



केन्द्रीय सरकारी कर्मचारी कल्याण आवास संगठन
**Central Government Employees
Welfare Housing Organisation**
(Ministry of Housing & Urban Poverty Alleviation, Govt. of India)

छठा तल, ए खण्ड, जनपथ भवन,
जनपथ, नई दिल्ली-110001
दूरभाष : 23739722 / 23717249 / 23355408
फैक्स : 23717250

6th floor, 'A' Wing, Janpath Bhawan,
Janpath, New Delhi-110001
Phones : 23739722 / 23717249 / 23355408
Fax : 23717250
E-mail : cgewho@nic.in

To,

All Beneficiaries,

Greater Noida Housing Scheme,

CGEWHO,

We are pleased to inform you that Five Public Sector Banks (Punjab National Bank, State Bank of India, Syndicate Bank, Bhartiya Mahila Bank, State Bank of Bikaner & Jaipur and Bank of Baroda), LIC HFL (Housing Finance Company) & Housing and Urban Development Corporation Limited (HUDCO) have approved our Greater Noida Housing Project for Housing Loan. Consent Letter from above said authorities are annexed here. Please click on the name of Authority in below mentioned link for consent letter.

[PUNJAB NATIONAL BANK](#)

[STATE BANK OF INDIA](#)

[HUDCO](#)

[SYNDICATE BANK](#)

[BHARTIYA MAHILA BANK](#)

[LIC HFL](#)

[STATE BANK OF BIKANER & JAIPUR](#)

[BANK OF BARODA](#)



BO: 74 Janpath, New Delhi-01 email bo0131@pnb.co.in Ph. No. 011-49309121

Date : 18-02-2016

M/s Central Government Employees Welfare Housing organization
6th floor 'A' Wing, Janpath Bhawan,
Janpath New Delhi-110001.
70, Nehru Place, New Delhi.

Dear Sir,

TIE -UP ARRANGEMENT

FOR THE PROJECT " CGEWHO GREATER NOIDA"

AT GREATER NOIDA

UNDER FINANCIAL PROGRESS LINKED PLAN

We are pleased to inform you that the tie-up arrangements for the aforesaid project have been approved by our Bank.

The main attractions of our Home Loan products are as under:-

PUNJAB NATIONAL BANK HOME LOAN	
Loan amount	Eligibility criteria(no upper limit)
Current interest rate (floating)	Base rate i.e. 9.60%
Margin	20%
Processing fees	NIL up to Festival Bonanza (31.03.2016)
Repaying Period	Maximum 30 years or up to age of 70 years whichever is earlier
Pre-payment charges	Nil/ No Prepayment charges or foreclosure charges
Key Benefits	<ul style="list-style-type: none"> • Interest on daily reducing basis • No hidden cost • Complete transparency
Documents required	<ul style="list-style-type: none"> • Copy of PAN card • Residence proof (voter id/driving licence /aadhar card /passport) <p>For salaried persons-</p> <ul style="list-style-type: none"> • 3 months salary slip • 6 months account statement • Form -16 for 2 years <p>For self employed persons</p> <ul style="list-style-type: none"> • ITR of 3 years <p>Property documents-</p> <ul style="list-style-type: none"> • Allotment letter and payment receipts

For more information, please feel free to direct the allottees to the undernoted officials:

Mr Sachin Katiya. (Senior Manager- Industry)-7042806160

Mr Rakesh Gaba (Officer)-9818343514

Mr Arvind Kumar (SWO-B)-9953554369

In this regard we request you to inform the following –

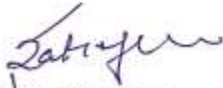
1. List of buyers who have booked the flats at regular intervals.
2. You can use Bank's logo in your advertisements for this project.
3. Inform marketing events organized by you as a promotional activity .We request you to route maximum business through us.

Should you require any further clarification,

Please feel free to contact Mr. H C Sehgal (AGM) 8130694742 And Mr D S Arora (CM) 7042487733

Assuring you of our best services always looking forward for a long term relationship.

Yours sincerely



Senior Manager

Disclaimer:-

TIE-UP arrangement is aimed to speed up the delivery process of loans by avoiding duplication of certain works in respect of the processing of loan applications in respect of any other project/extensions of the projects of the same builder .The Bank or its officials do not take any responsibility in respect of the tie up project including the merits of the project, such as its facilities , period of completion, price , regulatory approvals ,quality of construction ,other amenities ,etc. or any attribution to the builders of such Tied up projects and expressly disclaims any liability in this regard. The Bank shall .under no circumstances be responsible for any dispute between the customer /builder/third party arising out of such involvement /investment/purchase of units in a Tie Up project. As per RBI guidelines, it is pertinent to mention the name of the financing bank/institution with whom the project land is mortgaged (in case it is applicable) , while advertising the project to public.



भारतीय स्टेट बैंक
State Bank of India

Project Approval Cell
Home Loan Sales I
State Bank of India
Personal Banking Branch Premises,
11, Parliament Street,
New Delhi-110001

Tel:- 011-23407432/7348,23374469, Fax:- 011-23407348, E Mail:- cmpac1.zodel@sbi.co.in

NWI/PAC/15-16/10
Date :- 16/02/2016

M/s Central Government Employees Welfare Housing Organisation
6th Floor, 'A' Wing, Janpath Bhawan,
Janpath, New Delhi-110 001
70, Nehru Place, New Delhi

Dear Sir,

**TIE-UP ARRANGEMENT
FOR THE PROJECT "CGEWHO GREATER NOIDA"
AT GREATER NOIDA
UNDER FINANCIAL PROGRESS LINKED PLAN**

Please refer to our previous Letter No. NW-I/BRT/14-15/239 dated 03/03/2015, we are pleased to inform you that the Tie-Up arrangement for the aforesaid project have been approved by our bank.

The main attractions of our Home Loan products are as under:-

STATE BANK OF INDIA HOME LOAN	
Loan Amount	Eligibility criteria (No upper limit)
Current Interest Rate (floating)	9.50% (for women borrowers) 9.55% (for others)
Margin	20% (upto 75 Lacs) & 25% (above 75 Lacs)
Possessing Fee	NIL upto 31.03.2016
Repayment Period	Maximum 30 Years or upto age of 70 years whichever is earlier
Pre-payment Charges	NIL/ No prepayment charges or foreclosure charges.
Key Benefits	<ul style="list-style-type: none"> • Interest on daily reducing balance • No hidden cost • Complete transparency
Documents Required	<ul style="list-style-type: none"> • Copy of PAN Card • Residence proof (voter id/driving licence/Aadhar Card/Passport) For salaried persons- <ul style="list-style-type: none"> • 3 Months salary slip • 6 months account statement • Form-16 for 2 Years For Self Employed persons- <ul style="list-style-type: none"> • ITR Return for 3 Years Property Docs- <ul style="list-style-type: none"> • Allotment letter and Payment receipt

Tie-Up:-CGEWHO @ Greater Noida



For more information, please feel free to direct the allottees to the undernoted officials:
Mrs. Rakhi Dey (Chief Manager) – 9650791592
Mr. Sharad Jain (Chief Manager)- 9818244336
Mr. Paritosh Kr. Das (Assistant Manager)- 9871698423

In this regard we request you to inform the following:-

- A. List of buyers who have booked the flats at regular intervals.
 - B. You can use Bank's Logo in your advertisements for this project.
 - C. Inform marketing events organized by you as a promotional activity. We request you to route maximum business through us.
- Should you require any further clarification, please feel free to contact **Mr. Sharad Jain (CM-PAC)**, Contact No.-9818244336 and **Mr. Anil Dalal (Manager-PAC)**, Contact No.-9650019812

Assuring you of our best services always and looking forward for a long term relationship.

Yours Sincerely



Assistant General Manager



Disclaimer:-

Tie-up arrangement is aimed to speed up the delivery process of loans by avoiding duplication of certain works in respect of the processing of loan applications in respect of the units in such projects. The Tie Up in a project do not mean tie up in respect of any other project/extensions of the project of the same builder. The Bank or its officials do not take any responsibility in respect of the tie up projects including the merits of the project, such as its facilities, period of completion, price, regulatory approvals, quality of construction, other amenities, etc. or any attribution to the builders of such Tied Up projects and expressly disclaims any liability in this regard. The Bank shall, under no circumstances be responsible for any dispute between the customer/builder/third party arising out of such involvement/investment/purchase of units in a Tie Up project. As per RBI guidelines, it is pertinent to mention the name of the financing bank/institution with whom the project land is mortgaged (in case it is applicable), while advertising the project to public.

HUDCO NIWAS -BRIEF HIGHLIGHTS



- No Processing Fee/No Prepayment Charges
- Free Personal Accident Insurance, No hidden charges
- Documents required : Allotment Letter, Payment Receipts,
- NOC from Development Authority/Housing board/Agency, Income/Age/Address/PAN Proof/SixMonth Bank Statement/One Personal Guarantor
- For further details/application form visit www.hudco.org

RATE OF INTEREST AND EMI (On loan amount of Rs. 1.00 lacs)

Contact

Address: Hudco House, Hudco Niwas
Lodhi Road, New Delhi-110003

Ph: 011-24308660,011-24308658,
011-24308665

Email : hudco_niwas.delhi@yahoo.in.

Terms of loan Years	9.75% Floating ROI (Upto 50 lacs)	9.80% Floating ROI (above 50 lacs upto 1 cr.)
5	2113	2115
10	1308	1311
15	1060	1063
20	949	952

Note: Fixed ROI option is also available at 2% additional to floating ROI.



Central Processing Centre

1/1-A, First Floor, Old Rajinder Nagar,
New Delhi - 110060 Telefax: 011-2575 6991,
Tel: 2575 6992 : M-996830 9171
Email: cpcdel@syndicatebank.co.in

Ref: 9159/CPC/2014/155

Date : 26/08/2014

The Head of Directorate (Finance)
Central Government Employees Welfare Housing Organization
6th Floor, 'A' Wing, Janpath Bhawan
Janapth, NEW DELHI - 110001

Sir,

Sub: Finance to your allottees of Greater Noida Housing Scheme.

We as committed public servant of a Nationalized Premier Bank, i.e., **Syndicate Bank**, spreading its tentacles of various services across the Nation with its more than 3250 outlets would like to extend the required financial assistance in full filling the dreams of occupying allotted Flats by your allottees and we will be pleased to be the partners in their progress.

In our humble efforts in translating your wishes into our action, we are offering special and most competitive terms:

Low Interest i.e, @Base Rate (at present @ 10.25% irrespective of the amount)
No Pre Payment Penalty.
No Processing Charges till 31-12-2014
No Hidden Charges.

Requirements for Salaried Class: (for both Applicant and Guarantor)

1. Pan Card copy
2. Address Proof copy (like Telephone bill, Voter ID, DL etc.,)
3. Passport copy
4. Employee ID copy
5. 6 months Latest Salary Slip
6. 1 year Statements of A/cs where Salary is being credited.
7. Copies of ITAO and Income Tax Return /Form 16 for the last three years.(for applicants only)
8. Previous and present employment details of applicant with proof.(for applicants only)

We earnestly request your goodselves to inform our readiness of finance to your allottees . We shall be very grateful to you if you keep the same information on your website also. We shall be very grateful to you to provide the Name and address particulars of your allottees.

With regards,

Yours faithfully

सिंडिकेट बैंक
For SYNDICATE BANK

मुख्या प्रबन्धक / Chief Manager
सा.पो.सी. नई दिल्ली
C. P. C. New Delhi

Ref: BMB/Credit/25/2015-16

Date:20.10.2015

To,

The Chief Executive Officer,
Central Government Employees
Welfare Housing Organization,
6th Floor, "A" Wing,
Janpath Bhawan,
New Delhi-110001.

Sub: Financing Housing Units to allottees of Greater Noida Housing Project (Plot No: 7, Sector-P-4, Greater Noida (approx. 5kms from Pari Chowk of Greater Noida) of CGEWHO.

Dear Sir

With reference to the subject matter we would like to inform you that the competent authority has approved financing housing units to allottees of Greater Noida Housing Project (Plot No: 7, Sector-P-4, Greater Noida (approx. 5kms from Pari Chowk of Greater Noida) of CGEWHO.

You are requested to provide us the list of candidates who have been allotted housing units under the Greater Noida Scheme along with the permission to display our Bank scheme at the site and your office premises.

The salient features of our housing loan are as under:

Special Features	<ul style="list-style-type: none">Loans upto Rs1.00cr at Base rate @9.70% (Floating) at presentEasy documentationNo processing and documentation charges
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(Wholly owned by Govt of India)

Purpose of Loan	<ul style="list-style-type: none">• No pre-payment penalty• Construction of house/flat• Purchase of ready built new /old house/flat• Repair ,Renovation & improvement of existing House• Extension of house
Margin	<ul style="list-style-type: none">• Upto Rs20.00Lacs:10% minimum• Above Rs20.00Lacs to Rs75.00Lacs: 20% minimum• Above Rs75.00Lacs :25% minimum
Loan Repayment	Maximum 30 years subject to overall age criteria
Documents required for processing	<ul style="list-style-type: none">• Latest ITR for last three years• Salary slip for last 3 months• Last six months bank account statement• Identity Proof and address Proof• Two Photographs each of borrower /co borrower /guarantor ,if any• Letter of allotment and payment schedule• Tripartite agreement• NOC from HUDCO for each unit

Your Cooperation in this regard will be highly appreciated.

Yours Sincerely

Maya M.C.

Deputy General Manager (Credit)

To,
Shri R C Agrawal,
CA,
Head of Directorate (Finance)
CGEWHO
Janpath,
New Delhi.

09.08.2014

Dear Sir,

This has reference to our meeting and detailed discussion. We are pleased to inform you that we will be financing to your members in your project at Greater Noida Housing Scheme at Plot No.7, Sector P-4, Greater Noida. The Rates and other scheme are attached with this letter for your kind consideration.

Your Project Code with LICHFL will be : DELDB12210

Thank you for your kind co-operation and assure you that best services and facilities will be provided by us to your members.

Thanking you,

Yours Faithfully,



Area Manager.

Encl.: As above.

Area Office : LIC Housing Finance Ltd., Jeevan Prakash Building, 7th Floor, 25 K. G. Marg, Connaught Place, New Delhi-110 001.
Tel: +91 11 2884 4282 / 83 Fax: +91 11 2884 4285 | www.lichousing.com

Corporate Office : LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.
Tel: 022 2217 8600 Fax: 022 2217 8777. E-mail: lichousing@lichousing.com | www.lichousing.com

Registered Office : LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.
Tel: 022 2204 9682 / 2204 9799 / 2204 0006 Fax: 022 2204 9839. E-mail: lichousing@lichousing.com | www.lichousing.com



SPECIAL OFFER FOR CGEWHO MEMBERS

SPECIAL FEATURES OF LIC-HFL

Present Rate of Interest

SLAB:-	UPTO 3 Cr.
CELEBRATION - 25:	10.10 %
Rate is Fixed for First 2 Yrs. & Floating thereafter.	

EMI PER LAC	5 YRS	10 YRS	15 YRS	20 YRS	25 YRS	30 YRS
@10.10%	2130.00	1328.00	1081.00	972.00	916.00	885.00

- **Lowest Rate of Interest.**
- **Can make Part /full repayment towards Principal, any time (after 6 month from first disbursement), any amount through own sources. Can reduce the loan term or the EMI accordingly as per convenient, without Prepayment Charges.**
- **MINIMUM PROCESSING FEE, WHICH INCLUDES ALL COST / CHARGES SUCH AS LEGAL/SEARCH, VALUATION, FI, Etc.**
- **No hidden Cost.**
- **Loan amount is 85% (for loans upto 20 lacs) & 80% (for loans more then 20 Lacs), of the project cost including Stamp Duty, Registration Charges.**
- **Income Tax Certificate / Provisional Certificate / Loan Account Statement on a Phone Call / on website / Mail.**
- **Loan Sanction and disbursement at door step.**

..... And many more.

Web site: www.lichousing.com ; Our E-mail ID : am_connaughtplace@lichousing.com

LICHFL, Connaught Place Area Office, Jeevan Prakash, 7th Floor, 25 K G Marg, Connaught Place, New-Delhi, 110001.

Tel: 011-28844279. Mob:- 0 9873775289, 9899360412, 9811767455



स्टेट बैंक ऑफ बीकानेर एण्ड जयपुर STATE BANK OF BIKANER AND JAIPUR

(भारतीय स्टेट बैंक का सहयोगी / Associate of the State Bank of India)

Sh R.C. Agarwal
Head of Directorate (Finance)
Central Government Employees Welfare Housing Organization
Ministry of Housing & Urban Poverty Alleviation
Government of India
6th Floor, "A" Wing, Janpath Bhawan
Janpath,
New Delhi-110001

Krishi Bhawan branch
New Delhi - 110 001, INDIA
Branch Code - 10936
I.F.S.C. : SBBJ0010936
Tel.: (+91-011) 23389250/23382589
Telefax: (+91-011) 23097022
Email: sbbj10936@sbbj.co.in
I.P. Phone: 1300438
No.
Date : Aug 6, 2013

Dear Sir,

RE : YOUR HOUSING SCHEME AT GREATER NOIDA

With reference to your captioned housing scheme, we wish to advise that a number of members have approached us for grant of housing loan in the said scheme. We are processing their proposals for its approval from our competent authority. In this connection, we take this opportunity to inform you that our Bank is offering the Home Loan at very attractive rates, a gist of salient features of the scheme is given below:-

1	Rate of Interest	At Base Rate i.e. 10.25% p.a. for amount any tenor
2	Present EMI	Rs 897/- per lac for a 30 years period @ 10.25%
3	Prepayment Penalty	Waived
4	Maximum Period	30 Years
5	Margin	20%
6	Any advance EMI	NIL

A check list for the required documents is enclosed for your perusal.

We hope that you would bestow us with maximum number of loans and give us opportunity to serve our best of services.

Yours faithfully,


CHIEF MANAGER

Encl. As above.

SMS:DMR-I:2016

22nd March, 2016

Sh. CA R.C. Agarwal
C/o Central Government Employees Welfare Housing Organisation,
6th floor, A Wing, Janpath Bhawan,
Janpath, New Delhi 110 001

Dear Sir,

Re: Approval for Housing Loans

We refer to our meeting in the captioned subject and pleased to inform you that we are delightful to provide Housing Loan to your members in your esteem project at Greater NOIDA Scheme at Plot No.7, Sector P-4, Greater NOIDA. Key parameters of our scheme are as under;

S.No.	Parameter	Terms
1	Rate of Interest	At Base Rate i.e. 9.65% for any amount and any tenure
2	Maximum Period	30 years
3	Margin	<ul style="list-style-type: none"> • 10% upto 30 lacs • 20% from 30 to 75 lacs • 25% for a loan above 75 lacs
4	Prepayment Penalty	No Prepayment Penalty
5	Processing Fee	*Presently 'Nil'

(* Valid till 31.03.16, other out of pocket charges applicable)

Major Documents required:

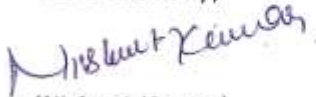
- Application Form
- Passport size photo (2 each) of all applicants
- Pan Card & Residence Proof
- Statements of bank account and all existing loan account of last six months
- Form-16/ ITR of last three years and Salary slip of last -03- months
- Allotment letter/ Agreement to sale
- Receipt of payment already made

We hope that you would bestow us with maximum number of loans. For any query feel free to call;

Dr. Harsh Anand : 9717295005
Mr. Navneet Kumar : 9717295011

Thanking you,

Yours faithfully,


(Nishant Kumar)
Chief Manager