



MSWA'S HOUSING SOCIETIES REVIEW

May 2012

Vol. 06 Issue 02

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Article on
Mandatory Digitization
Page 20

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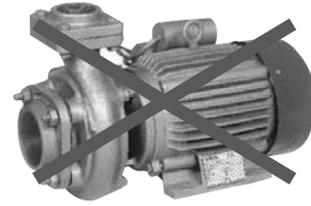
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EDITORIAL

Dear Members,

Warm greetings of new Financial Year. Your continuous support and active involvement in your association activities has forced the Government of Maharashtra to send the proposed " Maharashtra Housing (Regulation and Development) Act, 2012 to joint committee to consider the various issues raised by your association and other supporting organisations.



CA RAMESH PRABHU
Chairman, MSWA

Other major achievement is getting the agreement for sale, executed prior to 10.12.1985 will be valued at the old market value instead of current market value. Further, chain of transaction will not be insisted- only latest members agreement duly stamped and registered is required to get the deemed conveyance. This is a major achievement with the continuous follow and efforts done by you Association since 2006 when the current value system was introduced. The circular and its implications are published by your association which is available in the publication counter of the Association. United Nations have declared 2012 as the year of Co-operation considering its value and the power to help the economically weaker section of the society. Your association has planned series of educational program on different subjects every week at different places. We have created a team of experts who will deliberate on various issues to take the co-operative movement in the right Direction.

Mumbai is the First city in entire Asia to start the Co-operative Housing Societies to provide houses and maintain common facilities. The Co-operative Housing turnout to be Real Estate business opportunities for the builders. In this International co-operative year, your association has planned to restart the co-operative housing by educating, guiding self redevelopment of housing projects. In fact, 1 day, 2 days, 4 days and 12 days different duration program on self redevelopment is being arranged as " Self Redevelopment Management Course" specially for the entire Housing Society committee. The details are given elsewhere.

With warm Regards
CA RAMESH PRABHU

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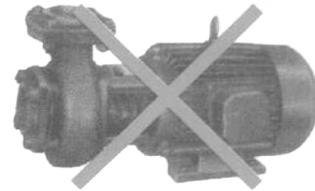
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more than **100 NGOs/Federations/ Societies** on
“PROPOSED” Maharashtra Housing
(Regulation & Development), Act, 2012



The Government of Maharashtra has introduced a bill known as “Maharashtra Housing(Regulation and Development) Act, 2012” with a aim of regulating the builders and protecting the rights of the consumers.

CA. Ramesh S. Prabhu, Chairman of Maharashtra Societies welfare Association, Sitaram Rane, Chairman of Maharashtra State Co-operative Housing Federation Ltd. , a federal body of all District Housing Federations of the state along with many other NGO's staged a one day sit in Agitation/ Dbate-cum-discussion on the proposed Act to regulate Housing activities in Maharashtra at Azad Maidan on 19/4/2012, between 11 am to 5 pm.. The bill was under discussion with Assembly for enacting it as a law by the close of this budget session of the Assembly closing on 20th April, 2012.

The bill was approved by the Cabinet, the Federation of Housing Societies and NGOs working in this sector were waiting for the government to invite objections and suggestion from all the stakeholders before the same is presented before the Assembly. Since without inviting public opinion, the same was tabled in the house and was getting approved in this session, Experts from Maharashtra Societies Welfare Association studied the various provisions in the BILL which had many loopholes for advantage of the builder and there was no proper authority given to the Regulator to regulate the activities of the builder or other stake holders. A representation was made to Housing Minister, Shri. Sachin Ahir , who promised to invite the debate in the bill before the same is taken up for discussion in the Assembly or before the same is made the law of the land. A letter was also written to Chief Minister, Shri. Prithviraj Chavan to give an appointment to discuss certain lapses in the BILL.

Press Coverage for the RIGHT To HOUSING

लोकसत्ता | मुंबई, शनिवार, १४ एप्रिल २०१२ ★

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पुण्य नगरी | शनिवार, १४ एप्रिल २०१२

गृहनिर्माण क्षेत्रातील
वादळ

4 MUMBAI
SATURDAY, APRIL 14, 2012

DNA CITY

ACTIVISTS SAY THE CENTRE'S BILL IS MUCH STRONGER

State housing Bill tilted in
favour of developers

MumbaiMirror | WEDNESDAY, APRIL 18, 2012

Activists cry foul, say new housing
bill gives more power to builders

पुण्य नगरी

■ शुक्रवार, २० एप्रिल २०१२

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मुंबई ■ शनिवार, १४ एप्रिल २०१२ पुण्य नगरी

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मालकी हक्काच्या घराचे
स्वप्न धुळीस मिळणार
शासनाचा नवा कायदा विकासाच्या बाजूने

hindustantimes.com
SATURDAY, APRIL 14, 2012

Proposed housing act will put justice
out of consumers' reach, say lawyers

THE ECONOMIC TIMES | MUMBAI | MONDAY | 16 APRIL 2012

18 Economy

State Drops Criminal Prosecution
Provision against Realtors in New Bill

जन्मभूमि | मुंबई, शनिवार, त. १४-४-२०१२ ३

डा.उसिंग रेग्युलेटरी कमिशननी जोगवाढीओ इलेट
परीदनाराओना हितमां नथी : रमेश प्रभु

THE TIMES OF INDIA
NEW POLL SHOWS OBAMA
DOWN IN RACE FOR US PREZ
CBI FILES CASE AGAINST
BANK CHIEF FOR BRIBERY
IN DEFENCE DEAL
PIET PETERSEN SLAMS PAKISTAN IN
MUNICH FOR TON PAKISTAN'S
DELHI WIN OVER HYDZ

10 TIMES CITY THE TIMES OF INDIA, MUMBAI
FRIDAY, APRIL 20, 2012

Housing bill protest

THE FREE PRESS
epaper

MUMBAI STATE 09

THE FREE PRESS JOURNAL www.freepressjournal.in MUMBAI | FRIDAY | APRIL 20, 2012

मुंबई, शुक्रवार, २० एप्रिल २०१२

3

However, there was no positive response from both of them. Housing activities came to know that was taken up in the Assembly for discussion and passing as a law. Aggrieved by the cold response from the Government, MSWA initiated a move to bring together all the Taluka, District and State Federations and other NGOs working in housing sector to hold the above agitation. Many experts, representatives of NGO's and thousands of consumers attended the debate and they strongly recommended that a proper debate and discussion be held and the suggestions given by the public be considered by the Govt before repealing the existing law.

“Shri. Sitaram Rane, State Federation Chairman said” We have also given the representation to Government to bring certain changes in the interest of consumers in the existing MOFA only. The amendment should be for the welfare of the buyers and should have all the panel provisions recommended by the Central Government or at least retain the existing panel provisions like treating any violation as criminal offence or imposing the fine which can go upto 10% of the cost of the project.”

Advocate Uday Wavikar said “ National & State Commission and also District courts have punished the erred builder under the existing Maharashtra Ownership Flats Act, 1963. Diluting the provision and giving further loopholes to the builders for taking the consumers for a ride can be accepted and the necessary amendment need to be done and public opinion be called by the Govt.”

Adv. Vinod Sampat Said “THE HOUSING INDUSTRY IN MAHARASHTRA COULD EASILY BE OF MORE THAN Rs. 5,00,000 CRORES AND THE SAME IS LITERALLY GIVEN AS A JAGIR BY ONE



JAMINDAR CALLED HOUSING MINISTER TO THE BUILDER IS MY IMPRESSION OF THE NEW LAW. THE PREAMBLE ITSELF IS FULL OF GLARING DEFECTS” said Advocate Vinod Sampat, President of Co-operative Societies residents users & welfare association.

CA. Ramesh S. Prabhu, Chairman of MSWA said that “ the only suggestion to make the law effective is to get all the bookings of the flat at the price offered by the builder through government website which wants to monitor and control the activities by appointing



the Regulatory Authority. In such cases, the dominating attitude of the builder will be under control, no black money will be involved, and no hoarding will take place. Like the share transaction happening through, SEBI registered broker from the recognized stock exchange all the flats of the builder or resale should be first submitted to Government website stating the same is available for sale and then booking should happen through the government website. Once the flat is allotted / booked through website, registration of agreement for sale has be done within 7 days otherwise, the booking gets cancelled and the developer can offer the same to other prospective buyer and the buyer also will lose the initial booking amount of say Rs.10,000 to Rs.25000 depending on the size of the flat.. This way a level playing field can be created. The fair trade practices, black money which is dominating in the real estate transaction can be controlled. Right to food, Right to education is being implemented by the Government. Now it is high time that with this bill, Right to Housing which is a fundamental right be properly implemented. Unfortunately government has not been taking any concrete steps in the right direction in the real estate sector.

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He further stated that the website information given in the proposed bill is like advertising and giving license to the builder to book the flats/ shops even before the appropriate approvals from the Local Authorities are received. If the shares of a small denomination of large number of companies can be traded through the internet and in a transparent manner all over the globe by recognized stock exchanges, why only few crores flats all over Maharashtra cannot be traded through the website maintained, controlled and monitored by the Real estate Regulatory Authority.

The way SEBI, Insurance Regulator, Telecom Regulator, RBI, National Housing Bank, Registrar of Societies etc have enough powers to register, monitor and liquidate, if proved violating norms, such powers also to be given to Real Estate Regulator. There should be minimum criteria fixed for registration of any builder or estate agents before they are permitted to undertake the business otherwise every person having few crores plan to undertake real estate business as it has potential of multiplying the investment at the cost of innocent consumers. It is high time change is required in the real estate sector.”

Adv. Raja Patil” having nearly 18000 societies as its member said “The promoter can collect 20% of the transaction price without entering into agreement. Many unscrupulous promoters have been selling the same flat to different persons and collecting the amount. The new bill provides, that

if the builder does not register, the consumer has to lodge the agreement for registration and the sub-registrar shall carryout the hearing procedure before the same is registered” When the central Act has provided that only nominal amount of booking can be taken as token for provisional booking and without registering the agreement, no further amount can be received by the promoter.”

Shri. V. Viswanathan, Secretary, Vasai Taluka Housing Federation said” A matured law like MOFA which is prevailing for last 50 years with many judgments of supreme Court, High Courts backing the provisions should be retained and provisions of Regulatory Authority and Appellate Authority should be incorporated in the existing law. It will reduce the confusion and one can follow the earlier decided cases, in case of disputes.”

Shri. Sanjeev Kanchan, President for Citizen organization for public opinion said” Public voice should be heard before any changes are brought and when MOFA is getting repealed, the govt should honor public opinion on the same”

G. G. Shanbaug, Sec. Affordable Housing Welfare org. of india” Every businessman wants to do the business honestly and with dignity and cannot be called as criminal. Unfortunately, the present system and the real estate laws having been compelling the builders to do some deviations to survive in the business. Black money is the highest in this trade. Govt has introduced 50C section under Income tax for trading the ready recknor or the consideration amount whichever is more as the consideration for the sale or purchase of the immovable properties and treat the difference, if any as the income in the hands of the buyer and also seller for taxation. State Govt introduced Ready Recknor for collecting stamp duty. If as CA. Ramesh Prabhu stated, if the prices are discovered through

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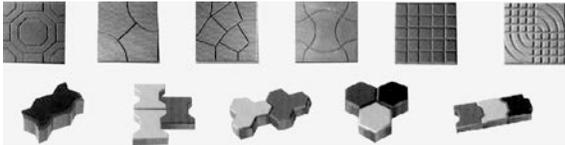
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a market forces without human intervention like share transaction, there can be better transparency and all the government measures will be nullified”

Adv. Satnam Singh, President of Thane Advocates Association stated” if there can be MRP for every consumer product why the regulator cannot invite the builders to list down the flats available for sale with area, amenities etc and then also take the price at which the builder is offering the same for the consumers. The booking be done through internet. For any increase in prices once in six months or 1 year to be permitted by regulator, the same is justified like material, labour prices have go up during construction than the projected”

Shri. Vijay Patil, Chairman, Mira Bhyandar Co-op. Hsg Fedrn said” All promoters should be covered under the regulator including government projects as stipulated in the central Act. Even estate Agents and other intermediaries should be registered and regulated”

Shri. Chandrakant Sonawane, “Dispute between the local authorities regarding the plan pass, sanctions also should be covered with regulator. No project to be registered or allowed to be sold without submitting all the required sanctions, title documents by the builder”

Shri. S. R. Desai said” The regulator should have a power to monitor flow of the funds periodically, say once in three months by asking each developer to submit the returns and also have power to inspect the books and records. It should have power to cancel the registration for any violation and also handover the project to the society of the flat owners to complete. Attach the property of the developer, if the funds are misappropriated or misutilised leading the loss to the consumers”

CA. Ramesh S. Prabhu, chairman of MSWA at the end stated that many suggestins and objections have been received in writing from many corners. The same will be complied and send to Government for its consideration before the law gets passed. He thanked the strong crowd consisting of representatives of more than 100 NGO's and housing societies for their presence and support for the movement in making this debate and discussion for the benefit of the consumers who are presently not organized like the builders associations like CREDAI, MCHI, BAI and many other associations working for the benefit of their members who are interested only in making maximum profit and double their investment at the earliest.

There was a signature campaign carried out to be presented to the Honorable Chief Minister giving various suggestions and amendments to the bill.

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- Maharashtra State Co-operative Housing Federation Ltd.
- Maharashtra Societies Welfare Association.
- Mira Bhayandar Co-operative Housing Societies Welfare Association.
- Panvel Uran Taluka (CIDCO) Co-operative Housing Society Federation Ltd.
- Vasai Taluka Co-operative Housing Federation Limited.
- Pune District Co-operative Housing Federation.
- Thane Dist. Co-operative Housing Federation Ltd.
- Flat Owners Protection & Grievances Forum.
- Thane Co-operative Advocates Asso.
- Mira Bhayandar Co-operative Housing Societies Federation Limited.
- Forum For Fast Justice.
- Janhit Manch.
- Bharastachar Virodhi Jan Andolan Nyas.
- All India Business Council.
- Co-operative Society Resident & Users Welfare Association.
- Registration Fees and Stamp Duty Payer's Welfare Association.
- Sahkar Bharti, Maharashtra.
- Agni, Mumbai.
- Mumbai Vikas Samiti.
- Rashtriya Matdata Manch.
- Mahiti Adhikar Manch.
- Navi Mumbai Co-operative Housing Societies Welfare Association.
- Civic Action Programme, Kandivali.
- Virar Co-operative Housing Societies Welfare Association.
- Tushar Park Tenant's Welfare Association.
- Disha Foundation.
- Affordable Housing Welfare Org. of India.
- Creative Foundation.
- Jaagrati Foundation.
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NOW DEEMED CONVEYANCE MADE EASY

The Inspector General of Registration and Comptroller of stamps has taken initiative to make the procedure of Deemed Conveyance is directly related to recovery of Stamp Duty and Registration of documents and therefore there was confusion in the minds of Housing Societies as well as officers from the Registration and Stamps departments.



The Inspector General of Registration and Controller of Stamps has issued a circular in this regard. Marathi and English copies of this circular is available in the office of the Maharashtra Societies Welfare Association.

आता मानीव अभिहस्तांतरण अधिक सुलभ आणि सोपे

नोंदणी महानिरीक्षक आणि मुद्रांक नियंत्रक यांनी मानीव अभिहस्तांतरण प्रक्रिया अधिक सुलभ आणि सोपी व्हावी यासाठी पुढाकार घेतला आहे. महाराष्ट्र मालकी हक्काच्या सदनिका (बांधण्यास प्रोत्साहन देणे, विक्री, व्यवस्थापन व हस्तांतरण) अधिनियम, १९६३ चे अंतर्गत, दुकाने, गाळे इत्यादी विक्रीचे करार केले जात होते. मात्र, या करारांची परिणीती खरेदीखताचे स्वरूपात हस्तांतरणात होत नसे. यासाठी शासनाने उक्त अधिनियमाचे कलम ११(३) मध्ये सुधारणा करून, मानीव खरेदीखत (Deemed Conveyance) ची तरतूद केली आहे.

तसेच सहकार विभागातील अधिका—यांना या कामाचे अंमलबजावणीसाठी सक्षम प्राधिकारी घोषित करण्यात आले आहे. परंतु मानीव खरेदीखताचा संबंध थेट मुद्रांक शुल्क वसूली व दस्तऐवजांचे नोंदणीशी येत असल्याने, नोंदणी महानिरीक्षक व मुद्रांक नियंत्रक कार्यालयातील अधिका—यांनी काही शंका उपस्थित केल्या होत्या तसेच गृहनिर्माण संस्थांमध्ये याबाबत संभ्रम निर्माण झाला होता याशंका आणि संभ्रम दूर करण्यासाठी नोंदणी महानिरीक्षक आणि मुद्रांक नियंत्रकाने एक परिपत्रक काढले आहे या परिपत्रकाच्या मराठी आणि इंग्रजी भाषेतील प्रती महाराष्ट्र सोसायटीज वेल्फेअर असोसिएशनच्या कार्यालयात उपलब्ध आहेत.

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A SUCCESS STORY OF THE BATTLE AGAINST PROPOSED Maharashtra Housing (Regulation and Development) Act, 2012

The State Government was intending to bring new Maharashtra Housing (Regulation and Development) Act 2012 in place of existing well established and internationally recognized Maharashtra Ownership Flats (Regulation of the promotion of the construction, sale, management and transfer) Act 1963 (MOFA) . The Maharashtra Government Cabinet approved the new Maharashtra Housing Act 2012 and introduced the same in the State Legislative Assembly on 12th April 2012.

C.A. Shri Ramesh Prabhu crusader for the cause of the rights of the flat owners and Co-operative Housing Societies studied the new Maharashtra Housing Act 2012 thoroughly, prepared the section wise detailed table in which he showed the existing section and corresponding to it new sections and revealed the loopholes in the bill which are against the consumers i.e. flat purchaser and favouring the builder.

He wrote to the Hon'ble Chief Minister, Maharashtra State, Hon'ble Co-operation Minister and try to bring these loopholes in the new bill to the notice of these dignitaries. Then he personally met Hon'ble Shri Sachin Ahir, Minister for State of Housing Department and explained him about these loopholes in the new Housing Bill. Then he visited Shri Eknathrao Khadase, Opposition Leader, Legislative Assembly, Shri Vinod Tawade, Opposition Leader, Legislative Council, Shri Subhash Desai, Group Leader, Shiv Sena, Sardar Tara Singh, MLA BJP, Shri Gopal Shetty, MLA BJP and also many ruling party's MLA and MLC of both the Houses and discussed with them about the new Housing Bill, loopholes in it and explained them that how it will be hazardous for the Flat purchasers who invest their life time hard earned money to buy a flat.

However the new Housing Bill was shown for discussion in the Legislative Assembly on 18th April

2012. It seems that the Government was in haste in passing the bill in the budget session only. C.A. Ramesh Prabhu then called a press conference and explained before the electronic and newspaper media about the bad effects that may cost to the Flat purchasers in future and the media agreed the cause for which C.A. Ramesh Prabhu was fighting.

In the same press conference C.A. Shri Ramesh Prabhu announced sit-in-agitation and debate on the new Housing Bill at Azad Maidan on 19th April 2012. All prominent members Housing Activist, Chartered Accountants, Advocate and experts in the field supported this movement. Maharashtra State co-opetive Housing Federation Ltd., all District and Taluka Federations and many N.G.O's supported this agitation and all of them gathered at Azad Maidan on 19th April 2012 from 10am to 5pm.

The pressure was mounted on the Government and resultantly the Government was compelled to announce that the new Housing Bill will be forwarded to joint committee consisting of 19 members (from ruling and opposition) of both the Houses for discussion. This is the victory of every citizen who invest his life time hard earned money in the flat for living peacefully with his family. C.A. Ramesh Prabhu has taken tremendous efforts for the common man cause and he succeed in it. He has thanked all the people, Federations, NGOs, Press, MLAs, MPs from ruling and opposition who supported the movement and specially thanked the Hon'ble Shri. Pritviraj Chavan, CM, Hon'ble Shri. Sachin Ahir, Housing Minister and Hon'ble. Shri. Gautam Chatterjee in recommending the house to joint committee for conducting the discussion on the same.

The copy of the proposed BILL, certain points raised and the issues that may arise is available in the office. For more details, you may contact office on: 42551414 / mswa.hsg@gmail.com

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With digitization, the subscribers will be able to enjoy high quality DTH services with good clarity and sound. They will be able to enjoy the minutest details of programs. DTH also provides them with the additional option of able to view High Definition Channels. These High Definition channels provide absolutely breath taking video and sound quality enthralling the viewer.

MDUs are a natural extension of a DTH service and offer a perfect solution to residential complexes where the problem of multiple antennas' and cluttered terraces beckon them. Also with the problem of no clear Line of Sight to the satellite because of the obstructions we try to install the Antenna's near the window.

Videocon d2h offers MDU services and has been quite a front runner in the same. Videocon d2h MDU service offers advantages like Clutter Free Terrace, Good Signal Strength and Normal Rain Proof. A single antenna would keep your terrace beautiful and clutter free. A bigger antenna would

enable you to receive stronger signals which will mean greater clarity while viewing; also the larger antenna would not hamper the relay of programs during normal rains. Videocon d2h is the fastest growing DTH player with the highest number of 368 Channels and Services. It offers the highest 19 Asli "HD" channels to its customers which includes Max, Colors HD, Star Plus HD, Star Gold HD, Star World HD, Star Movies HD, ESPN HD, Star Cricket HD, Movies Now HD, Discovery HD World, NGC HD, Travel XP HD and 3D Active. Apart from these, it brings you highest number of sports channels & regional channels in Marathi, Bengali, Odiya and other North East languages.

The foremost reason for switching to Videocon d2h's MDU is because of the recent ordinance passed by the Govt of India on the mandatory digitisation of the Cable Services. According to the amendment made in the section 9 of the Cable Television Networks (Regulation) Amendment Ordinance, 1995, the I&B ministry will make digital addressable system mandatory. The measure will empower consumers to an increased number of channels and high quality viewing. There will be no prime band after introduction of digitization. Viewers will be able to access digital services through a set top box. The ordinance mandates complete digitization in the four metros of Delhi, Kolkata, Mumbai and Chennai by June 30, 2012.

The cities with more than one million populations like Pune, Ahmedabad and Bangalore will have to mandatorily shift to digitization by June 30, 2013. The deadline for complete digitization in urban areas is September 31, 2014 while the entire country is expected to achieve digitization by December 31, 2014.

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E-mail: techneco@indiatimes.com, ravinigam18@gmail.com

Website: www.techneco.net

even pause, rewind and forward live TV & record; facilitates Auto Serial recording, 16:9 aspect ratio and 5x digital picture quality. It uses the revolutionary MPEG – 4 DVBS -2 technology with many exciting features like Multiple Tickers, 12 PIP Mosaic, 21 Active Music Audio Video Channels and offers 3 d2h movie channels.

Videocon d2h has been awarded the 4th most successful brand launch of the year 2009 across all categories in the brand derby survey carried out by Business Standard. It has been awarded Product of

the Year award for its Satellite DVD during year 2009.

Extensive Customer Service Network: Videocon d2h has set up customer call centers in Pune, Dehradun, Noida and Bangalore to cater to customer needs in ten different languages. In addition to all popular television channels, Videocon d2h platform offers many new features and exciting interactive services, thus becoming a one-stop shop for all the television entertainment needs of customers

CO-OPERATIVE HOUSING SOCIETIES AUDIT

Regarding Audit the Chapter - 6 in the Co-operative Housing Societies Manual Stated that

Responsibility of doing Audit

- Since the Co-operative Housing Societies are included in Section 81(1) (B) of the Maharashtra Co-operative Societies Act, 1960, the audit of the said societies should have to be made themselves.
- **It is obligatory to make audit from the panel auditors kept on the level of Divisional Joint Registrar, Co-operative Societies. Audit cannot be made from the same auditor for continuous more than two years period.**
- The appointment of the auditor should be made in the Annual General Body Meeting of the society.
- Details like name, address, telephone number of the auditor appointed should be displayed on the notice board of the Society or other noticeable places and informed the same to the Registrar of the Society.
- The Complainant member can submit their complaints before the Auditor and it could be redressed. It is necessary that the Auditor should declare the details of date and time regarding when he is coming for auditing in the society and display it on the notice board or at prominent place in the society.
- The Secretary of the Society should make available necessary papers, accounts books to the auditors for auditing as per provisions in the bye-laws.
- It is necessary that the society should make available the copies of the audit report to the members if they demand so by charging necessary fees as per provisions in the law before placing it in the general body meeting.





**Specialized in
Total Housing Society Solutions**

Our Services

- Customised Monthly / Quarterly Bills & Receipts
- Bill & Receipt Registers, Cash, Bank book
- SMS Alert Facility
- General Ledgers
- Income & Expenditure & Balance Sheet
- Statutory Audit
- Share Register, Nomination Register, Form I & Form J Registers
- Filing TDS & Income Tax Returns
- Guidance & Legal Advice on Society Management
- Door-Step-Service

CONTACT US

4, Shree Ganesh Residency, Indralok, Phase – II,
Bhayandar – East, Dist - Thane - 401105.
Office : 022 3226 8900 | 022 2812 8900
Mobile: +91 809 777 6210 | +91 902 945 0859
Email: Dharma.I@sdhventure.in



**SHASHANK
SOCIETY SERVICE**

HIGHLIGHTS

- Monthly / Quarterly Bills & Receipts
- Cash, Bank Book, Bill Register
- General / Personal Ledger
- Income & Expenditure & Balance Sheet
- Statutory Audit from Panel Auditor
- Statutory Registers, Agenda / Minutes Writing
- Filing of T.D.S./ I.Tax Returns
- In the field of Society Accounts & Management for last 15 Years.

FREE

Guidance on Society Management

CONTACT US :

- 🏠 : B-5/13, BEST Sahajeevan, Best Nagar, Goregaon West, Mumbai - 400 104
- 📞 : 9819816106 / 9987578716 / 7738741600
- ☎ : 022-26773903
- ✉ : bestsvm@gmail.com

A

**Trusted Name in
Building Repairs & Redevelopment**

NEO-TECH CONSULTANTS

REGISTRATION NO.:ST/MUM/DIV IV/CER/53/REG/2007

REPAIRING

- Structural Audit as per BMC norms.
- Detailed Cost estimate.
- Preparing Tender documents.
- Guiding Society in selection of contractor.
- Day to day supervision.
- Certification of bills.
- Stability Certificate.

OTHER SERVICES

- Installation of lift.
- Stack car parking.

REDEVELOPMENT

- Deemed Conveyance
- Verifying property document.
- Feasibility report.
- Preparing and floating tender.
- Guiding society's solicitor in preparing legal documents.
- Guiding society in selecting good builder.
- Guiding society for amenities, add area, corpous fund etc.
- Verifying various permission like IOD, CC etc. before vacating the plot.
- Strict supervision to monitor quality of construction.
- Scrutinising all property paper before handover to society.

Head off.:- 4, 1st floor, Chandrakant Apt., Opp. Hanuman Mandir, Shreyas Colony, Goregaon (East),
Mumbai - 400 063., Tel Nos.:- 9322255108, 9930344006, 9930999312, 29272735 / 29272382
E-mail :- neo_tech@mtnl.net.in



CA. Ramesh S. Prabhu, answers queries on property redevelopment and related issues highlighted

PMC CAN EXPLAIN REDEVELOPMENT POTENTIAL

If a plot is of about 20,000 sq. ft. how much area will I get more than the plot area? What are the precautions and other rules to be followed?

-Talreja G

As per the latest Development Control Rules, 1991, assuming that your property is in suburb, you are entitled to redevelop or construct the building using the FSI or TDR as under on a plot(20000 square feet. a) Usual FSI permitted at the rate of 1 on plot of land: 20,000. b) FSI to be purchased in lieu of TDR from BMC 0.33: 6,600. c) FSI to be loaded by purchasing TDR from market 0.67: 13,400. d) Total FSI/ TDR permitted 1: 2 (a+b+c): 40,000. e) Fungible FSI in lieu of flower bed, dry area etc. 35%: 14,000. f) Total construction now possible excluding stair case lift etc by paying premium to BMC: 54,000.

Thus total FSI including fungible of about 2.70 is available against 1 square foot of land. It is advisable to follow the guidelines prescribed by the government by its G.R. dated 3.1.2009 in respect of redevelopment. You should engage a service of very good Project Management Consultant experienced in the line to guide the entire society and also resolve any confusion in the minds of the members.

I have attended the first workshop on Redevelopment organised by DNA in BKC. Our society is going for redevelopment. I have

following queries: Required minimum strength of members is 75%. Whether co-members are eligible as member to give their consent for redevelopment? In case the members are not staying in the colony, whether there is any provision to record their consent? We have some members staying in USA. I shall be highly obliged if you could guide me on the above matter.

-Dilip Pradhan

The principle of co-operative movement is personal participation. Therefore, in a meeting the members should be personally present to decide on the matter. However, the person whose name stands second called as associate member (many call them joint member/ co-member) is considered as a member and his presence and voting is counted for the purpose of getting 75% strength. There is no provision of postal ballot in the bye-laws. In case members are not staying in the society, you can get the consent from such members in advance and record such consents in the minutes of the meeting considering them to be present in the meeting. Though there is no such provision in the bye-laws or the MCS Act, 1960 to record such consent. This will only help you in case, some members take you to the court.

Ours is a registered co-operative society and the building is on a leased land, from the Christian Mission. The 40 years lease expired recently. The building is badly in need of repairs and all



M/S. KUBAL ASSOCIATES

Contact: Mumbai - 8655627338 / Thane - 9594940175 / Borivali - 9769214219 / Andheri - 9324331579

ON-LINE SOCIETY MANAGEMENT & SERVICES

Email: Kubalmadan@yahoo.co.in & kubalmadan@gmail.com & shashidhar.kamath@yahoo.in
Website: www.urmilagroup.com & www.smartsociety.in

“SOCIETY ALL IN ONE SHOP”

“GOOD NEWS” : “GOOD NEWS”

- **SOCIETY MANAGEMENT, ACCOUNTS & ADMINISTRATION:** WE PROVIDE QUALIFIED AND WELL EXPERIENCE SOCIETY CUM PROPERTY MANAGER TO CARRY OUT THE ABOVE ACTIVITIES ON PART-TIME (2 TO 4 HOURS DUTY) - RS.6,500/- TO RS.8,000/- PER MONTH & FULL TIME BASIS (8 HOURS DUTY) - RS.8,000/- TO RS.20,000/- PER MONTH AS PER SOCIETY REQUIREMENTS.
- **SOCIETY WORK:** REGISTRAR, BMC, POLICE, CONVEYANCE DEED, RTI & ALL DOCUMENTARY WORK. SOCIETY / FLAT / SHOP REGISTRATION
- **MANPOWER:** AVAILABLE ALL TYPES OF JOBS LIKE SOCIETY MANAGER / HOUSEKEEPING / SECURITY / PLUMBING / ELECTRICIAN & ETC.
- **SOCIETY ACCOUNT:** ACCOUNT SOFTWARE LIKE SMART SOCIETY, TALLY.ERP9, EASY SOCIETY.
- **RECOVERY:** SOCIETY MAINTENANCE RECOVERY OUTSTANDING DUES UNDER SECTION 101 OF THE MCS ACT 1960 & OTHER RECOVERIES ALSO.
- **PROPERTY:** DEALING / FINANCE ON (FLAT / SHOP / N.A. PLOT / LAND). “RE-DEVELOPMENT OF OLD SOCIETY BUILDING / TRUST”
- **FINANCE:** PERSONAL / BUSINESS / HOUSING / MORTGAGE / CREDIT CARD LOAN AMT RS.25K-50 LACS IN LOW INTEREST (BANKS & PRIVATE SECTORS)
- **COMPUTER:** PERSONAL TRAINING AT HOME, HARDWARE & SOFTWARE INSTALLATION, REPAIRING, ANNUAL MAINTENANCE CONTRACT IN VERY REASONABLE RATES
- **SPECIAL FEATURES:** TAKE 3 (THREE) MONTHS TRAINING & EXAM FOR “HOUSING SOCIETY MANAGEMENT COURSE” BY “MAHARASHTRA SOCIETY WELFARE ASSOCIATION” & MAKE “MSWA CERTIFIED” SOCIETY CUM PROPERTY MANAGER, GOOD SALARY & DO SOCIETY BUSINESS ALSO. (ELIGIBILITY: 12TH PASS & ABOVE)

OTHER SOCIETY SERVICES: We provide the following services in very reasonable rate for your society.

- **Society Water Tank Cleaning**
- **Society Pest Control Services**
- **Fire Fighting & Extinguisher & Quality Spare Parts**
- **Society Security Products, Intercom (EPABX), CCTV & Camera**
- **Elevator (Lift) Maintenance & Inquiry**
- **Society Plumbing Work & Pump Repairing**
- **Society GYM / GARDEN / SWIMMING POOL Maintenance.**

HELLO FRIENDS, JOIN WITH "KUBAL ASSOCIATES" (ON-LINE SOCIETY MANAGEMENT & SERVICES) & MAKE MONEY IN SOCIETY BUSINESS. IF YES, PLEASE SEND YOUR BIO-DATA & PHOTO AT Kubalmadan@yahoo.co.in & kubalmadan@rediffmail.com FOR "LOGIN ID & BUSINESS PASSWORD" TO MAKE OUR "NETWORK PARTNER". OUR ALL NETWORK PARTNERS WILL HELP YOU ALWAYS.

members are in agreement over need for redevelopment. But in the mean time Church has floated tender for redevelopment and tried to appoint a builder, which our society has objected to. I have following questions: In a Leased Land situation who can initiate the Redevelopment process? What is the most expedient way of resolving this? Is it mandatory to follow the new process as per 2009 circular, for appointing PMC, etc even though the proposals have been sought before, but without proper input from members or consent?

-A Sapre

If the land is leased to your society, naturally your society can initiate the redevelopment process and take the consent from the land owner. In case, the land owner decides to initiate the process, your

consent is very much required. It is the mutual decision to be taken between the land owners and the occupiers. In order to resolve the issue, I advice your society to appoint a project management consultant, who would give you the entire potential of the redevelopment and what you can expect after the redevelopment is done.

You should share your feasibility report with the church authorities and get the best deal out of it. Your PMC will be able to take the same. In case, the land owner is moving the process, you have no choice but to take the decision in the General Body meeting and in case, society is starting the process of redevelopment, you have to follow the procedure laid down under government resolution dated 3.1.2009 on redevelopment issued by Co-operative Department.

ELECTION - 2012-13 TO 2016-17

मुंबई जिल्हा सहकारी गृहनिर्माण संघ मर्यादितेची निवडणूक

सर्व सहकारी गृहनिर्माण संस्थाना विनंती करण्यात येते की, त्यांनी त्यांच्या संस्थेच्या संचालक मंडळावरील एका सदस्याला, मुंबई जिल्हा सहकारी गृहनिर्माण संघ मर्यादितेच्या सन २०१२-१३ ते २०१६-१७ च्या निवडणुकीत मतदान करण्यासाठी प्राधिकृत करावे ही विनंती. कृपया सोबतचा फॉर्म भरून या कार्यालयात पाठविल्यास सर्व फॉर्म एकत्रित करून संघाच्या कार्यालयात पाठविण्याची व्यवस्था करण्यात येईल.

Election of the Mumbai District Co-operative Housing Federation Ltd., Mumbai

All Co-operative Housing Societies are hereby appeal that they please authorized one of there managing committee members for casting the vote behalf of their Housing Society in ensuring Mumbai District Co-operative Housing Federation Ltd. Mumbai's election 2012-13 to 2016-17.

Please fill up the form attached herewith and drop it in our Maharashtra Welfare Societies office or mail it to our office. We will make an arrangement to forward these forms in federations office collectively.

Form Available on Next Page....

ELECTION - 2012-13 TO 2016-17

Copy of the Resolution of the meeting of the Managing Committee of the _____
 _____ Co-operative Housing Society Ltd.,
 _____ held on

Resolved that / Shri / Smt. _____

_____ a member of the _____
 Co-operative Housing Society Ltd., _____

be and is hereby authorised on behalf of the society to vote at the election to the Board of Directors of the Mumbai District Co-operative Housing Federation Ltd., Mumbai, for the years 2012-13 to 2016-17 and to attend and vote at the Special General Meeting of the Federation, in which the final result of the election shall declared.

Proposed by : _____

Seconded by : _____

(Society's Rubber Stamp or Seal)

TRUE COPY

* Insert name of the Society, _____ Chairman/Hon. Secretary/Hon. Treasurer
 Insert address of the Society _____ Co-operative Housing Society Ltd.,

FORM 'CC' INFORMATION FOR PREPARING VOTERS LIST

Federation Membership No. ----- (This will be filled by Federation)	Name of the society with full address	Name of the Person authorized by the society to vote on its behalf (in Capital letters)	Age of the person mentioned in col-3	Male / Female
(1)	(2)	(3)	(4)	(5)

Chairman / Hon. Secretary / Hon. Treasurer
 _____ Co-operative Housing Society Ltd.

Developer to pay ₹ 8.6 lakh to society for not giving amenities

A city-based builder has to pay Rs8.60 lakh to a cooperative housing society for failing to provide the promised amenities. The builder has also failed to obtain Occupancy Certificate (OC) and to execute conveyance in favour of the society.

The Mumbai Suburban District Additional Consumer Forum has directed Sairaj Builders to reimburse an amount of Rs4.80 lakh spent by Shantiniketan Cooperative Housing Society at Dahisar (East) towards amenities that were promised by the developer, but not provided. The developer has also been directed to pay Rs20,000 towards compensation for failing to convey the property in favour of the housing society, and cost of the litigation.

Besides the forum also asked the developer to pay interest at the rate of 9% per annum on aggregate amount of Rs5 lakh from June 2004 when it approached the consumer forum. The bench comprising forum president JL Deshpande and member Deepa Bidnurkar concluded that the developer had failed to fulfill the promises he had made before selling flats to prospective purchasers. Relying on a report of a structural engineer engaged by the housing society, the forum found the developer had not completed outside plastering of the building and also failed to provide overhead watertanks.

The forum also found the developer at fault for failing to fulfill his obligation of obtaining the OC from the Brihanmumbai Municipal Corporation (BMC) before allowing purchasers to occupy their flats.

THE CASE

The Mumbai Suburban District Additional Consumer Forum has directed Sairaj Builders to reimburse an amount of Rs. 4.80 lakh spent by Shantiniketan Co-operative Housing Society at Dahisar (East) towards amenities that were promised by the developer, but not provided

The Developer has also been directed to pay Rs 20,000 towards compensation for failing to convey the property in favour of the housing society, and cost of the litigation

The forum also asked the developer to pay interest at the rate of 9% per annum on aggregate amount of Rs 5 lakh from June 2004 when it approached the consumer forum

Relying on a report a structural engineer engaged by the housing society, the forum found the developer has not completed outside plastering of the building and also failed to provide overhead water tanks.

The forum also found the developer at fault for failing to fulfill his obligation of obtaining the OC from the Brihanmumbai Municipal Corporation (BMC) before allowing purchasers to occupy their flats

It also held the developer guilty of deficiency in service for failing to execute conveyance and transfer the property in favour of the housing society.

The forum also held the developer guilty of deficiency in service for failing to execute conveyance and transfer the property in favour of the housing society although provisions of the Maharashtra Ownership of Flats Act mandate builders to do so within four months of formation of the society.

Apart from ordering the developer to reimburse the society, the consumer forum also directed Sairaj Builders to obtain the OC.

Source : Hindustan Times

BLACK ARROW

Maharashtra Housing (Regulation and Development) Act 2012: 11th May 2012 - Mumbai



**OBJECTIVES : CONDUCTED TO ENABLE THE REAL ESTATE COMMUNITY TO GATHER
ALL THE KEY INFORMATION PERTAINING TO THE SENSITIVE TOPIC AT HAND.**

Date: 11th May, 2012

Time : 09.30 am To 01.00 pm

Venue: J W Marriott Hotel in Juhu or other appropriate hotel

HIGHLIGHTS OF THE CONFERENCE:- NETWORKING WITH HOUSING SOCIETIES

- Network with about 50+ chairman's and secretary's of housing societies who are looking to initiate Redevelopment activities in their respective housing societies.
- Showcase your company's expertise in redevelopment projects
- Setup meetings with potential housing societies

KEY TOPICS ON THE CONFERENCE INCLUDE:

Session 1: Real Estate (Regulation & Development) Act, 2011 V/s The Maharashtra Housing (Regulation and Development) Act 2012

- Difference in the Central Bill and the State Act

Session 3: Lacunae in The MHA 2011 Act

- What needs to be amended

Session 5: Disclosure of Housing Projects

- Project Registration
- Website of the HRA

Session 2: MHA 2011 v/s MOFA 1963

- Is the repeal valid?
- Differences in the Acts

Session 4: Housing Regulatory Authority & The Appellate Tribunal

- Functions & Powers
- Jurisdictions & Limitations

Session 6: Open Session:

Improve the BILL for Transparency and Effective Implementation of Provisions

Who shall attend the conference?

- Real Estate Developers / Construction Companies
- Housing Society Office Bearers / PMC
- Infrastructure Companies
- Banks & Financial Institutions
- Provincial and Municipal Govt. Representatives
- Law Firms / Advocates / CAs
- Real Estate Finance Professionals
- Urban Planners / Land Use Planners

BOOK NOW: Special Offer:

Book 2 seat and get 1 seat free to invite the housing society of your choice.

Registration fee – Rs 3,750 + service tax per person.

(Fees Includes: Participation on the conference, speaker presentations & High Tea).

To Register now: Simply reply back to this email with your company's name & address, participants – name, designation, email ID and cell number OR Contact:

MSWA : mswahousing@gmail.com or logon to www.mswahousing.co.cc or Tel.: 022 - 42551414

Limited Sites...Hurry up.... Logon to Register yourself with us at www.mswahousing.co.cc



REDEVELOPMENT OF HOUSING PROJECTS BUSINESS & PROFESSIONAL OPPORTUNITIES



**OBJECTIVES : CONDUCTED TO ENABLE THE REAL ESTATE COMMUNITY TO GATHER
ALL THE KEY INFORMATION PERTAINING TO THE SENSITIVE TOPIC AT HAND.**

Date: 11th May, 2012

Time : 02.00 pm To 05.30 pm

Venue: J W Marriott Hotel in Juhu or other appropriate hotel

HIGHLIGHTS OF THE CONFERENCE:- NETWORKING WITH HOUSING SOCIETIES

- Network with about 50+ chairman's and secretary's of housing societies who are looking to initiate Redevelopment activities in their respective housing societies.
- Showcase your company's expertise in redevelopment projects
- Setup meetings with potential housing societies

KEY TOPICS ON THE CONFERENCE INCLUDE:

Session 1: Overview of Redevelopment Projects & Current Outlook

- Number of Projects Available
- Cluster Development

Session 3: Challenges of Redevelopment Projects

- Conveyance & Deemed Conveyance

Session 5: Raising Funds for Redevelopment Projects

- Finance Options
- Low Investment Projects / Minimising Capital Risk

Session 2: Incentives Offered by the Government

- Development & Control Rules
- Maximizing FSI Usage

Session 4: Marketing Strategies to Acquire Redevelopment Projects

Session 6: Regulations Applicable to Redevelopment Projects

- 3rd Jan 2009 Government Circular
- Legal Documentation of Redevelopment projects

Who shall attend the conference?

- Real Estate Developers / Construction Companies
- Housing Society Office Bearers / PMC
- Infrastructure Companies
- Banks & Financial Institutions
- Provincial and Municipal Govt. Representatives
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To Register now: Simply reply back to this email with your company's name & address, participants – name, designation, email ID and cell number OR Contact:

MSWA : mshousing@gmail.com or logon to www.mshousing.co.cc or Tel.: 022 - 42551414

Limited Sites...Hurry up.... Logon to Register yourself with us at www.mshousing.co.cc

THE COMMISSIONER OF POLICE GREATER MUMBAI
ORDER
(UNDER SECTION 144 OF CRIMINAL PROCEDURE CODE-1973)

1. Whereas reports have been received that due to the situation prevailing in the areas under the control of -Commissioner of Police, Brihan Mumbai, it is apprehended that terrorist/anti-social elements may seek hideouts in the residential areas of the said Police stations and there is every likelihood of breach of peace and disturbance of public tranquility and also there is grave danger to human life and safety and injury to public property on that account.

2. And whereas it is necessary that some checks should be put on landlords/tenants so that terrorist/anti-social elements in the guise of tenants may not cause explosion riots, Shoot cuts, affray etc; and that immediate action is necessary for the prevention of the same.

3. Now, therefore I, M. U. Dahi, Dy. Commissioner of Police, Operations, Greater Mumbai and Executive Magistrate, vide powers conferred upon me u./sec 144 of the Criminal Procedure Code 1973 (Act n of 1974) r/w the Commissioner of Police Brihan Mumbai's order dated 23/12/1959 u/s 10 sub section (2) of the Bombay Police Act 1951 (Bombay Act XXII of 1951) do hereby order that no landlord/owner/person of any house/property which falls under the jurisdiction of Mumbai Police Commissioner shall let/sublet/rent out any accommodation to any person unless and until he has furnished the particulars of the said tenant (s) to the Senior Police Inspector of the Police station concerned. All persons who intend to take accommodation on rent shall inform in writing in this regard to the Senior Police Inspector concerned in whose jurisdiction the premises fall. The persons dealing in property business shall also inform in writing to the Senior Police Inspector concerned in whose jurisdiction the premises fall about the particulars of the said tenants.

4. If the person to whom the accommodation is Let/sublet/rent out is Foreigner then the owner and the Foreigner shall furnish his Name, Nationality, Passport details ie PP.No., Place and date of issue, validity, Visa details i.e. Visa No., category place and date of issue, validity whether he is registry, if so, Registration place and No and reasorf far .stay in city

5. This order shall come into force with effect from 05/03/2012 and shall be effective for a period of 60 days upto 03/05/2012 (both days inclusive) unless withdrawn earlier.

6. Any person contravening this order shall be punishable under section 188 of the Indian Penal Code.

7. As the notice cannot be served individually on all concerned, the order is hereby passed ex-parte. It shall be published for the information of public through press and by affixing copies on the Notice Boards of the police stations, Divisional ACsp, Zonal DCsp, Municipal Ward offices and by affixing copies at Tahsil and Ward offices.

Given under my hand and seal this the 02nd day of the March 20 12.

(M. U. Dahi)
Dy. Commissioner of Police (Operations)
And Executive Magistrate.

SELF REDEVELOPMENT MANAGEMENT COURSE

INTRODUCTION :

Considering the request made by people, the Maharashtra Societies Welfare Association has decided to arrange " Self Redevelopment Management Course " at an earliest for a period of 6 months exclusively to the Committee members of the Housing Society who are planning for self Redevelopment..

ENROLLMENT:

All intending participants are requested to enroll their name at our office at 202/203 Laram Center, Opp. Harbour Line Andheri Station, Andher(West) or on phone no. 42551414.

TRAINING METHOD :

The " Self Redevelopment Management Course" will comprise 12 sessions. At a time only 10 societies with their 5 to 7 office bears/Committee members of each society will be allowed to participate in the Management Course.

FACULTIES & GUIDE :

The renounced Architects, Advocates and Project Management consultants empanelled with MSWA.

TOPICS/ AREA COVERED :

The Self Redevelopment Management Course will cover the following area:-

- Over view of the Real Estate Sector and the Redevelopment prospectus in Mumbai
- INTRODUCTION, ADVANTAGES, NECESSITY, DISADVANTAGES, PRE-REQUISIT, METHODS OF REDEVELOPMENT.
- Documents Required for Redevelopment and Role of PMC in Redevelopment and Self Redevelopment regarding the monitoring, Supervision, Quality Control.
- Process of Redevelopment as per Government Guidelines- 3-01-2009 applicability on Self Redevelopment.
- Process of Self Redevelopment in the Housing Society
- Finance Options for Self Redevelopment

- Accountability & responsibilities of Committee, PMC, Contractor, members in Self Redevelopment.
- Tax implications on Self Redevelopment such as Income Tax, Service Tax, Maharashtra Value Added Tax, Property Tax
- Role of Architect in Redevelopment and Self Redevelopment regarding Development Control Rules, FSI, TDR, Feasibility Report, Plan Approval, Tendering Process etc. till receiving the Occupation Certificate
- Various documents to be executed in the process of Red. & self Redevelopment like Development Agreement, Permanent Alternative Accommodation, Power of Attorney etc. Stamp duty and Registration.
- Methods to initiate Self Redevelopment
- Precautions to be taken while Selecting the Developer for Redevelopment and Contractor for Self Redevelopment
- Legal issues that may arise in Redevelopment and Self Redevelopment on going training to participant after understanding their problems

OBJECTIVE:

The object of the Seminar is to motivate Housing Societies for self Re-development and satisfy them by giving them through knowledge on Re-development. So, all societies are requested to enroll their name for this course at an earliest. Each societies will be guided to self redevelop their societies.

FEES:

The fee of the Course will be Rs.75,000/- for each society. However the early bird will given discount of 20% and net amount payable by the society will be only Rs.60,000/-

The course will be done from 2pm to 6pm on Saturday at Local Self Government, Juhu Gally, Andheri (W). There will be sharing of thoughts, material between the participants. The Sundays and other days, the societies will be given a road map by the respective faculties as to how they can move forward in the right direction.

For more details contact at the Association office Mr. Shashidar Kamath: 9324331579/ 9920137131 / 022-42551414

जा.क्र.गृह/डी-३/दस्तऐवज/पूर्ण नाव लिहीणे/१२
सहकार आयुक्त व निबंधक सहकारी संस्था
महाराष्ट्र राज्य, पुणे-१ यांचे कार्यालय
दिनांक : ७ फेब्रुवारी, २०१२.

प्रति
विभागीय सहनिबंधक,
सहकारी संस्था (सर्व)

विषय : मालमत्ता अथवा सदनिका खरेदी व विक्री करण्या-यांचे पूर्ण नाव दस्तऐवजावर लिहीणेबाबत.. उपरोक्त विषयाचे आपले लक्ष वेधण्यात येत आहे.

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(डॉ. भानुदास बधान)
अपर निबंधक (ववनि) सहकारी संस्था, म.रा.पुणे.

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