

MI-1
REFIN

Please Tick

Saving A/C No 39226118849 Branch FILE No. 41002331616

CIF NO. : _____ Tie up no (if applicable) _____

LOS Reference No. _____ PAL/Take Over/NEW/Resale/Top up _____

Applicant Name : Suraj Kumar D. Pandey - 85984014705

Co-Applicant Name : Shubha Kumari - 90962424459

Contract (Resi.) : _____ Mobile : _____

Loan Amount : 24 Lac Tenure : 360 month

Interest Rate : 8.40% EMI : _____

Loan Type : H.L (CIDCO Loan) SBI LIFE _____

Hsg. Loan _____ Maxgain _____

Realty _____ Home Top up _____

Property Location : VIWE

Property Cost : 30 Lac

Name of Developer / Vendor : _____

RBO - ZONE - Branch : VIWE PL (Code No) 18108

Contact Person : Hindurao Shinde Mobile No. 9322522291

Name of RACPC Co-ordinator along with Mob No: _____

	DATE	JTR verification	DATE
SEARCH - 1	N/A	RESIDENCE VERIFICATION	
SEARCH - 2	NA	OFFICE VERIFICATION	
VALUATION - 1		SITE INSPECTION	
VALUATION - 2			

HLST / MPST / BM / FS / along with Mob No _____



RASMECCC - PANVEL
Sharda Terrace, Plot No. 55,
Sector 11, CBD Belapur,
Navi Mumbai 400 614

HL TO BE PARKED AT _____ BRANCH

CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LIMITED

Allotment Letter - Mass Housing Scheme

Reference No. 10027055
Customer No: 30546391

Date : 07/02/2024

To,
SURAJ KUMAR DAYANAND PANDEY,
SHUBHA KUMARI,
SAI POORANA FLAT NO 301 PLOT NO 54 NEAR MASJID SEC,
19 ULWE,
Raigad-410206.
Contact No. 9969579969
Email: SURAJDAYANANDPANDEY10@GMAIL.COM

Subject: Allotment of Apartment in Mass Housing Scheme, (EWS) Sector-6, Plot No-2, Ulwe, Navi Mumbai. Reservation for General category.

Dear Sir/Madam,

With reference to your application No. **2230001222**

We are pleased to allot you the following apartment, subject to the terms & conditions annexed herewith.

A. DETAILS OF APARTMENT ALLOTTED:

Building No.	Floor No.	Apartment No.	RERA Carpet Area sq.mt
EA01	6th floor	4	27.24

B. PRICE OF APARTMENT

Sale Price (Rs) (A)	Incidental Charges (Rs) (B)	Total (Rs) (A+B)	EMD Received (Rs)	Sale Price Balance Amount (Rs)
2,950,000.00	22,057.88	2,972,057.88	75,000.00	2,897,057.88

Note: The above Sale price is tentative and may increase as per the provision of the NMDL(A)R, 2008.



Marketing Manager - II
Raigad Bhavan, 3rd Floor,
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Navi Mumbai 400614.
Tel. 02267121016/80/81.

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C. INCIDENTAL & DOCUMENTATION CHARGES:

Particulars	Amount	CGST(Rs) (0.5%)	SGST(Rs) (0.5%)	Total Amount (Rs) (Inc.Tax)	Due Date
ZPDC	500.00	2.50	2.50	505.00	10.09.2024
ZPWD	14,627.88	73.14	73.14	14,774.16	10.09.2024
ZWCC	1,110.00	5.55	5.55	1,121.10	10.09.2024
ZWDB	6,320.00	31.60	31.60	6,383.20	10.09.2024

- * ZPWD = Power supply network development charges
- * ZWCC = Water connection charges
- * ZWDB = Water distribution betterment charges
- * ZPDC = Documentation charges

D. PAYMENT SCHEDULE

Installment No.	Amount	CGST(Rs) (0.5%)	SGST(Rs) (0.5%)	Total Amount (Rs) (Inc.Tax)	Due Date
EMD	0.00	375.00	375.00	750.00	07.02.2024
BC1	525,000.00	2,625.00	2,625.00	530,250.00	08.04.2024
BC2	525,000.00	2,625.00	2,625.00	530,250.00	09.05.2024
BC3	525,000.00	2,625.00	2,625.00	530,250.00	09.06.2024
BC4	525,000.00	2,625.00	2,625.00	530,250.00	10.07.2024
BC5	525,000.00	2,625.00	2,625.00	530,250.00	10.08.2024
BC6	250,000.00	0.00	0.00	250,000.00	10.09.2024

- * BC = Buyer's Contribution/Installment.
- * BC6 = PMAY Subsidy
- * **PMAY subsidy shall be adjusted against the sale price as and when received from the Government in proportion to the share received.**



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E. OTHER CHARGES:

Particulars	Amount (Rs)	CGST(Rs) (9%)	SGST(Rs) (9%)	Total Amount (Rs) (Inc.Tax)	Due Date
ZMRF	66,466.00	5,981.94	5,981.94	78,429.88	10.09.2024

* ZMRF = Charges M&R(Fixed)

Particulars	Amount (Rs)	Due Date
ZSCF	125.60	10.09.2024
ZSHM	600.00	10.09.2024

* ZSHM = Share Money

* ZSCF = Service Charges (3 Months)

Notes:

- Variation in area & price, if any, shall be acceptable to you.
- If the apartment is allotted under the reserved category, then the transfer will be permitted within the same reserved category only.
- In the event, if society of allottees/occupants getting formed and registered prior to 08/03/2025, then the remaining amount towards 'comprehensive maintenance' available with CIDCO shall be handed over to society. This amount will be calculated after deducting actual amount already paid by CIDCO before actual date of handing over to the society. Further, obligation of making payment towards water and electricity consumption for common areas will be of society allottees/occupants.
- Other terms & conditions of allotment shall be as per Annexures attached herewith.



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ANNEXURE

1) Mode of Payment:

The payment should be made through online mode only by visiting the link provided for Payment under Online payment on CIDCO website <https://cidco.maharashtra.gov.in>. Observance of payment schedule is an essence of the contract.

2) Extension of time:

Payment of Installments: The Corporation may in deserving cases, extend the period determined in the scheme for payment of installments, which **shall not exceed Six Months in all**. For extended period, Delayed Payment Charges at the rate as may be fixed by the Corporation by a general or specific order, shall be payable by the allottee along with next due installment. The Delayed Payment Charges will be at the rate 'Prime Lending Rate' declared by State Bank of India prevailing as on 01st January of every year and it shall be applicable for the entire calendar year.

In case of default in payment of any installment by the allottee the agreement concludes between the Corporation and the allottee of flat shall be liable for termination / cancellation. In the event of termination of the concluded agreement, the Registration Money/ EMD along with 10% of the installment or installments paid shall be forfeited without prejudice to the other rights of the of the Corporation to recover compensation for loss and or damage, if any suffered in consequence of such default.

3) Facility to raise Housing Loan:

Allottee may avail housing loan from the Banks/Financial Institutions empanelled by CIDCO for paying the sale price of the apartment allotted.



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4) Charges for water supply connection and electric connection:

The charges payable for water supply connection and the charges for electric power connection to common services shall be paid by the allottee along with installments. The electric power connection to the apartment allotted to allottee shall be obtained by him/her in his name, by paying necessary charges directly to the MSEDCL, after execution of Agreement to sale and after taking over the possession of the apartment.

5) Payment of Stamp Duty, G.S.T. and Registration Charges:

Allottee shall bear and pay in full the stamp duty and the Registration Charges payable in accordance with the Bombay Stamp Act 1958 on the Agreement to sale to be executed between CIDCO and allottee in respect of the apartment allotted. The allottee shall pay the GST at the rate as may be fixed by Government from time to time on Installments, Miscellaneous Charges, DPC, etc.

6) Transfer:

(i) The Purchaser shall not without the previous permission in writing of the Corporation sale, transfer, assign whole or part with his/her interest in or benefits under this Agreement by way of sale, in favor of any person or persons or part with the possession upto a period of 3(Three) years in case of Low Income Group (LIG) and upto a period of 5(Five) years in case of Economically Weaker Section (EWS) from the date of this agreement to sale. In case of Apartment allotted to SC,ST,NT & DT categories, the Corporation will grant permission to the purchaser from same reservation category to transfer the apartment on such terms and conditions as may be specified by the Corporation from time to time in accordance with the terms & conditions, covenants contained in the Lease Deed to be granted by the Corporation to the said Co-Operative Housing Society. The purchaser hereby agrees to observe all the terms, conditions covenants contained in the Lease Deed to be executed between the Corporation and the Co-operative Housing Society in the housing scheme to be formed, the



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draft of which shall be presented to the purchaser in due course of time.

(ii) After the execution of Agreement to Sale, the Apartment Owner shall not sell, assign, mortgage, underlet, sub-lease or otherwise transfer wholly or partly the apartment sold to him/her or his/her interest therein or shall not part with the possession of the apartment nor shall permit any person to use wholly or partly such apartment without the prior written permission of the Managing Director, CIDCO which permission shall, on specific request in writing of the Apartment Owner be granted on execution of such documents and on payment of Transfer Charges at the rate as may be determined by the Corporation from time to time.

7) Execution of agreement to Sale:

After full and final payment of agreed amount of sale price and other charges, the Allottee shall, within a period of Thirty Days from the date of issue of letter by the Corporation thereof, execute with the Corporation, the Agreement to Sale and shall obtain the possession of the Apartment.

If the Agreement to Sale is not executed and the possession of the apartment is not taken within specified period, allotment of the Apartment shall be liable for termination and the Registration Money/EMD along with 10% + applicable GST of the installments amount paid shall be forfeited without prejudice to the rights of the Corporation to recover compensation for loss or damage, if any suffered in consequence of such default.

Allottee shall use the apartment allotted to him/her for residence and not for any other purpose.



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Manager - II
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MAHARASHTRA LIMITED

Date : 07/02/2024

8) Mortgage of Tenement to Financial Institutes:

The Corporation shall grant the no objection to mortgage allotted tenement under construction to the Financial Institution at any time for the purpose of releasing housing loan. The financial institute shall be from CIDCO empanelled List.

I not sell, assign,
the apartment sold to
of the apartment nor
without the prior written
specific request in
writing and on payment
from time to time.

9) The allottee shall pay stamp duty as per the provision of the Bombay Stamp Act, 1958.

10) Maintenance of the water meter and water supply line within the condominium is the collective responsibility of all the allottees within the condominium. Allottees will have to pay water charges to appropriate authority separately as well as Municipal Taxes to the local authority.

charges, the Allottee
the Corporation thereof,
the possession of the

11) All other terms and conditions mentioned in the Marketing booklet of Mass Housing Scheme or in this allotment letter addressed to the Purchaser/allottee shall form part of the agreement, however in the event of any contradiction or ambiguity in interpretation of the terms of the allotment letter and the agreement, the terms and conditions of the agreement read with the provisions of Navi Mumbai Disposal of Land (Amendment) Regulations 2008, shall prevail. The Allottee shall not take any benefit of grammatical or printing errors which may have occurred and the decision of CIDCO shall be binding on the allottee.

apartment is not taken
termination and the
allments amount paid
recover compensation

All the terms and conditions stipulated in the scheme Booklet, this annexure and proposed agreement are applicable for allotment of this apartment and shall always be binding upon allottee and subsequent transferees.

and not for any other

The Apartment Owner shall not alter or modify or undertake any structural changes to the apartment without permission of the Corporation.



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12) Grant of lease: The allottee shall join in forming and registering a Housing Society under the provisions of the Maharashtra Co-operative Society Act, 1960 thereafter make an application to the Corporation for Grant of lease of said land in favour of the said co-operative housing society. All cost, charges and expenses in connection with formation and registration of Co-operative housing society as well as cost of preparing, stamping and registering the Deed of Lease or any other document or documents required to be executed by the Co-operative housing society or by the purchaser of said apartment shall be borne and paid proportionately by the purchasers of the apartments in the building in the said Co-operative housing society.

ALL THE TERMS & CONDITIONS MENTIONED IN THE NMDL(A)R, 2008 ARE BINDING UPON THE APPLICANT.

Signature valid

ABHIJEET BHIMRAO
RATHOD

Marketing Officer (HSG)