CITY AND INDUSTRIAL DEVELOPMENT CORPORATION (MAHARASHTRA) LIMITED
(CIN-U99999 MH 1970 SGC-014574)

REGD OFFICE:
"Nirmal", 2nd Floor, Nariman Point,
Mumbai 400021.

HEAD OFFICE:
CIDCO Bhavan, CBD Belapur
Navi Mumbai - 400 614
Phone: 00-91-22-6791 8100

GENERAL MANAGER (HOUSING) OFFICE
Raigad Bhavan, 3rd Floor,
CBD Belapur,
Navi Mumbai - 400614
Help Line: 9930870000(8am to 8pm)

Allotment Letter - Mass Housing scheme MH-01/Oct 2024

Application No.- 240101012484 Date: 02.06.2025

Reference No.- 10038028

Customer No. - 30600373

Maha RERA Registration No. - P52000045446

To,
Ms. SALONI SURYAKANT PARAB

(Address): D/O Suryakant Parab, 2/23, sindhudurg bldg., dr. babasaheb ambedkar road, opp. bharatmatacinema, Mumbai Mumbai Maharashtra
Pincode: 400012
Telephone/ Mobile number: 7400339570
Pan Card No.: XXXXXX697K
Aadhar Card No.: XXXXXXXX7186

Sub: Allotment of Flat in "My Preferred CIDCO Home" Scheme MH-01/ Oct2024, Flat No.502, Building No. EB08 , Sector 39, Plot No. 1 , Node:TALOJA, Navi Mumbai. Reservation for General Category. Type: EWS

Sir/ Madam,

1. **Allotment of the said unit**

With reference to your application No. 240101012484.
We are pleased to allot you the following flat, subject to the terms and conditions annexed herewith.

A. DETAILS OF FLAT ALLOTED:

Building No.	Floor no.	Flat no.	RERA Carpet Area (Sq. mt)
EB08	05	502	27.4700

B. PRICE OF THE FLAT:

Excluding GST, Stamp Duty & Registration charges

Sale Price (Rs.) (A)	Incidental Charges (Rs) (B)	Total (Rs.) (A+B)	Booking Amount Received (Rs.)	Confirmation Amount Received (Rs.)	Sale Price Balance Amount (Rs.)
2,601,477.00	12,530.00	2,614,007.00	75,000.00	75,000.00	2,451,477.00

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

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C. INCIDENTAL CHARGES:

Particulars	Amount (Rs.)	CGST (0%/0.5%/2.5%)	SGST (0%/0.5%/2.5%)	Total amount (Rs.) (Inc. Tax)	Due Date
ZPWD	3,874.00	19.37	19.37	3,912.74	19.05.2028
ZWCC	1,912.00	9.56	9.56	1,931.12	19.05.2028
ZWDB	6,744.00	33.72	33.72	6,811.44	19.05.2028

* ZPWD = Power supply network development charges
* ZWCC = Water connection charges
* ZWDB = Water distribution betterment charges
* The GST is calculated as per GST guidelines

D. PAYMENT SCHEDULE:

Installment No.	AMOUNT (Rs.)	CGST (RS) (0%/0.5%/2.5%)	SGST (RS) (0%/0.5%/2.5%)	Total Amount (RS.) (0%/0.5%/2.5%)	Due Date
BA	75,000.00	375.00	375.00	75,750.00	04.06.2025
CA	75,000.00	375.00	375.00	75,750.00	04.06.2025
BC1	440,295.40	2,201.48	2,201.48	444,698.36	01.12.2025
BC2	440,295.40	2,201.48	2,201.48	444,698.36	30.05.2026
BC3	440,295.40	2,201.48	2,201.48	444,698.36	26.11.2026
BC4	440,295.40	2,201.48	2,201.48	444,698.36	25.05.2027
BC5	440,295.40	2,201.48	2,201.48	444,698.36	21.11.2027
BC6	250,000.00	0.00	0.00	250,000.00	19.05.2028

BA = Booking amount
CA = Confirmation amount
BC = Buyers contribution
BC6 = PMAY Subsidy (Applicable for EWS-PMAY category only)
* PMAY subsidy shall be adjusted against the sale price as and when received from the Government in proportion to the share received.

** The Allottee is required to pay TDS amount of Rupees __(1% of sale Price)_ to Income Tax department directly against the CIDCO Pan number AACCC3303K and submit form 16B to the CIDCO. Applicable for sale value above 50 lacs.

E. OTHER CHARGES:

Particulars	Amount (Rs.)	CGST (1%/9%)	SGST (1%/9%)	Total Amount(Rs.) (Inc. Tax)	Due Date
ZMRF	49,498.00	4,454.82	4,454.82	58,407.64	19.05.2028
ZPDC	500.00	2.50	2.50	505.00	19.05.2028

*ZMRF = Charges (M&R) fixed
*ZPDC = Documentation charges

Particulars	Amount (Rs.)	Due Date
ZSCF	127.00	19.05.2028
ZSHM	600.00	19.05.2028

* ZSCF = Service charges (3 Months) * ZSHM = Share Money

2. Allotment of parking space(s):

The Parking will be allotted by the Co-operative Housing Society as and when it is formed as per the bye-laws of the Co- operative Housing Society

3. Receipt of Booking Amount & Confirmation Amount:

A. You have requested us to consider payment of the booking amount for which request has been accepted by us and accordingly we confirm to have received from you an amount of **Rs. 75,000.00 (SEVENTY FIVE THOUSAND Rupees only)** as booking amount on 11.01.2025 and **Rs. 75,000.00 (SEVENTY FIVE THOUSAND Rupees only)**as Confirmation amount on 18.04.2025.The payment schedule of the balance amount is mentioned in clause D Payment Schedule.

B. If you fail to make the balance payment within the time period stipulated above in clause D, then you shall be liable to pay delayed payment charges at the rate as may be fixed by the Corporation by a general or specific order and the same shall be payable along with next due installment. Further, in the event of non-payment of installment as per the stages of receipt of part consideration by you then further action as stated in clause 10 hereunder shall be taken by us against you.

4. Disclosures of information:

We have made available to you the following information, namely:

I. The sanctioned plans, layout plans, along with specifications approved by the competent authority,are displayed at the project site and have also been uploaded on the MahaRERA website.

II. The website address of MahaRERA is **https://maharera.mahaonline.gov.in**

5. Encumbrances:

We hereby confirm that the said unit is free from all encumbrances, and we hereby further confirm that no encumbrances shall be created on the said unit.

6. Further payments:

Further payments towards the consideration of the said unit shall be made by you, in the manner and at the times as well as on the terms and conditions as more specifically enumerated/stated in the allotment letter and the agreement for sale to be entered into between Corporation and yourselves.

7. Possession:

The said unit shall be handed over to you upon receipt of the Occupation Certificate (OC) for the project, subject to the payment of the consideration amount for the said unit in the manner, at the times, and under the terms and conditions specifically stated in the agreement for sale to be executed between the Corporation and you.

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8. **Extension of time:**

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 periods, Delayed Payment Charges (DPC) 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.

In case of default in payment of any installment by the allottee, the agreement concluded between Corporation and the Allottee of the flat shall be liable for termination / cancellation. In the event of termination of the concluded agreement the forfeiture of amount, without prejudice, will be as per Tabulated deduction in clause 10 of 'cancellation of allotment' under this document i.e., Allotment letter.

9. Delayed payment:

In case of delay in making any payments, you shall be liable to pay interest at the rate mentioned in Clause 3B which shall be payable by the allottee along with next due installment.

The Allottee agrees and understands that the timely payment of the entire consideration amount including the other charges shall be the essence of the contract and will pay the said amount as per the schedule of payment as stated in "clause C to E" mentioned in this document. It is clarified that payment of such delayed payment charges will be without prejudice to the other rights and remedies available to the Corporation including cancelling this allotment in terms and condition of this Allotment Letter.

10. Cancellation of allotment:

I. In case you desire to cancel the booking, an amount mentioned in the Table hereunder would be deducted and the balance amount payable shall be refunded to you without interest within 90 days from the date of receipt of your letter requesting to cancel the said booking.

Sr. No.	If the letter requesting to cancel the booking is received	Amount to be deducted
1	After payment of booking amount and issuance of LOI	Booking amount will be refunded after deduction of Rs.5000 + GST
2	After payment of Confirmation amount & before issuance of Allotment letter	a. Total Confirmation amount will be refunded b. Booking amount will be refunded after deduction of Rs.5000 + GST
3	After issuance of Allotment Letter	a. Total booking amount paid will be forfeited. b. Total confirmation amount will be refunded c. If instalments are paid, the amount received will be refunded after a deduction of 10% + GST.

II. On cancellation of the allotment letter the Corporation shall be entitled to forfeit the amount paid by the Allottee or such amount as mentioned in the table as above, whichever is less, and deduction of delayed payment charges amount as per Clause 3 (B) above.

III. If the Allottee fails to pay the subsequent installment as mentioned in Clause D, the Corporation shall serve upon the Allottee a notice, after the due date of payment and before the expiry of all extension on payment given earlier by the Corporation, calling upon the Allottee to pay the subsequent stage installment along with interest within 15 days which if not complied, the Corporation shall be entitled to cancel the allotment letter.

IV. In the event of cancellation, the Allottee shall cease to have any right, title, interest and/or claims of any nature whatsoever in said flat and Corporation shall be entitled to deal with the same in the manner it deems fit and proper. On cancellation of the Allotment Letter, all the taxes included in the consideration amount shall not be refunded to the Allottee by the Corporation.

V. Applicants under the EWS category are eligible for a Rs. 2.5 lakh subsidy under the PMAY scheme. Allottees availing the PMAY subsidy are not eligible for the Credit Linked Subsidy Scheme (CLSS)offered by any bank. If any EWS-PMAY allottee is found to have availed benefits under the CLSS scheme, their allotment letter will be cancelled, and the agreement shall not be executed.

11. Other payments:

You shall make the payment of GST, stamp duty, and registration charges, as applicable, and such other payments as more specifically mentioned in this allotment letter and the agreement for sale, the Proforma whereof is enclosed herewith in terms of Clause 14 hereunder written.

12. Charges for Water supply connection and Electric connection:

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

13.Facility to raise Housing Loan & Mortgage of Tenement:

Allottees may avail housing loan from the Banks/Financial Institutions empaneled by CIDCO for paying the sale price of the flat allotted. The Corporation shall grant no objection to mortgage allotted flat under construction to the financial institution on request for the purpose of releasing housing loan. The financial institute shall be from the CIDCO empaneled list. Visit our website https://cidcohomes.com/ for more information about the Mortgage NOC process.

14.Proforma of the agreement for sale and binding effect:

The proforma of the agreement for sale to be entered into between Corporation and yourselves is available at **https://cidcohomes.com/** for your ready reference. Forwarding the proforma of the agreement for sale does not create a binding obligation on the part of Corporation and yourselves until compliance by yourselves of the mandates as stated in Clause 15.

15. Execution and registration of the agreement for sale:

I. You shall execute the Agreement for Sale within a period of 2 months from the date we shall communicate to you. Executed Agreement shall be registered in the office of sub registrar within an appropriate time period as per the applicable law in force.

II. If you fail to execute the agreement for sale within the stipulated period of 2 months from the date Corporation communicated to you, we shall be entitled to serve upon you a notice calling upon you to execute the agreement for sale and appear for registration of the same within 15 (Fifteen) days, which if not complied, we shall be entitled to cancel this allotment letter and further, we shall be entitled to forfeit the entire booking amount along with 10% on all the flat cost installment paid with applicable GST. The remaining amount shall be refunded without interest within 60 days from the date of expiry of the notice period.

16. Transfer:

I.The Purchaser shall not sell, transfer, or assign whole or part of his or her interest in or benefits under this Agreement by way of sale in favor of any person or part with the possession without the prior written consent of the Corporation for a period of 5 (five) years in case of Economically Weaker Section (EWS) tenements from the date of execution of agreement for sale. In the case of LIG category the unit cannot be resold/transferred for a period of 3 years from the date of execution of the agreement for sale. In case of flats allotted to SC, ST, NT & DT categories, the Corporation will grant permission to the purchaser from same reservation category under EWS or LIG to transfer the flat 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, and 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 draft of which shall be presented to the purchaser in due course of time.

II. After the execution of Agreement for Sale, the Flat Owner shall not sell, assign, mortgage, underlet, sub-let or otherwise transfer wholly or partly the flat sold to him/her or his/her interest therein or shall not part with the possession of the flat nor shall permit any person to use wholly or partly such flat without the prior written permission of the Managing Director, CIDCO which permission shall, on specific request in writing of the Flat 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.

17. Variation in area & price, if any, shall be acceptable to you.

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18. In the event, if the society of Allottees/Occupants getting formed and registered prior to 2 years from the agreement date, 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 allottee/occupants. Also, in case if the society of allottees/occupants is not formed and registered prior to 2 years from the agreement date the amount towards 'comprehensive maintenance' will have to be borne by each allottee and will be charged by CIDCO until the services are withdrawn by CIDCO.

19. 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 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.

20. All the terms and conditions stipulated in the scheme Booklet and proposed agreement are applicable for allotment of this flat and shall always be binding upon allottee and subsequent transferees. The Flat Owner shall not alter, modify, or undertake any structural changes to the flat without permission of the Corporation.

21.Grant of lease:

The Allottee shall join in forming and registering a Housing Society under the provisions of the Maharashtra Co-operative Societies 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 flat shall be borne and paid proportionately by the purchasers of the flats in the building in the said Co-operative Housing Society.

22.Documentation:

All original documents including original copies of affidavits which are uploaded during the application phase on our application portal, must be submitted to the CIDCO on or before the execution of the agreement. Corporation reserves the right that at any stage if any of the documents is found incorrect leading to fraud or misrepresentation, then all the payment made by the Allottee shall be forfeited and the allotment will be cancelled.

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23.Validity of allotment letter:

This allotment letter shall not be construed to limit your rights and interest upon execution and registration of the agreement for sale between Corporation and yourselves. Cancellation of allotment of the said unit, thereafter, shall be covered by the terms and conditions of the said registered document.

24.Headings:

Headings are inserted for convenience only and shall not affect the construction of the various clauses of this allotment letter.

The Flat owner shall not alter or modify or undertake any structural changes to the flat without permission of the Corporation.

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

Date: _____ Signature:

Place:_____ Name:

(On Behalf of Corporation)

Signature Not Verified

ABHIJEET BHIMRAO RATHOD
Marketing Officer (HSG)