



Mirror as a source of energy



Dr. Tushar Yashwant Savdavkar explains its utility in a home

The house of a person is the place where he finds his space to live within. But he might not know the flow in the vastu he lives in. After he starts searching for the solutions, he finds various remedies for different defects. Hence a general thought arises in his mind that is -- Can I find a single solution for all these? And suddenly, he understands the "positive source of mirror".

There are three main types of mirrors -- simple flat mirror, convex mirror, and concave mirror. When any section of the house or room is missing, a mirror can be used to restore balanced energy or to give the effect to the existence of energy. Mirror can also allow energy to flow along narrow, constricted passages. Mirror doubles the good qualities of the image they reflect. They can be used to deflect negative energy. So it is important that they always reflect something pleasant. A mirror should not reflect front door as it will encourage the energy entering the house to go straight back out again.

DO AND DON'TS

Flat mirror on which "Om" or "Shree" is written in red can put on the door. The mirror should be used with great care in bedrooms. Mirrors in the bedroom should not reflected the full length image of sleeping person. It may lead to restless sleep and health problems to the person. It is also said that the mirror should not reflect the toilet.

Mirrors should be large enough to reflect a complete image, especially of a person and ideally should allow space around them. The north and east are source direction for jaivik urja and pranik urja respectively. We can use mirrors on these direction to provide channel for continuous and smooth flow of positive energy if these directions are blocked by wall construction. We can use large-sized mirror on the east and north walls.

Small, round, convex mirrors reflect and expand positive energy and can be used both inside as well as outside the home. They can be used to remove overbearing images of nearby tall building or bigger structure than the house. Octagon mirror should be used only outside the house. It uses to deflect bad energy away from the house. A bagua mirror, a mirror within a bagua octagon with the trigrams on the outside, should only be used outside the house. It usually shows the heaven sequence, which is appropriate for gravesites, so it is not suitable for use inside the home. It is used to deflect bad energies away from the house.

If there is a big common road in front of the house, it may create vastu dosha. To remove it, flat mirror or bagua mirror can be used. If the common road is at north, west, south or north east, then don't put these mirrors. If there are roads at north and south direction of the house, it may create mental disturbance, disputes, health related problems. This can be reduced

by using simple flat mirror or bagua mirror at outside of south direction of the house. If the house is situated on 't' or 'y' junction, then negative energy of the road will affect your house. To remove this defect, use a simple bagua mirror on the wall, which is in front of the road.

Following are the reasons and results we observed if a particular thing is in front of main door

- 1) If there is a tree, it may result health problem to the children of the house
 - 2) If there is a well, it may increase mental stress
 - 3) If there is a temple, there may be obstacles in growth
 - 4) If there is a corner of other house, you have to suffer from various problems and tensions
- To solve the above all problems, we can use a bagua mirror

Mirrors are one of the most important source of flowing positive energy in the house. Hence it should be placed in correct direction, correct manner and size either inside or outside of the house. We can use mirrors to increase the positive energy as well as decrease negative energy.

These remedies are less expensive, less time consuming and give good results within a short time period.

Election rights of associate members of CHS

Can an associate member of a co-operative housing society, whose name is second in the share certificate, stand for the election of the managing committee. If so, are there any formalities to be done? Can an associate member become an office bearer of the society if elected to the managing committee?
— Samip Kenney, Andheri

An associate member is a person whose name stands second or third and so on in the share certificate. As per the New Model Bye-laws of 2014, a person whose is the co-owner or joint owner of the flat only can be admitted as the associate member. Entries of the associate member in the share certificate, in the statutory records like I form register, J form register, share register, etc are the conclusive evidence of having admitted as the associate member.

Therefore, the Maharashtra State Co-operative Election Authority has issued a clarification that, if any person's name is incorporated in the share certificate as associate member, such an associate member will be entitled to vote and contest in the election to the Managing Committee. The returning officer is not supposed to travel beyond the voter list provided by the society and is approved by the registrar.

The societies after adopting Bye-laws of 2014, need to advise the associate member whose name stands second or third without having any rights in the property to acquire such rights as contemplated under section 26 of the amended Maharashtra Co-operative Societies Act, 1960 within a prescribed period. If such right, title and interest in the property is not acquired within the specified time, the society may by passing an appropriate resolution remove such associate members name from the share certificate and other records.

Till names of such associate members are removed from the share certificate and other statutory records by adopting the necessary formalities and giving a proper opportunities, such associate members are entitled to vote and contest the election. In order to contest the election, the associate member needs to submit form No. 10A (No objection certificate from the first member) as provided in the Bye-laws to contest the election to the managing committee. If such an associate member gets elected, he or she may become the office bearer.

(Ramesh S. Prabhu is Chairman, Maharashtra Societies Welfare Association)

« EXPERT SPEAK



Ramesh S. Prabhu

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PROPERTY RATES

SOUTH MUMBAI

Location	INR (Per Sq. Ft.)
Colaba	35000-50000
Cuffe Parade	55000-70000
Churchgate	50000-75000
Malabar Hill	75000-100000
Walkeshwar	50000-80000
Peddar Road	45000-58000
Altamount Road	63000-110000
Mumbai Central	30000-48000
Mahalakshmi	35000-45000
Worli	30000-65000
Lower Parel	25000-40000
Prabhadevi	30000-50000

WESTERN SUBURBS

Bandra (East)	25000-38000
Bandra (West)	35000-50000
Khar (West)	25500-38000
Santacruz (East)	18000-28000
Santacruz (West)	28000-36500
Vile Parle (East)	21500-30000
Vile Parle (West)	25000-32000
Andheri (East)	12000-23000
Andheri (West)	15000-24000
Goregaon (East)	11500-18200
Goregaon (West)	12000-18500
Malad (East)	10500-16500
Malad (West)	11000-16000
Kandivali (East)	10000-15000
Kandivali (West)	9500-18500
Borivali (East)	10000-14000
Borivali (West)	10500-16000
Marol	11500-16000

CENTRAL SUBURBS

Wadala	13500-22500
Dadar (East)	25000-30000
Dadar (West)	25000-40000
Sewri	20000-30000
Parel	18000-32500
Chembur	14000-25000

NAVI MUMBAI

CBD Belapur	8500-12000
Kharghar	7000-12000
Nerul	10500-16500
Panvel (East)	3800-6500
Panvel (West)	4000-8500
Sanpada	10500-15500
Vashi	11000-16000

Source: JLL India Research
Note: 1) Above rates are in INR per sq. ft. on saleable area. 2) The rates may vary depending on market condition.

A promising budget for real estate

This year, the union budget was held at the start of the month instead of at the end. But, how much will things change as far as real estate is concerned? **Suraj Uchil** attempts to find out

February is one of the most awaited months of the year. Not because it's the shortest month of the year but because it's the month when the union budget is announced. This year, there were some big announcements made with regards to the real estate sector. The budget saw the finance minister give a much-needed boost to the sector in some key areas.

HOMES FOR THE HOMELESS

One of the prominent promises made in the budget was the proposal to complete building one crore houses by 2019 in rural India for the homeless and those living in 'kaccha' houses. Money allocated to Pradhan Mantri Awas Yojana (PMAY) has been increased to Rs. 23,000 crore from the earlier amount of Rs. 15,000 crore in the rural areas.

"The Budget did provide some direct tax relaxation to the lowest income earners, and gave some clarity on the designated beneficiaries under the Pradhan Mantri Awas Yojana (PMAY).

A new Credit Linked Subsidy Scheme (CLSS) for the middle-income group with a provision of

INR 1,000 crore in 2017-18 was announced. Also, extension of tenure of loans under the CLSS of PMAY was increased to 20 years from the existing 15 years," explained Anuj Puri, Chairman & Country Head, JLL India.

BOOST TO AFFORDABLE HOUSING

The next proposal and surely one of the biggest highlights from the budget was that the affordable housing will now finally be given infrastructure status. This is a very significant move as it will provide the budget housing segment with cheaper sources of finance. Also, re-financing of housing loans by NHBS (National Housing Bank) can give a leg up to the sector.

The exemptions for affordable housing will now be recognised on the basis of carpet area of 30 sq. m. and 60 sq. m. instead of on the basis of saleable area. The 30 sq. m. limit will only be applicable within the corporation limits of the 4 major metros while it will be 60 sq. m. on carpet area for fringe areas of these metros and all other cities. This will effectively increase the number of projects falling under this segment thus helping the segment grow even further.

HELPING HAND FOR BUILDERS

The budget has also given some respite to the developers as they are to get one year's time to pay tax on notional rental income on completed unsold residential inventory. The time limit for capital gains to be considered as a long term gain has also been reduced to 2 years from the earlier 3 years. This

will ensure that more supply will enter the housing market now.

A total investment of Rs. 3,96,135 crore was announced in the budget for infrastructure growth. The rural roads' construction work will be accelerated to 133 km of roads per day in 2016-17, as against 73km/day during 2011-14. A new metro rail policy will be announced soon. This is very good news for the real estate sector, as the correlation of infrastructure with real estate growth is a well-established fact.

The budget also saw the move to abolish the FIPB (Foreign Investment Promotion Board) and the setting up of a new roadmap in the next few months. This move will allow the real estate sector to acquire more funding than what it has access to now. A new FDI policy is also under consideration, which promises to liberalise the FDI regime further.

PROMISING TIMES AHEAD

Though the budget saw the existing tax rate for incomes between Rs. 2.5 lakh to 5 lakh being reduced to 5%, and taxpayers in other categories also being able to save around Rs. 12,500 annually, it unfortunately will not have any significant impact on housing demand. However, the FM did indicate that lending rates are likely to come down in the wake of the demonetisation move. A decline in interest rates would have positive impact on housing demand.

All in all, budget 2017 was a good one, at least for the real estate sector, with a lot of promises made for its betterment. But only the implementations of these promises will decide the 'real' growth.



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