7. MODE OF ALLOTMENT:

All the eligible applicants shall be considered for allotment through a computerized draw based on random number technique. The draw shall be conducted in online mode in a transparent manner in the presence of independent observers along with presence of sample number of applicants, say 20. In case excess flats remain un-allotted, DDA will again call for applications from eligible applicants and another draw for such flats shall be conducted by DDA. The draw for this Housing Scheme will be web-streamed.

8. RESULT OF THE ALLOTMENT/DRAW:

8.1 A separate list of successful applicants and wait listed applicants (upto the extent of 100% of successful applicants) will also be declared in order of priority. The waiting list will be valid only for 9 months from the date of issue of demand letters to the successful applicants.

8.2 The results of the draw shall be displayed/uploaded on DDA's website i.e. www.dda.gov.in

8.3 It shall be the sole responsibility of the applicant to check the result of the draw.

8.4 After allotment, the eligibility documents of successful applicants like family income certificate / EWS Certificate, Category certificate, PwBD certificate etc. will be verified from the concerned issuing authority. In case, any successful applicant is found ineligible, his/her application shall be rejected and He/she shall be substituted by the wait listed applicant.

8.5 After successful verification, the list of successful applicants shall be handed over by DDA to DE for issuance of demand-cum-allotment letters, strictly as per costing policy.

9. POSSESSION LETTER:

9.1 The issuance of possession letter and handing over of physical possession of the flat shall be done by DE. As per DDA policy, full payment of the cost of flats is to be made by the allottees in the bank account of DE before issuance of possession letter of a flat and thereafter physical possession of the flat will be handed over to the allottees.

9.2 A list of those allottees to whom possession letter has been issued, will be shared by DE with the DDA along with issued Possession letters.

10. DISPOSAL PRICE OF THE FLATS

The tentative disposal price of the flats is given at Annexure "A". The disposal price of the flats (including water connection charge) is calculated as per the plinth area of the flats including common area. The disposal price also includes maintenance charges, sinking fund/corpus fund as stated in para 14 below and processing fee of DDA. GST on maintenance charges and other costing components will be as per the applicability of GST on DE. The variation in price within category, if any, is due to variation in plinth area including common area of the flats.

11. METHOD OF PAYMENT OF REGISTRATION AMOUNT: -

11.1 The Registration amount shall be paid from any account, through NEFT/RTGS/Net Banking through online challan generation only. Any charges, of whatever nature, in this regard shall be borne by the applicant. Applicants should not use the same generated NEFT challan for multiple payments.

11.2 The allotment of flats shall be made on cash down basis only except for the applicants belonging to PwBD [Persons with Benchmark Disability (Divyangjan)] category who will have the options of making payment either on "Cash Down" basis or in Equated Monthly Instalments (EMIs) on terms and conditions as applicable in their case. The rate of interest charged is simple interest @10% p.a. on monthly reducing balance.

11.3 Amount demanded through Demand-cum-Allotment letter, should be deposited from applicants' account or from the account of specified relatives through NEFT/RTGS/Net Banking in the bank account of DE. The details of bank account of DE shall be intimated by DE at the time of issuance of Demand cum Allotment Letter. DDA will not bear any service charges on payments done through any mode.

11.4 The specified relatives for this para include the allottee's spouse, father, mother, sister, brother, son, daughter, grandson, granddaughter, grandfather, grandmother, daughter-in-law (wife of the son/grandson), son- in-law (husband of the daughter), father-in-law (father of husband/wife), mother-inlaw (mother of husband/wife) or husband/wife of the granddaughter/grandson (for this definition,

'grandson/granddaughter' means the child of the allottee's son or daughter). Furthermore, payment made by a proprietorship firm, where the allottee is the proprietor, shall also be considered.

12. MORTGAGE/AVAILING LOAN: -

The allottee can avail housing loan by mortgaging the flat to following institutions without prior approval of the DDA/DE subject to the condition that first lien will be of the DE to the extent of recovery of all outstanding dues including disposal/demanded price. However, an intimation regarding institution to which it has been mortgaged must be sent to concerned DE. It will be the sole responsibility of the applicant to apply for loan in a timely manner. The application for home loan intimation should preferably be submitted to concerned DE within 30 days from the date of issuance of the demand-cum-allotment letter. DDA/DE will not be responsible for any delays in processing the loan by the concerned bank. The applicant will be solely responsible for any late payments and will have to pay any additional interest or penalties that may apply. The loan/mortgage facility can be availed from the following institutions:

12.1.1. Government of India; State Government; Union Territory Administration;

12.1.2. Public Sector Undertakings / Autonomous Bodies;

12.1.3. Nationalised Banks;

12.1.4. Life Insurance Corporation of India; General Insurance Corporation of India;

12.1.5. Housing Development Finance Corporation;

12.1.6. Cooperative Banks;

12.1.7. MCD; NDMC;

12.1.8. All joint sector companies irrespective of the percentage of shareholding;

12.1.9. University of Delhi;

12.1.10. All organisations, 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;

12.1.11. 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;

12.1.12. All Financial Institutions/Banks which are controlled by RBI or the Govt. of India irrespective of the percentage of Govt. shareholding;

12.1.13. 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.

13. MISUSE, ADDITIONS AND ALTERATIONS, ETC.: -

13.1. The flat shall be used only for residential purpose and cannot be put to any other use. The allottee shall - neither be entitled to sub-divide -nor to amalgamate any flat with any other Flat nor to make any structural additions/alterations.

14. RESPONSIBILITY FOR THE MAINTENANCE OF COMMON PORTIONS AND COMMON SERVICES, ETC.: -

Allotment of flat, execution of sale deed and all sort of maintenance, supervision, control, user transfer renovation/alteration etc. of/over the flat so allotted, shall be subjects to the terms & conditions of brochure, allotment, sale deed and provisions of all the applicable laws, by-laws, Regulations, Policies, Orders, Circulars etc. issued from time to time by the DDA and/or any other competent Authority and shall include but not be limited to the DDA (Management and Disposal of Housing Estates) Regulations, 1968.

14.1. DE may collect following types of maintenance charges from the allottee:-

14.1.1. Monthly Common Area Maintenance Charge: For day to day recurring maintenance of EWS Housing, a charge of Rs. 1.5/- per sq. ft. per month (on plinth area) to be charged. The monthly charges may be taken up as an upfront payment of 1 year as part of the pricing of the flat. After one year, the maintenance charges shall be calculated every month as per actuals.

14.1.2. Sinking Fund/Corpus Fund: An upfront maintenance charge capped @ 2.5% of cost of flat to be collected as part of the price towards the flat for creation of a "Sinking Fund" which will be used for major maintenance works such as replacement of lifts/STP plants/machinery room etc. It shall be vested in a separate interest-bearing account.