



MSWA'S HOUSING SOCIETIES REVIEW



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

EDITORIAL

Dear Members, Season's Greetings!



✶ RAMESH PRABHU
Chairman, MSWA

Pursuant to Section-24(A) of the Maharashtra Societies Act, 1960, which is now a mandatory provision by the Government of Maharashtra and sensing the importance and urgency of spreading the urgently required training and educating the residents of housing societies across Mumbai / Thane / Navi Mumbai etc, MSWA has intensified its efforts in holding conferences / workshops in the societies / in its office on a regular basis. (There is hardly any Housing Society office bearers, who are unaware of this mandatory provision thereof) MSWA has gone to the extent of even the door steps of Societies for holding this mandatory educational training solely in the interest of providing educational training so as to residents of societies are aware of the rules and regulations and also as to how to manage and run their societies' day-do-day administration hassle-free. Your Association is receiving continuous enquiries as to know the procedures to get trained in this subject. MSWA is making all-out efforts to gather more and more society public for educating them in their own interest and empower them in Society matters. A number of seminars / talks / lectures have been undertaken by the MSWA during October 2016.

Your Association has come-with an innovative plan of Self Redevelopment of Housing Society by its own members. An article on this topic is published elsewhere in this very issue that you are holding and the same be perused with keen interest as it is beneficial than going to & handing full development right to an outside Builder/s for development of society. All our esteemed Society Members are welcome with a prior appointment to our office for a free legal consultancy in this topic on any Saturday during the office-hours and avail the benefit and also enrich your knowledge.

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Redevelopment Troubles? TIME TO GO IN FOR SELF-REDEVELOPMENT

The vast majority of buildings in Mumbai are decades old, rundown and usually kept together by a patchwork of repairs. The Saptarishi society in Borivali was one such complex and until last year, it was on the verge of collapse. Concerned residents decided to redevelop



the society and have a bigger and better building come up in its place, but successive negotiations with builders failed and it seemed like they were left with no hope. That is when they decided to take the plunge and redevelop the building themselves.

“The builders were unwilling to proceed and the society’s condition was very dilapidated. We thought it made better sense to get a loan by mortgaging the property and go in for self-redevelopment”, says Ajay Dongare, Secretary of the Saptarishi Housing Society. Their efforts paid off and today, they are housed in a brand-new building which is bigger than their former home.

This model of self-redevelopment is fast gaining recognition among housing societies in Mumbai, thanks to the advantages it offers over traditional methods of redevelopment. In opting for self-redevelopment, housing societies can apply for loans to finance the redevelopment of their homes and then, they can appoint an independent contractor to carry out the work to their specifications. This effectively cuts out developers from the process, thereby ensuring that the profits remain within the society and they are able to track the pace of construction closely. Additionally, self-redevelopment means getting extra FSI & TDR without having to give it up for a builder, at least 35-45% of extra area for each society member, the option of being able to sell extra flats to buyers that the society chooses as well as reduced maintenance costs. ***“If societies go for self-redevelopment, they will definitely get double the area than what was promised by the developer”,*** says **Ramesh Prabhu, Chairman of the Maharashtra Societies Welfare Association.**

Making things easier are professional services and advice being offered by financial institutions to help societies deal with the process of going in for self-redevelopment. ***“We have setup our own panel, with a chartered accountant, architect and a project management consultant. They personally go to different societies and explain the concept of self-development and the benefits you can get out of it”,*** says **Abhishek Ghosalkar, the director of Mumbai District Central Co-Operative Bank.** While the benefits are there for all to see, funding is still a problem. So far, only the Mumbai District Central Co-Operative Bank Funding issues loans for self-redevelopment projects, but other banks are considering the option and may give out such loans in the near future. Article on Self Redevelopment its merits and demerits are given elsewhere in this magazine.

While these may be good enough reasons for every society to consider this option, builder lobbies claim the process is not without its own set of risks. ***“You need to deal with many departments. Not all society members have the necessary expertise or the adequate time to go and approach various agencies and appoint various consultants”,*** says **Sunil Mantri, Chairman of Naredco.**

That may be true, but if executed well, self-redevelopment has the potential to radically change the pace of development in Mumbai, where thousands of societies are usually at the mercy of developers who more often than not delay projects, escalate costs and renege on agreed upon terms. The government should take steps to encourage such processes, which can only help solve the city’s massive housing shortage in the long run.

Ashwini Priolker, Reporter, NDTV

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SELF-REDEVELOPMENT

Today Mumbai and far away Mumbai Suburban areas are densely populated cities in the world. Due to fast Urbanization and Industrialization of Mumbai and its surrounding areas, people from all walk of life poured in Mumbai and later settled in the City. There is meagre or no vacant place exist in the cities for constructing dwelling units. Therefore re-development of the existing old dilapidated buildings is a password now-a-days.

There are three types of development of old and dilapidated buildings (1) Re-development (2) Self-Redevelopment and (3) Clusture Development. Generally people are choosing option of Re-development, because people don't want headache of complicated process of development. And people get some lakhs of rupees in cash for handing over possession of their building in the hands of the builder and thereafter people live on the mercy and whims of the builder/developer. Very few re-development projects completed in all respect and hand-over to the society peace fully but many are hanging. Many un-scrupulous element in the guise of builder/developer ingress in this filed and hold reason to the upright flat owners. Therefore the Maharashtra Government stepped – in the issue and by issuing G.R. dt. 3-1-2009 regularized, the re-development task and laid down guide lines/ procedures for re-development.

We focus on Self-Redevelopment in this issue which is in some-extend neglected because of the fear in the mind of the people that whether we can take-up this responsibility on our own? What is about large finance required for this project & How it could be raised?

A prime question that arise right at the very thought of redevelopment is whether the society can itself undertake the activity. The answer is affirmative, if the society is dominated by members who can devote their time and energy to oversee the redevelopment work. Of course it is easier if the society has at least one civil engineer or some members who understand something about constructed and managing people.

In case of self-redevelopment the society has to appoint a construction company or a contractor for

redevelopment. For this purpose an agreement has to be executed. Such agreement is known as the 'Redevelopment Agreement'. It is the basis of the redevelopment project and should be drafted meticulously keeping in mind

the safely and advantages to be derived with mutual benefits. The original members could demand compensation in the form of extra space, compensation in cash or both certain cases. It depends upon the kind of project to be undertaken.

There are many societies which actually do not known whether they need redevelopment. The members or the committee of such society are probably unaware of the byelaws and do not known the condition of the very building which house them. For them it is advisable to go through Bye-law no. 77 which specifically states that structural audit of the building is to be conducted by the architects from the panel of the Municipal Corporation. Where the Approved Architect. The report of such structural audit would reveal the condition of the building and indicate whether the society needs redevelopment.

PRE-REQUISITE FOR SELF-REDEVELOPMENT

To be eligible for Self-redevelopment, the society should have an area of at least 4 acres.

ADVANTAGES OF SELF-REDEVELOPMENT

- Tenants get at least 40% additional area against the existing space. On the other hand, private developers offer only 15 to 20% additional areas.
- The society would get sufficient open space, including playgrounds, garden, and schools.

CAPITAL REQUIREMENTS

The basic capital required to kick-start the project (estimated at Rs. 50 crores) is raised by:

- (i) Exploiting the area meant for commercial use in new societies; and
- (ii) Sale of additional flats.

Self-redevelopment has its own advantages and disadvantages, i.e. positive and negative effects. It is



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worthwhile to mention a few of the advantages and disadvantages that are associated with redevelopment.

- Corpus Fund could be achieved which would take care of their share (original members) of the maintenance cost of the premises. Otherwise this amount could be utilized for other purposes as per the decision of each individual member.
- Apart from the additional 100 to 200 sq feet that one would get as compensation from the developer. If any of the family requires additional accommodation in the same building, it can be achieved by purchasing additional flat from the society at a discounted price. This would enable the family to live in the same vicinity.
- The trend of building huge complexes and high rise apartments or 'towers' as they are called have lifts installed which not only carry the people from bottom to the top, but in some cases there are lifts that transport the vehicle owned by the rich and famous to their houses situated on the upper floors.
- Modern amenities and electronic gadgets are being widely used making life more luxurious and safe. Modern gadgets such as Close in Circuit Cameras, Intercom system, Smoke Detectors, Fire Fighting Alarm System, Metal Detectors etc.
- These complexes and towers have excellent stilt or sometimes underground parking facilities which eases the traffic congestion in the society premises. This not only saves precious space.
- Finally self-redevelopment yields the best returns in the interest of all the society members like-
 - a) Documentation and paper work could be generated without much hassle.
 - b) Professionals of the best cadre could be employed.
 - c) A through quality control could be achieved.
 - d) Procuring Conveyance, OC & Approved Plan would be more easily possible.

There could be many more advantages and benefits that one can derive from self-redevelopment like –

- Bigger room sizes;
- Larger toilets;

- Attached bathroom in bedrooms;
- Concealed plumbing and electrical lines;
- Better planned and designed flats;
- Proper decorative entrance lobby;
- Proper playing ground for children;
- Availability of elevators/modern elevators;
- Earthquake-resistant structure.

There are also a few of the Disadvantages that we need to mention for your ready reference. Redevelopment project should always be carried out with a lot of caution as one single mistake could land the members in serious trouble. Also certain issues need to be tackled so as to avoid discomfort for the members of the society. To name a few-

- The Development Agreement that forms the basis of a "Redevelopment Project" is required to be drafted by a professional keeping in mind the safety and security of all the members. Any lacuna in the preparation of this deed would result in a great loss for the members who are eligible to many perks in consideration of giving the permission for this project.
- For a considerable period of time you are required to hunt for accommodation which disrupts your age old routine.
- Residential Complexes if converted into Commercial Complex are seldom preferred for housing purposes and family dwelling.
- Additional new members would take a longer time to gel with the original members, resulting in disputes on various issues.
- Additional members will require extra consumption of water creating scarcity or shortage of available water supply.
- Additional vehicles need extra space.
- New constructions loaded with all kinds of modern amenities, which in turn increase the cost of maintenance to be paid to the society.
- The tax burden is high and in case the Occupation Certificate (OC) is not procured, then the BMC Charges and Water Charges are very high.
- Increase in property tax.
- Additional area purchased is at current market value, which attracts Stamp duty and Registration charges.

Redevelopment projects have their own advantages/

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disadvantages, Generally the perception is that any kind of a construction activity is not possible to be undertaken by the public in general. Yet although you need to employ the services of experts and skilled professionals, if teamwork is carried out with a crystal clear understanding and Co-operation the society can itself take up redevelopment issue.

In such a situation the society needs to take certain measures to derive the desired result. Better results can be procured if the society takes up the responsibly of redeveloping the society, wherein it could use the open space available which would be advantageous in view of the fact existing building could be demolished after the new structure is constructed (that is only if such space is actually available).

Further society could arrange a minimum cost for the project, say 25% of the project cost through member contribution and also go in for a bank loan. A decision could be taken to request members to contribute 50% of advance from existing members who are interested in purchasing the additional area.

The construction quality would definitely be better as the members themselves undertaking the responsibility of the project would not leave any stone unturned to generate the best quality in workmanships as also there would be no compromises in the quantity and quality material used. The banks and other Government authorities always promote and backup these kinds of projects, as the completion of such projects are assured since it's a Redevelopment project by the society for the society.

Since the society members are carrying out this redevelopment projects they would have the liberty of deciding on the additional free area to be distributed or sold. There could be a better bargain given to the original society members such as a stipulated area to be given to free of cost in addition to the prevailing carpet area owned by the original society members or may be half of the market value cost could be levied to those who want to purchase additional square feet area. The profit derived from the sale of the redevelopment reinvested for the benefit of the society, in short the society members would get complete benefit of the entire project profit.

Continue from Page No. 04

At every stage of Self-Redevelopment by society MSWA's PMC Wing will thoroughly guide the intended societies through its experts, who decides to go-in for development of their housing societies and transparency will be maintained in the dealings by the Society from initial stage till Occupation Permission is received for the newly constructed Building. All the members are requested to avail this opportunity by visiting MSWA's office during the office hours.

Looking at the ongoing programme of 'Swatch Bharat' a pet project of Hon'ble Prime Minister across the Country, MSWA is participating in a day-long Seminar on SWATCH MUMBAI on Saturday, the 12th November 2016 in Rotary Service Centre, Juhu Mumbai from 9:00 AM to 6:15 PM. The event has been divided into three sessions including those of Municipal Solid Waste Management and Sewage Management. The Seminar will be addressed by Key-Speakers who are experts in their field including MSWA's Chairman.

For any types of query regarding issues of Redevelopment of Society, Self Redevelopment, Deemed Conveyance, Managing Society's affairs free legal counseling are provided on Saturdays, in our Andheri office during office hours to all our members and you are requested to avail the benefit thereof. MSWA requests its members to renew their subscription while clearing their outstanding dues also to support its activities and also avail certain free facilities etc.

You are requested to browse through you tube, mswa.co.in, MSWA channel etc with latest update of events held thereof.

Wishing you & family and joyful reading MSWA's Housing Society Review – as ever & as usual.

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CENTRE ASKS MAHA GOVT FOR MASTER PLAN ON USING SALT PAN, SURPLUS LAND FOR HOUSING

Move Will Be An Ecological Disaster, Caution Activists

In a decision that will give a major push to the state government's plan to open up salt pan land for affordable housing, the western zonal council headed by Union home minister Rajnath Singh has asked for a master plan to be submitted for further approval.

The Maharashtra government has for years been planning to open up land belonging to the central government, including salt pan land and surplus land belonging to the Mumbai Port Trust and Railways for rehabilitating slum-dwellers. After Prime Minister Narendra Modi announced his flagship scheme of housing for all by 2022, the demand was revived by the state, which set itself a formidable target of 18 lakh affordable houses. The issue was discussed at Friday's meeting, which was also attended by chief minister Devendra Fadnavis. The inter-state council is a committee of states and Union Territories in the western zone to resolve issues related to all of them.

The state government has told Mumbai Metropolitan Region Development Authority (MMRDA) to carry out a survey and give details of salt pan land in Mumbai city and its adjoining areas. "In areas like Mumbai, availability of land is a major constraint for affordable housing. To meet the target set for the housing-for-all policy, we will have to look at opening up such surplus land. A factual survey of the availability of land and its usability will done," said chief secretary Swadheen Kshatriya. Under the housing scheme, the government plans to build 1.41 lakh homes in Mumbai in the first phase. A total of 2,177 hectares of salt pan land is available in Mumbai, of which only 430 hectares can be developed; 260 hectares is required for low-cost housing.

MEGA PLAN TO REHABILITATE SLUM-DWELLERS

The 22nd meeting of the western zonal council was convened by Union home minister Rajnath Singh in Mumbai on Friday

> Maharashtra, Goa, Gujarat, Daman & Diu and Dadra & Nagar Haveli are members of the council
> 21 items were on the agenda and 13 were resolved

KEY TOPIC DISCUSSED AT THE MEETING

> The Maharashtra government's request to open up surplus land belonging to central government agencies like salt pan land, land under Mumbai Port Trust and Railways for affordable housing



Source - Times of India

Salt pan land in city
2,177 hectares

> Developable land
430 hectares

> Proposed for affordable housing
260 hectares

> Area under CRZ-I and II
1,747 hectares

> Salt pans at Ghatkopar, Chembur, Turbhe, Wadala, Kanjurmarg, Bhandup, Nahur, Mulund, Malvani and Dahisar
(Source : Development Plan prepared by BMC in 2015)

MUMBAI PORT TRUST LAND

> Prime land in South and Central Mumbai which can be used for rehabilitation of slums and chawls



727 hectares

RAILWAY LAND

> Land in possession of railways that can be considered for commercial utilization in addition to space adjacent to railway stations to finance infrastructure development



202 hectares

A report giving details of how much area is under the coastal regulation zone (CRZ), under wetland rules, under mangroves and riddled with encroachments will be compiled. It will be submitted to the department of industry policy and promotion (DIPP), and then to the Union cabinet for its approval, he added.

Activists have been terming the plan as an ecological disaster. Inter-state council secretary Naini Jayaseelan said senior Railways and Mumbai Port Trust representatives have agreed to identify their surplus land and make it available for low-cost housing. "There has always been a demand for allowing low-cost housing on surplus land owned by central government agencies in Maharashtra, but for the first time the agencies have given their consent for a survey and identification of land," said Jayaseelan.

A discussion was also held on coastal security and plans submitted by all states were reviewed at Friday's meeting. Also, 252 Indian fishermen from Gujarat who entered Pakistan waters have been identified and consular access has been given to them. The process of repatriation will be initiated soon. And a central force platoon for marine policing was approved.



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CA Ramesh Prabhu, President Affordable Housing Welfare Organization of India While appreciating the government efforts for Affordable Housing, comments as under:

To success the vision of our beloved Prime Minister, Hon'ble Shri Narendra Modi that 'Housing for all by 2022', the Chief Minister of Maharashtra Hon'ble Shri Devendra Fadnis has made every effort to make available land for this dream project. As there is scarcity or no vacant land available in Mumbai city and its suburbs, the Chief Minister has made adventure if the slat pan land belonging to the

Central Government and marshy land for 18 lakh affordable house.

No doubt the Chief Minister is sincerely taking efforts to bring the Hon'ble Prime Minister's vision in reality. And if it came in reality it will give solace to lakhs of poor's in the city. However this will also hazard to the environment. Activists have been terming the plan as an ecological disaster. The government should think over it and instead filling the slat plan, wetland, mangroves etc. the government should think over other alternatives otherwise Mumbai will suffocate one day.

REAL ESTATE ACT RULES TO BE NOTIFIED IN 10 DAYS

The Centre will notify the rules of the Real Estate Act soon, moving another step toward operationalising the legislation which seeks to regulate the housing sector, bring transparency and help protect consumer interests.

The Ministry of Housing and Urban Poverty Alleviation (HUPA), which is responsible for making such rules for Union Territories without legislature, is likely to notify them within 10 days, a spokesperson said.

After incorporating suggestions from public, the ministry has referred the draft rules to the Ministry of Law and Justice for vetting. Senior officials of both the ministries will meet tomorrow for finalising the draft notification, the spokesperson said.

As per a notification issued in April this year, real estate rules were to be notified by October 31 this year or within six months of the Act coming into force. The ministry's April notification brought into effect 69 of the 82 sections of the Act from May 1 this year. Real estate rules to be notified by the Ministry of HUPA are applicable to Union Territories of Andaman & Nicobar Islands, Chandigarh, Dadra and Nagar Haveli, Daman & Diu and Lakshadweep.

The Ministry of Urban Development will come out with such rules for the National Capital Region of



Delhi while other states and UTs will come out with their own rules.

The Real Estate (Regulation and Development) Bill, 2016 was passed by Rajya Sabha on March 10 and by Lok Sabha on March 15 this year. The Act, which is touted as a major reform measure to regulate the vast real estate sector, requires registration of all projects with state level Real Estate Regulatory Authorities to ensure protection of the interests of both buyers and builders.

The Act also requires builders to deposit 70 per cent of the payments made by allottees in a separate bank account to ensure that such funds are not diverted to other projects. It also provides for imprisonment of up to 3 years for builders and one year for real estate agents and buyers for violation of any provisions of the Act.

As per the provisions of the Act, Real Estate Regulatory Authorities and Real Estate Appellate Tribunals have to be set up by the end of April, 2017 and the entire Act is to come into effect the day after.

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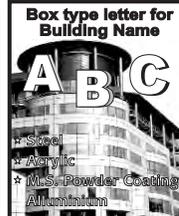
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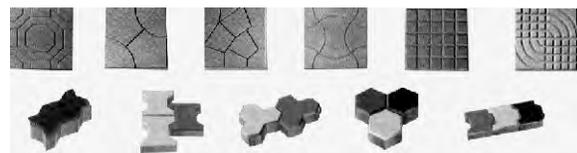
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Dear friends,

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

While many Projects have been in place all across India, we, at Rotary Clubs of Mumbai Green City, Bombay West and Mumbai North End have been inspired for a clean and hygienic Mumbai. When we look at any nook and corner of Mumbai, we see the city filled with Drains and Nalas carrying sewage, garbage strewn all around, smoking Municipal Solid Waste Dumps at Deonar etc.

Amongst the most neglected aspects of Swachh Mumbai are the Management of Sewage and Municipal Solid Waste. Although the Municipal Corporation should be nudged to get its act in order, we, the citizens of Mumbai should also participate actively in the effort to clean our city. To achieve this participatory action, we felt it is time that awareness is created within the citizens, across the residential societies of Mumbai about cleanliness, waste management, water conservation etc to bring about a transformational change in their local areas.

As you all are aware, Rotary Clubs across the World select Projects like Eradication of Polio etc. and work with a missionary zeal for the solution of the problem. We, Rotarians in Mumbai, have been participating in numerous ways, particularly through constructing Toilet Blocks in Schools under Prime Minister's Swachh Bharat Abhiyan.

Recently a new initiative has been launched by installing Swachh Bharat Recycle Machines for Plastic Bottles at Churchgate Railway Station thanks to the combined effort of Rotary Club of Mumbai Bay View and the Wockhardt Foundation.

This project of installing Recycle Machines at Railway Stations will be carried out on a large scale involving clubs in our Rotary District.

Following the Road of Swachh Bharat Abhiyan, now Rotary Clubs of Mumbai Green City along with Rotary Clubs of Bombay West and Mumbai North End have embarked upon the holding of a one day Seminar on Swachh Mumbai focussing on Solutions for Management of Sewage and Solid Waste for Housing Societies and Municipality.

This Seminar will be held on the **12th of November 2016 Rotary Service Centre Juhu**. The First Information Bulletin (FIB) of the program of the Seminar is attached. The Organisers request the presence of delegates of Bombay Municipal Corporation, Building Societies, ALMs, Real Estate Developers, and Corporate organisations engaged in providing Processes and Products for Swachh Bharat. A Registration Form is attached for delegates intending to attend. While delegates sponsored by Corporate Organisations are required to subscribe Rs 2000/-per Delegate, delegates sponsored by Rotary Clubs, Building Societies, ALMs will be treated as invitees.

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Welcome to the Seminar on Swachh Mumbai.

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Seminar Schedule

9:00 a.m. to 10:00 a.m.	INAUGURAL SESSION
9:00 a.m. to 9:05 a.m.	Welcome by Rotary Green City/ Rotary North End
9:05 a.m. to 9:10 a.m.	About the Seminar
9:10 a.m. to 9:20 a.m.	Objectives, Structure, Expected outcome - Rtn. D. P. Misra
9:20 a.m. to 9:35 a.m.	Presidential Address - DG Rtn. Gopal Mandhanian
9:35 a.m. to 9:55 a.m.	Key Note Address - Shri. A. C. Shroff, MD, Excel Industries
9:55 a.m. to 10:00 a.m.	Inaugural Address - Dr. S. Mukherjee - IAS Additional Municipal Commissioner, MCGM
10:00 a.m. to 1:15 p.m.	TECHNICAL SESSION I-MUNICIPAL SOLID WASTE MANAGEMENT
10:00 a.m. to 10:30 a.m.	Yogen Parikh - <i>Overview of Municipal Solid Waste Management</i>
10:30 a.m. to 10:50 a.m.	Saurabh Shah, Excel Industries <i>De-centralised Waste Management Solutions for Mumbai</i>
10:50 a.m. to 11:05 a.m.	TEA / COFFEE
11:05 a.m. to 11:25 a.m.	Swachh Parle Abhiyaan - <i>Local Area Development Groups and Wards</i>
11:25 a.m. to 11:45 a.m.	Dr. Shyam Asolekar, IIT, Mumbai - <i>Technology Options</i>
11:45 a.m. to 12:10 p.m.	Mr. P. S. Awate - Chief Engineer, MCGM Program of Management of Solid Waste in Mumbai
12:10 p.m. to 12:30 p.m.	Dr. Milind Kulkarni - Role of ALMs in Solid Waste Management
12:30 p.m. to 12:50 p.m.	CA Ramesh Prabhu, Chairman - MSWA Swachh Mumbai
12:50 p.m. to 01:15 p.m.	Mr. S. S. Dixit - MD. Pyrocrat - <i>Plastic Waste to Industrial Diesel</i>
01:15 p.m. to 2:00 p.m.	Lunch
2:00 p.m. to 5:45 p.m.	TECHNICAL SESSION II - SEWAGE MANAGEMENT
2:00 p.m. to 2:30 p.m.	Dr. Rakesh Kumar, Director NEERI - <i>Management of Sewage</i>
2:30 p.m. to 3:30 p.m.	Mr. Vidyadhar Vengurlekar - <i>Collection and Transfer of Sewage</i>
3:30 p.m. to 4:00 p.m.	Mr. Ajay Popat, Ion Exchange - <i>Overview of Treatment Options</i> - TEA / COFFEE
4:00 p.m. to 4:30 p.m.	C. M. T. Britto, Director Technical RCF - <i>Sewage Treatment at RCF and Reuse</i>
4:30 p.m. to 5:00 p.m.	Dr. Shyam Asolekar, IIT Mumbai <i>Natural Treatment Systems and Nalla Clean-up</i>
5:00 p.m. to 5:15 p.m.	Dr. S. P. Kale, Symbiosis - <i>Swachh Bharat : Everybody's Responsibility</i>
5:15 p.m. to 5:45 p.m.	Discussion - Lead by CA. Ramesh Prabhu
5:45 p.m. to 6:15 p.m.	DEVELOPMENT OF ACTION PLAN



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SEIZE BUILDER'S ASSETS TO PAY TRANSIT RENT: HC

Shibu Thomas, Mumbai:

Work On Redevelopment Of Building Halted In 2014

The Bombay High Court has directed Mhada to initiate action against a city builder, including attaching his properties, to recover the transit rent which he failed to pay residents of a Dadar building that was taken up for redevelopment. The court's action is a strong message to builders whose projects are stalled.

In May 2016, TOI had reported there were about 500 such tenants in Dadar alone who are stranded after developers stopped paying rent for their alternative accommodation.

"We direct Mhada to initiate such action as is permissible in law, including attaching the movable and immovable properties of the developer so as to recover the outstanding amount towards the transit rent," said a division bench of Justice Satyaranjan Dharmadhikari and Justice Burgess Colabawalla. "All the arrears in relation thereto shall be appropriated and adjusted and thereafter paid over to the eligible tenants occupants," the HC said.

The court said Mhada could take assistance of the collector of Mumbai city to recover the money from the developer as land arrears. The process has to be completed within eight weeks.

The high court was hearing an application filed by Sameer Patil, seeking directions to Shree Swami Samarth Builders to pay him rent arrears of over Rs 8.24 lakh. The plea also urged the court to order the developer to pay him Rs 24,900 per month from February 2016 as rent for alternate accommodation.

Patil was a resident of Samarth Krupa--two cessed buildings located on a prime plot at the junction of Gokhale Road and Ranade Road in Dadar (West). Around 73 tenants, including 16 shop

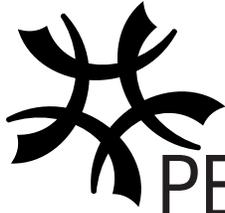
owners of the two buildings had agreed to the redevelopment. The authorities issued a commencement certificate for a ground-plus-10-storey building in 2010. According to advocate Sandeep Bane, counsel for the petitioner, the builder failed to complete construction in time and also did not pay the rent for alternative transit accommodation to the tenants. Patil said that he was incurring huge expenses for his transit accommodation.

Advocate Girish Utangale, counsel for Mhada, submitted the report of a site visit which revealed the developer had constructed ground-plus-nine floors, but construction activity had completely come to a halt in 2014. Some shops were operating without an occupation certificate. Utangale also informed the high court that if all the tenants came together and requested the authority, Mhada was willing to acquire the property and complete the construction.

The HC has scheduled further hearing of the case on January 13, 2017 and sought a compliance report of its orders.



Source : Times of India | 27th Oct. 2016



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License of site surveyor	1988
License of site supervisor	1997
American society of civil Engineers (ASCE)	2004
Institute for steel development & growth	2001
Indian society for technical Education (ISTE)	2002
Registered member of the council architect New Delhi	1984
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REBUILD YOUR HOME, ALL BY YOURSELF



Over the last decade, numerous redevelopment projects of housing societies have got stuck due to unscrupulous builders. But, don't lose heart. Why not go in for self-redevelopment? Ramesh S. Prabhu explains the concept

CA. Ramesh S. Prabhu, Chairman, MSWA

Increase in prices of flats have encouraged societies to go in for redevelopment by engaging the services of the developers. However, of late, it has been observed that most developers do not deliver the flats given for redevelopment in time. Projects have got stuck due to lack of funds or poor market condition or delay in the approval, and other such reasons. This has shaken the confidence of flat owners to go for redevelopment by appointing developers.

The alternative

In case you have lost faith in redevelopment via builder, the other option is to go for self-redevelopment, which is nothing but the societies themselves

undertaking the complete role of the developer and providing houses to its members. This could also help them to get maximum area and amenities than otherwise.

The entire process of self-redevelopment can be explained as under

- **Pass the resolution to undertake self-redevelopment** In this case, the society can pass the resolution in the general body to undertake the redevelopment themselves by contributing the initial expenses.
- **Appointment of Project Management Consultants (PMC), including architect and**

engineers The society appoints a Project management Consultants (PMC) consisting of architect, structural engineer, chartered accountants to guide in regards to taxation and finance, advocates for legal issues, and a project coordinator. The architect, after taking into account the requirements of the members, prepares a plan consisting the feasibility report and the areas that can be given to members easily, without any additional contribution from them.



- **Approval of the plan by the architect and monitoring of it by the engineer** Once the general body approves the plan considering the feasibility and the additional requirements

of the members, the architect appointed by the society get the same approved by the planning authority.

- **Appointment of contractor** The society, with the help of PMC, appoints the contractor, who has sufficient experience and skill to complete the project under the supervision of the society architect and the engineer.
- **Arrangement of finance** If a builder can raise the money from the sale/ advance against the booking of the premises, the society too can adopt the same procedure to raise funds for redevelopment. Initially, the members need to

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contribute for approval of the plan.

- **Initial** contribution from society members Till the society gets IOD and approval of the plan, it may have to arrange funds towards payment of professional fees and for obtaining approval from BMC and various concessions.

SOURCES OF FUNDS FOR SELF-REDEVELOPMENT

The funds required for implementation of the proposed project could be raised from one of the following sources:

- Deposit from the members
- Loans from the members
- Investment from members or from outsiders
- Advance booking of certain square foot area
- Loans from banks and financial institutions
- Contribution from members proportionate to the area of their flat or by means of any other method as proposed and approved in the general body meeting
- **Reduction in cost** Since the society will be inviting tenders for the material, labour contractor etc, from different parties, the cost of construction will definitely reduce drastically. Further, the profit of the builder, income tax, sales and office overheads of the developer also will not be required to be loaded on the project. All these will be available to the members.
- **Booking through bidding process** If the society is situated in a prominent area, booking for flats should be in great demand. One can also advertise the availability of flats through a number of newspapers or also invite bids like share bidding, giving a reserve price and/or prescribing a minimum amount as booking amount payable along with the bidding form. This will also generate funds that can be used for construction.
- **Extra area discount to members** Once the plan is prepared and the bidding process for booking

the additionally available residential units is undertaken through advertisements, the existing members may be offered a certain percentage of discounts on the price to be fixed.

- **Parking reserved for existing members** The basement parking can be provided for existing members. From the new tender person, the cost of parking can be recovered along with cost of the flat they are buying, as one will not be able to sell individual car parking the way the builder does.
- **Income tax exemption** After a person books a flat, he/she will be admitted as a member of the society. There is a Supreme Court judgment to the effect that any contribution received from members are exempted from income tax as the concept of mutuality will be applicable. The builder is required to pay 30% of the profit towards income tax, which otherwise will be available to the society for distribution amongst its members.

(Ramesh S. Prabhu is Chairman, Maharashtra Societies Welfare Association)

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FAQs on ELECTION



Adv. Anisha Shastri
022 - 42551439

Q 1. What is the ineligibility for to elect as a committee member?

Ans: In the circumstance mentioned below, no person is eligible for getting elected as a committee member or its co-opted member according to the provision under bye-laws No. 117.

1. He / She has been convicted of the offence, involving moral turpitude, unless the period of six years has elapsed since his conviction;
2. He / She has defaults the payment of dues to the Society, within three months from the date of service of notice in writing, served either by hand delivery or by registered post, demanding the payment of dues;
3. He /She has been held responsible under Section 79/ 88/147 of the Act or has been held responsible for the payment of the costs of enquiry under Section 85 of the Act.
4. In case of an Associate Member, non-submission of the no- objection certificate and undertaking, as prescribed under these bye-laws, by the Member.
5. He /She is not an Active Member
6. He / She has without previous intimation in writing has sublet his/she flat or part thereof or given it on leave and license or care taker basis or has parted with its possession in any other manner or has sold his shares and interest in the society.

Q2. How does the outgoing Committee handover its charge to the new Committee?

Ans: When the new Committee is elected, the Secretary of the outgoing Committee prepares the list of papers and property of the Society in his custody and hands over the charge thereof to the outgoing Chairman. The retiring Chairman then hands over the charge of the office of the Committee and all papers and property of the Society, in his possession to the Chairman of the new Committee, as per the provisions contained in Section 160 of the MCS Act, 1960.

Q 3. What is provision if distrust arise against the office bearers and similarly against the employees of the office of the Housing society.

Ans: No confidence resolution can be moved against the chairman/Dy. Chairman, secretary, and treasurer. The concerned office bearer can be expelled by passing a resolution through voting of 2/3 members. Once a no-confidence motion is rejected then it could not be moved for six months from the date of resolution. If there is distrust against employees then the society may take action by giving them sufficient opportunity and by hearing them.

Q 4. What do you mean by a Committee?

Ans: The term Committee is defined under the Bye-law No. 3(iv) of the Model Bye-laws of the Society. "Committee" means the Committee of management or board of directors or the governing body or other directing body of a cooperative Housing Society, by whatever name called, to which the management of the affairs of a Society is entrusted and vested under section 73 of the Act. .

Q5. Whether decisions taken after expiration of tenure and till new committee came into existence are legal or so?

Ans: In section 77 of the Maharashtra Co. Operative societies Act 1960 ,

(1) No act of a society or a committee or any officer, done in good faith in pursuance of the business of the society shall be deemed to be invalid by reason only of some defect subsequently discovered in the organisation of the society, or in the constitution of the committee, or in the appointment or election of an officer, or on the ground that such officer was disqualified for his office.

(2) No act done in good faith by any person appointed under this Act, the rules and the bye-laws shall be invalid merely by reason of the fact

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that his appointment has been cancelled by or in consequence of any order subsequently passed under this Act, rules and the bye-laws.

(3) The Registrar shall decide whether any act was done in good faith in pursuance of the business of the society; and his decision thereon, shall be final.

Q6. In what circumstance, the co. operative Housing society incorporate the member in the managing Committee?

Ans: Member are incorporated in the committee on vacant post, vacant due to the reasons of death, resignation, disqualify, dismissal of a committee member.

Q7. Can an existing committee tenoler Resignation? What are measures in such situation?

Ans: Such an application put before the General Meeting for approval Even after approving resignation by the general meeting, the charge of the office is entrusted to the previous managing committee only till alternate arrangement is made or ad-hoc committee is appointed. This ad-hoc committee till new committee by taking election came into existence. However it is obligatory that important decisions like financial and policy matters should not be taken by such committee. They should look after day to day working only.

Q8. What is a procedure to moved no-confidence motion against office bearers of the Housing society?

Ans: No confidence motion against the office bearers of the housing society can be move under section 73 I. D. Its procedure is as follow:-

(1) An officer who holds office by virtue of his election to that office shall cease to be such officer, if a motion of no-confidence is passed at a meeting of the committee by two-third majority of the total number of committee members who are entitled to vote at the election of such officer and his office shall, thereupon be deemed to be vacant.

(2) The requisition for such special meeting shall be signed by not less than one-third of the total number of members of the committee who are

entitled to elect the officer of the committee and shall be delivered to the Registrar. The requisition shall be made in such form and in such manner as may be prescribed:

Provided that, no such requisition for a special meeting shall be made within a period of six months from the date on which any of the officers referred to in sub-section (1) has entered upon his office."

(3) The Registrar shall, within seven days from the date of receipt of the requisition under sub-section (2), convene a special meeting of the committee. The meeting shall be held on a date not later than fifteen days from the date of issue of the notice of the meeting.

(4) The meeting shall be presided over by the Registrar or such officer not below the rank of an Assistant Registrar of Co-operative Societies authorised by him in his behalf The Registrar or such officer shall, when presiding over such meeting, have the same powers as the President or Chairman when presiding over a committee meeting has, but shall not have the right to vote.

(5) The meeting called under this section shall not, for any reason, be adjourned.

(6) The names of the committee members voting for and against the motion shall be read in the meeting and recorded in the minute book of committee meetings.

(7) If the motion of no-confidence is rejected, no fresh motion of no-confidence shall be brought before the committee within a period of one year from the date of such rejection of the motion.

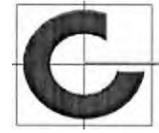
Q9. Whether a member held responsible under section 79 or 88 or 85 then can be contest election or not?

Ans: If a member held responsible under section 79, 88 or 85 then he would not be eligible for re appointing on managing committee, for re incorporation, for re election he could be eligible after 5 years from the date on which he was disqualify.

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Q.1. Ours is a Mhada Society, if we think of conveyance deed with Mhada then.

Query:

1) what the requirements are to be done by society, before approaching Mhada.

2) What should be the main point of discussion in AGM.

Ans by CA Prabhu Ramesh

The society should pass a resolution, authoring the managing committee to proceed to get the conveyance of building and lease deed of land.

If society wants to engage services of professional to get this done, the quotation and services offered need to be taken from the service provider and then get the same approved in the general body meeting and raise the required funds based on square feet from every member through the maintenance bills. Since they are professional fees for acquiring right, title and interest related to land and building, the same should be charged based on square feet.

The following documents need to be kept ready:

- (1) Property cards, CTS map and documents related to land
- (2) All members duty stamped and registered agreements or allotment letter
- (3) List of flat owners/all allottees as per the record of Mhada and if they are not tallying with the present members, such members proposal need to be send to Mhada for making changes in their record.
- (4) Approved plan of the building to be obtained from the MCGM with building completion
- (5) Society registration certificate.

With above documents, you have to apply to Mhada CEO to execute the lease deed for land and conveyance of building through the Estate department.

The estate department after verifying the list of members as per their record shall visit the site to verify the occupants, if they tally and also insist for clearing the pending dues and get the names changed in the present occupiers, if there are few.

Thereafter they send to Architect department to get the building survey done, if there are any violations like encroachment etc which is beyond approved plan....they visit the site and prepare a structure plan as per the present status and then submit the report, if there are violations. Till the violations are not rectified, no further step is taken

If all are OK, then the department need to fix the sale price of the land and building.

Then it will be with legal department to provide a lease deed and conveyance deed draft and the same then need to be adjudicated from the collector of, get signed by the executive of Mhada and then register the same with Sub-registrar.

Considering the above requirements and steps involved, the office bearers find it difficult even to get the file moved from one department to another department and loose the interest. Therefore, more than 50% of Mhada societies even after 30 to 35 years old could not get the conveyance and lease in their name. Therefore many of the societies appointment a developer to redevelop the property, execute MOU to get conveyance and lease and then execute development agreement.

Thus following points may be discussed in AGM:

(1) Whether the society should proceed to get the lease and conveyance done before proceeding to go for redevelopment. If society to do, invite quotation for getting it done through professional as there will many places out of pocket expenses involved which the committee finds it difficult to account for. The amount to be recovered from members and so on...

(2) The appointment of consultant and decide their fees or proceed directly for redevelopment by starting the process of redevelopment as per Govt

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- 2) STRUCTURAL AUDIT by NDT & detail survey with repair BOQ /remedies /conclusion /stability cft
NDT INSTRUMENTS
 - A) REBOUND HAMMER TEST FOR SURFACE HARDNESS
 - B) ULTRASONIC PULSE VELOCITY TEST FOR UNIFORMITY IN CONCRETE ,CRACK DEPTH etc
 - C) MOISTURE METER FOR DETECTION OF SEEPAGES /LEEKAGES
 - D) HALF CELL POTENTIAL METER FOR STEEL CORROSION SURVEY
- 3) REPAIRS & RESTORATION WITH ADVANCE TECHNOLOGY OF POLYMER TREATMENT , 5 TO 10 YRS WARRANTY FOR WATERPROOFING & STRUCTURAL REPAIRS
- 4) DEEMED CONVEYANCE OF SOCIETY AS PER MOFA ACT 1963 FROM DIST. DY. REGISTRAT OFFICE
- 5) LIASONING WITH BMC & OTHER GOVT DEPARTMENT
- 6) HAVING STRUCTURAL LICENSE OF MUMBAI /THANE /KALYAN & NAVI MUMBAI

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REDEVELOPMENT: FROM FEASIBILITY REPORT TO OCCUPATION CERTIFICATE

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notification dated 3rd Jan 2009 used u/s 79A of MCS Act, 1960

(3) Collect the stamp duty and registration details and copy of agreement from all members.

Q. 2 please guide whether practicing Chartered Accountants can use residential flat for office one of my advocate friends told me that CAs are not allowed to practice in residential units.

CA Manohar S Neve from Kalyan.

Ans by CA Ramesh Prabhu

Any professionals like CA, Advocate, Doctors,, Architects can do the practice and consultancy at home provided the dominate use should be resident. It is very difficult for the society or any one person to prove that you are not dominating staying in the flat as maximum time you will be in the office So there is no problem . Some societies do harass or create some trouble to the clients which you need to manage. Once you become a owner, society cannot stop you or any one wants to visit your from using the common staircase lobby, lift etc to reach your flat. In case such nuisance is created you may file a complaint against the society office bearers for stopping your common entry. In case, society wants to stop your practice in residential area, they may complain to Local authority I. E Municipality to levy penalty or take action against using the flat for other than residential use. Immediately the local authorities shall charge you commercial property taxes and may issue the show cause notice to explain the change of user. You need to defend it and the matter may reach the court where you will certainly get a stay and continue to use it for your practice.

There is a judgement of Hon'ble Supreme Court

stating the any professional including CAs cannot be treated as commercial activities liable for registration under Shop and Establishment Act. Thus I do not think you should be worrying on any hearsay statements and discontinue your wish to practice in residential flat. However some precautions and suggestions are as under:

- Offer extra maintenance to society as your clients will be visiting very often.
- If you want to put the board to indicate your office place, only mention your name and designation and such board should be for giving proper indication
- Clients who visit should be properly guided to reach your place without disturbing the other residents.
- If clients come on vehicle, if society is providing the parking facilities to the client, the parking charges if Rs.50 or Rs.60 per client be paid by the client as pay and park facilities otherwise please advice your clients not to bring the vehicle inside the compound of the society
- offer your expert knowledge to your society and should become an asset and useful then be a part of nuisance.
- Please be friendly and cordial with other residents and understand their concerns and issues and see how your will be able to handle them rather than exercising your legal rights and dominate on others. Let us understand cooperative society is a community living and we should take care utmost care to see that under no circumstances others co-habitants are put to trouble.
- Be Humble and demonstrate that in your behaviors, correspondence etc

CREATION OF WhatsApp Group by MSWA

The Social media has been spreading very quickly. Every person who wants to have the instate information on various aspects been using WhatsApp as means and getting enrolled in different WhatsApp group. At the request of many members and public at large at different Seminars we had organised the MSWA has created the areawise WhatsApp group. any person who want to be part of their respective

areawise group are requested to send your request to: WhatsApp Mobile No.: 7045599708 or E-mail to: sheetalp.pacpl@gmail.com / mswa.hsg@gmail.com with following details:
(1) Name, (2) Designation like Committee member or Secretary etc. (3) name of Society (4) Area for e.g. model town, Shastri ngr., or Road (5) Railway Stn. (6) E-mail Address _____

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- 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
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MAHARASHTRA SOCIETIES WELFARE ASSOCIATION

A-2/302, Laram Centre, Opp. Railway Station, Andheri (W), Mumbai - 58.,
Tel.: 022 - 42551414 / 26248589 / 65 E-mail : mswa.hsg@gmail.com

Dear Member,

27th October 2016

SUB: INVITATION / APPEAL

As you are aware your Association has been taking number of steps for easy implementation of Deemed Conveyance. Your Association has represented many times to Chief Minister, Housing Minister, Co-operative Minister, the Chief Secretary, the Housing Secretary, Co-operative Secretary, Co-operative Commissioner, I G R., to ease the process of Deemed Conveyance. However, on 14th June 2016, the Government has issued new guidelines wherein the BCC (Building Completion Certificate) has been mentioned as one of the documents to be submitted for Deemed Conveyance.

As per the Section-11(3) of M.O.F. Act, 1963, Occupation Certificate is required to be submitted (if any), which means the law does not require producing Occupation Certificate or Building Completion Certificate as one of the requirements for Deemed Conveyance.

However, we find that those Societies, who are not having O. C. do not come forward to submit the Deemed Conveyance Application.

In order to facilitate submission of this application before the DDR and on rejection thereof by DDR to file Writ Petition before the Hon'ble High Court, your Association has formed a Team of Legal Experts. You are requested to take a prior appointment and meet MSWA's Panel Consultants to get Conveyance of your Society.

In case your Society decides to organize and have guidance, a programme can be arranged. For further details please contact:

Ashok G Kulkarni,
022- 4255 1414, Mobile: 99692 84345
Email: ashokk.pacpl@gmail.com

MSWA EVENTS IN OCTOBER '16

Training: . As you are well aware, that this training programme has now been made mandatory u/s-24-A of MCS Act, 1960 read with Rule-30-A of MCS Rules, 1961 for all the members of Co-operative Housing Societies across the state by the Competent Authorities for hassle free running of the Society administration thereof. In the training five subjects are covered relating to Housing Societies by the experts. Each and every society is required to impart training to at least 20% of its members and committee members also and its staff. A Certificate of Participation to all the participants would be issued thereof.

Looking at the importance of the matter all members of MSWA are requested and advised to participate in the mandatory Training and for further details please contact Association's office as per the details published elsewhere in this issue.

Further, log-on to our new website: www.cooperativetraining.org for ensuring proper education that will benefit public particularly in co-operative society sector. For the benefit of society members across the Maharashtra we have recently launched website: www.mswa.co.in and you all are requested to take the advantage thereof by registering your participation in the future events.

All MSWA members are requested to continue to watch on its News Channel / You Tube regarding Deemed Conveyance, issues of Co-operative Housing Societies, procedures, litigations and solutions in Co-op Laws. There are close to five hundred videos which would enlighten you in Society issues. Please contact our office for scheduling appointments with our Expert Advocates / Consultants for any issues in society matters, where free advice would be given for a limited period in the interest of Societies across Mumbai and Thane.

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- (1) 97th Constitutional amendments, MCS (Amendment) Act, 2013, MCS(Amendment) Rules, 2014 and changes in the Model Bye-laws.
- (2) Redressal of complaints of the members of CHS and the Society.
- (3) Management of Cooperative Housing Societies, Election, Accounts & Audit.
- (4) Title Transfer of Flat, Conveyance, Stamp duty, Registration, Nomination etc.
- (5) Leakage, levy of charges, Structural audit, Repairs, Redevelopment.

ATTEND ANY ONE SESSION

TIME: 9am to 1pm or 3pm to 7pm

**Fees Rs.2013/= for one session for all members of society
* Certificate is given to the participants**

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The training shall be imparted by the expert faculties in the field and you may also get your doubts clarified in the classes or immediately after the session is over. We request you to register your name for the training by visiting the website www.cooperativetraining.org or by sending an email to mwa.sbtraining@gmail.com / mwa.hsg@gmail.com with the complete list of members with contact details and expected members to take the training. For more details you may contact our representative on : 022-42551414/32 & Preferred Locations.



For Registration & More Details Contact :

MAHARASHTRA SOCIETIES WELFARE ASSOCIATION

A/2-302, Laram Center, Opp. Rly Station, Near Bus Depot, Andheri (W), Mum - 58

Tel.: 022 - 4255 1414 / 022 2624 8589 Email : mwa.sbtraining@gmail.com

Website : www.cooperativetraining.org / www.mwa.co.in

EVERY SATURDAY EVENING 6 PM TO 9 PM TRAINING WILL BE HELD AT OUR ANDHERI OFFICE

Please Register your participation

**Note : If you Organise Minimum 25 Societies at your local area and arrange the Venue,
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Tel. No.- 022 - 2431 4404

MSWA ACTIVITIES

Maharashtra Societies Welfare Association (MSWA) a Mumbai based reputed NGO duly registered as Non-Profit Governing Organization and also a Charitable organization and Institution, certified by the Charity Commissioner Office, Mumbai. Our Association has been formed mainly to assist the Co-operative Societies and its Office Bearers of the Societies, to smoothly run the day-to-day affairs of the society under the provision of Act, Rules and Bye-laws. We have our in-house monthly publication MSWA'S Housing Societies Review dealing with all kinds of society related matters.

MSWA ACTIVITIES:

- a. Conduct weekly Seminar /work shop on different topic affecting Housing Societies
- b. Publication "MSWA'S Housing Societies Review" dealing with all kind of society related matters.
- c. Regular Classes for Housing Society Managers, Govt. Diploma in Co-operation & Accountancy Course at Different places.
- d. Publication of books on topics like Registration of Societies, Stamp Duty , Registration, Conveyance, Redevelopment, Leave and

- License, Indemnity Bond, Transfer of Flats, Nomination and Will etc.
- e. Regular Articles in number of newspapers on latest /current topics.
- f. Representation before the Government, Registrar and other authorities regarding the common problems faced by the member society and get the same resolved.
- g. Visit the Member society on request and guide the office bearers and its members.
- h. Act as an Arbitrator for resolving the disputes in the society between the Committee and the members.
- I Regular Camps like Housing Darbar for dispute redressals, Adoption of Bye-laws camp, Stamp Duty Amnesty Scheme camp, one to one Guidance camp on various society issues at different places.
- j. Succeeded in introduction of deemed Conveyance, reduction in stamp duty and also introduction of stamp Duty Amnesty Scheme, OC amnesty Scheme etc.

MSWA activities have been recognized and appreciated not only by the general public but also by Officers of the Department.

FREE PUBLIC LECTURE ON RIGHT TO INFORMATION ACT

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Key Speaker: Mr. Hariram Chaudhary, S.E.O. Ex. Special Executive Magistrate, Panelist and Moderator - TELEVISION & RADIO, Chairman - Publicity GIANTS INTERNATIONAL, Past National Director - HG. FELLOWSHIP, INDIAN JUNIOR CHAMBER

Topic: 1. PREVENTION OF DELAY IN DISCHARGE OF OFFICIAL DUTIES ACT. HE WILL ALSO GUIDE ABOUT EFFECTIVE USE OF LOKSHAHI DIN . 2. INFORMATION ABOUT RIGHT TO SERVICES ACT, WHICH HAS BEEN RECENTLY PASSED BY THE MAHARASHTRA ASSEMBLY.

THE LECTURE & INTERACTIVE SESSIONS WILL BE HELD AT CONFERENCE ROOM OF MAHARASHTRA SOCIETIES WELFARE ASSOCIATION AT

A-2/302, LARAM CENTRE, OPP ANDHERI RAILWAY STATION (WEST), MUMBAI 400 058
FOR FREE REGISTRATIONS CONTACT : Mob. 9322090137 OR TEL 42551414 OR Tel. 2367 9698

You are Welcome to post your questions / queries, by E-mail in advance, to hariramchaudhary@gmail.com / rsprabhu13@gmail.com



MAHARASHTRA SOCIETIES WELFARE ASSOCIATION (R)

“MSWA BRANCH OFFICE ”

Location	Address	Tel. No.
Fort	Sai Sadan, 1st floor, office No. 103, 76/78, Modi Street, Fort, Mumbai 400001	022 - 2265 65 82 98 21 23 47 70
Vasai	Swagat Bhavan Bldg., Near Indian oil, Opp. M. S. E. B. Colony, Vasai (E), Thane - 400 208.	0250 - 645 75 85 0250 - 645 75 86
Dombivali	1-B, Ram Govind Apartment, Opp. Vijya Bank, Near Brahman Sabha Hall, Dombivali (E) - 421 201.	0251 - 2422 880 097 68 919 470
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ANNOUNCEMENT

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

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Date : _____

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My/Our Particulars are as under.

My/Society Name _____

Address _____

Telephone (R) _____ (M) _____ (O) _____

Societies Registration No & Date _____

Total Members of Society _____ Flat _____ Shop _____ Garage _____

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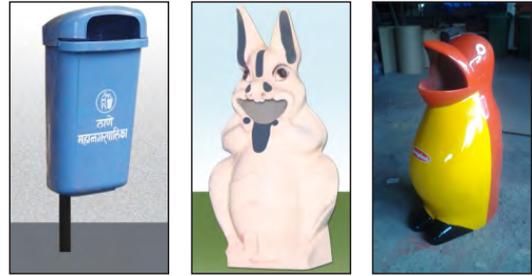
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