

STANDING OPERATING PROCEDURE (SOP) OF TRANSFER BRANCH

DHA MULTAN

This SOP be read in conjunction with Polices already given from time to time

1. **General**. Transfer and Record Branch of Defence Housing Authority Lahore-Multan Chapter is assigned with an important duty i.e Transfer of plots and maintenance of its record. In performance of this duty the branch is to go through various procedures involved in preparation of No Demand Certificate (NDC), Allocation, Allotment and Transfers Letters. The employees of Transfer Branch have to be well conversant of all the technicalities linked with the transfer procedures. This SOP explains all the aspects pertaining to transfer matters.

2. **Aim**. To explain procedures involved in issuance of NDC, Allocation / Allotment and Transfer Letters for efficient and smooth transfer of Allocation / Allotment Letters to the owners.

3. **Contents**
 - a. No Demand Certificate.
 - b. Normal Transfer.
 - c. Hiba Transfer.
 - d. Legal Heirs(s) Transfer.
 - e. Open Transfer Procedure.
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 - g. Foreign Transfer (Purchaser Abroad).
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 - k. 8 Marla Commercial Plot Central Square – Direct Sale Plots.
 - l. Direct Sale Plots – Rumanza Community.
 - m. Low Cost Housing Scheme.
 - n. Issuance of Information / Allotment / Transfer Allocation Letters – Special Project.
 - o. Power of Attorney.
 - p. Issuance of Allocation Letter.
 - q. Issuance of Duplicate Allocation / Intimation / Allotment Ltr (Svc Benefit) / Allotment Ltr (Issue after all Development Charges Clearance) Transfer OR Fwd Ltr.

- r. Change of Name.
- s. Dispute / Complaints.
- t. Duplicate LBIL.
- u. Permission to Mortgage.
- v. Correction of Fee Vouchers.
- w. Change of Postal / Mailing Address.
- x. Use of Plot for Sector Dev / Plot Vesting Instrument.
- y. Verification of Plot / Property.
- z. Estb – DHA Dealers' Enclave.
- aa. Change of Chief Executive Officer (CEO) of Real Estate.
- bb. Conclusion.

4. **Transfer Procedures / Documentation**

a. **NDC**

(1) **Documents Required**

- (a) Copy of Computerized National Identity Card.
- (b) Copy of Site Plan for the plots (if possession is open). If not held, will apply along with No Demand Certificate.
- (c) Copy of Completion Certificate (House / Building).
- (d) No Objection Certificate for Armed Forces Personnel in case of Service Benefit Plots / Plots allotted out of Defence quota from GHQ AG's Branch (W&R Directorate).
- (e) Photocopies of Pension Book, Discharge Certificate and Form 'B' in case of Retired Junior Commissioned Officers / Non Commission Officers and Next of Kin of Shaheed / Deceased (duly attested by District Arms Services Board).
- (f) Copy of Aloc / Info / Almt Ltr, LBIL, Copy of CNIC of seller and NOC (valid) in case of Svc Benefit plot.
- (g) NDC to be signed by seller alongwith thumb impression.
- (h) Real Estate Agent stamp will be imposed on NDC and will be received by auth rep /CEO of the same Agency submitting NDC application.
- (j) If seller directly applies for NDC then only seller is permitted to receive the NDC.
- (k) NDC will not be entertained on Fwd Ltr or Intimation Ltr.
- (l) NDC validation period is 1 month & 15 Days (45 days). Per day fine after 45 days will be Rs. 1000.00.

b. Procedure

- (1) No Demand Certificate request form is available at DHA Multan Front Desk. ([Download Specimen from DHA website](#)) attached as **Anx-“A”**.
- (2) Deposit the No Demand Certificate along with the documents mentioned above at Para 6a OR as per list aval at DHA Multan Front Desk / website.
- (3) If the required documents are complete, the customer will be issued receipt of documents along with payment voucher.
- (4) Customer will come on the date provided on the receipt to collect NDC from Front Desk Office of concerned DHA Office.
- (5) After paying the voucher in the bank, customer deposit the copies of Challans of all dues including Transfer Fee at Accounts counter.
- (6) In case of House or Open Possession Plot, customer will have to coordinate with P & D (Building Control) Branch for Surveyor visit and dues clearance.

c. Cancellation

(1) Open NDC

- (a) If Tfr papers are not submitted, seller will submit original NDC alongwith challan of Rs. 350.00.
- (b) Seller will sign on undertaking (Rs. 100.00) in front of tfr officer.
[Attached as Anx ‘B’](#).

- (2) **Tfr Papers Submitted**. Seller & purchaser both separate undertaking (Rs 100.00) will be submitted and signed in front of tfr offr ([Specimen of Purchaser undertaking at Anx C](#)).

- (3) Original NDC alongwith challan of Rs. 350.00.

d. Processing at Sub Offices

- (1) NDC application may be submitted at any DHA (Multan) Sub Offices Isb / Lhr / Kci and can get NDC print out / receipt at respective stations.
- (2) NDC application form after being submitted at Front Desk/respective Sub Offices by seller / Estate Agent (through whom NDC applied) will be processed within three working days after receipt of application.

- (3) Auto gen msg will be forward to seller / Estate Agent regarding collection of NDC upon final approval / rejection – NDC be collected within 3 x working days after receipt of msg.

e. Fee Structure

- (1) Routine NDC - Nil
 (2) Urgent NDC - Rs. 5000.00

f. Issuance of Duplicate NDC

(1) Documents Required

- (a) Application for issuance of duplicate NDC.
 (b) Police report.
 (c) Undertaking by the seller (Bian-e-Halfee) on stamp paper Rs. 100.00. [Attached as Anx "D"](#).

(2) Procedure

- (a) Application for issuance of duplicate NDC will be forwarded to Dir (T & R) alongwith necessary documents.
 (b) Min sheet for approval from competent authority will be initiated by NDC Section.
 (c) Issued duplicate NDC after approval of competent authority.

- (3) Fee Structure - Nil

5. Normal Transfer

a. Documents Required

- (1) Transfer Documents set specimen available at DHA Multan Front Desk. [\(Download Specimen from DHA website\) attached as Anx-"E"](#).
- (2) Original Information / Allocation /Transfer / Allotment / LBIL / NOC (only Svc Benefit) at the time of transfer.
- (3) Copy of Computerized National Identity Card of Seller and Purchaser (duly attested by Oath Commissioner).
- (4) Membership Fee of new purchaser.
- (5) Membership Form.
- (6) Passport size photographs of new purchaser (Duly attested by Oath Commissioner).
- (7) In case of "On behalf" tfr fol papers (undertaking) will be submitted alongwith Transfer Set. If on behalf Transfer Paper are submitted at the time of transfer then urgent fee will be charged are:-
- (a) Auth Letter (under taking).

- (b) Rep of Purchaser (under taking).
- (c) Purchaser out sta (under taking).
- (d) Dealer under taking (if req).
- (8) Transfer Fee Purchaser (According to the size of Plot etc).
- (9) Affidavits of Seller and Purchaser for surrendering (if deal breaks).
- (10) 2% Stamp Duty, DC value according to the plot size (paid by Purchaser).
- (11) Advance Tax (236-K) will be paid by purchaser according to FBR Rate of plot size i.e Filer 2% & Non Filer 5%.
- (12) CGT (Capital Gain Tax) (236-C) will be paid by Seller (holding period unlimited), i.e Filler 2%, Non Filer 4% according to FBR Rate of plot size.

b. Procedure

- (1) Apply for No Demand Certificate.
- (2) Customer will bring the Transfer Set to the DHA Multan Front Desk, to obtain Transfer Appointment.
- (3) Customer will deposit Transfer Documents along with all paid Government and DHA charges at DHA Front Desk before transfer.
- (4) Customer Relation Officer (CRO) will endorse/receive the documents and issue receipt.
- (5) Both seller and purchaser will come for Transfer to Transfer Officer.
- (6) Purchaser will bring the receipt and original Computerized National Identity Card on the given date to collect the Information/Allocation/Transfer Allocation/Allotment/LBIL & NOC Letter(s) from Transfer Officer after biometric verification.

c. Processing at Sub Offices

- (1) **Tfr Set Submission.** Can be deposited at any Sub Office incl Multan. However, time line would be 15 x days for out station and if submitted at respective Sub Offices where tfr is intended, it will be exec within 48 – 72 hrs (Scheduled / Appointment Based).
- (2) Collection of Aloc Ltr / Tfr Aloc Ltr, being informed on auto generated SMS, after 5 working days from Multan and 7 working days from Sub Offices.

d. **Fee Structure.** [Detail fee structure is att at Anx "F".](#)

(1)	Executive Tfr (24 hrs) – NDC+Tfr+Tfr Ltr	-	Rs. 80,000.00
(2)	Spec 1 st Day Urgent (24 hrs) - NDC+Tfr	-	Rs. 50,000.00
(3)	Spec 2 nd Day Urgent (24-48 hrs) - NDC+Tfr	-	Rs. 25,000.00
(4)	1 st Day Urgent (24 hrs) - Tfr only	-	Rs. 34,000.00
(5)	2 nd Day Urgent (24-48 hrs) -Tfr only	-	Rs. 17,000.00
(6)	Urgent Tfr Aloc Ltr (24 hrs)	-	Rs. 10,000.00
(7)	Urgent NDC (24 hrs)	-	Rs. 5,000.00

6. **Hiba**

a. **Documents Required**

- (1) Hiba Transfer Documents Set Specimen available at DHA Multan Reception. [\(Download Specimen from DHA website\) attached as Anx-"G".](#)
- (2) [Original Information / Allocation /Transfer / Allotment / LBIL / NOC](#) (only Svc Benefit) at the time of transfer.
- (3) Copy of CNICs of both donor and donee and 2 x Witnesses (duly attested by Oath Commissioner).
- (4) Membership Fee of donee.
- (5) Membership form, along with 2 x Passport size photographs (blue background) of donee (duly attested).
- (6) Transfer Fee according to the size of Plot.
- (7) Original Sale Deed along with affidavits of donor and donee.
- (8) 2% Stamp Duty DC value according to the plot size paid by donee.
- (9) FRC (Family Registration Certificate) issued by NADRA.

b. **Procedure**

- (1) Apply for No Demand Certificate.
- (2) Customer will bring the Transfer Set to the DHA Multan Front Desk, to obtain Transfer Appointment.
- (3) Customer will deposit Transfer Documents along with all paid Government & DHA transfer charges DHA Front Desk before transfer.
- (4) Customer Relation Officer (CRO) will endorse/receive the documents and issue receipt.
- (5) Both donor and donee will come for Transfer to Transfer Officer.

- (6) Donee will bring the forwarding letter and original Computerized National Identity Card on the given date to collect the Transfer Allocation Letter(s) from Transfer Officer after bio matric verification.

c. Processing at Sub Offices

- (1) **Tfr Set Submission**. Can be deposited at any Sub Office incl Multan. However, time line would be 15 x days for out station and if submitted at respective Sub Offices where tfr is intended, it will be exec within 48 – 72 hrs (Scheduled / Appointment Based).
- (2) Collection of Transfer Allocation Letter, being informed on auto generated SMS, after 5 working days from Multan and 7 working days from Sub Offices after receipt of request written application for desired Sta.

- d. **Fee Structure**. [Fee structure as per revised Anx “H” att.](#)

7. Legal Heirs

a. Documents Required

- (1) Legal Heir(s) Transfer Documents Set available at DHA Multan Reception. [\(Download Specimen from DHA website\) attached as Anx-“J”](#).
- (2) Original Information / Allocation /Transfer Allocation / LBIL at the time of transfer.
- (3) Declaratory decree in respect of Legal Heir(s) issued by the Civil Judge having competent Jurisdiction or NADRA department.
- (4) Death Certificate (duly attested).
- (5) Copies of the Computerized National Identity Card / B Form of all Legal Heir(s) (duly attested).
- (6) 2 x Passport Size photographs of each Legal Heir (duly attested by Gazetted Officer).
- (7) Advertisement regarding death of the owner/member with photograph in 2 x National Newspapers i.e. Urdu & English (Download Specimen).
- (8) Membership Form of Legal Heir(s).
- (9) Transfer Fee Vouchers.
- (10) FRC (Family Registration Certificate) issued by NADRA.

b. Procedure

- (1) Legal Branch will issue a legal opinion.

- (2) Deposit the documents to DHA Reception after filling in the required information.
- (3) DHA Reception will issue the receipt against the documents.
- (4) All the nominated legal heir's will come on given transfer date for Legal Heir Transfer.
- (5) After receiving the forwarding letter, Legal Heir(s) along with their original Computerized National Identity Card will visit Transfer Officer to collect the Allocation / Intimation / Transfer Letter.
- (6) In case any one of the Legal Heir is abroad, he/she cannot authorize any other Legal Heir to receive the letter on his / her behalf. Authority Letter will not be accepted in DHA Multan. Legal Heirs will collect their original transfer letter themselves.

c. Processing at Sub Offices

- (1) **Transfer Set Submission.** Can be deposited at any Sub Office incl Multan. However, time line would be 15 x days for out station and if submitted at respective Sub Offices where tfr is intended, it will be exec within 48 – 72 hrs (Scheduled / Appointment Based).
- (2) Collection of Transfer Allocation Letter, being informed on auto generated SMS, after 5 working days from Multan and 7 working days from Sub Offices after receipt of request written application for desired Sta.

d. Fee Structure

- | | | | |
|-----|--------------------------|---|--------------------------|
| (1) | Transfer fee | - | Rs. 4000.00 |
| (2) | Membership fee (jointly) | - | Rs. 11000.00 |
| (3) | Membership Form (each) | - | Rs. 350.00 (each member) |

8. Open Transfer Procedure

a. Documents

- (1) Open transfer set (only seller affidavits).
- (2) Advance tax according to FBR Rate sector wise rate.
- (3) Registered Real Estate Agent undertaking on Rs.100.00 on E Stamp Paper.

b. Procedure

- (1) Open transfer set submitted (only seller affidavits alongwith advance tax).
- (2) Open Transfer time will be start from issuance date of NDC. Transfer will be valid for 60 days.

- (3) After 60 days transfer will be expired, fine will be charged Rs.50,000.00.

9. **Foreign Transfer**

a. **Foreign Transfer (Seller Abroad)**

(1) **Procedure / Documents Required**

- (a) Complete Transfer Document Set along with No Demand Certificate Request Form and Site Plan (if required). ([Download Specimen from DHA website](#)).
- (b) In case of Foreign Transfer (seller abroad) transfer papers are sent to the owner by the authority holder. Seller signs the transfer papers in Pakistan Embassy and returns the transfers papers to authority holder. Upon receipt of papers, authority holder submits the transfer papers at DHA Multan. DHA office sends the transfer papers to concerned Embassy for verification and meantime seeks the confirmation from seller. After receiving verification from the Embassy and seller confirmation, transfer is executed.

b. **Foreign Transfer (Purchaser Abroad)**

(1) **Documents Required**

- (a) **Foreign Transfer / Transfer on Behalf (Purchaser Abroad)**.
For those overseas Pakistani nationals and personals on visit abroad who desire to buy property in DHA Multan can do so while being abroad. Following documents are required:-
- i. Attested copy of purchaser's CNIC/NICOP/POC.
 - ii. Attested copy of Passport and visa with exit and entry stamps.
 - iii. 2 x attested passport size photographs.

- (2) Undertaking on Rs.100.00 Stamp Paper by the purchaser's representative in Pakistan. ([Download Specimen from DHA website attached as Anx-"K"](#)).

- (3) Authority Letter in the favour of representative on Rs.100.00 affidavit.

c. **Procedure**

- (1) In case of "On behalf" (Purchaser abroad) tfr cases following transfer papers (undertaking) will be submitted alongwith Transfer Set. "On behalf" Transfer Papers are submit at the time of transfer then urgent fee will be charged).
- (a) Auth Letter (under taking).

- (b) Rep of Purchaser (under taking).
- (c) Purchaser out sta (under taking).
- (d) Dealer under taking (if req)

d. Processing at Sub Offices

- (1) **Transfer Set Submission.** Can be deposited at any Sub Office incl Multan. However, time line would be 15 x days for out station and if submitted at respective Sub Offices where tfr is intended, it will be exec within 48 – 72 hrs (Scheduled / Appointment Based).
- (2) Collection of Transfer Allocation Letter, being informed on auto generated SMS, after 5 working days from Multan and 7 working days from Sub Offices after receipt of request written application for desired Sta.

e. Fee Structure

- | | | | | |
|-----|---------------------|---|-----|----------|
| (1) | Urgent fee | - | Rs. | 34000.00 |
| (2) | 2 nd Day | - | Rs. | 17000.00 |

10. Transfer “On Behalf” (Purchaser Abroad / Not Aval / Medically Unfit etc)

a. Documents Required

- (1) Medical reasons.
- (2) Out of Country.
- (3) Exigencies of the svc.
- (4) In case of “On behalf” following transfer papers (undertaking) will be submitted alongwith Transfer Set. If on behalf Transfer Papers are submit at the time of transfer then urgent fee will be charged :-
 - (a) Auth Letter (under taking).
 - (b) Rep of Purchaser (under taking).
 - (c) Purchaser out sta (under taking).
 - (d) Dealer under taking (if req).

- b. **Procedure.** Purchaser may auth a person on his behalf on an affidavit of Rs. 100.00 to include the date, detail of the person who has been auth, reason for his unavailability, duration of the authorization letter, scope of authorization and action to be done.

c. Processing at Sub Offices

- (1) **Transfer Set Submission.** Can be deposited at any Sub Office incl Multan. However, time line would be 15 x days for out station and if

submitted at respective Sub Offices where transfer is intended, it will be exec within 48 – 72 hrs (Scheduled / Appointment Based).

- (2) Collection of Transfer Allocation Letter, being informed on auto generated SMS, after 5 working days from Multan and 7 working days from Sub Offices after receipt of request written application for desired Sta.

d. Fee Structure

- | | | | |
|-----|---------------------|---|--------------|
| (1) | Urgent fee | - | Rs. 15000.00 |
| (2) | 2 nd Day | - | Rs. 7500.00 |

11. Out Station Transfer

a. Documents Required

- (1) Application from the Seller / purchaser for Outstation Transfer along with Medical Certificate.
- (2) All Documents required as per type of Transfer i.e Regular Transfer, Hiba Transfer, Legal Heir's & Allocation Letter receiving.

b. Procedure

- (1) The seller / purchaser will submit an application requesting alongwith paid fee challan of out station charges for Transfer along with Medical reason (Doctor's Certificate clearly mentioning about inability to travel).
- (2) After approval by the Competent Authority, the Seller / purchaser will adopt procedure mentioned in Transfers.
- (3) Transfer will be executed at requested station (city).
- (4) Transfer formalities will be carried out in DHA Office.

- c. Fee Structure.** As per the type / fee structure already discussed
Outstation Transfer Fee i.e Rs.15000.00

12. Procedure of Transfer by a Minor Person / A Person who has Attained the Age of Majority on Sale of his plot

- a. Introduction.** Over a period of time the need has been felt to formulate a procedure for Transfer of plots of minor sellers or those persons, who have bought any kind of property in DHA Multan through their guardian and now the minor has attained the age of majority and wish to sell his property. Succeeding paragraphs will cover all steps in such like cases.

- b. AIM.** To provide guidelines for transfer / sale of property of minor person who attained the age of Majority.

- c. **Procedure for sale of property by a Minor (In case the Guardian is nominated by the Court).** Any minor person, who wishes to sell his property will nominates his guardian and file a suit in the court of law for attaining decree of guardianship. On receipt of decree his guardianship will complete all his transfer formalities. On the day of transfer the minor seller and his guardian will appear before DHA Multan transfer officer, who will check court orders and transfer papers. To execute such transfer it is important to note that the person has attained the valid decree of guardianship for sale of his property. The minor owner of a property, before he reaches 21 years of his age and desire to sell his property, the minor will execute the transfer through his guardian. It is pertinent to mention that once the guardianship is nominated by the honourable court of law, the minor is beyond to execute any deal of his property through the guardian till the age of 21 years of age (Majority age).
- d. **Procedure for sale of DHA Multan property on Attainment of age of Majority (when Guardian is not nominated by any court of law).** When a minor person attains the age of majority (18 years) and has been issued NADRA CNIC, he can sell his property directly without any guardian but in his case he has not attained guardianship from any court of Law. The seller will submit an application addressed to Secretary – DHA Multan alongwith an undertaking on affidavit duly attested by Oath Commissioner. Undertaking will be signed by his Father / Mother / Natural Guardian of the minors. The Certificate of the Guardian is [attached as Annex “L”](#). Secretary DHA will approve the application given by the minor attained the age of majority and processed accordingly.
- e. **Action by Transfer & Record Branch**
- (1) On receipt of approved application from Secretary, Transfer Officer concerned will approve NDC and process it to Finance Branch for issuance of No Demand Certificate (NDC). Date of Transfer will be informed to the seller accordingly through DHA reception on receipt of all transfer papers.
 - (2) Transfer papers will not be accepted without copy of applications and undertaking of seller and guardian through DHA Reception.

- (3) On receipt of Transfer Papers, Transfer Officer scrutinize genuineness of the case and affix the stamp showing that minor has attained the age of majority "**MINOR TO MAJOR**".
- (4) Transfer and Record Branch will place copy / photocopies of application and undertaking given by the seller and guardian has applicable in file / each file (If more than one file is held in the name of seller).

13. **8 Marla Commercial Plots Central Square – Direct Sale Plots**

a. **Procedure**

- (1) Desirous customers will come to Mkt Site Office to fill the Willingness Form ([Anx "M"](#)).
- (2) After sel / finalization of plot number with Mkt Site Office, allottee will be asked to fill the Membership Challan Form of Rs.64160/ for indl or Rs.192160/- for Company. Ref no will be gen by the Tfr & Record Br as per procedure in vogue on the intimation of Mkt Site Office at the spot on reception desk.
- (3) Plot holder will be asked to deposit the membership fee and deposit the membership form challan copy to Mkt Site Office and 10 M adv will be paid on spout with membership form on Pay order.
- (4) On sale, intimation of plot no will be fwd to Asset Data Branch to activate plot on ERP Sys and into to Fin, Tfr & IT Branch accordingly.
- (5) Plot allottee will be asked to deposit lump sum payment through pay order on DHA Multan name to Fin Br and deposit copy of pay order to Mkt Site Office with **30 x days** of membership fee payment.
- (6) After scrutiny / clearance of pay order, Fin Br will directly intimate to Tfr & Record Br with info to IT, Asset Data & Mkt Br for prep of aloc ltr.
- (7) On receipt of Fin Br clearance Tfr & Record Br will proceed as per existing SOP of aloc ltr. However, plot holder will be comm about prep / collection of aloc ltr.
- (8) Assets Data & IT Branch will amend the status of plot as sold.

b. **Required Documents**

- (1) Membership Form duly completed.

- (2) Membership paid fee voucher.
- (3) Photocopy of CNIC.
- (4) 2x Photographs.
- (5) Application.

14 **Direct Sale Plots – Rumanza Golf Community**

a. Procedure

- (1) Plot allottee will be invited at Mkt Site Office to fill the DHA Membership Form.
- (2) Plot allottee will be info about the plot number and membership Challan Form of Rs. 64160/- will be handed over. Copy of payment schedule already approved will also be handed over. Plot No (ref no) will be entered by Mkt Br as per existing procedure in membership form.
- (3) Plot holder will be asked to deposit the membership fee and deposit the membership form along with paid copy of membership fee.
- (4) Plot holder will be persuaded to pay lump sum irrespective of the opted option of instl. In both cases, allottee will be asked to deposit “down payment” through pay order on name of DHA Multan with 15x days (**exact date will be given**).
- (5) Plot holder will deposit pay order of down payment at Mkt Sit Office. Pay order through Mkt Br ION will be fwd to Fin Br for clearance / cfm while keeping Tfr & Record and IT Br in Loop.
- (6) After scrutiny / clearance of pay order, Fin Br will directly intimate to Tfr & Record Br with info to IT and Mkt Br for prep of Alloc Ltr.
- (7) On receipt of Fin Br clearance Tfr & Record Br will proceed as per existing SOP of alloc ltr. However plot holder will be communicated about prep / collection of alloc ltr.

b. Required Documents

- (1) Membership Form duly completed.
- (2) Membership paid fee voucher.
- (3) Photocopy of CNIC.
- (4) 2x Photographs.
- (5) Application.

15. **Low Cost Housing Scheme**. Management of DHAM launched Low Cost Housing Scheme in **Aug 2021** and in this regard various cat of plots have been allocated to diff Firms / Organizations for constr of houses. Agreements with concerned Firms / Organizations have also been finalized by P&D Branch and forwarded to Fin Branch & Tfr & Record Branch. General aspects have already been covered in agreements however, following points were elucidated:-

- a. **Issue of Information Letter**. P&D Branch to issue a letter to concerned Firms in the light of contract with info to Tfr & Record Branch and Asset Data Branch, mentioning details of all plots allocated to the Firms. After receipt of said letter from P&D Branch, Tfr & Record Branch will generate **Reference No** and issue Information Letter against each plot to concerned Firm.
- b. **Payment Plan**. Payment plan has already been issued by P&D Branch to Firms who are bound to make payment direct to Fin Branch DHAM.
- c. **Issuance of Allotment Letter**. After the entire payment of total cost of Land or any particular plot by the Firm to DHAM alongwith the penalties or surcharge if any, Allotment Letter shall be issued to nominated plot owner declared by Firm/ Organization on their letter head. Only after clearance of all the dues and miscellaneous charges prevailing at that time as per payment plan, Allotment letter will be issued to concerned allottee after completion cert from P&D Br and NOC from Fin Br.
- d. **Registration - Bookings / Sales / Cancellation / Transfer**. Firm shall be liable to get registered with DHAM all the bookings / sale to purchaser and also submit NOC on their ltr pad. After receiving of NOC by Tfr Branch, membership fee / transfer charges and all applicable taxes will be charged from respective member. In case purchaser sells the house than transfer shall only be allowed after payment of all dues including development charges & normal transfer charges / transfer procedures and transfer letter shall be followed as per DHA By-laws.
- e. **Transfer Charges / Fee**. Fin Branch formulate Tfr Fee charges on the subject.

16. **Issuance of Information / Allocation / Transfer Allocation / Allotment Letters- Special Projects / Direct Sale Procedure**

a. **Documents Required**

- (1) Agreement between DHA Multan and registered companies / firms.

- (2) Copy of Company Registration Certificate from SECP (duly attested).
- (3) Form – 29, the Companies Ordinance – 1984, (Section 205).
- (4) Name, CNIC and particulars of Representative for issuance of Info / Allocation / Allotment Letter with Auth Letter of relevant company, duly signed by chief Executive.
- (5) Paid fee challan of Membership fee for Rs.165,000.00 and miscellaneous charges for Rs. 27,160.00.
- (6) Copy of Paid Challan regarding down payment.
- (7) Membership Form duly completed.
- (8) Membership paid fee voucher.
- (9) Photocopy of CNIC.
- (10) 2x Photographs.
- (11) Application.

b. Procedure

- (1) Agreement between DHA Multan and registered companies / firms for construction of any kind of commercial building / Hubs / Hotels / malls through Planning & Development or Estate & Commercial Branch.
- (2) Copy of agreement will be forwarded to Transfer Branch for issuance of Information / Allocation / Allotment Letter.
- (3) Transfer Branch will issue allotment letter after the clearance of all outstanding dues / charges.
- (4) Customers desiring such plots will come to Mkt Site Office to fill the Willingness [Form at \(Anx "N"\)](#).
- (5) After sel / finalization of plot number with Mkt Site Office, allottee will be asked to fill the Membership Challan Form of Rs. 64160/ for indl or Rs.192160/- for Company. Ref no will be gen by the Tfr & Record Br as per procedure in vogue on the intimation of Mkt Site Office at the spot on reception desk.
- (6) Plot holder will be asked to deposit the membership fee and deposit the membership form challan copy to Mkt Site Office and Rs.10 M adv will be paid on spout with membership form on Pay order.
- (7) On sale, intimation of plot no will be fwd to Asset Data Branch to activate plot on ERP Sys and on Fin, Tfr & IT Branch accordingly.

- (8) Plot allottee will be asked to deposit lump sum payment through pay order on DHA Multan name to Fin Br and deposit copy of pay order to Mkt Site Office with **30 x days** of membership fee payment.
- (9) After scrutiny / clearance of pay order, Fin Br will directly intimate to Tfr & Record Br with info to IT, Asset Data & Mkt Br for prep of alloc ltr.
- (10) On receipt of Fin Br clearance Tfr & Record Br will proceed as per existing SOP of alloc ltr. However, plot holder will be comm about prep / collection of alloc ltr.
- (11) Assets Data & IT Branch will amend the status of plot as sold.

17. **Power of Attorney**

a. **Documents Required**

- (1) Overseas plot owner will appear in person in the Pakistani embassy or consulate of his residing country alongwith fol docus:-
 - (a) General Power of Attorney deed.
 - (b) His original NICOP.
 - (c) Two Pakistani witness with their NICOPs.

b. **Procedure**

- (1) Plot owner and the two witnesses shall sign the General Power of Attorney in embassy / consulate before the concerned officer who will authenticate this execution by the seal and signatures.
- (2) On receipt of General Power of Attorney, the Attorney will get it verified from office of foreign affairs in Pakistan.
- (3) The General Power of Attorney shall be registered in the office of concerned Registrar.
- (4) General Power of Attorney executed in Pakistan. "Overseas plot owner can also execute GPA in Pakistan in favour of Attorney whenever he is in Pakistan. It will be a registered deed and its certified copy shall be produced in DHA at the time of transfer / sale alongwith paid challan GPA charges".
- (5) The Attorney shall appear in person in DHA along with his CNIC and certified copy of GPA to further alienate the plot.
- (6) Concerned DHA authorities will check all the above mentioned parameters minutely.
- (7) Opinion of Legal branch may be an additional safety measure.

- (8) Ownership should be changed if all the requirements are duly fulfilled.
- c. For new allottee the procedure will be the same as mention in para 10a above. However, biometrics will be done at DHA Multan on visit to Pakistan before sale of the plot / file.
- d. **Processing of Power of Attorney at Sub Offices.** Request submitted at concerned Sub Office and processed at Main Office (Legal Branch).
- e. **Fee Structure.** Rs. 15000.00.

18. Issue of Allocation Letter

a. Membership

b. Documents Required

- (1) Intimation Letter received from Land Branch.
- (2) Intimation Letter customer copy.
- (3) Fee voucher of Rs. 64160.00.
- (4) Membership Form.

c. Procedure

- (1) Intimation Letter received from Land Branch.
- (2) Received Membership Form alongwith 2 x passport size photographs and 1 x copy of CNIC.
- (3) Membership entry in membership register.
- (4) Membership Entry in ERP System.
- (5) Intimation Letter and supporting documents in Folder File.

c. Fee Structure

- | | |
|--------------------------------|-------------------|
| (1) Normal Fee | Rs. 64,160.00 |
| (2) 1 st Day Urgent | Rs. 33,000.00 |
| (3) 2 nd Day Urgent | Rs. 16,500.00 |
| (4) Joint MS Fee Per Head | Rs. 37000.00 each |

d. Processing at Sub Offices

- (1) On receipt of request from Sub Offices alongwith supporting documents (Membership Form, Sale Agreement, CNIC Copies & 2 x Passport Size Photographs).
- (2) All documents are processed at Membership Section for Membership.
- (3) Allocation Section prepares Allocation Letter and fwd to concerned Sub Office.

19. Issuance of Duplicate Allocation / Intimation / Allotment Ltr (Svc Benefit)/ Allotment Ltr (Issue After All Development Charges Clearance) Transfer OR Fwd Ltr

a. Procedure

- (1) Affidavit for Rs.100.00 (duly attested by Oath Commissioner) Specimen attached.
- (2) Photocopy of CNIC (duly attested by Oath Commissioner).
- (3) FIR / Police Report regarding Loss of Allocation / Transfer Allocation Letter.
- (4) Advertisement in Two Newspapers (Dawn / Nation & Nawai Waqat / Khabrain) the advertisement should be in two column. Specimen attached.
- (5) Covering Letter in the name of Project Secretary, DHA Multan requesting for issuance of Duplicate Letter.
- (6) Two recent passport size photographs (duly attested by Oath Commissioner).
- (7) Duplicate Allocation Letter will be ready after 15 working days at the date of above required documents submitted. .

b. **Processing at Sub Offices**. Request submitted at concerned Sub Offices and processing is at Main Office.

c. **Fee Structure**. Rs.10,850.00

20. Change of Name

a. Documents Required

- (1) Application to Director Transfer & Record for the change of name. ([Download Specimen from DHA website](#))
- (2) Copy of old and new Computerized National Identity Card.
- (3) Declaratory Decree (if complete name changed).
- (4) Affidavit for the change of name.
- (5) Copy of Husband / Father Computerized National Identity Card.
- (6) Copy of Nikahnama / Divorce Certificate.
- (7) Advertisement in 2 x National Newspapers (English & Urdu).
- (8) Copy of Allocation / Intimation / Allotment / Transfer Allocation Letter(s).
- (9) In case of Armed Forces Personnel, verification from CORO GHQ.

b. Procedure

- (1) Customer will deposit the required documents to DHA Multan / Reception at DHA office.

- (2) If the documents are complete, the CRO will give receipt to the customer.
 - (3) Documents will be sent to the DHA Multan / Reception for processing.
 - (4) Original Allocation / Intimation / Allotment / Transfer Allocation Letter(s) will be brought at the given date for Correction of name.
- c. **Processing at Sub Offices.** Request submitted at Sub Office / Main Office and processed at Main Office DHA Multan.
21. **Dispute Resolution.**
- a. **Gen.** With the expansion of business in DHAM ratio of disputes during trade has been increased. There is dir need to evolve procedures to resolve the disputes and the general guidelines provided in this SOP focus on the subject.
 - b. **Forms / Options Avail to Resolve the Case**
 - (1) Dispute Resolution Committee DHAM – Facilitation.
 - (2) REAs Arbitration Committee.
 - (3) Civil Court.
 - (4) Caution / dispute imposed on concerned plot file / folder with signatures of authorize person.
 - c. **Composition of Dispute Resolution Committee**
 - (1) President Addl Dir (Record)
 - (2) Members Dy Dir (Record)
Asst Dir (Transfer & Record)
 - (3) **Duty Clk for Plot Files**
 - (a) OE Ghulam Jillani (Selected)
 - (b) HN/T Anum Amin (Reserve)
 - (4) **Duty Clk for Svc Benefit Plot Files**
 - (a) OE Tassarwar Abbas (Selected)
 - (b) SE Muhammad Tufail Cheema (Reserve)
 - (5) **Coordinator – AM Record**
 - (a) Will act as coordinator between offrs and clerical staff.
 - (b) Will keep record updated.
 - (c) Will place remarks / caution in the system.
 - (d) Will coord other branches so that file plot may not be tfr in any case.

- d. **Complaint Entertaining Procedure.** 500 E-Stamp and Rs. 10,000.00 as Complaint Processing Fee.
- e. **Stages to Resolve the Case**
- (1) **Stage – 1 Planning – Route it Should Follow**
- (a) Assy of the board.
 - (b) Distr of Resp.
 - (c) **Finalization Timeline.** 3 x hearings (One Month)
- (2) **Stage – 2 – to Handle the Case**
- (a) Collection of Evidence (members).
 - (b) Analysis of the evidence (Complete Board).
 - (c) Prep of Min Sheet (Under the Supervision of President).
 - (d) **Signing Authority**
 - i. President.
 - ii. Members.
- (3) **Stage – 3 Finalization / Completion.** Case is finalized on min sheet if required by board through proper channel from Proj Director.
- (4) **Stage – 4 Execution of the Orders / Instrs / Implementation of Orders as Decided.** Case is executed by the authority decided / ordered.

22. **Duplicate LBIL (Location Ballot Information Letter)**

- a. **Documents Required**
- (1) Hand written / typed application in the Name of Dir Transfer & Rec Branch DHA Multan requesting for issuance of Duplicate Location Ballot Information Letter.
 - (2) An Undertaking on Rs.100.00 Stamp Paper attested by Oath Commissioner (Specimen attached).
- b. **Procedure**
- (1) Min sheet for preparation of Duplicate Location Ballot Information Letter is prepared twice in a week.
 - (2) After approval of competent authority on min sheet, Duplicate LBIL is issued.
- c. **Fee Structure.** Duplicate LBIL Fee - Rs.1000.00
- d. **Processing at Sub Offices.** Request can be submitted at respective Sub Office and Main Office DHAM. All are processed at Main Office.

23. **Permission to Mortgage - Procedure**

- a. Applicant apply for PTM (Permission to Mortgage).
- b. Application forwarded to Legal Branch for verification and necessary action.
- c. Legal Branch forward the application to Finance Branch and info to Transfer Branch.
- d. Finance Branch forward relevant Bank letter to Transfer Branch for marking “Lien”.
- e. Letter will be placed in respective plot file, Lien is marked on said file and in ERP.

24. Correction of Fee Vouchers

a. Documents

(1) **4 x Fee Vouchers.**

- (a) 1 x Finance Copy.
- (b) 1 x DHA Copy.
- (c) 1 x Customer Copy.
- (d) 1 x Bank Copy.

b. Procedure

- (1) 4 x vouchers copies will be corrected / amended.
- (2) Authorized officers will be allowed to correct the vouchers.
- (3) **Authorized Officers.**
 - (a) Addl Dir Tfr.
 - (b) DD Tfr.
 - (c) Asst Dir Tfr.

25. Change of Postal / Mailing Address

a. Documents Required

- (1) Application for change of postal / mailing address.
- (2) Photocopy of CNIC duly attested.
- (3) Photocopy of Allocation / Information / Transfer Allocation / Allotment.

b. Procedure

- (1) Application for Change of postal / mailing address will be put up for approval to Addl Dir (Record) and Dir (T & R).
- (2) Mailing section (Record Branch) will change the address in ERP System after the approval of competent authority.
- (3) Application will be placed in the plot file.

26. Use of Plots for Sector Dev / Plot Vesting Instrument (On DHA Ltr Head)

a. Documents Required

- (1) Membership Form.

- (2) Membership Paid Fee Voucher.
- (3) 2 x photocopies of CNIC.
- (4) 2 x photographs.

b. Procedure

- (1) DHA Multan (Asset Data Branch) allot plot (s) to HRL / Nexus and other companies in lieu of development.
- (2) Asset Data Branch will issue Information Letter in the name of individual concerned to whom company further sells the plots.
- (3) Concerned individual deposit membership fee and required documents submitted to process Allocation Letter.
- (4) Transfer & Record Branch initiate minute sheet for approval of competent authority.
- (5) Allocation Section will issue Allocation Letter in the name of concerned individual requested by company to Asset Data Branch.
- (6) Concerned individual will come to receive his Allocation Letter and surrender his original Intimation Letter issued by Asset Data Branch.
- (7) Transfer office will hand over Allocation Letter to concerned individual after biometric and receiving of Allocation Letter Office copy.

c. **Fee Structure.** Membership Fee Rs. 64160.00.

27. Verification of Plot / Property

a. Documents Required

- (1) Copy of Allocation / Intimation / Allotment / Transfer Allocation Letter(s).
- (2) Copy of Computerized National Identity Card.
- (3) Copy of Computerized National Identity Card of Authority Holder.
- (4) Original paid voucher of verification fee (Rs. 4000/-).
- (5) Copy of Estate Agent's Registration Card (if applied through Estate Agent).

b. Procedure

- (1) Verification form is available at DHA Multan Front Desk. ([Download Specimen from DHA website](#)) ([Att as per Anx "O"](#))
- (2) Deposit the Verification Form along with the documents mentioned above at DHA Multan Front Desk.
- (3) Customer/ Authority Holder will collect Verification Performa from DHA Front Desk next day.

c. **Fee Structure.** Plot Verification Fee - Rs. 4,000.00

- d. **Processing at Sub Offices.** Request submitted at Sub Office and processed at Main Office.

28. **Estb – DHA Dealer’s Enclave.** All DHAs have estb offices on the actual sites, which provides opportunity to purchasers / Investors to witness the speed of development and the progress of other allied facilities. Apart from marketing initiatives, the steps are suggested to be taken in the field of development and shifting of few real estate investors and buyers. Therefore, few shops / offices need to be constructed as DHA Dealers Enclave. To accrue maximum benefits from this project all branches need to work in close coordination to make this project a success.

- a. **Tfr & Records.** Will recommended the Dealers / Land providers according to their performance.
- b. **Terms & Conditions.** The shops will be governed with fol terms:-
- (1) Contract duration will be of 2 Yrs.
 - (2) Rent will be paid in adv before 5th of each month.
 - (3) DHA site office maint team will be responsible for overall gen cleanliness and maint of the area.
 - (4) No property dealer will be allowed to undertake any business activity other than DHAM Multan Real Estate for min 2 Yrs initial pd.

29. **Change of Chief Executive Officer (CEO) of Real Estate.**

- a. **Documents Required.**
- (1) Request application on Agency Paid. [Anx “P”](#)
 - (2) Affidavit. [Anx “Q”](#)
 - (3) Appointed new (CEO) complete documents. [Anx “R”](#)
- b. **Procedure.**
- (1) Documents forwarded to Legal Branch & Finance Branch to check Legality.
 - (2) Legal Branch & Finance Branch give no objection.
 - (3) Min Sheet process for final approval of recommended new (CEO) of Real Estate Agency.
 - (4) After the approval of CA, change of ownership letter handed over to new appointed CEO.

- (5) Tfr Branch inform to all concerned branches for updation of new appointed CEO in record & on website.

30. **Conclusion.** Subject document provides basic guidelines for flawless transfer of property. In order to execute trouble free transfer true adherence of this SOP is mandatory. This paper will need continuous evolution on periodical basis for enhancing its usefulness.

Prepared By
Date ___ May 2022

(Lt Col Asif Ali Malik, Retd, Addl Dir Tfr)

Certified By
Date ___ May 2022

(Col Mahmood Khan Afghan, Retd, SI (M), Dir Tfr & Record)

Approved By
Date ___ May 2022

(Brig Shoeb Anwar Kayani, Proj Dir DHA Multan)

GUIDELINES FOR SALE / PURCHASE OF DHA MULTAN PLOTS

1. In order to avoid the malpractices in the market during sales / purchase of DHA Plots, following guideline are provided to respective members:-

a. Do's

- (1) Always make deal through authorized DHA Property dealer. For your convenience details of Estate Agents is available on the website of DHAM.
- (2) Do the Agreement for sale / purchase of plot in your presence.
- (3) Must check in authenticity of Demand Draft / Pay Order before signing the transfer documents in front of Transfer and Record Branch DHA Multan
- (4) Must verify the price offered from the market through other dealers before final deal.
- (5) Mode of payment and time schedule must be finalized in writing before making the deal.
- (6) Service charges / commission of property dealer should be decided prior to the finalization of the deal.
- (7) The buyer as well as seller must abide by the written agreement.
- (8) Seller must carry Original Allotment Letter and CNIC at the date / time of deal.
- (9) Must cross the copies of Allotment Letter and CNIC while handing over to the dealer.
- (10) To confirm the amount of DD / Cheque respective bank branch be consulted prior to transfer of plot and preferably seller / buyer should meet if feasible.

b. Don'ts

- (1) Do not give your rights to property dealer for finalization of sale / purchase of plot.
- (2) Do not sign any paper / affidavit prepared by the property dealer before reading the documents.
- (3) Do not sign the Biana affidavit before finalization of terms / conditions regarding sale / purchase of the plot.
- (4) Do not give the right to the purchaser for sale of plot on Biana / Affidavit before transfer of plot.
- (5) Do not give your exact plot no while getting assessment from the market.

RESTD

INTERNAL OFFICE NOTE

(TRANSFER BRANCH)

Subj: **Standing Operating Procedure (SOP) of Transfer Branch- DHA Multan**

1. Draft SOP of Transfer Branch DHA Multan (**Hard copy**) is circulated herewith for read / Signature of app holder of Head Section.
2. Forwarded for info / nec action, please.

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