

## Residential Plots

### 1.1 Procedure for Allotment

Residential Plots are allotted to the bonafide residents of Punjab and Chandigarh through draw of lots after inviting applications.

### 1.2 Reservation for Allotment

1	Schedule Castes/Scheduled Tribes	15%
2	Disabled persons	3%
3	Freedom Fighters	2%
4	i) Serving and retired Defense Personnel and para-military forces including war widows of these categories. ii) 100% disabled soldiers of Punjab Domicile ( <i>Decision taken by the F&amp;A Committee vide Agenda Item No. 51.27 which is issued vide letter No PUDA-Policy/2136-49 dated 11-8-2006</i> )	4% 1%
5	Gallantry award winners from the Defense services and paramilitary forces who have distinguished themselves by acts of bravery and valour in the defense of our Country, both in war and peace time and Punjab Police Personnel awarded with Present Police Medals for Gallantry and Police Medals for Gallantry.	2%
6	Legal heirs of Army/Paramilitary forces/Punjab Police, the Personnel killed in action (war or on law and order duty)	2%
7	Sports persons who are medal winner of Olympic, common wealth or Asian Games. Mountaineers who have scaled Mount Everest and possess the requisite certificate from the Competent Authority.	2%
8	Riot affected and Terrorist affected families Note: This reservations shall be applicable to this category till 31-12-2016.	5%

The eligibility criteria for the reserved categories will be as under:-

#### **Scheduled Castes/Scheduled Tribes**

Certificate issued by the Competent Authority of Punjab Government.

#### **Disabled Persons**

As Defined in section 2(i) of The Persons with disabilities (Equal opportunities, Protection of Rights and full participation) Act, 1995

- i ) Blindness:** blindness" refers to a condition where a person suffers from any of the following Conditions namely;
- a) Total absence of sight
  - b) Visual acuity not exceeding 6/60 or 20/200 (snellen) in the better eye with Correcting lenses; or
  - c) Limitation of the field of vision subtending an angle of 20 degree or worse.
- ii) **Low vision:-** "Person with low vision" means a person with impairment of visual functioning even after treatment or standard refractive correction but who uses or is potentially capable of using vision for the planning or execution of a task with appropriate assistive device.
- iii) **Leprosy-cured:-** "Leprosy cured person" means any person who has been cured of leprosy but is suffering from;
- a. loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity.
  - b. Manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity.
  - c. Extreme physical deformity as well as advanced age which prevents him from undertaking any gainful occupation and the expression "leprosy cured" shall be construed accordingly.
- iv) Hearing impairment:-**"Hearing impairment" means loss of sixty decibels or more in the better ear in the conversational range of frequencies;
- v) Locomotor disability:-** "Locomotor disability" means disability of the bones, joints or muscles leading to substantial restriction of the movement of the limbs or any form of cerebral palsy;
- vi) Mental retardation:-** "Mental retardation" means a condition of arrested or incomplete development of mind of a person which is specially characterized by sub normality of intelligence.
- vii) Mental illness:-** "Mental illness" means any mental disorder other than mental retardation.

5% rebate of the allotment price shall be given to the disabled persons for house/plot allotted under this quota.

**Freedom Fighters:-** The applicant should be recipient of Freedom Fighter reward/pension or recipient of Tamarapatra.(Widow, Children and grandchildren are not eligible)

He should belong to Punjab State;

Family members should not have been allotted any house or plot earlier by the department of Urban Estates, Punjab Housing Development Board, PUDA or any Improvement Trust.

### **Defence/Paramilitary Forces/Punjab Police/Gallantry Award Winners**

He should belong to the State of Punjab provided he has not already received any such discretionary quota plot/houses from any other scheme in any other part of the Country and also does not possess any plot/house in the city/town/urban estate for which the plot/house is being applied for.

The policy of gallantry awards in peace time and to paramilitary personnel should continue to be Included In the list of eligibility.

Extension of reservation to the dependent parents/widows may be done only in those cases where the award is posthumous.

### **Explanation**

In case of posthumous award, the next of kin shall be eligible to avail of this quota. The next of kin shall be construed as Widow. If there is one and in case the awardee was unmarried, the mother or father in that order.

The following order of precedence may be adopted:-

- (i) Param Vir Chakra
- (ii) Maha Vir Chakra
- (iii) Vir Chakra
- (iv) Ashoka Chakra
- (v) Kirti Chakra
- (vi) Shaurya Chakra
- (vii) President Police Medals for Gallantry
- (viii) Police Medals for Gallantry
- (ix) Sana Medal/Nau Sena Medal/Vayu Sena Medal

The higher category awardee shall get precedence over the lower category awardee.

The award either posthumous or otherwise shall rank at par in the same category.

Application shall be invited through press advertisement. In case there is a tie between the awardees of the same category, the decision would be taken by the draw of lots.

All plots declared surplus in any of the reserved categories or where sufficient applications are not received against the reserved categories, the plots/houses shall stand transferred to the general category at the time of allotment.

Where the applications received for houses/plots are less than the plots/houses available for allotment under each category, allotment shall be made on the basis of the first come first served basis and will be exempted from the purview of reservation prescribed under the policy.

### **Sports Persons**

Medal Winners of Olympic, Common Wealth or Asian games.

In case of Mountaineers, a certificate awarded by the Indian Mountaineer Foundation duly countersigned by the Ministry of Youth Affairs & Sport, Govt, of India (Endst. No. PUDA-P&C/2004/2679-2692 dated 8.9.2004).

Other eligibility conditions will remain unchanged.

These instructions will be applicable w.e.f. 21.2.98 (Endst. No. PUDA-P&C/98/1308-17 dated 18.3.98).

### **Riot Affected and Terrorist Affected Families**

Riot affected means a person who migrated to the State of Punjab from any other part of the Country who has been issued a red card by any Deputy Commissioner of a District of the State of Punjab and who has not been allotted a house under the riot affected persons category at Delhi or any other place in the Country and Terrorist affected means a person belong to State of Punjab holding valid certificate issued by the any Deputy Commissioner of the State of Punjab and has not availed the benefit for allotment of house/plot under this category.

Decision taken in this regard by the Finance & Accounts Committee and instructions were issued vide letter No. PUDA-Policy/2136-49 dated 11.8.06.

Note (i) The beneficiary will not be entitled for allotment of plot/house in any other scheme/station once he has already availed the benefit for allotment under the reserved category. Decision taken in this regard by the Finance & Accounts Committee and instructions were issued vide letter No. PUDA-Policy-UE-2-05/2560-72 dated 15.7.05.

Note (ii) Certain amendments which has been included in the consolidated reservation policy are based on the decision of the Finance and Accounts Committee vide agenda item No. 22.33 dated 2.2.2000.

Note (iii) It is certified that the above information prepared by the office is correct as per the decisions taken from time to time by the Finance and Accounts Committee and instructions were issued vide letter No. 1303-7 dated 18-3.98, No. 2629-33 dated 5.4.2000, No. 6779-90 dated 5.9.2000, No. 9391-405 dated 27.12.2002 and letter No. 5152- 64 dated 23.7.03, No. 1384-95 dated 17.5.04 & letter No. 1940-51 dated 9.7.04.

Note (iv) SC/ST category reservation enhanced from 8% to 15% as per decision of the Finance & Accounts Committee taken in its meeting held on 16.11.06 vide Item No. 52.12 and decision circulated vide Memo No. 2746-55 dated 22.12.06.

## **1.3 Terms and Conditions for Allotment**

### **ELIGIBILITY**

1 The applicant must be a Resident of Punjab or Chandigarh as defined by Govt. or has been residing in Punjab for the last 5 years and must be at least 18 years old on the last date of submission of the application.

2 Those who own or were allotted at any time by a government agency a residential plot fully on lease hold or free hold basis in any of the Urban Estates

developed by GMADA, PUDA, Housefed or any other Government Agency or in Cooperative Societies whom land was allotted by any of the government agencies in SAS Nagar (Mohali) Subdivision or Chandigarh or Panchkula in own/spouse/minor children's name are not eligible to apply.

3 Regular employees of Government of Punjab or its undertakings and Punjab & Haryana High Court are eligible,. Adhoc, contractual, temporary or reemployed employees cannot apply under this category.

4 NRIs/PIOs/OCIs from the State of Punjab and Chandigarh (Must check GOI and RBI rules on mode of payment etc. ). They will be considered under the General Category.

5. The eligibility regarding reservation shall be determined as on the last date for the submission of applications under this scheme.

6. The applicant must not have availed benefit of allotment of plot. house/flat under any reserved category in any scheme of any Government agency anywhere in the country.

7 Where sufficient number of application are not received against a reserved category, the excess plots shall be considered as unreserved and transferred to the General Category at the time of draw of lots. In case of insufficient applicants in a sub category under the Disabled Category, plots will be distributed equally in other sub categories under the same Category.

SELF ATTESTED PHOTOCOPIES OF DOCUMENTS TO BE SUBMITTED TO ESTABLISH ELIGIBILITY (GMADA MAY ASK FOR THE ORIGINAL FOR VERIFICATION)

**Residence certificate of Punjab or Chandigarh issued by Competent Authority (Tehsildar concerned)**

OR

3 out of the following 10 documents to establish 5 years residence of Punjab or Chandigarh as on last date of application:

- 1 Birth Certificate
- 2 Voter I Card
- 3 Driving License
- 4 Passport with address of Punjab
- 5 Matriculation certificate
- 6 UID Card
- 7 Proof of ownership of property in Punjab on the date of submission of application.
- 8 Electricity Bill
- 9 Landline Telephone Bill

10 Registration certificate of a vehicle

OR

A certificate from Head of department in case of regular employees of Government of Punjab or its undertakings and employees of Punjab and Haryana High Court.

OR

Valid passport & documentary evidence to prove own/father's grand father's Birth in Punjab or Chandigarh or proof of ownership of immovable property in Punjab or Chandigarh on the date of application in case of NRIs/PIOs/OCIs registered as per law.

#### PRICING AND EARNEST MONEY TO BE PAID WITH THE APPLICATION

1 10% price of the plot is to be deposited as Earnest Money as Demand Draft in favour of Estate Officer, GMADA payable at Mohali.

2 Earnest money shall be refunded on request with 2% deduction before the date of draw, with 10% deduction in case Letter of intent (LOI) is surrendered within 30days of issuance, shall be forfeited in case LOI surrendered after 30 days of issuance.

3. Interest @ 5.5% per annum shall be paid for the period earnest money is retained by GMADA beyond 180 days after the last date of application, including to those who opt to be retained in the waiting list.

4. 5% price rebate is admissible in case of allotments under the Disabled Persons category.

5. All corners and park/play area facing plots will be charges 10% extra price. Plots with both the features will be charges 15% extra. (The amount shall be available in case of Plan i.e. Lumpsum plan within 30 days of publication of the result of draw of lot for allotment of plot numbers and shall be built into the balance installments in case of Plan B.

6. Additional price on account of actual measurement being more than the indicated size, enhancement in compensation of acquired land and/or increase in the cost of development or otherwise due to delays beyond control of GMADA, will be charges extra on pro rata basis.

7. PUDA Building Bye Laws as amended from time to time shall govern zoning and permissible covered area.

8. Plots are allotted on as is where is basis and GMADA shall not be liable to compensate for any extra expenditure that the allottee may have to incur to level the site.

## WAITING LIST

Waiting list in each category in order to priority, equal to 15% of the number of plots in that category, or 5 plots whichever is more, valid only for 6 months from the date of draw shall be maintained. The circumstances. At the end of 6 months from the date of draw, letters of Intent will be issued in the order of priority, in one go in case any plots become available on account of the applicants surrendering or not furnishing requisite documents. No piecemeal allotments shall be made. No requests to extend the period of operation of the waiting list shall be entertained.

## TRANSFER OF LETTER OF INTENT (LOI)

The Letter of Intent shall be transferable by way of sale, gift or otherwise with the prior permission of Estate Officer, GMADA, SAS Nagar after payment of 30% of the price of the plot and in addition a transfer fee @ 2% of the price of the plot.

## PAYMENT SCHEDULE (No individual notices shall be sent for payment of installment)

1 30% of the tentative price (minus the earnest money paid) shall be payable as per schedule given in the broucher of the scheme. failing which the amount paid shall be refunded with 10% deduction and allotment cancelled. Delays up to 30 days may be condoned with 2% penalty, up to 60 days with 3% penalty and up to 90 days with 5% penalty on prior written request. Balance 70% of the tentative price would be payable as per either of the payment plans.

Plan A	Allottee can opt to pay the balance 65% of the tentative price within 60 days of the issue of LOI with a rebate of 5% on the balance amount payable.
Plan B	Balance 65% of the tentative price can be paid @ 12% interest in 6 half yearly installments from the date of the issue of LOI.

\* Balance 5% amount shall be payable within 30 days of the issue of allotment letter.

2 Delay in payment of installment shall render the plot liable to resumption. However, on request establishing genuine grounds, delays up to 24 months may be condoned by the Estate officer, be charging 18% interest for the period of delay. Delays beyond 24 months shall not be condoned under any circumstances and shall result in resumption of the plot and refund of the amounts paid after forfeiture of 10% of the amount.

3. In case of fully paid plots, the enhancement of price due to the reasons mentioned, shall be paid within 60 days without payment of any interest of such demand or in 3 equal six monthly installments along with an interest @ 12% per annum. In other cases the enhancement shall be built into the installments. In case of reduction in area, the excess amount shall be refunded/adjusted, as the case may be, on pro-rata basis.

## **OWNERSHIP AND POSSESSION**

- 1 Allotments shall be on free hold basis.
- 2 The ownership of land shall continue to vest with Greater Mohali Area Development Authority until full payment is made of outstanding dues in respect of said plot.
- 3 The allottee shall be required to execute a Deed of Conveyance in prescribed format and manner within 90 days of payment of entire money. The expenses of registration and execution of Conveyance Deed shall be borne by the allottee.

### **1.4 Allotment under Oustee's Category**

1. This policy shall be applicable in cases where land is acquired for setting up of any Residential, Institutional, Industrial, or Integrated Mixed-Land use Estate by any Development Authority constituted under the Punjab Regional & Town Planning and Development Act, 1995. It shall also apply for land acquisitions undertaken for filling up any critical gaps to facilitate the development of any Residential, Institutional, Industrial or Integrated Mixed Land Use Estate by any private developer.

- 2.1 A landowner whose land has been acquired for the purposes mentioned in Para 1 above, shall be eligible for being allotted a residential plot, on preferential basis as per the following table subject to such conditions as may be fixed by the Authority.:-

Sr.	Quantum of land acquired	Approximate Size of plot for which eligible
a	From ½ acre to 1 acre	83 sq. meters (100 Sq.Yds.)
b	Above 1 acre and upto 2 acres	167 sq. meters(200 Sq.Yds.)
c	Above 2 acres and upto 3 acres	250 sq. meters(300 Sq.Yds.)
d	Above 3 acres and upto 4 acres	334 sq. meters(400 Sq.Yds.)
e	Above 4 acres	418 sq. meters(500 Sq.Yds.)

- 2.2 Where half an acre or more land of several joint owners has been acquired, each landowner of the land held under joint khaata shall be eligible for allotment of a separate plot or house, as the case may be, on preferential basis subject to his eligibility which shall be determined in view of his share in the land acquired. However, all the land owners or some of the land owners may jointly apply for a plot/house of bigger size subject to their eligibility, which shall be determined on the basis of their joint ownership.

### **Illustrations:-**



a) A, B & C are joint owners of 0.6 acre of land in equal shares. They can only apply jointly for an 83 sq. meters plot.

b) A, B & C are joint owners of 2.1 acres of land in equal shares. They may apply separately for three 83 sq. meters plots, OR two of them may apply jointly for a 167 sq. meters plot and one may apply for an 83 sq. meters plot, OR all three may jointly apply for a 250 sq. meters plot.

**2.3** Notwithstanding anything in para 2.1 above, if the acquired land of a land owner includes a "dwelling unit" having a minimum covered area of 20sq meters, wherein the land owner or his family ordinarily resides, he shall be eligible for allotment of one built-up house in a Group Housing Scheme or a plot on preferential basis as per the following table even if the land acquired is less than half an acre, provided that he or any member of his family does not own any other house in any Urban area in the State of Punjab: -

Sr.	Covered area of the dwelling unit acquired	Approximate Size/ category of plot/flat for which eligible
a)	20sq meters- 40sq meters	EWS flat in not less than 40sq meters super area
b)	Above 40sq meters- 80sq meters	LIG flat in not less than 60sq meters super area
c)	Above 80sq meters- 150sq meters	83 sq meters plot
d)	Above 150sq meters- 250sq meters	167 sq meters plot
e)	Above 250sq meters or above	250 sq meters plot

An oustee who is eligible for allotment under Para 2.1 as well as under Para 2.3, may take the benefit either under Para 2.1 or under Para 2.3, but not under both.

**Explanation :**

(i) "Dwelling unit" means a functional residential premises in a "Pucca structure" with a permanent domestic electricity connection taken before the date of notification u/s 4 of the Land Acquisition Act.

(ii) "Family" means husband, wife and minor children, whether living together or separately.

**2.4** Where the Authority/ Developer is required to provide Group Houses for the oustees under para 2.3 above, it shall be the obligation of the Authority/ Developer to construct the houses within two years from the date of taking possession of the land. This obligation shall be irrespective of the fact that the Authority/Developer does not have a scheme to provide Group Housing to the General Public in the Estate.

**3.1** Where land is acquired for setting up of any Estate by any Development Authority, Plots/Flats shall be allotted to the eligible landowners by the concerned Authority. However, in case land is acquired for filling the critical gaps of an estate being developed by a private developer, plots/ flats shall be

allotted to the eligible landowners by the private developer under supervision of the Authority having jurisdiction in the area.

- 3.2** The concerned Authority/ Developer shall as far as possible allot the plots/flats to the oustees in the Sector/Estate for which the land has been acquired. However, if due to unavoidable circumstances, plots/flats cannot be allotted within the Sector/Estate, the Authority/ Developer shall as far as possible adjust the oustees in the nearest Sector/Estate to be developed in future in the vicinity of the land acquired.
- 3.3** Not more than 10% of the total residential plotted area in any Residential Estate shall be allotted to the oustees. In case the requirement of space for oustees is more than 10%, the left out oustees will be considered for allotment in the estates to be set up in the vicinity in future by the concerned Authority/Developer. However, the State Government may, for reasons to be recorded in writing, allow any Authority to allot more than 10% of the total residential plotted area in any estate to adjust the oustees of that estate or any other estate, subject to the limitation that total reservation shall not exceed 50%.
- 3.4** When making allotments to oustees in any sector/estate under this policy, first preference will be given to oustees whose land has been acquired for setting up that sector/estate. Thereafter, oustees of earlier land acquisitions who could not be adjusted in the sector/estate for which their land had been acquired will be adjusted in the chronological order of acquisition.
- 3.5** Allotments under this policy will be made by the Estate Officer of the concerned Authority. Grievances, if any shall be settled by the Chief Administrator of the Authority. In case the grievance is still not redressed the aggrieved party can prefer an appeal before the Govt. of Punjab, in the Department Housing & Urban Development, which shall also be the final authority regarding the interpretation of this policy.
- 4.1** The Concerned Authority shall endeavour to issue an Oustee Certificate to every land owner whose land has been acquired for the purposes mentioned in Para 1 above, within one month of taking possession of the land.
- 4.2** The persons eligible to be allotted plots or houses shall apply to the concerned Authority within six months of the issue of the oustee certificate along with all other documents and application money as may be determined by the Authority. The Authority may, for reasons to be recorded in writing, extend the period for submission of applications through public notice as well as individual notices to the oustees. However, in no case shall the period of extension be more than two years.
- 4.3** Any eligible landowner may, if he so desires, apply for a plot/house of a lesser size than the one he is entitled to.

- 4.4** Notwithstanding anything in the foregoing paras, not more than one plot/flat shall be allotted to one family under this scheme.
- 5.** The land owners whose land has been compulsorily acquired will be entitled to take benefit under this scheme according to the quantum of land compulsorily acquired even if they have taken one or more plots under the land pooling scheme. However, the land acquired/purchased under the Land Pooling Scheme will not be included for determining the eligibility for allotment of a particular category of plot under this scheme.
- 6.** Since the allotment of the plots/houses is in addition to the monetary compensation paid to the landowner under the Land Acquisition Act, the price chargeable for allotment of plots/houses by an Authority to the eligible landowners under this scheme would be the same as for general category. However, in case the allotment of plots/houses is to be done by a private developer, the price chargeable shall be determined by the Authority in consultation with the developer.
- 7.** The allotment of plots/flats to the oustees shall be by draw of lots wherein all the plots/flats of each category available at that time within the concerned Sector/Estate and which are to be sold through allotment as per policy of the Authority shall be included.
- 8.** The LOI of plot/flat allotted under oustee quota shall be transferrable subject to payment of transfer fee and other charges under transfer policy of the Authority.
- 9.** Other terms and conditions of allotment of plot/flat under this policy shall be the same as are prescribed for the applicants of General Category.
- 10.** The Policy mentioned in the foregoing Paras shall be applicable to land acquisition awards to be announced after the date of notification of this policy.
- 11.** as regards the oustees whose land was acquired through land acquisition awards announced on or after 7-5-2001 but before the notification of this policy, they shall continue to be governed by the policy hitherto in force. However, Para 2.2 and Para 5 of this policy shall also be applicable to such oustees.
- 12.** In view of the changes in existing policy for Ousteas of Awards announced on or after 7.5.2001 as in para 11 above, a period of 6 months from the date of notification of this policy shall be given to them to apply afresh or to modify their applications.

(Issued by Punjab Govt (Housing and Urban Development Deptt.) vide memo no: 10/38/2010-6Hg1/1554 dated 25-5-2011)

## **1.5 Terms & Conditions for Auction:**

### **BIDDING PROCESS AND ELIGIBILITY**

1. The intending bidders are required to deposit refundable/ adjustable participation fee mentioned in the advertisement, which shall be paid by an account payees demand draft drawn in favour of E.O GMADA payable as mentioned in the advertisement or in cash, before the commencement of the auction.
2. The bid shall be given in Rs. per sq. mtr.
3. No one can bid on behalf of another person unless he holds power of attorney or a letter of authority to this effect. Such a document should be deposited with the Presiding Officer supervising the auction, before bidding.
4. After the bidding process is over no person whose bid is accepted shall be permitted to withdraw or surrender his bid on any ground, and in case he does so, the participation fee deposited by him/her shall stand forfeited in full.
5. Chief Administrator, GMADA or any other officer authorized by him reserves the right to accept or reject the highest bid or withdraw the site from the auction without assigning any reason even if the bid is higher than the reserve price. The acceptance of the final bid by the Presiding Officer shall be subject to the approval by the Chief Administrator, GMADA Mohali.
6. In case the highest bid is not accepted by the Presiding officer due to any reason whatsoever, the eligibility fee shall be refunded in full.

### **FINANCIAL CONDITIONS**

7. In no case a bid less than the reserve price, shall be accepted.
8. The exact size of the site and its dimensions are subject to variation as per actual measurement at the time of delivery of possession of the site. In case the actual area exceeds the area offered, the allottee would be required to deposit the additional price for the excess area proportionately as per price settled. Similarly, in case of reduction in area, for any reason whatsoever, the allotment price will be proportionately reduced.
9. All the sites shall be sold subject to the following schedule of payment
  - I. The successful bidder will be required to pay 10% of the bid amount (after adjusting the participation fee) by an account payee demand draft at the fall of hammer OR within one additional calendar day as the Presiding Officer, may permit.
  - II. Another 15% amount shall be paid within 30 days from the date of auction. In case the successful bidder does not deposit the 15% ( Fifteen percent) amount within 30 (thirty day) to complete 25 % amount from the date of auction, then the 10% (ten percent) amount already deposited by him is liable to be forfeited and be applicant in that case shall have no claim in this regard.

- III. In case of extreme hardship, the period for the deposit of this 15 % amount to complete the 25% amount can be extended up to a maximum of 90 days subject to the receipt of a written request from the applicant to Estate Office within a period of 30 days from the date of auction, explaining the hardship duly supported by the requisite documents, However, this extension of a maximum period of 90 days shall be allowed by the Estate Officer subject to an additional payment of 3% surcharge on the due amount and 18% penal interest for the delayed period.
- IV. The Allotment letter will be issued only after the receipt of this 25% amount of the total consideration.
- V. The balance 75% amount can be paid either in lump sum with 5% rebate on the balance 75% amount within 60 days of issue of allotment letter or 75% amount can be paid in 6 half yearly equated instalments @ 12% per annum interest.
10. The possession of the site will be given within 90 (ninety) days from the date of issue of allotment letter. In case the allottee fails to take possession of the site within this stipulated period, it shall be deemed to have been handed over on the due date.
11. In case any instalment is not paid by the due date, then without prejudice to any action under section 45 of the Punjab Regional and Town Planning and Development Act, 1995 penal interest shall be charged on the amount due for the period of delay as mentioned below

<b>Sr. no</b>	<b>Period of Delay</b>	<b>Rate of Penal Interest for the entire period of delay</b>
1	Up to one years	12+3%
2	Up top 2 years	12+4%
3	More than 2 years	12+5%

12. The land shall continue to vest in the name of Greater Mohali Area Development Authority until the entire consideration money together with interest and any other dues, is paid in full to the Authority.
13. On payment of the entire consideration money together with interest due to the GMADA on account of sale of the site, the allottee shall have to execute a Deed of Conveyance in the prescribed form and in such manner as may be directed by the Estate Officer concerned within three months of the payment of entire consideration money.
14. The allottee shall have no right to transfer by way of sale, gift or otherwise, the site or any other rights, title or interest in the said site before conveyance deed

is issued by the Authority. However, mortgage of site can be permitted with the prior permission of officer authorized by the Authority.

15. No interest will be paid for any amount, whatsoever, deposited with GMADA in advance of the due date.

#### **APPLICABLE BUILDING BYE LAWS:**

16. PUDA Building Bye Laws will be applicable. The allottee shall be allowed to undertake construction after getting the Building Plans approved from GMADA. For permissible Ground Coverage, Set Backs, Height of building, parks norms etc. PUDA Building Bye Laws may be referred to.
17. The Floor Area Ratio(FAR) will be permitted as per PUDA Bye
18. Fragmentation/Sub Division of the site and change of land use shall not be permitted.
19. It will be the responsibility of the allottee to obtain No Objection Certificate from the local authority so as to ensure adherence to fire safety norms, as may be prescribed by such local authority.

#### **USAGE AND PERIOD FOR CONSTRUCTION:**

20. Sites shall be used only for the purpose for which they are allotted and not for any other purposes whatsoever, and no change of land use shall be permitted.
21. The site is offered on "as is where is " basis and the authority will not be responsible for levelling the site or removing the structures, if any thereon.
22. The allottee will have to construct the dwelling unit within 3 years from the date of possession. The period can be extended by the Estate Officer in the manner and on payment of such fee as fixed by the Authority.
23. Before occupying the building allottee would be required to obtain completion / Occupation Certificate from the concerned Estate Officer.
24. Any officer authorized by GMADA may, at a reasonable time and in reasonable manner and after giving a notice of 24 hours in writing, enter in any part of the site / building erected thereon, for the purpose of ascertaining that the allottee has duly performed and observed the conditions of allotment and provisions under prevalent rules Acts and regulations as amended from time to time.
25. GMADA shall have the full rights, powers and authority at all times to do through its officers and representatives all acts and thing which may be necessary and expedient of the purpose of enforcing compliance with all or any of the terms, conditions and reservations imposed and to recover from the allottee as first charge upon the said site, the cost of doing all or any such act and things and all costs, incurred in connection therewith or in any way relating therewith.

26. In case of breach of any conditions (s) of allotment or of regulations or non-payment of any amount due together with the penalty, the site or building, as the case may be shall be liable to be resumed. In such case the Estate Officer shall forfeit 10% of payable amount on that date including interest.
27. In case of any dispute or differences arising out of the terms & conditions of auction or allotment letter, the same shall be referred to the Chief Administrator GMADA. The decision of Chief Administrator in this regard will be final and binding on all the parties.