

Launch of DDA Karmajeevi Awaas Yojana 2026 for working and retired professionals (Karmajeevis) for sale of 3-BHK, 2-BHK and 1-BHK Category Flats in Pocket 11, Sector A1-A4, Narela

1. INTRODUCTION

- 1.1 The Scheme is titled as "DDA Karmajeevi Awaas Yojana 2026" of Delhi Development Authority for disposal of flats through end-to-end online system. The timeline of the scheme are as below:

Sr. No.	Event	Date
1.	Date of launch of Scheme	24.07.2026 [Friday]
2.	Brochure ready for download	24.07.2026 [Friday]
3.	Start of registration	24.07.2026 [Friday]
4.	Flat booking starts from	15.08.2026 [Saturday; Independence Day; 12:00 Noon onwards]
5.	Closure of scheme	30.10.2026 [Friday]

- 1.2. The unique feature of the Scheme is a **flat 25% discount** across all categories, making it an attractive opportunity for *Karmajeevis* to own a residence in Delhi and be part of a planned residential community

1.3. **Salient Features of Pocket 11, Sector A1-A4, Narela**

- Newly constructed, ready-to-move flats (construction completed in June 2025).
- Upcoming **DMRC Metro Station (Sector A-4, Narela)** on the Rithala-Narela-Kundli Metro Corridor about 1.5 km away.
- Proposed **Narela Regional Rapid Transit System (RRTS) Station**, about 1.9 km away.
- Road connectivity through **Urban Extension Road (UER) – I (0.5 km), UER-II (6.15 km) and GT Karnal Road (1.1 km)**.
- Upcoming **Education Hub in Sector G2-G6**, Narela, at 5 km away, with land already allotted to a number of universities.
- Narela Sports Complex, Sector A-7**, about 2 km away.
- Proposed **Multi-Sports Integrated Stadium & Sports Complex**, about 9.2 km away.
- Extensive green spaces within the housing pocket, with **Mamoorpur City Forest** adjoining a substantial part of the project periphery.

2. ELIGIBILITY

- The applicant must be a citizen of India.
- He/ She should have attained the age of majority i.e., an applicant should have completed 18 years of age as on the last date of submission of the application and legally competent to enter into a contract.
- There is no restriction with regard to owning any land/built up property in Delhi or elsewhere. Also more than one house of any category and multiple houses of different categories can be purchased by eligible individuals without any restriction.
- The expression '*Karmajeevi*', in the context of this Scheme, broadly refers to the following two categories of individuals:
 - Serving and retired **regular and permanent** personnel of Central/State Government, Public Sector Undertakings (PSUs), Central/State Autonomous Bodies, Public Sector Banks (PSBs), Local Bodies, Government Universities, Government Hospitals, and other Government Institutions.

- b) **Professionally qualified persons**, both self-employed and salaried, such as doctors, lawyers, chartered accountants, architects, planners, engineers, scientists, professors/teachers, corporate professionals, etc. who constitute an important segment in the journey towards **Viksit Bharat 2047**.

2.5. While filling up the Application Form at the time of booking of flat(s), an applicant shall have to upload the following document(s) in support of his/her eligibility as 'Karmajeevi' :

- a) For individuals covered under Para 2.4(a)

i. Employee's/Pensioner's Identity Card/ Employer Certificate, issued by the Government

AND

ii. Salary Slip/ Form 16 (TDS Certificate)

- b) For individuals covered under Para 2.4(b)

i. Professional Degree Certificate,

AND

ii. Professional Registration Certificate issued by a statutory/ professional body like National Medical Commission (NMC), Bar Council of India (BCI), Institute of Chartered Accountants of India (ICAI), Institute of Company Secretaries of India (ICSI), Institute of Cost Accountants of India (ICAI), Council of Architecture (CoA), National Council for Teacher Education (NCTE), Dental Council of India (DCI), Indian Nursing Council (INC), etc.

OR

Latest available Income Tax Return (ITR)

OR

Employee Identity Card/ Employer Certificate

- 2.6. The applicant should give particulars of his/her savings account in any Bank in the name of the applicant only in the 'Application Form'.
- 2.7. Applicant must have Permanent Account Number (PAN) allotted under the provisions of the Income Tax Act and the same must be quoted in the Application Form.
- 2.8. In case of joint application under Person with Benchmark Disability (Divyangjan) category, the applicant himself/herself should fall within the reserved category and the joint applicant/co-applicant should be from within the Family. Family for this clause means a person or his/her parents or his/her blood relatives or his/her spouse or unmarried children.
- 2.9. It is advisable that co-applicant, if any, may preferably be added at the application stage rather than at later stage, to facilitate processing and convenience to the applicants.

3. HOW TO APPLY

- 3.1. Interested persons are required to visit DDA's Awaas Portal (<https://eservices.dda.org.in/>), create login credentials using PAN and other details, and thereafter log in and register themselves for the DDA Karmajeevi Awaas Yojana 2026 by paying a sum of Rs. 2,500/- (inclusive of GST). This amount is to be paid online and is non-refundable. Registration for the scheme will commence on 24.07.2026. **Applicants already registered on the Awaas Portal are not required to pay the registration fee again.**
- 3.2. Interested persons can check all relevant details such as the size of the flats, location of the pocket, price, and layout plan of the flat/pocket online at <https://eservices.dda.org.in/> All these flats are in **ready-to-move-in** condition.
- 3.3. Under the Scheme, flats of all categories shall be offered for booking on a '**First Come, First Serve**' basis. The booking shall remain open up to 30.10.2026 or until the available inventory is exhausted, whichever is earlier.

- 3.4. Desirous persons can apply online at <https://eservices.dda.org.in/> and, subject to the eligibility conditions and availability of flats under the relevant phase of the Scheme, shall have the option to book a specific flat on a 'First Come, First Serve' basis. **It may be noted that the applicants have to upload documentary evidence in support of their eligibility, namely, educational/professional certificates, Employment Proof, etc. at the time of booking of the flat(s) while filling up the application form.**
- 3.5. Booking of flats will commence on 15.08.2026. Once a specific flat is selected online, the applicant shall be provided a 15-minute booking window to deposit the booking amount through online mode (**Internet Banking, Debit/Credit Card only**), in a single transaction. During these 15 minutes, that specific flat will not be available for selection by others. Applicants are therefore advised to ensure availability of the required funds in their bank account and enable the necessary transaction limits on their debit/credit cards and internet banking, as applicable.
- 3.6. Once the Booking Amount, as mentioned in para 3.7, is successfully deposited by the applicant within the 15-minute window and confirmed by the bank, the selected flat will be reserved/booked for the applicant. The Demand-cum-Allotment Letter will generally be issued within a week.
- 3.7. The booking amount for each flat under various categories is as under:
- For a 3-BHK flat: Rs. 10,00,000/- (Rupees Ten Lakh Only)
 - For a 2-BHK flat: Rs. 4,00,000/- (Rupees Four Lakh Only)
 - For a 1-BHK flat: Rs. 50,000/- (Rupees Fifty Thousand Only)
- Note:** The booking amount paid will be adjusted against the price of the flat in case of successful booking but this amount **will be non-refundable and shall stand forfeited in case of surrender/cancellation /non-payment of rest of the demand as per demand schedule.**
- 3.8. The booking amount can be paid from bank account of any person.
- 3.9. **Payment of price of the flat**
- The price of the flat is to be deposited within 60 days from the date of issue of demand-cum-allotment letter.
 - A further grace period of 30 days, over and above the initial 60-day interest-free period, will be available to allottees subject to the payment of simple interest at the rate of 10% p.a.. Such interest will be chargeable only on the amount remaining unpaid and will be applicable only for the period beyond the initial 60-day interest-free window.
 - If the demanded amount is not paid by the allottee within the total 90-day period prescribed in the Demand-cum-Allotment Letter (DAL), the allotment of the flat may be cancelled without any notice and be made available for allotment to others. In such an event, the entire Booking Amount will be forfeited.
 - However, if the last date of payment under any payment block i.e. the initial 60-day interest-free period or the subsequent 30-day grace period, falls on a bank holiday or non-working day, the due date for such payment will automatically stand extended to the immediately succeeding working day. This provision will apply separately to both the 60-day and the 90-day deadlines to ensure that allottees are not penalized due to bank closures.
 - If the demanded amount is not paid by the final due date prescribed in the Demand-cum-Allotment Letter (DAL), after taking into account any extension to the immediately succeeding working day where such due date falls on a bank holiday or non-working day, the allotment shall be liable to cancellation. However, cancellation arising from a delay of up to 2 working days beyond the final due date shall be automatically condoned. In cases where the delay exceeds 2 working days, restoration of the cancelled allotment in the name of the allottee may be considered only with the approval of the Competent Authority, subject to payment of penal interest @14% p.a. on the unpaid amount for the period of delay, payment of applicable

Restoration Charges, and fulfillment of such other conditions as may be prescribed. Such cases shall be regularized as per the delegation mentioned below.

S. No.	Period of Delay	Competent Authority and Treatment of Delay
1.	Up to 2 working days beyond the final due date	The delay shall stand condoned automatically without the need for regularisation/ restoration. Interest @10% p.a. shall be chargeable on the unpaid amount for the delayed period.
2.	More than 2 working days and up to 90 days beyond the final due date	Vice-Chairman, DDA, for restoration of the cancelled allotment, subject to payment of penal interest @14% p.a. on the unpaid amount for the period of delay, applicable Restoration Charges, and provided that at least 25% of the disposal price has been received as per the DAL.
3.	Where the final due date falls on a bank holiday/ non-working day	The due date shall automatically stand extended to the immediately succeeding working day.

- f) If the demanded amount is not received within the period permissible for restoration as specified above, the allotment shall stand automatically cancelled and no request for restoration shall thereafter be entertained.
- g) The allottees belonging to Person with Benchmark Disability (Divyangjan) category will have two options of payment i.e., allotment on a Hire Purchase basis or on a Cash Down basis. The initial payment in case of Hire Purchase allotment will be 25% of the total price that has to be deposited within 60 days. Rest of the amount will be taken in monthly installments over a period of 15 years. The rate of interest charged will be simple interest @10% p.a. on monthly reducing balance, which is similar to how banks charge Housing Loan EMIs.
- h) Under no circumstances shall a request for surrender of the flat be entertained after the allottee has deposited the full disposal price in accordance with the demand schedule.

3.10. The Demand-cum-Allotment Letter (DAL) will be issued online to the successful allottees, generally within a week of realisation of the booking amount. Intimation regarding issuance of the DAL shall also be sent through email and SMS to the Email ID and mobile number furnished by the applicant at the time of registration/application. However, it shall be the sole responsibility of the applicant to regularly check the DDA Awaas Portal and download the DAL. Non-receipt of the DAL in physical form or email, for any reason whatsoever, shall not absolve the applicant of his/her obligation to comply with the payment schedule prescribed therein. **No request for condonation of delay in payment of the demanded amount on the ground of non-receipt of the DAL in physical form, SMS, or email shall be entertained by DDA.**

4. DOCUMENTS TO BE SUBMITTED AFTER ALLOTMENT OF FLATS AND BEFORE POSSESSION OF FLAT THROUGH ONLINE MODE ONLY

- 4.1. Consolidated Affidavit-cum-Undertaking (duly attested) in **Annexure 'B'** covering necessary declarations and undertakings, including:
 - a) Declaration of citizenship and age of majority.
 - b) Category-related declarations, where applicable.
 - c) An agreement to constitute and join the Residents' Welfare Association (RWA).
 - d) An undertaking to not make any additions or alterations in the dwelling unit, subject to the prescribed principles of amalgamation of two adjacent flats.

- 4.2. Identity proof e.g. self-attested copy of Passport, Aadhaar, Government identity card, Election card, Driving license, Ration Card with photo. (Any One)
- 4.3. Any one address proof e.g. Self-attested copy of Passport, Aadhaar, Government identity card, Election card, Ration Card, Driving license, Telephone bill, Electricity Bill, Water bill, House tax receipt etc., of same address as given in application form, Bank Passbook (Page carrying Name and Address).
- 4.4. Self-attested copies of PAN Cards of allottee (and co-allottee, if any) and his/her spouse (if spouse's PAN is available).
- 4.5. Copy of Loan Sanction Letter duly attested by bank manager (if applicable).
- 4.6. Copy of bank statement mentioning the name and account number from which margin money (apart from loan) has been deposited to DDA. (if any).
- 4.7. In addition to above, persons applying under reserved PwBD (Person with Benchmark Disability) category have to submit an attested copy of the original certificate issued by the Medical Board or a Govt. Hospital in case the applicant is applying under the reserved category of Persons with Benchmark Disability. A self-attested copy of guardianship certificate issued by the competent authority, wherever applicable, be attached. **The certificate may be verified from the issuing authority.**
- 4.8. Copy of TDS Certificate in respect of TDS paid by the allottee to the Income Tax Department (if applicable).
- 4.9. **In addition to above, the documents mentioned in the Online Portal for Possession Letter needs to be submitted with supporting documents, if any.**

5. DISPOSAL PRICE OF THE FLATS

The tentative disposal price of the flats is given at **Annexure 'A'**. The disposal price of the flats is calculated as per the plinth area of the flats including common area. The disposal price does not include maintenance charges as stated in para 9 below. The variation in price within category, if any, is due to variation in plinth area including common area of the flats.

Note: The disposal price does not include conversion charges for Freehold property, as applicable, and water connection charges of Rs. 2,000/-.

6. METHOD OF PAYMENT OF THE DEMANDED AMOUNT

- 6.1. The demanded amount as per the Demand-cum-Allotment Letter (DAL) shall be paid **through NEFT/RTGS/Net Banking only by generating an online challan**. The payment may be made from the **savings account of the allottee/co-allottee or from the savings account(s) of the specified relatives**. Any charges, of whatever nature, in this regard shall be borne by the allottee. DDA will not bear any service charges on payments done through any mode. A detailed walk-through video tutorial detailing the application and payment process is also available on DDA's official YouTube channel at the URLs given below, for facilitation of applicants/allottees:

For watching in English:

https://youtu.be/uD0c29ACTWg?si=qXgP7WU_eETPII1T

हिंदी में देखने के लिए:

<https://www.youtube.com/watch?v=Ule-JGnhz8k>

- 6.2. For the purposes of Paras 3.8 and 6.1, the **specified relatives** shall include the allottee's/co-allottee's spouse, father, mother, brother, sister, son, daughter, grandson, granddaughter, daughter-in-law (wife of the son/grandson), son-in-law (husband of the daughter), and the husband of the granddaughter. For the purpose of this clause, grandson and granddaughter shall mean the child of the allottee's/co-allottee's son or daughter. **Payment made from the bank account of a proprietorship firm, where the allottee/co-allottee/any specified relative is the sole proprietor, shall also be permitted.**
- 6.3. **The allottee may generate one or more online challans, as required,** for payment of the demanded amount. However, each challan shall be used for only one payment transaction and shall not be reused.
- 6.4. The allotment of flats under the Scheme shall be made on Cash Down basis. However, allottees belonging to the Person with Benchmark Disability (PwBD) [Divyangjan] category shall have the option to obtain allotment either on Cash Down basis or on Hire Purchase basis, subject to the applicable terms and conditions. In cases where the Hire Purchase option is availed, payment shall be made in Equated Monthly Instalments (EMIs). Interest shall be charged at the rate of 10% per annum (simple interest) on the monthly reducing balance.

7. MORTGAGE/AVAILING LOAN

The allottee may avail a housing loan by mortgaging the flat to the following institutions without prior approval of DDA, subject to the condition that the first lien will remain with DDA to the extent of recovery of all outstanding dues, including the disposal/demanded price. However, an intimation regarding the institution to which the flat has been mortgaged must be sent to the concerned Housing Branch, DDA, Vikas Sadan, New Delhi. The applicant should apply for home loan intimation through DDA's online portal at <https://eservices.dda.org.in/>, and it will be the sole responsibility of the applicant to apply within a reasonable time. **The application for home loan intimation should preferably be submitted within 30 days from the date of issue of the demand-cum-allotment letter. DDA will not be responsible for any delay in processing the loan by the concerned bank. The applicant will be solely responsible for any late payments and will have to bear any additional interest or penalties that may arise.** The loan/mortgage facility can be availed from the following institutions:

- a) Government of India; State Government; Union Territory Administration;
- b) Public Sector Undertakings / Autonomous Bodies;
- c) Nationalised Banks;
- d) Life Insurance Corporation of India; General Insurance Corporation of India;
- e) Housing Development Finance Corporation;
- f) Cooperative Banks;
- g) MCD; NDMC;
- h) All joint sector companies irrespective of the percentage of shareholding;
- i) University of Delhi;
- j) All organizations, private or public, which receive the approval of Govt. of India, State Govt. for the purpose of general mortgage permission and are recognized by RBI as a Housing Finance Company;

- k) All Financial Institutions extending loans to individuals for house building, if they are leading companies with good market standing and repute say with a capital base of Rs. 5 Crores or so;
- l) All Financial Institutions/Banks which are controlled by RBI or the Govt. of India irrespective of the percentage of Govt. shareholding;
- m) All public companies with a capital base of Rs.5 Crores provided they have a Scheme for granting Housing Building Advance/Loan to their employees and the mortgage is required for grant of such advances.

8. MISUSE, ADDITIONS AND ALTERATIONS, ETC.

- 8.1. The flat shall be used only for residential purpose and cannot be put to any other use. Further, if one person or his family members buy(s) two adjacent flats on offer in the scheme of **DDA Karmajeevi Awaas Yojana 2026**, he/ they have the liberty of amalgamating these two flats by opening a common door through the common wall between them **wherever structurally feasible and also subject to necessary structural approvals from DDA.**

9. RESPONSIBILITY FOR THE MAINTENANCE OF COMMON PORTIONS AND COMMON SERVICES, ETC.

- 9.1. Every allottee shall be required to become a member of the Registered Agency/Association of Apartment Owners (RWA) to be formed for the purpose of maintaining common areas and services in these housing pockets, in accordance with the provisions of the law in force, i.e., the DDA (Management and Disposal of Housing Estates) Regulations, 1968, before possession of the flat is handed over. **Only one RWA will be registered for each pocket, which will be considered as one Housing Estate. All allottees of each pocket shall mandatorily become members of the concerned RWA.**

- 9.2. The maintenance charges for these flats comprise two components: a **One-Time Maintenance (OTM) Corpus Fund** and Monthly Maintenance Charges. The OTM Corpus Fund for the various categories of flats is as follows:

- 3-BHK : Rs. 2,50,000/-
- 2-BHK : Rs. 1,50,000/-
- 1-BHK : Rs. 75,000/-

In addition, **monthly maintenance charges** will be levied at the following rates per square feet of plinth area and collected upfront for a period of 12 months:

- 3-BHK : Rs. 2.5/-
- 2-BHK : Rs. 2/-
- 1 BHK : Rs. 1.5/-

It may be noted that these **maintenance charges are not included in the disposal price** reflected in **Annexure 'A'** and shall be communicated separately in the Demand-cum-Allotment Letter.

- 9.3. Individual flat owners shall be fully responsible for the internal maintenance of their flats after taking possession.
- 9.4. Day-to-day maintenance, including upkeep of green areas, cleanliness of the campus/colony/ housing pocket, replacement of light fittings in common areas, operation and maintenance of lifts, payment of electricity bills for common areas, etc., shall be the responsibility of the concerned RWA.

- 9.5. For common areas shared by multiple housing pockets/colonies, maintenance responsibility shall rest with the urban body once the area is handed over. Until such handover, maintenance will remain with DDA. At the time of handover, DDA shall clearly demarcate areas to be maintained by the urban body and those to be maintained by the RWAs.
- 9.6. Facilities common to more than one RWA, such as Community Centres, Gyms, etc., shall be maintained by DDA.

10. MIS-REPRESENTATION OR SUPPRESSION OF FACTS

- 10.1. If it is established that the applicant has applied although he was not eligible as per conditions laid down in Clause 2 or has falsely claimed any benefit of a specific category or has given false affidavit/information including quoting wrong PAN number or suppressed any material fact at any time whatsoever, the application/ allotment will be rejected/cancelled summarily without issuing any show cause notice for the same and the entire amount deposited by the allottee will be forfeited. This would be without prejudice to DDA's right to take such other action as may be permissible in law, including lodging a police complaint/FIR for misrepresentation to a Govt. Authority, etc.

11. POSSESSION OF FLATS

- 11.1. The allottee shall be entitled to take possession only after he/she has paid all the dues and completed all the requisite formalities, and furnished/executed all the required documents mentioned in the scheme brochure /the Demand-cum-Allotment letter.
- 11.2. After making full payment of the disposal price of the flat(s), the allottee shall **apply for the Possession Letter and submit the requisite documents online through the Awaas Portal within 90 days from the date of such payment.** In case the allottee fails to do so within the stipulated period, watch and ward charges at the prescribed rates shall be levied for the period commencing after the expiry of the said 90 days and up to the month in which the complete documents are submitted or all requisite formalities are completed.
- 11.3. Possession Letter will be issued through online mode only, and the allottee has to upload self-attested copies of the requisite documents.
- 11.4. After the issuance of the Possession Letter by the Housing Department, the allottee shall take physical possession of the flat by **obtaining the Possession Slip from the concerned Field Engineering Division within 60 days from the date of issuance of the Possession Letter.** In case the allottee fails to take physical possession within the said period of 60 days, he/she shall be liable to pay watch and ward charges at the prescribed rates for the period beyond the expiry of the said 60 days.
- 11.5. The flats are being offered on **"as is where is basis"**. DDA will not entertain any request for additions or alterations or any complaints whatsoever, regarding property circumstances as defined in Regulation 19 of the DDA (Management and Disposal of Housing Estates) Regulations, 1968. DDA will not entertain any complaint regarding the price of the flat, its design, quality of construction, materials used, workmanship or other defects. The categorisation and nomenclature of the flats under the Scheme will be as determined by DDA, and no representation or claim in this regard will be entertained.

12. CONVEYANCE DEED

- 12.1. The Conveyance Deed (Freehold Deed) papers will be issued online after receiving a request by allottee after taking over physical possession of the flat. The allottee may reserve a date for execution of Conveyance Deed online. The expenditure on e-stamping and other expenses on account of registration of Conveyance Deed, etc. in this regard shall be borne by the allottee.
- 12.2. The allottee shall not be entitled to transfer or otherwise part with the possession of the whole or any part of the flat before execution of Conveyance Deed. In the event of sale/ transfer being made without execution and registration of Conveyance Deed, such sale/transfer shall not be recognized by DDA and allotment of such flats will be cancelled.
- 12.3. The Conveyance Deed in the prescribed format transferring the title to the flat shall be executed in favor of the original allottee, only after taking over physical possession of the flat, which shall be registered with the Sub-Registrar as per law, upon receipt of all other dues provided the original allottee has not in any manner sold, transferred or alienated the whole or any part of the flat by any agreement, of whatsoever nature and/or parted with possession thereof.
- 12.4. **Date of execution of Conveyance Deed will have to be reserved by allottee through online mode only. Allottees are required to upload the copy of e-stamp papers of the requisite value before reservation of date of execution of conveyance deed. On the reserved date, allottees will have to come with all the original documents for the purpose of verification.**
- 12.5. In the event of death of the original allottee prior to execution of Conveyance Deed, the Conveyance Deed shall be executed in favor of the legal heir(s) of the original allottee, as per policy/guidelines of DDA in respect of mutation.

13. STATUS OF THE ALLOTTEE

- 13.1. All allotments shall be made on Freehold basis. However, the title shall be transferred only when the Conveyance Deed is executed in favor of the allottee and it is registered in the office of the sub-Registrar, Govt. of NCT of Delhi. **In respect of allottees belonging to the Person with Benchmark Disability (PwBD) [Divyangjan] category who opt for allotment on Hire Purchase basis, the Conveyance Deed shall be executed only after realisation of the entire disposal price, together with interest and all other dues, if any.**

14. INSPECTION OF FLATS

- 14.1. The applicants are advised to visit the site and inspect the flats and satisfy themselves with regard to location, size and price of flats before applying under this scheme.
- 14.2. The following officers may be contacted for facilitation in site inspection:

S. No.	Sample Flat Particulars			Details of concerned site engineers and support staff
	Flat Category	Block No.	Flat No.	
1.	3-BHK	Q	207	a) Sh. Mahendra Singh, (AE/ NPD-9) (Mob: 9873379012)
2.	2-BHK	A	202	b) Sh. Vivek Prakash, (AE/ NPD-9) (Mob: 7303871570)
3.	1-BHK	Y	223	c) Sh. Archit Katiyar, (JE/ NPD-9) (Mob: 9149080345) d) Sh. Sumit Kumar Singh, (JE/ NPD-9) (Mob: 8791579309)

14.3. A dedicated Call Centre will also start functioning at Vikas Sadan for resolving the issues of general public, if any.

15. BENEFICIAL ALLOTMENT FOR DIVYANGJANS

15.1. Allottees belonging to the Person with Benchmark Disability (PwBD) [Divyangjan] category shall have the option to obtain allotment either on Cash Down basis or on Hire Purchase basis. In case the Hire Purchase option is availed, an initial payment equivalent to 25% of the total disposal price shall be payable. The balance amount shall be payable in Equated Monthly Instalments (EMIs) over a period of 15 years, subject to the applicable terms and conditions. Interest shall be charged at the rate of 10% per annum (simple interest) on the monthly reducing balance.

15.2. Allottees belonging to the Person with Benchmark Disability (PwBD) [Divyangjan] category shall be eligible for a rebate of 5% of the disposal price, subject to a maximum of Rs. 1,00,000/- (Rupees One Lakh only). All other terms and conditions of allotment under the Scheme shall remain applicable. The Conveyance Deed shall ordinarily be executed in the name of the original allottee. However, in the event of the death of the original allottee prior to execution of the Conveyance Deed, the Conveyance Deed shall be executed in favour of the legal heir(s) of the original allottee, in accordance with the policy/guidelines of DDA relating to mutation.

15.3. The letter of allotment of such flats would specifically state that alienation of possession of the flat prior to 15 years or payment of price of flats with interest and other dues, whichever is earlier, from the delivery of possession to the allottee would result in automatic cancellation of the flat and under no circumstances such cancellation would be withdrawn. In addition, the Conveyance Deed for all such cases would also include the following specific clause which would be included in the letter of allotment itself and the allottee should by way of affidavit specifically agree to the same being a part of the conveyance deed before the possession of the flat is delivered to the allottee.

15.4. The proposed clause would be as follows:

"That the allottee shall not part with possession of the whole or any part of the flat before the expiry of 15 years from the date of actual delivery of possession by DDA or until payment of the full disposal price together with interest and all other dues, whichever is earlier. To that extent, the title in the property shall be deemed to continue to vest in DDA. It is further agreed that, in the event of any breach of the terms and conditions of the present Conveyance Deed by the allottee, the Conveyance Deed shall be liable to be declared void, and DDA shall be entitled to resume possession of the demised property in accordance with law."

- 15.5. In the event of the death of the allottee before the expiry of the said period of 15 years, his/her legal heir(s) shall be bound by the aforesaid condition. However, they shall be entitled to occupy the said flat.
- 15.6. The concessions under this Chapter shall be admissible only to persons who qualify as Person with Benchmark Disability (PwBD) under the provisions of the Rights of Persons with Disabilities Act, 2016, and possess a valid disability certificate issued by the competent authority in the prescribed manner.
- 15.7. The permissible benefit under this clause will be given only to those applicants who have applied under Person with Benchmark Disability (Divyangjan) category. If the flat is allotted under general category, the above benefit will not be extended to them in any case or manner whatsoever and they can neither claim such benefits nor any requests in this regard will be entertained by the DDA.

16. OTHER GENERAL CONDITIONS

- 16.1. DDA reserves the right to alter any terms and conditions/clause of the Scheme brochure at its discretion as and when considered necessary.
- 16.2. DDA reserves the right to increase or decrease the number of flats on offer under the scheme. DDA also reserves the right to withdraw some/all flats depending on the circumstances.
- 16.3. The allotment under this scheme shall be on the terms and conditions contained in this brochure, demand cum allotment letter and the DDA (Management and Disposal of Housing Estates) Regulations, 1968 as amended from time to time.
- 16.4. As per the provisions contained in Regulation 17 of the DDA (Management and Disposal of Housing Estates) Regulations, 1968, all rates, fees, taxes, charges, assessments of municipal taxes, and levies of whatsoever nature shall be borne by the allottee or the Registered Agency/Association of Apartment Owners, as the case may be, and shall be payable by the allottee or the Association of Apartment Owners/Registered Agency within the specified period.
- 16.5. Except pricing, any dispute pertaining to the scheme shall be subject to the jurisdiction of Courts/Consumer Court at Delhi/New Delhi only.
- 16.6. In all correspondence with DDA regarding allotment and related matters, applicants are advised to quote their Application Number, File Number, etc. Such correspondence should be addressed to the concerned Deputy Director, D-Block, Vikas Sadan, DDA, New Delhi – 110023.
- 16.7. In case of any grievance, the applicant can contact Director (H)-I/Director (H)-II, Commissioner (Housing), Principal Commissioner (Housing) or the Vice Chairman, DDA during their Public Hearing days. However, on financial issues, the applicant is advised to first contact Financial Advisor (Housing), D-Block, 1st Floor, Vikas Sadan, New Delhi-110023.
- 16.8. It is not possible to verify the eligibility of applicants at the time of accepting the application. Therefore, applicants are advised, in their own interest, to carefully read and understand the eligibility conditions before submitting their application. Applicants who do not meet the eligibility criteria will not be considered for allotment, if found ineligible at any later stage under the Scheme.
- 16.9. The Demand-cum-Allotment Letter shall be issued based on the information/documents provided by the applicant in the Application Form for allotment of a flat. If, at any stage, it is found that the documents/information submitted are incorrect, false, or misleading, the allotment shall stand automatically cancelled without any prior notice, and no claim of the applicant shall be entertained in such cases. The entire amount paid, including the booking amount, shall be forfeited.

ANNEXURE 'A'

S. No.	Pocket, Sector, Location	Category	Number of Flats*	Plinth Area Range (including common area and balcony) in Sqm.**		Price Range excluding maintenance charges (Rupees in Lakhs)***		Tentative Disposal Price excluding maintenance charges (Rupees in Lakhs) after 25% discount****	
				Min.	Max.	Min.	Max.	Min.	Max.
1	Pocket 11, Sector A1-A4, Narela	1-BHK	384 [Block Y]	60.86	61.34	44.53	44.88	33.40	33.66
2		2-BHK	432 [Blocks A, B and C]	126.54	139.99	100.73	111.44	75.55	83.58
3		3-BHK	408 [Blocks Q, R and S]	164.18	183.71	142.07	158.97	106.55	119.22
		Total	1224						

Note: -

* Number of flats may change at the time of launching of the scheme and number of flats at particular locality/zone may be changed subject to availability.

** Plinth Area includes common area and balcony area and it may vary from flat to flat. Also, there is parking area available with each flat. [1-BHK: 5.76 sqm, 2-BHK:11.52 sqm and 3-BHK: 23.04 sqm]

*** The demand letter will be issued as per actual plinth area and parking area of the individual flat and therefore the disposal price of flats may vary depending on such area. The tentative cost does not include water connection charges and conversion charges, which will be conveyed separately in the Demand-cum-Allotment Letter.

**** The tentative disposal price also does not include the maintenance charges, which will be conveyed separately in the Demand-cum-Allotment Letter.