

# GICEA Quarterly Journal NIRMAN

Vol.88 | Issue 4, 2016-17 | January - March 2017 | [www.gicea.org](http://www.gicea.org)



**Effects Of  
Demonetisation  
On REAL ESTATE**



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# IMMD. PAST PRESIDENT'S MESSAGE



Dear Members,

At the outset, let me wish all of you a very happy new year and thank President Nitesh Shah for giving me an opportunity to communicate with you.

Every Indian has been impacted by the government's sudden announcement of demonetisation on November 8th 2016 with immediate effect. As per the Hon. Prime Minister Shri Narendra Modi, this is a war against black money, corruption, terrorism and counterfeit notes. This measure has been taken by the Prime Minister in an attempt to cleanse the economic system and discard black money at the same time. It is stated that the public at large has to experience "Short term pain" for "a long term gain."

Though I have no expertise on economic affairs, as a common citizen, I feel that this move will impact various sectors of economy, especially the real estate sector and everyone associated with it.

Real Estate sector is the second largest employer only next to agriculture. Barring a

few large players, most of the entrepreneurs operate in an informal manner getting money from cash based sources. Even the work force consists of urban and rural daily wagers who are paid in cash. Demonetisation has disrupted their activities and lives. Both employers and workers are cash starved and many of them have migrated back to their native villages. This has resulted in a major slow down in this important sector.

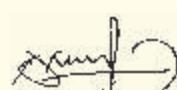
One has to realise that informal sector represents 45 % of the GDP and more than 80% jobs in India. 90% transactions were in cash and 86% of the currency was suddenly withdrawn from the system. So the source of funding, the working capital for the real estate projects has completely dried up.

The professionals such as Architects, Civil Engineers and other associate consultants have surely been affected negatively. Small and medium size firms are finding it difficult to sustain and some of them even to survive.

The Government is hopeful that in a short time, the situation will come back to normal and the system will become efficient and transparent. But it seems very difficult as the personnel responsible for implementation of these new policies and their modus operandi does not seem to have changed at all. All most all the demonetised currency has been deposited back in the banks and it will be withdrawn in due course of time and come in circulation again.

According to the recent survey , In India, 90% of wealth is owned by less than 10 % elite and I am sure same proportion holds true even in parallel economy. So one wonders whether putting the entire population to such great inconvenience was the best option to teach a lesson to those erring few. But anyway, whatever has been done cannot be undone and all of us including professional will have to cope up with the situations. We shall all have to reorient our business models and wait with a lot of patience while taking up fresh challenges.

Only time will tell whether the gain was worth the pain????

A handwritten signature in black ink, appearing to read "Anand Tatu".

**Anand Tatu**

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#### *Disclaimer.*

*The views expressed in the articles are of their respective authors who are solely responsible for them. GICEA Nirman takes no responsibility for the same.*

Guest Editor - N. K. Patel

## The Role Of Real Estate



**Mr. N. K. Patel is the mentor of GICEA Nirman.**

Mr N.K. Patel is one of GICEA's luminous Past Presidents and is the mentor of GICEA Nirman Quarterly Journal. Some amongst his many achievements are listed below:-

- Council Member since 2002 to 2014 at Institute of Town Planners (India), New Delhi
- An apex professional planning body.
- Member- Appeal committee, Ahmedabad Urban Development Authority, Govt. of Gujarat.
- Expert Member- Parking committee - GRUDA, Ahmedabad Municipal Corporation, Govt. of Gujarat.
- Urban Planning and private Housing generally LIG & MIG housing.
- Visiting faculty and guide to P.G. students of School of Planning, CEPT University, Ahmedabad.
- Written and published articles on subjects of "Urban Development and Housing" for various State and National Journals.
- Director - Real Estate Study and management Academy (RESMA) A Non profit venture for imparting technical education in the field of Real Estate & Real Estate Resource Centre.
- Actively associated with nongovernmental organization working for educational and social service.
- Member board of studies Housing CEPT University, Ahmedabad 2009-10
- Delivered various lectures at state & national workshops.
- Attended number of City, State and National Level Urban Development conferences.
- Guide in Research Thesis M.Tech (Construction & Project Management) Faculty of Technology - CEPT University, Ahmedabad.
- Member Adhoc Board for Master of Urban Planning 2010-2014, Sardar Patel University, Vallabh Vidhyanagar.
- Member board of studies - Urban Planning, North Gujarat University, Patan.

## Factors that impact your property purchase decision



- When Guideline values are lower than transacted values, likely to be cash component
- When inventory is more than demand, you can negotiate better values than listed prices
- When supply is limited, don't press for serious price drops. There is more demand than supply
- If there are good job hubs closeby, prices may be rational. Buy now and lease out as rental demand will be high
- If you have been looking for a property upgrade, sell now as all cheque deals can be transacted and negotiate best prices for a superior house. Luxury markets are flat and offer best prices

- The Real Estate Industry has a huge multiplier effect on the economy
- It is 2nd largest employment generating sector after agriculture
- The Estimated Growth rate is @ 20% annually.
- The Industry Contributes about 6.3% to India's GDP
- The Industry either Generates or Stimulates demand in over 250 ancillary industries such as cement, steel, paint, brick, building materials, consumer durables etc.
- The Industry Witnessed a boom due to increasing globalization, allowance of FDI in real estate in 2005 and also due to rapid urbanization. On account of this The Industry attracted the involvement of both domestic and foreign players.
- Despite of global economic downturn The Indian Industry did not show reversal trend.
- FDI is expected to touch \$ 25 billion in the next 10 years from its current \$ 4 billion. This scenario might change post demonetization.
- Real estate sector is second highest sector after agriculture in employment in India which creates

- more than 45 millions jobs directly or indirectly.
- In service industry migration ratio is approx. 15.2 millions and from that approx. 36.2% employed in building & construction industries with more than 80% skilled workforce
- Traditional mainstay of Indian property market - largely driven by rising disposable incomes, growing middle class, fall in interest rates, fiscal incentives, increase in nuclear families and urbanization.
- There will be a shortfall of 2.6 crore housing units by 2012.
- It is anticipated that India will add another 22 crore people to cities by 2025 which is going to increase the demand-supply gap in housing sector.
- As a result of the immense growth potential in housing, many retail investors are viewing real estate as an attractive investment option compared to mutual funds and stocks.

**IMMEDIATE AFTER EFFECTS OF DEMONETIZATION**

- Maharashtra's average daily income through property registration charges and stamp duty has fallen from 65 crore to 42 crore.

- Moreover, Real estate daily registration has fallen steeply from 1500-1800 registrations a day to 200 a day now in Maharashtra.
- Contractors in some places have been resorted to buying provisions in bulk and handing them over to workers in construction sites so that at least they are not starved for food.
- Weekly payments of workers have been remitted into their bank accounts so that their families – most of the workers are from Bihar and Uttar Pradesh- can withdraw small amounts in their villages.
- 1 crore segment has not been seriously impacted as buyers primarily depend on loans to cover 80% of the cost.
- No cash component
- Transaction value close to guideline value
- Registrations to take place at transaction value
- Buyer to account for source of funds used for property purchase
- Formal bank finance to become the norm
- Home loan interest rates to drop
- Quoted values to be close to

guideline values

- Capital Gains Tax paid on entire transaction amount
- Deal to be registered soon after purchase
- Formally funded transactions to continue
- Demand from professionals to drive sale along economic corridors
- Builders unlikely to drop prices
- Completely a buyer's market – negotiate better for car park, fittings and fixtures
- Banks to chase serious buyers
- Best time for end users to buy ready built property
- Cash driven markets like Delhi NCR and parts of Mumbai market slow
- Prices likely to go down by about 10-15% in about 6 months
- Sellers likely to negotiate better rates with end users
- Bank funding available to serious buyers
- Registrations at actual transaction value
- Guideline values to become benchmark values

Land transactions likely to slow down as cash exits

- Primary markets will remain stable with formally financed deals becoming the norm
- Secondary markets will settle down 10-15% on exit of cash
- Speculative prices out. Land prices expected to drop as formal finance replaces cash. Less formal finance

available for land purchase

- Many buyers hold back hoping for lower values
- Serious buyers to benefit from good negotiations
- Credit Linked Subsidy Schemes to sweeten the deals for those with less than Rs. 50,000/month income for budget housing
- GST - Goods and Services Tax, a comprehensive indirect tax, aims at creating a transparent taxation system. Its enforcement will resonate in all sectors and real estate will also be impacted
- Prohibition of Benami Property Transactions Act – All property to be bought in the name of the buyer who funds the deal
- RERA - Consumer, developer, and regulator stands to gain once Real Estate Regulatory Authority Act is implemented in all the states. Transparency will ensure that project specific risk is reduced. This will enhance the buyer-seller relationship positively
- Informal capital requires for the infrastructure and the real estate segments for their sustenance. Not only does such capital bear higher interest rate, it carries the added risk of being recall due to market condition.
- Formal entities such as private equity investors and institutional capital investors may find this sector easy to penetrate.
- Real estate (Regulation and Development Act) 2016 and recent judgments of higher judiciary

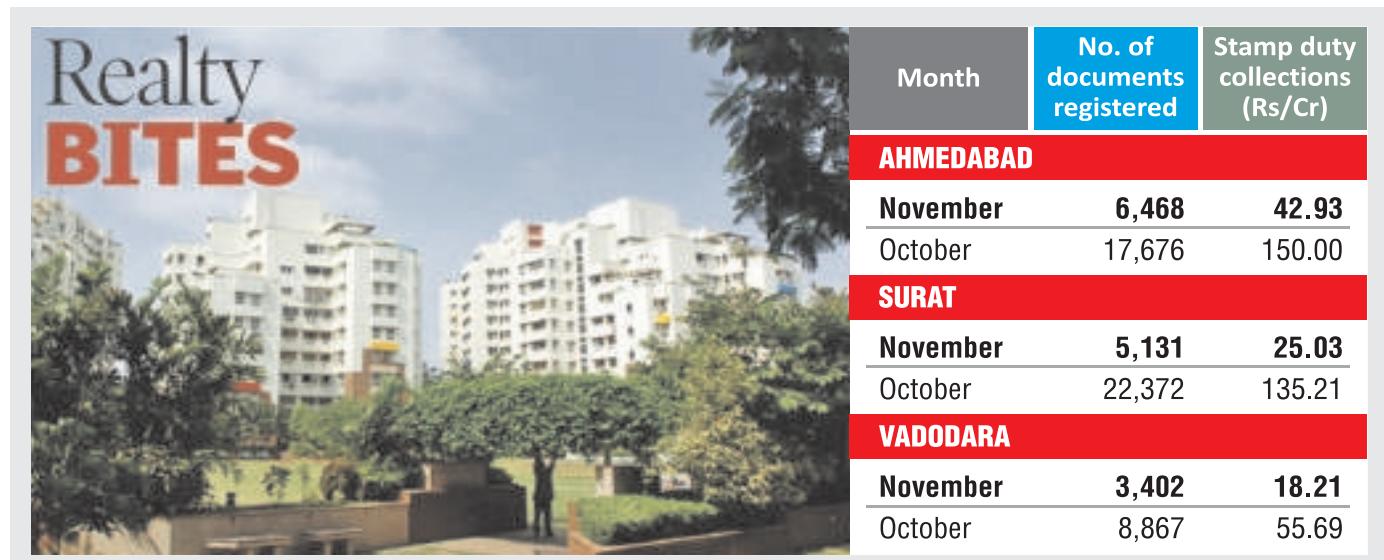
requiring builders to refund money to their consumers

- Prices could come down in tier 2 and tier 3 cities.

Much needed transparency in the sector.

- In order to boost funding to the sector, the government took to FDI easing.
- Real Estate Investment trust (REITs) and other initiatives.
- Allowance of foreign investment in Alternate Investment Funds.
- Buyer friendly provisions of the Real estate regulatory Act.
- The Historic GST Bill will make taxing system more transparent and predictable.
- The Benami Property Act will create a regulatory architecture for speedy growth of economy.
- In the New Year, we may be entering into the Vajpayee government era where interest rates are around 7-8 percent.
- Ahmedabad: Despite prices remaining stable, the real estate market in Ahmedabad seem to be gaining little traction. A latest study by Associated Chambers of Commerce of India (Assocham) ranks Ahmedabad fifth in terms of having the highest unsold residential inventory.

The study claims that the city has 57,500 unsold units, which is 20% of under-construction residential properties. With 35%, Delhi-NCR region topped the list of cities with highest unsold residential followed by Mumbai (27.5%), Bangalore (25%) and Chennai (22.5%).



**Realty BITES**

Month	No. of documents registered	Stamp duty collections (Rs/Cr)
<b>AHMEDABAD</b>		
November	6,468	42.93
October	17,676	150.00
<b>SURAT</b>		
November	5,131	25.03
October	22,372	135.21
<b>VADODARA</b>		
November	3,402	18.21
October	8,867	55.69

<p><b>Strengths</b></p> <ul style="list-style-type: none"> <li>Will attract more middle class genuine buyers</li> <li>Will Bring correction in property prices in near future</li> <li>Due to lack of buyers in market, ready projects or near ready projects can see some price reductions</li> <li>The step will eradicate the land mafias from the business thus curtailing sudden price inflation</li> </ul>	<p><b>Weakness</b></p> <ul style="list-style-type: none"> <li>Immediate impact will witness a sluggish sale purchase in the sector for 12-18 months</li> <li>Institutional investors might not look at real estate as an attractive sector due to capital gain taxes.</li> <li>Secondary market will be worst hit due to cash transactions.</li> <li>Primary sales in tier 2 and tier 3 cities will take a stroll since large developers into cheque based transaction are majorly present in metro cities.</li> <li>To curb new cash generation</li> <li>How to stop corruption?</li> </ul>
<p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>With increase in bank deposit buyers can expect a reduction in interest rate.</li> <li>To boost the Real Estate Sector government may look at better incentives for home buyers in income tax salbs.</li> <li>Government may look at fixing more realistic circles rates to bring uniformity in prices and increase in revenues.</li> </ul>	<p><b>Threats</b></p> <ul style="list-style-type: none"> <li>In secondary sales, now sellers will factor for capital gain tax and may see increase in prices for properties.</li> <li>Lack of sales will lead to liquidity crunch in market and can thus slow down the existing projects.</li> <li>Real Estate related small industries will have to struggle for survival.</li> <li>Steel and Cement industries will have losses.</li> </ul>

### Real Estate Profile of Residential Built Properties on Cost Basis.

TYPE OF PROPERTY	EXISTING PRICE BREAKUP		PERCENTAGE SHARE IN OVERALL BUSINESS	LOAN DEPENDENCY PER 100 UNITS BY CUSTOMERS	REDUCTION DUE TO INFORMAL FINANCE
RESIDENTIAL	Informal Finance	Formal Finance	-	-	-
Less than 10 Lacs	-	100%	5	92	0.00
10 to 30 Lacs	10	90	25	85	2.50
30 to 50 Lacs	20	80	17	80	3.40
50 to 100 Lacs	30	70	10	65	3.00
More than 100 Lacs	35	65	13	50	4.55
Secondary Resi. Units	40	60	10	10	0.40
Shops/Retails	60	40	8	10	0.48
Offices & Misc.	35	65	12	25	4.20
-	-	-	100	-	18.53

**Infrence only <20% is an impact of Informal Finance**

Percentage Share in Overall Business is considered as percentage of built space against total Built Space. To correlate author says that in Ahmedabad residential built properties having value less than Rs 10 lacs is having 5% share in Overall Business.

## For Primary Residential Market

Type	% Share	REDUCTION DUE TO INFORMAL FINANCE	Likely Non Affected	FEASIBILITY ADJUSTMENT BETWEEN FORMAL/NON FORMAL	ASSUMPTION FOR ADJUSTMENT
< 10	5	0.00	5.00	5.00	50 % ADJUST
< 30	25	2.50	22.50	22.50	
< 50	17	3.40	13.60	13.60	20 % ADJUST
UP TO < 100	10	3.00	7.00	3.50	
> 100	13	4.55	8.45	1.70	
				46.30 OUT OF 70%	

**Inference:** The above table shows that over a period of time in Ahmedabad residential properties up to 50 lacs the adjustment between informal and formal finance will take place quickly but in the residential properties above Rs 50 lacs the adjustment will be difficult and hence the sale will be sluggish for a period upto 12 to 15 months.

## Ahmedabad &amp; Periphery Real Estate Land Market

Sr. No.	Type	% Share	Informal	Formal	Reduction	Customer Type
1	Periferial Agri/Non Agri non urbanised land	15	80	20	12.00	Land HNI Business Owner
2	Non Urbanised Abutting Planning Boundaries	20	75	25	15.00	Developer HNI
3	Urbanised Developable Land from R1 to R3	55	45	55	24.75	Developer
4	Plotted NA Land	10	40	60	4.00	MIG member
		100			55.75	

**Inference : Looking to informality No flexible adjustment will be feasible so @ 90% effect.**

Note: Author has tried to explain the readers, the various segments of land market of Ahmedabad, customer type of each segment, the portion of informal and formal finance in each segment. Here the percentage of each segment in overall business is on the basis of the cost of the property not on the area basis.

## OVERALL CONCLUSION

- Check on abrupt land price escalation
- Short term sluggishness for Residential property < 50 L
- Long term sluggishness for Residential property > 100 L
- Min 15 month stagnation for land transaction.
- More transparency in Real Estate deals.
- Lesser rate of Home loans expected @ 7 %.
- Revision in Ready Reconquer rate.
- Likely stamp duty reduction
- More role by formal big developer



The Gujarat Institute of Civil Engineers & Architects had organized the following programme.

## Discussion On Demonetisation & its Shocks on Construction Industry

Date : 15-12-2016, Thursday, 6.00 p.m. • Venue : Gajjar Hall, Nirman Bhavan

: Event Sponsor :



**Mr. Paresh Jani** (B.Sc., LLM., Solicitor) is a well-known Advocate, Arbitrator, Mediator and Solicitor to the most of our members and his knowledge in the field, which will be cater during the lecture and will be very useful to all the members. He is Master in the field of Property Laws. He is being practicing in our State since more than 40 years. He is also Doctorate in Law and has been useful to many of our members till date. He is Proprietor of Jani & Co. - Address : House "M", Mondeal Retail Park, Between Iskon Temple & Rajpath Club, SG Highway, Bodakdev, Ahmedabad – 380 059. Phone No : +91-79-26860026 / 26860027 • Email\_Id : janiandco@gmail.com

### Salient Points raised by Shri Paresh Jani on Demonetisation :

- Demonetisation is unplanned, useless step taken by central government.
- It is a process for political vendetta & to gain political advantages only.
- It will very adversely effect the economic activities & GDP growth in short term and long term.
- This will further deteriorate administrative services of our nation & hence the hardships to common man will further increase.
- The withdrawal kerbs imposed in banks accounts are against legal provisions of our country.



Mr. Paresh Jani



CA Sunil H. Talati

**CA. Sunil H. Talati** (M.Com. LL.B., F.C.A, Former President, ICAI), Elected as PRESIDENT of All Gujarat Federation of Tax Consultants. Currently practicing as a Chartered Accountant being Senior Partner of the Firm of Chartered Accountants, which is ranked in Top Five Firms in Gujarat. He is proprietor of Talati & Talati - Address : 2nd Floor, Ambica Chambers, Old High Court Road, Nr. Old High Court, Ahmedabad, Gujarat 380009. • Phone : 079 2754 4571

### Salient Points raised by Shri Paresh Jani on Demonetisation :

- Demonetisation was absolutely necessary for economic reforms.
- It is a bold step taken by central government & Prime Minister Mr. Modi shall be appreciated for that.
- Those who have tried to convert black money wealth into legitimate income can not escape the Income Tax Surveillance.
- On account of this process entire liquid wealth of nation will come into main stream & with banks. This will boost GDP & Economic Activities by leaps & bounds.

- This will remove fake currency, duplicate currency & due to that terrorism & other anti-nation activates will slow done.
- Political parties will also be affected & election process will be much cleaner.
- Temporarily a large segment of the society will suffer difficulties, but as a long term measure it will be beneficial especially to youth.



# Effects of Demonetisation on Real Estate Industry



Mr. Pawan Bakeri

Pavan A. Bakeri serves as Director at Bakeri Engineering & Infrastructure Limited.

The demonetisation event is a classic black swan event for Indian industry and more particularly the real estate industry and the SMME (small, medium and micro enterprises).

Suddenly a long established way of doing business was overturned and a new paradigm ushered. It has put industry in a state of shock which is normal whenever groundbreaking and salutary changes are attempted which challenge the status quo of entrenched interests.

To counter act this deflationary aspect, the industry will need to learn a new way of doing business. For some the learning will be painful. Like all bold measures, this one too will need tweaking and change as the immediate and medium term effects become clearer. The government will need to put in place enabling and incentive mechanisms to ensure that its vision gets fulfilled without killing the very stakeholders it wants to empower and uplift.

Issues like digital security, privacy laws and procedures of getting approvals from government and semi-government departments and bodies will need to be addressed at the earliest so as to ensure that the original objectives are met. Another major area of concern is how to ensure that those without the necessary reading and writing skills don't get left behind in the digital era which demonetisation is going to usher.

The government has already hinted at lower interest and taxation rates. It may also be a good idea to press upon states to lower stamp duty and registration costs and to put transparent and efficient processes in place for interaction with government.

The good thing about the demonetisation is that the political will and acumen are there together with a sense of urgency. Once the initial confusion is over, industry will come to terms with this new normal over 2-3 years. And this interim period, if managed well, could usher in another era of rising prosperity based on equality and based on fulfilling our nation's undeniable potential.



THE GUJARAT INSTITUTE OF  
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## GICEA goes Mobile

GICEA has launched Mobile APP for iOS and Android devices. This APP is true interactive platform not only for the members but also for everyone part of construction industry. Download the APP and connect with your peers.

Get your own community forum to interact with fellow members. In the forum you can post information about achievements of your family, friends, organization and yourself. You can also share details related with Job openings, new contracts, purchase/ sale/ rent of properties and events happening related with industry.

There is a special section in forum for academic institutes using which students and faculties can communicate with the industry and GICEA.

Keep yourself connected with activities of the institute.

Get information about different events and register yourself immediately from your mobile device.

Browse Circulars and Newsletter snapshot.

Connect yourself with prominent projects being executed by GICEA members through **Featured Projects** section.

Get exciting coupons and avail attractive discounts from different outlets.

**BuildMart** is your gateway to information about Building Materials and Services. You get information about Building Materials from different suppliers with pictures, rates and special offers.



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**GICEA SBST CONNECT INTERNSHIPS • 2015-16**

## INTERNSHIP PROGRAMMES

- In 2015, GICEA in association with SBSTCONNECT took an incentive of starting internship programs for civil engineering and architecture students pursuing their bachelors in the same.
- This program aims at providing hands-on experience in the field of construction by placing students at exclusive construction sites allotted by GICEA and SBST Connect and guiding them under the mentorship of industry honchos.

2015

2016

Those Students who have completed the Internship, were issued the Certificates.

# Changes in Guidelines by RBI in Last One Month

Data Courtesy from : The Indian Express Online Media Pvt Ltd

The Reserve Bank of India had been preparing for the roll-out of demonetisation policy six months before Prime Minister Narendra Modi announced it on November 8. But the implementation of the policy has not been smooth, with banks failing to meet the demand for cash in new currency. With the infusion of new currency, RBI changed rules for withdrawal, exchange and deposit of cash several times. In days that followed the roll-out of new currency notes on November 10, Economic Affairs Secretary Shaktikanta Das held several press conferences thereafter to announce new rules.

## Here's a look at how the RBI guidelines changed in the past one month:

**November 08, 2016/2016-2017/1142:** Government of India vide their Notification no. 2652 dated November 8, 2016 have withdrawn the Legal Tender status of Rs 500 and Rs 1,000

denominations of banknotes of the Mahatma Gandhi Series issued by the Reserve Bank of India till November 8, 2016. This is necessitated to tackle counterfeiting Indian banknotes, to effectively nullify black money hoarded in cash and curb funding of terrorism with fake notes. For their immediate cash needs, these notes of value up to ₹ 4,000 per person can be exchanged for cash over the counter of these bank branches. Cash withdrawals from bank accounts, over the bank counters, will be restricted to a limited amount of ₹ 10,000 per day subject to an overall limit of ₹ 20,000 a week from November 9, 2016 till end of business on November 24, 2016.

All ATMs and other cash machines will remain shut on November 9, 2016 to facilitate recalibration. When ready, they will be reactivated and cash drawals from ATMs will be restricted to ₹ 2,000 per day per card up to November 18, 2016 and

the limits shall be raised to ₹ 4000 per day per card from November 19, 2016.

## **November 08, 2016/2016-2017/1143:**

All scheduled and non-scheduled banks, including public, private, foreign, cooperative, regional rural and local area banks, will remain closed for public on Wednesday, November 9, 2016.

## **November 08, 2016/2016-2017/1145:**

The Reserve Bank of India will shortly issue ₹ 2000 denomination banknotes in the Mahatma Gandhi (New) Series, with the inset letter 'R', bearing signature of Dr. Urjit R. Patel, Governor, Reserve Bank of India, and the year of printing '2016' printed on the reverse of the banknote.

## **November 08, 2016/2016-2017/1146:**

The Reserve Bank of India will shortly issue ₹ 500 denomination banknotes in Mahatma Gandhi (New) Series with inset letter 'E' in both the number panels, bearing the signature of Dr. Urjit R. Patel,



People queue outside a bank to withdraw cash and deposit their old high denomination banknotes in Kolkata, India November 30, 2016. (Source: Reuters)

Governor, Reserve Bank of India, the year of printing '2016' and Swachh Bharat Logo printed on the reverse of the Banknote.

**November 09, 2016/2016-2017/1161:** All scheduled and non-scheduled banks, including public, private, foreign, cooperative, regional rural and local area banks, will remain open for public on Saturday, November 12 and Sunday, November 13, 2016. Banks are advised to keep all their branches open on November 12 and 13, 2016 as regular working days for transacting all business. Banks may give due publicity about availability of banking services on these days.

**Nov 10, 2016/2016-2017/1164:** Consequent to the banks being open for public transactions on Saturday, November 12 and Sunday, November 13, 2016, it has been decided that Payment Systems (RTGS, NEFT, Cheque Clearing, Repo, CBLO and Call markets) shall remain open on Saturday, November 12 and Sunday, November 13, 2016. All participants/member banks are advised to facilitate operations on the above payment systems for their customers on November 12 and 13, 2016 as on regular working days. Banks may give due publicity about availability of above payment system services on these days.

**November 11, 2016/2016-2017/1182:** The Reserve Bank of India has said that consequent to the withdrawal of Legal Tender Character of existing Rs 500 and Rs 1000 Bank Notes, it has made arrangements to distribute the notes in new Rs 2000 and other denominations across the country.

There is enough cash available with banks and all arrangements have been made to reach the currency notes all over



the country. Bank branches have already started exchanging notes since November 10, 2016. As mentioned in RBI communications, it may take a while for the banks to recalibrate their ATMs; once the ATMs are functional, members of public will be able to withdraw from ATMs upto a maximum of Rs 2,000 per card per day up to November 18, 2016; and after that withdraw up to Rs 4000 per day per card. The facility for exchanging the withdrawn denominations of Rs 500 and Rs 1000 is available for nearly 50 days.

The Reserve Bank appeals to members of public to be patient and urges them to exchange their old notes at their convenience, any time before December 30, 2016.

**November 12, 2016/2016-2017/1189:** The Reserve Bank of India today clarified that as part of the instructions issued to banks, including to cooperative banks, regarding withdrawal of legal tender status of the existing Rs 500 and Rs 1000 bank notes (specified bank notes), detailed reporting system has been put in place. The Reserve Bank further stated that with a view to preventing misuse of the facility, the authorities are closely monitoring the information received through these reports about exchange and deposits of the specified bank notes

by the public with the banks, including cooperative banks.

**November 12, 2016/2016-2017/1190:** Keeping in mind the need for other denomination notes which are legal tender (including Rs 2000), adequate stocks of these notes are kept ready in the Currency Chests located at more than 4,000 places across the country. Bank branches are linked to them to source their requirements from them. To sustain the demand, Printing Presses are printing the currency notes at full capacity so that adequate quantum of notes is available.

While these efforts are afoot, public are encouraged to switch over to alternative modes of payment, such as pre-paid cards, Rupay/Credit/Debit cards, mobile banking, internet banking. All those for whom banking accounts under Jan Dhan Yojana are opened and cards are issued are urged to put them to use. Such usage will alleviate the pressure on the physical currency and also enhance the experience of living in the digital world.

**November 13, 2016/2016-2017/1194:** The Reserve Bank assures members of the public that enough cash in small denominations is also available at the Reserve Bank and banks. The Reserve Bank urges that public need not be



anxious; need not come over to banks repeatedly to draw and hoard; Cash is available when they need it.

**November 13, 2016/2016-2017/1196:**

The Reserve Bank of India will shortly issue Rs 500 denomination banknotes in Mahatma Gandhi (New) Series with inset letter 'L' in both the number panels, bearing the signature of Dr. Urjit R. Patel, Governor, Reserve Bank of India, the year of printing '2016' and Swachh Bharat Logo printed on the reverse of the Banknote.

**November 14, 2016/2016-2017/1197:**

Constitution of Task Force for enabling dispensation of Mahatma Gandhi (New) Series Banknotes – Recalibration and reactivation of ATMs. It has become necessary to re-calibrate all ATMs/ Cash handling machines to dispense the new design notes following introduction of Mahatma Gandhi (New) Series Banknotes including a new High Denomination (Rs 2000) in new designs. Re-calibration of ATMs involves multiple agencies – banks, ATM manufacturers, National Payment Corporation of India (NPCI), Switch Operators, etc., and

multiple activities making it a complex operation requiring immense coordination among these agencies. With a view to providing direction and guidance in this regard, it has been decided to set up a Task Force under the Chairmanship of Shri S. S. Mundra, Deputy Governor, Reserve Bank of India.

**November 14, 2016/2016-2017/1198:**

The Reserve Bank of India has today clarified that District Central Cooperative Banks (DCCBs) can allow their existing customers to withdraw money from their accounts upto Rs 24,000 per week upto November 24, 2016. However, no exchange facility against the specified bank notes (Rs 500 and Rs 1000) or deposit of such notes should be entertained by them. The Reserve Bank has accordingly advised all banks to permit withdrawal of cash by DCCBs from their accounts based on need. The cash withdrawal limit of Rs 24,000 per waive levy of ATM charges for all transactions (inclusive of both financial and non-financial transactions) by savings bank customers done at their own banks' ATMs as well as at other banks' ATMs,

irrespective of the number of transactions during the month. The above waiver of charges on ATM usage will be effective from November 10, 2016 till December 30, 2016, subject to review.

**November 15, 2016/2016-2017/1215:**

There were reports that some cooperative banks were not strictly adhering to the instructions issued in connection with the withdrawal of legal tender status of the existing Rs 500 and Rs 1000 bank notes (specified bank notes). The Reserve Bank of India today informed that it has advised the Urban Cooperative Banks through its Regional Offices and the State Cooperative Banks through National Bank for Agricultural and Rural Development (NABARD) of the need to ensure strict compliance with the instructions issued with regard to exchange of specified bank notes as also deposit of such notes into the accounts of their customers.

**November 17, 2016/2016-2017/1235:**

The Reserve Bank of India has once again clarified today that there is sufficient supply of notes consequent upon

increased production which started nearly two months ago. Members of public are requested not to panic or hoard currency notes.

**November 18, 2016/2016-2017/1255:**

The Reserve Bank of India had issued instructions to banks on November 14, 2016 that banks shall waive levy of ATM charges for all transactions by saving bank customers done at all ATMs, irrespective of the number of transactions during the month, from November 10, 2016 till December 30, 2016, subject to review. As another customer-centric measure, the limit for cash withdrawal at POS has been made uniform at to Rs 2000/- per day across all centres (Tier I to VI) for all merchant establishments enabled for this facility and (ii) customer charges, if any, being levied on all such transactions waived till December 30, 2016, subject to review.

**November 21, 2016/2016-2017/1265:**

Consequent to the announcement of withdrawal of Legal Tender status of banknotes of Rs 500 and Rs 1000 denominations from the midnight of November 8, 2016, the Reserve Bank of India waive levy of ATM charges for all transactions (inclusive of both financial and non-financial transactions) by savings bank customers done at their own banks' ATMs as well as at other banks' ATMs, irrespective of the number of transactions during the month. The above waiver of charges on ATM usage will be effective from November 10, 2016 till December 30, 2016, subject to review.

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Banks have since reported that such exchange/deposits effected from November 10, 2016 upto November 18, 2016 amounted to Rs 5,44,571 crore (exchange amounted to Rs 33,006 crore and deposits amounted to Rs 5,11,565 crore). They have also reported that the public have withdrawn, during this period, Rs 1,03,316 crore from their accounts either over the counter or through ATMs.

**November 22, 2016/2016-2017/1282:**

In order to meet the transactional needs of the public through digital means, the Reserve Bank has introduced additional

measures by way of special dispensation for small merchants and enhancement in limits for semi-closed Prepaid Payment Instruments (PPIs).

A special dispensation has now been enabled for small merchants whereby PPIs issuers can issue PPIs to such merchants. While balance in such PPIs cannot exceed Rs 20,000/- at any point of time, the merchants can transfer funds from such PPIs to their own linked bank accounts upto Rs 50,000/- per month, without any limit per transaction. Merchants only need to provide a self-declaration in respect of their status and details of their bank account.

The limit of semi-closed PPIs issued with minimum details has been enhanced to Rs 20,000/- from the existing Rs 10,000/. The total value of reloads during any given month has also been enhanced to Rs 20,000/-.

Extant instructions for other categories of PPIs remain unchanged. Full KYC PPIs with balance upto Rs 1,00,000/- can continue to be made available by authorised PPI issuers.

The above measures will be effective from November 21, 2016 till December 30, 2016, subject to review.

The earlier PPI guidelines did not specifically provide for opening of PPIs for such merchants as a separate category and the limit for semi-closed PPIs issued with minimum details was Rs 10,000/-.

**November 22, 2016/2016-2017/1283:**

The facility for public to exchange the specified bank notes (old notes in Rs 500 and Rs 1000) for legal tender notes and allowing them to deposit into bank accounts in unlimited amounts is provided to

**November 21, 2016/2016-2017/1265:**

Consequent to the announcement of withdrawal of Legal Tender status of banknotes of Rs 500 and Rs 1000 denominations from the midnight of November 8, 2016, the Reserve Bank of

India enable members of the public in possession of these notes as on the date of the announcement to secure the value of these notes either through exchange or by deposit into their bank accounts.

It is reported that certain gullible persons are exchanging these notes on behalf of other; some are even helping them by depositing the hoarded cash into their own bank accounts. Even Pradhan Mantri Jan Dhan Yojana accounts are being put to use for this.

Members of public are cautioned that exchanging /dealing in Specified bank notes in unauthorised manner is illegal and liable to strict punitive action.

**November 25, 2016/2016-2017/1317:**

The Reserve Bank of India advises members of public that exchange of banknotes in Rs 500 and Rs 1000 denominations, whose legal tender status has been withdrawn, will continue to be available at the counters of the Reserve Bank upto the current limits per person as hitherto. (However such exchange facility is no longer available at other banks' counters).

**November 28, 2016/2016-2017/1349:**

Consequent to the announcement of withdrawal of legal tender status of banknotes of Rs 500 and Rs 1000 denominations from the midnight of November 8, 2016, the Reserve Bank of India made arrangements for exchange and/or deposit of such notes at the counters of the Reserve Bank and commercial banks, Regional Rural banks and Urban Cooperative Banks.

Banks have since reported that such exchange/deposits effected from November 10, 2016 upto November 27, 2016 amounted to Rs 8,44,982 crore (exchange amounted to Rs 33,948 crore and deposits amounted to Rs 8,11,033 crore).

They have also reported that the public have withdrawn, during this period, Rs 2,16,617 crore from their accounts either over the counter or through ATMs.

**December 01, 2016/2016-2017/1382:**

It has been reported that certain guidelines/instructions purported to be issued by the Reserve Bank are being

circulated in the social media by some unscrupulous elements creating confusion in the minds of the public/bank personnel.

Banks and members of the public are, therefore, cautioned to be guided by only those instructions which are either uploaded on the Reserve Bank's official website or received through the Reserve Bank's official mail.

The banks and members of the public are advised that they should not rely on other unsecured/ unofficial channels like social media in which the authenticity of the documents circulated is questionable and not verifiable.

**December 19, 2016/2016-2017/1859:**

The Reserve Bank has notified that tenders of SBNs in excess of Rs 5000 into a bank account will be received for credit only once during the remaining period till December 30, 2016. For amounts exceeding Rs 5000 in old Rs 500 and Rs 1000 notes, they can now be deposited only once per bank account. The limit for withdrawals has remained unchanged at Rs 24,000 per week.



# GICEA FELICITATES



## Shri N K Patel • (FLM - 225)

On behalf of Team GICEA, we all congratulate you for getting elected as Vice President of Indian Institute of Town Planners - India for the year 2016-17. You were selected as a member of the above Institute at New Delhi since 1978 and now elected as Vice -President after 38 years.

GIECA and Indian Institute of Town Planners - India has a very intricate relationship with each other and we feel proud for your getting elected to the above post. You have always given your valuable guidance to us as and when required.

We on behalf of Team GICEA, wish you a great success in your future endeavor as Vice President.



## Shri Chiranjiv Patel • (ASLM - 150)

He is the youngest & the first Chairman from Gujarat, and also the youngest Chairman ever in the entire EO Global fraternity to lead a region; this is first time ever that someone from Gujarat has been honored with this role and responsibility in EO.

On behalf of Team GICEA we wish him all the very best and we are sure that he will play a great role as always!

Chiranjiv Patel and his Team Karma Foundation have been honoured with the extremely Prestigious Award "Glory of Gujarat" by the honourable Governor Of Gujarat His Excellency Shri O P Kohli Saheb, Saturday evening ( 21st January 2017) at an extremely gorgeous ceremony held at Raj Bhavan for their contribution in the field social welfare, spreading literacy, creating Positivity, youth empowerment and guiding the future generation to great heights....



## M/s Deep Builders - Shri Dinesh M Patel • (PM - 22)

On behalf of Team GICEA, we all congratulate for getting CNBC Award for "MOST RELIABLE BUILDERS" of Gujarat for the year 2015-16 to your organization M/s Deep Builders.

We are feeling proud, you being our part of the Institute and getting such a prestigious Award for your organization.

We on behalf of Team GICEA, we wish you a great success in your future endeavor and create a new Milestone for your organisation.



## Dr. Rupesh Vasani • (FLM - 725)

On behalf of Team GICEA, we all congratulate you for getting elected as Executive Committee Member of Global Engineering Dean Council (GEDC).

We will feel very proud when you will take oath in the ceremony which was held on 5th November, 2016 at South Korea. You will be representative of India in all International meet which will be beneficial to our Institute & Gujarat also.

We on behalf of Team GICEA, wish you a great success in your future endeavor as Executive Committee Member of Global Engineering Dean Council (GEDC).



## Dr. Bimal Patel • (FLM - 3009)

Dr. Bimal Patel is an architect, urban planner and academic. As President of CEPT University, he heads a leading habitat focused education and research institution. As Director, HCP Design, Planning and Management, he heads a highly reputed professional firm. He founded Environmental Planning Collaborative, a pioneering not-for-profit, research and advocacy organization. Dr. Patel is also Chairman of the Board of Governors of the School of Planning and Architecture, Bhopal.

Shri Bimal Patel is reappointed as President of CEPT University for the Next 5 years. GICEA Congratulate him for this achievement.

## NABL Certificate

GICEA has received certificates of accreditation from National Accreditation Board for Testing and Calibration Laboratories in the discipline of Mechanical Testing.  
NABL Scope of Accreditation is attached herewith



# NABL

## National Accreditation Board for Testing and Calibration Laboratories

(An Autonomous Body under Department of Science & Technology, Govt. of India)

### **CERTIFICATE OF ACCREDITATION**

#### **MATERIAL TESTING LABORATORY - THE GUJARAT INSTITUTE OF CIVIL ENGINEERS & ARCHITECTS**

has been assessed and accredited in accordance with the standard

**ISO/IEC 17025:2005**

"General Requirements for the Competence of Testing & Calibration Laboratories"

for its facilities at

Nirman Bhavan, Ellsibridge, Ahmedabad, Gujarat

in the discipline of

**MECHANICAL TESTING**

(To see the scope of accreditation of this laboratory, you may also visit NABL website [www.nabl-india.org](http://www.nabl-india.org))

**Certificate Number** T-4162

**Issue Date** 29/09/2016



**Valid Until** 28/09/2018

This certificate remains valid for the Scope of Accreditation as specified in the annexure subject to continued satisfactory compliance to the above standard & the additional requirements of NABL.

Signed for and on behalf of NABL

*lireetan*

N. Venkateswaran  
Program Manager

*Anil Relia*

Anil Relia  
Director

*S. K. Joshi*

Prof. S. K. Joshi  
Chairman

We provide services for Material Testing, Geotechnical investigation, Project Monitoring, Project consultancy, Special Consultancy, Structure assessment, Quality Assurance, Quality Audit etc.

## GICEA Material Testing Laboratory



To promote quality standards in the profession GICEA has established a well equipped and fully facilitate Material Testing Laboratory for the testing of various construction materials like cement, steel, aggregates, bituminous, tiles, cement blocks, concrete, bricks, wood etc. It is approved by Airport Authority of India, SSNL Governments of Gujarat and NABL.

## GICEA Soil Testing Laboratory



To generate precise technical inclination towards work procedure and design, GICEA has established well facilitate Soil Testing Laboratory which provides services on site also. It is approved by Airport Authority of India, SSNL, Urban Development Department Governments of Gujarat and NABL.

**Material Testing Services For your whole project at Concessional rate ♦ On site material collection**

# Reap The Rain

Unlike many other areas in the world, our country is very fortunate that it receives substantial rainfall in two monsoons.

If only the rainfall is tapped, it can meet fully our most essential daily need i.e. water for drinking and our cooking needs, in every village, town and city – even in the area where the annual rainfall is scanty.

It can meet our 20% to 100% of the total water needs of practically all villages, towns and cities, depending on the rainfall in that place and its population.

## Harvesting the Rain – Our Traditional Wisdom

Over generations, our forefathers had developed marvelous systems to manage the rainwater available to them in a very effective manner. Different methods prevailed across the country depending upon various factors like geographical area, annual rainfall, population etc.

Unfortunately, over the last 300 years, due to historical reasons and changing social factors these systems fell into disuse and neglect.

And so today, one sees frequent occurrence of devastating floods and droughts in various parts of the country in spite of having much more information and technology at our disposal.

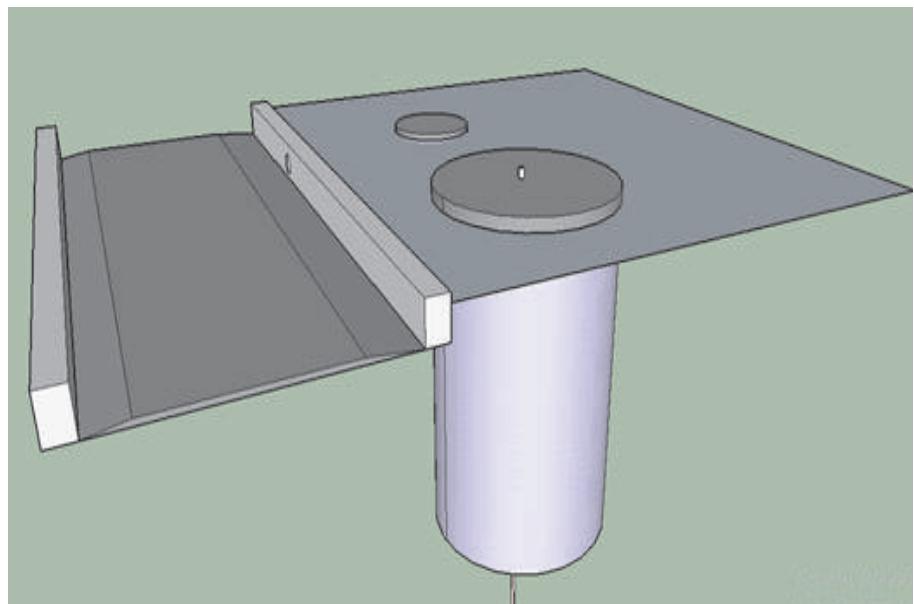
The states of Maharashtra, Gujarat and MP observed during the acute drought of 1999, that in certain parts of their state; where proper rainwater harvesting systems were prevailing, had enough water not only for drinking, cooking but also for farming too.

## Current Scenario – Gujarat:

- Narmada is the only lifeline.
- The future of groundwater scenario in general appears to be miserable due to over exploitation.
- The water table of 24 Talukas in 6 Districts of NG & Kutchh of the State, has been over exploited.
- Change in rainfall pattern leads to water logging and floods.
- Rainfall intensity has increased but rainy days have decreased, which necessitates the rainwater management with a mix of traditional and modern innovations.

## Ground Water Recharging:

- The most important step required to



improve the groundwater availability in the over-exploited (including semi-critical and critical) regions of the state is to take up large-scale artificial groundwater recharge activities.

- The conventional methods to recharge the abandoned dug well / bore well is basically a make shift arrangement. No harm in making these systems if made properly and maintained regularly.
- The usual emphasis of conventional system is on low cost designs with high level of maintenance and achieving high target, which is not very effective.
- Unless, there is emphasis on quality and effectiveness, such efforts are likely to create a large number of poorly functioning and rapidly deteriorating structures.
- Though the conventional systems are useful but modern innovative interventions become necessary in the wake of deeper water levels.
- Proper systems are required to recharge the specific aquifers, taking into consideration the Static water levels, pumping levels and subsurface geology of the area.

## Roof Top Rainwater Harvesting:

- Sufficient water can be harvested from the rooftop and stored in an underground tank for regular use. Excess water if any can also be used for groundwater recharge though a properly constructed artificial

recharge structure.

- According to the Central Ground Water Authority any building with roof size larger than 100 square meter located in an area with rainfall higher than 800 mm are well suited for roof water harvesting.
- Modifications would be necessary in the design as per the location, size and use of these structures.
- Use of modern technique under ground storage tanks provides flexibility in its shape, size, safety etc.

## Ideal Design & Functionality:

An ideal system is that, which facilitates enhanced penetration of rainwater into the subsurface aquifers.

In the traditional recharge system and systems most commonly in use in present era the surplus runoff, which is required to be made silt free by using a proper filter media, is passed through a filter media filled in a pit (of various sizes and specifications) in layers. Layers consist of cobbles and pebbles (30-50mm) at bottom, followed by gravel (4-6 mm) and followed by coarse sand (1-3 mm). The filter media surrounds the top portion of the recharge structure, which has a suitable strainer to allow water to percolate inside the bore.

In this method, silt load normally is deposited on the upper surface of the filter media, which does not allow effective penetration of water. Operation and maintenance also exceeds. Most of these structures are abandoned within a

short period of two to three seasons. Therefore, the process requires innovations in the present context and present climate conditions.

An ideal system can be built by developing water column above the percolator pipe. The water column created in the well pushes the rainwater to the bottom of the bore by building hydraulic pressure at the bottom of the bore.

Water easily starts injecting into the deeper layers of the permeable & impervious earth's strata at the rate of 0.5 lps to 3.0 lps. The percolation rate varies with the water column pressure, porosity & cracks in the surface and is not promised.

The advantage of this method is that the sand filter can be cleaned easily with negligible operation and maintenance costs. This concept is totally transparent. For any recharge structure filter media is the soul which should be well designed,

otherwise rate of inflow of water to the formation will decrease considerably.

A large quantity of water starts percolating across varied layers of earth strata like clay sand, sand, fractured zone etc. through slotted pipe located at various intervals in the bore assembly as suggested in the logger report.

#### Advantages:

- Reduces waterlogging issues.
- Increases ground water level by recharging.
- Reduces stress on urban water supply at least by 25%.
- Savings in annual requirement of water to the extent of 35%.
- Rejuvenation of dried bore wells.
- Reduces dissolved partials like salinity, fluoride etc. contents in the aquifer.
- A boon for coastal areas where salinity ingressions problems exists.

#### Environmental impact of this system:

- Conserving the precious resource for future generations.
- Quality water used in the recharging system.
- Avoids flooding.
- Eco friendly product, which may earn Carbon credits in the coming years.
- Reduces the drought period in agricultural operations.
- Assured water acts as insurance to the farming community.

#### Barriers faced in transforming tool / technique:

- Lack of awareness by the general public that water is a limiting factor.
- Indifferent attitude of the people relying only on the Government to provide their water needs.
- The initial cost in implementation of the project.

#### Example of an ideal system :

#### Calculation for 4047 Sq.Mt. Area :

Type of Area	Area (Sq.mt.)	Coefficient	Rainfall (MM)	Volume Collected (Cu.Mt.)	Rain Days	Water Collected (M3)	Water Collected (LPD)
Paved	1000	0.7	177.8	124.46	1	124.46	1,24,460
Roof Top	1000	0.8	177.8	142.24	1	142.24	1,42,240
Lawn	2047	0.2	177.8	72.79	1	72.79	72,791
<b>Total</b>	<b>4047</b>					<b>339.49</b>	<b>3,39,491</b>
<b>Considering Percolation rate of 3 LPS= 10800 LPH</b>							<b>2,59,200</b>
<b>Difference of Water Received and Percolated</b>							<b>80,291</b>

To percolate maximum amount of water it is suggested to either make



Recharge systems with holding tank of 80 M3 capacities.

Or



Creating a sunken area around the Porous Composite Concrete recharge system.

## GICEA Environmental Testing Laboratory

We are registered consultants and recognised Environmental auditors of the Gujarat Pollution Control Board.



### Air pollution monitoring & control

- Ambient air pollution testing
- Air Measurement of Stack gas emissions
- Designing of pollution control equipment

### Other Environmental Services

- Environmental Auditing • Soil Testing
- Hazardous Solid Waste Management
- Environmental Impact Assessment Studies

### We provide following Services Water and waste water management

- Characterisation of waste water
- Effluent Treatability studies
- Analysis of water, waste water & industrial effluents
- Designing of sewage treatment plants
- Designings of industrial effluent treatment plants
- Designings of water purification plants
- Water recirculation & reuse plants Construction of treatment plants
- Turnkey projects
- Assessment & performance study of existing plants & upgradation
- Compact effluent treatment plant packages

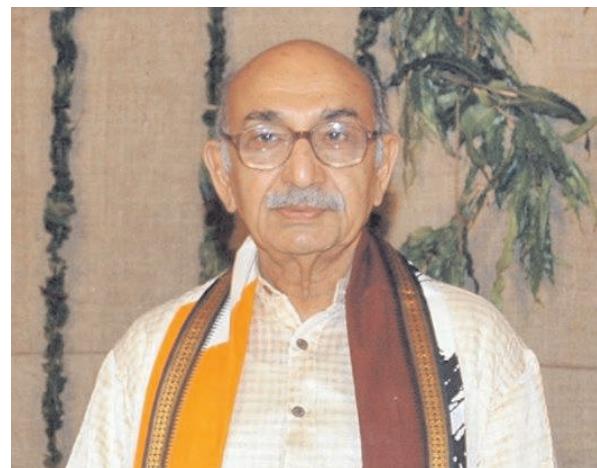


## A Tribute to Dr. R. N. Vakil

With profound sorrow we regret to announce the death of Dr R. N. Vakil on 15 January 2017. Rasubhai -as he was fondly known by all, passed away on Sunday evening. He was 86.

He was also the founding member of VMS Consultants established in 1963, a reputed Architecture and Engineering Design Services firm and was actively engaged in his work till the very end.

Team GICEA offers deepest condolence to his family which shares in their grief. He was respected member of our Institute.



## Infrastructure



Entrance



Library (A.C.)



Committee Room (A.C.) • Capacity 25 persons



Conference Room (A.C.) • Capacity 70 persons



Patel Hall (A.C.) • Capacity 150 persons



Gajjar Hall (A.C.) • Capacity 250 persons



Organizer



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Market  
Place  
Organized  
By



Ashapalli  
Artists' Pavilion  
Organized &  
Sponsored by



Supported By



Department of Science & Technology  
Government of Gujarat



**Bhavya Sharad Utsav 2016 - 16.10.2016**



**Blood Donation Camp - 15.08.2016**



## Book Launch -16.12.2016



Celebration of 70th Independence Day - 15.08.2016



**Chess & Carrom Competition 2016 - 10 & 11.09.2016**



**Dental Awareness - 17.12.2016**



**Diabetes Awareness - 30.04.2016**



**Valuation of Real Estate - 02.04.2016**



**Ramuj Ni Reserve Bank - 05.01.2017**



**Dhebra Par Cheeze Lagadva Thi Ae Pizza Nahi Bani Jata - 23.07.2016**



## Efficient use of Steel - 26.11.2016



## Glorious Candle Light Dinner - 10.01.2017



**Gold Medal Award 2016 - 06.01.2017**



**Junior Internship Prog -2016 - 29.05.2016**



**Senior Internship Prog 2016 - 31.07.2016**



## International Yoga Day - 21.06.2016



## Planting of Mango Trees



C N Vidyavihar - 03.08.2016



Sardar Sarovar Narmada Nigam Ltd. - 01.09.2016



Mithila Society - 02.10.2016



Thakershy Hospital - 02.10.2016

## Public Lecture on Smart transport System Taipie - 12.01.2017



**Rain Water Harvesting - 07.01.2016**



**Right of Citizen Act-2013 - 24.09.2016**



**Real Estate Act 2016 - 23.04.2016**



**Technical tour at Bharuch - 31.07.2016**



### Video Screening on Taipai - 28.05.2016



### Workshop to discover Edge - 15.07.2016



### Guidelines on Improved Quality and Productivity of Concrete - 21.01.2017



### Sports Tournament (Table Tennis) - 22.01.2017





# BACKBONE ENTERPRISES LIMITED

*Construction, Infrastructure & Development Company.....*

An ISO 9001:2008 Registered Company with A- Rating by ICRA & CARE



*Winner of Excellence Award, International Business Excellence Award and A Gold Medal*

*Engaged in Quality Construction of National & State Highways, Bridges, Canals, Mining, Residential & Commercial Complexes, etc. Developer of Solar Photovoltaic Power Plant for Power Production*

Registered Office:

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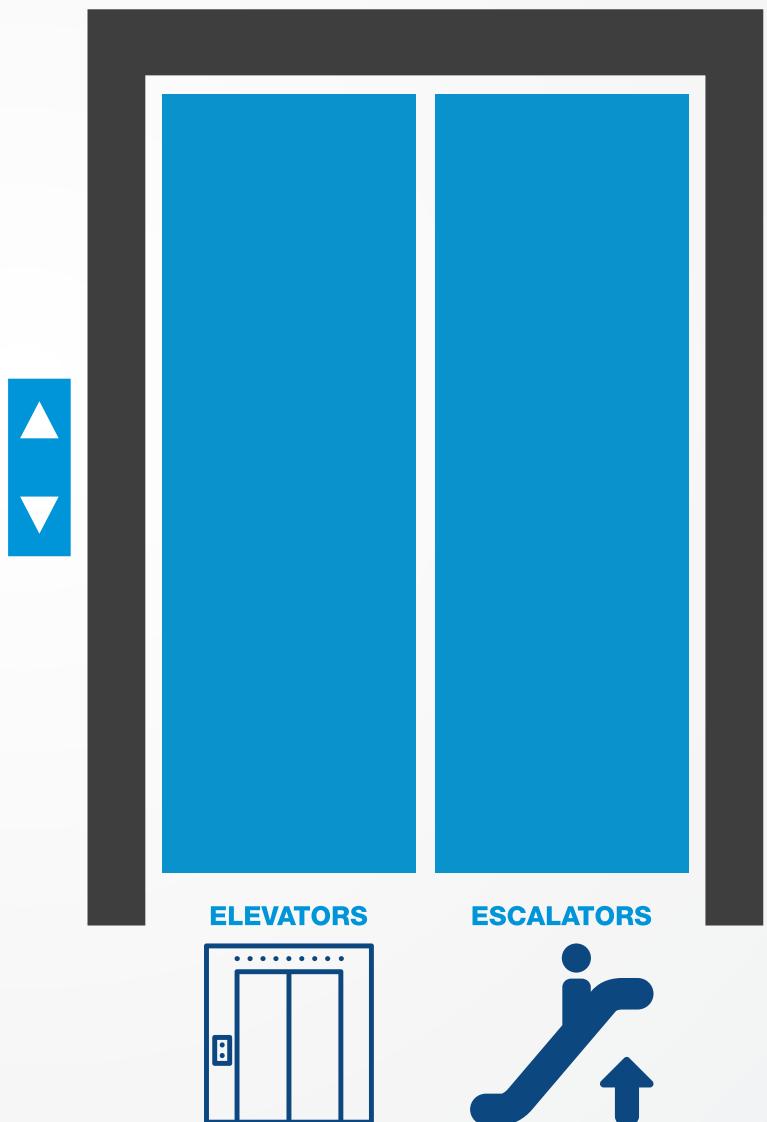
# TRIO

## Excellence Redefined

*“You Will Love The Way  
We Move People”*

Rapid urbanization has elevated the need of vertical transportation to a new and different level. Technological advancement and elegant aesthetics has rejuvenated the level of elevators. Globalization has carved a new niche to many service industries. Automation and improved safety standards have shaped it to a safer and secure product.

TRIO, since four decades has fulfilled the aspiration of many by enhancing the vertical transportation by adapting safety, flexibility, innovation, prompt service and quality products.



**TRIO ELEVATORS CO. ( INDIA ) LTD.**

(A Joint Venture Between OTIS India & TRIO Elevators )

## EXPERIENCE IT LIVE

### Sample House Ready

@ Ganesh Ground, Thaltej, SG Road

WELCOME TO  
AHMEDABAD'S  
FIRST EVER

# 3&4 GBHK



goinit.in

## Introducing 3 & 4 Garden **BHK** **Personal Garden Homes & Club Lifestyle**

It is time you experienced a truly one-of-its-kind luxury home project in Ahmedabad, where life's comforts and nature go hand in hand. Maple Tree Garden Homes is a dream come true for people who have always imagined a garden in front of their homes. Ahmedabad's first-ever GBHK lifestyle homes offer a life beyond bedrooms, halls & kitchens. Each 3GBHK & 4GBHK embraces a personal garden exclusive to your home, where you can relax and create memories with your family.

A massive 90,000 Sq. Ft. of open central garden space, a world of amenities and features that we bring to you at Maple Tree's Clubhouse built up on a 40,000 Sq. Ft. area is designed for you to have soulful time with your loved ones; without leaving the comfort & luxuries of your home.

**IT'S IN  
OUR  
NATURE**



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