

“SURAKSHA SMART CITY – PHASE 1”

**1. FLATS AVAILABLE FOR SALE UNDER PMAY(U) SCHEME in project known as
“Pratham Niwas” AT Vasai**

Scheme Code	Category	Type	RERA Carpet Area - Approx (Sq. Mtr.)	COST PRICE OF THE UNIT	Non-Refundable Application fee (A)	Earnest Money Deposit	Total amount to be paid at the time of Registering the application
01	EWS	1BHK	26.32	Rs. 22,50,000/-	Rs. 750/-	Rs. 5,000/-	Rs. 5,750/-

The Above details are as per the current sanctioned plan.

2. ELIGIBILITY TERMS

Applicants should read the information leaflet carefully before filing the online application form

As per the Guidelines of **Pradhan Mantri Awas Yojna (Urban) [PMAY(U)] Scheme** and as per provisions defined under Real Estate (Regulation and Development) Act, 2016 and rules and regulations framed thereunder and any other applicable laws for the time being in force or as may be applicable from time to time in future applicants shall be eligible to apply only when one is complying or complied with below:

1. The Applicant must have completed 18 years of age as on the date of making application.
2. The Applicant and/or his/her family should not own a pucca house (an all whether dwelling unit) either in his/her name or family name of any member of his/her family in any part of India. Family member means and include wife, husband and unmarried daughters and sons (An adult earning member irrespective of marital status can be treated as a separate household provided he/she does not own a pucca house (an all whether dwelling unit) either in his/her name or family name of any member of his/her family in any part of India).
3. In case of married couple, either of the spouse or both together in joint ownership will be eligible for a single subsidy subject to clause 5 herein below.
4. The Applicant and/or his/her family should not have availed of central assistance under any housing scheme from Government of India/State government.
5. The Flats constructed/acquired with central assistance under the Mission should be in the name of the female head of the household or in the joint name of the male head of the household and his wife, and only in cases when there is no adult female member in the family, the house can be in the name of male member of the household.

6. Applicants who earn a yearly income upto Rs. 6,00,000/- (Rupees Six Lakhs only) are categorised under Economically Weaker Section (“EWS”). However, an Applicant claiming to be from EWS needs to provide relevant proof to support their claims.
7. The Applicant should be registered with PMAY Portal before applying under scheme or after making online application but before the date of conducting of draw by the Developer. Please note that registration in PMAY portal is mandatory for becoming successful applicants. To register in the PMAY portal applicants can visit <https://pmaymis.gov.in>

3. CANCELLATION POLICY AFTER SUBMISSION OF LOTTERY APPLICATION FORM

- i. If Winning Applicants of the lottery are withdrawing their application then EMD amount of Rs. 5000/- shall be forfeited.
- ii. The application money i.e. Rs. 750/- (Rupees Seven Hundred and Fifty only) including internet handling charges applicable shall be non-refundable in nature

4. VERIFICATION AND PROCESS OF CONDUCTING LOTTERY: -

1. At the time of making the Application, Applicant shall have to upload following documents on the website in the manner as prescribed in the help file mentioned hereinabove
 - Aadhar Card
 - PAN card
 - Photographs
 - Cancelled cheque.
2. Online applications shall be examined by the Developer and shall confirm that whether the applicants have paid full EMD along with Application Fee. In case the application form filled is incomplete or incorrect then the application will not be considered and shall be cancelled without

giving any notice to the applicant. The application will be cancelled on the following grounds: -

- i. Applicants who are applying for more than one time.
 - ii. Applicant applying in more than one category.
 - iii. Different applicants but having single bank account
 - iv. Applicants filling incorrect PAN details and Aadhar details.
 - v. Applicant failing to pay EMD within prescribed time period
3. In the event Applicants have any queries/concerns with regards to application form to be filled can approach private partner on the Helpline no. 8070932222 / 8070938888. No queries/concerns will be entertained regarding application form after Lottery is conducted.
 4. Lottery shall be conducted at Sales Office of Suraksha Smart City, Vasai (East) and List of successful applicants under PMAY (U) scheme shall be uploaded/displayed as per the date to be announced on the lottery website of Developer i.e. <https://lottery.surakshasmartcity.com/> Please note that applicants shall not be informed personally regarding lottery conducting date.
 5. At the time of conducting lottery, Applicants application enrolment number shall be carried forward and considered as identified beneficiary number.
 6. The applicants who have received the invite will be considered as “list of successful applicants”. In order to determine the eligibility of the applicants in the list of successful beneficiaries, the applicants will need to submit documentary evidence with the period of 15 (fifteen) days from the date on which List of successful applicants is issued. The applicant should submit the information provided in the prescribed period.
 7. Applicant is advised to obtain and keep ready all the necessary documents including all documents mentioned above in clause no 6 for determining eligibility.
 8. Further, the applicant must verify its application number with identified eligible beneficiary number.
 9. The Application which were a part of accepted application but could not win the draw shall be considered as waitlisted applicants who will be given preference if any draw is conducted within 6 months from the date of List of successful applicants is published otherwise their EMD shall be refunded without any interest or penalty. The Developer shall refund through online mode of transfer

either NEFT or RTGS on the bank details provided by the Applicants at the time of making online application on the website of Developer.

10. Details of the documents to be submitted to the developer will be as listed in the email invitation for verification of documents. Applicants will have to submit the documents at the office of developer within the prescribed period to determine eligibility.

11. In order to qualify as a successful applicant, the document list provided in the email and the other documents required pursuant thereto, shall be submitted to the authorized representative of the Developer (not by post) and the same to be acknowledged by the authorized representative of developer in writing within the prescribed period. It is to be noted that the applicant will be disqualified from the application due to non-submission of documents within the prescribed period.

12. The successful applicant's eligibility will be scrutinized in detail on the basis of the documentary evidence presented before the Developer. The applicant will be informed if any documents are incomplete in the primary scrutiny and accordingly they will appear and submit the requisite documents before the Developer within the prescribed time

13. Final Allotment shall be subject to verification of eligibility under the Pradhan Mantri Awas Yojana (PMAY) scheme by the competent authority. Final Allotment to the beneficiary shall be subject to sanction of housing loan or any acceptable guarantee of payment.

5. TERMS AND CONDITIONS FOR PAYMENT OF FLAT CONSIDERATION

1. Identified Beneficiary shall make payment of Flat consideration as per the schedule of payment mentioned in their Sale agreement

2. The Identified eligible beneficiaries shall always be liable to pay the entire consideration amount which includes subsidy amount in the event on the account of any change in law or government policies regarding PMAY(U) scheme or such other rules and regulations as may be applicable from time to time. Also, in case of default on the part of the beneficiaries if there is reduction or abandonment of the subsidy amount then in that case the beneficiaries shall be liable to bear and pay such deficit amount of subsidy which may not be released by

the central or state assistance at the time of collection of the milestone payments.

3. Upon submission and verification of the documents for PMAY eligibility, acceptance letter will be issued to the applicant by the developer and the applicant will be obligated to submit the sanction letter from the home loan financing institution or self funding declaration (affidavit incase if the unit will be self funded) along with 10% payment of the agreement value along with applicable GST. On submission of the above the applicant shall be issued a provisional allotment.

4. Incase if the customer fails to make the above payment within 15 days from the date of lottery application then the application shall be revoked and earnest money deposit of Rs. 5000/-paid by the customer shall be forfeited. If the customer is not proceeding with the acceptance of this allotment then in such case also the earnest money deposit paid by the customer will be forfeited as per the online lottery cancellation policy.

5. The identified eligible beneficiaries shall be liable to p a y stamp duty, registration, G S T and other charges as may be applicable to execute and register Agreement for sale

6. Without prejudice to the other rights available, the developer shall be entitled to charge interest @ Highest Marginal cost of Fund of SBI plus 2% Per annum or at the rate as may be applicable from time to time on defaulted amount till the date same is paid. Every delayed payment will attract interest charges calculated from the date of milestone completion.

7. If the Identified eligible beneficiary is availing a loan facility, then the he/she/they shall be ready with the sanction letter along with the 10% of flat consideration within 15 days from the date of lottery application and simultaneously shall execute and register Agreement for Sale.

8. The Developer have the right to adjust/appropriate all payments made by beneficiaries under any head(s) of dues against lawful outstanding, if any, in his/her/their name as the Developer may in its sole discretion deem fit to adjust the payments in any manner.

9. Applicants who do not come forward for document verification for verification of the documents then in such case the EMD shall be forfeited.

10. The Developer shall refund through online mode of transfer either NEFT or RTGS on the bank details provided by the Applicants at the time of making online application on the website of Developer.

11. Upon such refunds or repayment if processed then same shall be considered to be discharged in full if same is made in the notified account as mentioned in the application form and shown debited in the developers account and purchaser shall not be entitled to claim any cost or any other action against the said refund or repayment made.

6. OTHER IMPORTANT TERMS AND CONDITIONS:

- a. The water supply and Electricity supply shall depend on the concerned authority, With respect to the flats to be constructed and further the beneficiaries shall not hold the Private Partner responsible for any kind of irregularity or deficiency in the Water Supply and electricity supply.
- b. All the deeds and documents of Successful beneficiaries who have applied in Joint names shall be given in Joint names only.
- c. The consideration price of the flat is exclusive of 1% GST. Any increase in the goods and services tax (GST) shall be borne by the beneficiaries only. The beneficiaries shall be responsible for payment of stamp duty and registration charges as per the norms of the Government of Maharashtra, taxes and any other charges with respect to the sale of flats under the scheme.
- d. Any other taxes, levies, cess etc., in respect of flat which will be applicable from time to time shall be borne and paid by the beneficiaries to the Developer.
- e. The beneficiaries along with other beneficiaries of Flat in the building shall join in forming and registering the Society or association to be known by such name as the Private Partner may decide and for this purpose also from time to time shall sign and execute the application for registration and/or membership and the other papers and documents necessary for the formation and registration of the Society or Association.
- f. The detailed terms and conditions shall be mentioned in the Agreement for sale and Possession and/or other incidental and ancillary documents which may be executed between the Developer and beneficiary.
- g. The beneficiaries shall always remain binding with the terms and conditions of the Agreement for Sale to be executed between the beneficiaries and developer shall always remain binding on the beneficiaries.
- h. The beneficiaries shall not be allowed to sell the flats to any third party after execution of Agreement for Sale and before completion of entire transaction with respect to and or before handing over of possession of the flats.

- i. The beneficiaries shall not claim subsidy amount directly from the state or central assistance or from the developer. The amount of subsidy is inclusive in the Flat consideration and same will be released in favour of Developer in respect of each beneficiary upon its identification.

- j. Notwithstanding anything mentioned herein in the event flat is cancelled for any reason as mentioned above or otherwise then in that case under no circumstances of whatsoever nature Developer shall be liable to refund the subsidy amount duly Received and shall be entitled to treat the said amount as may be prescribed by and under applicable polices of PMAY and accordingly Identified beneficiary shall not hold any claim, interest against the same.