



केन्द्रीय सरकारी कर्मचारी कल्याण आवास संगठन
CENTRAL GOVERNMENT EMPLOYEES
WELFARE HOUSING ORGANISATION
(Ministry of Housing & Urban Affairs, Govt. of India)
(An ISO 9001-2015 Organisation)

छठा तल, 'ए' खण्ड, जनपथ भवन,
जनपथ, नई दिल्ली- 110 001
दूरभाष : 23739722 / 23717249 / 23355408

6th Floor, 'A' Wing, Janpath Bhawan,
Janpath, New Delhi - 110 001
Phones : 23739722 / 23717249 / 23355408
E-mail : cgewho@nic.in

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CIRCULAR NOTICE

Subject: Special Bank Loan Offers for CGEWHO Customers

Dear Valued Customers,

We are excited to announce a special collaboration with leading banks to offer attractive home loan packages for our esteemed flat buyers. This initiative is aimed at facilitating a seamless home buying experience for you.

Participating Banks Loan Offer Highlights:

Sl no.	Name of Bank	Features	Remarks	Contact Number
1	Bank of Baroda	1) ROI Starting from 8.40% per annum (depending upon CIBIL Score of the applicant and co-applicant). 2) Maximum Period up to 30 years. 3) Margin: a. 10% For Loan amount up to Rs 30.00 Lacs b. 20% for Loan amount from Rs 30.00 Lacs to Rs 75.00 Lacs c. 25% for loan amount above Rs 75.00 lacs 4) Prepayment Penalty is NIL. 5) Processing Fee is NIL (only upfront charges applicable). <i>* For Greater Noida Phase-II Project.</i>	Bank offer from Bank of Baroda RST East Delhi Region Branch is herewith as " Annexure-A "	Dr. Harsh Anand (Sales Executive) 7982114408
2	Canara Bank	The special package is valid till 31.03.2025. Under the special package the following benefits have been bestowed: - (a) ROI starting from 8.30% p.a. (b) 100% waiver on applicable processing charges. (c) Waiver in legal, valuation and vetting charges.	Bank offer from Canara Bank South Extension, New Delhi Branch is herewith as " Annexure-B "	Mr. Sagar Ughade (9971060267)

		<p>Other Features: -</p> <p>(a) Maximum tenure up to 30 years. (b) No pre-payment/foreclosure penalty. (c) Interest Charged on daily reducing balance. (d) Unlimited number of part payments. (e) Only Pre-EMI till full disbursement. (f) Pensions also eligible subject to suitable co applicant.</p> <p><i>* For CGEWHO all Projects at India.</i></p>		
3	Indian Bank	<p>1) ROI : 8.25% (Repo (6.50%) + Prime Spread (2.70) – BSD (0.95) (Based on CIBIL Score). 2) Processing Fee is NIL. 3) Legal & Valuation charges are NIL. 4) Log-in Charge is NIL.</p> <p><i>* For Greater Noida Phase-II Project.</i></p>	Bank offer from Indian Bank Retail Asset Processing Centre, Parliament Street Branch is herewith as “Annexure-C”	Phone : 011-47006810

Freedom to Choose:

We would like to emphasize that while above mentioned banks giving special offers, all buyers are free to take loans from any bank or financial institution of their choice which suits them best. We encourage you to explore various options to find the best deal that suits your needs.

We encourage you to take advantage of these exclusive offers to secure your dream home today!

For any queries or further assistance, please do not hesitate to reach out to us.

Thank you for choosing Central Government Employees Welfare Housing Organisation. We look forward to helping you find your perfect home.

Warm regards,

CGEWHO Head Office