

Apartment debate slices Chandigarh

Residents tell Sanjeev Singh Bariana why the city should shun vertical sharing

Hundreds of city residents heaved a sigh of relief when Chandigarh Administration, acceding to public pressure, initiated a public debate on the very idea of apartments in the residential areas before a final decision is taken on the issue.

Those opposed to the apartment rules expect public sentiment to side with them in "saving the original character of the city, prevent rush on the roads and save services sector from pressure of the human population".

The move to oppose the apartments had also received a strong support through Anupam Gupta, a senior standing counsel of the Administration, who said a big no to the apartments in the residential areas. He is learnt to have given approval to the apartments, only in the commercial areas of the city.

Besides quoting the edicts of Le Corbusier, a section of city residents are opposed to the very idea of opening up excessive commercial activity in the administrative capital of the three governments Punjab, Haryana and the Union Territory.

"Washington is the capital of USA. However, the government has very meticulously kept it away from any major commercial activity to maintain a distinct character. Similar care is needed in case of our city. Let it remain an administrative capital. That is it. Commerce can find a place elsewhere," Col Narinder Singh, a senior citizen, says.

The Administration had, in 2001, notified the apartment rules on the pattern of the ones prevailing in Delhi and Mumbai.

Sunaina Garcha, a senior consultant, avers: "The city has a habitable area of approximately 10 sq km. Horizontal growth is nearly complete. It is wrong to even think that a vertical growth is the only way out because it will put a proportionate pressure of concrete and human population on the same piece of land."

Another major area of concern for a sizeable number of city residents is the entry of property dealers in the housing sector. "This will lead to a steep rise in the prices of residential apartments. The Administration has given permission at eight places for the construction of apartments, already. There are approximately a similar number under consideration. A close perusal of files shows the entry of big property dealers. We also have reports of certain business houses making an attempt to grab land for conversion into apartments. This is a dangerous trend and can have an irreversible impact on the future of the city", a very senior officer of Chandigarh Administration, says on condition of anonymity.

Manpreet Dhaliwal, a businessman, says: "The parking space and increased number of vehicles on the city roads will mean need for corresponding infrastructure. A mass rapid transport (MRT) system, like a monorail project, may become a dire necessity. I think planners need to sit across with the citizen concerned, some of whom are distinguished luminaries, and chalk out a future plan of action for the city. Even if the shape of the city has to change, the Administration should be bothered enough to involve the residents in the decision-making process.

Dhaliwal says: "Honestly speaking, I don't even know who are the citizens who will be responding to the query of public debate on the issue of apartment rules. How will we know which opinions are finally taken into consideration? How will we know what opinions are expressed in totality?"

The first voice against the apartment rules was raised by a group of eminent citizens who met the chairperson of the UPA Sonia Gandhi in New Delhi and expressed their concerns against the apartment rules. The delegation included M.N. Sharma, a former chief architect, Maj Gen (retd) Himmat Singh Gill, Manmohan Lal Sarin, a former advocate general of Punjab and Haryana, Prof R.P. Bambah, a former Vice-Chancellor of Panjab University and Babli Brar, a daughter of a former Punjab CM Harcharan Singh Brar.

It was sought that the Centre should intervene and set up a professionally staffed and accountable Chandigarh Planning and Development Authority, which should be mandated to prepare a legally enforceable perspective plan for the UT.

The group also sought that the Centre should direct the Administration to put on hold and refrain from taking arbitrary decisions for changing the existing land uses and carefully drafted zoning regulations and building byelaws.

This led to the Administration putting a halt to granting permission for new apartments. After a legal opinion, the general public will ultimately decide the matter. "At least, the Administration wants us to believe so," Amritpal Singh, a young engineer who was born and brought up in Chandigarh, says, adding "the public needs to get together to save a project which is being considered to be put on the UNESCO list of heritage projects. Changes will leave no heritage for us to stake claim".

Ajay Jagga, an established tax consultant, had earlier pointed out that dividing houses of Chandigarh into apartments was the biggest threat to the basic character of the city and thus should not be allowed. "No other city like Chandigarh came into existence in India, particularly after Independence, which meant it was very difficult to even imagine another similar city in the country. Hence there was a very big reason why this marvel in modern architecture needed to be preserved for next generations," he had said.

Sunil Sharma, a school teacher, says the "periphery of the city is flooded with new houses and there are no takers. The property prices are crashing. Agreed, the city has many takers. However, we need to make a correct future assessment to avoid making property a money game for a select group."

R.P. Malhotra makes a case in favour of UT's upright expansion The Chandigarh Administration, before deciding to undo apartment rules, wants to have public consensus on the issue.

The Administration had put on hold the apartment rules for quite some time on the directions of Sonia Gandhi.

As per usual practice, the Administration may project the opinion of a select few as public opinion by nominating a sub-committee to have

recommendations on the contentious issue. And, thereafter, such recommendations shall be matched with the pre-conceived decision. Sensitive issues such as apartment rules need open public debate through print and electronic media before taking any decision against or for.

Is there any comparison between a middle income citizen dreaming to own/occupy an affordable accommodation and a retiree living with six servants and a couple of dogs in a 6-kanal house complaining triple-storied construction in the neighbourhood in the name of privacy?

Talking about the city skyline, sanctity of master plan, threat to architectural character and what not, the critics of the rules forget that not an inch of FAR (floor area ratio) was increased and only floor-wise sale has been facilitated to accommodate more needy families and enable the owners to encash unutilised surplus accommodation at the hour of need.

City does live beyond Sectors 1 to 11.

By repealing the apartment rules the Administration shall be diminishing all hopes of any one whosoever, leaving the creamy layer apart, to possess an affordable accommodation as the Administration has already stopped registering cooperative societies since 1997, not allowing the transfer of flats in the existing societies, skipped the open auction for two consecutive years, not offering any low cost housing board scheme after the 32 lakh proposal for two-room apartment.

Points being taken up against the apartment rules are builders and property dealers may take benefit by commercialising the concept, change of skyline and faade and burden on infrastructure.

If a person having three sons can construct a three-storeyed building to house all three separately and independently within the same property then what is wrong if another person living all alone sells the upper floors to some one else and that too within legal framework? The number of families living in both properties will be the same. No burden on infrastructure on this account.

Besides creating accommodation within the accommodation to make it more affordable, there were some other socio-economical reasons to go for the Act. Selling a portion of the house and possessing it too, at the time of need is one reason. Distinct division of the property among the legal heirs of the allottee is the other valid reason.

Need is to make the Act more simplified and people friendly removing all hassles of complicated procedures of plan approvals. A list of don'ts should govern the Act without any interference with internal need based changes that, too, with strict provisions of architectural norms of light and ventilation and stipulation of minimum size of the unit viz., room, kitchen and toilet.

City is a living phenomenon. It has taken growth. It cannot be administered like a museum by a rulebook authored in 1952. Fast changing into a metro, the City Beautiful of Chandigarh ' a city with limited boundaries and sandwiched by two satellite towns forming part of the tricity, has left with literally no land to accommodate the converging population on regular basis. Vertical expansion being the only solution the policy makers had taken a wise step to give nod to the apartment sale.

The writer is a chartered engineer and heads an NGO, Samadhaan

An ideal financial tool

J.C. Kanwar talks about the benefits of reverse mortgage

As the concept of reverse mortgage has been cleared by Finance Department, and National Housing Bank has been made a nodal agency, various commercial banks and house finance firms are about to launch this in near future. It is, therefore, appropriate to understand this unique financial tool being introduced exclusively for senior citizens so that those desirous of taking advantage of it have adequate knowledge about merits and demerits. Imagine having an income you need for living comfortably in your own house after retirement and at the same time take up much-needed renovation, afford quality healthcare or even vacation with family and friends. However, if a person is short of cash but owns a house to which one is emotionally attached and does not want to sell it. With reverse mortgage one gets the desired money without worrying for repayment.

Reverse mortgage is a loan that allows the elderly to use the equity they have accumulated in their house over the years to improve the quality of life and remove the financial barrier to independent living under this product. One can convert home equity into cold cash. Best of all a person retains the title and remains living in his or her home.

Some of the salient features of this scheme are:

1. Only seniors, aged 62 or older, are eligible.
2. No income is required to borrow.
3. Reverse mortgage is available against houses occupied by owner as principal resident.
4. One can decide how to receive the loan proceeds, either upfront or line of credit or fixed montly instalments or combination of all.
5. Even those who have existing loan can avail reverse mortgage provided former is liquidated with funds.
6. Size depends upon applicant's age, home value and interest rate.
7. No repayment is made till the house is sold or last borrower permanently moves out or passes away.
8. The borrower or his heir never own more than the amount of loan.
9. Interest is paid at the time loan is repaid.
10. When the loan is due heir have a choice they can repay and keep the house or sell and repay the loan and keep excess money if any because of appreciation.

11. The beauty of the loan is one can live in own house nad continue to own it.

However, the areas of worry can be rate of interest, cost of raising the loans and income tax treatment of the proceeds. Here are three conditions that should be met before deciding to borrow loan under this scheme:

1. It makes financial sense to stay in your current home.
2. You cannot afford the alternatives like raising of still cheaper loans
3. Your kids are still with you and they can raise cheaper loan.

' The writer is a former managing director of HARCO Bank

TAX tips

Calculating tax if sale price is less than the govt notified one

By S.C. Vasudeva

Q. I intend to sell my residential house situated in Gurgaon and buy a residential flat in Mohali. The sale price on the basis of various quotations would be less than the rate notified by the state government and the stamp duty would be payable on such rates. I am informed that for the purposes of computation of capital gain that the circle rate will be taken as the rate for computing capital gain. Is the information provided correct?

Harinder Kumar, Gurgaon

A. Section 50C of the Act provides that where the consideration received or accruing as a result of the transfer on the capital gain being land or building or both is less than the value adopted or assessed by any authority of state government for the purposes of payment of stamp duty in respect of such transfer, the value so adopted or assessed shall, for the purposes of Section 48, deemed to be full value of consideration received or accruing as a result of such transfer. Therefore, if the information given to you is correct, the capital gains on the sale of your house will have to be computed on the basis of the rate notified by the state government.

Sale by NRI

Q. I am a native of India and stay in the USA. I own a flat in Mumbai, which I got from my parents and I plan to sell it off immediately. The buyer stays in Mumbai. I do not plan further investment upon receiving the money. So my question is on tax purpose. Please guide me for maximum tax benefit.

Sunil Mehta, Mumbai

A. Your query does not indicate the period for which you as well as your parents have held the flat, which you now intend to sell. If the flat had been held for more than three years, the same will be a long-term asset. For determination of long-term capital gain, the cost of such flat should be known. If the flat was purchased prior to April 1, 1981, the fair market value as on April 1, 1981, should be available. As these basic facts are not indicated, it is not possible to determine the long-term capital gains.

Instalments

Q. I sold a plot to one of my relatives who agreed to pay the consideration in 12 equal half-yearly instalments. Proper documentation has been made in this regard and I have also received four instalments in the year ended March 31, 2007. Am I supposed to pay capital gains on the sale of such flat computed on the basis of each instalment or will the capital gain have to be computed by taking total consideration into account?

Ram Kishore, Ambala

A. The capital gain is attracted the moment a person acquires the right to receive the price. It is not necessary that the consideration should have been actually received. Therefore, even if the full value of consideration agreed upon is received in instalments in different years/months, the entire value of consideration will have to be taken into account for computing the capital gain, which becomes chargeable in the year of transfer. Accordingly, in your case, you will have to compute capital gains by taking into account the entire consideration. The capital gains tax would, thus, be exigible for assessment year 2007-08. This is on the presumption that the transfer has taken place in the financial year 2006-07.

Mortgaged property

Q. I inherited a residential house from my father who mortgaged the same to a housing finance company for meeting the cost of construction of such house. As on the date of his death, a sum of approximately Rs 10 lakh was due to the said company. On account of my employment outside the state where the house is situated, I am unlikely to occupy the house. I am also not interested in letting the house and would like to sell the same after taking due permission from the housing finance company. Would I be entitled to the deduction of the amount of loan due to such finance company for the purposes of computing the capital gains?

Raghubir Singh, Ludhiana

A. The Supreme Court in the case of RN. Arunachalam vs. Commissioner of Income-tax (227 ITR 222) has held that where a property has been mortgaged by the previous owner during his life time and the assessee after inheriting the same, has discharged the mortgaged debt, the amount paid by him for making the payment towards the mortgage amount should be regarded as cost of acquisition under Section 48 read with Section 55(2) of the IT Act, 1961 (the Act). In view of the said decision, the amount due to the housing finance company under the mortgage of the residential house shall be allowed as deduction for the purposes of computing the capital gains.

Treating forfeiture sum

Q. I had received an advance of Rs 10 lakh towards selling of my residential house. In accordance with the agreement to sell I had the right to forfeit the said amount in case the buyer did not make the payment of the entire agreed consideration by a particular date. As the buyer could not fulfill the conditions required under the agreement to sell, the amount has been forfeited by me. I have now sold the house to another buyer who has taken over the possession in March 2007. What would be treatment of amount received as advance from the earlier buyer, which was forfeited.

Kanhaiya Lal, Jalandhar

A. In accordance with the provisions of Section 51 of the Act, where any capital asset was on any previous occasion the subject of negotiations for its transfer, any advance or other money received and retained by the assessee in respect of such negotiation shall be deducted from the cost for which the asset was acquired or the written down value or the fair market value as the case may be, in computing the cost of acquisition.

The amount of Rs 10 lakh forfeited would thus have to be reduced from the cost of acquisition of the residential house, which you have sold. I may add that in case the amount received and forfeited is more than the cost of acquisition, the excess of the advance money forfeited over the cost of acquisition shall be a capital receipt and would not be taxable.

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GRound REALTY

Laying the slabs

Prefer steel shuttering and avoid gaps, says Jagvir Goyal

Often the shuttering provided for laying the slabs and beams of the houses is found faulty, risky and unsafe. Consequently, the slabs deflect at the centre or cracks appear in them due to leakage of slurry, settlement of supports and other multiple reasons. These defects point out towards the partial failure of slab. Here is an eight-point guideline to take control of this important activity and finish it in perfect manner:

Right way

Always prefer steel shuttering for slab and beams. Avoid wooden forms. These absorb water from concrete and cracks appear in them at a later stage. Check the steel shuttering plates to be free of holes, cracks, dents, rust and bends. Allow no gaps between shuttering plates. To check it, stand below the shuttering platform and see that no light passes through it. Gaps will allow valuable cement slurry to seep through them leaving the slab weak. Provide a little camber to the horizontal members supporting the shuttering plates. This camber counters the downward deflection when concrete is poured. A camber of 3 mm per metre is enough in slab and beams.

Proper way of support

Take care that the shuttering should be completely independent of walls and draws no support from them. If shuttering is supported on walls, it will not be possible to remove it after the casting of slab and beams. It is often seen that the horizontal joists supporting shuttering plates are inserted in the top courses of walls by taking out bricks at intervals and the holes in walls are filled up later after the removal of joists. This is most undesirable and a wrong way to avoid use of vertical pipes or props (ballis). These holes in brickwork become permanent weak zones even after filling them. Therefore, never allow placement of girders across the walls to support the shuttering for the slab. Top courses of the walls are most important portion for transfer of load from the slab to the walls.

Wooden sticks

Prefer 1.5-inch diameter steel pipes over wooden ballis to support the shuttering. See that steel pipes are truly straight, do not have even the slightest bend and with base plates welded at one end. Otherwise the shuttering supplier will give base plate pieces for vertical pipes at no extra cost. These are 4-inch square pieces of plates with a 3-inch piece of 25 mm diameter rod welded at the centre. Placing these pieces below the vertical pipes by inserting the rod pieces in the pipes gives better bearing to the pipes and the pipes become more stable and effective. Provide horizontal and diagonal braces to vertical steel pipes. Keep centre-to-centre spacing of vertical pipes below 1 metre. Begin by erecting first row of pipes just abutting the walls and proceed towards the centre.

Finer points

When the shuttering has been finally erected, check it again to be gap free. Fill minor gaps with POP (Plaster of Paris) putty. Avoid using gunny bag pieces. These soak water from concrete and get stuck in set concrete. Check shuttering plate joints especially at the base of fascias as these joints are often found leaking. Provide enough supports to fascia shuttering to avoid its bulging out. Otherwise provide through bolts. These are very effective in keeping the inner and outer plates in position. These must be lubricated well as these are to be taken out when fascia concrete is set. Otherwise half-turn them once or twice before concrete is fully set. Later, the holes left by through bolts should be filled with cement sand mortar of same ratio as that in concrete.

Beams and fascias

If it seems that fascia plates tend to incline inside, forcibly insert stoppers of required thickness at the top and take them out when concrete has been filled to the top. During concreting operation, leave a man, preferably a carpenter, below the shuttering area to keep a constant watch on it. There is a general practice to lay the slab first and then fix the sides of inverted beams over green concrete to make up the balance height of beams. Don't allow masons to do this. Not only does the slab concrete get damaged but beams too don't get the required shape. Provide proper shuttering for inverted

beams also before start of concreting operation.

PVC conduits

These days, mostly, PVC conduits are used for carrying electric wiring in the house. When the roof slab of the house is laid, a network of these conduits is also embedded in the RCC slab. These conduits are not able to develop a bond with concrete. As a result, hair cracks appear in the slab along the conduit lines. To avoid this, adopt a simple remedy. Take some binding wire that is used to tie steel reinforcement and wrap it firmly around the conduits in helical fashion. The wire will develop bond with concrete and cracks will be avoided.

Pipe inserts

Check that all open mouths of sanitary and rain water pipes and floor traps have been plugged well with gunny bag pieces to avoid their blockage with concrete. Always keep a few spare scaffolding pipes or ballis at site for emergency use in case a shuttering plates gets loose.

Removal of shuttering

Keep the side shuttering for beams, columns, fascias and walls in position for a minimum of 16 hours and up to 48 hours depending upon the depth of vertical face. If concrete looks green, see that no damage occurs to it during removal of shuttering. See that concrete does not come off along-with shuttering. More time to keep the shuttering is required in winter and less in summer. Keep shuttering of slabs having less than 14 feet span in position for at least seven days and put props back in position immediately on removal of shuttering. Keep beam bottoms in position for 14 days for beams up to 18 feet span and put props back in position.

For slabs with span more than 14 feet, keep shuttering in position for 14 days. For beams with span more than 18 feet, keep shuttering in position for at least 21 days. See that corners and edges of slab and beams don't get damaged during removal of forms. Removal of scaffolding pipes should begin from the centre of slab and beams and should proceed towards the ends. All shuttering plates and pipes should be removed gently without damage to them otherwise shuttering supplier may not accept them back.

Happy building!!

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Bovine intervention

Land has been acquired to move dairies away from the residential areas in Gurgaon, writes Ravi S. Singh

Decks have been cleared for shifting hundreds of dairies to a separate complex, outside the city limits and away from human habitat, thereby giving a chance of a better future of the residents of old city areas as well improving the aesthetic value of the surroundings.

The local Municipal Council has acquired 40 acres of land at a village in Khedki Majra from the concerned panchayat at a cost of Rs 1.7 crore.

Existence of dairies had been one of the scourges impacting the emerging sophisticated culture of the city.

The city, whether in real or perceived terms, has been touted as a "millennium" city. But the talk on the issue had been taking a battering on account of growing bovine culture.

The general perception is that in the eventuality of shifting of dairies there will also be appreciation in the value of real estate in the older areas of the city.

The shifting of dairies was at the behest of the government, which sensed the pro-active mood of the court on issues relating to environment.

The government was quick to prepare a plan to shift the dairies in the areas falling in the National Capital Region (NCR) zone.

The municipal council conducted a survey and found about 280 dairies dotting several residential areas. For the record, the authorities defined an establishment as a dairy, which had five or more cattle.

The civic body also found that almost all of them were functioning right in the heart of the colonies. Some of them like the ones in Shivpuri and Krishna Colony, individual units had 50 and more cattle heads.

The dairies were major contributors to discharging filth like dung resulting in choking of sewer in the entire old city area having hundreds of colonies.

According to the executive officer of the local council Y.S.Gupta, in the current phase, 330 plots ranging between 10 and 14 marlas have been carved out in the land where dairies will be set up in Khedki Majra.

There is enough space in the land to carve plots for accommodating more units of dairies in future. First preference will be given to applicants who are already running dairies.

So far, 181 owners have applied for plots. Those owners, who have not applied, have been booked under law. The authorities say that non-application for the plots on the part of dairy owners is a proof that they do not want to shift their units from the present place of operations.

Leniency has been shown to those who have applied on ground that the complex in Khedki Majra will take another eight months to come up.

The complex will be a modern one as many facilities will be provided at one area. There will be a market, a cattle pond, chara mandi and a veterinary hospital.

According to Gupta, the entire project is being financed by the municipality. The project is being set up on no-profit, no-loss basis.

Baddi plans labour hostels

Move may address housing needs of work force, notes Ambika Sharma

With little planning and virtually no housing provision for the ever-expanding labour force in the prime industrial areas of Baddi-Barotiwala-Nalagarh, the area is transforming into an unorganised slum.

Jhuggis, which were hitherto unknown in the region, are now a part of the larger landscape. This is despite the fact that politicians have been oft-repeatedly announcing construction of labour hostels.

The abrupt rise in these structures has been due to large-scale construction activities underway in the area after the 2003 central industrial package. While all available vacant space between or outside industrial units have been encroached upon by them, maximum clutter can be seen along riverbeds.

Jhuggis have crept up at a number of places, including the Himachal Pradesh State Industrial Development Corporation (HPSIDC) industrial area near the gas plant, on the Sai Road near Havell's India Limited and virtually every nook and corner of the area where vacant space exists. Lately though, the government is awakening to the need of constructing a labour hostel.

Industries Minister Kuldeep Kumar while expressing an urgent need for labour hostels said planning was at an advanced stage and land had been earmarked for labour as well as women's hostel. This would be included in the master plan being devised for the development of the industrial area. He added that the government had, in fact, decided to accord permissions for in-built labour hostels through single window clearance agency for the labour intensive units. These permissions would be granted, along with the usual permission to the interested investors. Facilitating an investor would save time and speed up work.

The presence of jhuggis has engendered plethora of problems as in the absence of any sanitation facility hundreds of labourers defecate in the open. Being close to the river bodies they add to the pollution, both in the form of human as well as solid waste. Their growth has gone almost unchecked as no local or state level authority has ever bothered to chalk out a plan to discourage unhygienic trend.

The steep rise in the labour force has led to an out of ordinary practice, where private land owners allow these temporary structures on their land and charge a monthly rent in lieu. According to an estimate, a majority of these structures have been erected on private land though at some places government land has also been encroached upon.

Dwellers comprise migrant construction labourers from Bihar, Uttar Pradesh, Uttaranchal and Orissa. They are usually hired by the contractors and they work from site to site. Unable to afford high rentals amounting to thousands of rupees these labourers inhabit make-shift structures. The permanence of these aesthetically repugnant structures at every nook and corner of the area has now become a point of concern for the local administration.

The Chief Executive Officer (CEO) of the Nalagarh Baddi Barotiwala Development Authority (NABBDA), Dr Amadeep Garg, says: "It is imperative to check mushrooming now as they are setting an adverse trend of encroachments. Since the inclination has remained unchecked for nearly three years it has to be curbed before they pose further problems."

As a measure to restrain further proliferation, the authority has directed the Town and Country Planning (TCP) wing to issue notices to all such land owners who have been charging rent from them.

"The issue involves violation of land use as the commercial land has been put to use for residential purposes. The action should have a deterrent impact and discourage this practice further," Garg adds.

A special drive would soon be launched to check this practice where those having encroached the government land would be evicted.

Jagmeet Y. Ghuman

In its endeavour to improve the industrial infrastructure, Baddi-Barotiwala-Nalagarh Development Authority (BBNDA) has planned an integrated transport nagar in Baddi. Nearly 40-50 acres of land has already been identified for the purpose. The land transfer case is currently under process with DC, Solan. A NoC for the said land has also been sought from the Forest Department. There is a proposal to develop an integrated transport hub in Baddi and Barotiwala core area. The facilities envisaged in transport nagar includes parking facilities for about 1,500-2,000 heavy commercial vehicles, weigh bridge, warehouse, auto repair, service stations, petrol stations, offices for transporters, financial institutions and eateries.

Though there are small parking areas in Baddi-Sai road currently yet these are only available for small and light vehicles. Ironically, the industrial town receives a record number of heavy vehicles daily but there is no organised space to park them. About 2,500 vehicles are registered with Nalagarh Truck Union. At present these vehicles have to be parked along the main road on NH21 leading to severe traffic congestion.

Amadeep Garg, CEO, BBNDA, says the transport nagar project is one of the most significant steps in Baddi's development. The main focus is now to get maximum utilisation of every inch of land available in town, he asserts.

Though the land selected for the project comes within the ambit of the Forest Conservation Act yet Garg is hopeful to start the project at the earliest.

Slew of malls for tricity

Six developers vie with one another around Chandigarh to grab the first person advantage, says Ruchika M. Khanna

The City Beautiful and satellite townships of Panchkula and Mohali will see a retail (r) evolution by the end of this year. At least six mall developers are in the race to garner the "first person advantage" by opening their doors.

DLF, Uppal's Centramall, TDI Mall and City Emporio are involved in a neck-to-neck race to finish the construction and open the doors for customers in the city. Shalimar Mall and The Bella Vista Mall are coming up in Sector 5, Panchkula, while a mall by Parasvanth is coming up in Industrial Area, Mohali. Developers of all these malls claim that they will be ready to open shop by the end of this year, though DLF mall in IT Park, Chandigarh, will be the first to open shop in the coming two months. Illustration by Sandeep Joshi

Centra Mall is expected to be completed by September while City Emporio, TDI Mall, Bella Vista and Shalimar Mall are hoping to open shop by the end of this year. The USP of the malls is different - if it is the architecture in one, it is the roping in of international fashion brands for the other.

All malls will offer similar facilities - retail outlets on two lakh square feet of area, international food courts and three/ four screen multiplexes. These malls will also offer huge parking places in their basement floors.

Even in terms of interiors, mall developers will use the best of products. Italian marble and granite floorings, atriums with water falls on the glass roofs, textured walls et al. The idea, says an official of Shalimar Mall, is to give a visitor a whole new experience in shopping.

Though mall promoters claim that they will be able to change the shopping trends in the city, skeptics feel otherwise. The latter claims that though malls get many footfalls yet they may not be the best place to do business.

Surbhi Sahay, a telecom professional, who has just shifted to the city from Delhi, opines: "In Gurgaon, the mall bubble will burst soon as people will visit these malls for fun, but will continue to shop in 'mom-and-pop' stores. With no business being generated, these malls will not be a success," he says.

However, mall promoters disagree. Developers and promoters of the malls feel that with the region being touted as the IT destination of North India and a major financial capital north of Delhi, thousands of professionals coming here will expect a better shopping experience. Herein lies their success mantra. Officials of Bella Vista Mall, coming up in Sector 5, Panchkula, say that shopping malls are targeting only the upwardly mobile population, which is likely to increase as the IT professionals settle down here.

Jaskirat Nagra, vice-president, Contel, promoters of The Bella Vista, says: "People in Chandigarh have a high purchasing power and do not mind shopping for international brands in malls. This explains why many international retail outlets like Tommy Hilfiger or Tag Hauer have done so well." He says though there is bound to be a shake up with so many malls coming up in the tricity, better ones will definitely survive.

His views are supported by the officials at Centra Mall that is coming up in Industrial Area. "Chandigarh as a niche market has arrived. So the brand conscious city residents, with a fondness of living it up, will ensure good business growth for the malls," says J.S. Malhi, manager, Centra Mall.

GREEN HOUSE

Multi-faceted bamboo

This tall grass comes in all sizes and is ideal for landscaping, says Satish Narula

The needs of plant lovers transform with changed living conditions. Horticulturists recommend different kinds of plants suiting various locations subject to a house owner's desire.

Bamboo is one plant that fits into all frames. It can be used for ornamental purposes, can be grown in pots, requires minimum maintenance and is immune to varied moisture conditions.

Bamboos can be used for making a bonsai or a 60-foot tall giant. They have a wide range of varieties too. These can be black, green, striped (yellow with green stripes or vice versa), short node ones, small-statured, grass like and much more.

Use of bamboo in landscape should be done only after knowing the variety's nature fully well. Dwarf species can be used as a hedge and also on rockeries and mounds. The miniature type (grass like) can be used as a bonsai or a pot plant. Buddha's Belly, the one with very short nodes, can also be used as pot plant, besides on mounds. It is, however, a little slow to grow.

Short nodes project the appearance of pitchers lying over one another, lending it the acronym pitcher plant. For open spaces, like on the premises of a society, park or along water channels near a pond, one can go in for tall growing giant varieties.

The biggest advantage with bamboo landscaping is that it is fast to grow. The saying, you can hear a bamboo grow, is derived from this very character of the plant.

Bamboos form an excellent clump under which a few half cut wooden logs can be placed to give the place a 'wild look'. A clump of yellow bamboos in the corner of the premises can brighten up an otherwise neglected spot. Such plantation forms an essential part of Japanese Gardens. To lend it a more authentic look, one can place a statue of Lord Buddha and a few stones. With this as background, pieces of giant bamboo, half cut, can also be used as channels for a trickle of water. Uncut pieces can be used as pillars. A cut bamboo tied together and painted green can also be used as an instant screen.

You may have come across an indoor display of Lucky Bamboo, the answer to every worry. This 'recipe' from China is used the world over for ushering in good luck and prosperity. It is available in round bunches and commands a good premium in the market.

However, let me put the records straight. What is sold as a Feng Shui item in the market that is supposed to bring in good luck is neither a bamboo nor any plantation even remotely related to it. It is Dracaena.

Bamboo propagates easily. They have rhizomes at the base, which can be dug up and separated to form independent units. It can also be multiplied by taking one-node cuttings. These can be planted in soil and kept moist, especially in the initial days. These should, however, be saved from white ants. This can be done by drenching them with chlorpyrifos, dissolved at one millilitre to litre of water.

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About the Author

From www.tribuneindia.com:

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Cold flu home remedy, natural products for adults and children for cold and flu relief.

However, people spend billions of dollars every year trying to relieve cold symptoms. Children are especially likely to get colds and be given cold remedies.

Here are presented a few common cold cure home remedies. Read about common cold home remedy.

There are home remedies for cold sores which have been shown to be affective in treating the symptoms and duration.

Learn sore throat home remedy. Also, learn to identify whether your sore throat. If your sore throat precedes symptoms of cold or flu, such as sneezing.

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