

# NATIONAL COOPERATIVE HOUSING FEDERATION OF INDIA

## CITIZEN'S CHARTER

### 1. The Institution

The National Cooperative Housing Federation of India (NCHF) was promoted in the year 1969 by the State level Cooperative Housing Federations. It is a registered society under the Multi-State Cooperative Societies Act, 2002 and its activities are overseen by a Board of Directors duly elected by its General Body consisting of representatives of State level Apex Cooperative Housing Federations (ACHFs), the Government of India in the Ministry of Agriculture and Farmers Welfare, Life Insurance Corporation of India and the National Housing Bank. Its secretariat is located at New Delhi.

### 2. Vision and Mission

The Vision of NCHF is to strengthen cooperative housing movement across the country through promoting, guiding and coordinating the activities of housing cooperatives especially the ACHFs, which are members of NCHF and realise the dream of 'Affordable Housing for All' through cooperatives.

In order to accomplish the above vision, NCHF seeks to; provide a common forum for dealing with problems relating to housing cooperatives and to devise ways and means of solving them; carry on publicity and promotion; organise cooperative education, training and information programmes as well as Conferences/Seminars; undertake research studies; promote application of cost-effective construction technologies, building materials and designs by disseminating information; liaison with prominent technology promotion institutions in the country; and provide guidance on efficient management and general insurance.

### 3. Details of Clients and Achievements

In all 25 ACHFs are functioning at the State/Union Territory level out of which 23 are members of NCHF. About 29000 housing cooperatives are affiliated to the ACHFs. These ACHFs have channeled funds from Central financing institutions like LIC, NHB, HUDCO, Commercial and Cooperative Banks etc. to primary housing cooperatives and their members. So far, a sum of Rs. 12,711 crores have been disbursed as housing loans by ACHFs for the construction/financing of about 2.46 million housing units throughout the country.

### 4. Services Provided

NCHF provides the following services to ACHFs and their affiliated primaries.

#### ➔ *Information and Data Support*

Continuously provide information and data support on housing policies, fiscal policies, interest rates, loaning conditions and legal and administrative policies related to housing.

Has set-up a 'Documentation Centre on Cooperative Housing' which has a reference library consisting large collection of reports, publications and books by eminent authors. Also maintains a comprehensive data base on membership, share capital, borrowings and house construction activities of housing cooperatives. The Documentation Centre is being strengthened on regular basis by procuring various useful books, reports etc.

➔ ***Education, Training and Research***

Organises short-term training programmes regularly on organisation and management, resource mobilization, financial management, maintenance of records and auditing, house construction technologies, maintenance management of houses and community assets, etc. for the benefit of members and office bearers as well as supervisory staff of housing cooperatives. Details of the training programmes are circulated to housing cooperatives through letters and monthly journal. NCHF also undertake studies and compilation of data/information on different aspects of cooperative housing activities for the benefit of Member Federations and others concerned.

➔ ***Seminars & Symposia***

Regularly organises Conferences, Seminars, Workshops and Symposia on selected topics having policy implications on housing in general and cooperative housing in particular. The details of these events are circulated through the in-house journal and correspondence to all concerned.

➔ ***Publications***

- ▶ Brings out NCHF Bulletin – a monthly bilingual publication in Hindi and English which contains articles/information/data on topical importance.
- ▶ Regularly brings out numerous other publications on organisation and management of housing cooperatives, compilation of the judgments delivered by the Supreme Court, High Courts and Consumer Forums on matters related to housing in general and cooperative housing in particular for reference of members.
- ▶ Publishes at regular intervals a 'Hand Book on Cooperative Housing Statistics' which is a reference document containing detailed housing and cooperative housing statistics.
- ▶ Brings out Guidelines to Housing Cooperatives on various topics.

➔ ***Publicity and Public Relations***

- ▶ Maintains regular liaison with the Central/State Governments and others concerned on various issues for strengthening housing cooperatives and with the Central Financing Institutions like LIC, NHB, HUDCO and Commercial and Cooperative Banks for a regular flow of housing loans on reasonable terms and conditions to ACHF's.

- ▶ Handouts on Cooperative Housing are published to popularize the principles and values, practices and advantages of cooperative housing activities.
- ▶ The video film on achievements of housing cooperatives is screened before the participants of training programmes, seminars, conferences as well as cooperative delegations visiting NCHF Secretariat.

## **5. Access to Information**

The National Cooperative Housing Federation of India disseminate information through:

- a) Publications, pamphlet, handouts;
- b) Video film on the achievements of housing cooperatives;
- c) Participation in workshops, conferences, seminars, exhibitions;
- d) Web-site ([www.nchfindia.net](http://www.nchfindia.net))

## **6. Right to Information**

Necessary information as per Section 4(1)(b) of the RTI Act, 2005 has been uploaded on the web-site ([www.nchfindia.net](http://www.nchfindia.net)).

## **7. Grievance Redressal Mechanism**

NCHF coordinate and guide the activities of ACHFs and it is not undertaking any loaning or construction activities. As such it is neither engaged in any activity where day-to-day transactions are involved nor in direct public dealing activities. Hence, public for NCHF is its Member ACHFs. The Board of Directors of NCHF is the highest authority on all its administrative matters. The financial vigilance is monitored by Internal and Statutory Auditors regularly. Complaints/suggestions received from members are placed before the Board for consideration and appropriate action.

In case of any grievance, the members may contact:

The Chief Executive,  
National Cooperative Housing Federation of India,  
6A/6, Siri Fort Institutional Area,  
August Kranti Marg, New Delhi - 110 049

Tel. Nos. 011-26490535/26491736; 46006349

Fax: 011-2649 5450

Email: [nchf2001@yahoo.com](mailto:nchf2001@yahoo.com); [nchf2001@gmail.com](mailto:nchf2001@gmail.com)

## **8. Information and Facilitation**

NCHF is a small non-business, non-profit making promotional organisation functioning with a meagre budget. It has maintained a skeleton staff strength which

undertake various promotional activities. It is working as a centralized unit with no separate Departments. The Chief Executive, subject to general control of the Board of Directors, Executive Committee and the Chairman, exercise control over the staff. The correspondence/mails etc. received by NCHF Secretariat is marked by the Chief Executive to the concerned staff for necessary action. The correspondence is diarized in separate registers (inward and dispatch) on daily basis.

The Reception at the entrance of NCHF Office Building is also functioning as information and facilitation counter. A pamphlet on the activities of NCHF, list of publications, list of members can be had from the above counter. In respect of specific queries about policy, programmes, administrative, financial, legal matters etc. the contact person is:

The Chief Executive,  
National Cooperative Housing Federation of India,  
6A/6, Siri Fort Institutional Area,  
August Kranti Marg, New Delhi - 110 049  
Tel. Nos. 011-26490535/26491736; 46006349; Fax: 011-26495450  
eMail: [nchf2001@yahoo.com](mailto:nchf2001@yahoo.com); [nchf2001@gmail.com](mailto:nchf2001@gmail.com)

The web-site of NCHF ([www.nchfindia.net](http://www.nchfindia.net)) may also be accessed for general information on cooperative housing including aims, objectives and achievements of NCHF and its Member Federations. The web-site also contain details on cooperative principles, relevant Supreme Court Judgements, recent issues of 'NCHF Bulletin'; important Articles on various topics etc. both in Hindi and English.

## **9. Expectations from the Public**

NCHF expects continuous feed-back from the Member Federations, members of Board of Directors and housing cooperatives on implementation of its Work Programme and on the areas in which improvements are expected.

