



# MSWA'S HOUSING SOCIETIES REVIEW



February 2015

Vol. 08 Issue 11

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## AFFORDABLE HOUSING & REDEVELOPMENT EXPO -2015



Inspired by vision of  
**Hon'ble Shri Narendra Modi**  
Prime Minister of India,  
HOUSING FOR ALL - by 2022



Tribute (आदरांजली) to  
**Hon'ble Shri Balasaheb Thackeray**  
Shiv Sena Founder for his dream of providing houses to mass.



Inspired by vision of  
**Hon'ble Shri Devendra Fadnis**  
Chief Minister, Govt of Maharashtra,  
HOUSING FOR ALL - by 2022

**Keynote Speakers Include 30+ Industry Experts**



**Shri Vinod Tawade**  
Hon. Education Minister,  
Govt. of Mah., Guardian  
Minister for Mumbai Suburbs



**Shri Prakash Mehta**  
Hon. Minister - Housing  
Govt of Maharashtra



**Shri Subhash Desai**  
Hon. Minister - Industry  
Govt of Maharashtra



**Shri Ashish Shelar**  
Hon. MLA &  
President - BJP Mumbai



**Shri Parag Alavani**  
Hon. MLA  
Govt of Maharashtra

**Venue : Bandra Hindu Association,  
Dr. K B Hedgewar Marg, Off Linking Road,  
Bandra (W), Mum - 50  
Date : 14th & 15th February, 2015  
Time : 10 am To 06 pm**

**SUPPORTED BY :**



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**Launching**  
**GRUHKRANTI**





मंत्री  
गृहनिर्माण, कामगार व खनिकर्म

महाराष्ट्र शासन.

मंत्रालय, मुंबई ४०० ०३२

दिनांक

२२ जानेवारी २०१५

शुभ संदेश

बांद्रा हिंदू असोसिएशन आणि महाराष्ट्र सोसायटीज वेल्फेअर असोसिएशन व अफोर्डेबल हाउसिंग वेल्फेअर असोसिएशन ऑफ इंडिया यांच्या पुढाकाराने अफोर्डेबल हाउसिंग अँड रिडेव्हलमेंट एक्सपो २०१५ या कार्यक्रमाचे आयोजन तसेच या निमित्ताने “गृहक्रांती” हे नवीन मासिक सुरू करण्यात येत आहे हे जाणून अत्यंत आनंद झाला.

आपल्या संस्थेकडून परवडणा-या घरांबाबत धोरण, सवलती तसेच गृहनिर्माण संस्थेबाबत चर्चासत्र सर्वसामान्य जनता, विकासक तसेच गृहनिर्माण संस्थेशी निगडीत घटकांना निश्चित उपयुक्त व मार्गदर्शनपर ठरेल.

आपल्या संस्थेच्या भावी वाटचालीसाठी तसेच संस्थेतर्फे प्रकाशीत होणा-या स्मरणिकेत माझ्या हार्दिक शुभेच्छा.

प्रकाश मेहता

प्रत,  
सीए. रमेश प्रभू, अध्यक्ष  
अफोर्डेबल हाउसिंग वेल्फेअर  
असोसिएशन ऑफ इंडिया

## MSWA'S HOUSING SOCIETIES REVIEW

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## EDITORIAL

Dear Members,

I personally congratulate each one of you for joining the like minded professionals to promote the Affordable Housing welfare Organisation of India(AHWOI).

After the initial inspiration and motivation received from Justice R.J. Kochar, Rtd Mumbai High Court judge in the First Affordable Housing Expo held in 2006, your association started interacting with number of persons and ultimately got an NGO registered in the name of AHWOI in 2010.

As Mahatma Gandhi said, " Be the change you want to see in the World". Justice R.J. Kochar was very candid that the prices of homes are sky rocketing and there is no chance were such high rocketing prices can be controlled given the shortage and unethical methods adopted by the developers. He said the honest and transparent organisation like MSWA should charge a nominal fees and see that the houses are made available with a transparent working to each citizen of India.

He said now the time is to take action and make the difference than only speaking. The same was taken as order given by the Hon'ble Judge and your association started working and thus gave a birth to AHWOI. Justice kochar was requested to inaugurate the office along with local MLA Shri. Vivek Pandit who also had worked for the welfare of Adhivais for many decades on 15.8.2010, another milestone. Lot of news paper carried the articles, conferences were held and the membership drive started.

Nearly 300 members enrolled and then started working on various affordable projects, funding requirements and financing such economically weaker. The vision of Shri. Narendra Modi, Hon'ble Prime Minister of India gave a different energy to AHWOI and accordingly, decided to launch the concept of Affordable Housing for all on 23.8.2014 being the completion of 12 years of MSWA, 18 years of completion of Swagat Housing Finance and having completed 25 years of professional work in the Housing sector by me, we arranged the Annual Day.

On Annual day, the website of AHWOI was inauguated, the concept of Grahkarnti and group booking was explained and started enrolling the members for AHWOI.



A concept to granting 99% loan with 1% contribution from the purchasers was conceptualized. Arrangements and tie up with required Institutions were done and the project " AHWOI Hometown Garden" at Karjat was taken to be opened up for members. A pre-launch was done on 24th Jan, 2015 at the site of " AHWOI Hometown Garden at Karjat " being a vasant Panchami day. A solgan "AHWOI Jan Ghar Yojan " and " AHWOI ghar ka Adhikar Low" was shouted. Two flats out of 32 flats of two wings opened under the Ahwoi Gruhkranti of Ahwoi Hometown Garden was booked and there after the enquires have started pouinnng.

As the saying goes in Hind movie " My Akeka chalta, Mazil ta our, lok jodthi kay our Karva panthe gaya" ( I started alone towards the destination, people started joining and thus a big que is formed). Now with few like minded financial institutions, builders, professionals, flat purchasers have joined the movement and I am sure in a days to come, it will turn out to be very great success

I congratulate the earlier bookers of the flats, builder, financer who will be honoured by Chief Guest, Shri. Prakash Mehta, Housing Minister, Shri. subahs Desai and other dignitaries on the launching of the Gruhkranti on 14th Feb and 15th Feb at Bandra Hindu Association , Dr. Hegdewar Marg, Linking Rd, Bandra W.

I invite you, your family and friends to witness the first of its kind beginning of Grahkranti to provide housing to all under Group Housing scheme based on the cooperative principles and values and with 100% cheque or bank transaction.

Pls do come and seeing is believing.

With Best Regards,  
CA Ramesh S. Prabhu, Chairman



## OBJECTS OF THE AFFORDABLE HOUSING WELFARE ORGANISATION OF INDIA

- To create a common platform to assist, guide and facilitate the members and the general public to have a residence, as may be decided from time to time by the organization all over India on self financing basis.
- To represent before the government, semi government, private parties, local bodies for the relaxation of various provisions to facilitate housing, commercial, industrial projects for the low income, economically weaker sections, middle income and higher income group people of India.
- To establish and conduct library and reading room., dispensaries, housing, commercial, industrial complex for members and the general public.
- To hold gathering, functions, seminars, lectures and meetings and social and religious matters.
- To set up and maintain or donate to any schools, college or educational institutions.
- To create a common platform to represent before the various government authorities, state and central organizations, public associations and societies about the common problems faced by the members of the Organisation and the general public.
- To undertake all such activities that are incidental or conducive to the achievement of any or all of the above objects in the interest of the members and the public.

[ विशेष-ध. आ. (मु. सा. वि. ) २-म.

२७

**नोंदणीचे प्रमाणपत्र**

याद्वारे प्रमाणपत्र देण्यात येते की, खाली वर्णन केलेली सार्वजनिक विस्वस्तव्यवस्था ही आज, मुंबई सार्वजनिक विस्वस्तव्यवस्था अधिनियम, १९५० (सन १९५० चा मुंबई अधिनियम क्रमांक २९) **Greater Mumbai Region, Mumbai** या अन्वये सार्वजनिक विस्वस्तव्यवस्था नोंदणी कार्यालयात योग्य रीतीने नोंदण्यात आलेली आहे.

सार्वजनिक विस्वस्तव्यवस्थेचे नाव **"Affordable Housing Welfare Organisation of India"**

सार्वजनिक विस्वस्तव्यवस्थांच्या नोंदणी पुस्तकातील क्रमांक **F-41768 (Mumbai)**

**Ramesh Shankar Prabhu** यांस प्रमाणपत्र दिले.

०५/०७/११

आज दिनांक ०५/०७/११ रोजी माझ्या सहीनिशी दिले.

(R.G. Mamoos)

Assistant Charity Commissioner  
Greater Bombay Region, Bombay.

मुंबई

विशेष-अ.जा./मु. सा. वि./५० म.

क्रमांक

**नोंदणी प्रमाणपत्र**

संस्था नोंदणी अधिनियम, १८६०  
(१८६० चा अधिनियम २१)

महाराष्ट्र राज्य, मुंबई, १७/०२/२०

नोंदणी क्रमांक **१०७० जी.बी.बी. शा. वि.**

याद्वारे असे प्रमाणित करण्यात येते की, **Affordable Housing Welfare Organisation of India**

खालील तारखेस संस्था नोंदणी अधिनियम, १८६० (सन १८६० चा अधिनियम २१) अन्वये योग्यरीत्या नोंदणी करण्यात आली.

तारीख **२९/०६/११** रोजी माझ्या सहीनिशी दिले.

संस्थेचे सहायक निबंधक,  
मुंबई विभाग, मुंबई.

# INSPIRATION & GUIDANCE BY JUSTICE KOCHAR REGARDING AFFORDABLE HOUSING FOR ALL

Extract of Speech by Justice Kochar as the Chief Guest in the Conference organised by MSWA during the Housing Society Expo 2006 held on 10/12/2006 at Hindu Association, Bandra



“ Justice Kocher stated that now-a-days lot of Redevelopment frauds are taking place due to ignorance of the people. He suggested to CA Prabhu that his Association should venture into redevelopment of Societies. & affordable housing. He suggested that small as well as big Societies should approach the Association for redevelopment of their buildings. He started that the Association has proper Infrastructure to undertake redevelopment. He added that unless redevelopment is entrusted to an honest organisation, proper redevelopment cannot take place.

He suggested CA Prabhu to let his Association undertake Redevelopment.

He suggested that the Association undertake one or two ventures. There should be professionalism in redevelopment. Free work has no value. Reasonable fee should be charged. The Association has the necessary expertise and infrastructure.

The Association also has the expertise to appoint Architects, Engineers, Advocates etc. He stated a member staying in a flat is not a pauper. He can definitely afford to pay a small fee to the Advocate for the work undertaken. Everyone requires money for living. Even the Advocate requires money to make a living. He stated the Association should undertake 4 to 5 projects. This will check the Builder's, Contractor's exploitation.”



The Affordable Hsg. Welfare Organisation of India is the result of Advice / Suggestion given by Justice Kochar.

**Hon'ble Shri Vivek Pandit, MLA - Vasai**  
Opening of AHWOI office on **15/08/2010**  
at Swagat Bhavan, Vasai Road - E



# BACKGROUNDS & STEPS OF THE AFFORDABLE HOUSING WELFARE ORGANISATION OF INDIA

## BACKGROUND

- As per Govt of India Report nearly 1.83 crore houses are required in Urban area in 4041 cities.
- Nearly 4.35 crore houses required in Rural Area in 6,00,000 villages in 29 states and 7 Union Territories.
- Total Shortage of houses is 6.18 crore houses
- Total Citizen deprived of houses considering 4 persons in a house i.e  $6.18 \times 4 = 24.72$  crores i.e nearly 20% of the Indian citizen, out of 125 crores.

## BACKGROUND

- Nearly 95 % of this shortage of houses is in EWS(Economically weaker section) who earn less than 1,00,000/- per year ( Monthly Rs.8,333/- or less) and LIG(Low income Group)earning Less than 2,00,000/- per year ( Monthly Rs.16,666/- or less).
- The Govt provided many schemes but they were not guided properly and could not take the benefit
- PM Shri.Narendra Modi has seen a vision to provide "HOUSING FOR ALL by 2022" ..

## INAUGURATION OF AHWOI -15.8.2010

- 1) AHWOI has been formed under Societies Registration Act, 1860
- 2) Aim to empower such citizen to own their own house by self financing Model.
- 3) Formed by like minded professionals under the inspiration of Justice R.J. Kochar expressed in Housing Society & Redevelopment Expo-2006
- 4) Has declared to work under Internationally accepted Co-operative Principles & Values.

## Step-1 : Become a member of AHWOI

- Collect the form from any offices of AHWOI or AHWOI home loan Consultant or Service providers and submit to AHWOI.
- Within 10 working days : Membership is granted or rejected after verifying the credentials and background.
- Issue membership Certificate and Card
- Free of cost membership is granted
- Forms and details available on website : [www.ahwoi.org](http://www.ahwoi.org)

## STEP-2 : ASSESSMENT OF NEED & CAPACITY OF HOUSE BY AHWOI HOME LOAN CONSULTANT

- AHWOI Designate a particular " Affordable Housing Advisor (AHA)" to meet and discuss the capacity to pay the EMI and savings habit of member at appointed time at his residence or office place.
- AHA Consultant submits his report and determines the need and capacity to own the house.
- Communicate the report to the member & fix up the cost of the house which can purchase & the area in which he can own the dream house

## STEP-3 : CREATE A FD AND RD OF 1% OF THE ESTIMATED BUDGETED VALUE OF THE HOUSE.

- AHWOI member shall be advised to open a Fixed deposit of 1% of the estimated cost of the house in his name in the empanelled banks / Credit Society.
- AHWOI member to open a monthly recurring deposit account of the same amount to substantiate the repayment capacity.
- Submit the copy of the Fixed Deposit and copy of RD pass book with a covering letter from the bank to AHWOI member relationship executive.

#### STEP-4 : CONDUCT DEMAND SURVEY & FIX UP THE LOCATION TO START THE PROJECT.

- The member need to submit the Demand Survey application with an intention to own the house
- AHWOI forms a group of members who require a houses at a particular budget and at a particular location.
- Conduct the meetings with said group of members and decide a particular location to own the house.

#### STEP-5 : INVITE THE DEVELOPERS/ BUILDERS TO CONSTRUCT FOR THE GROUP OF MEMBERS

- Ahwoi Appoints a Project Implementing Agency to initiate and complete the project as per the mandate given by the group of members.
- PIA of AHWOI shall release the Tender and advertisement inviting the bids from the selected location to provide required houses and to quote the price or through agents.
- Enter into an agreement to with such developer and then offer the houses to the members of AHWOI.

#### STEP-6 :APPOINTMENT OF LEGAL CONSUTANTS AND PMC BY AHWOI

- Appointed PIA to pay the required amount to get the plan passed and then offer to the members for booking.
- AHWOI legal consultants to get the title verified.
- AHWOI shall appoint a project Management Consultant to monitor and supervise the project from the beginning till the possession is handed over.

#### STEP-7 : PROJECT APPROVAL BY BANKS & HFC FOR HOME LOANS & MARGIN MONEY LOANS

- The project documents shall be submitted to the HFC and Banks to approve the project for 80% funding
- The same also will be approved by Credit society and cooperative banks or finance company to grant upto 19% of the cost of the house to meet the margin money requirement.

#### STEP-8 : PRE-LAUNCH AT SITE FOR SPOT AND MONTHLY REGISTRACION BOOKING OPEN

- Pre-launching is done at site to invite the interested members to book the house by surrendering the Fixed deposit of 1% of the cost of the house as a commitment to own the house.
- Meet the Margin Money lender and get the required Margin money sanctioned upto 19% of the cost of the flat:
- Pay the service charges of 2% to Margin money lender at the time of release of the loan
- Pay 2% for stamp duty and registration for registration of the house booked as a second charge security.

#### STEP-9 :BOOK THE HOUSE , PAY THE BOOKING AMOUNT, GET ALLOTMENT LETTER AND MOU.

- Submit the sanction letter for margin money loan and also Home Loan along with a demand draft or transfer of fund by e-banking to the developers account
- The developer to issue allotment letter and MOU on a stamp paper of Rs.100/- duly notarized for house booked.
- Approach the Margin Money lender and get the Mortgage deed registered with following parties: (a) Purchaser (b) Developer ( c) Project Implementing Agency (d) Lender and (e) AHWOI

#### SWAGAT AFFORDABLE HOUSING FOR ALL THROUGH Group of AHWOI members.

- Now builders do not give conveyance,
  - Occupation certificate not given
  - Houses not available for poor / LIG
  - The builders have lost faith in the developers
- Therefore to promote the old concept of CHS and to take it forward for the welfare of all,**
- Swagat Housing Finance Co Ltd has decided to Promote "Swagat Affordable Housing Model for All through AHWOI Members group".



**SWAGAT**

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

**Own Contribution 1 % & Loan  
from Swagat Group 99%**

**AHWOI Members get 10% discount**

# MANAGING COMMITTEE OF AHWOI



**CA. Ramesh S Prabhu, President**

He is a Chartered Account Practicing for the last 2 decades. He was a Member of Deemed Conveyance Committee of Govt. Of Maharashtra Represented before the joint Committee for Making Changes in the Maharashtra Housing Act 2012

**Mr. Prasad Kulkarni, Vice President**

He is Founder & CEO of Public Relations and Corporate Advertising Agency, Also Associated with various social institutions in Vile parle & Mumbai , since 1992, Also he is Associated with various NGO's.

President : Vile Parle Vikas Pratishthan, Mumbai, Vice-President : AHWOI, Mumbai, Hon. Secretary: Federation of Social Institutions of Vile Parle , Hon. Secretary : I Clean Mumbai, Member: Traffic Police Sub-Advisory Committee, Mumbai, Para Legal Volunteer: Mumbai District/Suburban Legal Services Authority, Mumbai, Advisor: Shri. Shivdurg Samvardhan, Pune,



**Shri V. Viswanathan,** Hon. Secretary of AHWOI, an Expert in the Housing Society matters. He is also Hon. Secretary of Vasai Taluka Co-operative Housing Society Ltd., He is a public speaker. He has authored Many books and written many articles in the leading news paper.

**CA. Vijay Rao, Treasurer** - He is a practicing Chartered Accountant and partner of M/s. RAV & Co. He is expert in bank audits and Income tax matters.



**Naresh Pai, Joint Secretary.** Manager of Swagat Housing Finance Company. Expert in Stamp duty and registration and deemed conveyance matter.

**Anita Viswanathan, Member**

She is B. Com, CA, vast experience in Project Consultants, Taxation & Accounts in Housing Society.



**Mr. Chetan Karachiwala, Member** He is B. Com, MBA - Finance & G. D. C. & A. He Has vast experience in Project Consultants, Taxation & Accounts in Housing Society

**G.G. Shanbhag., Member** Retired Bank Manager. He was bank employees trade union leader. He has fought for the welfare of the bank employees. Regular speaker and writer in Housing Society matters.



**Mrs. Sahana R. Prabhu, Member** A Commerce graduate has been in the business of finance and society consultancy for over a decade.



# AFFORDABLE HOUSING AND REDEVELOPMENT EXPO- 2015



**M**UMBAI is changing fast due to Redevelopment of old chawls, tenanted buildings and Housing societies, private buildings into towers and shopping Malls. There is enough scope to develop the affordable housing in Mumbai Metropolitan Region. Lot of changes in the co-operative law have been done, which has resulted into election by the election authorities in every society, adoption of new model bye-laws, filing of mandatory returns online etc., across the Maharashtra.

The Government has planned to bring various policy changes including quick approval systems, incentives for redevelopment, incentives for affordable housing, guidelines on redevelopments, announcement of housing policies, private public partnerships with MMRDA or MHADA, SRA etc. Yet, there are many gaps and there are misleading information amongst the flat owners, tenants who are planning for redevelopment and also policy changes regarding the affordable housing.

Under the leadership Hon'ble Chief Minister Shri. Devendra Fadnavis, we are expecting to have a good governance and a transparent system of working in the Government Departments & boost to Affordable Housing & Redevelopment.

Therefore, Bandra Hindu Association jointly with Maharashtra Societies Welfare Association (an NGO) has planned a - two day Exhibition cum Conference, Guidance Camp to the public at large for understanding the incentives, policies of affordable housing, latest changes in Housing societies regulations, policies in the pipeline about Redevelopment and the Conveyance.



We have planned a Affordable Housing & Redevelopment Expo - 2015 on 14<sup>th</sup> and 15<sup>th</sup> February, 2015 jointly with Bandra Hindu Association at their premises at Dr Hegdewar Marg, Opp: Amarsons showroom, Linking Road, Bandra(W) under the leadership of Hon'ble Shri. Ashish Shelar, MLA and president of BJP, Mumbai. We have invited Hon'ble Chief Minister Shri. Devendra Fadnavis, Hon'ble Housing Minister Shri. Prakash Mehta, Hon'ble Co-operative

Minister Shri. Chandrakant Dada Patil, Hon'ble Shri. Ravindra Waikar, Minister of State for Housing, Hon'ble Shri. Shri Dadaji Dagdu Bhuse, Minister of state for Co-operation including the Secretaries of the respective Departments to bring solutions on various issues related to Affordable Housing, Redevelopment and Co-operative Housing Societies.

## Conference Agenda Includes

- Inauguration Session & Speech on Affordable Housing - Chief Minister, Govt. of Maharashtra (invited)
- Issue for Housing Societies & Affordable Housing New Policies - Housing Minister, Govt. of Maharashtra
- Role of BMC at the time of Redevelopment - Chairman BJP, Mumbai City
- Development Control Rules & Redevelopment Benefits - Municipal Commissioner MCGM (invited)
- Property Tax, Service Tax, TDS, VAT on Flats and on Redevelopment
- Latest Circulars & GR on Redevelopment - Senior Govt Official
- MHADA - Redevelopment Latest Policy Changes - Vice President MHADA (invited)
- SRA - Latest Policy Changes - CEO SRA (invited)



# AFFORDABLE HOUSING & REDEVELOPMENT EXPO -2015

**Confirmed Speakers** more to join soon



**Shri Prakash Mehta**  
Hon. Minister - Housing  
Govt of Maharashtra



**Shri Subhash Desai**  
Hon. Minister - Industry  
Govt of Maharashtra



**Shri Ashish Shelar**  
Hon. MLA &  
President - BJP Mumbai



**Shri Sanjay Pandey**  
Special IG Police &  
Controller of  
Legal Metrology



**Shri Parag Alavani**  
Hon. MLA  
Govt of Maharashtra



**Shri Neerav Parmar**  
Chairman - Builders  
Association of India,  
Mumbai Centre



**Shri Madhukar Chaudhari**  
Maharashtra State  
Co-operative  
Election Commissioner



**CA. Ramesh Prabhu**  
President  
AHWOI



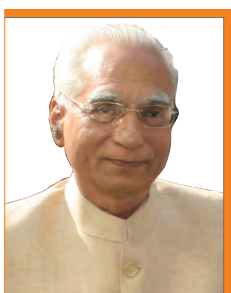
**Premnath**  
Architect  
Premnath  
and Associates



**Kalpesh Shah**  
Immediate Past President  
NAR India



**Shri Ajeet Manyal**  
Secretary  
Bandra Hindu Association



**Justice R.J. Kochar**  
Retd Judge High Court



**Vimal Punmiya**  
Chartered Accountant  
Vimal Punmiya & Co



**Dr Shankar Vishwanath**  
Former Director BMC &  
Director Swagat  
Housing Finance



**Pankaj Kapoor**  
CEO & Founder  
Lias Foras



# AFFORDABLE HOUSING & REDEVELOPMENT EXPO -2015

**Confirmed Speakers** more to join soon



**Vinod Sampat**  
Advocate



**Shri Subhash Awate**  
Retd DGP  
Maharashtra State



**Shri Subhash Patil**  
DDR & Competent Authority  
for Deemed conveyance



**Shri Vikas Rasal**  
Joint Registrar &  
Chairman for drafting  
the New Model Bye-laws 2015  
of Housing Societies



**Shri R B Haranal**  
Chairman Swagat  
Housing Fin.  
Ex Ch. Mgr RBI &  
Adv NABARD



**Vivek Pandit**  
Former MLA &  
Adivasi Activist

**Launching**



For any enquiries, contact: 022 - 4255 1414

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# AFFORDABLE HOUSING & REDEVELOPMENT EXPO - 2015

MSWA's Housing Societies Review 12 February 2015



# AGENDA : **AFFORDABLE HOUSING & REDEVELOPMENT CONFERENCE:** 14TH & 15TH FEB 2015 - MUMBAI



PROGRAM SCHEDULE: ON 14 <sup>TH</sup> FEBRUARY 2015 - Day 1		
Timing Session	Speaker	Session Topics
Inaugural Session 10.00 am	<b>Chief Guest - Hon'ble Shri Vinod Tawade</b> Hon. Education Minister, Govt. of Maharashtra, Guardian Minister for Mumbai Suburbs	Inauguration Session & Speech on Affordable Housing
	<b>Chief Guest - Hon'ble Shri Prakash Mehta,</b> <b>Housing Minister, Govt. of Maharashtra State</b>	Govt Initiatives and Policies on Affordable Housing
	<b>Hon'ble Shri Ashish Shelar, MLA &amp; Chairman - BJP - Mumbai City</b>	
	<b>Neerav Parmar, Chairman - Builders Association of India, Mumbai Centre</b>	
	Shri Niranjan Hiranandani, MD Hiranandani Group of Companies (Invited)	
	<b>Ajit Manyal - Sect, BHA</b>	
<b>Day 1: Session 1</b>	<b>Justice R.J. Kochar, Retd Judge High Court, Guest of Honor</b>	Role of BMC at the time of Redevelopment
	<b>Shri. Vivek Pandit, Guest of Honour, former MLA, Adivasi Welfare Activist</b>	
	<b>CA. Ramesh Prabhu, President , AHWOI</b>	Gruhkranti - AHWOI Jan Ghar Yojana: Presentation
	<b>Shri R B Haranal, Chairman Swagat Housing Fin, Council Member RICS, Fmr Chief Mgr &amp; Advisor RBI &amp; NABARD</b>	
11.30am	<b>Networking Tea Break</b>	
<b>Day 1: Session 2</b>	Hon'ble Shri Sitaram Kunte, Municipal Commissioner MCGM (Invited)	Policies of BMC on FSI, Fungible FSI, TDR, Open Space Deficiencies etc.
	<b>Hon'ble Shri Parag Alavani, MLA</b>	
	<b>Advocate Mr. Nitin Dalvi - Retd Judge</b>	Panel Discussion on Redevelopment issues
	Architect S K Das (Invited)	
	<b>Architect Premnath - Premnath &amp; Associates</b>	
	<b>Dr Vishwanath - Fmr Director BMC &amp; Director Swagat Housing Finance Co</b>	
	Leading Real Estate Developer	
	MCHI / CREDAI Official	
	<b>Q &amp; A Session</b>	
	<b>Networking Lunch (1.15pm)</b>	

	<b>Hon'ble Shri. Subhash Desai, Industries Minister (Govt of India)</b>	Make in Maharashtra and initiatives of the Govt to make the Building material available to affordable housing at a reasonable price
	Shri Sunil Mantri, President NAREDCO (invited)	
	<b>Shri Pankaj Kapoor, CEO Lises Foras</b>	
	<b>Kalpesh Shah, Imm. Past President NAR India</b>	
	<b>Networking Tea Break (3.15pm)</b>	
	Senior Representative JNNURM	Affordable Housing Schemes of Central Govt : Regulations on Affordable Housing – FDI, Tax Benefits, REITS
	Senior Representative Rajiv Awas Yojana	
	Senior Representative Rajiv Rin Yojana	
	Director, Micro Housing Finance Company (Invited)	Home Loans for Affordable Housing
	Director, National Housing Bank (Invited)	
	Leading Home Finance Company	
	Sr Representative HUDCO	
	Hon'ble Shri Kirit Somaya , MP (Invited)	Service Tax and Income Tax applicability. Property Tax, Service Tax, TDS, VAT on Flats and on Redevelopment
	<b>CA. Vimal Punmiya</b>	
	CA Rajkumar Adukia (Invited)	
	Shri Anil Harish, Partner D M Harish & Co (Invited)	
	<b>CA. Subhash Chhajed</b>	

<b>PROGRAM SCHEDULE: ON 15<sup>TH</sup> FEBRUARY 2015 - Day 2</b>		
<b>Timing / Session</b>	<b>Speaker</b>	<b>Session Topics</b>
Day 2: Session 1 10.00 am	Hon'ble Shri Chandrakant Dada Patil, Minister for Co-operation, Govt. of Maharashtra (Invited)	Policies of the Co-operative Department and specially in developing the Housing Societies
	<b>Architect Avadoot Pai</b>	
	<b>Shri. Madhukar Chaudhari, Maharashtra State Co-operative Election Commissioner</b>	Procedure for conducting Elections
	<b>Shri Vikas Rasal, Joint Registrar, Chairman for drafting the New Model Bye-laws 2015 of Housing Societies</b>	Latest Changes in Co-operative Societies Act and Housing Society Bye-laws
Session 2	<b>Shri Subhash Patil, DDR, Competent Authority for Deemed conveyance</b>	Deemed Conveyance
	Hon'ble Shri Sharma, Secretary, Co-operative Department (Invited)	79A directions on redevelopment
	<b>Adv. Amit Mehta</b>	Panel Discussion on Disputes in Redevelopment
	<b>Adv. Vinod Sampat</b>	
	Arch Arvind Nandapurkar	
	<b>Arch Karnik</b>	
	<b>Shri. Subhash Awate, Rtd DGP, Maharashtra State</b>	
	Shri. Suresh Sahu	

Session 3	Patron Speaker	
	<b>Networking Tea Break (11.45 am)</b>	
Session 4	Hon’ble Shri Ravindra Waikar,State Co-operative Minister ( Invited)	Redevelopment of MHADA building, SRA Building, Cess Building etc. MHADA – Redevelopment Latest Policy Changes
	Hon’ble Shri Satish Gavai , Housing Secretary (invited)	
	Senior SRA Official	
	Senior MHADA Official	
	<b>Q &amp; A Session</b>	
1.30 pm	<b>Networking Lunch</b>	
Session 5	Hon’ble Shri. Asmeen Gupta, IAS, CEO, SRA (invited)	SRA – Latest Policy Changes & Changes Required
	SRA Society Representative	
	Real Estate Developer - SRA Projects	SRA – Best to make affordable housing
	Sr Architect - SRA Projects	
Session 6	<b>Shri Sanjay Pandey, Special IG of police and Controller of Metrology Department (Weight and Measurement)</b>	Area difference in flat at the time of purchase of flat and Redevelopment and consumer rights
	Shri Girish Bapat – Cabinet Minister for Food & Civic Supplies (Invited)	
	Adv. Shirish Deshpande	
	Adv. Anand Patwardhan	
	<b>Shri Krishnaraj Rao</b>	
4.00 pm	<b>Networking Tea Break</b>	
Session 7	Sr Rep Mumbai Bank	Self Redevelopment Initiatives & Funding Options
	<b>Director, Swagat Housing Finance</b>	
	<b>AHWOI Initiatives</b>	
Session 8	Hon’ble Shri. Eknath Kadse, Revenue Minister (Invited)	Deemed Conveyance & Stamp Duty
	Hon’ble Dr.Shrikar Pardeshi (Invited)	Stamp duty and registration concession to the Affordable Housing - Permanenet Alternative
	Shri. Santosh Kumar, Engineer, (invited) Ready Recknor Author	
NOTE:-	1) Chief Guests, some of the guest & panel Experts, Speakers have been invited and is subject to their Confirmation	
	2) The organiser reserves right to reschedule/ modify the program in taking into account the availability of Guests & Speakers	



# AFFORDABLE HOUSING & REDEVELOPMENT EXPO - 2015

MSWA's Housing Societies Review 15 February 2015



# Launching -KARJAT PROJECT

## GRUHKRANTI

### AFFORDABLE HOUSING



Dear brothers and sisters of India,

I take this opportunity to wish you a great New Year 2015 and would like to empower you to create wealth with minimum contribution of 1% of any the financial goal that you want to achieve. As you aware, that I am associated with Swagat Group & is the President of Affordable Housing Welfare Organisation of India (AHWOI) & Chairman of Maharashtra Society Welfare Association (MSWA).

Affordable Housing Welfare Organization Of India (R) "AHWOI" is an NGO registered under the Societies Registration Act, 1860 and also under the Bombay Public Trust Act, 1950 with a single aim at empowering each citizen of India to own houses. AHWOI has been formed in the 2010 by the like minded professionals like CAs, Doctors, Retired Government and Semi-Government officials, Advocates, social activists with the social cause of making available affordable houses to Low/ Medium Income citizens of India within their budget and need.

AHWOI and MSWA has been formed by the like

minded professionals. My experience of over 2 decades of professional practice in end to end resolution of all aspects of cooperative sector has facilitated to form these NGOs. AHWOI is the outcome of the motivation and inspiration generated by Mr. Justice R.J.Kocher (Retired) during his speech in the first housing and redevelopment EXPO held in 2006 at Bandra. AHWOI is steering a revolution named "**Gruh Kranti**" taking inspiration from our honorable Prime Minister Shri. Narendra Modi's vision of housing for all citizens of India by 2022. AHWOI has determined to facilitate the housing of 1 lakh houses to LIGs /MIGs in the next 5 years

Under this revolution AHWOI will bring different stakeholders on a single platform to facilitate, educate, counsel, guide and handle the members to own their house with a minimum contribution of 1% & balance 99% would be arranged by way of loan repayable within period of 15 to 20 years with interest ranging between 9.6% to 15 % per annum. Seeing is believing, therefore as part of the team AHWOI I invite to be part of First "**AHWOI Jan Ghar Yojana**" the details of which are as under:

<b>Project Name</b>	<b>AHWOI Hometown Garden</b>
<b>Builder</b>	Hometown Developers
<b>Location</b>	Near Railway Station, Karjat(West)
<b>Land Parcel Size (in acres)</b>	4000 Sq.meters
<b>Amenities</b>	Vitrified tiles, Aluminum sliding windows, decorative doors, Lift , car parking, children play area, indoor game facility, power back up, landscape garden, CCTV, Intercom facility etc.
<b>Apartments available under AHWOI Scheme</b>	32 Flats
<b>Site Address (Venue for prelaunch)</b>	Hometown garden, Uddham nagar, Near railway Station, Behind S.T. Bus Depot, Karjat(W), Dist. Raigad
<b>Inauguration Program</b>	14 <sup>th</sup> & 15 <sup>th</sup> February, 2015
<b>Chief Guest for Inauguration</b>	& Hon'ble Shri Subhash Desai (Minister of Industry Govt of Mah.)

Normally, the AHWOI admits the members without charging any fees and conducts the camp at different venues with three desks as under:

- (A) AHWOI Membership desk – spot booking & Monthly Registration desk
- (B) Developer Desk
- (C) Financial Institution Desk

At the spot booking and registration desk by paying 1% contribution and the remaining 99% would be facilitated by way of loan from financial institutions, subject to assessment of loan eligibility basis income proof. You can actually inspect the site and become a member and get the loan sanctioned of your dream house.

I also invite you are for the formal launching to honor flat purchasers who have registered, under the schemes in the hands of Hon'ble Shri. Prakash Mehta, Minister for Housing Government of Maharashtra and Hon'ble Shri. Subhash Desai, Minister for Industry Government of Maharashtra in Expo 2015 jointly coordinated with Bandra Hindu Association as scheduled in Bandra (West) on 14<sup>th</sup> Jan to 15<sup>th</sup> Jan at 10.00 A.M to 06.00 P.M.

Please come and witness the scheme in action in this Expo 2015 wherein the first lucky members who have booked flats under this scheme would be felicitated by the Guests' of Honor. Also, I welcome you to come and get yourself educated on affordable housing concept during our awareness sessions which are also an integral part of the Expo 2015. Please come and meet our legal team and shoot your queries and get clarity on our scheme. Once you are satisfied upon visiting the site and understanding of all aspects of the project, you may decide to invest in the project. You would be required to reserve the apartment by paying 1% of the cost of apartment basis and your papers will be assessed by the Finance Company/ credit societies upto 19% of margin money and remaining 80% by the Housing Financial Institutions. However, you would be required to pay 2% Service Charges to AHWOI for manage its affairs. Please note there would be no cash transaction whatsoever in the entire deal.

Your Membership would be absolutely free. Welcome!! And be a part of Gruh Kranti Movement!!

You may reach our website for further details.  
Website: [www.ahwoi.org](http://www.ahwoi.org)



## AFFORDABLE HOUSING Membership & SPOT BOOKING DRIVE



**SITE - AHWOI Hometown Gardens,**

**Uddham Nagar, Near Railway Station, Behind S T Bus Depot, Karajit (W)**



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

**Own Contribution 1 % & Loan from Swagat Group 99%**

**AHWOI Members get 10% discount**



**AFFORDABLE HOUSING WELFARE ORGANISATION OF INDIA**

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

**A/2-302, Laram Center, Near Bus Depot, Opp: Andheri Platform No. 6, Andheri (W), Mumbai- 400 058**

**Tel: 022-42551414, E-mail: [ahwoi.hsg@gmail.com](mailto:ahwoi.hsg@gmail.com), Web.: [www.ahwoi.org](http://www.ahwoi.org)**

## HOMETOWN Garden

Where Life Meets Nature



### The Luxury and Happiness in a Serene Environ of Karjat

A sought after destination "HOME TOWN GARDEN" has a lot more to offer for a home buyer. It is located just 4 minutes walking distance from Karjat Railway station with wide terraces of "HOMETOWN GARDEN", residents get the uninterrupted panoramic view of lush green hills.

Bask in the glorious sunshine, let the breeze caress you, live those are moments of being one with nature, Enjoy the precious time playing with your loved ones.

Garden, Children's play area and indoor games facilities assures that you and your family enjoy the life to the fullest.

### HOMETOWN DEVELOPERS

Site Address : Hometown Garden, Uddham nagar, Near Railway Station, Bahind S. T. Bus Depot, Karjat (W), Dist. Raigad



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

Own Contribution 1 % & Loan from Swagat Group 99%

AHWOI Members get 10% discount



### AFFORDABLE HOUSING WELFARE ORGANISATION OF INDIA

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

- Attractive Schemes for Govt. / Semi Govt. & Bank Employees
- Budget Housing for all
- Quality Construction
- 25% Own Construction, 75 % Housing Loan
- Ownership Flats

- To provide Affordable houses to LIG , HIG, & MIG
- Affordable Houses to Women, Minorities, SC/ ST

Web.: [www.ahwoi.org](http://www.ahwoi.org)

### For More Detail Contact :

### AFFORDABLE HOUSING WELFARE ORGANISATION OF INDIA

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



A/2-302, Laram Center, Near Bus Depot, Opp: Andheri Platform No. 6, Andheri (W), Mumbai- 400 058 Tel: 022-42551414  
E-mail: [ahwoi.hsg@gmail.com](mailto:ahwoi.hsg@gmail.com), Web.: [www.ahwoi.org](http://www.ahwoi.org)

## BRIEF DESCRIPTION ABOUT THE COMPANY

A diversified company which deals in Real Estate, Civil Constructions and Education. Bharat Enterprises is an organization with more than 6 decades of technical expertise and a reputation of providing end to end quality solutions in all developmental domains. We customize each project providing an unbeatable combination of superior design, superior finishing and superior material.

Mr. Rashid Parihar, a visionary entrepreneur, founded Bharat Enterprises with a single view of creating homes for his people. Today one man's vision has transformed into a large organization with an impressive portfolio in Development and

Construction, including Hospitality, Healthcare and Educational projects. Bharat Enterprises has a reputation of partnering with some of the most renowned architects in the country which gives us an opportunity to serve some of the best clients. Total Quality Management to us, is a norm rather than an exception, which is the secret of our exponential growth rate. Our Well Networked, Customer Driven attitude is shared by our entire team of architects, engineers and other professionals. Our dictum is to move in par with time, ensuring time based service of a highly finished product. Our Management Transparency over decades has earned us trust and a reputation of being class apart.

### Profile of Promoters:

**Rashid Parihar:** A dynamic personality who heads the firm, handling P2P of the business, with his involvement in each and every aspect of the firm. He has a history of 40 years behind him making him versatile in his field. He is involved in business development, setting up new ventures and creating up a new pathway for the company to follow.

**Khalid Parihar:** He is the younger brother who is the technical brain of the firm. He handles the construction part of the firm making sure everything is as per guidelines of the authorities

& quality of the product is to the highest standard.

**Naasir Parihar:** He is the youngest brother and handles the finance part of the firm. He actively involved into sale and purchase of the flats, construction material etc.

**Arshad Parihar, Aamir Parihar, Azhar Parihar:** They are the new generation of youngsters who are fully equipped with civil engineering, commerce and construction management degrees. They take care of day to day functioning of the firm keeping up with the timeline of construction, quality control and safety.

## PHOTOS OF DIRECTORS OF BHARAT GROUP



**Mr. Abdul R. Parihar**  
Chairman,  
Managing Director



**Mr. Arshad R. Parihar**  
Director



**Mr. Aamir R. Parihar**  
Director



**Mr. Azhar R. Parihar**  
Director



**Mr. Khalid H. Parihar**  
Director



**Mr. Nasir H. Parihar**  
Director



**Flat range ₹ 18 to ₹ 25 lacs 1 BHK & 2 BHK**  
**Own Contribution 1 % & Loan from Swagat Group 99%**  
**AHWOI Members get 10% discount**



TYPE	Area	RATE/SQ.FT	Discount	Discount Rs.	Basic Rate	BASIC COST	1% DP	STAMP DUTY & REGISTRATION @6% & SERVICE TAX@3.09% & VAT@1%	SOCIETY FORMATION, 12 Months Maintenance, Meter Charges & Legal Fees	TOTAL COST
1BHK	610	3960	25	990	2970	1811700	18117	196599	67460	1940259
1BHK	640	3960	25	990	2970	1900800	19008	206243	68540	2034083
1BHK	655	3960	25	990	2970	1945350	19454	211065	69080	2080995
2BHK	810	3960	25	990	2970	2405700	24057	260993	74660	2565753
2BHK	825	3960	25	990	2970	2450250	24503	265815	75200	2612665
2BHK	850	3960	25	990	2970	2524500	25245	273752	76100	2690852
2BHK	890	3960	25	990	2970	2643300	26433	286611	77540	2815951
2BHK	910	3960	25	990	2970	2702700	27027	292540	78260	2878500
2BHK	925	3960	25	990	2970	2747250	27473	296863	78800	2925413
2BHK	940	3960	25	990	2970	2791800	27918	301185	79340	2972325
2BHK	970	3960	25	990	2970	2880900	28809	309829	80420	3066149

SR.NO	STAGE	PERCENTAGE
1	Booking Amount	20%
3	On Commencement Of Plinth	8%
4	On Commencement Of 1st Slab / 2nd Slab / 3rd Slab / 4th Slab / 5th Slab	8% / 8% / 8% / 8% / 8%
5	On Starting Of Brick Work & Plaster	8%
6	On Starting of Doors, Windows & Floorings.	8%
7	On commencement of Electrical & Plumbing work & Painting	8%
8	On Possession	8%
	Total	100%

#### PROJECT- Hometown Garden -Karijat

<b>Note:-</b>	
<b>Stamp duty</b>	5%
<b>Registration</b>	1%
<b>VAT</b>	1% (at the time of every payment)
<b>Service tax</b>	3.09% (at the time of every payment)
<b>Society maintenance and formation, legal charges, non-refundable deposits</b>	At the time of possession

**TO PRE LAUNCHING OF AHWOI HOMETOWN GARDEN ON 24<sup>TH</sup> JANUARY 2015 AT SITE OFFICE –**  
**CHIEF GUEST SHRI RAJESH LAD PRESIDENT KARJAT MUNICIPAL COUNCIL,**  
**GUEST OF HONOR MR. TEMKAR, CORPORATAR KARJAT MUNICIPAL COUNCIL**



L to R : Adv. Arun Bendkhale, Mayur, P. R. O. AHWOI, Shri Mr. A. RASHID PARIHAR, MD -Hometown Developer & Bharat Group, Mr. Temkar, Corporator - Karjat Mun. Corp., Mr. Rajesh Lad, President, Karjat Mun. Corp., CA Ramesh Prabhu, President AHWOI & Shri Vedavyas Bhat, Pandit



Inspection of Work progress site done by CA Ramesh Prabhu, President AHWOI, along with Shri Mr. A. RASHID PARIHAR, MD -Hometown Developer & Bharat Group,



**Flat range ₹ 18 to ₹ 25 lacs 1 BHK & 2 BHK**  
**Own Contribution 1 % & Loan from Swagat Group 99%**  
**AHWOI Members get 10% discount**



Hometown Garden - Area statement									
Flat No	Type	FSI approved as per KMC	Carpet area of the flat	Area for fixcation of price	Flat No	Type	FSI approved as per KMC	Carpet area of the flat	Area for fixcation of price
<b>F-Wing</b>					<b>F-Wing</b>				
101	1 BHK	546.93	458.50	655.00	201	1 BHK	546.93	458.50	655.00
102	1 BHK	546.93	458.50	655.00	202	1 BHK	546.93	458.50	655.00
103	2 BHK	676.35	567.00	810.00	203	2 BHK	676.35	567.00	810.00
104	1 BHK	546.93	458.50	655.00	204	1 BHK	546.93	458.50	655.00
301	1 BHK	546.93	458.50	655.00	401	NIL		NIL	NIL
301	1 BHK	546.93	458.50	655.00	402	NIL		NIL	NIL
303	2 BHK	676.35	567.00	810.00	403	NIL		NIL	NIL
304	1 BHK	546.93	458.50	655.00	404	NIL		NIL	NIL
		<b>4634.25</b>	<b>3885.00</b>	<b>5550.00</b>			<b>2317.13</b>	<b>1942.50</b>	<b>2775.00</b>
<b>E-Wing</b>					<b>E-Wing</b>				
101	2 BHK	743.15	623.00	890.00	201	2 BHK	772.38	647.50	925.00
102	1 BHK	546.93	458.50	655.00	202	1 BHK	546.93	458.50	655.00
103	1 BHK	546.93	458.50	655.00	203	1 BHK	546.93	458.50	655.00
104	2 BHK	759.85	637.00	910.00	204	2 BHK	809.95	679.00	970.00
105	1 BHK	509.35	427.00	610.00	205	1 BHK	534.40	448.00	640.00
301	2 BHK	743.15	623.00	890.00	401	2 BHK	772.38	647.50	925.00
301	1 BHK	546.93	458.50	655.00	402	1 BHK	546.93	458.50	655.00
303	1 BHK	546.93	458.50	655.00	403	1 BHK	546.93	458.50	655.00
304	2 BHK	759.85	637.00	910.00	404	2 BHK	809.95	679.00	970.00
305	1 BHK	509.35	427.00	610.00	405	1 BHK	534.40	448.00	640.00



# AFFORDABLE HOUSING WELFARE ORGANISATION OF INDIA

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

## APPLICATION FORM FOR FREE MEMBERSHIP

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

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

**My particulars are as follows:**

1. Name in full with surname first : \_\_\_\_\_  
(Surname) (Real Name) (Father's Name)

2. Office address in full/Designation : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. Residential address : \_\_\_\_\_  
\_\_\_\_\_

4. Phone No. \_\_\_\_\_ Mobile No.: \_\_\_\_\_ Email \_\_\_\_\_

5. Date of Birth \_\_\_\_\_ Age \_\_\_\_\_ Monthly Income \_\_\_\_\_

6. Depend of Member : \_\_\_\_\_

7. Liabilities : Lone: \_\_\_\_\_ Bank Lone \_\_\_\_\_ Others \_\_\_\_\_

8. Total Family Income : \_\_\_\_\_

9. Membership of any other Professional Societies / Associations with Registration Nos.

a) \_\_\_\_\_

b) \_\_\_\_\_

10. Location You Prefer: \_\_\_\_\_ Lone Require: \_\_\_\_\_

Date: \_\_\_\_\_ Signature the Applicant \_\_\_\_\_

Name & AHWOI /MSWA Membership No. \_\_\_\_\_

## WORKING OF AFFORDABLE HOUSING WELFARE ORGANISATION OF INDIA SCHEMES:

**I**n the year 1915, the first Co-operative Housing society in Asia was formed by the Saraswat Community of North Kenara District of Karnataka at Girgoan. The community persons came together and registered “**Saraswat Co-operative Housing Society Ltd**” to provide housing to the extended family of the Saraswat persons. This became a very popular concept to form the Housing societies and provide the houses to its members at the reasonable cost.

This became so popular that employees of various organization starting availing Provident Fund non refundable loan for 20% of their contribution and 80% funding being availed from Employer like Indian Airlines, Air India, L & T, RBI, NABARD, Almost all nationalized and cooperative banks, income tax, post office etc at the concessional rate to get their dream house constructed. However, as the time passed, the employers due to pressure on their working capital stopped giving Housing loans and they had to run pillar to post to get their 80% contribution. The concept of 100% funding to own the house slowly vanished. The cost of land, cost of construction and the approval expenses including the cash involvement in the real estate virtually made the group housing scheme out of the reach of the persons and builder started purchasing the land or take the development rights and sell the flats under Maharashtra Ownership flat Act, 1963.

*It is observed that Army Welfare Housing Organisation (AWHO)( [www.awhosena.in](http://www.awhosena.in)) Air Force Naval Housing Board ([www.afnhb.org](http://www.afnhb.org)), CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION (Under M/O Housing and Urban Poverty Alleviation ) (<http://www.cgewho.in>) and many more state Government employees housing welfare organizations are functioning to provide housing to their employees at no profit and no loss. There is no civilian or Citizen organization on the same principles to help the citizens to own the houses at the reasonable rate and without much difficulties.*

**Considering the above background and the inspiration and guidance received from Hon'ble Justice Shri. Rajan Kochar, Rtd High**

**Court judge and NGO in the name of Affordable Housing Welfare Organisation of India was inaugurated on 15.8. 2010. Inspired and motivated by the vision of Hon'ble Prime Minister Shri Narendra Modi to provide housing for all by 2022 and also as a Tribute to Hon'ble Shri. Balasaheb Thackery, Shiv Sena Founder for his dream of providing houses to mass.**

**AHWOI started working on “Gruhkranti” to provide Right to Housing to all. Further the slogan “AHWOI JAN GHAR YOJAN ME SAMEEL HO !” “AHWOI Ghar to Adhikar Lo !” and the website was launched on 23.8.2014 to provide information to the members and the public at large to get involved in this movement.**

**In order to fund the Margin money, where the members do not get the PF or any other loans or the funds are not available upto 19% Margin money loan is arranged at 9.6% p.a payable over a period of two years is worked by AHWOI through number of Credit societies( MSWA Metropolitan Co-operative Credit Society, The Karnatak Co-operative Credit Society Ltd) , Non Banking Finance Companies. (Anaga Swagat Finance And Investment Pvt Ltd) and 80% funding of the flats to be repaid only after getting the possession of the flats from the approved Housing Finance companies like HDFC, LIC Housing Finance Co Ltd., PNB Housing Finance Ltd., Dewan Housing Finance, Indiabulls Housing Finance, GIC housing and other banks at the reasonable rate of interest. Presently, the Swagat Housing Finance Company Ltd has tied up with AHWOI to grant 80% loan at reasonable rate to be repaid only after receiving the possession of the flats.**

Thus Affordable Housing welfare Organisation, work as a catalyst or a facilitator and connector of loose ends to the economically weaker section, Low income and middle income group to realize their dream of owning the house under group Housing schemes similar to Army Welfare Housing Organisation or of the similar kind explained above. The AHWOI works on co-operative

Principles and values with No profit and No loss basis.

AHWOI facilitates its members by doing the following activities to own their dream home:

(1) Empower them to Save 20% to 25% for down payment by opening a recurring deposit in the approved credit society, co-operative bank or commercial banks in their own name to substantiate their repayment capacity or arrange short term Margin Money loan upto 19% of the cost of the flat for a period of 2 years at 9.60% interest per annum.

(2) Arrange the loan facility of 80% of the cost of the flat from the leading Housing Finance companies and banks, the EMI and interest of which is payable only after receiving the possession. Till the possession is given of the flats purchased and registered in the name of the member, the interest on such 80% loan will be borne by the developer or Project implementing agency (i.e a famous scheme of 25% down and 75% after possession or 20: 80 scheme).

(3) Once Margin money loan is repaid by EMI during the construction period, the possession will be given to such member purchaser of the flat and New EMI for housing loan will start) - So a person who has even say 5% amount will be able to raise 15% or 20% by way of short term loan of 2 years and housing loan of 75% or 80% for 15 or 20 years at the monthly reducing schemes of respective banks or HFCs.

(4) AHWOI do the title verification, plan approval and capacity of the developer about the deliverable etc as 100% flats of the project will be given to the members of Affordable Housing Welfare Organisation of India through group booking.

(5) The rate will be much competitive as we will be taking the investors discount of 10% to 20% in advance from the developer. So a flat costing Rs.20,00,000/- say at the rate of Rs.4000 for 500 sq. feet will be made available for cost of Rs 3600/- per square feet say 10% discount to 3200/- Say 20% discount (i.e Rs.18L to Rs.16L)/ This will be a great boom and service to the Low and middle income group person earning family income of say

Rs.25,000 per month to Rs.40,000pm (husband and wife together).

(6) As the decision is delayed by the member to book the house, the discount will be reduced by 1% per month on the entire estimated cost of the flat to be fetched at the time of possession of the flat. For example at the time of pre-launch, the discount offered to the member is say 25% on the value of the flat estimated to be getting after two years and during the first month after pre-launch, the discount will be reduced to 24% of the value of the flat and thereafter in the following month the discount will be reduced by another 1% which means the discount will be 23% of the value of the flat and so on. Therefore, it is advisable to book the flat during the pre-launch to get the maximum benefit of discount.

(7) In case, the member wants to surrender the flat, he will be able to do so and he will be able to get the entire money paid to the developer and EMI paid towards margin money loan repayment. The only loss would be his service charges paid to AHWOI at 2% of the cost of the flat, service charges and stamp duty paid for getting the loans sanctioned by Margin money lender and the Housing Finance companies.

(8) Over a period of 5 years, if the value of the flat goes up say double, which the history is the witness (simple growth of 20% per annum), a person purchasing the flat of Rs.20L for say Rs.18L, will be able to make it for Rs.40L in 5 years. In five years, he pays say interest of 10% p.a say Max-Rs.9,00,000/- and principle payment of say Rs.1,00,000/- and down payment of say Rs.4 Lakh, Miscellaneous Exps say Rs.one Lakh ) still he makes a profit of Rs.25L i.e (Rs.40L- Rs.15L)

There no investment which is so much risk free and an opportunity to make good return, create wealth and own a dream house which they never and eve could dream about.

The satisfaction that we will be deriving from the same will be very big. So I need your full support to take my dream of providing houses to every citizen who dream and take action by becoming our members.

## GOOD INVESTMENT OPPORTUNITY

Buy a flat at AHWOI Hometown Garden Project at Karjat and get the good appreciation on your investment:

Area of the Flat for the purpose of Rate Fixation (Saleable Area) : 610 Sq. Feet Plan approved by Karjat Municipal Council and Construction upto plinth is completed Expected to give the possession by December 2016 Expected rate after two years say in Feb, 2017 Rs.3,960/- Sq. Feet Expected value of the flat after the possession Rs. 24,15,600/- Rate of Discount offered as under considering the date of booking of the flats

Sr No.	Booking During the period	Rate of discount	Discount Amount on Rs.24,15,600 @ Applicable Rate of Discount	Final price=Rs. Expected Price- Discount	Down Payment 1% of Final price by FD in Bank or Credit Society Rs.	Margin Money Loan 19% of Final price @ 9.6% Rs.	Interest for the period paid @ 9.6%p.a. on 19% of the Loan Amount	No of months for which EMI is Paid (In Months)	EMI during the Period of Construction	Net Profit only on Discount Amount Rs.	Percentage of Profit on Interest paid and Discount received (Per Month)
1	24-01-2015 to 15-02-2015	25%	603900	1811700	18117	344223	66091	24	17096	537809	34%
2	16-02-2015 to 28-02-2015	24%	579744	1835856	18359	348813	66972	24	17324	512772	32%
3	01-03-2015 to 31-03-2015	23%	555588	1860012	18600	353402	67853	23	18315	487735	30%
4	01-04-2015 to 30-04-2015	22%	531432	1884168	18842	357992	68734	22	19397	462698	28%
5	01-05-2015 to 31-05-2015	21%	507276	1908324	19083	362582	69616	21	20581	437660	26%
6	01-06-2015 to 30-06-2015	20%	483120	1932480	19325	367171	70497	20	21883	412623	24%
7	01-07-2015 to 31-07-2015	19%	458964	1956636	19566	371761	71378	19	23323	387586	23%
8	01-08-2015 to 31-08-2015	18%	434808	1980792	19808	376350	72259	18	24923	362549	21%
9	01-09-2015 to 30-09-2015	17%	410652	2004948	20049	380940	73141	17	26711	337511	19%
10	01-10-2015 to 31-10-2015	16%	386496	2029104	20291	385530	74022	16	28722	312474	18%
11	01-11-2015 to 30-11-2015	15%	362340	2053260	20533	390119	74903	15	31001	287437	16%
12	01-12-2015 to 31-12-2015	14%	338184	2077416	20774	394709	75784	14	33607	262400	14%
13	01-01-2016 to 31-01-2016	13%	314028	2101572	21016	399299	76665	13	36613	237363	13%
14	01-02-2016 to 29-02-2016	12%	289872	2125728	21257	403888	77547	12	40120	212325	11%
15	01-03-2016 to 31-03-2016	11%	265716	2149884	21499	408478	78428	11	44264	187288	10%
16	01-04-2016 to 30-04-2016	10%	241560	2174040	21740	413068	79309	10	49238	162251	9%
17	01-05-2016 to 31-05-2016	9%	217404	2198196	21982	417657	80190	9	55316	137214	7%
18	01-06-2016 to 30-06-2016	8%	193248	2222352	22224	422247	81071	8	62915	112177	6%
19	01-07-2016 to 31-07-2016	7%	169092	2246508	22465	426837	81953	7	72684	87139	4%
20	01-08-2016 to 31-08-2016	6%	144936	2270664	22707	431426	82834	6	85710	62102	3%
21	01-09-2016 to 30-09-2016	5%	120780	2294820	22948	436016	83715	5	103946	37065	2%
22	01-10-2016 to 31-10-2016	4%	96624	2318976	23190	440605	84596	4	131300	12028	1%
23	01-11-2016 to 30-11-2016	3%	72468	2343132	23431	445195	85477	3	176891	-13009	-1%
24	01-12-2016 to 31-12-2016	2%	48312	2367288	23673	449785	86359	2	268072	-38047	-2%



# 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

To,  
Managing Director

## **Facilitate and book your flats for our members**

### **Affordable Housing & Redevelopment Expo 2015 at Bandra on Feb 14 & 15, 2015**

Dear Sir / Madam,

Affordable Housing Welfare Organisation Of India (R) "AHWOI" is an NGO registered under the Societies Registration Act, 1860 and also under the Bombay Public Trust Act, 1950 with a single aim at empowering each citizen of India to own houses. AHWOI has been formed in the 2010 by the like minded professionals like CAs, Doctors, Retired Government and Semi-Government officials, Advocates, social activists with the social cause of making available affordable houses to Low/Medium Income citizens of India within their budget and need.

We congratulate you for the heights you have scaled in real estate development. In your endeavourer we will be pleased to join hands and become the medium for fulfillment of dream of owning a residential accommodation by the affordable mass.

AHWOI has more than 1000 members looking for flats in projects like yours. Our advertisements are appearing regularly in the leading newspapers and copies of some of these advertisements are enclosed herewith. The press conference and the news item regarding activity of Gruhkranti-a reality to own dream home is published in number of news papers, the copy of which is also attached herewith.

Hon'ble Prime Minister Shri Narendra Modi has on various occasions expressed his vision of housing for every citizen of India by 2022. In this context and towards this end, AHWOI has determined to facilitate the housing of 1 lakh houses to LIGs /MIGs in the next 5 years. In reference to the same AHWOI has planned 'Affordable Housing & Redevelopment

Expo-2015' on 14<sup>th</sup> & 15<sup>th</sup> February, 2015 jointly with Bandra Hindu Association at their premises at Dr. Hegdewar Marg, Opp. Amarson showroom, Linking Road, Bandra (West), Mumbai 400 050. We enclose herewith our Brochure and Expo Programme for your information.

It is our pleasure to invite you to actively participate in the Expo by putting up your stall in the Expo. We shall be honoured to have your active participation in the Expo and it would certainly give fillip / support to the social cause of making 'Dream come True' of low / medium income citizens of India who are the backbone of the country's economy.

In case, you want to offer your projects to our members and get the instant bookings of your flats, we request you to depute your marketing executive or manager to meet the undersigned - Project executive. Our Project Executive will assess the legal documents of the project and the price at which you offer and once our team approves your project to offer our members, we make a presentation to our members, hold camp bookings, spot bookings, online bookings, Reservation against cancellation etc.

On paying 1% to you, our members book the flat in an approved and empanelled project which is made available to the members by AHWOI and thereafter, all the responsibility of providing 99% loan shifts to AHWOI to make a reality for our members to own the house.

It is in real sense a 'REVOLUTION' in the housing sector to realize the dream of dynamic PM Hon'ble Shri. Narendra Modi and entire Gruh Kranti have been dedicated to the people of India on valentine day i.e. on 14th Feb, 2015.



**CA. Ramesh Prabhu, Chairman (MSWA) Welcomes Hon'ble Mayor of Mumbai Dr. Shubha Raul for the Clean-n-Green Awards Mumbai held at Borivali (West)**



**Chief Guest Justice Vagiyani State Consumer Redressal Forum with Adv. Uday Wavikar and CA Ramesh Prabhu, Chairman (MSWA)**



**Hon'ble Shri. J P Dange Principle Secretary inaugurates the First Housing Society Expo 2006 at Bandra (West)**



**(L to R) Shri. Ajit Maniyal, Secretary Bandra Hindu Association, Dr. Vishwanath, Dir. BMC, Shri. J P Dange, Principle Secretary, Shri. Mane Div. Jt. Reg, CA. Ramesh Prabhu, Chairman (MSWA) at the release of the MSWA Souvenir.**



**CA. Ramesh Prabhu, Chairman (MSWA) Welcomes the MLC & MLA at Dadar (West) To discuss issues related to Deemed Conveyance**



**DNA Property REDEVELOPMENT Exhibition CA. Ramesh Prabhu, Chairman (MSWA), Adv. Parimal Shroff, Shri. Subodh Kumar, IAS, BMC Commissioner**

The Hon'ble Housing Minister Shri. Prakash Mehta, Cabinet Minister, & Shri. Subhash Desai, Industry Minister, Government of Maharashtra have agreed to be Chief Guests. We have also invited CM and other Cabinet Ministers to launch the 'Gruhkranti' - a reality to own the dream home, on 14th and 15th Feb, 2015 in the two day 'Affordable Housing and Redevelopment EXPO-2015'

There are a number of programs arranged and one of them is to get spot booking for the pre-approval of project by project approval committee of AHWOI. You are requested to visit our website: [www.ahwoi.org](http://www.ahwoi.org) and also send your representative for a personal discussion with the undersigned, with following preliminary details like

- (1) Broucher of the project
- (2) Whether the project is approved by the planning authority and if yes, any documentary evidence to that effect
- (3) Profile of the executing or developing or Builder Company with details of directors, group companies and website address
- (4) Number of flats you want to offer to our members which can be one, two or part of the project or entire project
- (5) Prices at which you want to offer to our members and based on the number of bookings the discount you would be giving to

our members, say For one flat booked by AHWOI say Rs.4000 per sq. feet

- |     |              |  |
|-----|--------------|--|
| For | 2-5          | 2% discount on the MRP                                     |
| For | 6-10         | 5% discount on MRP   |
|     | 11-25        | 8% discount on MRP   |
|     | 26 and above | say 10% of MRP or any other rate that you want us to offer |
- (6) All the transaction will be by account pay or any e-banking mode. No cash transaction of whatsoever will be accepted by AHWOI.

Each of the Board of Directors, team members, staff have signed an ethical declaration with the AHWOI that no unethical means will be used or influence will be done or favour will be done to anyone. Everything is as per the set plans and procedure and no deviation unless and until the policy decision is taken by the delegated or empowered executive committee.

Thank you and we would like to get associated with you in taking forward your dream of providing the affordable housing to the deserving persons.

For Affordable Housing Welfare Organization

sd/-  
(CA. Ramesh S Prabhu)  
Hon. President

sd/-  
(Gayatri Rane)  
Group Organiser



**CA Ramesh Prabhu, President AHWOI,**  
with **Hon'ble Shri Subhash Desai,**  
**ndustries Minister, Govt. of Mah.**



**CA Ramesh Prabhu, President AHWOI,**  
with **Hon'ble Shri Swadhin Kshatriya**  
**Chief secretary of Maharashtra.**



**CA. Ramesh Prabhu**, Chairman - MSWA  
Felicitating Her Excellency **Smt. Pratibha Patil**, Ex. President  
of India, to Express the gratitude for giving assent to  
**Deemed Conveyance provisions made in MOFA, 1963**



**CA Ramesh S. Prabhu, Chairman, MSWA met**  
**Hon'ble Shri Udhavji Thackeray &**  
**Hon'ble Shri Subhash Desai, Industries Minister ,**  
**Gov. of Maharashtra**



**CA. Ramesh Prabhu**, Chairman - MSWA  
Felicitating **Hon'ble Shri. Gopal Shetty**, MLA, BJP



**CA. Ramesh Prabhu**, President - AHWOI  
Addressing Redevelopment Seminar, arranged by Aamhi Parlekar  
Jointly with Maharashtra Times



**A Meeting held on 13th August, 2014 at Sahyadri Guest house, with Hon'ble Shri Harshvardhan Patil,**  
**Co-op Minister, MLA Shri Ashokbhai Jadhav, MLA Shri Baldev Khosa,**  
**Shri. Sitaram Kunte, BMC Commissioner, Shri Rajgopal Devora, Co-op Secretary,**  
**to discuss issue of Deemed Conveyance**

# INTERVIEW WITH MINISTER BAPAT AND SHRI. PANDEY-CONTROLLER -13-1-2015

Mumbai: Affordable Housing Welfare Organisation of India (AHWOI) has been receiving number of complaints from the members and the flat purchasers regarding the differences in the area agreed and delivered by the developer. Many representations were made to housing department, Govt of Maharashtra to standardize the area as many developers state the different areas using different terminology like Carpet area, Useable Carpet area, Built up area, super built up area, super deluxe area, saleable area and so on. The ratio of area applied for sale compared to actual carpet area again given differently and the consumers do not know where to approach.

In order to get the same to a logical conclusion on representation made by Maharashtra Societies Welfare Association (MSWA), Housing Department of Govt of Maharashtra, amended the Maharashtra Ownership Flats Act, 1963 to state that the developer shall sell the flats only on carpet area basis in the year 2008. Unfortunately, the trend is still continuing and there is no proper department which could take up such complaints except going to civil court, consumer court or Magistrate court.

The legal team of AHWOI came to the conclusion that there is an Act called "LEGAL METROLOGY ACT" enacted in Maharashtra to certify the various instruments used by the dealers or service providers regarding the measurement and weight. The said department functions under Consumer and Civil Supply of Govt of Maharashtra. Even the Consumer protection Act, 1983 is functioning under the ministry of Consumers and Civil Supply which also handles the complaints of the flat purchasers to give the justice for any manipulative practice and injustice is done to the flat purchasers by the developer or the service providers.

A survey was conducted by the team of AHWOI and MSWA which revealed that most of the developers



do not measure and give the flats to the flat purchasers at the time of handing over the flat. The area mentioned in the agreement like useable carpet area or simply carpet area or built up area does not match with the actual area measurement done by the flat purchasers on receiving the possession. When the flats are sold by a particular sq. feet or sq. Meters area, the same should be measurable by the tapes or instruments certified by the Legal Metrology Department. It is also observed that none of the developers have any instruments which they use for measurement certified by the Legal Metrology Department.

On the various representations made by AHWOI, MSWA, NGOs and the consumers complaint, Mr. Sanjay Pandey took the rein of the office he used his powers & bring the flat & land measurements in his purview. Accordingly, he directed all Registrars in the state that no agreement would be register unless & until flat & land measurement verification certificate is issued from his office is attached with the agreement. Earlier no one was bothered about flat measurement & builders were taken undue advantage of flat purchasers ignorance & they deceive the flat owners by mentioning one measure in the agreement & actually giving less measurement flat to the purchaser.

To understand how the Legal Metrology department will be able to give justice to the consumers, flat purchasers, an interview of Hon'ble Shri. Girish Bapat, Minister for Food, Consumers and Civil Supply, Govt of Maharashtra and Hon'ble Shri. Sanjay Pandey, Special Inspector General of Police and the Controller of Legal Metrology Department, Govt of Maharashtra was taken by CA. Ramesh Prabhu, President AHWOI on 13.1.2015 at the office of Legal Metrology Department, Govt Barrack No\_\_\_\_\_ Free Press Journal Marg, Opp: Mantralaya, Nariman Point, Mumbai.

CA. Ramesh Prabhu greeted both Hon'ble Shri. Girish Bapat expressing the full faith that the new government and the department under Shri. Bapat will have a transparent working and justice will be henceforth available to the consumers. CA. Prabhu complimented Shri. Sanjay Pandey on accepting such a responsible posting and expressed the faith and trust Shri. Pandey that a person of his caliber who has a zeal, energy and enthusiasm will be able to get the justice under his leadership to the end consumers and there will be proper monitoring, supervision and prevention of injustice to the consumers. The occasion was Launching / inauguration of Website of Legal Metrology Department. For many decades there was no website of Legal Metrology Department. In this digital India mission and transparent working, this was the very good move made by the department under such a wonderful leadership of both the minister Shri. Bapat and the Controller Shri. Pandey.



CA. Ramesh Prabhu congratulated the Minister and also the entire department for making such a wonderful move for bring the transparency and suggested that the website should have a complaint accepting module and the complaint tracking module, so that the complaint will be able to track the progress on his complaint. For any delay, he will be able to scale up the complaint to the higher authorities. The suggestion was accepted by both of them. The detailed interview with both the minister and the controller is already uploaded on [www.mswanewschannel.com](http://www.mswanewschannel.com)

***The e extract of the interview with both of them is as under:***

**CA Ramesh Prabhu :-** At the outset I congratulate you for inaugurating your department's website today with the hands of Hon'le Food & Civil Supply Minister. As you are aware Sir, builders are mentioning super built up area, Super deluxe area, they are showing one area in plan, another in schedule & third in agreement. They have not one standard instrument for measurement. They did not maintained transparency in the measurement. And so that common purchaser become bewildered. As you have now started your website so I suggest you to take complaints of the common man via Email.

**Mr. Sanjay Pandey:-** When I have taken charge of this department, I noticed that very few people are aware about this department. I request you impart knowledge about this department through your media. People should come ahead with their complaints. Every instruments of weight & measurement should have to be verify through this department. Even thermometer should be verify from our department. We have suo-motu powers to take action if we found anything wrongs in measurements.

**Mr. Ramesh Prabhu :-** In this manner even Mobile Companies & Computer Cards should have to come in your net; Is It?

**Mr. Sanjay Pandey:-** Very good question. I have written to Mobile & Computer Companies to explain what standard they applies for per second pulse or 10 MB, 10 GB Cards. However they have not yet given me any reply.



**FELICITATION to CA. Ramesh S. Prabhu**  
Chairman, MWSA  
by **Hon'ble Pratibha tai Patil**, President of India



Presenting The Various Books Authored by  
**Shri. CA. Ramesh S. Prabhu** to Her Excellency  
**Hon'ble President Pratibhatai Patil & Dr. Shekhawat Patil**



**HON'BLE SHRI. PRITHVIRAJ CHAVAN**  
Having a Glimpse through the Book of **DEEMED CONVEYANCE**  
Authored by **CA. R. S. Prabhu**



Release of Conveyance & Deemed Conveyance Book at Opening Ceremony of  
Registrar Office, Kandivali (E)  
Released by:  
**HON'BLE SHRI. PRITHVIRAJ CHAVAN**, CHIEF MINISTER, GOVT. OF MAHARASHTRA



**HON'BLE SHRI. PRITHVIRAJ CHAVAN**, CM, Govt. of Maharashtra, Releasing a Book on  
Conveyance & Deemed Conveyance in Marathi, Author By **CA. RAMESH S. PRABHU**, Chairman, MWSA  
on the Occasion of Housing Melava on June 13, 2012 at Shanmukhanand Hall in Matunga

**Mr. Ramesh Prabhu :-** Is Builders Associations people met you?

**Mr. Sanjay Pandey:-** Yes. They met me. I told them that I am not against them but I want transparency. And they also agree to co operate me . Recently, I have taken action against the builder who is doing redevelopment of Purvanchal Society at Mulund & seal 4 flats there. My officials verify the complaint & they found that developer deceived the flat owners by giving less area than mentioned in agreement I once again appeal to people through your media that please come forward & make complaint against anything wrong you found in measurements.

**Mr. Ramesh Prabhu** Thanks him & assured him that his organization is with him for any good cause of the society.

*CA Ramesh Prabhu met Hon'le Shree Girish Bapat, Minister for Food & Civil Supply on 13-1-2015 & discuss with him Government policy on flat measurement.*

**Mr. Ramesh Prabhu:-** Sir, I am very glad to meet you and request you to elaborate Government policy on flat measurement as Mr. Sanjay Padndey has already taken bold steps by sealing 4 flats in Mumbai Subur for deceiving flat purchaser by

giving them less area than mentioned in the agreement.

**Mr. Girish Bapat :-** See, First I have to see that officers from my department who goes to measure the flat area are competent to do the job. Because they are not technically qualified persons. They are just having a degree of BA or B Com. There are built up area, super built up area, carpet area or there is some margin shown in the plan. People make renovation, alteration in the flat. Their plastering work carried out in the flat. There should be some system in taking measurement of the flat. Otherwise there would be Court litigations.

Shree Pandey is not final authority as per technical things are concerned. Therefore, I have decided to form a committee comprising architect, representative from MCHI, CREDAI organization, public works department Engineer, Consumer Right Forum & experts like you. After 2 or 3 meetings of the committee we take final decision on it and prepare guidelines on it. Before this Government will take seminar on this issue. We have to give justice to people. The price which consumer gives for the goods in return that much price value he should have to get. Public awareness is most important in this regard.

## PROJECT MANAGEMENT CONSULTANTS

**FIRM NAME: MIDAS CONSULTANTS, Project management Consultants, Civil Engineers,- Architects.**

### Partners and Core Management Team:



**(1) Mr. Abhijit Udani, BE( Civil ), MBA ( Operations ) :** Having experience of over 1 decade in execution , supervising , monitoring , controlling and quality verification of

the Real Estate Projects. He is also a Licensed Surveyor empanelled with Municipal Corporation of Greater Mumbai, Undertakes drawings, representing the developers and architects before the planning authorities for the approval of the Building Plans and various permissions.



**(2) Mr. Kulesh Trivedi, Diploma ( Civil).** He is a licensed Surveyor. Having experience of over 1 decade in execution , supervising ,

monitoring , controlling and quality verification of the Real Estate Projects. He is also a Licensed Surveyor empanelled with Municipal Corporation of Greater Mumbai, Undertakes drawings, representing the developers and architects before the planning authorities for the approval of the Building Plans and various permissions.

**(3) Mr. Jitendra Udani, , Diploma ( Civil).** He is a licensed Surveyor. Having experience of over 4 decades in execution , supervising , monitoring , controlling and quality verification of the Real Estate Projects.

**(4) Mr. Sudhir Trivedi. G.D Arch.** An Architect practicing for last 4 decades. He has wide experience n designing the building plans, doing working drawings , Elevations and getting the plans approved from the planning Authorities.



**CA. RAMESH PRABHU**  
Explaining  
**Hon'ble President of India**  
**MRS. PRATIBHATAI PATIL &**  
**Dr. D. R. SHEKHAWAT,**  
about the various activities of  
**MSWA since last 10 years and**  
the new initiative of  
**MSWA Locality Mgt Societies**  
At  
**Rashtrapati Bhavan,**  
**New Dhelhi,**  
**Dated 14/06/2012**



**L to R : CA. Ramesh S. Prabhu, Chairman -MSWA, Shri Vikas Rasal , Divisional Joint Registrar,**  
**Mumbai Division, Shri Vinod Ghosalkar - MLA,**  
**Hon. Shri Harshvardhan Patil , Co-operative Minister, Shri Gopal Shetty - MLA**



**CA. Ramesh S. Prabhu,**  
**Chairman -MSWA**  
Speaking on co-op law at  
**Sahakar Melava,**  
at Borivali on 19/11/2013  
Arranged by Govt. of Maharashtra



**Presenting the Deemed Conveyance Book Authored by**  
**CA. Ramesh Prabhu, President AHWOI to**  
**Hon'ble Shri Chandrakant Dada Patil,**  
**Minister for Co-operation, Govt. of Mah.**



**CA. Ramesh Prabhu, President AHWOI**  
**with Hon'ble Shri Eknath Khadase,**  
**Revenue Minister, Govt. of Mah.**

जी. के. दास  
भारत की राष्ट्रपति का निजी सचिव  
G.K. Das  
Private Secretary to the President of India



राष्ट्रपति भवन,  
नई दिल्ली-110004.  
Rashtrapati Bhavan,  
New Delhi - 110004.



No. 5 / Pet cell / 2012

11 July 2012

Dear Shri Ramesh Prabhu,

The President of India, Smt. Pratibha Devisingh Patil, is delighted to receive your books on Housing Societies issues, published by Maharashtra Societies Welfare Association and hoped that these publications would be useful to housing society members, practitioners and all the stakeholders.

The President is also happy to know that the Maharashtra Societies Welfare Association is launching MSWA Locality Management Societies to encourage and empower the people to come together and look after the cleanliness and security of their localities. As you are aware, an Environment Management Initiative 'Roshni' has already been launched in Rashtrapati Bhavan to make the President's Estate a green and environment friendly habitat.

The President extends her greetings to all the members of MSWA and Locality Management Societies and wishes them all success in their endeavours.

With regards,

Yours sincerely,

( G.K. Das )

Shri Ramesh S. Prabhu  
Chairman,  
Maharashtra Societies Welfare Association,  
A.2/302, Laram Centre,  
Above Golden Gate Hotel,  
Opp. Andheri Platform No.6,  
Andheri (W), Mumbai - 400 058



**Mumbai Swachatha Abhiyan** and Bandra Locality Management System of AHWOI launched on 21st Jan, 2015 with School Children, Parents, Teachers and Trustees of Bandra Hindu Association.



Road show of **Mumbai Swachatha Abhiyan** initiated by **Bandra Hindu Association** jointly with AHWOI



After the entire Garden was cleaned, **Flag Hosting on the occasion of Republic Day** in the hands of **Shri. Arif.** was done at the Ambre Garden.



**Mumbai Swachatha Abhiyan** at Ambre Garden on 26th Jan, 2015 initiated by **Dadabhai Rd Sports club of MSWA**. **CA. Ramesh Prabhu,, President AHWOI** and other Team members cleaned the entire Garden.



**Surakasha Krida Mandal** jointly with AHWOI conducted a Conference on latest law, redevelopment, election etc. The book known as **Gruhkranti** was released on 25th Jan, 2015 at Tilak Nagar, Chembur. Program graced by **Mangesh Kudalkar, MLA**.



**CA. Ramesh Prabhu, met Hon'ble Shri. Pravin Darade, IAS and secretary to CM. Devendra Fadnavis**

and discussed about the AHWOI Jan Ghar Yojan to provide houses to all by providing 99% loan at 9.6% pa. The EMI payable during construction is only on 19% and once the possession is received, the EMI on the 80% loan is required to be paid.



**CA. Ramesh Prabhu, met Hon'ble Shri. Radha Mohan Singh, Union Agriculture Minister** and Discussed about the issues facing the registration of Multi state co-operative Societies and audit of Primary Agricultural Societies



(L to R : CA. Ramesh S. Prabhu, Chairman - MSWA, Shri. Prasad Oak, Dy. Regr.- P-Ward, Shri N. R. Nikam, DDR 4, Shri. Madhukar Choudhari, IAS, Commissioner for Co-operation & Registrar of CS, Shri. Krishnankumar, ITO, Shri S. N. Kabra, DCIT, CA. Vimal Punamiya



(L-R) Shri. Ramesh Prabhu, chairman – MSWA, Shri. Subhash Patil, DDR-3, Shri. Subodh Kumar, former commissioner, MCGM, Shri. Ameet Mehta, Advocate, and Shri. Rajendra Pawar, Dist. Dy. Registrar

## RELEASE OF NEW MODEL BYE-LAWS AND SUCCESSFUL PROGRAM ON CO-OP LAW



L to R : Adv. D. S.Vader, Mrs. Sunita Godbole, Adv. Uday Warunjikar, Adv. Ashutosh Kumbhkoni, Hon'b'le Co-operative Minister Shri Harshvardhan Patil, Shri Ramesh Prabhu, Chairman, MSWA, Shri B. D. Parle, Ex. Chairman - MSB, The Divisional Joint Registrar, Shri Sandeep Deshmukh and Shri Krishna Shelar, Chairman, Mumbai Sahkari Board



## DIRECTORS & MANAGEMENT TEAM OF SWAGAT HOUSING FINANCE COMPANY LTD.

### **CHAIRMAN - Mr. R. B. Haranal**

He is a former Chief General Manager (Tech.) of NABARD, General Manager (Tech.) Reserve Bank of India & ITEC Expert (Qty. Surveying) with Govt. of Mauritius, Min. of Works. His qualification/titles include FIS, FIE (Ind), FRICS(Lon), MA(Eco), MICA, MIIM(UK), MISE(Ind), M (IIBF), LM(ICACI). He is the Chairman of The Swagat Group of Companies. He is working as a Director – Works M/s. SVEC Constructions Ltd., Hyderabad. Professionally he has worked as Chartered Surveyor, Chartered Engineer, Govt. Regd. Valuer & Arbitrator.



### **Ramachandra Haranal FRICS - India representative**

Ramachandra is the first elected Governing Council member from India, for the period from 2011 to 2015. A qualified Quantity Surveyor, Valuer, Civil Engineer with post-graduation in Economics, he started his career in Engineering in 1969. During his 45 years of experience, he has worked in different capacities with state, central and foreign governments, financial and academic institutions, and private companies, besides being a Government Registered Valuer.



### **Managing Director - Mrs. Sahana R. Prabhu**

A Commerce graduate has been in the business of finance and society consultancy for over a decade. She has vast experience in the field of Finance and Investments. She is also a committee Member of Meswa Metropolitan Co-op. Credit Society Ltd., which is engaged in financing small & medium sized borrowers.

### **Director- CA Ramesh S. Prabhu**

A practicing Chartered Accountant by profession, CA. Ramesh Prabhu is a first generation entrepreneur. He is the Director of The Swagat Group of Companies. SHFCL is the Flagship Company of the Swagat Group. CA. Ramesh Prabhu is also the Chairman of Maharashtra Societies Welfare Association (MSWA), a NGO engaged in addressing the problems/grievances of Co-operative Housing Societies.

- He has also authored many books on matters relating to Co-operative Housing Society, Stamp duty & Property registration etc.

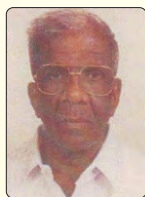


### **Director- Mr. G G Shanbhag**

An ex-employee of Canara Bank retired as Branch Manager and was Employee Union Secretary. He is actively involved in many social activities. Having worked for Canara Bank for 39 years, he has gained vast knowledge in the Banking and Housing Finance Sector.

### **Director - Mr. Vishwas Nitsure**

He is a former Deputy General Manager of Reserve Bank of India & presently working as a Technical Director with Kurla Nagrik Sahakari Bank Ltd. He is also on the Administrative Board Member of Nanded District Central Co-op. Bank Ltd.



### **Director - Mr. K.A.V. Pai**

Has vast experience as a consultant of LIC with the distinction of being a member of the Chairman's Club and being one of the senior Directors of the Company. He officiates on advisory capacity in matters of financing.

### **Director - CA. Manish K. Sharma**

A practicing Chartered Accountant for over a decade, is an expert in matters of personal Income Tax. He has also delivered many lectures on personal and corporate finance. Having been associated with SHFCL since Inception.



# DIRECTORS & MANAGEMENT TEAM OF PRABHU ASSOCIATES CONSULTANTS PVT. LTD.



**Mrs. Sahana R. Prabhu**  
Managing Directors

**MS. SAHANA R PRABHU**, Managing Director.

A Graduate of Mumbai University with B Com Degree. Also, she is the Managing Director of Swagat Housing Finance Co Ltd, a Mumbai based Financial Institution with repute. She got a good hold over the Office Administration Field and is a Managing Director of Prabhu Associates Consultants Pvt Ltd., a renowned Law Firm in Mumbai. She is sought after for consultancy in Co-operative Housing Sector.



**NARESH PAI**  
Executive Director -  
Execution

**MR. NARESH PAI** is Executive Director with PACPL over a decade-long rich experience offering Consultation to various societies and their individual members, expert in change of names in Property Card, Regular Conveyance & Deemed Conveyance of Housing Societies. His expertise includes Formation and Registration of Housing Societies / Organizations, take-over of Companies, Permanent Alternate Accommodation with other related documents for redevelopment of society.

However, his forte is in Adjudication Proceedings, Payment of Stamp Duty and Registration thereof and successfully worked on sensitive Adjudication issues to the satisfied Clientele.



**V. VISWANATHAN**  
Director

1. He is a practicing housing society consultant for the last 15 years.
2. His interest in sharing knowledge has always taken him to higher heights in his chosen specialized practice in the area of Housing societies.
3. He is a regular faculty with number of Institutes, Non-Government Organisations throughout Maharashtra, Regular speaker and contributor in the leading newspapers like Times of India, Indian Express, DNA, Mid-day, Maharashtra Times, Loksatta etc on the subject of Co-operative Housing Societies.
4. He is the Hon. Secretary of Maharashtra Societies Welfare Association having nearly 30,000 members and Vasai Taluka Housing Federation Ltd and the Managing Editor of Monthly Magazine "Housing Societies Review" and "Investors and Taxpayers Review".



**MR. S. R. DESAI**, B.E.(Elect.),  
B.E.(Mech.), DBM (Projects)  
Executive Director -  
Business Development

**MR. S. R. DESAI**, A retired Technocrat from Tata Group with Engineering Degrees – both in Electrical & Mechanical disciplines with rich and solid experience. Well-known for his Communication Skill, Organizing and negotiation abilities while finalizing the projects. He is member of AMIE and IEEE (US) and was Secretary with Techno-Commercial Management Association and Founder Member of Computer Society of India.

With his 35-years experience in Construction and Project Management including handling industrial projects at international magnitude his experience is always sought after in MSWA at various levels.

## S. R. LEGAL ASSOCIATES - Advocates, Legal Advisors & Consultants



**Adv Arun Bendkhale** with strings of degrees like M A., LL B, M B A and M Phil, is Proprietor of S R Legal Associates and handles all kinds of Housing Society matters and disputes. Also, he guides SRA tenants to obtain their premises under its various schemes and matters related to redevelopment. He guides office bearers regarding Committee Election, Bye-Laws and transfer of flats, properties and disputes under leasehold, BMC, MHADA, CIDCO, MMRDA, Collector / Government owned properties. Also, he conducts seminar on Deemed Conveyance and redevelopment issues.



**Adv Rajlaxmi Pujary** is well-known Senior Advocate with LL M background and has rich experience in the fields of Housing Sectors, Formation and Registration of all kinds of societies appearing before various Courts across Mumbai. She is an expert in drafting various types of formation of Associations, Condominium and formation of companies. She counsels members of public for opinion on various society issues like membership, transfer of names, issuance of Society Share Certificate, Recovery of dues, issuance of Legal Notices, Redevelopment and Conveyance issues.



**Adv Anisha Shastri**, an LL B from Mumbai University is an expert in Project Management Consultants and Redevelopment of Society is her forte and is working since last two years. Also, she handles conveyance and drafting various documents like Leave and License, Agreement for Sales related to properties across Mumbai. Further, she is sought after speaker in societies where redevelopment matters is taken up, of late. She counsels members of public for opinion on various society issues like membership, transfer of names, issuance of Society Share Certificate, Recovery of dues, issuance of Legal Notices,



**Adv Tanvi Wadke Kandi** is an LL B from Mumbai University. She is an authority in legal issues like Formation of various types of Societies, Registration of documents. She also drafts Conveyance Applications, along with its Reports, Condominium, Release Deed, Gift Deed, Power of Attorney, Bifurcation of Societies apart from Agreement for Sale, Will and Leave & License.



**Adv. Sapana Sawant**, an B.A. LL. B. from Mumbai University. She is practising in Deemed Conveyance matters and is working since last 6 months, also she handles drafting various documents like Legal Opinion, Agreement for Sale, Sale Deed, Power of Attorney, Gift Deed related to properties across Mumbai.



**Adv Ketaki Patil, an B L S and LL B** of Mumbai University is practising in Deemed Conveyance since last one year. Also, she handled Legal matters pertaining to Society -- drafting and filing applications of membership, Defaulters' case apart from drafting documents like Legal Opinion, Agreement for Sale, Sale Deed, Release Deed, Power of Attorney, Gift Deed. of late, she is into Redevelopment related issues too. She also handled litigations matters.



**Adv Gulnaz Khan** is LL B and M A from Mumbai University and looks after Deemed Conveyance, Leave & License, Agreement for Sale, Sale Deed, Power of Attorney, Recovery Notice, Membership Applications etc pertaining to Housing Society Sector. Also, she practised in High Court for a brief period.

महाराष्ट्र सोसायटीज वेलफेअर असोसिएशन (मेस्वा) या मूळ संस्थेच्या अधिपत्याखाली सहकारी तत्वावरील घटांच्या चळवळीसाठी स्थापना केली आहे. यामागे मुख्य उद्देश 'सभासदांना स्वतःच्या आर्थिक बळावर घर मिळावे तसेच ते मूळ किमतीवर उपलब्ध व्हावे असा आहे.

शनिवार, १७ जुलै २०१०

वृत्तवेध

## पुण्य नगरी

### गृहनिर्माण चळवळ

पूर्वीच्या सभासदांनी एकत्र येऊन स्वतः स्थापन केलेली सहाकारी गृहनिर्माण चळवळ पुनर्स्थापित करून चळवळीतील दोषांचे निर्मूलन व परवडणारी घरे मिळावित यासाठी 'महाराष्ट्र सोसायटीज वेलफेअर ऑर्गनायझेशन इंडिया' नं पुढाकार घेतला आहे. आज दिवसेंदिवस घरांच्या किमतीत मोठ्या प्रमाणत वाढत आहेत. निरीक्षण केल्यास त्यासाठी खालील गोष्टी जबाबदार असल्याचे स्पष्ट होते.

- १) विकासकांचे गैरव्यवहार
- २) योजनेतील संबंधित व्यक्तीचे 'स्वार्थ'
- ३) घरांची वाढती मागणी
- ४) घरांची निर्माण केलेली कृत्रिम टंचाई यामुळे ज्यांना घर हवे आहे. पण वाढत्या किमतीमुळे ते शक्य होत नाही, त्यांना ते मिळवून देऊन त्यांचे घरांचे स्वप्न साध्य करावे हाच आमचा संस्था स्थापन करण्यामागचा मूळ उद्देश आहे.
- ५) १९८० सालापासून आजतागायत विकासकांनी केलेली छळवणूक व सरकारनेही हेतू नासतानाही त्यांना अकारण दिलेली साथ यामुळेही घरांचा प्रश्न अत्यंत गंभीर झाला आहे. मूळ सहकारी चळवळीची जसजशी पिछेहाट होऊ लागली.

तशतशी बिल्डर व जमीन मालक यांनी संगनमताने सहकारी चळवळीतील काही दूवे उचलून स्वतःचा फायदा करण्यासाठी सहकाराचा उपयोग करून घेतला. बिल्डरांनी प्रत्येक गोष्टीची किंमत वसूली चालू केली. प्रथम बांधकाम चटई क्षेत्रावर ते सदनिका (२० ते ६० टक्के किंमत वाढवून) विकू लागले. व्यतिरिक्त चटई क्षेत्र, बागेशमोरील सदनिका, गच्चीसह सदनिका यांच्याबाबत ही वाढीव किंमत आकारू नाकारू लागले. दारिद्र्यरेषेखालील जनतेसाठी घरांची निर्मिती करावयाची आहे. असे भासवून बिल्डर जमिनी स्वतःच्या पदरांत पाडून घेतात व नंतर मात्र अमाप फायदा कमविण्यासाठी उच्चभ्रु लोकांसाठी त्याच जमिनीवर घरे बांधून त्यांना विकतात त्यामुळे कमी किंवा मध्यम उत्पन्न असलेल्यासाठी घरांचे स्वप्न दूरापास्तच झालेले आहेत. आर्थिक किंवा व्यवस्थापन क्षेत्रात उच्च ज्ञान असलेल्यांची सद्याच्या बांधकाम व्यवसायात गरज नाही कारण आज उपलब्ध असलेले प्लॅट फक्त २० टक्के लोकांनाच परवडू शकतात. रु. १५००/- ते २५०००/- प्रति महा उत्पन्न असलेले ४० टक्के लोक त्यांच्या उत्पन्नातील ३० ते ४० टक्के उत्पन्न खर्चून भाड्याच्या घरात राहत आहेत. १० टक्के जनतेने तर फुटपाथ, रस्त्याच्या कडेलाच आपले राहण्याचे ठिकाण बनविले आहे. त्यामुळेच आपला देश प्रगतिपथावर चालला आहे की, अधोगतीकडे वळला आहे, असा प्रश्न पडतो.

- १० टक्के सेवा कर
- स्वातंत्र्यदिनी योजना कार्यान्वित

मुंबई, शुक्रवार, ३० जुलै २०१०

ज्वलंत हिंदुत्वाचा पुरस्कार करणारे एकमेव मराठी दैनिक

# सामना

संपादक : बाळ ठाकरे

## स्वस्त घर सर्वांना देण्यासाठी 'प्रति म्हाडा' ची स्थापना

सर्वांसाठी परवडणारी घरे बांधून ना नफा ना तोटा तत्वाने विकणा-या म्हाडाला टक्कर देणारी अफोर्डेबल हौसिंग वेलफेअर ऑर्गनायझेशन ऑफ इंडिया या स्वयंसेवी संस्थेची स्थापना शहरातील काही व्यवसायिकांनी केली आहे. त्यांची सर्व उद्दिष्ट्ये आणि कार्यप्रणाली म्हाडाप्रमाणेच असून गरजूंसाठी चटईक्षेत्रावर बांधकाम खर्च आणि अत्यल्प सेवा कर आकारला जाणार आहे. त्यामुळे अन्य बिल्डरांच्या घरांपेक्षा किमान २५ ते ३० टक्के स्वस्त घरे ही संस्था देणार आहे.

येत्या १५ ऑगस्ट रोजी सुरु होणारा स्वस्त घर योजनेचा हा प्रकल्प महाराष्ट्र सोसायटीज वेलफेअर असोसिएशन यांनी आणला आहे. सी.ए. रमेश प्रभू हे हया संस्थेचे प्रमुख आहेत. माजी न्यायाधिश आ. जे. कोचर आणि माजी सनदी अधिकारी अरूण बोंगिरवार सल्लागार आहेत. स्वस्तात घरे देण्यासाठी संस्था स्वतः जमिनी

मराठी माणसांसाठी ५० टक्के आरक्षण राज्याच्या सुवर्ण महात्सवी वर्षानिमित्त या स्वस्त घर योजना मराठी माणसासाठी ५० टक्के आरक्षण ठेवले जाणार आहे त्याशिवाय महिलांना दहा टक्के तर पत्रकार, खेळाडू अपंग आणि अल्पसंख्यांकांना प्रत्येकी १ टक्के आरक्षण घरांमध्ये मिळणार आहे.

विकत घेणार आहे. त्यावर बांधकाम खर्च, विकास खर्च यांची पारदर्शक माहिती घर विकत घेणा-यांना दिली जाणार आहे. वसईसारख्या परिसरात सुमारे दोन हजार रुपयांनी प्रति चौरस फुट चटईक्षेत्राने घर मिळेल. ३०० ते ५५० चौरस फुट चटईक्षेत्राची घरे बांधली जाणार आहेत.

### ८० टक्के गृहकर्ज मिळणार

यासाठी घरांची गरज असणा-याला १००० रुपये प्रवेश शुल्क भरून या संस्थेचे सभासदत्व मिळेल. तसेच दरमहा १०० रुपये शुल्क भरावे लागेल. तर प्रकल्प सुरु झाल्यानंतर ग्राहकाने सर्व पडताळणी केल्यानंतर घरांच्या किंमतीच्या फक्त २० टक्के रक्कम भरायची असून बाकी ८० टक्के रक्कमेचे गृहकर्ज संस्था बँकेमार्फत उपलब्ध करून देणार आहे.

## Residents to pool money, build their own homes

As the realty rates soar making homes unaffordable, a group of housing activists have taken an initiative to construct low-cost houses using the old model of cooperative society. Under the four-decade-old model, a group of people come together, pool in money and build houses themselves. The first project will be launched on August 15 in Vasai under the banner of Affordable Housing Welfare Organisation Of India (AHWOI).

Ramesh Prabhu, chairman, AHWOI, said the scheme is a boon for homebuyers who cannot afford to buy in the current market. "The flats will be cheaper than those from private builders while we would also arrange for loans," said Prabhu.

He said the 100 apartments would be sold on the basis of carpet area unlike private builders who sell on the basis of super built-up area. The buyers will save 40 per cent on the flat's cost. Carpet area is the

usable area in the apartment between the walls. The super built-up area includes common areas such as staircase, elevators and garden. The houses will range from Rs 7.5 lakh-10 lakh for 300-sq ft house and Rs 20 lakh for a 500-sq ft apartment. The cooperative society was started in 1920 with Talmakiwadi at Tardeo being the first such society to adopt the model.

It became a rage from 1960 till the 80s where about 10,000 societies built 5 lakh flats in Mumbai and Thane. In this scheme, AHWOI will purchase the plot and buyers will have to deposit 20 per cent of the total amount as the booking amount. AHWOI will arrange for a loan to fund the rest of the 80 per cent payment and the also stand a guarantee for the buyer. The homes will be constructed within two years after which it would be given to the buyers.

The buyers will pay 20 per cent of the total cost of the flat to AHWOI as professional fee for the project. In this scheme, 50 flats will be sold to Maharashtrians and the rest to others. Real estate experts termed this move an alternative method to create housing stock.

The state government and the developers seem to care little about providing cheap housing to people earning between Rs10,000 and Rs25,000 a month. So, the Maharashtra Societies Welfare Association (MSWA), a non-profit organisation, has come out with a scheme to provide housing for these people in places like Thane, Karjat and Titwala. The new scheme has adopted the concept followed by the co-operative housing societies (CHS) in the 1960s. Distrust among society members and the rapidly changing realty market had killed the concept at that time, but Ramesh Prabhu, chairman of the MSWA, believes that it is going to work this time.

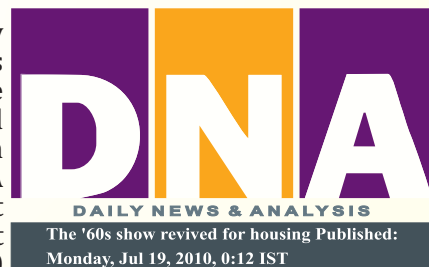
The CHS schemes of the sixties saw groups of people working in banks, insurance companies, etc., coming together to form various societies. The members of every society were required to contribute 20% of the costs required to purchase land and construct a building. The remaining 80% came from loans given to them by their employers. "Our new scheme entails prospective buyers becoming members of the Affordable Housing Welfare Organisation of India, an NGO set up under the aegis of the MSWA. Since land prices are high, our project will focus on places like Thane, Karjat and Titwala, where land is still available at reasonable prices," Prabhu said.

As per the new scheme, flats will be constructed and sold on carpet area. A 300-350 sq ft flat would cost up to Rs10 lakh. Flats

admeasuring 350-450 sq ft would be priced at Rs15 lakh, while those with over 550 sq ft carpet area would cost roughly Rs25 lakh.

"To ensure that past instances of promoters siphoning off the money do not happen again, the members will pay only by cheques. Depending on the amount of loan sanctioned, members will deposit an initial amount of 20-30% in a specially-formed credit society of the MSWA. Purchase of land, infrastructure costs, and overheads will be displayed on websites, and copies of them will also be given to the members," Prabhu said.

Analysts say the scheme seems workable, but considering the high land costs, it is difficult to say anything for sure until the plan is implemented.



**FAST FACT**  
**CONCRETE**  
**STEPS**

*The affordable housing conference organised by AHWOI and MSWA held recently met with resounding success*

The affordable housing conference organised by the affordable Housing Welfare Organisation of India (AHWOI) and Maharashtra Societies Welfare Association (MSWA) held at Andheri (W) and participated in by nearly 100 Professionals was a great success. According to C. A. Remesh Prabhu President of AHWOI, the idea was inspired by a suggestion given by Justice R. J. Kochhar at the Housing Expo-2006 held at Bandra that associations like MSWA should come forward and undertake affordable housing projects and redevelopment in major cities. Kochhar had suggested that the housing projects should be done professionally with full transparency by charging reasonable professional fees and not with a profit motive. The NGO called AHWOI has been formed for the same.

He stated that the person looking for a house constructed by a professional company should become a member of this NGO by paying Rs. 1000 admission fees and Rs. 100 per month towards subscription. Once a particular house of his budget is being constructed, he needs to contribute 20% of the budgeted flat and remaining 80% will be given in the form of loan and the entire working will be transparent.

Chief guest Dr. S. Vishwanath, former Director of BMC and the chairman of Technical Committee of AHWOI gave a presentation of scheme of affordable housing to be launched by office, Swagat Bhavan, Near Indian Oil, Vasi Road (E). The function will start from 10 am and will end at 6pm and all the participants and general public is invited for launching the scheme in the Golden Jubilee year of Maharashtra and also on Independence day. He further stated that Maharashtrians will get 50% reservations in the project/flats to be allotted by AHWOI. He stated that there will be reservation for women, minorities, journalist, sportsmen, physically handicapped etc. The economically weaker section (i.e. income less than Rs. 10000/-) will be charged lower service charges say 7.5% p.a. of the cost of the flat and for two years the same will



>> TUSHAR UPADHYAYA, CIVIL ENGINEER, DR. S. VISHWANATH, FORMER DIRECTOR, BMC, CA. RAMESH S. PRABHU, PRESIDENT AHWOI, VISHWAS NITSURE, FORMER DGM, RBI, SHRI. VISWANATHAN, SECRETARY, AHWOI.

be 15% during which time the project will be completed. For middle income it will be 10% p.a. which means 20% and for higher income group and earning income above Rs. 30,000/- and for the investor, the service charges will be 30% for two years. No money will be collected in advance, till the proper plan, land etc is shown to the members. However, the members will have to keep or show

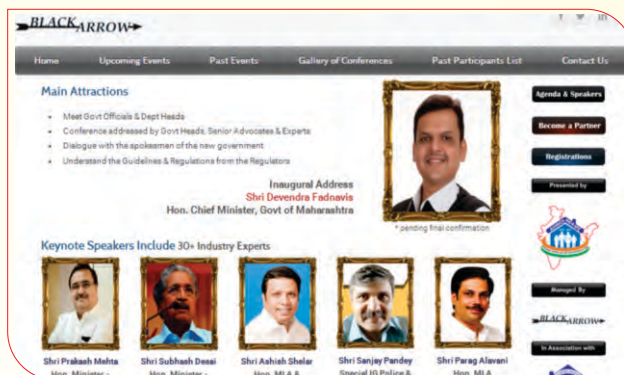
a deposit of 20% of the budgeted flat in a specially formed Credit society known as MSWA Co-Operative Credit Society Ltd. This Deposit will earn the interest as per the scheme designed. Only after the allotment, the money will be transferred from credit society to a special purpose vehicle MSWA City Realtors Ltd. a company doing construction activities managed by profession directors. They will arrange a loan of 80% of the flat cost. There will be complete transparency of input costs like land cost by registered agreement, construction cost by contractor agreement, infrastructure cost by separate agreement and also plan passing approval, BMC taxes etc. There will be 10% overhead over the above cost and service charges of 20% for middle class group for the period of two years. The flat size will range between 300 sq. ft. carpet to 550 sq. ft. carpet and the full amount will be received by cheque only and a web camera will be fixed at flat owner can see the construction progress by website. Mr. Prabhu explained during the question answer session that the beauty of the concept is that the flats will be constructed as per the requirement and the budget given by the member.

AHWOI will act as a chief promoter, identify the land, take the requirement of the members, prepare the plan and then allot the flats on first come first served basis and then enter into agreement with specially formed construction company known as "MSWA City Realtors Ltd."

# KINDLY REACH OUR WEBSITES AS UNDER FOR AFFORDABLE HOUSING, FINANCE, EXPO-2015



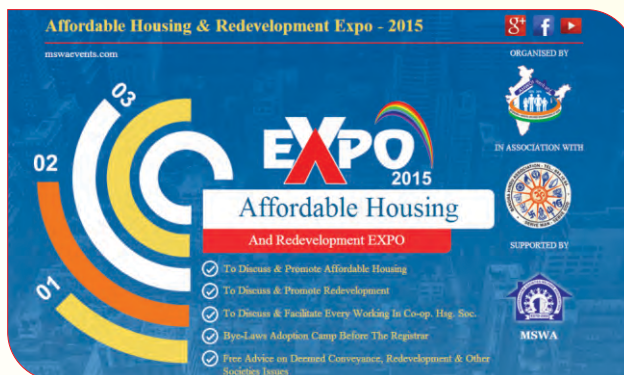
<http://www.mswahousing.org/>



<http://www.blackarrowconferences.com>



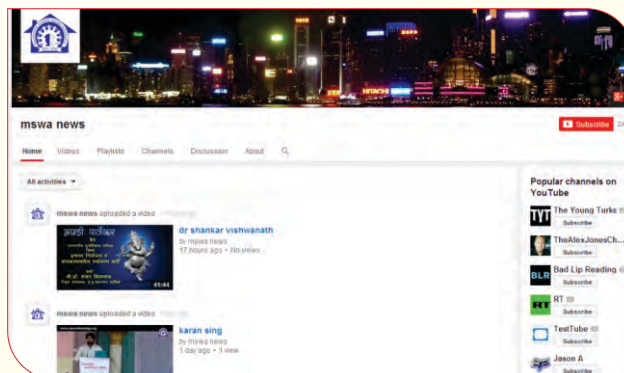
<http://www.ahwoi.org/>



<http://www.mswaevents.com/>



<http://www.swagathfc.com/>



<https://www.youtube.com/channel/UCJcDvSHSxxnlgQdPQS6X87Q>

# AHWOI & MSWA Activities



**Hello Sakhi, Doordarshan talk show**, discussion and the viewers questions taken on Stamp duty Amnesty Scheme 2008.  
**CA. Ramesh Prabhu** answered the queries.



**CA. Ramesh Prabhu**, addressed **Shri. Harashvardhan Patil**, Co-operative Minister, **Hon'ble MLA Shri Baldev Kosha**, and **Hon'ble MLA Shri. Kripashankar Singh**, about the various issues related to deemed conveyance & redevelopment.



**CA. Ramesh Prabhu** and **AHWOI team** met **Mr. Hanna Hazare** at his village Ralegan Siddhi,, Ahmednagar and discussed the initiatives taken by the Govt in the Deemed conveyance and also how **MSWA and AHWOI** had taken the agitation on the new Maharashtra Housing (Regulation and Development ) **Bill 2012** as they were **against the consumers**.



**CNBC Awaz Interview** of **CA. Ramesh Prabhu** on issues related to deemed conveyance.



**CA. Ramesh Prabhu**, explaining the **NDTV profit** correspondence at the **Azad Maidan** on **12th April, 2012** regarding the loopholes in the Mah. Housing (Regulation and development) bill 2012.



Panel discussion held at the **CNBC Awaz Channel** in which **Shri. Sunil Mantri**, Builder, **Shir. Sitaram Kunte**, the then Housing Secretary and **CA. Ramesh Prabhu**, President of Affordable Housing Welfare Organisation of India and MSWA were present. This was done when the deemed conveyance Rules were notified for inviting the suggestion form the public and to make people aware of such amentds to empower the public to own their land through deemed conveyance.

# MSWA LIST OF PUBLICATIONS

<b>BOOK NO.</b>	<b>TITLE OF THE BOOKS</b>	<b>COST PRICE</b>	<b>DIS. PRICE</b>
<b>BS - 02</b>	Deemed Conveyance - English	₹ 625	₹ 550
<b>BS - 02</b>	Deemed Conveyance - Marathi	₹ 725	₹ 600
<b>BS - 03</b>	Recovery of Dues	₹ 200	₹ 150
<b>BS - 04</b>	Practical guide on Stamp Duty	₹ 150	₹ 120
<b>BS - 05</b>	Registration of Documents	₹ 120	₹ 100
<b>BS - 06</b>	Registration of Housing Society	₹ 120	₹ 100
<b>BS - 07</b>	Statutory Obligation of Society	₹ 80	₹ 60
<b>BS - 08</b>	Transfer of Flat	₹ 150	₹ 120
<b>BS - 09</b>	Parking Rules & Regulations	₹ 150	₹ 120
<b>BS - 10</b>	Nomination & Will	₹ 150	₹ 120
<b>BS - 11</b>	Burning Issues	₹ 70	₹ 50
<b>BS - 12</b>	Leave & License	₹ 120	₹ 100
<b>BS - 13</b>	Redevelopment - Preparation	₹ 200	₹ 150
<b>BS - 14</b>	Redevelopment - Tender Process	₹ 150	₹ 120
<b>BS - 15</b>	Redevelopment - Documentation	₹ 200	₹ 150
<b>BS - 18</b>	Associate Member - Rights, Duties	₹ 80	₹ 60
<b>BS - 19</b>	Circular of Housing Societies	₹ 150	₹ 120
<b>BS - 21</b>	Rights and Duties of Members	₹ 120	₹ 100
<b>BS - 22</b>	Managers Manual	₹ 100	₹ 80
<b>BS - 23</b>	Election Rules	₹ 70	₹ 50
<b>BS - 24</b>	Minutes Writing	₹ 150	₹ 120
<b>BS - 26</b>	Secretarial Manual	₹ 100	₹ 80
<b>BS - 29</b>	Sinking Funds	₹ 70	₹ 50
<b>FAQ - 02</b>	Deemed Conveyance - FAQ	₹ 200	₹ 150
<b>FAQ - 13</b>	Redevelopment - FAQ	₹ 120	₹ 100
<b>BS - 15A</b>	Permanent Alternate Acco. Agreement	₹ 100	₹ 80
	Bye - Laws English	₹ 45	₹ 40
	Bye - Laws Marathi	₹ 35	₹ 30
	Housing Manual - Marathi / English	₹ 100	₹ 100
	HSG. Societies FAQ - Marathi / English	₹ 200	₹ 200



**Presenting a Deemed  
Conveyance Book to  
Hon'ble Shri. Shivajirao Deshmukh,  
Chairman of Mah. Legislative Council in India.  
By Author CA. Ramesh S. Prabhu**



**Presenting a Deemed Conveyance Book to  
Hon'ble Shri. GAUTAM CHATTERJEE, IAS, Principle Secretary,  
Hsg. Dept., Govt. of Mah. & Hon'ble Shri. Sitaram Kunte, IAS,  
Municipal Commissioner of Greater Mumbai.  
By Author CA. Ramesh S. Prabhu**



**Presenting a Deemed Conveyance Book to  
Hon'ble Shri. Ratnakar Gaikwad,  
Chief Secretary, Govt. of Maharashtra  
By Author CA. Ramesh S. Prabhu**



**CA. Ramesh Prabhu, Chairman, MWSA  
felicitating Hon'ble Shri. Swadhin kshtriya, IAS,  
Revenue Secretary, Hon'ble Shri. Balasaheb Thorat,  
Revenue Minister**



**Presenting a Deemed Conveyance Book to  
Hon'ble Shri. Rajgopal Deora, IAS,  
Principle Secretary, Co-operation Department.  
By Author CA. Ramesh S. Prabhu**



**Representation & Meeting of CA Ramesh Prabhu,  
Chairman, MWSA with Hon'ble Shri. Balasaheb Thorat,  
Revenue Minister, Govt. of Mah.,  
Hon'ble Shri. Swadhin Kshtriya, IAS, Principle Revenue Secretary,  
Hon'ble Shri. Sanjay Nirupam, MP, & Officials  
regarding Stamp Duty & Registration Applicability  
on Deemed Conveyance, Agreements Before 10.12.1985 &  
Changes in the Property Cards after Deemed Conveyance**



## **MAHARASHTRA SOCIETIES WELFARE ASSOCIATION (REGD.)**

### ***“AHWOI & MSWA BRANCH OFFICES”***

<b>Location</b>	<b>Address</b>	<b>Tel. No.</b>
<b>Fort</b>	Sai Sadan, 1st floor, office no. 103, 76/78, Modi Street, Fort, Mumbai - 400 001	<b>022 - 2265 6582</b>
<b>Vasai</b>	Swagat Bhavan Bldg, Near Indian oil, opp. M.S.E.B. Colony, Vasai (E), Thane - 400 208	<b>0250- 645 7585 0250- 645 7586</b>
<b>Dombivali</b>	1-B, Ram Govind Aprtment, Opp. Vijaya Bank, Near Bhahman Sabha Hall, Dombivali (E) - 421 201	<b>0251-6050040</b>

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Tel.: 022 - 42551414 / 26248589 / 65