

## 8. SCHEMES

8.1. The Organisation will announce housing scheme on self financing basis from time to time at different locations subject to adequate demand, availability of land and financial viability. However, the Organization reserves the right to modify or abandon any scheme at any time prior to or during execution if the circumstances so demand. The Organisation shall not be liable for any claims or damages on this account, except that the amounts received from members will be refunded with interest equal to Saving Bank rate of interest of State Bank of

India on the date of refund for the period from the first of the month next to the receipt of the first payment to the last day of the month previous to the date of refund, provided the money has been with IRWO for more than one year.

8.2. Generally IRWO builds independent single storey houses, duplex houses, row type of houses, multistory flats etc. depending upon the availability of land, the number of applicants, cost of land, rules and bye laws of the local land authorities etc. However, the dwelling units may broadly be of the following types:

Type of Dwelling Unit	Super Area sq.ft. (sq.m.)	Accommodation
IV	1400-2100 (130-195)	Living-cum-Dining room, 3 Bed rooms, Study, 4toilets, Kitchen and Balconies/Varandahs
III	1100-1300 (102-121)	Living-cum-Dining room, 2 Bed rooms, Study, 3 Toilets, Kitchen and Balconies/Varandahs.
II	600-1000 (56-93)	Living/Dining, 2 Bed rooms, 2 Toilets, Kitchen and Balconies/Verandahs.
I	570-590 (53-55)	Living, 1 Bed room, Bath, WC, Kitchen and one Balcony/Verandah.

The above areas and specifications are tentative and may vary from scheme to scheme depending upon the local conditions and conditions encountered during execution.

8.3. All the above types of dwelling units may or may not be constructed in a scheme. The actual types of dwelling units included will depend upon demand, availability of land, costs etc.

## **9. UNPOPULAR SCHEME**

A scheme may be declared unpopular by MD if the number of applications received is less than 80% of the number of dwelling units being built. In other cases, the power to declare a scheme unpopular will vest with the Governing Body.

## **10. COST OF DWELLING UNIT**

10.1. Cost of Dwelling Unit in a scheme, when announced, is tentative and will include all costs incurred for the execution of the scheme, such as cost of land, financing cost, cost of construction of dwelling units, community hall, parks, path-ways, water tanks, electrical substation, water pumping arrangements, lifts etc. It will also include establishment charges, legal fees, incidental and unforeseen contingency charges, contribution to Reserve Fund, Maintenance fund, Depreciation Reserve Fund, taxes etc. As IRWO works on no profit no loss basis, the entire cost including escalations will be distributed amongst the dwelling units.

10.2. The cost of construction, operation and maintenance of common facilities/services, including lifts, pumps, transformers, etc. shall be apportioned in ratio of the super area of the dwelling unit.

10.3. IRWO may call for payment of part cost of land in advance. Those who make such payment will get priority over others in booking of dwelling unit.

## **11. APPLYING FOR A SPECIFIC SCHEME**

11.1. When it is decided to build dwelling units at any particular location, IRWO will give adequate publicity by sending appropriate communication to the Ministry of Railways, Zonal offices, Production units and attached offices of Ministry of Railways, Uploading it on IRWO website as well as advertisement in newspapers.

11.2. A Member of IRWO may apply for any type of dwelling unit being constructed by IRWO irrespective of his category/scale of pay. This provision will be applicable to existing members also.

11.3. At the time of applying for a house the Member must either be in railway service or have retired from railway service after putting in a minimum of twenty years of service. The spouse of a deceased railwayman may apply for Membership and booking of a dwelling unit at any time without restriction.

11.4. A Project Brochure will be published giving specific features of the scheme such as the location of the project, types of dwelling units to be built, area of each type of dwelling unit, cost, payment schedule etc.

11.5. The Project Brochure will be a priced document. However, it will be sent free of cost to those who participated in the Demand Survey. Other Members may purchase it from Administrative Officer, Indian Railway Welfare Organisation, Shivaji Bridge, Behind Shankar Market, New Delhi-110 001, or any other Office nominated by IRWO on payment of Rs.100/- in Cash/through Demand Draft drawn in favour of IRWO, New Delhi.

11.6. If requested, the Project Brochure may be sent by courier/post for which an additional charge of Rs.50/- will be payable. However, IRWO takes no responsibility for the delay or loss of the Brochure in transit.

11.7. Application for IRWO's housing scheme must be submitted in the application form attached as Annexure to the Project Brochure along with the Booking Money indicated in the Brochure. A member can submit only one application in any scheme.

11.8. Since the Brochure is published much before the approval of plans etc. by the local government agency, framing of detail cost estimates, award of tender for works etc., the areas and costs of the dwelling units shown in the Brochure are tentative and subject to change. No representation, claim or compensation on this account will be admissible.

11.9. Change of Category after issue of Booking Letter. In case a member desires a change in category, he is advised to cancel his original application and apply for the new category within the original opening of the scheme. In the rare case where a change in category is desired after issue of booking letter, the following procedure would be followed:

a) Application for change of category may be made in the scheme application form (clearly indicating 'Change of Category' on top) during the period of re-opening of the scheme only. Difference in booking money (if application is for a change to higher type) should be deposited along with the application.

b) The application will be clubbed along with applications received for fresh booking and allotment will be based on seniority, as per usual IRWO rules.

c) In case change of category is approved, the applicant will have to pay the difference between the installments of new category (if higher) and the installments already paid for the lower category plus equalization charges.

d) For change to a lower category, the difference between booking money/installments would be adjusted in future installments.

e) Such applications for change of category after issue of booking letter will be considered only in respect of those allottees who have paid all the installments due as on the date of receipt of application.