursuing the Deemed conveyance issue with the Government and as usual Government gives assurance in the legislature and appoints committee. One of such committee under the Chairmanship of Principle Secretary (Housing) and comprising Secretaries from Urban Development department, Revenue, Assistance and Rehabilitation Department and Co-operation Department was formed under the Government Resolution Dated 29-03-2016. The said committee had approved the report with some amendments submitted by the Committee appointed on 23-07-2015 under the Commissioner, Co-operation and Registrar, Co-operative Societies. Incidental to the recommendation made by the committee, the Maharashtra Government's Housing Department has issued a revised order related to Deemed Conveyance on dt. 14th June, 2016 English version of the said G.R. is available in the Maharashtra Society Welfare Association Office.

Some important highlights of the revised G.R. are as under:-

Earlier the number of documents to be submitted by the applicant society with the Deemed Conveyance application was 12. Instead of that, the following documents shall be necessary with Deemed Conveyance Application.

1. Application in Form 7 of the Rules of MOFA Law for Deemed Conveyance.

2. Copy of Co-op. Housing Society's Registration Certificate / Company Registration Certificate / Deed of Declaration.

3. Extract copy of survey, 7/12 of the sanctioned layout

or copies of the property card within three months.
4. A copy of the sale Agreement of every member or Index 2 or proof of the ownership right of the flat e.g. succession Certificate, Decree of the court or Will etc.

5. Legal Notice serve to the Promoter under the Maharashtra Apartments Act 1970 by the Co-operative Housing Society for giving conveyance.

6. List of all legal flat owners in the society, construction completion certificate certified by the planning Authority.

7. If there are entries like type of controlled power, new indivisible condition or occupant class 2 on 7/12 extract or on property card then the copy of the permission order for land transfer or for Non-agriculture purpose issued by the competent Authority (If applicable)



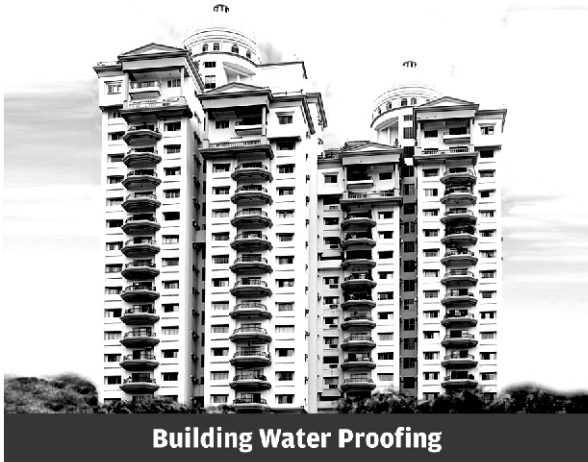
✶ RAMESH PRABHU
Chairman, VTHF

The Maharashtra Societies Welfare Association has taken objection on point 4 and 7 of this revised G. R. above and wrote the Hon'ble Chief Minister, Hon'ble Housing Minister and all other Hon'ble concerned secretaries to reconsider the same otherwise the Deemed conveyance process will once again struck. We have published these letters in our magazine elsewhere for your information. Earlier there was no need of chain of agreement copies. Any one copy of the sale agreement was sufficient as a format. Earlier copy of the occupation certificate was made compulsory and for that reason Deemed Conveyance process was standstill now the revised G. R. removed the O. C. condition and in that place copy of the Building completion certificate is made compulsory it means one and the same meaning. If societies have C.C. then there is no difficulty in getting O. C. The Maharashtra Societies Welfare Association with co-operation of all of you is planning to file a P. I. L. in the High Court if the government is not considering our legitimate demand.



NOW,
**WATER
PROOFING
100%
GUARANTEED**

• External Surface • Terrace • Basements • Internal WC / Bathrooms



Building Water Proofing



Building Construction



Interior Decoration



Redevelopment



Water Proofing



Road Construction



Painting



Structural Repairs



Industrial Coatings

VIBGYOR®

Protecting Precious Properties

104 / 2- C, Harmony Chs Patliputra Nagar, Oshiwara, Opp. Mega Mall,
Link Road, Jogeshwari (W), Mumbai - 400 102

• Tel.: 022 - 26793301, 26328135 • FAX: 022 - 26792478, 26355719
• E-Mail : tarachandvinod@gmail.com • Website : www.vibgyorprojects.com

Please SMS your NAME & CONTACT NO. on +91 9920432777 / 9920585441

TO DETERMINED THE DOCUMENTS IN VIEW OF TO REMOVE THE DIFFICULTIES IN DEEMED CONVEYANCE

Government of Maharashtra

Housing Department

Government Resolution No. Misc. 2016/Pra.Kra.1/Du & Pu-2

Mantralaya, Mumbai - 400 032

Date:-14th June, 2016

Read:-

- 1) Govt. Resolution No: Maharashtra Act No. 4 published on dt. 25-02-2016
- 2) Govt. Resolution No: Mahas 2008/Pra.Kra. 24/Part-2/Du & Pu-2, dt. 25-02-2011
- 3) Govt. Resolution No: Circular of Revenue and Forest Department No. Mudrank 2012/1046/Pra Kra 294/M-1

Introduction:-

It is binding on the developer to execute Conveyance Deed of title, ownership rights and interest in the land and building on it in the name of Concerned Co-operative Society under section 11 of the Maharashtra Ownership of Flats (Regulation of the Promotion of Construction, Sale, Management and Transfer) Act, 1963. Despite this large number of Co-operative Housing Societies did not get conveyance letter after so many years. While seeing the evading tendency of the developer regarding giving conveyance of ownership rights and interest in the name of the society, the Government has decided to implement the concept of Deemed Conveyance.

In view of to give impetus to the Deemed Conveyance, the act suggesting the amendment to the Maharashtra Ownership of Flats (Regulation of the Promotion of Construction, Sale, management and Transfer) Act, 1963 was published in the Gazette dt. 25-02-2008. In view of effective implementation of the amendments made in the Act, collateral amendments made in the Maharashtra Ownership of Flats (Regulation of the Promotion of Construction, Sale, Management and Transfer) Rules, 1964. Incidental to the amendments made in the said Act, the Government Resolution was issued on dt. 25th February, 2011. To remove the difficulties in Deemed Conveyance, a Committee under the Chairmanship of Principle Secretary (Housing) and Comprising Secretaries of Urban Development, Revenue, Assistance & Rehabilitation and Co-operation Department was formed under the Government Resolution dt. 29-03-2016. The said committee has approved the report with some amendments submitted by the Committee appointed on 23-07-2015 under the

Commissioner, Co-operation and Registrar. Incidental to the recommendation related to the Housing Department of the said committee, the revised order is issued as below.

Government Resolution:-

Hereinbefore the list of documents to be attached with the application of Deemed Conveyance was fixed under Govt Resolution No. Mahas-2008/Pra. Kra. 24/Part-2/Du & Pu-2, dt. 25-02-2011. The number of documents to be submitted by the applicant society with application was 12 in this Government Resolution. And it was mentioned in the Government Resolution that out of it as far as possible documents should be submitted. Instead of that the decision has been taken that following documents shall be necessary with the Deemed Conveyance Application.

1. Application in Form 7 of the Rules of MOFA Law for Deemed Conveyance.
2. Copy of the Co-operative Housing Society's Registration Certificate/Company Registration Certificate/Deed of Declaration.
3. Extract Copy of Survey, 7/12 of the sanctioned layout or copies of the property card within three months.
4. A Copy of the Sale Agreement of every member or Index 2 or proof of the ownership right of the flat e.g. Succession Certificate, Decree of the Court or Will etc.
5. Legal Notice Serve to the Promoter under the Maharashtra Apartments Act 1970 by the Co-op Housing Society for giving conveyance.
6. List of all legal flat owners in the society.
7. Construction Completion Certificate Certified by the Planning Authority.



(Interiors & Exterior)

- Old building/ society maintenance/ repairing works
- Structure audit work (Compulsory for building more than 15 years old)
- Re-plastering
- Water Proofing
- Terrace roofing
- Plumbing
- Crack Filling & Painting (applicator for Nerolac Paints)
- Flooring

**And Also We undertake all types of interior renovation works
(Flats, Offices, Bungalows etc...)**

Proprietor: Reginald Santhnayer

Mobile: 9823142247

Email: rsanthmayer@yahoo.com

Address: Shop No 1, Jai Ganesh Krupa CHS, Near K. T. Vision, Anand Nagar, Vsai Road (W), Thane - 402202



REAL ESTATE DIVISION **(MERIDIEN BUSINESS CONSULTANTS PVT LTD.)**

We give right advice, at right time within legal ambit for all your real estate needs. Our services are for individual, NRI, Corporates, property dealers, agents and co-op societies

- Formation of all types of co-operative Society
- Conveyance & deemed conveyance
- Redevelopment of property
- Land Acquisition
- Valuation of Property
- Registration & stamp duty
- Drafting and Vetting of various Documents
- Project financing
- Expert opinion
- Investment consultancy
- Accounting & taxation
- Sale/Purchase/Lease of Property
- Consultancy on legal matters, court cases, property disputes etc

Corporate Office: Suite 6, Meridien Apartment, Veera Desai Road, Andheri (w) Mumbai-400058
Phone 022-26765506/26763179/9320261049 Email Id - admin@mbcindia.com

8. If there are entries like type of controlled power, new indivisible condition or occupant class 2 on 7/12 extract or on property card then the copy of the permission order for land transfer or for Non-agriculture purposes issued by the Competent Authority (If applicable).

Similarly while submitting Deemed Conveyance application to the Dy. Registrar, Co-operative Societies, One Copy of the application should be submitted to the Stamp and Registration Office, so that, the process of Deemed Conveyance will be faster. The concerned department like Revenue and Forest Dept., Urban Development Dept. and Co-operation, Marketing and Textile Dept. should issue

the Government Resolution related to their department immediately incidental to the recommendations submitted by the committee appointed on dt. 23-07-2015 regarding Deemed Conveyance under the Commissioner, Co-operation and Registration.

The said Govt. Resolution is available on Govt. Website www.maharashtra.gov.in its code is 201606141510258609. This order is issued by digital sign. In the name and order of the Governor of Maharashtra.

Sd/-
(Jayant Wani)
Section Officer, Govt. of Maharashtra

सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य, पुणे यांचे कार्यालय, नविन मध्यवर्ती इमारत, दुसरा मजला, पुणे-४११००९

दूरध्वनी क्रमांक: ०२०-२६१२२८४६/४७

फॅक्स क्रमांक: ०२०-२६१३३०८२

जा.क्र.मा.तं./१७-सआ/व्हॅलिडेशन/३५/२०१६

दिनांक: ११/०७/२०१६

परिपत्रक

विषय: नविन सहकारी संस्थांच्या नोंदणी प्रक्रियेनंतर तात्काळ **Enrollment व Validation** पूर्ण करणेबाबत.....

सहकार विभागाच्या ई-सहकार या संगणक प्रणालीच्या माध्यमातून लेखापरिक्षण कामकाजाचे संगणीकरण करण्यात आले आहे. यामध्ये सहकारी संस्थांचा आणि पॅनेलवरील लेखापरिक्षकांचा माहितीसंच (Database) अद्ययावत ठेवणे आवश्यक आहे. जेणेकरून सहकारी संस्थांना लेखापरिक्षकांचा Online निवड करणे आणि लेखापरिक्षकांना आपले willingness सहकारी संस्थांना पाठविणे सुकर होईल. तसेच सहकार विभागास सहकारी संस्थांचे नेमून दिलेले लेखापरिक्षण कामाचे सनियंत्रण अचूकरित्या व वेळेवर करणे शक्य होईल. राज्यातील सर्व सहकारी संस्थांचे नियमितपणे लेखापरिक्षण होणे करिता उपरोक्त संगणक प्रणालीचा सर्व घटकांनी यशोचित उपयोग करणे अत्यावश्यक आहे. ई-सहकार या प्रणालीमध्ये आपल्या अधिनस्त असलेल्या सर्व सहकारी संस्थांचे प्रोफाईल तयार करून त्यांचे Validation संबंधित निबंधक कार्यालयाने १००% पूर्ण करण्याच्या सुचना यापुर्वी वेळोवेळी सर्व निबंधकांना देण्यात आलेल्या आहेत. तथापि, असे निदर्शनास आले आहे की, निबंधकांनी १००% Enrollment अद्यापही पूर्ण केलेले नाही.

तरी, दि. १७/०६/२०१६ रोजीच्या आढावा बैठकीमध्ये याविषयी दिलेल्या सुचनांप्रमाणे सर्व संस्थांचे १००% Validation पूर्ण करावे. तसेच असेही सुचित करण्यात येत आहे की, यापुढील काळामध्ये नविन संस्थांची नोंदणी प्रक्रिया पूर्ण करण्यात आल्यानंतर संबंधित निबंधकांनी नवीन नोंदणी झालेल्या संस्थांचे Enrollment व Validation विनाविलंब पूर्ण करावे व संस्थांचा अद्ययावत माहितीसंच (Profit Database) सातत्याने अद्ययावत ठेवावा.

(चंद्रकांत दळवी)
सहकार आयुक्त व निबंधक
सहकारी संस्था, म.रा., पुणे

We Offer Many

Loan Schemes

To Suit Everybody's Requirement



- Home Loan
 - Business Loan
 - Mortgage Loan
 - Loan against property
 - House Renovation Loan
- at attractive rate of interest

*terms and conditions apply

(For more details pl. contact our nearest office)



MSWA METROPOLITAN CO-OPERATIVE CREDIT SOCIETY LTD.

(Regd. No. BOM/W-R/RSR/CR/9175/2000-2001)

H. O. : A-1/207, Laram Centre, Opp. Railway Station, Near Bus Depot, Andheri (W), Mumbai - 400 058 / Tel : 022-42551414 / 022-42551448

Branch Office : Swagat Bhavan, Near Indian Oil, Opp. M.S.E.B. Colony, Vasai (east) Thane 400 208 TEI : 0250 6457585 / 6457586

BUILDERS MAY HAVE TO PAY 11.2% INTEREST FOR DELAYED DELIVERY

Developers will have to pay as much as 11.2% interest to buyers for delay in handing over apartments and homes, according to the draft rules unveiled by the government, a step seen as bringing relief to homebuyers reeling under the impact of delayed projects and mounting loan liabilities.

The rules also say that housing projects which don't have a completion certificate will have to register with the Real Estate Regulatory Authority, to be set up in each state and UT, within three months of the rules' notification.

Realtors will have to provide information like the date of completion, size of flats and facilities promised to buyers, say the draft rules published to seek comments from the public by July 8. The draft rules empower home buyers to ask for compensation, which includes getting their money back with interest or only the interest amount for the period of delay, if the developers do not fulfil the promises they had made at the time of launching the project.

The draft real estate rules have been formulated by the housing and urban poverty alleviation ministry within two months of some sections of the Real Estate (Development and Regulation) Act, 2016 coming into force on May 1 this year. The interest rate compensation has been proposed to be 2 percentage points over and above the prime lending rate (PLR) of State Bank of India. Normally, a home loan from SBI is pegged at 0.20 percentage points to 0.80 percentage points over and above the MCLR (marginal cost of fund-based lending rate) at 9.15%, which is the PLR for a retail loan. That means, rates for compensation would be 11.2% as against the home loan rate of 9.35% to 9.95%. Any violation such as delay in offering possession, increase in the size of apartments, change in layout and construction of additional towers in a project without taking consent from 70% of the allottees can lead to cancellation of registration.



In such situations, the authority can take any decision, including getting the project completed by an external agency with the consent of the buyers' association. TOI had reported on June 25 that the draft rules provided a "compounding" fine which builders could pay to escape imprisonment if they violate a ruling by the regulator. By paying 10% of the estimated project cost, builders can avoid going to jail.

Similarly, property dealers can also escape a jail term by paying 10% of the plot or apartment cost if they mis-sell any project. Developers said if the rules are applied on ongoing projects, the sector will be hit severely and there could be further delay.

President of the Confederation of Real Estate Developers' Associations of India (CRE DAI), Getamber Anand, said all unfinished projects, which were launched before 2012, can be termed as defaulters and under the draft rules, if buyers demand their money back, developers will have to return at over 11% rate of interest. Prices have hardly witnessed any appreciation in the past three years and buyers would like to get their money back with 11% interest, as this would be much more than the market price of the same flat. The proposed draft rules have been put out for the Union territories of Chandigarh, Andaman and Nicobar Islands, Daman and Diu, Dadra and Nagar Haveli and Lakshadweep.



Moneywise, Be Wise
Trade Anytime, Anywhere

SMC Global Securities Ltd., one of renowned online stock brokers, offers you online stock market or online investment portal for all your financial needs. In online stock market, you can do online trading in Equities, Derivatives, Currency Futures & Commodities, apply online for IPOs and invest online in Mutual Funds. At SMC, client services always come first & thus, we always endeavor to offer you latest online products,

with state-of-the art technology, to serve you better. Rest assured, we, at SMC, would help you realize your dream of financial freedom backed by our sound in house research & excellent advisory capabilities.



Now save more tax with
Rajiv Gandhi Equity Savings Scheme(RGESS)

WE OFFERING

Equities • Derivatives • Currency • Commodities
Online Trading • Finance • Mutual Fund & IPOs
Fixed Deposits • Insurance Broking & Research

: Member :
BSE, NSE, NCDEX, MCX

ONE STEP EVERY MONTH.
GIANT LEAP IN YOUR INVESTMENTS.

SMC INTRODUCES 'MY SIP': MY STOCKSIP & MY COMMSIP
SYSTEMATIC INVESTMENT PLANS.

For More Detail Go To : www.smctradeonline.com
Contact : Mayur R. Kansara • Cell No.: 922 6518 777

As real estate is a state subject, each state has to frame its own rules on the basis of the regulation approved in their respective assemblies. State governments will have to frame their own rules within six months of May 1, when the Act was notified. The rules will come as a great relief to home buyers as this would be a step towards forcing developers to complete projects as soon as possible.

Source : Times of India/ Dt. 29/06/2016

HOPE FOR BUYERS

- Buyers can ask for compensation if builders don't fulfil promises, say draft rules
- Any violation such as delay in offering possession or construction of extra towers without nod can lead to registration cancellation
- All unfinished projects launched before 2012 can be termed defaults

CONTENTS OF AUDIT REPORT

(a) Part A :- This part should consist of the serious irregularities, on which the registrar has to take action immediately. Also contains the serious irregularities in administration of the society, serious breaches of Act, rules and byelaws. Or the points which are required for making the special Report, for taking Actions against the Society, by the Registrar.

Part A of audit report shall generally include the following items;

1. Fraud
2. Misutilisation of funds and properties
3. Misapplication of funds
4. Manipulation of accounts
5. Falsification of accounts
6. Auditor shall quantify shortfall in various provisions over profit or loss and state clearly that after considering the effects of all provisions whether there is profit or loss to the society.
7. Serious infringement of provisions of Act, Rules, Byelaws and notification.
8. Misutilisation of capital / loan / grant received from Government.
9. Personal expenses which are debited to Profit and loss account.
10. Contravention of cash limits as per Rule 107 (c)
11. Payment in cash in excess of the limits laid down in the Income Tax Act as per Rule 107 (d).
12. In case of banks, property sold under Securitization Act 2002 below Reserve Price.
13. Contravention of unit exposure norms and sectoral exposure norms in case of UCB, MSCB and DCCB.

14. Sanctioning of unsecured loans in excess of limits as specified by RBI in case of banks and in excess of limits as specified in Byelaws in case of other societies.

15. Exceeding the borrowing power as specified by Section 43 and Rule 35 of MCS Act.

16. Repaying the share capital by the contravening the Rule 23 of MCS Rules 1961.

17. No Action against overdue in excess of one year.

18. Transactions with relatives of Board of Directors, companies, firms in which directors are interested are not at the reasonable rates.



CA. Vishal Gala
Mob.: 98195 13758

(b) Part B :- This part deals with such matter as;

1. financial stability,
2. loan policy,
3. progress of recoveries and position regarding overdue,
4. mode of conducting business,
5. deficiencies in the arrangements for internal check,
6. infringement of the provisions of the Act, Rules, byelaws and circular, instructions of the Registrar,
7. the general progress of the society,
8. its achievements and the degree of interest taken by the office-bearers and ordinary members of the society in its affairs.

In this part, one of the paragraphs would be devoted to recapitulation and stressing of

!! KINDLY ATTENTION ALL OFFICE BEARERS !!

BUILDING REPAIR / REDEVELOPMENT CONSULTANTS

(BMC PANEL STRUCTURAL ENGINEER REGD. No. STR/S/217)

**DON'T GET YOUR BUILDING REPAIR / REDEVELOPMENT
TILL YOU CALL US FREE ADVICE *
WE EXPERTISE IN REPAIR & REDEVELOPMENT CONSULTANCY
Mobile : 9820146623,**

SERVICES OFFERED IN MOST REASONABLE TERMS

STRUCTURAL AUDIT / REPAIRS :

- **Details Structural Survey / Audit of the building**
- Find out the Leakage Source from External / Internal
- Suggesting cost estimation preferring economical & Effective remedial ways
- Conducting Advance Technologies of **NON - DESTRUCTIVE TESTS**
(Ultra Pulse & Rebound Hammer Test)
- Half cell potential chemical analysis.
- Tender Document formulation, selecting best & competitive bidder on behalf of society.
- Day to day site supervision, guidance to contractor while execution on repair work.
- Stability certificate on completion

REDEVELOPMENT

- **Feasibility survey of the society building**
- Preparation of Tender document for Developer/ Builder
- Supervision / quality control during execution work
- Expert in Liaisoning with **BMC/ MHADA /Collector / SRA / MMRDA**
- Legal consultancy towards Redevelopment work
- **Redevelopment Panel consists of Structural Engineer, Architects, Legal Consultants.**



SUPREME ENGICONS (INDIA) PVT. LTD.

(AN ISO 9001 - 2008 CERTIFIED COMPANY)

STRUCTURAL ENGINEERS, ARCHITECTS, PROJECT MANAGEMENT CONSULTANTS

Office: 401, Shree Krishna tower, Link Road, Andheri (W), Mumbai 400053, Tel: 2673 2435, 2673 2436,

E mail: info@supremeengicons.com / supremeconsultants@yahoo.co.in _

Web Site: www.supremeengicons.com

important points to which attention had been drawn in the previous audit memo, but which have remained unattended to by the society. In that case, a remark that the matter has been touched in the report may be made against the relevant query in the audit memo. The Audit Rectification Report submitted by the society should have been carefully gone through by the auditor, prior to the commencement of his audit and the points reported to have been attended to or rectified should be carefully scrutinized during the course of audit. Mention should be made only of such points, which have not been attended to, or irregularities not rectified.

Part B of audit report shall generally include following items:

- (a) remarks on scrutiny of Balance sheet and Profit and loss account.
- (b) deficiencies in working of societies.
- (c) Activities undertaken beyond the object of society
- (d) observation on meetings of AGM, BOD and committee meetings.
- (e) remarks on growth or decline in deposit / capital / loan / profits etc. and important ratio analysis.
- (f) contravention of provisions of other allied Act like Stamp Act, Labour laws, Contract Act, etc.
- (g) Uncertified Audit objections of previous Audit Report.

© **Part C :-** This part deals with the account irregularities and suggestions of the auditors, and the classification awarded by the auditor to the society.

- (e) Traveling expenditure of Board of Directors and Staff members beyond their powers and which appears to be excessive.
- (f) Receipt entries (credit entries) not supported by receipts.
- (g) Cash book, bank book, day book should be completed every day and signed by responsible officers. If not, necessary remarks should be given in Part C.
- (h) List of missing vouchers and loan bonds,
- (i) List of vouchers on which payee's acknowledgement is wanting.
- (j) List of defective vouchers and loan bonds.
- (k) List of payments which are not supported by documents such as bills or invoices, etc., or for which sub-vouchers are wanting.
- (l) List payments, which are not properly authorized.
- (m) List of items where delegated authority has been exceeded.
- (n) List of remittances for which official receipts are not issued.
- (o) Mistakes in interest calculations.
- (p) Comments on bank reconciliation
- (q) Comments on registers which are mandatory but not maintained as per rule 65.

Part C of audit report shall include the following items;

- (a) Deficiencies in vouching, receipts, expenditure voucher.
- (b) Unauthorized / not sanctioned expenditure.
- (c) Expenditure which appears to be excessive to the auditor considering the size & volume of society.
- (d) General deficiencies observed in loan documents.

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



Follow us on Twitter :
@vasaihsgfed



• Sign up for our free Monthly
E-mail Newsletter at
www.vasaihousingfederation.com

All Under One Roof

KANVINDE & KANVINDE
CIVIL | WATER PROOFING | PAINTING
RESTORING EXCELLENCE
www.kanvinde.com
Contact: 022 2444 1654, 78750 46712, 98704 69297

घराचे 'घर'पण आहे, फक्त तुमच्या हाती,
मात्र घराची 'मजबूती' 'के अॅन्ड के' च्या हाती,
'के अॅन्ड के' चा विश्वास जपती नात्यां पलिकडची नाती,
कारण तिथे नसतात केवळ चार पोकळ भिंती...

वॉटरपूफिंग
सिन्हील वर्क्स
पेंटिंग - इंटरियर व एक्सटीरियर
इंटरियर डेकोरेशन व डिझाईन

कानविंदे आणि कानविंदे
RESTORING EXCELLENCE
www.kanvinde.com
Contact: 022 2444 1654, 78750 46712, 98704 69297

SAI SERVICE WATER TANK CLEANING SERVICES

Specialist in Water Tank Cleaning

- ❖ Cleaning of all types of Concrete Tanks, Plastic Tanks, Elevated Storage Reservoirs and Mild steel Tanks.
- ❖ Trained staff with access to hygienic & Safety equipment.
- ❖ Latest imported Equipment.
- ❖ Systematic & Professional service records of tank cleaning operations.
- ❖ **IDEALLY SUITABLE FOR:** Apartment Complexes, Hotels, Shopping Malls, Hospital, Housing Society, Office Complexes, Educational Institutions and IT Parks.

5 STAGES FOR PROCESS OF HYGIENIC CLEANING

- High Pressure cleaning from top to Bottom.
- Hygienic & Pressure jet cleaning.
- Detection of Cracks & Leakages if any.

- Removal of Slurry, Debris from tank.
- No Harmful chemical involved.

SPECIALIST IN ALL TYPES OF PLUMBING WORK.

Mob: 9029833358/9892432785

• Email: saiserviceswater@gmail.com

Office No. 14/S, Hendri Gomes Kevni Pada, S.V. Road, Jogeshwari(W), Mumbai-102

Branch : Shop Premises, Old B.D.D Chawl No. 13, B.J. Derukhar Marg, Naigoan, Dadar(E) Mumbai-14

COMPLETION OF 100 % AUDIT BEFORE 31ST JULY 2016

A Review meeting of the Auditors by the DDRs, and Review meeting conducted by Commissioner on 17th June and Joint Registrar, Mumbai Divn Audit Review thereof was held on 30th June 16 in Malhotra House, Fort, Mumbai, along with other experts and invitees were present. The Commissioner for cooperation and the Registrar of Cooperative Societies, Maharashtra State has set a target to complete cent percent audit for the year 2015 and also get the Rectification Report for the years 2014-15 and 15-16 thereof. All those Societies having been registered under MCS Act, 1960 are required to submit the necessary information as called by the said office periodically so as to ensure the compliance of the MCS Act, Rules and the Notification issued by the Government and Commissioner regularly.

Under Rule-61 of the MCS Rules every society is required to complete their Accounts by 15th May and handover it for audit by 1st June and the Auditor need to commence the Audit from 1st June and complete it by 31st July 16. To ensure 100% of Society's audit for the year 2015-16 the Commissioner for Cooperation and Joint Registrar, Mumbai Divn had conducted a review meeting thereof to ensure 100% Audit. For assessing the situation, Dy Registrars have been advised by the said Commissioner and Joint Registrar to collect the following details, in excel sheet by emails from each society.

- 1) *Sr. No.*
- 2) *Name and address of the society*
- 3) *Name and address, contact details of the auditor*
- 4) *Office bearers, Chairman, secretary, Treasurer and manager name, contact number and emails*
- 5) *Appointment by AGM resolution or by e-Order by DDR*
- 6) *Date of commencement of audit for 2015-16*
- 7) *If audit for 2015-16 is not started the reasons for the same*
- 8) *Expected date of completion of audit*
- 9) *Date of submission of audit report for 2015-16*
- 10) *Remarks/Efforts made to commence and complete the audit*
- 11) *Other remarks.*

Further, all the Societies are advised to submit completed audit for 2014-15 and the date of

submission of Audit Rectification as required u/s-82 of the MCS Act 1960 read with Rule-73 of the MCS Rules with following details.

- 1) *Sr. No.*
- 2) *Name and address of the society*
- 3) *Name and address, contact details of the auditor*
- 4) *Office bearers, Chairman, secretary, Treasurer & manager name, contact number and emails*
- 5) *Appointment by AGM resolution or by e-Order by DDR*
- 6) *Date of completion of audit for 2014-15*
- 7) *If audit for 2014-15 is not completed the reasons for the same*
- 8) *Date of submission of audit report for 2014-15*
- 9) *Date of submission of Audit rectification report to registrar & DSA for 2014-15*
- 10) *Remarks/Efforts made to complete the audit rectification for 2014-15*
- 11) *Other remarks.*

All the Societies have been asked to submit the above information in Excel Sheets to the respective Ward Office, DDR Office, Divisional Joint Registrar Office & DSA Office. In case of failure to comply the above directions by the Societies, it would be assumed the society has not handed over the records to the Auditors for auditing for 2015-16 thereby compelling to commence the legal recourse to ensure 100% audit for the year 2015-16 by allotting it to other Auditors including the initiation of legal actions against the societies and the Auditors who have failed to perform their duties u/s-81 of MCS Act, Rule-61 of MCS Rules and the circulars issued by the Commissioner.

Once the audit is over, societies are required to submit Audit Report to the Society and also simultaneously email report to **www.mahasa hakar.maharashtra.gov.in** through the Societies Log-in and also send a hard copy to Dy Registrar's office and Office of the District Special Auditor, Contractor Bldg, Bellard Pier, Fort, Mumbai for the scrutiny of Audit Report and to ensure Audit Rectification from the societies. We earnestly advise all our esteemed Member Societies to strictly comply the above instructions in thoroughly by the Authorities and avoid the possible legal action thereof.



SWAGAT

Housing Finance Company Limited

CIN : U65922MH1996PLC101035

SWAGAT HOUSING LOAN -

- **TO BUY OR RENOVATE HOUSE**
- **SELF REDEVELOPMENT LOAN TO HOUSING SOCIETIES**
- **MORTGAGE LOAN**
- **LOAN TO ECONOMICALLY WEAKER SECTION THROUGH HOUSING SOCIETIES**
- **SLUM SELF REDEVELOPMENT LOAN TO SLUM DWELLERS**
- **REPAIR LOAN TO HOUSING SOCIETIES**



SWAGAT

Housing Finance Company Limited

CIN : U65922MH1996PLC101035

**A-1/207, Laram Center, Above Federal Bank,
Opp. Platform No. 6, Andheri (W), Mumbai - 400 058.
Tel.: 26248565 / 42551414 / 9820601894
E-mail : Swagatgroup@yahoo.in**

circumstances it has to be submitted to respective cooperative society before circulating notice of Annual General Meeting & District Special Auditor.

- (3) Review should be taken Resolution wise, Auditor wise and Audit work target wise in which Authorized Auditor has to note that how many statutory auditing assignments were given to Auditor and how many assignment have been completed and how many Auditing Reports were sent, how many Auditing Reports are still to be sent or how many cooperative societies have not completed their Auditing work. He should take review regarding the matter and report to the Authority.
- (4) Authorized Auditor has to review Audit report submitted by Auditor along with balance sheet of Accounts prepared at the end of the year as on 31st March such as (1) Specific Report and (2) Special Report and has to see how appropriate action will be taken within prescribed period or limit u/s 81 (5) (b)

Appointments of Auditors for Audit work for year 2016-17 cooperative year ending as on 31st March.

- (5) Authorized Government Auditor should verify & inspect whether all cooperative societies in District have appointed or not listed / panel Auditor for their Audit work as per provisions mentioned in u/s 75 (2) (a) & section 81 (1) (a) for the cooperative year 2016-17 in Annual General Body Meeting conducted before 30th September.
- (6) Authorized government Auditor should provide the list of panel auditors work field wise so that it will become easy to all cooperative societies to appoint certified Auditors for cooperative year 2016-17 for doing their Audit work at Taluka District and ward wise. In review meeting attentions should be paid to all these issues as a priority basis.
- (7) Proposals should be sent to concerned Registrar in order to initiate action against defaulting cooperative societies work field wise for issuing order for completion of

Auditing work to those defaulters in respect of appointing panel Auditor for the year 2016-17 and not informed to Dy. Registrar by passing resolution in Annual General Meeting 2016-17 at Taluka, District & ward and state level for appointing panel Auditor for cooperative year 2016-17. After getting confirmed the fault of co-operative societies not appointing certified / panel Auditor for Auditing work. The proposal should be sent to respective Registrar to issue order to appoint certified Auditors by the authority to do audit work of defaulter cooperative societies.

As mentioned above Sr. no. 1 to 7 (Points/ Instructions) Audit related report should be followed by all cooperative societies work field wise at Taluka level Asst. Registrar and District Special Auditor, & at Division level. Divisional Deputy Registrar (Administration & Auditing) should be obliged to complete 100% Audit work of all cooperative Societies for the year 2015-16 at the cooperative year ended on 31st March and Review Meeting of cooperative societies and Auditors should be conducted current year 2016-17.

All cooperative societies have to appoint certified / panel Auditor by passing resolution in AGBM to be conducted till 30th September and complete Audit work within prescribed period.

In respect of State level societies where their Head Office is situated at district place. In such cases District level officers should review their Audit work and Audit Report and finally submit its review report and proposals to this office.

(Chandrakant Dalvi)

Cooperative Commissioner and
Registrar, Cooperative Societies
Maharashtra State Pune.

**Self Redevelopment
for your Building
Call on - 022 4255 1414**

COMPLAINTS, RELATING TO UNAUTHORISED ENCROACHMENTS, ADDITIONS & ALTERATIONS

- 1) All complaints, relating to unauthorised encroachments, additions & alterations must be addressed in writing to the Designated officer of the concerned ward under Section 53 of the MRTTP act & 342-347 & 351-354 of the MMC act, 1888
- 2) If he i.e. DO does not act within 24 hours, file a complaint against the Designated Officer, for his criminal inaction, before the Police under section 34, 166 & 217, read with Section 475B of the MMC Act, 1888 & Section 56A of the MRTTP act 1966 of the IPC.
- 3) File a complaint with the Police on 100, 103 & insist on a complaint no. so that a Panchanama is done on site.
- 4) Ask for site inspection report & panchanama under RTI.
- 5) It is not a crime under any law to complain about an illegal activity to the authorities.
- 6) Ask for the Officer's phone records under RTI if his phone bills are paid out of BMC treasury.
- 7) Besides above, you may please refer all the attached files and follow the guidelines to get prompt results.

FORM "A"

To,
Designated Officer,
A. E. (B & F), K-West Ward,
Mumbai

Subject: Complainant of unauthorized construction

1.	Name of the Complainant	
2.	Adhar Card No of the Complainant/ Details of Photo ID proof	
3.	Address of the Complainant	
4.	Office/Business address of the Complainant if any	
5.	Contact No. Residential Landline No. Office/ Business landline no. Personal Mobile No. Office/ business Mobile no. (Please tick mark preferred contact no)	
6.	E-Mail ID : Personal Office/Business (Please tick mark preferred contact no)	
7.	Address of the complaint structure	
8.	Electrol Ward in which complaint structure is located	
9.	Name of the owner/occupier of the complaint structure	
10.	Relation of the owner/Occupier of the complaint structure	

11.	If the Complainant is directly affected, the reason there of	
12.	Complete details of the unauthorized work such as nature of work. No of unauthorized floors/rooms with approx area etc	
13.	Reasons/ground/evidence on the basis of which the said construction is illegal/ unauthorized (documents/ proofs must be submitted)	

I hereby declare/undertake that this Complaint/Petition/Subject matter is not sub-judiced in any court.

Date:-

(Signature of Complainant)

डीम्ड कन्हेअन्सचा मार्ग प्रशस्त ठाण्यात दर दीड महिन्यांनंतर अदालत; अडथळे होणार दूर

महाराष्ट्र टाईम्स
तारीख: २५.०६.२०१६,

गृहनिर्माण सोसायट्यांसाठी अत्यंत जिद्दाळ्याच्या अशा डीम्ड कन्हेअन्सचा मार्ग प्रशस्त करण्यासाठी ठाण्यात दर दोन महिन्यांनी डीम्ड कन्हेअन्स अदालत घेण्याचे निर्देश जिल्हाधिकारी डॉ. महेंद्र कल्याणकार यांनी दिले आहेत.



ठाणे जिल्ह्यात मोठ्या प्रमाणावर सहकारी गृहनिर्माण संस्था असून त्यापैकी अनेकांचे डीम्ड कन्हेअन्स झालेले नाही. ही प्रक्रिया अधिक वेगवान करणे आणि त्यातील अडचणींवर सात करण्याचे काम या अदालतीच्या माध्यमातून होणार आहे.

जिल्हाधिकारी यावेळी म्हणाले की, २०११ पासून डीम्ड कन्हेअन्सबाबत सरकार प्रयत्नशील आहे. मात्र आता यात गृहनिर्माण संस्थांना येणाऱ्या अडचणींना विचार करून सरकारने बरेच बदल सुचविले आहेत. ठाणे जिल्ह्यात गृहनिर्माण संस्थांची संख्या मोठी आहे.

जिल्ह्यातील गृहनिर्माण संस्थांचा मेळावा काशिनाथ घाणेकर नाट्यागृह येथे आयोजित करण्यात आला होता. या कार्यक्रमास जिल्ह्यातील सहकारी गृहनिर्माण संस्थांच्या पदाधिकाऱ्यांनी मोठी गर्दी केली होती.

डीम्ड कन्हेअन्सची प्रकरणेही विविध टप्प्यांवर प्रलंबित आहेत. अनेक गृहनिर्माण संस्था अजूनही यासाठी समोर यायच्या आहेत.

प्रारंभी दुय्यम उपनिबंधक उठाण यांनी डीम्ड कन्हेअन्सबाबत माहिती दिली. यासंदर्भात विभागाकडे आलेल्या २ हजार सोसायट्यांची प्रकरणे विविध स्तरावर मार्गी लावली आहेत. मात्र अजून २५-२६ हजार सोसायट्यापर्यंत पोहचायचे आहे, असे ते म्हणाले. ठाणे सहकारी गृहनिर्माण संस्थेचे अध्यक्ष सीताराम राणे यांनीही यावेळी विविध प्रश्न मांडले तसेच जिल्हाधिकारी हे सहकारी गृहनिर्माण संस्थांच्या अडचणी प्राधान्याने सोडवतील, असा विश्वास व्यक्त केला.

या संस्थांना येणाऱ्या अडचणी दूर करण्यासाठी दर दोन महिन्यांनी डीम्ड कन्हेअन्स अदालतीचे आयोजन केल्यास एकाच ठिकाणी या संस्थांचे पदाधिकारी आणि संबंधित विभागांचे अधिकारी समोरासमोर येऊन या अडचणी सोडवतील, अशा अदालतींमुळे यासंदर्भात वारंवार निवेदने व तक्रारी देण्यात वेळ वाया जाणार नाही. मनपा, सहाकर विभाग, महसूल विभाग या विभागांचे अधिकारी एकाच ठिकाणी एकत्र आल्याने याबाबतीतील अडचणी लवकर सुटू शकतील, अशी आशा त्यांनी व्यक्त केली.

पुनर्विकास करताना...

महाराष्ट्र टाईम्स, तारीख: २५/६/२०१६



कोणत्याही गोष्टीत अज्ञानी राहू नये असं म्हणतात. त्यातही पुनर्विकासाच्या बाबतीत तर अजिबातच अज्ञानी राहू नये. याबाबतीत दुर्लक्ष केलं तर आयुष्यभराच्या मिळकतीची राखरांगोळी व्हायला वेळ लागणार नाही. घर खरेदीदार, घरमालक, भाडेकरू यांचे प्रमाण वाढत असल्यामुळे घरांच्या गरजाही वाढत आहेत. त्यामुळे अनेकदा कायद्यांना बगल देऊन नवनवीन टॉवर्स उभे राहत आहेत, पण जेव्हा या सर्व गोष्टी समोर येतात तेव्हा मात्र विलंबाशिवाय आपल्या हातात काही राहत नाही. आपल्या हातात राहते ती फक्त निराशा आणि नुकसान. पुढील निकषांनुसार जुन्या इमारतींचा पुनर्विकास केले तर ते नक्की यशस्वी होऊ शकतं.

ज्या इमारती कोणत्याही प्रकारची चौकशी न करता एखाद्या बिल्डरची निवड करून आधीचे जुने करार रद्द करत नाहीत आणि इतर करार करण्यात व्यर्थ वेळ घालवतात या सर्व रहिवाशांची एकच गत होते ती म्हणजे त्यांना योग्य वेळी त्यांची घरं मिळत नाहीत. आपल्या प्रकल्पाबद्दल सखोल ज्ञान नसल्याने बरेचदा रहिवाशी चुकीच्या दिशेने वाटचाल सुरु करतात जिथून परतीचा मार्ग नसतो, याच्या अगदी उलट जे रहिवाशी सर्व प्रकारची माहिती गोळा करून मग सर्व कामं आधी ठरवून दिलेल्या प्रक्रियेप्रमाणे कामं करतात त्यांची कामं सुरळीतपणे पार पडतात.

पुनर्विकासाच्या प्रक्रियेत टप्प्याटप्प्यावर अनेक समस्या उभ्या राहतात आणि त्यांना सामोरं जाणं अनिवार्य असतं. पुनर्विकासाची प्रक्रिया ही मुळातच खूप क्लिष्ट असते. कारण त्यात बऱ्याच प्रकारची कागदपत्रं, करार आणि तत्सम गोष्टी पुरवाव्या लागतात. शिवाय काही बाह्य गोष्टींमुळेही यात अडथळे निर्माण होतात. उदाहरणार्थ हवामान, नैसर्गिक आपत्ती या गोष्टींमुळेसुद्धा ठरलेलं वेळापत्रक बदलावं लागतं. या बाह्य अडथळ्यांचा सर्वात जास्त त्रास होतो त्या रहिवाशांना ज्यांची घरं पुनर्विकासनाला गेली आहेत. जसजसं

पुनर्विकासाचं वेळापत्रक पुढे ढकललं जातं तसं त्यांना भाड्याच्या घरात राहणं किंवा पर्यायी जागा शोधणं अनिवार्यच ठरते. सर्व सोयीसुविधांनी सुसज्ज असणारं नवं घर घ्यायचं असेल तर तुम्ही कोणत्या घराची निवड कराल? अशी इमारत जी जुनी असूनसुद्धा अद्याप मजबूत आहे आणि बाहेरुनही ती इमारत सुंदर दिसते अशी की रंग उडून गेलेल्या, प्लॅस्टर पडणाऱ्या किंवा गळतीची सतत तक्रार असणाऱ्या इमारतीची निवड कराल? तसंच तुम्ही कोणत्या प्रकारच्या प्रकल्पाची निवड कराल? ज्यातला एखादा फ्लॅट पुन्हा विकायला काढला तर त्याची किंमत मूळ किंमतीपेक्षा जास्त येईल अशा की तुमचे शेजारी मूळ किंमतीपेक्षाही कमी किंमत घेऊन तिथून बाहेर पडण्याची धाई करत असतील, अशा इमारतीत?

चांगल्या भविष्यासाठी आणि मोठ्या घरात राहण्याची योजना आखत असाल तर योग्य वेळेवर इमारत पुनर्विकासासाठी जाणं गरजेचं आहे. यामुळे तुमच्या घराला सहजपणे खरेदीदार मिळू शकतो आणि त्याची रक्कमही चांगली मिळू शकते.

नामांकित विकासक त्या जागेला एका उच्च स्तरावर पोहोचवण्याची दृष्टी ठेवतो जेणेकरून त्या जागेचं रुपांतर एका प्रतिष्ठित वास्तूमध्ये होईल. नामांकित ब्रॅण्ड इमारती सुसज्ज कशी होईल आणि परिसरात त्याला एक स्वतंत्र ओळख कशी निर्माण करेल याकडे अधिक लक्ष देतात. त्यामुळे तुमच्या इमारतीला महत्त्व प्राप्त होतं. त्यामुळे भविष्यात तुम्हाला दुसऱ्या शहरात जायचं झालं तरी कोणत्याही दुय्यम विकासकाने किंवा कंत्राटदाराने बनवलेल्या घरांपेक्षा तुमच्या घराला चांगली किंमत मिळू शकते.

नावाजलेले विकासक तुम्हाला तुमच्या परिसरातच उत्तम राहणीमान कसं मिळू शकेल याची कल्पना देऊ शकतात.

सध्याच्या काळात पुनर्विकास हा एक आदर्श पर्याय आहे, कारण तुमची ४० ते ५० वर्ष जुनी इमारत पाडून तिथे नवीन स्वरूपाची इमारत बांधणं गरजेचं आहे. नवीन तंत्रज्ञानाचा वापर करून पूर्णपणे नवीन आकर्षक रचना घडवून आणता येते. सतत इमारतीची दुरुस्ती करण्यापेक्षा पुनर्विकास करणं फायद्याचं ठरतं.

या गोष्टींची खात्री नक्की करा:

- विकासकाच्या गुणात्मक पैलूंकडे लक्ष द्या.
- त्याच्या मागच्या पुनर्विकासाचा अनुभव
- पुनर्विकास प्रकल्प दिलेल्या वेळेत पूर्ण केला का?
- बांधकाम गुणवत्ता आणि सुविधांचं दिलेलं वचन पूर्ण केलं का?
- विकासकाने आधी केलेल्या किमान दोन ते तीन इमारती प्रकल्पांच्या आढावा घ्यावा.

गृहनिर्माण संस्थेवरील प्रशासक किंवा प्रशासक मंडळाची नियुक्ती

लोकसत्ता, तारीख : २/७/२०१६

सहकारी गृहनिर्माण संस्थेने कायदा, नियम आणि उपविधी यांनुसार कारभार केला नाही, तर कायदा, नियम आणि उपविधींचा भंग केल्यासारखे होतो. ही बाब नोंदणी अधिकाऱ्यांच्या नजरेस आल्यावर किंवा एखाद्या सभासदाने निबंधकाच्या नजरेस आणल्यावर निबंधक त्याची दखल घेऊन या प्रकरणी सोसायटीच्या कारभाराची चौकशीसुध्दा करतो. त्यामध्ये सोसायटी दोषी आढळली की, ज्या कलमाचा/ कलमांचा भंग करण्यात आला असेल, त्या कलमाखाली त्या संस्थेला कारणे दाखवा नोटीस पाठवितो. त्यावर जिल्हा हौसिंग फेडरेशनचा अभिप्राय विचारात घेऊन आणि सुनावणी घेऊन संस्थेवर प्रशासक किंवा प्रशासक मंडळाची नियुक्ती करू शकतो. त्याबद्दल सविस्तर माहिती देणारा लेख.



—नंदकुमार रेगे

सहकारी गृहनिर्माण संस्थांचा कारभार हा सहकार कायदा, नियम आणि संस्थांचे उपविधी यांनुसार चालत असतो. आणि हा कारभार करण्याची जबाबदारी कार्यकारी मंडळाची असते. ही कामगिरी कायदा, नियम आणि उपविधी यांनुसार चालत नसल्याचे उपनिबंधकाच्या नजरेस आल्यावर किंवा कोणाही सभासदाने नजरेस आणल्यावर उपनिबंधकाचे कार्यालय त्याची दखल घेते आणि त्या संबंधित सोसायटीच्या कारभाराची चौकशी सुरु करते. त्यासाठी प्रथम उपनिबंधक कार्यालयाचा अधिकारी अमुक तारखेला, अमुक वाजता सोसायटीच्या कार्यालयाला भेट देईल. त्या वेळी कार्यकारी मंडळाच्या सभासदांनी दप्तरांसह उपस्थित राहावे म्हणून आदेश काढला जातो. त्या ठरावीक तारखेला, ठराविक वेळेला तो अधिकारी त्या सोसायटीच्या कार्यालयाला भेट देतो आणि सोसायटीच्या दप्तराची, तक्रारीत केलेल्या मुद्द्यांबाबत सखोल चर्चा करतो. तसेच, उपसिद्धि कार्यकर्त्यांकडून आवश्यक ती माहिती घेतो. त्यानंतर या चौकशीवर आधारित आपला अहवाल उपनिबंधकांना सादर करतो. संस्थेच्या व्यवस्थापक मंडळाने आपल्या कारभारात कोणत्या कलमांचा भंग केला आहे, अशी त्याची खात्री पटते त्या कलमाचा/कलमांचा आपण भंग केला आहे. सबब आपली कार्यकारिणी बरखास्त का करू नये, अशी कारणे दाखवा नोटीस संबंधित सोसायटीस पाठविली जाते, या नोटीशीत व्यवस्थापक कमिटीने कायद्यांतील कोणत्या कलमाचा/कलमांचा भंग केला आहे, ते नमूद केले जाते. संबंधित सोसायटीला पाठविण्यात आलेल्या कारणे दाखवा नोटीसीची प्रत, संबंधित जिल्हा हौसिंग फेडरेशनच्या अभिप्रायासाठी पाठविली जाते. या फेडरेशनकडून विशिष्ट

कालावधीत उत्तर आले नाही तर उपनिबंधक यांचे एखादे दुसरे स्मरणपत्र पाठविले जाते. मात्र त्या वाढीव मुदतीतही फेडरेशनकडून अभिप्राय कळविला गेला नाही. तर उपनिबंधक स्वतःच निर्णय घेतील असे नाटिशीत नमूद केलेले असते. उपनिबंधकांनी कारणे दाखवा नोटीसीसंबंधी जिल्हा हौसिंग फेडरेशनचा अभिप्राय मागविलाच पाहिजे. अशी सहकार कायद्यांत तरतूद आहे, पण हा अभिप्राय उपनिबंधकावर बंधनकारक नसतो. परंतु अशा अभिप्रायाचा उपनिबंधकांकडून आदर केला जातो, असा अनुभव आहे. एखाद्या प्रकरणी जिल्हा फेडरेशनला आपला अभिप्राय देणे शक्य होत नसेल तर फेडरेशन ही बाब उपनिबंधकाला कळविते आणि त्यांनी आपल्या स्तरावर योग्य तो निर्णय घ्यावा असे सुचविते. उपनिबंधक अशा तक्रार अर्जावर तडकाफडकी निर्णय घेत नाही. त्यासाठी सुनावणी घेतली जाते आणि या सुनावणीत दोन्ही पक्षांनी सादर केलेले साक्षी-पुरावे विचारात घेऊन संबंधित प्रकारणाचा निकाल लागतो. आणि या प्रकरणांत व्यवस्थापक कमिटी दोषी ठरली तर संबंधित कायद्यातील तरतुदीप्रमाणे व्यवस्थापक कमिटी बरखास्त करण्यापासून तो कायद्यांत कसूर करणाऱ्या पदाधिकाऱ्यांनी निरनिराळ्या कालावधीसाठी संस्थेची निवडणूक लढविण्यास बंदी घातली जाते. संस्थेचा सर्व कारभार प्रशासक किंवा तीन सदस्यांच्या प्रशासक मंडळाकडे सोपविला जातो.

प्रशासक नेमण्याची कारणे—

संस्थेवर प्रशासक, प्रशासक मंडळ कोणत्या कारणासाठी नियुक्त केला जातो, त्याची कारणे कलम ७७ अ मध्ये पुढीलप्रमाणे नमूद केली आहेत.

- (१-अ) तातुरत्या समितीने, कलम ७३ च्या पोटकलम (१-अ) मध्ये विनिर्दिष्ट करण्यात आल्याप्रमाणे तिची मुदत संपण्यापूर्वी पहिल्या समितीची रचना करण्यासाठी निवडणूक घेण्याकरिता आवश्यक व्यवस्था करण्यात कसूर केली आहे.
- (अ) कोणत्याही समितीची प्रथम रचना करण्यास आली, त्या वेळी समितीचे सर्व किंवा कोणतेही सदस्य निवडण्यात कसूर झाली आहे.
- (ब) कोणत्याही समितीचा किंवा तिच्या कोणत्याही सदस्याचा पदावधी संपला म्हणून किंवा इतर कोणत्याही कारणासाठी निवडणूक घेण्यात आली व त्या वेळी रिकाम्या जागा भरण्यासाठी आवश्यक असलेले सर्व किंवा कोणतेही सदस्य निवडण्यात कसून झाली आहे.
- (व-१) समितीच्या रचनेत दोष निर्माण झाला आहे. किंवा समितीने कार्य करण्याचे बंद केले आहे, परिणामी व्यवस्थापनात पोकळी निर्माण झाली आहे.
- १) कोणत्याही समितीत पदग्रहण करण्यास प्रतिबंध करण्यात आला आहे.
- २) कोणत्याही नवीन समितीने विद्यमान समितीचा पदावधी संपण्याच्या तारखेस पदग्रहण करण्यात कसूर केली आहे.
- ३) संस्थेतील व्यक्तींचे एकापेक्षा अधिक गटसमिती सदस्य म्हणून निवडून आल्याचा दावा करित असतील आणि त्या संबंधातील कार्यवाही सहकारी न्यायालयात दाखल करण्यात आली असेल तर, ती निबंधकास स्वाधिकारी किंवा संस्थेच्या कोणत्याही अधिकाऱ्यांच्या किंवा सदस्यांच्या अर्जावरून आदेशाद्वारे-
- (१) रिकाम्या जागा भरण्यासाठी संस्थेच्या कोणत्याही सदस्यास किंवा सदस्यानंतर समितीचा सदस्य किंवा समितीचे सदस्य म्हणून नेमता येईल.

- (२) नवीन समिती पदग्रहण करीपर्यंत संस्थेचे कामकाज पाहण्यासाठी संस्थेचे तीनपेक्षा अधिक सदस्य मिळून बनलेली समिती किंवा एक किंवा अधिक प्राधिकृत अधिकारी नेमता येतील. ते संस्थेचे सदस्य असणे आवश्यक असणार नाही.

परंतु असा आदेश काढण्यापूर्वी निबंधकाने संस्थेच्या मुख्य कार्यालयातील सूचना फलकावर प्रस्तावित आदेशाच्या संबंधातील हरकती व सूचना नोटीशीत विनिर्दिष्ट केलेल्या कालावधीच्या आत मागविण्यासाठी नोटीस लावली पाहिजे आणि त्या कालावधीत त्याच्याकडे आलेल्या सर्व हरकती व सूचना यावर विचार केला पाहिजे. परंतु संस्थेचा कोणताही सदस्य किंवा कोणतेही सदस्य अशा समितीवर काम करण्यास इच्छुक नसतील तर संस्थेच्या कारभारावर देखरेख ठेवण्यासाठी निबंधकांना योग्य वाटेल त्याप्रमाणे संस्थेचा सदस्य नसेल अशा एक किंवा प्राधिकृत अधिकारी संस्थेचे व्यवस्थापन हाती घेतल्याच्या तारखेपासून सहा महिने कालावधीकरिता अधिकारपद धारण करील. तसेच या कालावधीत नवीन समितीची रचना करण्याच्या दृष्टीने आणि नवीन समिती निवडून यामध्ये कादेशीररीत्या निवडून येण्यासाठी न्यायालय निर्धारित करील. अशा पोटकलम (१), खंड (फ) मध्ये निर्दिष्ट केलेल्या कोणत्याही नवीन समितीचा अंतर्भाव होतो. अधिकारपद ग्रहण करता येण्याच्या दृष्टीने आवश्यक ती व्यवस्था करील. परंतु कोणत्याही परिस्थितीत समितीचा किंवा प्राधिकृत अधिकाऱ्याचा पदावधी हा, त्याच्या पदधारण केल्याचा दिनांकापासून सहा महिन्यांपेक्षा अधिक असणार नाही. याचाच अर्थ प्राधिकृत अधिकाऱ्याने आपली सहा महिन्यांची मुदत संपण्यापूर्वी समितीची निवडणूक घेऊन निर्वाचित कमिटीकडे कारभार सोपविला पाहिजे.

मुख्य कार्यकारी अधिकारी, दि ठाणे डिस्ट्रिक्ट को-ऑप, हौसिंग फेडरेशन लि.



AFFORDABLE HOUSING WELFARE ORGANISATION OF INDIA

Regd. No. - MAH. STATE / MUMBAI / 1720 / 2010 / GBBSD

- BUDGET HOUSING FOR ALL
- QUALITY CONSTRUCTION AT COST AS NO BUILDER
- EQUAL AREA FOR ALL MEMBERS OF THE SOCIETY
- 25% OWN CONTRUBUTION, 75% BY INSTALMENTS / HOUSING LOAN
- OWNERSHIP FLATS THROUGH REGD. HOUSING SOCIETY

■ To provide Affordable houses to LIG , HIG, & MIG

■ Affordable Houses to Women, Minorities, SC/ ST

A/2-302, Laram Centre, Opp. Platform No. 6, Andheri - W, Mumbai - 400 058, Tel.:022-42551414,

E-mail: ahwoi.hsg@gmail.com / Website : www.mswahousing.org

महाराष्ट्र अपार्टमेंट कायदा १९६०



मागील लेखामध्ये आपण अपार्टमेंट कायदा १९७० नुसार घोषणाप्रमाणे (डीड ऑफ डिक्लरेशन) उल्लेखलेले संघाचे उपविधीमधील ४ नियम प्रसिध्द केले होते. प्रत्येक अपार्टमेंटधारकाच्या संघाने या उपविधीचा अभ्यास करून त्याप्रमाणे संघाचे (असोसिएशन) कामकाज चालवणे अभिप्रेत आहे.

नियम क्र. ५ संघाचे सभासद

(१) घोषणापत्रामध्ये उल्लेखलेल्या प्रत्येक अपार्टमेंटच्या क्षेत्रफळानुसार खरेदी केलेल्या प्रत्येक अपार्टमेंटधारकाला संघाचे सभासद होता येते. त्याचप्रमाणे प्रत्येक अपार्टमेंटधारकाने विकासकाबरोबर आपल्या सदनिकेचा अविभक्त करार नोंदणीकृत करून घेणे अपार्टमेंट कायदा १९७० नुसार बंधनकारक आहे. त्यानंतर अशा अपार्टमेंटधारकाने रु. १००/- चा किमान १ भाग (शेअर) वर रु. १/-प्रवेश फी संघात जमा करून आपले सभासदत्व नक्की करावयाचे असते. त्याचवेळी संघाकडून संघाच्या उपविधीच एक प्रतदेखील घेऊन ती आपल्या ताब्यात ठेवली.

(२) प्रत्येक अपार्टमेंटधारक सभासद अपार्टमेंट डीड (करार) नुसार आपली सदनिका अन्य कोणत्याही व्यक्तीस विकू शकतो किंवा दान (गिफ्ट) करू शकतो किंवा इच्छापत्रानुसार तो अन्य कोणाच्या नावेदेखील वर्ग करू

शकतो. फक्त नवीन खरेदीदाराला संघास रु. १/- प्रवेश फी व रु. १/- भाग हस्तांतरण फी भरावी लागते. त्यानंतरच मूळ अपार्टमेंटधारकाचे भाग नवीन सभासदाच्या नावे वर्ग होऊ शकतील.

(३) एखाद्या अपार्टमेंटधारकाचे निधन झाल्यास त्याच्या सदनिकेचे भाग त्याच्या कायदेशीर वारसांच्या नावाने वर्ग होतील व तशी नोंद संघाच्या सभासद नोंदवहीमध्ये घेण्यात येईल. जर मृत अपार्टमेंटधारकाने आपली सदनिका इच्छपत्राद्वारे अन्य व्यक्तीच्या नावे केली असेल तर त्यानुसार सभासदत्व वर्ग होईल. (त्यासाठी कायदेशीर प्रक्रिया भरणे आवश्यक आहे, उदा. प्रोवेट लेटर ऑफ अॅडमिनिस्ट्रेशन, वारस प्रमाणपत्र इ) अज्ञान व्यक्तीच्या नावे सभासदत्व वर्ग करावयाचे झाल्यास अज्ञान पालककर्त्याची नोंद घेणे आवश्यक.

नियम क्र. ६ सह अपार्टमेंटधारक

ज्या वेळी एखादी अपार्टमेंट (सदनिका) एकापेक्षा जास्त व्यक्तींनी संयुक्तपणे खरेदी केलेली असते, त्यावेळी सर्व संयुक्त खरेदीदार हे संयुक्तपणे संघाचे सभासद होतील, परंतु त्यापैकी ज्याचे नाव भाग दाखल्यावर प्रथम आहे त्यालाच मतदानाचा अधिकार असेल.

नियम क्र. ७-किमान एक भाग (शेअर)

प्रत्येक अपार्टमेंटधारकाने किंवा संयुक्त अपार्टमेंट खरेदीदाराने मिळून घेणे कायद्याने बंधनकारक आहे.

नियम क्र. ८- सभासदाची अपात्रता

एखाद्या अपार्टमेंटधारक सभासदाने संघाचे देणे (वर्गणी, देखभालीची, इ.) ६० दिवसांपेक्षा जास्त दिवस थकवलेले असल्यास त्याला संघाच्या पदाधिकाऱ्यांच्या निवडणुकीत भाग घेता येणार नाही. किंवा त्याला निवडणुकीस उभे राहता येणार नाही. किंवा मतदानदेखील करता येणार नाही.

प्रकरण क्र. २

नियम क्र. ६ - मतदान

प्रत्येक अपार्टमेंटधारक सभासद घोषणापत्रात उल्लेखल्याप्रमाणे त्याच्या वाट्याला आलेल्या सदनिकेच्या अविभक्त हिश्याच्या प्रमाणातच मतदान करू शकेल.

नियम क्र. १०-गणसंख्या

अपार्टमेंटधारक सभासदांच्या एकूण संख्येपैकी जास्तीत जास्त सभासद उपस्थित असल्यास गणसंख्या (कोरम) पूर्ण आहे असे

समजण्यात येईल. किंवा याबाबत संघाच्या उपविधीमध्ये विशेष उल्लेख केलेला असल्यास त्याप्रमाणे गणसंख्या ग्राह्या धरली जाईल. (मेजॉरिटी याचा अर्थ ५० टक्क्यांच्या वर.)

नियम क्र. ३ प्रशासन

नियम क्र. १२-संघाचे अधिकार व कर्तव्ये

प्रत्येक अपार्टमेंटधारकाच्या संघाने वार्षिक सभेमध्ये बहुमताने व सर्व अपार्टमेंटधारकांच्या संमतीने ठराव मंजूर येणे आवश्यक आहे. त्यानुसार देखभाल निधी ठरविणे, दुरुस्तीच्या खर्चास मंजुरी घेणे, वार्षिक हिशेबपत्रके व अंदाजपत्रक सादर करणे, तसेच कर्मचारी नियुक्त करणे, इतर प्रशासकीय काम करणे, यासारखी कामे पूर्ण कार्यक्षमतेने व कायदानुसार करण्याची जबाबदारी संघाची असेल. वार्षिक सभेने बहुमताने ठरविलेल्या निर्णयावर संघाच्या पदाधिकाऱ्यांनी कर्तव्य आहे.

नियम क्र. १३ सभेचे ठिकाण

अपार्टमेंट संघाच्या सभेचे ठिकाणे हे सर्व सभासदांना सोयीचे असेल अशा ठिकाणी भरवण्यात येईल. (संघाचे आवार किंवा संघाचे सभागृह किंवा जवळील सभागृह जे सर्वांना सोयीचे असेल ते.)

नियम क्र. १४-वार्षिक सभा

संघाच्या स्थापनेनंतर घेण्यात आलेल्या वार्षिक सभेनंतर व आर्थिक वर्ष संपल्यानंतर सर्व अपार्टमेंटधारकांची वार्षिक सभा बोलावणे आवश्यक आहे. सदर सभेमध्ये व्यवस्थापक समितीची निवड तसेच इतर कामकाज सर्व सभासदांच्या उपस्थितीत पार पाडावयाचे असते. त्यामध्ये प्रामुख्याने हिशेबपत्रके व अंदाजपत्रक सादर करणे. इतर धोरणात्मक निर्णय घेणे. मासिक देखभाल निधी ठरविणे, थकबाकी वसुलीसाठी कायदेशीर मंजुरी घेणे, यासारखी प्रशासकीय कामे उपविधीनुसार चालवली जातात. प्रतिवर्षी सर्व सभासदांची वार्षिक सभा बोलावणे आवश्यक आहे.

नियम क्र. १५-हिशेब सभा

अपार्टमेंट संघाच्या अध्यक्षांनी व्यवस्थापक समितीने ठरविलेल्या निर्णयानुसार सर्व अपार्टमेंटधारकांची सभा बोलावणे आवश्यक आहे

किंवा बहुसंख्य अपार्टमेंटधारकांनी (५० टक्क्यांवर) विशेष सभा बोलावण्याची मागणी सचिवांकडे केल्यास संघाच्या अध्यक्षांनी सर्व अपार्टमेंटधारकांना योग्य ती लेखी पूर्वसूचना व सभेचा विषय, सभेचे ठिकाण व वेळ कळवण्याची व्यवस्था करावी. सदर सभेमध्ये विषयपत्रिकेवरील विषयाव्यतिरिक्त अन्य कोणत्याही विषयावर चर्चा निर्णय करता येणार नाही. परंतु उपस्थित असलेल्या सभासद संख्येच्या चार-पाच सदस्यांनी अन्य विषयावर चर्चेची मागणी केल्यास तसा निर्णय अध्यक्ष आयत्यावेळी घेऊ शकतील.

नियम क्र. १६ - सभेची पूर्वसूचना

प्रत्येक अपार्टमेंट संघाच्या सचिवाने प्रत्येक अपार्टमेंटधारक सभासदास किमान २ व कमाल ७ दिवस आधी वार्षिक सभा व विशेष सभेची पूर्वसूचना लेखी स्वरूपात किंवा ई-मेलने कळवणे बंधनकारक आहे. त्यामध्ये सभेचा विषय (अजेंडा) ठिकाण, तारीख, वेळ इ. सविस्तर माहिती असणे आवश्यक आहे. नोटीस पाठवल्याची नोंद व प्राप्त झाल्याची नोंद सचिवांनी संघाच्या नोंदवहीमध्ये (दफ्तरी) ठेवणे आवश्यक आहे.

विषय क्र. १७ - तहकूब सभा

संघाची वार्षिक सभा गणसंख्येची पूर्तता होऊ न शकल्यास उपस्थित सभासदांच्या संमतीने पुढील ४८ तासांपर्यंत तहकूब करता येईल. मात्र ४८ तासानंतर परत बोलावण्यात आलेल्या सभेस किमान २ सभासद उपस्थित असले तरी सभेचे कामकाज चालवले जाईल. तहकूबीनंतर बोलावण्यात आलेल्या सभेत जर पुन्हा गणसंख्याची पूर्तता न झाल्यास किमान उपस्थित २ सभासदांच्या उपस्थितीत सभेचे कामकाज चालवता येऊ शकते.

नियम क्र. १८ - सभेचे कामकाज

- १) उपस्थित सभासदांची स्वाक्षरी घेणे.
- २) मागील सभेचा इतिवृत्तान्त वाचणे.
- ३) व्यवस्थापक समितीचा अहवाल वाचणे.
- ४) व्यवस्थापक समिती निवडणे.
- ५) इतर उपविधीनुसार कामकाज करणे इ.

advjgk@yahoo.co.in

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



Follow us on Twitter :
@vasaihsgfed



• Sign up for our free Monthly
E-mail Newsletter at
www.vasaihousingfederation.com

PRACTICAL PROJECT MANAGEMENT CONSULTANTS IN HOUSING SOCIETY REDEVELOPMENT

As per the government directions dated 3rd January, 2009, issued under section 79A of the Maharashtra Cooperative Societies Act, 1960, appointment of Project Management Consultant (PMC) is compulsory.

However, the societies consider the appointment of PMC as only formalities and appoint the PMC till the builder is appointed without actually understanding the role, responsibilities of the PMC and its importance in the redevelopment of Cooperative Housing Society. Therefore, many redevelopment projects are stuck and the builders are taking undue advantage of the situation.

A project is a unique endeavor undertaken to deliver a result, output, product or service. It focuses on efficiency, concurrent to timely delivery of a product or service. Project Management is the coordinated approach to a project activity that consists of overall action plan, baseline and budget. Project management is the application of Knowledge (time management), Skills (proficiency in using applied techniques), Tools (Primavera, Pert-CPM, Gantt Chart) and Techniques (activity) to project activities to meet project requirements. In the real estate industry more in particular in the redevelopment of cooperative housing society, a project management comprises among others the financial planning, legal preparation, engineering, marketing and construction all put up altogether as a complete project plan. In the phases of construction activities, project management follows the discipline of design phase (including pre-design), construction phase (including pre-construction bidding) and post-construction phase (property management).

There are many types of real estate development that go into the cycle of project management activity. Among these finished products of a real estate development activity are residential building, office/commercial/industrial buildings, Cooperative Housing Societies etc.

The different expectation of all stakeholders (i.e of members, contractors, builders, purchasers etc) in

the delivery of the result, output, product or service is also under the context of project management. The life-cycle phases of a project begin with the interaction between process groups starting from the Selection (Initiating), Concept (Planning), Development (Executing), Implementation (Controlling) and finally the Close-Out (Delivery).

Once all the resources are put in place (land, labor, capital), the stage is set for the project management activity to commence in the real estate development phase. The many types of property development needs the services of different professionals such as but not limited to: Civil Engineers, Electrical Engineers, Mechanical Engineers, Geodetic Engineers, Architects, Landscape Artists, Environmental Planners, Licensed Real Estate Brokers, Marketing Specialist working as a team, Ecologists, Financing Specialists, Taxation Experts, etc. All of these human resources are under the general scope of project management.

Innovations in many areas such as water efficiency management, renewable energy and atmosphere, recyclable and resilient construction materials and resources, indoor environmental quality and design process, are all in the advance state of awareness that are already gaining wide acceptance in Mumbai. We should always keep in mind that Earth's nature is finite in resources which require wise planning through common sense by keeping abreast of the facts using practical management approaches and innovative technologies to create long-lasting sustainable solutions. Similarly, for the Redevelopment of Cooperative Housing Society, the society should appoint an Project Management Consultant which consists of Architect who would prepare the building plan considering the requirements of the existing members, get the plan approved in the AGM and then agree to become the Architect of the Society in the Building Proposal department and also get the plan approved on behalf of the society to be executed by the appointed builder.



Shri. Kishore Redkar
Mob.: 9820371371

The members approved plan as conceived by the society Architect need to be included in the Tender to be issued by the society inviting the developer to develop the building. The tender should clearly state that the entire project shall be managed and executed by the society appointed PMC which consists of Architect for getting the plan approved and supervised, the engineers to check the quality and the legal advisor to check and approve various legal documents and thus the execution of the project on behalf of the society is with the PMC and the builder merely becomes the financier and for the said purpose shall be given certain flats or area to sell in the open market. The developer shall not have any right or powers to change the plan once it is approved by the society and the society appointed Architect shall see that Occupation certificate is obtained and no additional construction is carried out beyond the approved plan.

Prabhu Redkar Project Management Consultants under the able guidance of Architect Shri. Sandeep

Kangutkar , Civil Engineer Shri. Amod Adate, PMC Shri. Kishore Redkar and CA. Ramesh Prabhu have started to undertake the project management consultancy as per the above modalities to take up the job of PMC from the beginning till the OC is provided to the society including the approval of plan, monitoring and supervision of the project and so on. The PMC Architect will be implementing the project by registering his at the time of submission of the plan with the MCGM. This ensures complete control on the implementation of the project and the developer will not be able to make any changes in the plan as the same is part of tender and the plan also will be put before the planning authority by the society appointed Architect.

For more details you are requested to contact Shri. Amod Adate, Chief Executive officer on 9821885139 or Shri. Kishore Redkar on : 9820371371/vedasprojects@gmail.com or on 42551414/32 and take the appointment to discuss and understand the complete scope of the PMC to make your society redevelopment a great success.

RELEASE OF CO-OPERATIVE SECTOR FROM STRANGE HOLD OF BLACKMAILING

Now-a-days black mailing in Cooperative sector erupted in large scale. This cause unnecessary interruption in smooth working and also losses to the Co-operative sector. To curb these unscrupulous elements the **Hon'ble Shri Chandrakant Dada Patil**, Co-Operation Minister has taken a bold decision and declared that hence forth the compliant made by the non-member or defaulter shall not be entertained. The defaulter complainants first ask to pay the arrears and after that his compliant will be entertained.

The Co-operation department has taken to decision restraint the so called public servants who blackmail the banks, credit societies, housing societies in Co-operative sector by making fabricated complaints against them and pester enquiry behind them. Henceforth only those members who are not defaulters, their complaints shall be entertained. The Co-operation movement in the state is in danger now. There is a steep slide in the societies, members, credit supply and capital in the co-operation sector. During the last one year near about six to seven thousand co-operative

societies has been closed. Today there are about two lakh twenty five thousand co-operative societies in the state out of that more than 53 thousand societies are in loss. Fifty percent people in the state are the members of one or other society. However recently the tendency of pestering the enquiry behind the co-operative societies by making fabricated complaints is increasing. If some society started recovery of long pending loan or in Housing Society if not getting facilities, or not done the work as one's wish or if society has started taking some action then immediately voice against the society is raised. Not even stop here only but by pressurising the officers, compelled them to take action against the society and mean while by blackmailing the society demand for money is made for withdrawing the complaint. These complainants are mostly defaulter or non-members. Mostly they did not know anything about the society of which they made complaint. It is found that such complaints are made to give annoyance to the office bearers of the society. Therefore such complaints will be shown dust bin hereafter. This decision of the government will definitely help the co-operative sector in the state to develop in healthy and soul atmosphere.



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 FOR MEMBERSHIP/ SEMINAR REGISTRATION

No. _____

Date: _____

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 /Seminar . On becoming AHWOI / MSWA, I shall abide by the rules and regulations of AHWOI/ MSWA.

My particulars are as follows:

1.Name in full with surname first : _____
(Surname) (First Name) (Father's Name)

2.Office address in full : _____

3.Designation : _____

4.Residential address : _____

5. Phone No.(L): _____ Mobile No.: _____ Email: _____

6. Date of Birth: _____ Age: _____ Monthly Income Rs. _____

7. Number of dependents on Applicant: _____

8. Liabilities : Bank / Other Loans Rs. _____ Others Liabilities Rs. _____

9. Total Family Income : Rs. _____

10. Membership of any other Professional bodies / Associations / Institutions.

Sr. No.	Name of Organisation	Designation
1.		
2.		
3.		
4.		

1. Location preferred for buying / renting of house : _____

2. Loan Required Rs.: _____

Signature of the Applicant _____ 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/(O)/1453/2011 dated 25th August 2011.

Date- / / 2015

To,
The Hon. Secretary,
Vasai Taluka Co-op. Housing Federation Ltd.
Swagat Bhavan, Near Indian Oil, Opp. MSEB Colony,
Station Road, Vasai Road (E) 401 202.

Sir,

I/We hereby apply for the subscription for the VASAI TALUKA HOUSING SOCIETIES REVIEW MAGAZINE which is published by your Federation.

I/We furnish my/our particulars as below :-

1. Name of the subscriber : -----
2. Address in full details of the subscriber : -----

Pin code -----
3. Land mark to reach up to society/house : -----

4. E-mail ID : -----
5. Contact no.: - Mob. No ----- Resident ----- Office -----

I/We do apply for the above said magazine for one year at Rs. 199/- for 12 monthly issue. The cheque of Rs. 199/- vide cheque no. ----- dated ----- drawn on ----- towards magazine subscription starting from -----, 2015 to -----, 2015 is enclosed herewith in the name of Vasai Taluka Co-op. housing Federation Ltd. Kindly deliver the magazine at the above address.

Yours faithfully,

Name of the subscriber

ACKNOWLEDGEMENT

Received the subscription for VTHF Magazine for one year, starting from -----, 2015 to -----, 2015. Reference no. -----

Secretary / Authority
Vasai Taluka Co-op. Housing Federation Ltd.

FORM OF APPLICATION FOR MEMBERSHIP/And Allotment of the
VASAI TALUKA CO-OPERATIVE HOUSING FEDERATION LTD.,
VASAI - 401202

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

Date: _____

The Hon. Secretary,
Vasai Taluka Co-op Housing Federation Ltd.
Vasai. Dist : Thane 401 202.

Sir,

We hereby apply for the membership of the **THE VASAI TALUKA COOP. HOUSING FEDERATION LTD.**, and for allotment of Ten shares of Rs. 100/- each. We furnish below following particulars in respects of our society.

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 by us and agreed to be binding on our society.

A copy of the resolution of the managing Committee of the society in this connection and a cheque of 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.

Yours faithfully

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

Copy of the Resolution of the Meeting of the Managing Committee of the _____
Co-op. Housing Society Ltd. _____ held on _____.
_____ Resolved that the _____ Co-op Housing
Society Ltd _____

Do apply to **THE VASAI TALUKA CO-OP. HOUSING FEDERATION LTD., VASAI** and for allotment of TEN shares of the Federation of the Value of Rs. 100/- each, in the name of the society.

Further resolved that the Chairman / Secretary of the society be and is hereby authorized to sign the application for membership of the Federation on behalf of the society and to pay the amount of Rs. 1600/- towards ten shares of Rs. 100/- each. Entrance Fee of Rs. 100/- and Annul Subscription Expenses of Rs. 500/-..

Proposed By : Shri _____

Seconded By : Shri _____

Carried Unanimously.
TRUE COPY

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

DATA SHEET

Name of the Society : _____

Address of the Society : _____

Land Mark to reach Society : _____

Registration No. : _____

No. of Flat : _____ No. of Shops : _____

Name of the Committee Members :

Designation	Name	Mobile	E-mail-ID
Chairman			
Secretary			
Treasurer			
Other			

AVAILABILITY OF BOOKS -0250- 6457596

BOOK NO.	TITLE OF THE BOOKS	COST PRICE	DIS. PRICE	MARK (✓)
BS - 02	Deemed Conveyance - English	₹ 625	₹ 550	
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	₹ 120	
BS - 10	Nomination & Will	₹ 150	₹ 120	
BS - 11	Burning Issues	₹ 70	₹ 50	
BS - 12	Leave & License	₹ 120	₹ 100	
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	₹ 60	
BS - 19	Circular of Housing Societies	₹ 150	₹ 120	
BS - 21	Rights and Duties of Members	₹ 120	₹ 100	
BS - 22	Managers Manual	₹ 250	₹ 200	
BS - 23	Election Rules	₹ 250	₹ 200	
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	₹ 70	₹ 60	
	Bye - Laws Marathi	₹ 70	₹ 60	
	Housing Manual - Marathi / English	₹ 100	₹ 100	
	HSG. Societies FAQ - Marathi / English	₹ 200	₹ 200	



DOUBLE BENEFIT DEPOSIT SCHEME

₹ **Return with
Attractive
Bonus**



SALIENT FEATURES OF THE SCHEME:

1. Deposit Rs.1000/-, or multiples thereof for 78 months @ 11% p.a. and get double of the deposit amount with bonus of 10% on principal deposit amount on maturity.
2. Depositor can avail 80% Loan against his/her deposit after 6 months which is repayable @15% p.a.
3. Premature withdrawal will be allowed on following terms and condition
 - a) Withdrawal up to 1 year Interest payable @6% p.a.
 - b) From 1 year to 2yrs. Interest payable @7% p.a.
 - c) From 2yrs. To 3yrs. Interest payable @ 8% p.a.
 - d) Above 3yrs Interest payable @ 9% p.a.

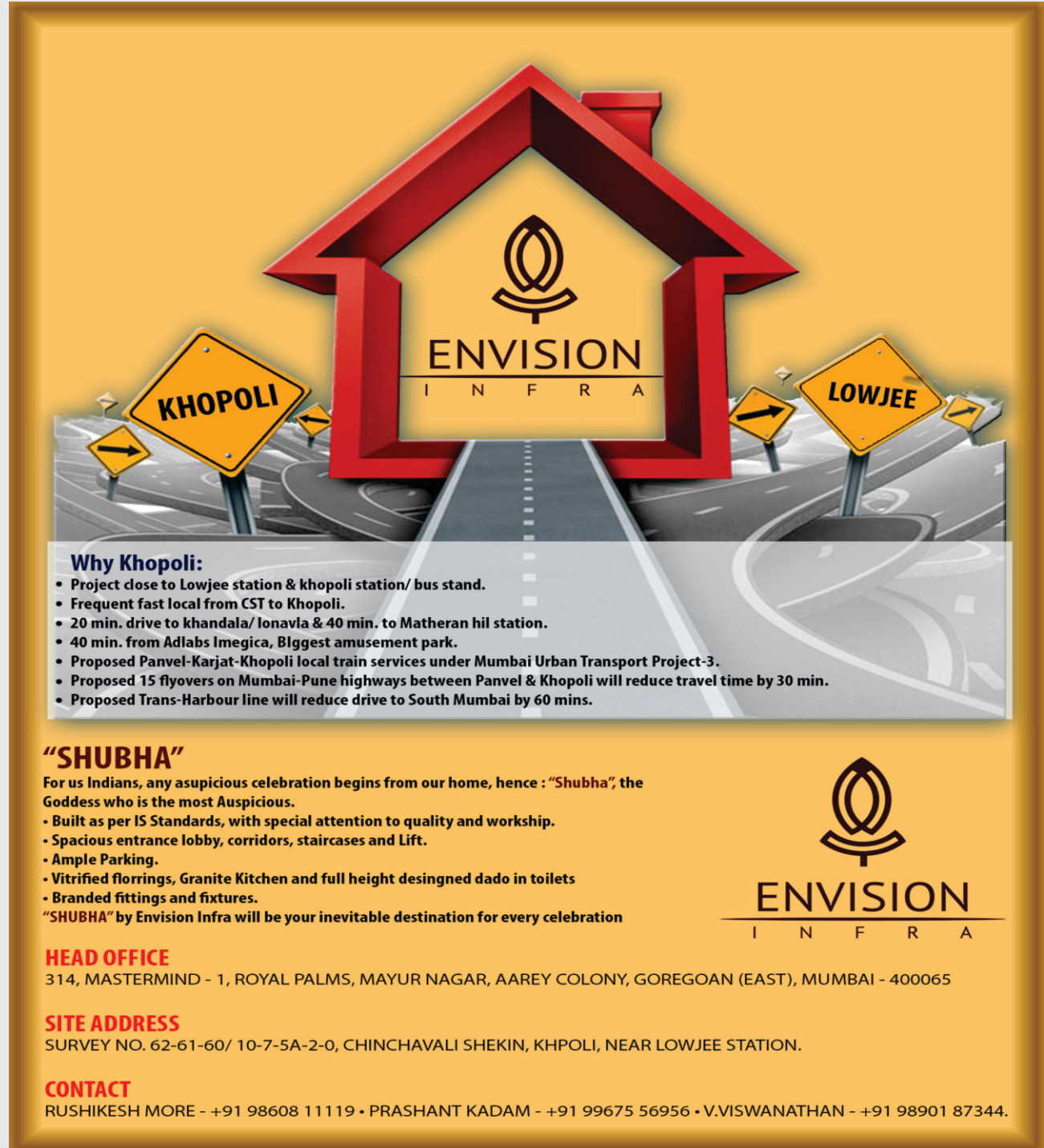


**MSWA METROPOLITAN
CO-OPERATIVE CREDIT SOCIETY LTD.**

(Regd. No. BOM. (W-R)RSP/CR/9175/2000-2001)

H. O. : A - 2/301, LARAM CENTRE, S.V.ROAD, OPP. RAILWAY STATION, ANDHERI (W), MUMBAI- 58,
Tel.: 022 -42551448/1414

B.O.: Swagat Bhavan, Near Indian Oil, Opp. M. S. E. B. Colony, Vasai (E), Thane - 400 208.



Why Khopoli:

- Project close to Lowjee station & khopoli station/ bus stand.
- Frequent fast local from CST to Khopoli.
- 20 min. drive to khandala/ lonavla & 40 min. to Matheran hil station.
- 40 min. from Adlabs Imegica, Biggest amusement park.
- Proposed Panvel-Karjat-Khopoli local train services under Mumbai Urban Transport Project-3.
- Proposed 15 flyovers on Mumbai-Pune highways between Panvel & Khopoli will reduce travel time by 30 min.
- Proposed Trans-Harbour line will reduce drive to South Mumbai by 60 mins.

“SHUBHA”

For us Indians, any auspicious celebration begins from our home, hence : “Shubha”, the Goddess who is the most Auspicious.

- Built as per IS Standards, with special attention to quality and workship.
- Spacious entrance lobby, corridors, staircases and Lift.
- Ample Parking.
- Vitrified floorings, Granite Kitchen and full height desinged dado in toilets
- Branded fittings and fixtures.

“SHUBHA” by Envision Infra will be your inevitable destination for every celebration

ENVISION
I N F R A

HEAD OFFICE
314, MASTERMIND - 1, ROYAL PALMS, MAYUR NAGAR, AAREY COLONY, GOREGOAN (EAST), MUMBAI - 400065

SITE ADDRESS
SURVEY NO. 62-61-60/ 10-7-5A-2-0, CHINCHAVALI SHEKIN, KHPOLI, NEAR LOWJEE STATION.

CONTACT
RUSHIKESH MORE - +91 98608 11119 • PRASHANT KADAM - +91 99675 56956 • V.VISWANATHAN - +91 98901 87344.

Editor, Printed, Published & Owned By: Mr. V. Viswanathan

If Undelivered return to

VASAI TALUKA CO-OPERATIVE HOUSING FEDERATION LTD.

Swagat Bhavan, Near Indian Oil,

Opp. MSEB Colony, Station Road, Vasai (E) 401202

Tel.: 0250-6457585-95 • 0250-2390171/ 2393773/ 74

www.vasaihousingfederation.com / vasaihousingfederation@gmail.com