



केन्द्रीय सरकारी कर्मचारी कल्याण आवास संगठन
**CENTRAL GOVERNMENT EMPLOYEES
WELFARE HOUSING ORGANISATION**
Ministry of Housing and Urban Affairs, Govt. of India
9th Floor, 'B' Wing, Janpath Bhawan, Janpath, New Delhi – 110 001
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DEMAND LETTER

Dear Beneficiary

Dated: 26 May 2025

Sub : Call- up Notice for Payment of 1st Instalment - SAS NAGAR MOHALI HOUSING SCHEME.

Dear Sir/Madam,

This is in reference to the allotment letter dated 11 Mar 2025, Agreement for Sale (AFS) executed on 03 May 2025. Payment Plan i.e. Schedule 'C' (Copy enclosed with this letter as annexure-I). It is intimated that the project has commenced and the construction is in full swing. Accordingly, as per the payment schedule, it has been decided to call the 1st Instalment of the Dwelling Unit (DU) as Under:

Amount in Rs.

S.No.	Type of Unit	Total Cost of DU* (Including GST@5% at Prevailing Rate)	1st Instalment 15% of the total cost of DU
1	Type B	*75,65,723	11,34,858

* Excluding 1% for IFMS & 1% for Advance Maintenance Charges for one year of the total cost of DU & parking + applicable GST thereon.

2. It is seen from your account/ledger that, to date you have paid a sum of **Rs. 11,34,858/-** to CGEWHO for your unit no. [redacted] in Block [redacted] on 1st Floor against the total due amount of **Rs. 87,00,581/-**. Accordingly, you are requested to remit an amount of **Rs. 75,65,723/-** latest by **27 Jun 2025** through a bank draft in favour of "CGEWHO Collection Account SAS NAGAR MOHALI PROJECT" OR remit the due amount through RTGS/NEFT in the following bank account:

Account Name. : CGEWHO Collection Account SAS NAGAR MOHALI PROJECT
Bank Name. : Canara Bank
Account No. : 120030914698
Branch Name. : M-1, South Extension part II, New Delhi-49
IFSC CODE. : CNRB0000267

3. In case of payment made through RTGS/NEFT, the following details i.e. (a) Name of the Beneficiary (b) Registration Number of Beneficiary in scheme (c) Date of online transfer of payment (d) Payment amount (e) UTR/Reference Number and (f) CGEWHO Account Number in which payment has been transferred may please be forwarded to this office either through SMS/WhatsApp to Shri Amit Kumar Sharma (Mobile No.7065044975) OR through email to "cgewhoamit22@gmail.com".

4. Please note that the due date for the payment of the **1st Instalment** is **27 Jun 2025** for all beneficiaries, regardless of their allotment dates. If payment is not made by due date, for whatsoever reason, interest will be charged at a rate of 10% per annum for the duration of the delay, as per CGEWHO rules.

5. As per Section 194-IA of the Income Tax Act, TDS at prevailing rate (presently @1%) is required to be deduct by the allottees (Buyer of property) from every due payment to CGEWHO against the allotted DU and the same shall be remitted/deposited with the Govt of India on a/c of Income Tax TDS through on-line Form 26QB within the prescribed period under the relevant rule of Income Tax to avoid any interest/penalty etc. At present this **provision is applicable where the total value of property is Rs. 50 lakhs or more**. After remittance/deposit of Income Tax TDS, the beneficiary/buyer will have to generate the Form 16B for further submission to the CGEWHO HQ at New Delhi along with Form 26QB to give the credit in the beneficiary ledger/statement of account. Otherwise, the ledger/statement of account will reflect the outstanding of due payment.
6. Since the construction at the project has commenced, withdrawals will be subject to Cancellation Charges, as per 'CGEWHO Rules'.

Regards,

Dy Director (Admin)
For Chief Executive Officer

Encl: A/a

Revised Payment Plan (Schedule – C) - SAS Nagar Mohali Housing Scheme			
S. No.	Particulars	Amount	Stage
1	Partial booking amount (EMD) + proc. Fees	EMD of Type B Rs. 1,20,000/- plus Rs. 2360/- (Processing Fee) EMD of Type C Rs. 1,80,000/- plus Rs. 3540/- (Processing Fee) EMD of Type C Penthouse Rs. 1,80,000/- plus Rs. 3540/- (Processing Fee) EMD of Type D Rs. 2,40,000/- plus Rs. 4720/- (Processing Fee) EMD of Type D Penthouse Rs. 2,40,000/- plus Rs. 4720/- (Processing Fee)	On submission of application for booking of flat
2	Allotment	10% of total cost + GST at prevailing rate minus Partial booking Amount (EMD)	Within 30 days from the date of issue of the allotment letter and before execution of an agreement for sale/sub-lease
3	1 st Instalment	15% of total cost + GST at prevailing rate	On commencement of construction
4	2 nd Instalment	15% of total cost + GST at prevailing rate	On completion of 25% works in terms of financial progress
5	3 rd Instalment	10% of total cost + GST at prevailing rate	On completion of 40% works in terms of financial progress
6	4 th Instalment	15% of total cost + GST at prevailing rate	On completion of 50% works in terms of financial progress
7	5 th Instalment	10% of total cost + GST at prevailing rate	On completion of 65% works in terms of financial progress
8	6 th Instalment	15% of total cost + GST at prevailing rate	On completion of 75% works in terms of financial progress
9	7 th Instalment	10% of total cost + GST at prevailing rate	On completion of 90% works in terms of financial progress
10	8 th Instalment & Final Instalment	1) 1% for IFMS & 1% for advance Maintenance charges for one year, of the total cost of DU + applicable GST will be charge extra. 2) Any other statutory charges/levies etc. if any	At the time of the offer of handover of the Dwelling Unit.
Note: The prevailing rates of GST on a) Total cost of DU is 5% b) Advance Maintenance Charges and IFMS is 18%			