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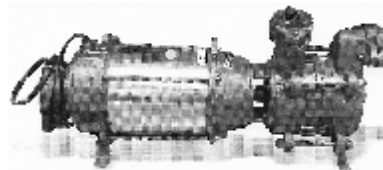


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EDITORIAL

Dear Readers,
Season's Greetings!



CA. Ramesh Prabhu
Chairman, MahaSeWA

On the auspicious occasion of Ganesh Chaturthi, I pray to the Almighty Ganesh for bestowing on us good health and happiness. The country is still valiantly fighting the pandemic and we all are hopeful that this phase shall come to an end very soon and life returns back to normal. Though personal hygiene, social distancing and other preventive measures may become the new norm, we all wish and hope that normalcy is restored sooner than later.

We, at MahaSewa have always endeavored that the citizens of our state and particularly the housing societies in and around the MMR are given all the relevant and important information regarding the latest government policies, guidelines, amendments and other benefits that are extended to the public at large. Through our NGO, during the entire lockdown period, we have been conducting daily lectures through various digital platforms, on various topics and subject matters, trying to educate more and more people. The housing societies have benefitted to a large extent through these programs and through various communications which are shared through our area wise whatsapp groups. The conferences and knowledge sharing programs are still on.

Now let me bring to the kind notice of all of you that in the month of August 2020, when our state was into the Mission Begin Again phase, the state government of Maharashtra resolved and announced two very important decisions. One, related to the reduction in the stamp duty charges for real estate transactions, wherein the amount of stamp duty to be paid for all properties and real estate dealings were brought down to 2% from the existing 6%

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Continued from page no. 06

starting from 28th August 2020 till 31st December 2020. Thereafter, 3% stamp duty shall be applicable for these transactions till 31st of March 2021. This is a huge step to revive the sagging real estate industry which was reeling under several challenges faced by it since the last 3-4 years. There is a surge expected in this sector due to the reduction in stamp duty. All members may utilize this opportunity and pay the stamp duty during this period to avail of the benefits.

Secondly, a major decision has been taken by the state government regarding the redevelopment of cessed buildings in the city and suburbs. The government has formulated a roadmap wherein the landlords of the cessed buildings shall be given a period of six months to strategize a plan for redevelopment of these building as per the provisions of DCPR-2034.

Subsequently, the tenants of these shall be given a six month period to discuss and take ahead the plan for redevelopment of the building. If the landlord or the tenant or both are unable to arrive at a formulae for redevelopment of the cessed property, the government through the Mhada board shall take over the project and redevelop the same. This policy should not only bring a new hope for the tenants of the cessed buildings but also hasten the redevelopment process which is stuck for years.

We also wish to inform all our readers that hearings at MahaRERA have begun both before the Authority and before the Appellate Tribunal. The hearings are being held virtually and the matters are listed on the board since 1st August 2020. Due to the current situation, physical hearings are not held there.

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MahaRERA has also passed an order in favour of the home buyers wherein the developer was directed to pay interest to the home buyers for not completing the project on time. You may get in touch with us on the below mentioned numbers for any Professional services relating to RERA.

Finally, I once again thank you all for your patronage and we shall keep ourselves motivated to accomplish the desired goal of making our society a better place to live. As we enter into the 4th phase of unlocking I extend my best wishes to one and all and appeal to you to stay safe, follow the government guidelines and take care of your near and dear ones.

Regards,
CA. Ramesh S. Prabhu,
Chairman, MahaSeWA
E-mail:rsprabhu13@gmail.com



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In bid to boost realty, Maharashtra cuts stamp duty for 7 months

PUNE/MUMBAI: The state cabinet on Wednesday announced a reduction in stamp duty by 3% till December and by 2% till March 2021 to boost property transactions.

State revenue minister Balasaheb Thorat on Wednesday told TOI that his proposal to reduce stamp duty will be implemented .. from September 1.

“This will improve property transactions in the state and boost the realty sector till the end of this financial year,” he said.

Early this month, Thorat had told TOI about the government's plan to reduce the duty.

The state cabinet on Wednesday also approved a Rs 700 crore road tax waiver plan for commercial vehicles to compensate for losses the transport industry has suffered in the lockdown. TOI had on Tuesday reported that this decision was all set to be taken. The reduction in stamp duty, though temporary, could be substantial for a prospective home buyer. A flat costing Rs 1 crore attracts a duty of Rs 5 lakh. It will now be Rs 2 lakh from September to December end, and Rs 3 lakh from January 1 to March 31, 2021.

In bid to boost realty , state cuts stamp duty for 7 mths

It should bring back investors willing to take a plunge into the realty market which has been down by 60-70% when compared with last year.

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➤ Stamp duty on property transactions in urban areas will be lowered from existing 5% to 2% from September 1 till December 31; it will be 3% from January 1 till March 31, 2021

➤ In rural areas, it will be cut from 4% to 1 % till December 31, and 2% from January till March 31,2021

➤ State cabinet also extended till October 31 the surplus milk procurement scheme under which the state buys surplus milk from dairy farmers to minimize their losses due to a fall in demand.



➤ It also cleared a proposal to provide special assistance of 65 crore to compensate fisher folk for losses suffered due to the cyclones Kyarr and Maha in the Arabian sea between October and November last year

The stamp duty is 5% across the state in urban areas, and the local body cess is 1%. There is no change in the local body cess.

As per the cabinet decision, a buyer would have to pay stamp duty of 2% instead of the earlier 5% till December on a property transaction. From January till March 2020, the purchaser would have to pay 3% stamp duty for any property registration.

All property registration offices will be open from 1pm to 7pm on September 1, Visarjan day, to implement the new stamp duty charges, Thorat told TOI.

Many buyers are waiting to invest after the reduction of the stamp duty, Confederation of Real Estate Developers Association of India vice-president Shantilal Kataria said.

“The decision is good for purchasers as they will save on the initial investment. It will attract

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them to purchase early and increase revenue for the government which has reduced heavily due to the Covid-19 pandemic in the last five months," he added.

The government should also drop the local body cess of 1% which was introduced because of the removal of octroi, as GST is in place, he added.

President of CREDAI Pune Metro Suhas Merchant said they hoped that the central government reduces the interest rate on home loans and brought GST to 1% for homes below 1,000 sqft.

National president of National Real Estate Development Council Niranjan Hiranandani said though they had sought a complete waiver on stamp duty, Wednesday's decision was much-awaited and will boost the sector. Development charges by local bodies too should be reduced and there should be no increase in the ready reckoner rates, he said.

Rohit Gera, managing director of Gera Developments, said it was a proactive move by the government. "The two tiered reduction will incentivise home buyers to purchase sooner," he added.

Source - 29th August - Times of india

MahaRERA orders CCI Projects to pay interest on delayed possession

Rivali Park project, rechristened as Wintergreen, has been delayed for more than three years. Developer's stalled project got last mile funding from Centre's real estate stress fund last month.

MUMBAI: Maharashtra Real Estate Regulatory Authority ([MahaRERA](#)) has rejected the developer's contention that because home buyers continued to pay even after the promised possession date had lapsed, they had "acquiesced" and consented to the delay in possession.

Granting major relief to more than 20 home buyers from Rivali Park project in [Borivali](#) in three separate orders, MahaRERA member Bhalchandra Kapadnis has directed the developer [CCI Projects](#) Ltd to pay interest on delayed period of possession after the ongoing six-month COVID-related moratorium is over.

Rivali Park project, rechristened as Wintergreen, has been delayed for more than three years. The developer CCI Projects Ltd had sought last mile funding for the project



from the Rs 20,000 crore stress fund created by Finance Minister Nirmala Sitharaman. Last month, the funds were sanctioned for five Mumbai developers including CCI Projects Ltd. The developer had revised the possession date to December 2019, and further extended it to June 30, 2021.



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Several home buyers had filed complaints seeking reliefs after the project was delayed. However, several of these buyers continued to make remaining payments for the flat even after the possession date in their registered agreements had lapsed.

For example home buyer Saurabh Mehrotra was given possession date of February 28, 2016, and he paid a consideration of Rs 1.87 crore. The last payment he made was on August 4, 2016.

Advocate Abir Patel, appearing for the developer, contended that the developer had informed the revised possession dates to the buyers from time to time and they have made payments even after the possession dates had passed. This showed that they had "acquiesced" and had consented to the revised possession dates.

However, rejecting the argument, Kapadnis observed that the payments were structured as slab-wise payments, and after investing big amounts, the complainants were helpless and continued making payments in the hope of early possession.

"Therefore, this conduct of the complainants does not amount to acquiescence. In my opinion, when the statute imposes strict duty for completing the project as per timeline, and speaks about the consequences of delay, the allottees' consent for condoning the delay must be unequivocal and it must be in writing. No such document is produced before me," he said in his orders, holding that the developer had failed to provide possession on agreed dates.

Pleading not guilty, Patel had contended that the project was delayed due to reasons beyond his client's control. He said their financier Indiabulls had failed to advance a promised loan of Rs 130 crore due to liquidity crunch, and therefore, the developer had sought Rs 180 crore from the last mile revival scheme of the government and SBI CAP, the fund manager, had sanctioned the funds.

Patel argued that if interest for delayed possession would be paid to 643 allottees of this project from these funds, the developer would not be able to complete his project as per timelines.

He also argued that the possession dates submitted during the registration were the material dates of possession, and his clients were liable to pay interest only if the flats are not constructed on or before the revised dates.

However, Kapadnis rejected all contentions and held that the complainants were eligible for relief under Section 18 of RERA.

Advocate Anil D'souza, who appeared for Mehrotra, said "The Bombay High Court order in the Neelkamal Realtors v Union of India had clearly outlined that the date of possession should be taken from the possession date in the registered agreement between the promoter and the flat-purchaser, which in this case was prior to RERA enactment."

Advocate Avinash Pawar, who appeared for home buyers, said "Our contention has been that MahaRERA cannot rewrite contracts between the promoter and the allottee, and revised possession dates given by the developer while registering their project with MahaRERA do not matter."

**Source : Mumbai Mirror,
August 22, 2020,**

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- 1) Primarily all Society members need to be convinced and positive about decision for Redevelopment of their existing Society Building. Factors such as dilapidated building beyond repairs, scarcity and unavailability of parking space, play area, lift etc gives merit to take positive decision. In addition to this, redevelopment would provide best possible modern amenities for better lifestyle. Members of the Society are a Team within which unity, transparency and positivity towards the whole approach is essential.
- 2) A Redevelopment Committee can be formed with trusted members, from each Bldg/wing (if any) along with female members to form a balanced committee to look after the procedure in case of a large Society. A corrupt committee will not lead the project to success.
- 3) The core committee of Chairman, Secretary and Treasurer should be trusted members to maintain equilibrium and bring experience and enthusiasm to the board. The member in charge of recording minutes of meeting should be a meticulous one.
- 4) All records, minutes of meetings, notices, documents of redevelopment process must be maintained properly so that in future if any litigation arises, it can be resolved systematically with proper documentation. Sanctioned approved plans of existing building are most important, since it will decide the exact incentive or free areas like fungible FSI etc. to be given free of cost to the existing members.
- 5) Appointment of experienced, committed Architect/PMC for proper guidance is essential in the smooth and successful implementation of redevelopment.
- 6) A detailed project feasibility report which is sticking to reality and as per Real Estate market trend will help decide receivable benefits to the members. The said project report will consist of detailed FSI calculations, estimated revenues and detailed expenditure such as cost of approval, construction, Rent, transportation charges, brokerage, Corpus fund etc to arrive at the gross profit and receivable benefits through the redevelopment.
- 7) The Tender Document should be water tight and exhaustive so that in Development Agreement no new conditions out of the context are required to be added. The Tender Document shall consist of newspaper advertisement of Tender notice, Methodology of execution of redevelopment project, Techno-Commercial and Legal terms and conditions, Amenities, Brands, Developer's Offer form, Declaration and Annexures explaining Technical details of project.
- 8) Following the Tender procedure, the Developer or Contractor in case of self redevelopment should be selected on basis of 4 'C's that is Financial **Capability**, Technically **Competency**, **Co-operative** nature and **Compatibility** of Developer with Society members. An internal meeting can be held prior to final Developer selection meeting to understand views of all members and avoid any arguments or disputes in final selection meeting which is in camera and controlled by the authorised officer of Deputy Registrar of Co-operative Societies. During the final selection meeting minimum quorum should be 67% of total Society members and 51% of total Society members should select the Developer by majority. It is imperative to understand that Developer is not an opposition team member but an integral part of our redevelopment process.



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Mumbai Building repair & reconstruction board (MHADA UNIT)	2002
License of site surveyor	1988
License of site supervisor	1997
American society of civil Engineers (ASCE)	2004
Institute for steel development & growth	2001
Indian society for technical Education (ISTE)	2002
Registered member of the council architect New Delhi	1984
Associated member of the Indian Institute of Architects	1984

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- 9) Development Agreement should be drafted with mutual discussion within the framework of Tender terms and conditions. Developer's Commercial offer, its representations and Tender document should be attached as annexure to the Development Agreement so that the commitments on behalf of Developer are binding in the final Agreement. The Development Agreement will be signed and registered between the Developer and the Society and all the Society members will sign as confirming party.
- 10) Architectural planning of proposed building will be finalised depending on existing carpet area + free carpet area + additional purchased carpet area (if any) by society members. Permanent Alternate Accommodation Agreement (PAAA) should be signed and registered only after Approval of plans is received from Competent Authority. 100% peaceful vacant possession of land and building should be handed over to Developer only after this stage. This precaution should be taken to avoid possible delays in approval due to any reason. Subsequently after receipt of Commence Certificate from Competent Authority, project should be registered under RERA.
- 11) Construction Management Plan should be set and followed for timely and systematic completion of the project. Security, Health, Environment (SHE) Policy should be drafted and strictly followed. Construction quality control needs to be ensured for superior results.
- 12) After completion of construction work Occupation Certificate is procured from Competent Authority along with electrical, water, drainage and storm water connections. Joint inspection for quality certification of internal and external finishes of completed construction work is executed by the Developer, Individual Flat Member and Architect/PMC. While handing over peaceful possession of newly constructed flat and building, the Developer should also hand over all documents, As-Built approved plans, Occupation Certificate, Receipts, Agreements, Records, User Manuals, Guarantee and Warrantee of finishing material and all records pertaining to the Redevelopment Process. This will avoid any problem in future regarding documentation, permissions and maintenance of the building. These trouble-free pointers can ensure smooth completion of the redevelopment process. Remember, **Redevelopment is a Team effort**, "No single person can whistle a symphony, it takes a whole orchestra to play it." We wish a huge **SUCCESS** to all the members for Redevelopment of their Society building.
- Watch detailed video presentation of "Success Formula for Redevelopment of Co-Operative Housing Societies" on You-tube Channel of MahaSeWANews at <https://www.youtube.com/watch?v=XZpjGVJpDrw&feature=youtu.be>



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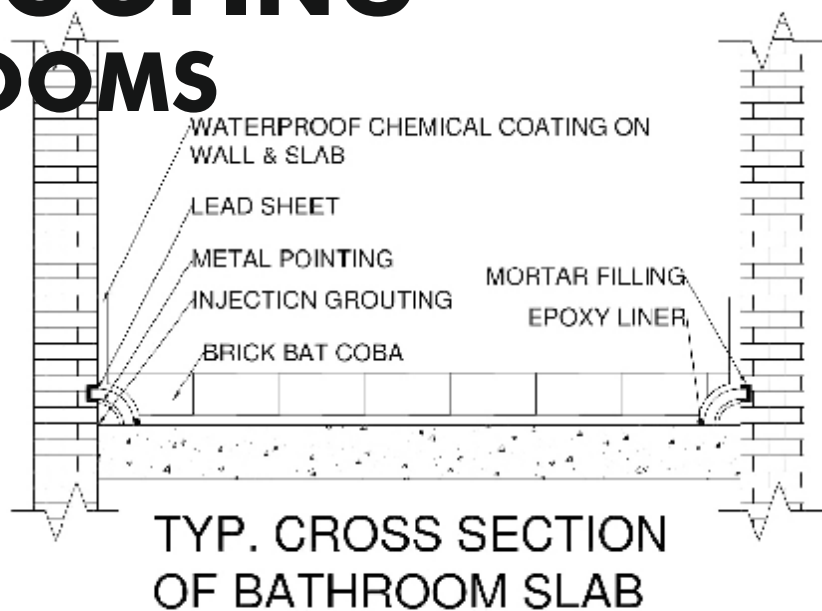
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WATERPROOFING OF BATHROOMS

Tushaar Dawda
9867252867

Ideally speaking, waterproofing is a versatile subject, having wide expanse of situations with varying utilities ranging from household to mega scale projects and also on a global scale. Waterproofing on a micro scale, like in the bathroom; and on macro scale, like for the huge expanse of water storage body, carry the proportionate weightage, but are equally important for their respective applicability as well.



In this article, we will focus on the waterproofing of a micro unit, the bathroom. For such units, several methods have been recommended, but to add to spice, we will recommend few more treatments to standard system and make it more user-friendly, overcoming the lacunae in workmanship and use of improper products.

The bathroom is a very small unit to work with, but equally challenging, as several agencies are involved in it. Now, the step-by-step procedure is outlined below to make the methodology more clear.

Step – 01 :-

In a new bathroom, clean the base slab thoroughly with waterjet and allow it to dry. (For the old bathrooms, remove the existing waterproofing completely, leaving no trace of base mortar also.)

Step – 02 :-

Remove the plaster from wall at least 300 mm above finished floor level.

Step – 03 :-

Pay special attention to junction of floor and wall all-around. At these junctions, carry out injection grouting with cement slurry under gravity pressure, with nozzles placed @ 1 m c/c.

Step – 04 :-

Apply two coats of waterproof chemical (Dr. Fixit, Fast Flex) in perpendicular direction to each other, on floor and all walls, upto 300 mm above finished floor level.

Step – 05 :-

Provide metal (kapchi) pointing at the junction of floor and wall all-around. (Add waterproof compound LW+, Dr. Fixit make, in cement mortar for metal pointing. Also cover the areas around metal chips with cement slurry admixed with Dr. Fixit, LW+ compound, so as not to leave any air pockets in the metal pointing). Apply two coats of Fast Flex chemical, Dr. Fixit, on metal pointing also.

Step – 06 :-



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Provide 3mm thick lead sheet over metal pointing all - around with upper end anchored in niche in the wall and provide epoxy liner on lower end, resting on the floor. Seal the niche with waterproof mortar admixed with Dr. Fixit, LW+ compound. Apply epoxy coating on upper part of lead sheet and sprinkle quartz sand on epoxy coating for bonding with upper layer of cementitious material.

Step – 07 :-

Carry out necessary plumbing work on floor and wall, ensuring water tightness of every joint, required slopes and positioning of Nahani traps.

Step – 08 :-

Provide brick-bat coba as per slope, ensuring proper waterproofing treatment around Nahani traps.

Step – 09 :-

Apply waterproof plaster on wall upto 300mm above finished floor level.

Step – 10 :-

Carry out pond test.

Step – 11 :-

After satisfactory pond test, lay the floor finish and wall tiles.

Step – 12 :-

Seal all the joints with waterproof polymer sealant.

Points to ponder :

1. The floor and wall joints are the most vulnerable junctions for water seepage / leakage. Rendering all these junctions with multiple protective systems will ensure ultra-level water tightness in the bathroom.
2. Make the areas around Nahani traps, which is another vulnerable area, completely watertight with waterproof sealant between brickbat and Nahani traps and also floor bedding materials and Nahani traps.
3. Seal the tile joints with waterproof polymer sealant.

About Mr. Tushaar Dawda

Mr. Tushaar Dawda is Civil Engineer from I.I.T., Bombay, passed out in 1977. Worked with ECC Ltd (now Larsen & Toubro Group of companies) and Humphreys & Glasgow Pvt. Ltd, a Consultancy company, after graduation. In 1984, started working independently. Now running own Consultancy firm under the name and style of 'Tushaar Dawda & Associates'. He is a Chartered Civil Engineer and memberships with reputed establishments, PEATA, ACI (India Chapter) and ISSE. Worked with Bombay Gymkhana, Royal Bombay Yacht Club (near Gateway of India), Ambuja Cement, Godrej & Boyce Mfg. Co. Ltd., Odyssey – 1, a 27 storey tower, at Hiranandani, Powai, Mumbai, and several others in varying capacities.

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Dated - June 17, 2020

- Read: 1. Serial Number dated March 18, 2020's Government Order
2. Order dated 31st May, 2020 from Revenue and Forest Department**

As the World Health Organization (WHO) has declared Covid-19 (corona virus) as contagious (Pandemic) which is spread all over the world and also is spreading in the country as well as in Maharashtra, the Department of Public Health has issued a state of health emergency due to this contagious disease, as per the notification dated 13/03/2020, has started implementation of Section 2, 3 and 4 of the Infectious Diseases Act, 1897 and also the Department of Public Health has issued notification dated 14th March, 2020 for controlling and restricting the contagious disease, publish the rules.

Therefore, as per the provisions of Article 73 kk of the Maharashtra Co-operative Societies Act, 1960, the State Government has a right to postpone the election of any co-operative society in the public interest in case of any natural calamity, according to the provisions World Health Organisation (WHO) has issued a state of emergency due this contagious disease spread all over the world and hence the election of all the co-operative societies in the State has been postponed for three months by a Government Order dated March 18, 2020 to prevent the spread of the virus in view of the natural calamity that has befallen in the State due to the critical situation.

Therefore, considering the current serious situation arising due to Corona virus (Covid-19), for the prevention of spread of Corona Virus, read point No. 2 by order dated 31st May 2020, the State's lockdown period has been extended to June 30, 2020. It will also take some time for the epidemic to be controlled. Similarly, the number of patients is increasing day by day. In such a case, it would not be appropriate to hold elections for co-operative societies in the State. With a view to holding these elections in a fearless, free and transparent environment, elections to all the co-operative societies in the State have been ordered by the Hon'ble High Court / Supreme Court in accordance with the provisions of Section 73 kk of the Maharashtra Co-operative Societies Act, 1960, except such Co-operative Societies, other co-operative societies election dates as per this Order, presently at whichever stage, to be postponed for the next three months. This Government Order has been made available on the website of Government of Maharashtra www.maharashtra.gov.in and its code number is 20200617642231602.

This Order is being digitally signed.

By order and in the name of the Governor of Maharashtra,

Sd/-

Ramesh Shingte

Under Secretary, Government of Maharashtra



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Maharashtra govt gives nod to extend AGM date of housing, co-op society

Submission of audit report also extended due to Covid 19 crisis

Public Relations Room (Chief Minister's Secretariat)

Cabinet meeting: July 23, 2020,

Department of Co-operation

- Approval to amend the Co-operative Societies Act
- Extension of Audit, Annual General Meeting



The decision to amend various sections of the Maharashtra Co-operative Societies Act, 1960 was taken at a Cabinet meeting held here today. Accordingly, the coroner's background will be amended to extend the duration of the annual general meeting and audit.

According to the provisions of Section 27 of the Maharashtra Co-operative Societies Act, 1960, only active members of the society can vote in the election of the society. To become an active member of the organization, one is required to take some minimum services and attend the annual general meeting at least once in 5 years.

However, due to the outbreak of Corona epidemic, the annual general meeting of the co-operative societies in the state was held on As it is not possible to take till 30.09.2020, the members of the organizations may become inactive and may be deprived of voting in the forthcoming elections of the organization by being excluded from the voter list. To avoid this, Section 27 has been amended to extend the duration of the General Meeting and Section 75 has been amended to extend the time limit for holding such meetings till 31.03.2021.

Also, as per the provisions of Section 81, each organization is required to conduct its audit within a period of 4 months from the end of the financial year. However, as it is not possible to submit the audit report before 31.07.2020 due to the current coroner's affiliation, sub-section 1 of section 81 has been approved to amend the said section to extend the period for submission of audit report till 31.12.2020.

Covid-19 has postponed the election of co-operative housing societies with less than 250 members. Therefore, it was approved to make provision in sub-section 19 (3) of section 154-B for the members of the housing societies whose term of five years has expired to remain as regular members till the new committee comes into existence.

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COVID-19.....

AN UNPRECEDENTED EXPERIENCE

Every year, the first few days of the calendar year, is welcomed by the greetings of `A Happy New Year` to all the near, dear ones and to all the friends and acquaintances who are associated with us in any walk of life.

Barely three months into the new year, we have gained an unprecedented experience of Janata curfew by the whole nation, followed by the clapping, and usage of other mode of music by tinkling sound of the plates, bells, further followed by the aerial showers of flowers on the healthcare workers, paramedical, doctors, policemen, media personnel etc with an intent to show solidarity to all those who were involved in the safety and well being of the mankind. **The cause being the unprecedented crises ever faced by the present generation in their lifetime due to Covid-19 Pandemic.**

The turn of events gradually turned from bad to worse by each passing day. The greetings of `A Happy New Year` lost its very essence with Covid-19 affecting adversely socially and economically every sphere of activity of the state as well as the individuals. The present generation of Mankind was having an insight of things which were never thought of or experienced ever before.

It is said that education enables a person to have an occupation through which he can seek his livelihood. Covid-19 Pandemic has put Livelihoods as well as lives of many at risk.



Shri K.Udayshankar

Every coin has two sides goes the saying and that nothing exists in isolation in Nature as there are bountiful examples of diversity and that Nature makes pre emptive strikes from time to time in various forms be it in the form of cyclones, tsunamis, earthquake, flood etc etc to bring about an act of balance and to inform mankind as to who is superior. The contrast in development in ordinary times and the derailed process of development due to lockdown is a grim reminder of diversity that exists in nature. **`The Unsaid Truth of life is People don` t change when you give them an option. They change when they realize that there`s no other option` .**

This is a grim reminder from nature that unmindful exploitation without checks and balances in the garb of development will lead to such situations and mankind cannot absolve itself from the resultant repercussions.

COMPENDIUM OF SELF Re-DEVELOPMENT FOR CO-OPERATIVE HOUSING SOCIETIES

This book will be open for sale from 7th February, 2020 and also available in MahaSeWA Office at A-2/302, Laram Centre, Opp. Railway Station, Andheri (W), Mumbai – 400 058., Tel : 022 - 4255 1414 / 25 / 32


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PARTIES AND THE PROCEDURE FOR DEEMED CONVEYANCE

**Adv. Nresh Pai,
Consultant,
MahaSeWA
Mob.: 9850822472**



The complete procedure is provided in the Amended Maharashtra Ownership Flats Rules, 2010. The same in the form of process flow chart is given hereunder for the benefit of the readers.

PROCEDURE TO OBTAIN THE DEEMED CONVEYANCE ORDER

- 1** Society/Company/Condominium (Apartment Owners Association) to apply with documents & prescribed fees/ Court fees
- 2** Competent Authority to verify Documents from his officials or the Authorized officer and obtain the report to that effect.
- 3** To issue compliance notice in form No. VIII to the applicant to remove the defects in the application within 30 days.
- 4** Competent Authority to finally verify Documents submitted in response to compliance notice & if proper in all respect ,to admit the application or reject the same & on admitting the application, register the same in the appropriate register.
- 5** Enquiries if any will be conducted and spot visit will be done by officials of Competent Authority or his authorized officer wherever required.
- 6** To admit any person as intervening party in response to Public Notice or who claim to be interested parties against the application and decide about the same by the competent authority
- 7** Interested party to file its say and also deliver a copy to the applicant and all other parties made in the application.
- 8** Receive the written reply from the Applicant and other opponents based on the submission made by the interested party in response to Public Notice.
- 9** Oral Arguments of the applicant, Opponents and the interested parties on the submissions made by each of them and to submit the necessary documents in support of their arguments.

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- Stability certificate on completion

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- Supervision / quality control during execution work. Legal consultancy towards Redevelopment work
- **Redevelopment Panel consists of Structural Engineer, Architects, Legal Consultants.**



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10

Speaking Order and Certificate of Deemed Conveyance to be issued by Competent Authority or speaking order for rejecting the application.

11

Competent Authority to execute the Conveyance deed and register and issue a letter to regarding the exemption of his appearance before him to admit the execution before the sub-registrar of assurance at the time of registration of the same.

12

Deemed Conveyance order shall be passed or Application for the same to be rejected within a period 6 months from the date of receipt of application by the competent authority subject to receipt of relevant documents.

13

Competent Authority will issue Notice to Promoter/ Opponent and other interested parties on the said land and building.

14

Hearing to be conducted by Competent Authority.

15

Submission of Written Arguments by the opponents/ Builder / Land Owner and other interested parties.

16

The Competent Authority may direct the Opponent to produce certain Documents in support of the statements made by the Builder / opponent based on the arguments of the applicant.

17

To hear the other parties on the documents produced by the party as per the directions of the Competent Authority and to decide on the same by the competent authority based on written submission and the oral arguments made by all the parties.

18

Public Notice will be Issued as per the Order of competent Authority in News papers at the cost and expense to be incurred by the applicant in case the notices are not served to the Opponents/ Builders/ Land owners.

19

Relevant Documents which are required by the Competent Authority to ascertain the authenticity of the Application and to arrive at the Final Decision about granting the conveyance shall be obtained by the Competent Authority through authorized officer at the cost and expense of the Society.

20

Vetting of Draft Unilateral conveyance deed from the authorized officer appointed by the Competent Authority. Get Professionals to Draft the Unilateral Conveyance deed, if required.

After going through the above flow chart, the following explanations for each steps can be given and the process to obtain the deemed conveyance has to be undergone.



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THE NECESSITY OF WATERPROOFING IN CHS



A residential building is subjective to various environmental effects. In our country, one effect that is most detrimental to the durability of structures is water infiltration. There are various ways by which water infiltrates in buildings:

1. **External Leakages:** The onset of monsoon is imminent, and it exposes the building to humidity, heavy incessant rainfall and heat. The exposure causes seepages through walls and leakages through terrace slabs and balconies.
2. **Internal Leakages:** These are observed at any time of the year below kitchens and toilet blocks and are independent of monsoon.
3. **Leakages from water retaining structures:** These are observed any time of the year in concrete tanks and are independent of monsoon.

Leakages not only damage the exterior but also tends to destroy the expensive interior including furniture and appliances, thereby blemishing the entire ambience. Peeled paints, water seepage marks and fungus create an unpleasant look post-monsoon. Moisture leads to build up the growth of mould and mildew and creates spores, which again lead to many health problems. Leakages can be detected by infrared thermography equipment.

All the above leakage problems can be remedied through proper *waterproofing systems*. Waterproofing today is more a reaction to the leakages and seepages, which

makes the construction unhealthy. Ideally, waterproofing should be done correctly during the construction of a new building. The approach should be preventive rather than as a cure. It makes it more comfortable to live.

Waterproofing

It is best to think of waterproofing as a long term investment that makes money during the building's lifetime. As time goes by, the structure deteriorates, and the cost of repairs goes up, so it's better to attend quickly. Today, there are several effective solutions to take care of the above problems. External seepages from walls can be taken care of by using new generation paints that are waterproof with a warranty of 10 years from manufacturers and applicators. Leakages from terrace slabs and balconies can be stopped by using new membrane materials which form an impermeable layer on top of the slab. There are also chemical coatings that can be applied to existing failed waterproofing systems to provide relief for about 5 years. Internal leakages can be attended by waterproofing the toilet block and kitchen drainage areas. Water retaining structures can be waterproofed using food-grade waterproof coatings.

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Boost to revamp of old cessed buildings

The state cabinet on Wednesday gave nod to amendment of the Maharashtra Housing and Area Development Authority (Mhada) Act, 1976 to facilitate "speedier" cluster redevelopment of cessed buildings that are in dilapidated condition. Also, the state-run Mhada has been appointed as the special planning authority (SPA) for redevelopment of cessed and non-cessed buildings.



The decisions come in the wake of a building collapse in south Mumbai's Dongri in July, which led to 13 deaths. Subsequently, chief minister Devendra Fadnavis had said his government will bring in a law to make redevelopment smoother and speedier.

Cessed buildings, built before 1969, are structures whose occupants pay a repair cess (tax) to the housing board. There are 14,375 cessed buildings in the island city. With some of them as old as 100 years, they have been categorised as dilapidated. To expedite the redevelopment of such buildings, the owners of such tenanted buildings will be given six months to start the redevelopment process. If the owner does not respond, the society will be given six months to show "readiness" to carry out self-redevelopment. "Failing which, Mhada will acquire the property and carry out redevelopment through a contractor.

There are many buildings which have gone for redevelopment, but are stuck. Builders have stopped giving rents to the tenants. The decision will speed up the process as Mhada will have to complete the project in three years," said a senior housing department official. Also, more than one dilapidated buildings in a vicinity can be taken up for cluster redevelopment. The state housing department will bring in an ordinance to make amendments to section 103B of the Mhada Act, 1976. The section pertains to acquisition of cessed property for redevelopment.

The state urban development department will also make changes to the Development Control and Promotions Regulation (DCPR), 2034 to facilitate Mhada to carry out cluster redevelopment, state housing department officials said.

Source : **CITIES Updated: Aug 29, 2019**

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(1) What is the difference between redevelopment by a builder and that carried out by society members as self-development?

	Builder led redevelopment	Self redevelopment
Extra space for each member	Less	High
Corpus for members	Available	Available
Profit from project	Available for developer	Available for society members
Control of the project	With the developer	With the society
Quality of the project	Dependant on the developer	Dependant on the society and their ability to manage the deliverables from the agencies
Designs and Plans	In the name of the developer	In the name of the society
Design as per member's needs	Has the authority to change designs without the society's consent	Designs made as per members needs
Fund management	Developers control, confidential	Society's control, transparent
Funds allotted for rent	PDCs for only 6 or 12 months or monthly cheques	Society's control over rent
Expertise for the entire project	Has the experience in -house and or works with his networks	Empanels different experts/ agencies required across the project timeline through known networks or tendering
Timely completion of project	Can be delayed	Society's ability to manage different resources and the entire program
Funds for the project	Developer puts his own money/gets investors	Society generates money through self-funding or loans from financial institutions
Dealing with municipal and other authorities	Has experience in dealing with the authorities	Dependant on outsourced agency or do it by self
Knowledge about the entire process	Has the requisite know-how	
Managing the entire program and all experts/agencies	Has the requisite management capability	Maybe available in the society/or dependant on external experts/agencies
Risk management	In favor of developer	Society's ability to see the different risks, prioritize them and take timely appropriate decisions

(2) What is the procedure for self-development?

The checklist for starting a self-development project starts with having the conveyance in the name of the society, that is, the society should be the owner of the land. For a society that has the conveyance in its name and wants to go for self-development, the first thing to acquire is the consent of all the society members and resolutions for self-development. After consent is obtained, the actual process starts, which includes the following:

- Getting the feasibility done for the project
- Arrange for funds required for the project
- Appoint architects, contractors, consultants, legal advisors, chartered accountants, procurement managers, etc
- Provide the relevant scope of work to each agency / expert
- Manage the review, validation, communication, coordination of all the parties involved to ensure the project delivers as estimated and as per standards
- Manage the documentation and approvals from different government authorities
- Manage the conflicts between different society members and their expectations
- Manage the sale of flats to recover the loans

(3) How does a society select a PMC for their self-development project?

Traditionally, PMCs were architectural or engineering firms working for societies to gauge their development potential based on the prevalent government norms. They took one step ahead and started supporting societies in getting developers on board to fulfill their development needs. But now, when it comes to self-development, the requirement is far more broader and complex than what used to be done in traditional redevelopment.

What societies need in self-development is a management body that not only certifies the work done by different agencies, but also someone who can manage the different professionals involved, the finance arrangement aspects, the quality standards, the government norms, the legalities involved and the sales management. Societies also want the management body to keep track of the above aspects to be capable of providing

them insights, supporting them in making critical decisions and anticipating the possible risks and providing mitigation options.

The expectations of the societies from PMCs when it comes to Redevelopment led by developers and the ones for self-development are completely different. Since self-development is in its nascent stage, societies are still figuring out what to expect and what not to expect from the PMCs. And in the confusion, they end up going with PMCs which are equipped with limited capacity for this type of redevelopment. And as time passes, the societies realize the pitfalls and are again stuck midway. The new role of the PMC is fairly complex and will get clearer with time to come.

(4) Why should we society members get involved in the process of self-development when a builder is ready to take up the opportunity?

In the current market scenario, all the builders are not doing too well. Moreover, you will have the following advantages if you go for self-development:

- You will get extra area
- You will be able to generate a surplus which you can enjoy if you go for self-development
- In self-development the whole control will be in the hands of the society. Therefore, decisions like appointment of suitable agency, use of the resources for the project, cash flow decisions, sales decisions, design decisions and all other day to day decisions of the program will be in the control of the society
- The controls of decisions being in the hands of society bring them close to being an authority to minimize risks. The society can take immediate decisions on the cost-benefit ratio and get the operation moving ahead faster.
- The NOCs, designs and documents will be directly in the name of the society. These clear assets, which even after the members start residing, are otherwise not available today with societies. In self-development this becomes a big advantage as at times these are in the name of the society.

Co-operative Commissioner and Registrar,
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Outward No.Statutory proceedings/cop. Institution / Training / online / 2020/875

Dated 13/05/2020

Due to the outbreak of contagious disease Covid 19 in Maharashtra State and Country, as a preventive measure against this epidemic, a lockdown has been declared in the entire country from 24/03/2020. A number of restrictions have been imposed to reduce the incidents during the lockdown. To reduce the incidents of the contagious disease Covid 19, it is necessary to keep a social distance. Therefore, primary schools, colleges and training institutes have been closed during this period. As a solution to this, online education system has been adopted.

As per Article 24 A of the Maharashtra Co-operative Societies Act, 1960, co-operative education and training has been made mandatory for the office bearers / officers and members of co-operative societies. The government has also notified the institutes for imparting education and training to the members of the co-operative societies and through them co-operative education and training programs were started for the members of the co-operative societies. But in the current situation they are closed.

Due to the prevailing nature of the current Covid 19 contagious disease, it is necessary to keep a social distance, at present, it is not possible to impart training to the members of the Co-operative societies as per the prevalent methods. In view of this, it is necessary to impart online co-operative education / training to the officers / office bearers, members of co-operative societies. However, all the notified training institutes providing co-operative education and training are advised to implement the online training program by informing all the co-operatives by fixing the education / training program through digital medium.

Sd/-
(Anil Kawade)
Commissioner and Registrar of Co-operation
Co-operative Society, State of Maharashtra, Pune



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Outward No. 55/2016-17

Date : 04/10/2018

To
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Mumbai.

Subject :- In respect of to authorize Maharashtra Societies Welfare Association for organizing Co-operation Education and Training on behalf of the Sahakar Bharati Sahakar Training Co-operative Society, Ltd., Karad.

Ref : Your Letter dt. 03/10/2018

Sir,

With reference to the subject mentioned above and the discussion with you from time to time on the said matter, you have been informed that, the Maharashtra Government, according to its Notification dt. 2nd March, 2015 has recognized Sahakar Bharati Co-operation Training Co-operative Society, Ltd., Karad, Dist. Satara, as a State Apex Training Institute for imparting Education and Training in the Co-operation Sector according to Section 24 A of the Maharashtra Co-operative Societies Act, 1960,

Similarly the institute notified for the Co-operation Education and Training under rule 30A(7) of the Maharashtra Co-operative Societies Rules 1961 has an independence to take other society along with them to give Co-operation Education and Training. By exercising this power, the Maharashtra Societies Welfare Association, Andheri, Mumbai has been authorized to conduct Co-operation Education and Training classes for the Members, Officers and Employees of the Co-operative Society on behalf of the Sahakar Bharati Sahakar Training Co-operative Society, Ltd., Karad.

The Maharashtra Societies Welfare Association Andheri, Mumbai is also authorized to accept Education and Training Fees and to deliver the Certificate to those who have successfully completed the Education and Training Programme on behalf of the Sahakar Bharati Co-operation Training Co-operative Society, Ltd., Karad Dist. Sangli, Pin- 415110.

Thanking You,

SD/-
Shekhar Charegaonkar,
Executive Director
Sahakar Bharati Co-operation Training,
Co-operative Society, Ltd., Karad.



MAHARASHTRA SOCIETIES WELFARE ASSOCIATION (R) "MahaSeWA Branch office "

LOCATION	ADDRESS	TEL. NO.
FORT	Office no 102, 1st Floor, Blue Moon Chambers, 25 Nagindas Master Road, Fountain, opp. High court, Mumbai - 400 023	022 - 2265 65 82 98 21 23 47 70
VASAI	Swagat Bhavan Bldg., Near Indian oil, Opp. M. S. E. B. Colony, Vasai (E), Thane - 400 208.	0250 - 645 75 85 0250 - 645 75 86
DOMBIVALI	1-B, Ram Govind Apartment, Opp. Vijya Bank, Near Brahman Sabha Hall, Dombivali (E) - 421 201.	0251 - 2422 880
GHATKOPAR West	CA. Supriya Sanghvi, 715, Shop Zone Premises, 7th floor, M.G. Road, Next bank of India Ghatkopar (W), Mumbai - 400 086, E-mail : sksanghvi98@gmail.com	93266 61667 89763 33379
MULUND (E)	105, PURNIMA DARSHAN, 90 Ft. Road, Mulund (East), Mumbai 400 081,	84339 22171 - 5
KALYAN	Shop No. 6, K-Wing, Sanghavi Estate, Nr. KDMC "B" Ward Office, Kalyan West, Thane Dist, Pin - 421301	98330 45208
DAHISAR (W)	1, KESKAR Apartment, J.S. Road, Opp. Old Rly Fatak Bus Stop, Near Rly. Stn., Dahisar (W), Mumbai - 68,	022 - 28944444
Navi Mumbai	Mr. Mangesh Ranawade A-3/102, Hyde Park, Sector 35 G, Kharghar, Navi Mumbai	77988 33777

CREATION OF WhatsApp Group by MahaSeWA

The Social media has been spreading very quickly. Every person who wants to have the instate information on various aspects been using WhatsApp as means and getting enrolled in different WhatsApp group.

At the request of many members and public at large at different Seminars we had organised the MSWA has created the areawise WhatsApp group. any person who want to be part of their

respective areawise group are requested to send your request to : WhatsApp Mobile No.: 70455 99708 or E-mail to: sheetalp.pacpl@gmail.com / mswa.hsg@gmail.com with following details :

- (1) Name, (2) Designation like Committee member or Secretary etc. (3) name of Society (4) Area for e.g. model town, Shastri ngr., or Road (5) Railway Stn. (6) E-mail Address

COMPENDIUM OF SELF Re-DEVELOPMENT FOR CO-OPERATIVE HOUSING SOCIETIES

This book will be open for sale from 7th February, 2020 and also available in
MahaSeWA Office at A-2/302, Laram Centre, Opp. Railway Station, Andheri (W),
Mumbai - 400 058., Tel : 022 - 4255 1414 / 25 / 32



MAHARASHTRA SOCIETIES WELFARE ASSOCIATION

(REGD. NO. MUMBAI / 1054 / 2002 / GBBSD)

Head Office : A-2/302, Laram Center, Opp. Railway Station, Near Bus Depot, Andheri (West), Mumbai - 400 058.
Tel. : 42551414 • E-mail : mswa.hsg@gmail.com, Website : www.mswa.co.in | www.mswahausing.org

[MahaSeWA]

Dear Chairman/Secretaries of
All Co-operative Housing societies,

With your overwhelming support, our association has conducted various activities, seminars, programmes to educate and to empower every member of the society to run the society's business smoothly. This we have achieved only on your support and patronage. To serve you better in future also, I kindly request you to pay your membership dues timely and also request to those who still have not adopted our membership, to take the membership immediately and avail the following benefits.

- Free consultancy on society matters on Saturday with prior appointment.
- Dispatch of informative monthly Magazine to members/
- Provide 20% discount on books regarding Redevelopment, Conveyance, Association of Members, Parking Rules etc. and also on our every new publication to be published in future from time to time.
- Free entries to certain Seminars, concession in other paid Seminars.
- Panel Advocate Consultancy fees for MSWA members is Rs.2500/- as against non members Rs.3000/-
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Membership fees and Special offers mentioned are with effect from 1.4.2018:

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3 YEAR	Rs. 4000/- + 18% GST = 4720/	Rs. 2000/- + 18% GST = 2360/
5 YEAR	Rs. 6000/- + 18% GST = 7080/	Rs. 3000/- + 18% GST = 3540/

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Application for Membership (Registered)

Membership No. _____

Date : _____

I/We hereby apply for Registered membership of **Maharashtra Societies Welfare Association**.

My/Our Particulars are as under

My/Society Name _____

Address _____

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

E-mail id : _____

Societies Registration No. & Date _____

Total Members of Society _____ Flat _____ Shop _____ Garage _____

**Enclosed 1 Year Subscription ₹ 2360/-, 3 Years Subscription ₹ 4720/-, 5 Years Subscription ₹ 7080/-
(Including 18% - GST = CGST - 9% | SGST - 9%)**

By Cash / Cheque No. _____ Date _____ Rs. _____

drawn on _____ bank.

Yours faithfully,

Signature: Applicant / Chairman / Hon. Secretary / Treasurer

**** Cheque be Drown in favour of "Maharashtra Societies Welfare Association"***

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मुंबई कोरोना संकटकाल में पिछले तिन महिनोंसे डेली वेबिनर कांफरेंस के जरिए मदत व जागरुकता अभियान चलाने की वजह से एम एन एस मिडिया न्यूज सर्विसेस परा लि के मुख्य संपादक सुनील शर्मा व पूरी टीम को उत्तर मुंबई के सांसद गोपाल शेटी द्वारा पोयसर जिमखाना में सम्मानित किया गया पिछले तिन महिनोंसे महाराष्ट्र सोसायटी वेल्फेयर एसोसिएशन (महसेवा) के साथ मिलकर एम एन एस मिडिया न्यूज सर्विसेस परा लि ने पूर्व मुख्यमंतरी तथा विधानसभा में विरोधी पक्ष नेता देवेंद्र फडणवीस, सहकार मंतरी बाळासाहेब पाटिल, उद्योग मंतरी सुभाष देसाई, शिक्षण मंतरी वर्षा गायकवाड, कैबिनेट मंतरी बच्चू कडू, राज्यमंतरी उदय सामंत, भाजपा नेतरी शयना एनसी, सांसद गोपाल शेटी सीए रमेश परभू और परशासनिक अधिकारीयों फिल्म टीवी अभिनेताओ अभिनेतरीयों डाक्टर्स सामजिक संगठनों की टीम से लेकर लखों लोगों को वेबिनर मे जोडा है।



COMPENDIUM OF **SELF** **Re-DEVELOPMENT** FOR CO-OPERATIVE HOUSING SOCIETIES

Authors :-

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A-2/302, Laram Centre, Near Bus Depot,
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To,