



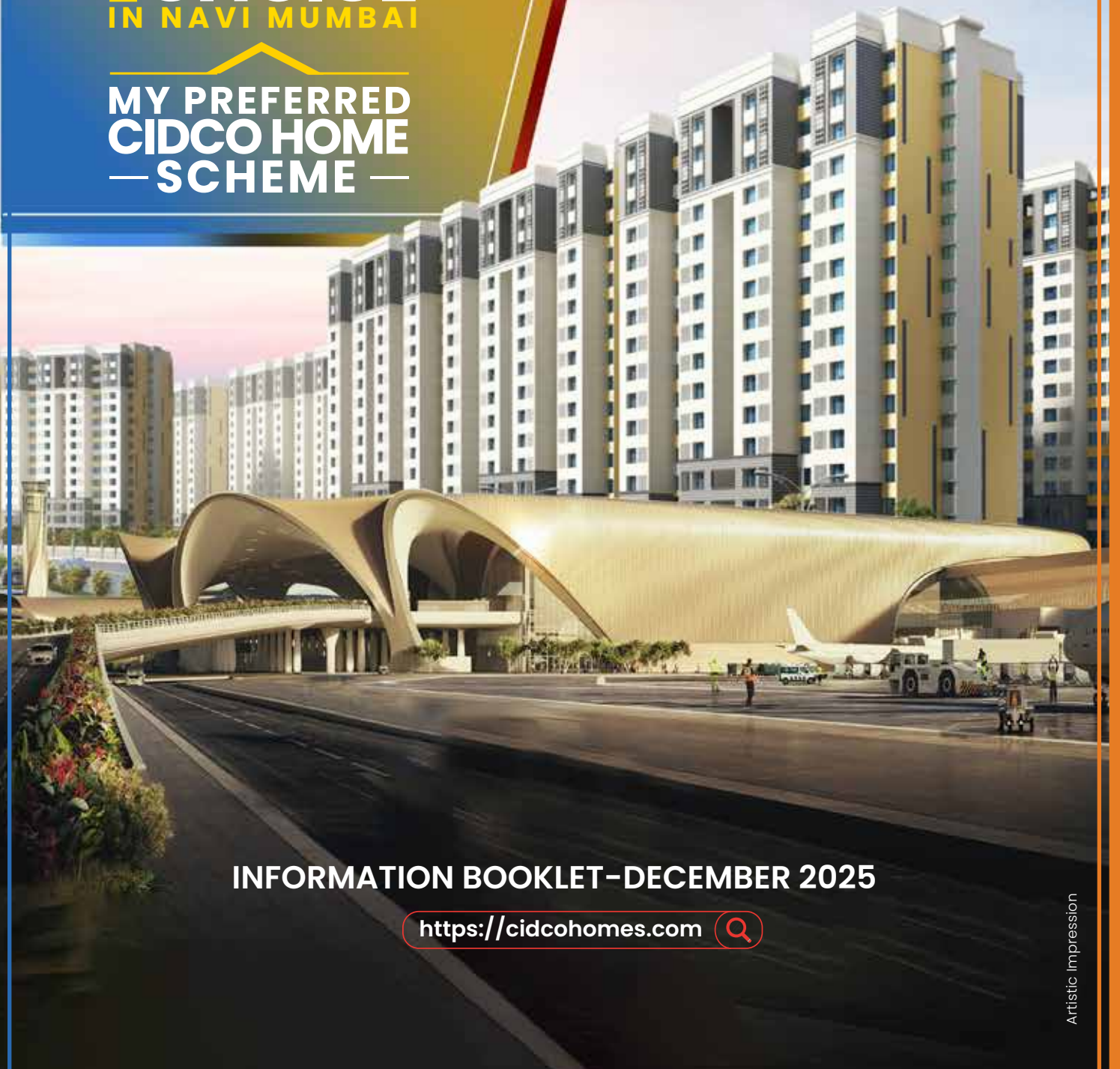
₹2.5 Lakhs Subsidy available
under PMAY for EWS Category



CIDCO
WE MAKE CITIES

MY
1ST
CHOICE
IN NAVI MUMBAI

MY PREFERRED
CIDCO HOME
— SCHEME —



INFORMATION BOOKLET-DECEMBER 2025

<https://cidcohomes.com>



Artistic Impression

CIDCO's – MEGA HOUSING SCHEME

CIDCO has been a catalyst for fulfilling the aspirations of millions of people across Maharashtra. It has successfully made a phenomenal impact over the past few years with an array of policies, digital and technological advancements, etc. for smooth participation by all stakeholders and to pass on the advantages of the initiative of Pradhan Mantri Awas Yojana (PMAY) to eligible families.

One of the unique distinctions of the houses offered in this scheme in various nodes of Navi Mumbai is that the houses are being developed on the 'Transit Oriented Development' (TOD) concept. Thus, homes are being created in the proximity of railway stations, metro stations, etc. to ease the commuting of citizens and save money and time on daily travel.

Another unique feature is the excellent quality of houses produced through innovative precast, green, and modern building technologies. These are fast paced construction techniques that offer strength and durability to the building. The specifications, finishes, etc. are also at par with comparable products available. CIDCO has the core strength of a competent technical backbone that creates eligibility to achieve this large aim.



MESSAGE FROM



VICE CHAIRMAN & MANAGING DIRECTOR

The Government of Maharashtra has announced a direct 10% reduction in the prices of CIDCO housing units across various categories in Navi Mumbai. With this decision, these homes will now be available at more affordable rates than before, making the dream of owning a home in the Navi Mumbai region significantly more attainable for the common citizen.

Under this initiative, CIDCO has announced the mass housing scheme titled "My Preferred CIDCO Home" on 14 December 2025. The scheme includes 9,249 newly constructed housing units. In addition, 9,883 applicants who had selected housing options under the earlier mass housing scheme announced on 12 October 2024 have been provided a fresh opportunity to reconfirm their allotted homes within a period of ten days.

Under the said housing scheme, CIDCO is offering 1 BHK and 2 BHK homes for sale for the Economically Weaker Section (EWS) and the Lower Income Group (LIG) across key nodes of Navi Mumbai, including Vashi, Bamandongri, Kharkopar, Kharghar, Taloja, Mansarovar, Khandeshwar, Panvel, and Kalamboli.

Applications for the 9,249 new housing units under this mass housing scheme can be submitted between 15 December 2025 and 14 January 2026. Similarly, the 9,883 applicants who have been granted the opportunity to reconfirm their homes have been given a specific window from 20 December 2025 to 9 January 2026 for this purpose. Interested citizens are requested to visit www.cidcohomes.com for application registration and detailed information.

The 10 percent reduction in CIDCO housing prices has made homes under the EWS and LIG categories significantly more affordable. In particular, homebuyers from the Economically Weaker Section will benefit from the combined advantage of the 10 percent reduced prices along with a subsidy of ₹2.5 lakh available under the Pradhan Mantri Awas Yojana. This combined benefit will substantially reduce the overall financial burden, making home ownership more accessible.

Navi Mumbai is poised to welcome a new era. The first phase of the Navi Mumbai International Airport is complete, and the first flight commercial operations started on 25 December, 2025. This flight marks a significant milestone, reflecting Navi Mumbai's ambition and long-term vision for development. The city demonstrates an inherent capacity for sustained growth, resilience in the face of challenges, and a steadfast commitment to a future-oriented approach. With the implementation of several new transportation projects, connectivity within the city is becoming increasingly robust. Moreover, various infrastructure projects undertaken by CIDCO are expected to drive economic growth and create abundant opportunities for industry, business, and employment in the near future.

Through this housing scheme, I extend my heartfelt best wishes to all citizens for the successful realization of their dream of owning a home.



Shri Vijay Singhal

Vice Chairman & Managing Director, CIDCO



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CIDCO MEGA HOUSING SCHEME DECEMBER 2025 PROJECT DETAILS



Sr. No.	Location	Type	RERA Carpet Area (in sq. m.)	Carpet Area* (in sq. ft)	No. of Towers	No. Units	Price
1	Kharghar East (Taloja), Sector - 28	EWS	From 26.86 To 27.09	322	11	99	₹22.60 lakhs
2	Kharghar East (Taloja), Sector - 39	EWS	From 27.47 To 27.56	322	41	4599	₹23.50 lakhs
3	Kharghar Bus Depot	EWS	From 27.10 To 27.12	322	10	191	₹43.50 lakhs
4	Kharkopar 2A	EWS	From 27.18 To 27.47	322	3	17	₹34.80 lakhs
5	Kharkopar 2B	EWS	From 27.18 To 27.47	322	3	15	₹34.80 lakhs
6	Kalamboli Bus Depot	EWS	From 27.10 To 27.12	322	8	151	₹37.70 lakhs
7	Bamandongri	EWS	From 27.12 To 27.49	322	43	144	₹28.70 lakhs
8	Kharghar East (Taloja), Sector-37	LIG-A	From 33.69 To 34.85	398	4	38	₹30.80 lakhs
9	Panvel (W) Bus Terminus	LIG	From 27.10 To 27.12	322	2	6	₹40.60 lakhs
10	Kharghar Bus Terminus	LIG	From 27.10 To 27.12	322	2	2	₹43.50 lakhs
11	Mansarovar Railway Station	LIG	From 27.10 To 27.12	322	11	21	₹37.70 lakhs
12	Khandeshwar Railway Station	LIG	From 27.10 To 27.16	322	17	49	₹42 lakhs
13	Kharkopar Sector-16A Plot-3	LIG	From 27.18 To 27.48	322	19	277	₹36.30 lakhs
14	Vashi Truck Terminal	LIG	From 27.10 To 27.12	322	15	524	₹66.70 lakhs
15	Kharghar Station	LIG B	47.23	540	17	74	₹87.50 lakhs
16	Kharkopar P3 Extn	LIG	From 27.12 To 27.49	322	7	723	*Prices To Be Announced Soon
		LIG-B	From 50.67 To 52.38	540	10	1425	*Prices To Be Announced Soon
17	Kharkopar West	LIG	From 27.18 To 27.48	322	8	896	*Prices To Be Announced Soon
Total						9249	

*Disclaimer: - Carpet area includes balcony and duct area (wherever applicable). RERA Carpet Area will be mentioned in all the documents. (Eg. Letter of Intent, Allotment Letter and Agreement).

PROJECT DETAILS – maharera

Kharghar East
(Taloja), Sector - 28



P52000028287

Kharghar East
(Taloja), Sector - 39



P52000045446

Kharghar Bus Depot



P52000028196

Kharkopar 2A



P52000033704

Kharkopar 2B



P52000033705

Kalamboli Bus
Depot



P52000028183

Bamandongri



P52000028209

Kharghar East
(Taloja), Sector - 37



P52000028240

Panvel (W)
Bus Terminus



P52000028195

Kharghar
Bus Terminus



P52000028204

Mansarovar
Railway Station



P52000030419

Khandeshwar
Railway Station



P52000028246

Kharkopar-Plot 3,
Sector 16-A



P52000033542

Vashi
Truck Terminal



P51700030100

Kharghar Station



P52000032944

Kharkopar
Plot no-3 (Extn)



P52000033542

Kharkopar West

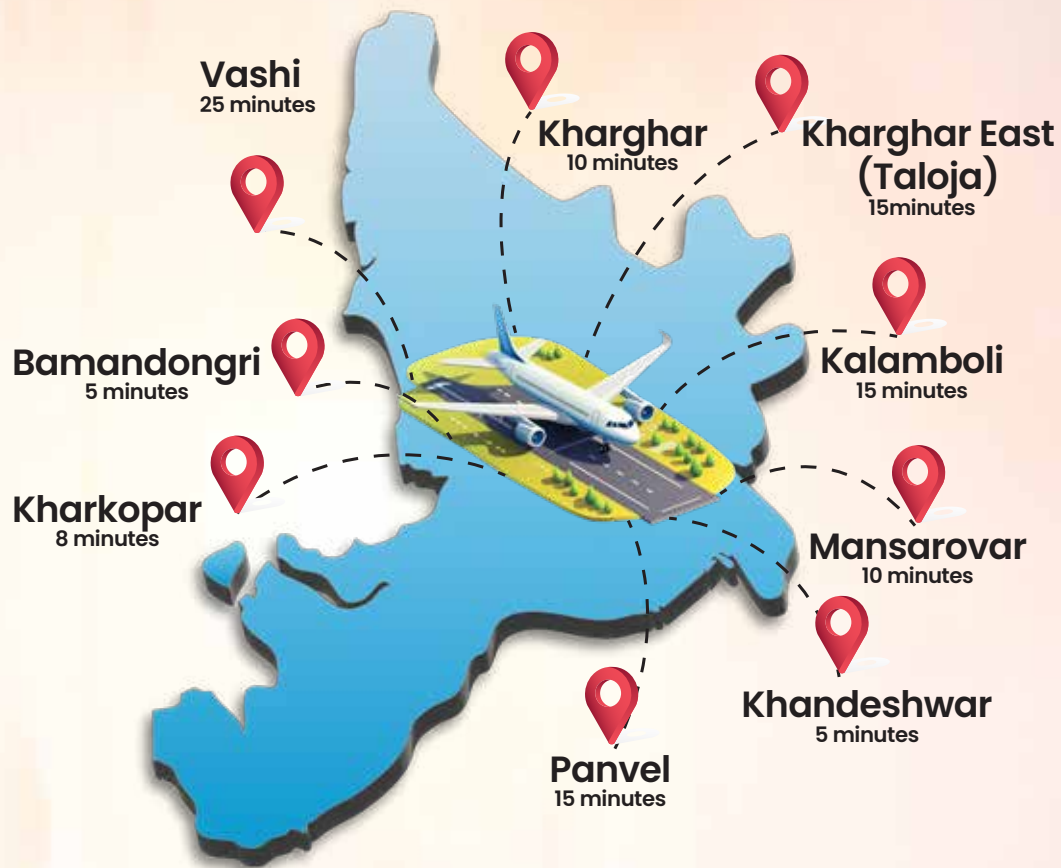


P52000032944



<https://maharera.maharashtra.gov.in/>

PROXIMITY TO NAVI MUMBAI INTERNATIONAL AIRPORT



AMENITIES:



Garden



Kids Play Area



Community Center



Reflexology Pathway



Party and Play lawn



Multi purpose play area



Gazebo Seating



Entrance Plaza



Seating Area

*Amenities listed are indicative and may vary from project to project.

CIDCO MEGA HOUSING SCHEME CATEGORIES

The scheme envisages 'Housing for All' is aimed to provide affordable houses at fixed costs to lower strata of society based on income and social status. There are 2 Categories.

1. Economically Weaker Section (EWS)



Applicant whose annual family income is up to ₹ 6 lakhs, comes under EWS category.



Applicant must be 18+ years of age at the time of registration.



Applicant or his/her spouse and unmarried children should not have a Pucca House in India [An adult earning member (irrespective of marital status) not having a PUCCA house in India can be treated as a separate household.]



Applicant must be a residence of Maharashtra State for 15+ years.

A Government Subsidy of ₹ 2.5 lakhs is applicable. ₹ 1.5 lakhs from Central Government and ₹ 1 lakh from State Government. Please note, If the co-applicant (spouse, mother, dependent, etc.) have already availed the Government Subsidy, then the applicant will not be able to avail the Government Subsidy.

A beneficiary family shall comprise of husband, wife, and unmarried sons and/or unmarried daughters.

The beneficiary family must not own a pucca house (an all-weather dwelling unit) either in the name of the applicant or in the name of any member of the family, anywhere in India.

An adult earning member, irrespective of marital status, may be treated as a separate household, provided that he/she does not own a pucca house (an all-weather dwelling unit) in his/her name anywhere in India.

In the case of a married couple, either spouse or both spouses together in joint ownership shall be eligible for only one dwelling unit, subject to fulfillment of the income eligibility criteria prescribed under the Scheme.

2. Lower Income Group (LIG)



Applicant whose annual family income is more than Rs. 6 lakhs, comes under LIG category.



Applicant must be 18+ years of age at the time of registration.



Applicant or his/her spouse and unmarried children should not have a House in Navi Mumbai.



Applicant must be a residence of Maharashtra State for 15+ years.

Note: In this scheme, the EWS category applicant can apply for the LIG tenement also, but the LIG category applicant can't apply for the EWS tenement.



ELIGIBILITY CRITERIA

On the date of submission of the application, the applicant should be 18 years of age or above 18 years.

1. Based on the category



a. For EWS, the applicants' annual family income should be up to ₹ 600,000/- (Rupees Six Lakhs only) –



b. For LIG, the applicants' annual family income should be more than ₹ 6 lakhs (Rupees Six Lakhs only). There is no upper income limit for LIG category.

Family Annual Income implies that the annual income of the applicant and his/her spouse combined calculated for the preceding 12 consecutive months.

As an Income proof (Basic + Dearness Allowance (DA)+ CAA+ all type of Allowances (Except Medical/Washing/Education/Travelling/Canteen/HRA)+Special Allowances + Bonus +OT will be considered.), any one of the below documents would be required:

1. Income Tax Return for Financial Year 2024-2025 of all family members.
2. Income certificate issued by Tehsildar of last Financial Year.
3. Preceding 12 months' salary slip.
4. Income certificate of the employer.
5. In case the applicant or spouse is not earning, then an undertaking would be required. (refer Form G)

2. Based on the Possession of Pucca house

- EWS category – Applicant or his/her spouse or unmarried children should not have a Pucca House in India
- LIG category – Applicant or his/her spouse or unmarried children should not have a House in Navi Mumbai.



3. Domicile certificate (for both, EWS and LIG Category): A domicile certificate issued by competent authority is required to be produced. In case the domicile certificate is old (without barcode), applicant will have to get it renewed with barcode (excluding ex-servicemen).

4. Social status criteria (for both EWS and LIG category):

STATUTORY RESERVED CATEGORY:

Schedule Caste **11.0%**

Schedule Tribes **6.0%**

Notified **1.5%**

Denotified Tribes **1.5%**

- Statutory Reserved Category: A Caste Certificate and a Caste Validity Certificate should be submitted in the appropriate format.
- Divyang (Physically Handicapped) – 5% reservation.
- Non-Statutory Category (if applicable): The non-statutory reservations under CIDCO's Mega Housing Scheme stand as below:

NON-STATUTORY CATEGORY

EWS

LIG

PAP

5%

2.5%

Mathadi

5%

2.5%

State Government employee

1%

5%

Ex-servicemen

1.5%

1.5%

Religious Minority

2.5%

2.5%

Journalist

1%

1%

CIDCO Employee

NA

0.5%

Please note: All the relevant certificate/document to be submitted in an appropriate format as given in Annexure I in this booklet.

GENERAL CONDITIONS

a. For the EWS category

- I. For married applicants, it is mandatory to have the co-applicant as a spouse.
- II. If the male applicant is unmarried, the mother may be a co-applicant.
- III. If the first applicant is female, then a co-applicant is optional.
- IV. Please note, an undertaking will be required if the primary (First) applicant is single/unmarried.
- V. PMAY certificate (if the applicant wants to avail Government subsidy) – Applicants must be registered with a local self-government body. PMAY 2.0 certificate will not be accepted.
- VI. The application can be made in the name of the male members of the family only if there is no adult female member in the family in the EWS category.
- VII. The unit cannot be sold or transferred for 5 years from the date of agreement to sale as per BR NO. 12633 dated 09/12/2022. In case of statutory reserved category applicants, the tenements shall be transferable after 5 years, to a person/s from the same statutory reservation categories only, with the prior written permission of the Corporation and after payment of applicable fees at the time of transfer.
- VIII. It may be noted that applications made in the wrong/false name and if the applicant or his/her family members who have already availed the benefit of PMAY earlier will be canceled/rejected.





b. For the LIG Category

The unit cannot be resold or transferred for a period of 3 years from the date of agreement. For the statutory reserved category, the tenements shall be transferable after 3 years, to a person from the same statutory reservation category only with the prior written permission of the corporation and after payment of applicable fees at the time of transfer.

c. Joint Owner of the Apartment:

CIDCO may, prior to the execution of the Agreement, consider a request from the allottee to include the name of his/her spouse or mother as a joint owner of the allotted apartment, subject to payment of administrative charges of ₹5,000/- plus applicable GST and submission of the requisite documents.

d. Other Conditions:

- I. In case of any change in pricing, the prevailing rates in the prevailing Financial Year will be made applicable for the allottees.
- II. Floor rise @ ₹ 10/- per sq. ft. per floor from sixth (6th) floor and above is applicable for LIG category.
- III. The provisions of Navi Mumbai Disposal of Lands (Amendment) Regulations 2008 shall be applicable for allotment of tenements.
- IV. All the apartments will be allotted on "As is where is Basis".
- V. Request for change of allotted apartment will not be entertained under any circumstances.



- VI. Only one member of family can avail the benefit of housing scheme. In case, if it is found that, the allottee and their family members have benefitted more than once in allotment of apartment then, such allotments are liable to be cancelled.
- VII. The details of Carpet Area, Rera Carpet Area, Sale price and Number of apartments are tentative and may change.
- VIII. If the applicant deliberately submits any wrong information in the application form, such applications will be liable for rejection.
- IX. The successful applicants from the statutory reserved category i.e. Scheduled Caste (SC), Scheduled Tribe (ST), De-notified Tribes (DT) and Nomadic Tribes (NT) shall compulsorily submit a photocopy of Caste Validity Certificate for determination of eligibility. Incase an applicant does not have Caste Validity Certificate, he / she must obtain the required certificate and submit before signing of the agreement. This document is mandatory.
- X. The Applicants from the other reservation categories shall submit the necessary documents from the Competent Authorities.
- XI. The possession of the apartment shall be handed over after receiving Occupation Certificate from Competent Authority. In case of delay in Occupation Certificate due to any reason, no interest will be payable to the allottee on the payment made to the Corporation.

XII. Formation of Society by Tenement Allottees:

- a. After execution of Agreement for Sale and taking over possession of tenement, the Tenement Owners shall become the shareholders of said society. CIDCO Ltd. will be the shareholder/member of Company/Co-operative Housing Society for the tenements which remain unsold. However, the persons to whom such balance tenements will be sold in future, shall be admitted by the Company/Society as its shareholder/members in lieu of CIDCO Ltd. In case it is decided to form and register a new Society of Tenement Owners, every shareholder/member shall be bound by the Navi Mumbai Disposal of Lands (amended) Regulations 2008 and Maharashtra Co-operative Societies Act 1960 and neither shareholder/member shall transfer share in the Society or otherwise create a third party interest in respect of the allotted tenement nor the Society shall give permission to its shareholder/member for such transfer before stipulated period, without the prior written permission of CIDCO.
- b. The Society, as the case may be, shall pay regularly to CIDCO the Lease Rent at the rate as may be decided from time to time. The Company or Society/its members, as the case may be, shall pay directly to the Navi Mumbai Municipal Corporation/Panvel Municipal Corporation or to the Government the Property Tax, Cess with GST, land revenue assessed or which may be assessed from time to time on the land/building so leased to the Company/Society or on the tenement so sold to Tenement Owners and both the Company/Society and the Tenement Owners shall be required to abide by all rules and regulations of all local / Government authorities and of CIDCO Ltd.
- c. The Society shall maintain at its own cost the buildings in habitable condition and shall not do or anything that is detrimental to the structural stability of the buildings or to any part thereof.
- d. The Tenement owner shall not alter or modify or undertake any structural change to the tenement nor shall use the same for any other purpose, except for residential purpose. The Society of the tenement owners, as the case may be, shall not carry on any additional construction nor shall permit its members to alter or modify or undertake structural change to the tenements.

- XIII. If any court litigation or cases are pending or arises or any previous allotment is pointed out after lottery in case of scattered apartments then after due verification necessary decision will be taken which will be binding on the applicant.
- XIV. CIDCO will not pay any maintenance charges to the proposed society for unsold tenements and commercial properties. CIDCO reserves the right to dispose the balance tenements and commercial component at its discretion.



- XV. In case of dispute as regards, interpretation of general terms and conditions of disposal of tenements and commercial component in the said scheme or anything therefrom, the final decision rests with Managing Director, CIDCO and will be binding on all parties as the award of Arbitrator.
- XVI. Transfer of rights and benefits to the legal heir:
- In case of death of an Allottee, it will be the sole responsibility of the legal heir of the deceased Allottee to provide information to CIDCO as well as to fulfil the terms and conditions of the allotment of tenement, including the condition of payment of sale price, other charges, etc. Such legal heir of the deceased allottee shall furnish immediately to CIDCO their Heirship Certificate or Succession Certificate issued by the Competent Court of Law in respect of the beneficiaries regarding the tenement allotted to the deceased Allottee.
 - On the basis of the Heirship Certificate or Succession Certificate, the tenement allotted to the deceased allottee will be transferred to the legal heirs. No Transfer Charges will be taken for transfer of tenement to the legal heir of the deceased allottee. In case the deceased Allottee had taken loan from the Financial Institution/Bank, the legal heir shall obtain the NOC of Financial Institution/Bank for such transfer of tenement. However, the legal heir will have to pay the administrative charges as decided by the Corporation.

BOOKING PROCESS

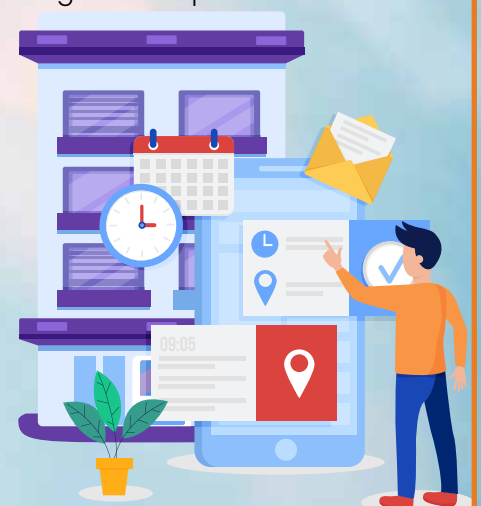
The entire application/registration process is online, and the allocation process will be through the online system.



- Opening of registration window will be notified.
Customers who have done their Online Registration will be notified to give their preferences. Customers can select 15 preferences in total. Explanation of 15 preferences is as under:
 - a. Applicants can participate in 3 rounds of lottery.
 - b. In each round an applicant gives a minimum of 1 (one) and maximum of 5 (Five) choices.
 - c. Each choice of location can have a maximum of 3 preferences of floor and tower. There is no limitation of locations in any round of lottery but limited to a total of 5 preferences in a round.
 - d. In case the applicant is not successful in any of the 3 rounds, in the 4th round of lottery, the applicant needs to give consent for "Allot any".
In this round, the applicant can either opt for "Allot any in my preferred location" or "Allot any in any location in this scheme" or "Not interested in Allot any".
- After giving his preferences, the customer will have to pay the booking amount of ₹ 75,000/- (for EWS category) or ₹ 1,50,000 (for LIG category - 1 BHK preference) or ₹ 2,00,000/- (for LIG category - 2 BHK preference).

- After closure of booking amount window, a draft list of the eligible customers for lottery will be published. Customers who are not listed on the published draft list or has any mismatch of data etc. can raise objection within 7 days from the date of the list published.
- Objection resolution will be done within 7 days after cutoff date of raising objection.
- Final list of the eligible customers will be published before the lottery date.
- Lottery dates will be announced later. After execution of lottery, list of successful applicants will be displayed on CIDCO website and Letter of Intent (LOI) will be issued to successful winners.
- Applicants who are allotted tenement in 4th round (Allot Any) are required to give their consent. In case the allotted tenement is not consented in 15 days, the Corporation will cancel the allotment and refund the Booking amount without any deduction.
- Booking amount will be refunded to the customers who are unsuccessful in the lottery process.
- Post document verification a confirmation letter will be issued to all eligible applicants to pay confirmation amount. If the applicant cancels the tenement or the confirmation amount is not paid by due date the LOI will be cancelled, and the booking amount will be refunded with a deduction of Rs. 5,000/- + GST as administrative charges.
- Successful applicants need to pay the Confirmation Amount of Rs. 75,000/- (for EWS category), Rs. 1,50,000/- (for LIG category - 1 BHK), Rs. 2,00,000/- (for LIG category -2 BHK) Allotment letter will be issued after the payment of the Confirmation Amount
- Winners will be asked to pay the remaining amount as per the schedule given in the Allotment Letter.
- After successful completion of all installments, the agreement will be done. Once the agreement process is completed, possession of home will be given. On possession date the key is handed over to the home buyers.

For applicants under the EWS category, beneficiary details must be uploaded on the PMAY MIS Portal prior to execution of the Agreement by the Corporation. The Agreement process shall be initiated only after successful generation and confirmation of the allotment letter through the PMAY MIS Portal.



ONLINE REGISTRATION (E-KYC) PROCESS

Applicants must keep the following information ready at the time of registration:

- AADHAAR Number and self-attested copy/image of the AADHAAR Card. (jpg/png/pdf format - maximum size 2MB)
- PAN and self-attested copy/image of the PAN Card. (jpg/png/pdf format - maximum size 2MB]
- Bank Details and cancelled cheque
- Mobile number (AADHAAR Card linked)
- Email ID
- Co-applicant's details (if applicable)
- All mandatory documents as mentioned in Annexure I
- Latest photograph



Process:

Step 1: Applicants sign-up

- Register on the website (www.cidcohomes.com).
- Enter the full name and mobile number, a login OTP will be sent. Customer need to enter the OTP and create the account.

Step 2: KYC verification

- Once the account is created, customer need to enter their AADHAAR number. An OTP will be received on the mobile number linked with AADHAAR. Customer need to enter the OTP for AADHAAR verification.
- Once the AADHAAR is verified, customer need to enter their Permanent Account Number (PAN). PAN will be verified digitally.

Step 3: Enter Applicant's Bank Details

1. Fill up the bank details as per the table given.
2. Upload cancelled cheque/ passbook front page.
3. Submit declaration.
4. All refunds, if any, will be processed to this bank account only.

Step 4: Applicant Details

- Select EWS or LIG category and select your monthly family income and house owning details as per the category selected.
- Enter your personal details such as your What'sApp number (this is optional but we suggest to enter the same so that you don't miss out on any important communication), marital status, communication address (your current address to be mentioned) and an active email ID. An OTP will be sent to email ID, customer need to enter the OTP received on email ID and verify the same. This is for future communication and sending updates.

- Add your co-applicant details and upload their AADHAAR and PAN card which should be self-attested by them.
 - Select the appropriate Category.
- a. **Statutory Category:** It is mandatory to submit a self-attested copy of the caste certificate and validity certificate issued by the competent authority of the Government of Maharashtra only. Caste certificates issued by the government departments of other states will not be accepted.
- Scheduled Caste
 - Scheduled Tribe
 - Notified Tribe
 - Denotified Tribe

Note: In case an applicant does not have Caste Validity Certificate, he / she must obtain the required certificate from the competent authority and submit before signing of the agreement. This document is mandatory. In case it is found that applicant's caste is not valid as per Govt of Maharashtra, the allotment will be cancelled and amount will be refunded as per CIDCO policy.

- b. **Divyang Certificate** issued by Competent authority proving applicants claim in Physically Handicapped (PH) category as per The Rights of Persons with Disabilities Act, 2016. (blindness, low vision, leprosy cured, hearing impaired, locomotor disability, mental retardation, autism, mental illness, specific learning disability, intellectual disability - Minimum disability should be 40% for eligibility)
- c. **Non-Statutory Category:** Valid certificate from the authority.
- State Government employees (PSU'S controlled by Maharashtra Govt, Municipal corporation, Z.P., City council employee, etc.) with minimum 5 years of service – Form C certificate with sign and stamp of an authorized officer on the letterhead of the Government department in which he/she is employed.
 - CIDCO employees with a minimum of 5 years of service- Form C certificate with sign and stamp of an authorized officer on the letterhead of the CIDCO.



Note: CIDCO employees can only apply under LIG/ LIG-A/ LIG-B category

- Journalist-certificate issued by PRO of CIDCO & Form D: Declaration for Journalists
- Religious minority– All communities as notified as minorities under Section 2(c) of the National Commission for Minorities Act, 1992. School Leaving Certificate wherein religion is mentioned to be submitted and Form E: a notarized affidavit of being under a religious minority
- Project Affected Person from Maharashtra only. (Refer to Annexure I)
- Ex-servicemen including paramilitary forces (Army, Navy, Air Force, BSF, CISF, ITBP, NSG, Assam Rifles, CRPF, SSB and Navy Coast Guard) & their dependents – Dependents of an Ex-Serviceman shall include: Spouse (wife/husband), sons, unmarried daughters, and parents who are dependent on the Ex-Serviceman
- Mathadi kamgar – MMR region only. (Refer to Annexure I)



Step 4: Document Upload: -

- All the required documents must be self-attested scanned copy in jpg/png/pdf format – size must not exceed 2MB. (Barcode document is mandatory for Domicile Certificate)
- All the required undertaking under the applied category must be uploaded.
- Caste Validity Certificate must be submitted before signing of the agreement.

Note: In case caste validity document is not submitted before signing of agreement, the allotted tenement will be cancelled, and amount will be refunded after deduction as per policy of CIDCO)



Step 5: Pay Application Fees: -

Applicants are required to pay the application fees, as applicable.

- EWS & LIG category, both the category will have to pay the registration fee of ₹200/- + GST. (please note, the Application fee is non-refundable)

The payment must be made online through a payment gateway.

- Before making payment, the applicant should ensure that he/she has verified and satisfied himself/herself that the application filled out is correct. Once payment is done, the applicant cannot change the filed application or category chosen. Applicants can download the duly submitted application and payment receipt through the 'My Account' section.
- Please note that after the payment of the application processing fee, the applicant will not have the opportunity to amend the application form.



SELECT YOUR PREFERRED LOCATION, TOWER & FLOOR NUMBER

- After Online Registration, the applicant needs to log-in into his/her account & submit 15 preferences.
- Understanding the distribution of 15 preferences:
 - a. In total there will be 3 sets for preference selection in which the applicant will have to choose his/her preferences.
 - b. In each round, the applicant can select a maximum of 5 preferences.
 - c. Preference means, applicant can choose their preference for the tower and floor number of a particular project.



- d. In each set, applicant must select at least one project location with the tower number and floor number. It is mandatory.
 - e. In each project location, applicant can give a maximum of 3 preferences in each round.
 - f. There are 3 rounds of the lottery. Preference selected in set 1 of preference selection tab will be announced in 1st round of lottery, preference selected in set 2 of preference selection tab will be announced in the 2nd round of lottery, preference selected in set 3 of preference selection tab will be announced in the 3rd round of lottery.
 - g. If the applicant is successful in the 1st round of lottery, then their application will not be considered for 2nd and 3rd round.
 - h. If the applicant is unsuccessful in round 1, automatically the system will consider the applicant for subsequent round of lotteries.
 - i. In case the applicant is not successful in any of the 3 rounds, in the 4th round of lottery, the applicant needs to give consent for "Allot any". In this round, the applicant can either opt for "Allot any in my preferred location" or "Allot any in any location" or "Not interested in Allot any".
- Post confirming the preferences, the applicant needs to pay booking amount as under:

a. EWS applicants – ₹75,000/- b. LIG A applicants – ₹1,50,000/- c. LIG B applicants – ₹2,00,000/-

LOTTERY PROCESS AND SEQUENCE

- The lottery process will begin by considering applicants from the PH (Physically Handicap) category. After this, other categories will be followed.
- A randomizer will be used for each round of the lottery, to select applicants from all categories based on their preferences given during selection.
- Once the system queue the customer, his / her category will be checked first. Then, the availability of inventory in that specific category will be verified.
- If the inventory is available, the system will review the customer's first preference. If their first choice is available, the unit will be allocated to them and their remaining preferences will automatically be cancelled.
- If the first preference is not available, the process will continue to check the rest of the customer's preferences. If none of the five preferences are available, the customer will be placed in the unallocated list.
- If the inventory remains after Round 1, the same procedure will be followed for round 2 and round 3, respectively.
- In case the applicant is unsuccessful in all the 3 lottery rounds, the lottery system will allot tenement as per the option exercised by the applicant in "Allot Any" based on the availability of the tenements. In such a case, the applicant needs to submit his / her consent as accepted within 15 days of allotment else the Corporation will cancel the allotment and refund the Booking amount.
- Post verification of documents a confirmation letter will be issued to the applicant asking an applicant to pay the Confirmation Amount of ₹ 75,000/- (for EWS category), ₹ 1,50,000/- (for LIG category - 1 BHK), ₹ 2,00,000/- (for LIG category - 2 BHK) . Allotment letter will be issued after the payment of Confirmation Amount.
- If the applicant cancels the tenement or the confirmation amount is not paid after the issue of the confirmation letter, the LOI will be cancelled, and the booking amount will be refunded with a deduction of ₹ 5,000/- + GST as administrative charges.



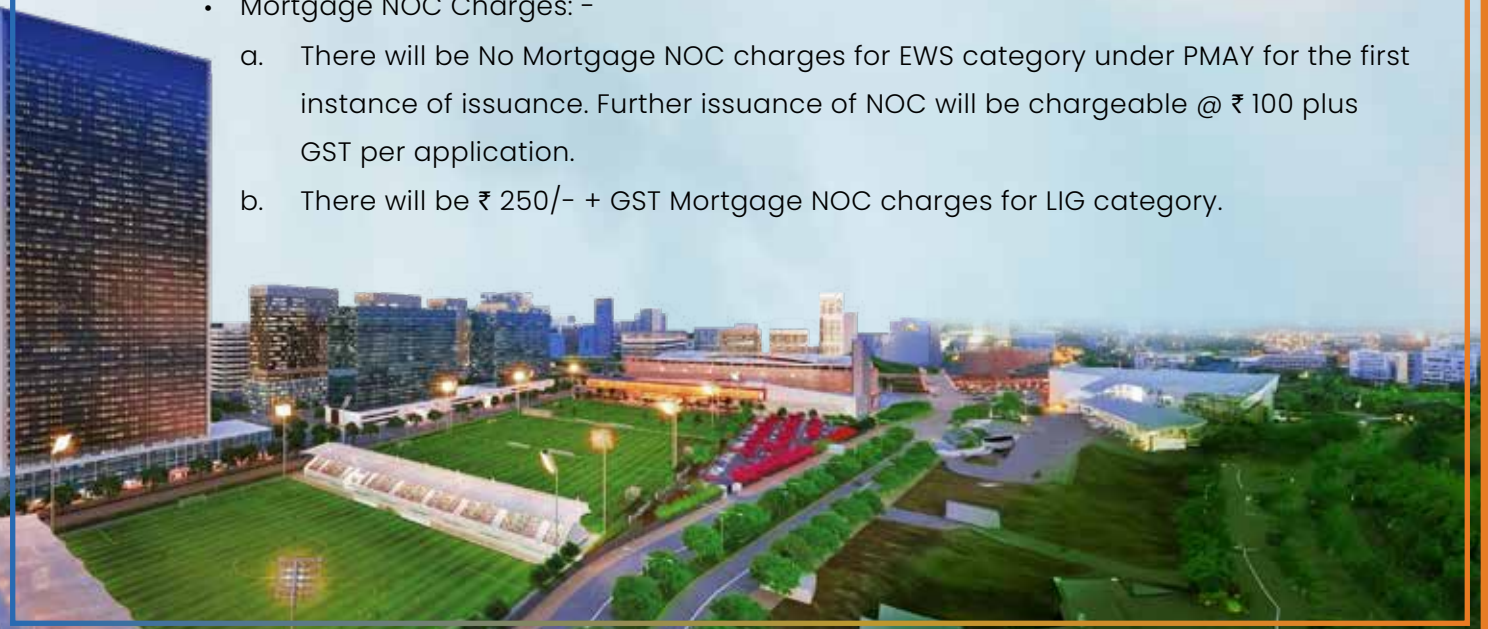
PAYMENT TERMS AND CONDITIONS

- Payment details will be given in the Allotment Letter.
- Payment of installments:
 - a. Excluding the booking amount and confirmation amount, the balance amount of sale price of the Tenement including the Miscellaneous Charges shall be paid by the allottee as per the payment schedule mentioned in the allotment letter.
 - b. In case of default in payment of installment beyond the stipulated time, an applicant is liable to pay DPC charges as applicable.
- Price: Cost for the allotted tenement will be mentioned in the LOI.
- Additional charges – Floor rise: –
 - a. No floor rise for EWS category tenements at all locations.
 - b. Floor rise @ ₹ 10/- per sq. ft. per floor from 6th floor and above is applicable for LIG category.
- Forfeiture of Booking Amount: –

The Booking Amount paid by the applicants shall be forfeited:

 - a. If the successful applicant withdraws/surrenders his tenement after the Letter of Allotment is issued.
 - b. If the applicant has misrepresented or submitted false documents and is subsequently found to be ineligible.
 - c. If applicant commits any breaches the terms and conditions of the scheme
- Cancellation / Surrender:

After issue of allotment letter, in case, the allottee surrenders/cancels tenement, the total booking amount and 10% of the installments paid (excluding the confirmation amount), if any, shall be forfeited, without prejudice to the right of the CIDCO to recover from allottee the compensation for loss or damages, if any, suffered as a consequence of such default and the allotment of the tenement shall be cancelled.
- Mortgage NOC Charges: –
 - a. There will be No Mortgage NOC charges for EWS category under PMAY for the first instance of issuance. Further issuance of NOC will be chargeable @ ₹ 100 plus GST per application.
 - b. There will be ₹ 250/- + GST Mortgage NOC charges for LIG category.



ANNEXURE I (Documents)

List of documents required from the applicant while registering for MY PREFERRED CIDCO HOME

Mandatory for all applicants	<ul style="list-style-type: none"> - Applicant AADHAAR Card and AADHAAR linked mobile number - Applicant PAN Card - Domicile certificate-excluding ex-servicemen (Applicant must have resided for at least 15 years in any part of Maharashtra State.) - Email ID - Latest photograph - Income proof (Basic + Dearness Allowance (DA)+ CAA+ all type of Allowances (Except Medical/Washing/Education/Travelling/Canteen/HRA)+Special Allowances + Bonus +OT will be considered.), any one of the below documents would be required. (for EWS category applicants family income proof mandatory.) 1. Detailed Income Tax Return for Financial Year 2024-2025 of all family members. 2. Income certificate issued by Tehsildar of last Financial Year. 3. Preceding 12 months' salary slip 4. Income certificate from the employer. 5. In case the co-applicant is not earning, then an undertaking would be required. (refer Form G) - Co-applicants' AADHAAR Card (if applicable) - Co-applicants' PAN Card (if applicable)
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In addition to above

Category A - EWS	<ul style="list-style-type: none"> - Form A: - Applicant or his/her spouse and unmarried children should not have a Pucca House in India - PMAY certificate (if the applicant wants to avail Government subsidy) - Applicants must be registered on the website of the Central Government https://pmaymis.gov.in or with a local self-government body.
Category B - LIG	<ul style="list-style-type: none"> - Form B: - Applicant or his/her spouse and unmarried children should not have a House in Navi Mumbai

Sub-category A – Statutory

SC/ST/NT/DT	<ul style="list-style-type: none"> - Caste Certificate issued by competent authority. - Caste Validity Certificate issued by competent authority
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Divyang (Physically Handicapped)

Divyang (Physically Handicapped)	Divyang certificate issued from Competent authority proving applicants claim in Physically Handicapped (PH) category as per The Rights of Persons with Disabilities Act, 2016. (blindness, low vision, leprosy cured, hearing impaired, locomotor disability, mental retardation, autism, mental illness, specific learning disability, intellectual disability - Minimum disability should be 40% for eligibility)
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Sub-category B – Non-Statutory

Serving State Government Employees/Local Bodies / State Public Sector (Minimum 5 years of service in the organization)	*Form C: On the letter head of Government Establishment/ Employee Identity card
CIDCO Employees (Minimum 5 years of service in the organization)	*Form C: On the Letter Head of CIDCO/ Employee Identity card
Journalists of Maharashtra	*Form D: Declaration for journalists and certificate issued by DGIPR OR CIDCO PRO
Religious Minority	Affidavit E: Declaration as of Religious Minority, school leaving certificate
Project Affected People (Maharashtra)	Affidavit of PAP Family tree (Vanshaval) award copy and 7/12 extract or PAP certificate issued by concerned department/ office
Ex-servicemen including paramilitary forces (Army, Navy, Air Force, BSF, CISF, ITBP, NSG, Assam Rifles, CRPF, SSB and Navy Coast Guard) & their dependents	I Card / Service document/ Certificate issued from District Military Board/ related authorities
Mathadi Kamgar	Mathadi board certificate (MMR region)

Note: All the forms to be filled digitally and required certificates to be uploaded in support of the declaration. All documents must be self-attested scanned copy in jpg/ png/ pdf format – size must not exceed 2mb. Barcode document is mandatory for Domicile Certificate)

FORMS / AFFIDAVITS

FORM A: for EWS – Economically Weaker Section applicants

I/We Applicant Mr./Mrs. _____ age _____ years, currently residing address at _____ and assessed to Income Tax under Permanent Account Number (PAN) _____

I/We are applying for the tenement for getting the house under Pradhan Mantri Awas Yojana. I state that my family members are as mentioned below.

Sr. No.	Names of members	Relationship with the applicant	Sex	Age	AADHAAR & Pan No Number	Identity card (others)	Identity card number (others)

I/we further state that I/we and my/our above-mentioned family members do not own any pucca house anywhere in India. I further declare that my annual family income for the financial year 2024-25 is less than ₹6,00,000/- (Rupees Six lakh only).

I/we further state that I/we belong to General/Scheduled Castes/Scheduled Tribes/Nomadic Tribes/De-notified Tribes/Blind or Physically Handicapped Persons. (Specify the appropriate one).

I/We further certify that we had resided for at least 15 years in any part of Maharashtra state.

I/We further certify that the above-mentioned information is true and correct.

I/We further declare that I/we shall be responsible for any action taken in future if the above information is found to be incorrect and shall not impose any liability on CIDCO.

I/We further state that I/we have no objection whatsoever to cancelling the allotment of the house if the above-mentioned information is found to be false or incorrect.

I declare that I have understood the said scheme and I shall be bound by all the rules/conditions of CIDCO in this regard.

Applicant's Signature/ Thumbprint

Date:

Place:

FORM B: for LIG – Lower Income Group applicants

I/We Applicant Mr./Mrs. _____ age _____ years, residing/having address at _____ and assessed to Income Tax under Permanent Account Number (PAN) _____

I am employed in _____ (name of establishment) and working in the _____ department. My annual family income by all for the financial year 2024-25 is more than ₹ 6,00,001/- (Rupees Six Lakhs Only)

I/We further certify that the above mentioned information is true and correct.

I declare that I am applying through General/Scheduled Castes/Scheduled Tribes/Nomadic Tribes/De-notified Tribes/Blind or Physically Handicapped Persons. (Specify the appropriate one). I declare that neither myself nor my Spouse/Dependent Children have any house in Navi Mumbai. Also, neither myself nor my wife/husband are members of any Navi Mumbai Cooperative Housing Society. I/We further certify that the above-mentioned information is true and correct.

I/We hereby declare that I/we shall be responsible for any action taken in future if the above information is found to be incorrect and shall not impose any liability on CIDCO.

I/We hereby declare that I/we have no objection whatsoever to cancelling the intended/allotted house if the above-mentioned information is found to be false or incorrect.

I declare that I have understood the said scheme and I shall be bound by all the rules/conditions of CIDCO in this regard.

Applicant's Signature/ Thumbprint

Date:

Place:

**FORM C: A Certificate for being a Maharashtra State Government Officer /
Employee- On the Letter Head of Concerned Department**

This is to certify that Mr./Mrs _____residing/having
address at _____and assessed to Income Tax
under Permanent Account Number (PAN)_____
is/are working in this Department as a permanent Maharashtra State Government
employee/CIDCO employee and his/her date of appointment is _____. He/she is
currently working as _____in the department of _____.

Date:

Name of Officer:

Designation:

Department:

Place:

Stamp of Department:

FORM D: for Journalists in the State of Maharashtra

I/We, the applicant(s), Mr./Ms._____, aged _____ years,
residing at_____,holding PAN/Aadhaar Card
Number _____, am/are an income taxpayer(s).

I am included in the Journalist category as per annexure II, and am associated with
_____ (Specify the designation) in a weekly/monthly
publication, periodical, or newspaper organization.

I confirm that I fall under the Journalist category and am not part of the administrative
department, management department, supervisory roles, or any other management-related
cadre of the newspaper organization.

I/We further declare that if the information provided above is found to be false or incorrect, I/We
shall have no objection to the cancellation of the allotment of the house.

Applicant's Signature/ Thumbprint _____ Date:

ANNEXURE II

पत्रकारांना 'पत्रकार प्रमाणपत्र' देण्यासाठी निकष/ नियमावली

- 1) वृत्तवाहिनी / वृत्तपत्रे / साप्ताहिक / मासिक /नियतकालिके या माध्यमांमध्ये संपादकीय विभागात तसेच मुक्त पत्रकार म्हणून काम करण्याचा किमान सलग तीन वर्षांचा अनुभव. (वरील अटींची पूर्तता करणारे पत्रकार हे स्वतंत्र व्यवसायी किंवा करार पध्दतीने नेमणूक झालेले अथवा श्रमिक पत्रकार असू शकतील.)
- 2) स्वतःच्या नावे किंवा माझ्या पतीच्या / पत्नीच्या नावे मुंबई महापालिकेच्या कार्यक्षेत्रात किंवा संबंधित सोडतीतील सदनिका / भूखंड ज्या महापालिकेच्या कार्यक्षेत्रात येते त्या कार्यक्षेत्रात सदनिका अथवा भूखंड नाही, तसेच यापूर्वी म्हाडा / सिडको / मुख्यमंत्री स्वेच्छाधिकार कोट्यातून (10% / 5%) सदनिका घेतलेली नाही असे पत्रकार.
- 3) वृत्त वाहिन्यांच्या संपादकीय विभागात कार्यरत व्यक्ती ज्यांचा संबंध पत्रकारितेशी येतो अशा खालील पदांवर संपादकीय विभागात कार्यरत कर्मचाऱ्यांचा समावेश ' पत्रकार' म्हणून करण्यात येईल- 1 वरिष्ठ कार्यकारी संपादक (Senior Executive Editor), 2 कार्यकारी संपादक (Executive Editor), 3 सहाय्यक संपादक (Assistant Editor), 4 वृत्त संपादक (News Editor), 5 सहाय्यक संपादक (Associate Editor), 6 वरिष्ठ निर्माता (Senior Producer), 7 निर्माता (Producer), 8 सहयोगी निर्माता (Associate Producer), 9 सहाय्यक निर्माता (Assistant Producer), 10 आशय निर्माता (Content Producer), 11 प्रतिनिधी (Correspondent), 12 बातमीदार / वातहिर (Reporter), 13 कॅमेरामन (व्हिडिओ जर्नालिस्ट), 14 वरिष्ठ संपादक (Senior Editor), 15 वृत्तनिवेदक (Anchor) 16 विशेष प्रतिनिधी Correspondent), 17 वरिष्ठ कॅमेरामन (Senior Cameraman), 18 सहयोगी कॅमेरामन (Associate Cameraman), 19 उपनिर्माता (Deputy Producer), 20 Head Planning & Special Project, 21 Chief Anchor 22 Head News & Programme Production, 23 Associate Executive Producer, 24 Assignment Head, 25 Associate Senior Producer 26 Junior Cameraman, 27 Bureau Chief RC, 28 Head News Gathering, 29 Copy Writer, 30 Stringer, 31 Input Editor 32 Senior Executive Producer 33 Senior Reporter 34 Copy Editor 35 Output Editor 36 Deputy Executive Producer 37 Senior Assistant Producer 38 Principal Correspondent 39 Senior Copy Editor 40 Senior Correspondent 41 Senior Sub Editor 42 Channel Head 43 Bulletin Producer cum Anchor 44 Bulletin Producer 45 Associate Bulletin Producer 46 Assistant cameraman

तथापि खालील व्यक्तीचा पत्रकार' या गटामध्ये समावेश होणार नाही:-

- वृत्तवाहिन्यांमध्ये पत्रकारिता, वृत्त संकलन, वृत्त संपादन, वातांकन क्षेत्र वगळता व्हिडिओ एडिटर, मेकअप आर्टिस्ट, हेअर स्टायलिस्ट, लायब्ररीयन, सिनीअर लायब्ररीयन, प्लॅनर ऑन स्पेशल प्रोजेक्ट, ग्राफिक डिझायनर, आर्टिस्ट, तांत्रिक पदे.
- 4) अर्जदाराची पात्रता निश्चित करतेवेळी उत्पन्नाचा स्त्रोत याबाबत स्पष्टता हवी, याकरीता सदनिकेकरिता पत्रकार' संवर्गातून अर्ज करणा-या वृत्तवाहिनी / वृत्तपत्रे / साप्ताहिक / मासिके / नियतकालिके या माध्यमांतील पत्रकार अर्जदाराचे 'पत्रकार' म्हणून काम करताना पूर्णवेळ उपजिविकेचे साधन हे पत्रकारिता असणे बंधनकारक असेल. दूरचित्रवाणी / वृत्तवाहिन्या केंद्र सरकारच्या माहिती व प्रसारण विभागात नोंदणी झालेल्या आणि 24 तास वृत्त प्रसारण करणाऱ्या असाव्यात.
- 5) तसेच यापूर्वी म्हाडाने पत्रकार प्रवर्गामध्ये कुणाचा समावेश होतो याबाबत महाराष्ट्र गृहनिर्माण व क्षेत्रविकास (जमिनीची विल्हेवाट) नियम, 1981 मधील नियम (जी) मध्ये नमूद पूर्वीच्या खालील नमूद बाबींचाही (अर्जदार व्यक्ती वर्तमानपत्राच्या आस्थापनेवरील अथवा वर्तमानपत्राशी संबंधित असावी. संपादक, लिडर रायटर, वृत्त संपादक, वृत्त लेखक, वातांहर, व्यंगचित्रकार, वृत्त छायाचित्रकार, मुद्रित तपासणीस यांचा तसेच जी व्यक्ती नियमित प्रख्यात साप्ताहिक, मासिक वा नियतकालिकांमधील मुक्त पत्रकार) या गटामध्ये समावेश होतो. तथापि खालील व्यक्तींचा पत्रकार या गटामध्ये समावेश होत नाही:-
- अ) वृत्तपत्र व्यवस्थापन व प्रशासन विभागातील कर्मचारी,
- ब) पर्यवेक्षक म्हणून काम करणारे कर्मचारी ज्यांची सेवा वृत्तपत्र कार्यालयाशी संबंधित अथवा ज्या कारणासाठी व्यवस्थापन स्वरूपाचे काम करणारे कर्मचारी, वृत्तपत्रातील पानांची मांडणी, रचना करणारे पेजिनेटर, डीटीपी ऑपरेटर, लेखा विभाग (Account Department) व मनुष्यबळ विकास विभाग / कार्मिक विभाग (Human Resource Department) मुद्रण विभाग (Printing Department) यात कार्यरत कर्मचारी.
- 6) वृत्तवाहिनी / वृत्तपत्रे / साप्ताहिक / मासिके / नियतकालिक या माध्यमांच्या संबंधित संपादकांनी संबंधित विजेता अर्जदार हा त्या संस्थेच्या संपादकीय विभागात कार्यरत असल्याचा स्पष्ट उल्लेख असलेले व अनुभवाचे पत्र संबंधित संस्थेच्या मूळ लेटरहेडवर आपल्या स्वाक्षरीसह देणे आवश्यक आहे.
- 7) वृत्तपत्रे / साप्ताहिके / मासिके / नियतकालिक ही माहिती व जनसंपर्क महासंचालनालय, महाराष्ट्र शासन यांच्याकडे नोंदणीकृतच असणे आवश्यक आहे. वृत्तवाहिनी केंद्र सरकारच्या माहिती व प्रसारण विभागात नोंदणी झालेल्या व 24 तास वृत्त प्रसारण करणारी असावी.
- 8) वृत्तपत्रे / साप्ताहिके / मासिके / नियतकालिक यामध्ये काम करणाऱ्या बातमीदार / वातांहर / प्रतिनिधीने सोडतीत विजेता ठरल्यानंतर गेल्या 6 महिन्यातील श्रेयनामावलीची किमान 05 कात्रणे (By line clippings) मूळ प्रत सादर करणे आवश्यक आहे.

FORM E: FOR RELIGIOUS MINORITY CATEGORY APPLICANTS

I/We are the applicant Mr./Mrs. _____ age _____ years,
residing/having address at _____
and assessed to Income Tax under Permanent Account Number (PAN) _____

I have applied under the religious minority category, and I belong to the category of Muslim/Sikh/Christian/Buddhist/Parsi/Jain notified as a religious minority in the Central Government's National Commission for Minorities Act – 1992 Gazette Part 2(c).

I/We further state that I/we will have no objection whatsoever to cancelling the allotment if the above-mentioned information is found to be false or incorrect.

Applicant's Signature/ Thumbprint _____ Date: _____

Attachment: School Leaving Certificate

FORM F: for Unmarried/Single Applicants

I the applicant Mr./Miss. _____ age _____ years,
residing/having address at _____ solemnly
affirm and declare that I am unmarried.

Please tick appropriate category you are applying under:

- ☐ I have applied under the Pradhan Mantri Awas Yojana (EWS category)
for the benefit of a house under the Pradhan Mantri Awas Yojana.
- ☐ I have applied under the LIG Category

I hereby declare that the information provided by me is true and correct to the best of my knowledge and understanding. I am solely responsible for any legal action that may arise if the information provided is found to be false. I have provided this information willingly without any undue pressure, and I solemnly swear to its accuracy. If found false, I shall be liable for punishment under sections 199, 200, and 193 (2) of the Indian Penal Code/ Relevant Clauses of Bharatiya Nyaya Sanhita (BNS) will be applied (Section 227, 234 and 235).

The contents of this affidavit have been read to me in my mother tongue, and I confirm that they are true and correct.

Applicant's Signature/ Thumbprint _____ Date: _____

FORM G: Self-Declaration

(For, applicant who is not being employed/engaged in any business/not working)

I, Mr./Mrs. _____, age _____ years, occupation _____,
resident of _____, hereby solemnly declare that:

I myself, truthfully, am not employed anywhere nor engaged in any business. Therefore, there is no financial income for the year 2024-2025.

I further declare that there is no earning member in my family, listed below:

Sr. No.	Names	Relation	Income from Employment/ Occupation

The information provided above is true and correct.

I also declare that incase the information provided is found to be false in future, the said allotment is liable to be cancelled, and I will not hold the City and Industrial Development Corporation of Maharashtra Limited (CIDCO) responsible for any legal action taken against me. I will not claim any entitlement based on incorrect information, and I shall not raise any objections regarding disqualification or cancellation of any benefits.

The above statement is true and verified on this date _____ at Navi Mumbai

Signature

Date:

Name of the Applicant _____

FORM G: Self-Declaration
(For Spouse Who is Not Employed)

I, Shri/Smt. _____, age _____ years, resident of _____,
occupation _____, hereby truthfully declare that:

My Wife/Husband/Shri/Smt. _____, age _____ years, is not employed in any
job nor engaged in any business. Therefore, he/she does not have any source of income for the
financial year 2024-2025.

I hereby declare that the following are the members of my family:

Sr. No.	Names	Relation	Income from Employment/ Occupation

The information provided above is true and correct to the best of my knowledge.

I hereby declare that, if any of the information provided is found to be false or misleading, I will be
subject to legal action, and I will not claim any rights or compensation in this regard.

I have made this declaration today, on _____ at Navi Mumbai, in good faith.

Signature

Date:

Name of the Applicant: _____

Artistic Impression



91 99308 70000

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