

CIDCO MEGA HOUSING SCHEME





₹2.5 Lakhs Subsidy available under PMAY for EWS Category

ONLINE REGISTRATION (e-KYC)
INFORMATION BOOKLET-OCTOBER 2024

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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.

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STATE OF TENEMENTS FOR OCT 24 CIDCO LAUNCH SCHEME

Sr. No.	Node	Tenement type	Carpet Area of Tenements (sq.ft.)
1	Taloja, Sector-28	EWS	322
2	Taloja, Sector-39	EWS	322
3	Kharghar Bus Depot	EWS	322
4	Kharkopar 2A	EWS	322
5	Kharkopar 2B	EWS	322
6	Kalamboli Bus Depot	EWS	322
7	Bamandongari	EWS	322
8	Taloja, Sector-37	LIG A	398
9	Taloja, Sector-37	LIG B	540
10	Panvel (W) Bus Terminus	LIG	322
11	Kharghar Bus Terminus	LIG	322
12	Mansarovar Railway Station	LIG	322
13	Khandeshwar Railway Station	LIG	322
14	Kharkopar, Sector 16-A	LIG	322
15	Vashi Truck Terminal	LIG	322
16	Kharghar Station	LIG B	540

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 Rs. 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. Rs. 1.5 lakhs from central government and Rs. 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 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.
- 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:
 - 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 wherein the TAN and PAN of the employer must be mentioned, or
 - 4. Income certificate of the employer wherein the TAN and PAN of the employer must be mentioned)

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%	2.50%
Mathadi	5%	2.50%
State/Central Government employee	1%	0.50%
Ex-servicemen	1.50	1.50%
Religious minority	2.50%	2.50%
Journalist	1%	1%
CIDCO employee	NA	0.50%

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 lst 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 09/12/2024. 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.

ANNEXURE I (Documents)

Mandatory for all applicants	 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.) 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 wherein the TAN and PAN of the employer must be mentioned, or 4. Income certificate of the employer wherein the TAN and PAN of the employer must be mentioned)
	must be mentioned) - Co-applicants' AADHAAR Card (if applicable) - Co-applicants' PAN Card (if applicable)

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 serving staff from Service and 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 Caste Certificate and Domicile Certificate)





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