

CIDCO MEGA HOUSING SCHEME





₹2.5 Lakhs Subsidy available under PMAY for EWS Category

INFORMATION BOOKLET-OCTOBER 2024

Visit https://cidcohomes.com

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.

Apart from being the world's largest Mega Housing Scheme, it has a unique distinction: most 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 THE CHAIRMAN

CIDCO has once again presented a Mass Housing Scheme of 26,000 tenements to fulfill the dream of a home of common citizens. This will undoubtedly double the joy of citizens during the festive season of Dussehra and Diwali. This Mass Housing Scheme has been announced under the name "My Preferred CIDCO Home." As its name suggests, applicants will have the option to select their order of preferences for tenements. The tenements have been made available in Kharghar, Khandeshwar Railway Station area, Mansarovar, Panvel, Taloja, and Ulwe Node in Navi Mumbai for the Economically Weaker Section (EWS) and Lower Income Group (LIG).

Since its inception, CIDCO has focused on providing affordable housing to citizens from various economic strata. CIDCO has built more than 1,50,000 housing units in Navi Mumbai till date, and thus fulfilled the dream of home of millions of families. The secret behind the success of CIDCO's housing schemes lies in affordable rates, quality construction, and housing complexes equipped with all amenities.

Under the Pradhan Mantri Awas Yojana, CIDCO is constructing 67,000 houses, of which 26,000 homes have been made available in the first phase. The key projects like Navi Mumbai International Airport, NAINA city, etc., being developed by CIDCO, will significantly boost the development of Navi Mumbai. Also, the city has got an excellent connectivity. Through this Mass Housing Scheme, citizens got an opportunity to buy a home in this world-class city. Therefore, more and more citizens should take advantage of this opportunity.

Shri Sanjay Shirsat

Chairman, CIDCO



MESSAGE FROM VICE CHAIRMAN & MANAGING DIRECTOR

CIDCO has launched a Mass Housing Scheme of 26,000 tenements on 11th October, 2024 on the eve of Dussehra. Under the Pradhan Mantri Awas Yojana Scheme, CIDCO has undertaken the construction of 67,000 houses (tenements) across various nodes of Navi Mumbai. In the first phase, a housing scheme named "My Preferred CIDCO Home" has been announced for 26,000 tenements. These tenements have been made available for citizens from the Economically Weaker Section (EWS) and Lower Income Group (LIG) in Kharghar, Khandeshwar Railway Station Area, Mansarovar, Panvel, Taloja, and Ulwe node in Navi Mumbai. As per its name, the scheme will allow the applicants the option to select their order of preferences for the tenements.

CIDCO has always been at the forefront for providing affordable homes for different income groups. CIDCO is on fast-track towards achieving the goal of houses set under the PMAY, enabling quick availability of homes to the common citizens. The transparent online application process has further enhanced the credibility of CIDCO's housing schemes.

This Mass Housing Scheme has three phases. In the first phase, applicants will register and submit the documents; in the second phase, they will pay the booking amount and give their order of preferences for the tenements; and in the third phase, the lottery process will be conducted. This ensures that applicants can easily complete their registration process. This scheme offers an opportunity to buy a home in Navi Mumbai, a city well-equipped with infrastructure. Therefore, more and more citizens should take advantage of this scheme.

Shri Vijay Singhal

Vice Chairman & Managing Director, CIDCO

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CIDCO MEGA HOUSING SCHEME OCTOBER 2024 PROJECT DETAILS

Sr. No.	Location	Туре	Carpet Area	No. of Towers	Price
1	Kharghar (E)-Taloja, Sector-28	EWS	322	11	₹25.1 lakhs
2	Kharghar (E)-Taloja, Sector-39	EWS	322	25	₹26.1 lakhs
3	Kharghar Bus Depot	EWS	322	10	₹48.3 lakhs
4	Kharkopar 2A	EWS	322	3	₹38.6 lakhs
5	Kharkopar 2B	EWS	322	3	₹38.6 lakhs
6	Kalamboli Bus Depot	EWS	322	8	₹41.9 lakhs
7	Bamandongari	EWS	322	43	₹31.9 lakhs
8	Kharghar (E)-Taloja, Sector-37	LIG A	398	4	₹34.2 lakhs
9	Kharghar (E)-Taloja, Sector-37	LIG B	540	4	₹46.4 lakhs
10	Panvel (W) Bus Terminus	LIG	322	2	₹45.1 lakhs
11	Kharghar Bus Terminus	LIG	322	2	₹48.3 lakhs
12	Mansarovar Railway Station	LIG	322	11	₹41.9 lakhs
13	Khandeshwar Railway Station	LIG	322	17	₹46.7 lakhs
14	Kharkopar-Plot 3, Sector 16-A	LIG	322	19	₹40.3 lakhs
15	Vashi Truck Terminal	LIG	322	15	₹74.1 lakhs
16	Kharghar Station	LIG B	540	17	₹97.2 lakhs

Floor rise @ ₹ 10/- per sq. ft. per floor from 6th floor and above is applicable for LIG category.

PROJECT DETAILS - MAHARERA

Kharghar (E) Taloja, Sector - 28



P52000028287

Kharghar (E) Taloja, Sector - 39



P52000045446

Kharghar Bus Depot



P52000028196

Kharkopar 2A



P52000033704

Kharkopar 2B



P52000033705

Kalamboli Bus Depot



P52000028183

Bamandongri



P52000028209

Kharghar (E) 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



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 upto ₹ 6 lakhs, comes under
 EWS category.
- II. Applicant must be 18+ years of age at the time of registration.
- III. Applicant or his/her spouse and unmarried children should not have a Pucca
 House in India
- IV. 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.

2. Lower Income Group (LIG)

- Applicant whose annual family income is more than Rs. 6 lakhs, comes under LIG category.
- II. Applicant must be 18+ years of age at the time of registration.
- III. Applicant or his/her spouse and unmarried children should not have a House in Navi Mumbai
- IV. Applicant must be a residence of Maharashtra State for 15+ years.

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 upto ₹ 600,000/-(Rupees Six Lakhs only) – 'Family Annual Income' implies that the annual income of the applicant and his/her spouse combined calculated for the preceding 12 consecutive months.
- b. For LIG, the applicants' annual family income should be more than ₹ 6 lakhs(Rupees Six Lakhs only). There is no income limit for LIG category.

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.), below documents would be required:
 - Detailed Income Tax Return for Financial Year 2023-2024 of all family members (only the 1st page won't be considered), or
 - 2. Income certificate issued by Tehsildar of last 3 Financial Year, or
 - 3. Preceding 12 months' salary slip, or
 - 4. Income certificate of the employer, or
 - 5. Scanned copy of bank statements wherein the salary is credited from the employer in regular intervals
 - 6. In case the co-applicant is not earning, then an undertaking would be required. (refer Form G)

2. Based on House Possession of PUCCA house.

- EWS category Applicant or his/her spouse and unmarried children should not have a Pucca House in India
- LIG category Applicant or his/her spouse and unmarried children should not have a House in Navi Mumbai
- **3. Domicile certificate (for both, EWS and LIG Category):** Applicant must have resided for at least 15 years in any part of Maharashtra state. A domicile certificate is required to be produced. In case the domicile certificate is old, applicant will have to get it renewed with barcode (excluding ex-servicemen).

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

a. Statutory Reserved Category:

Schedule Caste	11.0%
Schedule Tribes	6.0%
Notified	1.5%
Denotified Tribes	1.5%

A caste certificate and a caste validity certificate should be submitted in the appropriate format.

- b. Divyang (Physically Handicapped) 5% reservation.
- Non-Statutory Category (if applicable):
 The non-statutory reservations under CIDCO's Mega Housing Scheme stand as below:

	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

For married applicants, it is mandatory to have the co-applicant as a spouse. If the male applicant is unmarried, the mother may be a co-applicant. If the first applicant is female, then a co-applicant is optional. Please note, an affidavit will be required if the 1st applicant is single/unmarried.

a. For the EWS category

- I. 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.
- II. 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.
- III. 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 reserved category applicants, the tenements shall be transferable after 5 years, to a person/s from the same reservation categories ONLY, with the prior written permission of the Corporation and after payment of applicable fees at the time of transfer.
- IV. It may be noted that applications made in the wrong/false name and applicants 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 reserved category, the tenements shall be transferable after 3 years, to a person from the same 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 consider before execution of Agreement to sale the request of the allottee to include the name of spouse as the joint owner of the apartment so allotted, provided the apartment owner pays to CIDCO the administrative charges of ₹ 5,000/- and submits the documents required thereto.

d.Other Conditions:

- I. The pricing of apartments may increase and prevailing rates in the prevailing Financial Year will be made applicable for the allottees.
- II. Floor rise @ ₹ 10/- per sq. ft. per floor from 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 this 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, 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 reserved category i.e. Scheduled Caste (SC), Scheduled Tribe (ST), Denotified Tribes (DT) and Nomadic Tribes (NT) shall compulsorily submit a photo copy of Caste validity certificate for determination of eligibility within 3 months from date of Lottery draw. The Letter of Allotment will not be given without caste validity certificate to the successful applicants from reserved categories.
- 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 respective Municipal Corporation/
 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.

XI. 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.
- XII. 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.
- XIII. 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.
- XIV. 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.
- XV. Transfer of rights and benefits to the legal heir:
 - In case of death of an Allottee, it will be the sole responsibility of the legalheir 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.
 - b. 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.





- Online Registration window will open for 30 days
- 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.
- 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 in 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 after 5 days from the day of addressing all the objections received.
- 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 within 7-10 working days.
- In case the applicant is unsuccessful in all the 3 lottery rounds, the corporation
 (CIDCO) will randomly allot a tenement based on the availability of the
 tenements. In such a case, the applicant needs to submit their consent. In case
 the allotted tenement is not consented in 15 days, The Corporation will cancel
 the allotment and refund the Booking amount.
- Booking amount will be refunded to the customers within 30 days who are unsuccessful in the lottery process.
- If the applicant cancels the tenement or the confirmation amount is not paid
 after the issue of letter, the LOI will be cancelled, and the booking amount will
 be refunded with a deduction of ₹ 5,000/- as administrative charges.
- Successful applicants need 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) after the Letter Of Intent (LOI) is issued. Allotment letter
 will be issued after the payment of Confirmation Amount. Confirmation
 amount to be paid after successful verification and acceptance of submitted
 documents.
- Winners will be asked to pay the remaining amount as per the schedule given in LOI.
- Documentation verification for the winners will be announced and successfully verified customers will be issued Allotment Letter with payment plan on registration applicant portal.
- 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.

ONLINE REGISTRATION (E-KYC) PROCESS:

Applicants can apply online through the website "https://cidcohomes.com" or through the mobile app 'CIDCO HOMES'.

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)
- Mobile number (AADHAAR Card linked)
- Email ID
- Co-applicant's detail (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: 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 whats app 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 and its validity certificate from 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
- b. 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)
- 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.) 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 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 and Form D: Declaration for Journalists

- Religious minority School leaving certificate and Form E: Notarized affidavit of being under a religious minority
- Project Affected Person from Maharashtra only PAP certificate issued by Metro center/concerned department, award copy & 7/12 extract and affidavit of PAP family tree(vanshaval)
- Ex-servicemen including paramilitary forces (Army, Navy, Air Force, BSF, CISF, ITBP, NSG, Assam Rifles, PMF, CRPF & SSB) & their dependents ID card of ex-servicemen/service document book/certificate issued from district military board/concerned defense authorities. (Army, Navy, Air Force, BSF, CISF, ITBP, NSG, Assam Rifles, PMF, CRPF & SSB) & their dependents.
- Mathadi kamgar Mathadi board certificate (MMR region only)

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 notarized affidavits under the applied category must be uploaded
- Caste Validity certificate must be submitted before signing of agreement.

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 ₹236/(with GST) which is including GST. (please note, the Application fee is non-refundable)

The payment has to 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 and submits 15 preferences.
- Understanding the distribution of 15 preferences:
 - 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 1 project location with the tower number and floor number.
 - e. In each project location, applicant can give a maximum of 3 preferences.
 - 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. Selection of 1 preference in each set is mandatory.
 - H. If the applicants successful in the 1st round of lottery, then their application will not be considered for 2nd and 3rd round.
 - I. If the applicant is unsuccessful in round 1, automatically the system will consider the applicant for subsequent round of lotteries.
- 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/-
- An applicant has an option to seek help for home loan, if the applicant wishes to.
 This can be done by selecting "YES" on payment page.

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 to select applicants from all categories based on their preferences.
- Once the customer is selected, their 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 into 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 corporation
 (CIDCO) will randomly allot a tenement based on the availability of the tenements. In
 such a case, the applicant needs to submit their consent. In case the allotted
 tenement is not consented in 15 days, The Corporation will cancel the allotment and
 refund the Booking amount.
- If the applicant cancels the tenement or the confirmation amount is not paid
 after the issue of letter, the LOI will be cancelled, and the booking amount will
 be refunded with a deduction of ₹ 5,000/- as administrative charges.
- Successful applicants need 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) after the Letter Of Intent (LOI) is issued. Allotment letter will be
 issued after the payment of Confirmation Amount. Confirmation amount to be paid
 after successful verification and acceptance of submitted documents.

PAYMENT TERMS AND CONDITIONS

- Payment details will be given in the Allotment Letter.
- Payment of instalments:
 - a. Excluding the booking 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 instalment 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.
- 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 instalments paid, 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 @ Rs.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				
	- 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.)			
Mandatory for all applicants	1. Detailed Income Tax Return for Financial Year 2023-2024 of all family members (only the 1st page won't be considered), or 2. Income certificate issued by Tehsildar of last 3 Financial Year, or 3. Preceding 12 months' salary slip, or 4. Income certificate of the employer, or 5. Scanned copy of bank statements wherein the salary is credited from the employer in regular intervals 6. 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)			
In addition to above				

In addition to above				
Category A - EWS	- Form A: Affidavit - 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	Form B: Affidavit - Applicant or his/her spouse and unmarried children should not have a House in Navi Mumbai			
Sub-category A - Statutory				
SC/ST/NT/DT	- Caste Certificate issued by competent authority. (if applicable) - Caste Validity Certificate issued by competent authority. (if applicable)			

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)			

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 CIDCO PRO			
Religious Minority	Affidavit E: Declaration as of Religious Minority			
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	I Card / Service document/ Certificate issued from District Military Board/ related authorities			
Mathadi Kamgar	Mathadi board certificate (MMR region)			

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 **T100/- by notarization on stamp paper - Non-Judicial Stamp Paper - Affidavit

I/We A	Applicant Mr./Mr	´S				age	years, currently
residir	ng address at					an	ad assessed to
Incom	e Tax under Peri	manent Accoun	t Numl	ber (PA	N)		
	, .	the tenement fo nembers are as	•	•		Pradhan Mantri Av	was Yojana. I
Sr. No.	Names of members	Relationship with the applicant	Sex	Age	AADHAAR & Pan No Number	Identity card (others)	Identity card number (others)
2023-2 I/we fu I/We fu I/We fu I/We fu I/We fu I/We fu I declo	24 is less than ₹ urther state that /De-notified Triburther certify that urther certify that urther declare that above-mentione	6,00,000/- (Ruper at I/we belong the sest of the above-ment of the above-ment of the above of th	ees Six to Ge ically F d for a entione pe resp nd sha ojection	lakh or neral/S Handica It least it ed inform ponsible Il not in n whats It to be f	nly). Icheduled Ca apped Person I5 years in any mation is true e for any act appose any liak soever to cand	tion taken in futu pility on CIDCO. celling the allotm	Tribes/Nomadic opropriate one). shtra state. ure if the above ent of the house
Applic	ant's Signature/	Thumbprint				Date:	
						Place:	
Signat	ture/Stamp of N	otary					

FORM B: for LIG - Lower Income Group applicants ₹100/- by notarization on stamp paper - Non-Judicial Stamp Paper - Affidavit

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 inco	ome by all for the financial year 2023-24 is
more than ₹ 6,00,001/- (Rupees Six Lakhs Only)	
I/We further certify that the above mentioned information I declare that I am applying through General/Sched Tribes/De-notified Tribes/Blind or Physically Handicapped I declare that neither myself nor my spouse has any house my wife/husband are members of any Navi Mumbai Cocertify that the above-mentioned information is true and I/We hereby declare that I/we shall be responsible for information is found to be incorrect and shall not impose I/We hereby declare that I/we have no objection whatso house if the above-mentioned information is found to be I declare that I have understood the said scheme and I soff CIDCO in this regard.	duled Castes/Scheduled Tribes/Nomadic d Persons. (Specify the appropriate one). se in Navi Mumbai. Also, neither myself nor Cooperative Housing Society. I/We further d correct. The any action taken in future if the above the any liability on CIDCO. The operative Housing Society is a correct.
Applicant's Signature/ Thumbprint	Date:
	Place:
Signature/Stamp of Notary	

FORM C: A Certificate for being a Maharashtra State Government Officer / Employee – on establishment letterhead

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 M	Maharashtra State Government
employee/CIDCO employee and his/her date of appointment is	s He/she is
currently working asin the department of	·································
Applicant's Signature/ Thumbprint	Date:
Signature/Stamp of Notary	Place:

FORM D: for Journalists in the State of Maharashtra

I/We, the applicant(s), Mr./Ms	, aged years,			
residing at,ho	lding PAN/Aadhaar Card			
Number, am/are an income taxpayer(s).			
I am included in the Journalist category as per annexture II, ar	nd am associated with			
(Specify the designation) in a weekly/mo	onthly			
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:			
Signature/Stamp of Notary	Place:			

ANNEXURE II

पत्रकारांना 'पत्रकार प्रमाणपत्र' देण्यासाठी निकष/ नियमावली

- 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 (१०% / ५%) सदनिका घेतलेली नाही असे पत्रकार.
- वृत्त वाहिन्यांच्या संपादकीय विभागात कार्यरत व्यक्ती ज्यांचा संबंध पत्रकारितेशी 3) येतो अशा खालील पदांवर संपादकीय विभागात कार्यरत कर्मचाऱ्यांचा समावेश ' पत्रकार' म्हणून करण्यात येईल- १ वरिष्ठ कार्यकारी संपादक (Senior Executive Editor), २ कार्यकारी संपादक (Executive Editor), ३ सहाय्यक संपादक (Assistant Editor), ४ वृत्त संपादक (News Editor), ५ सहाय्यक संपादक (Associate Editor), 6 वरिष्ठ निर्माता (Senior Producer), 7 निर्माता (Producer), ८ सहयोगी निर्माता (Associate Producer), ९ सहाय्यक निर्माता (Assistant Producer), 10 आशय निर्माता (Content Producer), 11 प्रतिनिधी (Correspondent), 12 बातमीदार / वार्ताहर (Reporter), 13 कॅमेरामन (व्हिडिओ जर्नालिस्ट), 14 वरिष्ठ संपादक (Senior Editor), 15 वृत्तनिवेदक (Anchor) 16 विशेष प्रतिनिधी Correspondent), 17 वंरिष्ठ 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, वार्ताकन क्षेत्र वगळता व्हिडिओ एडिटर, मेकअप आर्टीस्ट, 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 २४ तास वृत्त प्रसारण करणाऱ्या असाव्यात.
- 5) तसेच यापूर्वी म्हाडाने पत्रकार प्रवर्गामध्ये कुणाचा समावेश होतो याबाबत महाराष्ट्र गृहनिर्माण व क्षेत्रविकास (जिमनीची विल्हेवाट) नियम, 1981 मधील नियम (जी) मध्ये नमूद पूर्वीच्या खालील नमूद बाबींचाही (अर्जदार व्यक्ती वर्तमानपत्राच्या आस्थापनेवरील अथवा वर्तमानपत्राशी संबंधित असावी. संपादक, लिंडर रायटर, वृत्त संपादक, वृत्त लेखक, वार्ताहर, व्यंगचित्रकार, वृत्त छायाचित्रकार, मुद्रीत तपासणीस यांचा तसेच जी व्यक्ती नियमित प्रख्यात साप्ताहिक, मासिक वा नियतकालिकांमधील मुक्त पत्रकार) या गटामध्ये समावेश होतो.
 - 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 करणाच्या बातमीदार / वार्ताहर / प्रतिनिधीने सोडतीत विजेता ठरल्यानंतर गेल्या ६ महिन्यातील श्रेयनामावलीची किमान ०५ कात्रणे (By line clippings) मूळ प्रत सादर करणे आवश्यक आहे.

FORM E: for Religious Minority category applicants ₹100/- by notarization on stamp paper - Non-Judicial Stamp Paper - Affidavit

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 below Muslim/Sikh/Christian/Buddhist/Parsi/Jain notified as a religious m Government's National Commission for Minorities Act – 1992 Gazette Part	inority in the	• ,		
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:			
Signature/Stamp of Notary	Place:			

FORM F: for Unmarried/Single Applicants ₹100/- by notarization on stamp paper - Non-Judicial Stamp Paper - Affidavit

the applicant Mr./Miss	_ageyears,			
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	, , ,			
Tor the benefit of a fleade and of the fraundin Manar Made rejains				
I have applied under the LIG Category				
I hereby declare that the information provided by me is true and correct	· ·			
knowledge and understanding. I am solely responsible for any legal action information provided is found to be false. I have provided this information	,			
undue pressure, and I solemnly swear to its accuracy. If found false, I shall				
under sections 199, 200, and 193 (2) of the Indian Penal Code/ Relevant Cl	auses 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:			
Signature/Stamp of Notary	Place:			

FORM G: Self-Declaration (For, applicant who is not being employed/engaged in any business)

I, Mr./Mrs	, age	e years, oc	cupation,				
resident	of, hereby soler	, 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 2023-2024.						
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 if the information provided is found to be false in the future, 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	nature Date:		Date:				
Name:							

FORM G: Self-Declaration (For applicant/co-applicant - whose spouse is not employed)

i, Shri/Sr	nt years,	resident of				
occupat	ion, hereby truthfully de	clare that:				
My Wife/	My Wife/Husband, Shri/Smt, age years, is not employed in any					
job nor e	engaged in any business. Therefore, he/she de	oes not have an	y source of income for the			
financial	year 2023-2024.					
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.						
Signatur			Data			
signatur	5		Date:			
Name:						





Visit https://cidcohomes.com Q

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