

CIDCO MEGA HOUSING SCHEME



**₹2.5 Lakhs Subsidy available
under PMAY for EWS Category**

**ONLINE REGISTRATION
INFORMATION BOOKLET 2024**

Visit <https://cidcohomes.com> 



Shri Eknath Shinde

Hon'ble Chief Minister
Maharashtra State



Shri Devendra Fadnavis

Hon'ble Dy. Chief Minister
Maharashtra State



Shri Ajit Pawar

Hon'ble Dy. Chief Minister
Maharashtra State



Shri Sanjay Sirsat

Hon'ble Dy. Chairman,
CIDCO Maharashtra



Shri Vijay Singhal

Hon'ble Vice Chairman &
Managing Director, CIDCO



Shri Aseem Kumar Gupta

Hon'ble Principal Secretary,
(Ud-I)



Shri Dilip Dhole

Hon'ble Joint Managing Director,
CIDCO



Shri Shantanu Goel

Hon'ble Joint Managing Director,
CIDCO



Shri. Ganesh Deshmukh

Hon'ble Joint Managing Director

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MESSAGE FROM THE CHAIRMAN

CIDCO, which has a glorious tradition of building the dream houses for the common people, is taking a new step in the housing sector. Today, I am very happy to launch 'MY PREFERRED CIDCO HOME' mega housing scheme of 67000 houses, the highest ever. Out of these 67000, currently we are opening about 26000 homes for possession. Under the visionary leadership of The Prime Minister of India, Hon'ble Shri Narendra Modi, and with the support of a substantial grant from the Government to provide a house to everyone, CIDCO is making this mega project.

The main objective of CIDCO is to provide citizens not only a decent home, but also a good lifestyle, safe future, natural environment and proper city planning. That is why CIDCO is being hailed as the leading city in India and the right industrial planning authority. The Mega Housing Scheme aims to not only provide affordable house to the common man but also to involve the economically weaker sections in the stream of advanced and sustainable development of Navi Mumbai. These projects will be near the railway station, metro station and sitting in the main nodal area of Navi Mumbai, which will make the journey of the citizens easier and save their time and money.

Under this project, we assure that the online application process will ensure that applicants are informed about all the stages from Registration to Allotment of their houses in a transparent manner. Moreover, we are ensuring that all applicants get equal opportunity as the process of this draw is quick and reliable.

I am very proud and happy to open this new chapter of CIDCO's Maha Housing Scheme to realize the dream of housing for the common man in this metropolis. I am sure you will all take advantage of this scheme and realize your dream of housing.

Sanjay Sirsat

Chairman, CIDCO Ltd., Maharashtra



MESSAGE FROM VICE CHAIRMAN & MANAGING DIRECTOR

With a goal to provide shelter to thousands and upgrade to a better lifestyle, CIDCO has taken this noble initiative of PMAY housing by the Hon'ble Prime Minister of India – Shri Narendra Modi.

CIDCO implements its Mass Housing Schemes under PMAY through an online method. All the processes, from application to allotment, are carried out online. The online method ensures transparency, an unmediated process, equal opportunity for all applicants, and is user-friendly. The online booklet and informative videos are made available on CIDCO's website to guide applicants through the online application process.

I take pleasure in launching the 'MY PREFERRED CIDCO HOME' scheme for the aspirants to own a house in Navi Mumbai. This scheme gives freedom to the buyers; – who register and apply early, gets the best preferred choice. I wish the best of luck to the interested applicants who wish to participate in the scheme. I certainly assure you that these projects will fulfill your aspirations!

I am extremely delighted to launch the most prestigious housing scheme that will fulfill the aspiration of your 'Own Home'!

Shri Vijay Singhal

Vice Chairman & Managing Director, CIDCO Ltd.

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.

PROJECT DETAILS

CIDCO Mega Housing Scheme: The scheme's distribution across locations is as below:

Sr. No.	Location	MAHARERA No.	Possession Date	Category	Carpet Area	No. of tenements
1	Bamandongri (ULWE)	P52000028209	30/06/2025	EWS	322	1700
2	Kharkopar 2A	P52000033704	31/12/2025	EWS	322	288
3	Kharkopar 2B	P52000033705	31/12/2025	EWS	322	288
4	Kharghar Bus Depot	P52000028196	30/06/2025	EWS	322	1700
5	Kharghar Bus Terminus	P52000028204	30/06/2025	LIG	322	340
6	Khandeshwar Railway Station	P52000028246	30/06/2025	LIG	322	1230
7	Mansarovar Railway Station	P52000030419	31/12/2025	LIG	322	840
8	Panvel (W) Bus Terminus	P52000028195	30/06/2025	LIG	322	172
9	Kalamboli Bus Depot	P52000028183	30/06/2025	EWS	322	1360
10	Taloja Sector - 28	P52000028287	30/06/2025	EWS	322	2185
11	Taloja Sector - 29	P52000028219	30/06/2025	LIG	322	1248
12	Taloja Sector - 29	P52000028219	30/06/2025	LIG-A	398	4436
13	Taloja Sector - 29	P52000028219	30/06/2025	LIG-B	540	2142
14	Taloja Sector - 37	P52000028240	30/06/2025	LIG-A	398	816
15	Taloja Sector - 37	P52000028240	30/06/2025	LIG-B	540	8
16	Taloja Sector - 39	P52000045446	31/12/2025	EWS	322	7509



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

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)

- I. Applicant whose annual family income is upto Rs. 6 lakhs, comes under EWS category.
- II. Applicant must be 18+ years of age at the time of registration.
- III. Applicant must not have home ownership anywhere 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 (this subsidy will be available to the beneficiary once CIDCO receives the funds from the government.), and Rs. 1 lakh from state government.

2. Lower Income Group (LIG)

- I. 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 must not have home ownership anywhere in Navi-Mumbai.
- IV. Applicant must be a residence of Maharashtra State for 15+ years.

ELIGIBILITY CRITERIA

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

- a. For EWS, the applicant's annual family income should be up-to Rs. 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 for the financial year covered i.e., from 01/04/2023 to 31/03/2024. An income certificate issued by the employer or tehsildar or an income tax return or last 12 months salary slips should be submitted as proof of income. The income will be calculated based on basic pay & dearness allowance.
- b. For LIG, the applicants' annual family income should be more than Rs. 6 lakhs (Rupees Six Lakhs only). There is no income limit for LIG category. However, as proof of income, the employer's or tehsildar's income certificate or the income tax return must be submitted.

2. Based on possession of Pucca house,

- a. For the EWS category, the applicant and his/her spouse should not have a pucca house anywhere in India.
- b. For the LIG category, the applicant and his/her spouse and unmarried children should not have a pucca house anywhere in Navi Mumbai.

3. Domicile certificate (for the EWS Category only): 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%
Nomadic Tribes	1.5%
Denotified Tribes	1.5%

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

b. Non-Statutory Category (if applicable):

The non-statutory reservations under CIDCO's Mega Housing Scheme stand as follows:

	EWS	EWS
PAP	5%	2.50%
Mathadi	5%	2.50%
State/ government employee	1%	5%
Ex-servicement	1.50%	1.50%
Religious minority	2.50%	2.50%
Journalist	1%	1%
CIDCO employee	NA	0.50%

General conditions (applicable for both EWS & LIG category)

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.

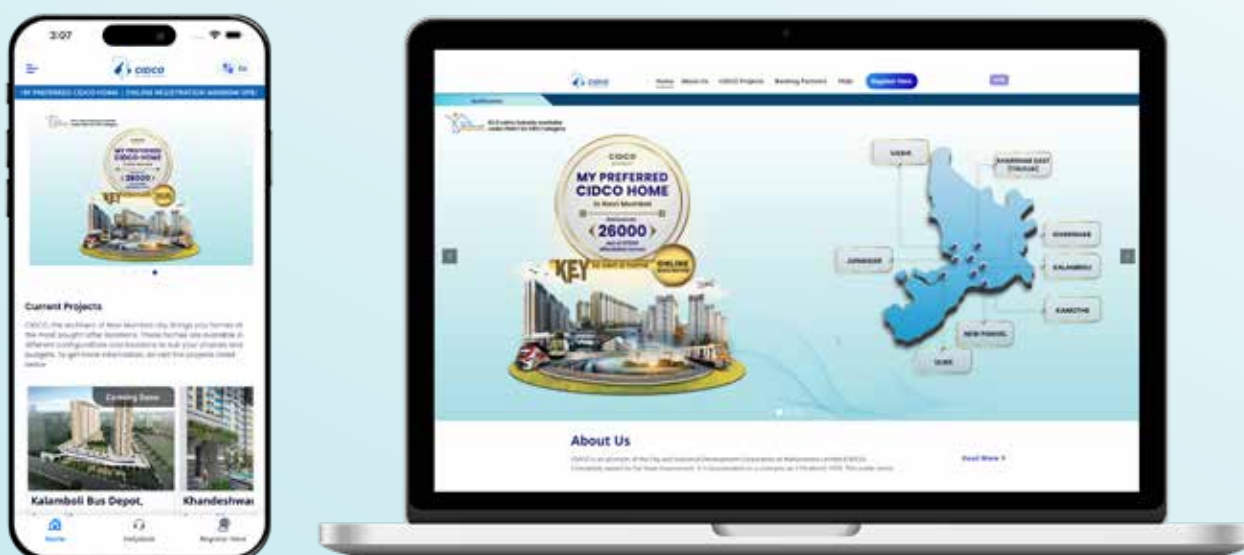
a. For the EWS category who wants to apply for PMAY scheme,

- I. Customer who got the Letter Of Intent (LOI) and want to avail PMAY scheme, must visit to PMAY Cell – Panvel Municipal Corporation . Customer must carry 3 sets of print of AADHAAR card, PAN card, bank passbook, LOI & income proof and register themselves.
- 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 PMAY category.
- III. The unit cannot be sold or transferred for 5 years from the date of possession. 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 possession. For the statutory reservation 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.

APPLICATION/ REGISTRATION PROCESS

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



- Online Registration window will be 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.
- Customer can select their preferred project location, tower number and floor number from the list of projects as mentioned. Customer will get to apply for 3 rounds to select their preferred CIDCO Home and in each round, customer will get to select 5 preferences. In each project location, customer can select maximum of 3 preferences per project.
- Once the preferences are selected, Customer will have to pay the booking amount of ₹ 75,000/- + GST (for EWS category) or ₹ 1,50,000 + GST (for LIG category – 1 BHK preference) or Rs. 2,00,000/- + GST (for LIG category – 2 BHK preference).
- Payment of booking amount and preference selection window will be open for 15 days.

- After closure of booking amount window, a draft list of the eligible customers will be published. Customers who are not listed in the published draft list can raise any objection within 7 days from the day of list published.
- 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.
- Lottery will happen on the published date and winners will be announced.
- List of successful applicants' will be displayed on CIDCO website and Letter Of Intent (LOI) will be issued to successful winners.
- Booking amount will be refunded to the customers within 30 days who are unsuccessful in the lottery process.
- Winners will be asked to pay the remaining booking amount which will be equivalent to the initial booking amount as per their category and preferences.
- Documentation verification for the winners will be announced and successfully verified customers will be issued Allotment Letter with payment plan on registration portal.
- After successful completion of all installments, agreement process will be initiated.
- Once the agreement process is completed, possession of home process is initiated.
- On possession date the key is handed over to the home buyers.

ONLINE REGISTRATION PROCEDURE

Applicants can apply online through the website “<https://www.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
- Applicant & co-applicants’ photo

Process:

Step 1: Applicants sign-up

- Register on the website (www.cidcohomes.com).
- Enter the full name, AADHAAR Number, and Permanent Account Number (PAN).
- Verification OTP will be sent to the mobile number linked to AADHAAR number.

Step 2: KYC verification

- Enter the AADHAAR number and verify by entering the OTP.
- Enter the PAN details and verify them.
- Enter your mobile number and the active email ID.

Step 3: Applicant Details

- Select EWS or LIG category.
- Enter the personal and co-applicant details. (For married male applicants, it is compulsory to provide co-applicants' details with his/her KYC – AADHAAR and PAN verification)
- 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. Non-Statutory Category: Valid certificate from the authority.

- State Government/ CIDCO 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. Note: CIDCO employees can't apply for the EWS category. They can only apply in LIG category
- Journalist – certificate issued by DGIPR 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)
- Divyang (physically handicapped) – Divyang certificate issued by a District Civil Surgeon or concerned medical board/Govt. (blindness, low vision, leprosy cured, hearing impaired, locomotor disability, mental retardation, autism, mental illness, specific learning disability, intellectual disability). Medical Authorities (Minimum disability should be 40% for eligibility.)

- Ex-Servicemen, dependents and paramilitary force employees (Army, Navy, Air Force, BSF, CISF, ITBP, NSG, Assam Rifles, PMF & 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 & SSB) & their dependents.
- Mathadi kamgar – Mathadi board certificate (MMR region only)

Step 4: Document Upload: –

- Applicant must upload the required mandatory self-attested documents & notarized affidavits under the applied category.
- Self-attested copies of PAN card, AADHAAR card (both sides), PMAY registration receipt, Caste Certificate (bar-coded) and affidavits, as applicable.
- Caste validation certificate which 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 ₹ 250/- (please note, the Application fee is non-refundable)

The payment has to be made online through a payment gateway.

a. 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.

b. Please note that after the payment of the application processing fee, the applicant will not have the opportunity to amend the application form.

ANNEXURE I (Documents)

CIDCO Mega Housing Scheme: The scheme's distribution across locations is as below:

Mandatory for all customer	- Applicant AADHAAR Card - Applicant PAN Card - Co-applicants' AADHAAR Card (if applicable) - Co-applicants' PAN Card (if applicable)
In addition to above	
Category A - EWS (PMAY)	Form A: Affidavit - Income, No Pucca House in India, Caste & Domicile certificate (Excluding Ex-Servicemen)
Category B - LIG/LIG-A/LIG-B	Form B: Affidavit - Income, No Pucca House in Navi Mumbai & Caste certificate
Sub-category A - Statutory	
SC/ ST/ NT/ DT	- Caste Certificate - Caste Validity Certificate
Sub-category B - Non-statutory	
Serving State Government employees / local bodies / State public sector/ CIDCO employees (Minimum 5 years of service in the organization)	Form C: On the letter head of Government Establishment/ Employee Identity card
Journalists of Maharashtra	Form D: Declaration for journalists and certificate issued by DGIPR
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
Divyang	Doctors from the government hospital will issue a certificate of 40% disability - Blindness, Low vision, leprosy, hearing Impaired, Locomotor Disability, Mental Retardation, Autism, Mental Illness, Specific Learning Disability, Intellectual Disability
Ex-Servicemen & their dependents and PMF (Para Military Forces)	I Card / Service document/ Certificate issued from District Military Board/ related authorities
Mathadi Kamgar	APMC Certificate (Navi Mumbai / Thane / Mumbai)

FORMS / AFFIDAVITS

FORM A: for EWS – Economically Weaker Section applicants

₹200/- by notarization on stamp paper – Non-Judicial Stamp Paper – Affidavit

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

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 2023-24 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:

Signature/Stamp of Notary

FORM B: for LIG – Lower Income Group applicants

Rs.200/- 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)/AADHAAR card Number . _____

I am employed in _____ (name of establishment) and working in the _____ department. My annual family income 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 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 has 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:

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)/AADHAAR card Number . _____
is/are working in this Department as a permanent Maharashtra State Government employee
and his/her date of appointment is _____. He/she is currently working as
_____in the department of _____.

Signature/ Seal of Authorized Government Officer

Date:
Place:

FORM D: for journalists in Maharashtra area

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

I am working as a journalist in the Maharashtra area, and I am fully aware that it is mandatory to submit the certificate issued by the Directorate General of Information and Public Relations (DGIPR)/ CIDCO and a photocopy of my identity card.

I am included in the category of Editor/Leader Writer/News Editor, News Writer, Copy Tester, Correspondent, Cartoonist/News Photographer, Print Examiner / Freelance Journalist in a prominent weekly / magazine or periodical in or associated with a newspaper establishment.

Also, I am not included in this group of employees of newspaper management and administration department as well as employees working as supervisors, employees working in management nature.

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.

Signature: _____

Date:
Place:

Applicant's Name: _____

Form E: for Religious Minority category applicants

₹200/- 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)/AADHAAR card

Number _____

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.

Signature: _____

Date:

Place:

Applicant's Name: _____



91 99308 70000

Visit

<https://cidcohomes.com>



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