

Amendments made in IRWO General Rules as a result of Resolutions adopted in the 41st Governing Body Meeting held on 02.08.2012

Para 4.2 may be read as under:-

4.2. In case of unpopular schemes, membership for the specific scheme may be allowed to the following personnel on case to case basis:-

a) Blood relations of IRWO members viz. parents, spouse, children, grand children including adopted children, brother(s) & sister (s) including their spouses (as co-owners).

b) Working /Retired.:

i) Employees of Central Government, Central Government PSU and employees of Statutory Authorities & Autonomous Bodies under Central Government.

ii) Army/Air Force/Naval Personnel.

iii) Employees of State Government, State Government PSUs and employees of Statutory Authorities & Autonomous Bodies under State Government.

iv) Employees of Nationalised Banks.

Priority may be given in the order indicated above. Only one application may be permitted from blood relations per IRWO member and the application will have to be forwarded by the concerned IRWO member, quoting his primary membership number. Applications in respect of other categories will have to be forwarded by their controlling officers. Allotment both within the categories of IRWO members and within the category of blood relations may be based on seniority of members as per IRWO rules. For other categories allotment may be decided by draw of lots, if required.

Further in relaxation of provisions of para 15 of IRWO General Rules, IRWO members who have already been allotted two DUs may also apply for unpopular scheme. However, 1st time applicants may get priority over 2nd time applicants and so on. Allotment made to blood relations will not be considered as allotment to IRWO members. Applicants (other than IRWO members) applying for an unpopular scheme will also be required to become member of IRWO for the specific scheme before allotment of DU to them.

Para 4.3 may be read as under:-

Para 4.3. The above Eligibility Conditions will apply to the employees of Railway PSUs, Autonomous Societies recognized by the Ministry of Railways and IRWO also."

Para 21.1 may be read as under:

21.1: A member may make any one of the blood relations as defined in these rules and also their spouses as co-owner of his Dwelling Unit. However, in case a member requires financial assistance for the DU from any of the blood relations, he may make additional co-owners. The Member shall have to give documentary evidence of the individual being made co-owner as a blood relative to the satisfaction of the Organization, as well as documentary evidence for obtaining financial assistance from him.

Para 21.5 (c) may be read as under:-

21.5 (c) :No processing charges are payable for inclusion or deletion of the name of the blood relations as co-owner both when the request for inclusion is received in the Booking

Application Form or where request for inclusion or deletion of co-owner's name is submitted after issue of Booking Letter.

In view of the amendments made in Paras 21.1 & Para 21.5 (c), Annexures D, D1, D2 & D3 may be amended accordingly.

Para 20.2 may be read as under:-

20.2. Before issue of Booking Letter (where wait-list does not exist)

In case of withdrawal after depositing booking money but before issue of Booking Letter, 50% of the booking money will be deducted. The balance will be refunded without interest . This will be however on submission of Undertaking as per Annexure H-2.

Para 20.3 may be read as under:

20.3. After issue of Booking Letter but before Allotment of Dwelling Unit (where wait-list does not exist):

In cases of withdrawal after issue of the confirmed Booking Letter but before allotment of the dwelling unit, full Booking Money plus 10% of instalments due (whether paid or not) up to the date of receipt of withdrawal letter plus interest due on delayed payment will be deducted and the balance paid without interest. This will be however, on submission of Undertaking as per Annexure H-2.

Para 20.4 may be read as under:

20.4. After Allotment (where wait-list does not exist)

In case of withdrawal after allotment but before possession of the dwelling unit, full Booking Money plus 15% of the instalment due (whether paid or not) up to the date of receipt of withdrawal letter plus interest on delayed payment will be deducted and the balance amount paid without interest. This will however be on submission of Undertaking as per Annexure H-2.

In cases the withdrawal is because of the death of the Member before possession of the dwelling unit, if the spouse or the children (if the spouse is not alive), so desire full payment made by the member will be refunded without interest to the legal heir after deducting interest on delayed payment, if any, and administrative charges of Rs.2500 subject to legal formalities.

Para No20.6 may be read as under:

20.6. Where Waiting List exists such that the dwelling unit can be allotted to another applicant the penalty for withdrawal will be as under:-

i) a) Before issue of Booking Letter - Rs.2500/-

b) After issue of Booking Letter:

Type I & II - Rs.5000/-

Type III & IV - Rs.10000/-

ii) In cases of withdrawal after three months from the date of issue of Booking Letter, an additional payment @ 9% per annum on the defaulted instalment is also payable. The total penalty, however, will not exceed Rs.10000 in case of Type I & II and Rs.25000 in case of Type III & IV.

- iii) In case no person on the Waiting List accepts the offer, the case will be treated as with no Waiting List and dealt with as per paras 20.3, 20.4 & 20.5 as applicable.
- iv) However, it is further provided that
 - a) Actual refund will be made only after the dwelling unit is re-allotted and acceptance & undertaking is received from the new allottee, duly signed.
 - b) The new allottee shall pay to IRWO the cost of the dwelling unit plus an equalization charge as if he is a new entrant to the scheme.

Para 20.7 may be read as under:-

20.7. All applications for withdrawal should be specific & as per IRWO rules. No conditional withdrawal will be accepted.

Para 20.8 may be read as under:

20.8. Procedure for cancellation & withdrawal and restoration of allotment.

20.8.1. In schemes/categories where there is a waiting list.

a) Withdrawal cases

i) On receipt of the withdrawal application, the same may not be processed for 15 days, to enable the allottee to cancel his/her request for withdrawal during this period, if he/she so desires. If there is a reminder from the allottee for withdrawal or even if there is no further communication from the allottee within 15 days, the withdrawal application may be put for approval of the competent authority promptly. On receipt of such approval, acceptance of the withdrawal should be communicated to the allottee, simultaneously issuing an allotment letter to the next person on the waiting list in that category. Refund of the dues to the allottee should also be processed promptly.

b) Cancellation cases

i) In case of delay of payment of any installment of more than 7 days beyond the due date, delayed payment charges as indicated in Project Brochure will be charged extra on monthly basis; part month of delay will be taken as full month delay. If an allottee does not pay two consecutive instalments on due dates, a notice may be served to pay the installments within 90 days with delayed payment charges. In case the allottee does not make payments after having been served a notice about default of payment of two installments, a final notice would be served to him/her to make payment within 30 days. If the payment is not received by the due date, his/her allotment will be treated as cancelled without further intimation to him and his booking money/part cost of land/installment amount will be refunded after deducting the penalty amount mentioned in Para 20 of IRWO General Rules. Simultaneously an allotment letter should be issued to the next person on the waiting list in that category. Refund of the dues to the allottee should also be processed promptly.

ii) Thus, there is no scope of restoration of allotment in such cases.

20.8.2. In schemes/ categories where there is no waiting list

a) Withdrawal cases.

i) In such cases, on receipt of withdrawal application, a letter may be issued to the allottee asking him/her to reconsider his/her decision in view of heavy deductions from the amount deposited by him/her involved as per Para 20.3 of IRWO General Rules. No time limit may be insisted upon from the allottee for a response.

ii) On issue of the letter to the allottee:

- a) If the allottee agrees for continuation in the scheme, in that case he/she will pay due installments along with delayed payment charges as indicated in the project brochure. On receipt of the installments, the case may be put up to the competent authority for approval.
- b) If the allottee declines to continue in the scheme and stands by his/her decision to withdraw, he/she may be sent the prescribed format (Annexure H-2) for acceptance of the amount refundable in full and final settlement of the case. On receipt of this format duly signed, the case may be put up to the competent authority for acceptance.
- c) If there is no response from the allottee, the request may be kept pending till the results of the re-opening of the scheme, if any, are available. If, after the reopening, a waiting list develops in the relevant category, then the case may be dealt with in terms of Para 20.8.1. above. If a waiting list does not develop, the case may be dealt with in terms of Para 20.8.2. above.
- b) Cancellation cases
- i) Same procedure for cancellation may be followed, as in Para 20.8.1. above, except that since there is no waiting list, no allotment letter can be issued in place of the allotment cancelled. Refund of the dues should, of course, be processed promptly.
- ii) After cancellation, a request for restoration can be entertained where there are vacant dwelling units in the relevant category. In the meantime, if the scheme has been re-opened for booking, the results of the reopening should also be taken into account. If a waiting list develops as a result of the reopening of the scheme, then the case would be dealt with under Para 20.8.1.(b) above.

Para 28.6 may be read as under:

28.6. Provided further that in the event of consent being given, IRWO may impose such terms and conditions as it may consider fit. Transfer fee of Rs.10,000/- (for Type 1 &II), Rs.15,000/- (for Type III) and Rs.20,000/- (for Type IV) each shall be payable by the transferor and transferee.