

TERMS AND CONDITIONS

1. General Overview

(i) *Jan Lok Awas Yojna* is a housing initiative aimed at providing affordable and quality housing through a transparent and equitable allotment process based on a computerized draw of lots.

(ii) The scheme covers allotment of **Studio Apartments** and **2RK Flats** developed under MVDA approved town planning and construction norms.

(iii) The scheme is open to all eligible applicants who fulfill the specified criteria and agree to the terms and conditions mentioned herein.

2. DETAILS OF TOTAL VACANT & PAYMENT PLAN

S.no	Flat Type	Size (sq. m.) Covered	No. of Flats						Price (INR)
			Total Flats	Army (5%)	EWS (5%)	SC/ST (5%)	Senior Citizens (5%)	General	
1.	Studio Apartment	28.26	12	1	1	1	1	8	₹24,99,999/-
2.	2RK Flat	38.06	12	1	1	1	1	8	₹34,99,999/-

Time	%age Payment
At the time of allotment	10%
Within 30days of allotment	25%
Within 60 days of allotment	50%
Within 90 days of allotment	100%

S.no	Reserved Category	% age of Reservation
1.	Army	5%
2.	EWS	5%
3.	SC/ST	5%
4.	Senior Citizen	5%

	Total	20%
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3. PRESCRIBED RESERVED CATEGORY

4. Eligibility Criteria

(i) The applicant must:

- Applicant can be either an **Indian citizen** or a **foreign citizen** (including persons of Indian origin).
- Be 18 years or older at the time of application.

(ii) One applicant can apply for both unit type — i.e Studio Apartment and 2RK Flat.

(iii) Joint applications may be accepted only between spouses or blood relatives (with proper legal documentation).

5. Application Procedure

(i) The application can be Only submitted online on the website of the Jan lok awas yojna i.e. www.janlokawas.com through online mode of payment.

(ii) The application form can be collected on payment of Rs. 21000 from online on the website of the Jan lok awas yojna i.e. www.janlokawas.com through online mode of payment.

(iii) The application form must be filled completely and correctly, and submitted along with the application fee and all required documents before the last date.

(iv) Any discrepancy or falsification in the application will result in disqualification.

(v) The authority shall not be liable for any delays or non-submission due to technical issues.

6. Draw of Lots

(i) All eligible applicants shall be included in a **computerized draw of lots**.

(ii) The draw will be held in a transparent manner in the presence of an Allotment Committee.

(iii) The results will be published on the official website.

7. Allotment

(i) Successful applicants will receive a Provisional Allotment Letter within **two days** of the draw date.

(ii) The applicant must pay **10% of the total cost** within **7 days** to get the Allotment.

(iii) Failure to make the 10% payment in the stipulated time will lead to **automatic cancellation** of allotment and the unit will be allotted to a waitlisted applicant.

(iv) Allotment is provisional and will be confirmed only upon timely 10% payment of BSP and verification of documents.

8. Publication of Allotment Lists & Payment Confirmation

(i) A **Provisional Allotment List** will be published on the day of the draw.

(ii) A **Final Allotment List** will be published **after 7 days**, containing names of applicants who successfully made the 10% payment.

(iii) If any provisional allottee fails to pay within the deadline, the allotment is cancelled and unit allotted to next applicant in waiting list.

(iv) In such cases, the **original applicant shall not be entitled to a refund**, and the **new allottee shall be treated as the rightful allottee**.

9. Payment Terms

The applicant must follow the payment schedule as mentioned in the Allotment Letter.

(i) All payments must be made via acceptable modes (online portal, bank draft, NEFT, etc.).

(ii) Failure to make payments on time will attract interest as per policy or may lead to cancellation.

(iii) Final possession shall only be handed over after **full and final payment**, along with registration charges, stamp duty, GST, and any other applicable fees.

(iv) Any delay in payment will be penalized at the rate of **18% per annum**.

10. Possession and Handover

(i) Possession shall be handed over within 3 months from the date of allotment after:

- Registration
- Clearance of all dues
- Completion of documentation

(ii) Allottees are required to take possession within 30 days from the date of issuance of the Possession Notice. Non-compliance beyond this stipulated period shall attract maintenance and holding charges as applicable."

11. Construction and Design

(i) The layouts and floor plans have been prepared in accordance with approvals from the competent authority; however, they remain subject to minor modifications, if required, as part of the final clearance process.

(ii) Minor variations in specifications, dimensions, or unit positioning may occur due to technical requirements or on-site conditions. These will be executed without compromising overall design integrity or functional quality.

(iii) As the unit is ready for possession, no requests for customizations, structural modifications, or design alterations will be entertained.

12. Legal Compliance & Documentation

(i) The allottee must execute the Agreement to Sale within **15 days** of allotment.

(ii) Registration charges, legal fees, and stamp duties shall be borne by the allottee.

(iii) In case of joint applicants, all parties must be present for signing of documents unless legally represented.

13. Cancellation and Refunds

(i) The **application fee shall be refundable within 15 days** from the date of draw **only to those applicants who are not selected in the allotment process.**

However, the **application fee will be non-refundable** in the following cases:

- If the applicant voluntarily cancels or withdraws the application **after submission**, for any reason.
- If the applicant is selected in the draw but fails to complete the 10% payment or required documentation within the stipulated time.

(ii) In case the scheme is cancelled, full refund shall be provided without interest.

(iii) No refund shall be made in cases where the applicant is allotted a unit but fails to comply with payment schedule or documentation requirements.

(iv) In the event of allotment cancellation due to non-payment or submission of false or misleading information, any amount paid shall be non-refundable and forfeited as per the applicable policy.

(v) If the applicant fails to adhere to the payment schedule as mentioned in the Allotment Letter, an interest of 18% per annum shall be charged on the outstanding amount for a maximum period of 45 days. During this 45-day period, the Authority will issue two demand notices on registered E-mail address and Text message on registered contact number to the applicant. If the payment remains unpaid after the 45-day period, the Authority reserves the right to cancel the allotted unit without any further prior notice. In such a case, no refund shall be provided, and the applicant shall forfeit all rights to the unit.

14. Transfer / Resale

(i) Transfer of Allotted Units

Transfer of an allotted unit is permitted prior to possession, subject to the issuance of the Confirmed Allotment Letter and receipt of a minimum of 10% of the total consideration value. Such transfer shall be subject to applicable terms, conditions, and approval from the competent authority. No transfers shall be allowed without prior written consent.

15. Dispute Resolution

(i) Any disputes, differences, or claims arising out of or relating to this scheme, including its interpretation, implementation, or enforcement, shall be subject to the exclusive jurisdiction of the courts located in Mathura. All parties hereby irrevocably submit to the jurisdiction of such courts and waive any objections to such venue.

(ii) In addition to judicial recourse, the authority may establish an internal grievance redressal cell or mechanism to promptly and amicably resolve minor disputes or complaints arising in connection with the scheme. This internal process is intended to provide an efficient resolution pathway prior to any formal legal action.

16. Authority's Rights

(i) The Authority reserves the right to:

- Modify, amend, suspend, or withdraw the scheme, in whole or in part, at any time without prior notice.
 - Alter or revise the terms and conditions of the scheme as deemed necessary.
 - Reject, accept, or cancel any application, allotment, or transfer without assigning any reason.
 - Conduct re-draws, re-allotments, or corrections in case of technical errors or discrepancies.
 - Postpone or reschedule any process, including draw dates, possession timelines, or payments, at its sole discretion.
 - Demand additional documentation or information from applicants as deemed necessary for verification or compliance.
 - Enforce penalties, charges, or forfeiture of payments in case of breach of terms, non-compliance, or delay by the applicant.
 - Use discretion to waive or relax any procedural requirements on a case-by-case basis without setting a precedent.
 - The Authority also reserves the right to make priority and prior allotments to applicants.
 - Enter the allotted unit for inspection, maintenance, or other purposes as deemed necessary.
 - The decision of the Authority in all matters arising out of or in connection with the scheme shall be final, conclusive, and binding on all parties.
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17. Waitlist Policy

(i) All applicants not selected in the initial draw shall be placed on a **Waitlist**, which will remain valid for a period of **15 days** from the date of draw.

(ii) If any initially allotted unit is cancelled due to non-payment, document failure, or voluntary withdrawal, the unit shall be offered to the next eligible applicant on the waitlist.

(iii) Waitlisted applicants shall be informed via SMS, email, or official website announcement.

(iv) Waitlisted allotments will be subject to the same payment and documentation timelines as the original allotments.

18. Change of Contact Information

(i) Applicants are responsible for keeping their **mobile number, email ID, and address updated** with the authority.

(ii) The authority will not be responsible for loss of communication due to outdated or incorrect contact information.

(iii) Any request for change must be submitted in writing along with proper identification proof

19. Documentation Requirements

(i) The following documents must be submitted at the time of application and allotment confirmation:

- Proof of Identity (Aadhaar, PAN Card, Voter ID, etc.)
- Proof of Address (Utility Bill, Rent Agreement, etc.)

(ii) Submission of false or forged documents shall result in immediate disqualification and possible legal action. The Authority reserves the right to verify the authenticity of documents through third-party verification.

20. Allotment to Special Categories (If Applicable)

(i) A certain percentage of residential units under *Jan lok awas yojna* may be **reserved** for applicants belonging to the following special categories, subject to applicable government norms and availability:

- **Economically Weaker Sections (EWS)**
- **Scheduled Castes (SC) / Scheduled Tribes (ST)**
- **Persons with Disabilities (PwD)**
- **Women Applicants**
- **Senior Citizens**
- **Army man**

(ii) Applicants seeking reservation under any of the above categories must submit **valid and current documentary proof** at the time of application. Documents must be issued by a competent authority and remain valid through the allotment process.

(ii) If the documents submitted are found to be **invalid, forged, expired, or unverifiable**, the allotment under the reserved quota will be **cancelled**, and the applicant may be **disqualified** from further consideration.

(iii) In the event that **sufficient applications are not received** in any of the reserved categories, the **unclaimed units shall be transferred to the General Category pool**, and allotted to eligible general applicants through the same draw process or as per the authority's discretion.

Declaration

I, the undersigned applicant, do hereby solemnly affirm, declare, and undertake as follows:

1. **That I am fully aware** of the *Jan Lok Awas Scheme*, launched by *GB Builders & Contractors Pvt. Ltd.* ("the Company"), hereinafter referred to as "the Authority" for the purposes of this scheme, for the sale and allotment of residential units in the EWS-LIG Tower, located within the project *Ganga City*.
2. **That I understand and acknowledge** that the *Authority*, as referred to in this scheme, denotes *GB Builders & Contractors Pvt. Ltd.*, the legally registered promoter and developer of the project.
3. **That I have read and understood** all the terms, conditions, eligibility criteria, payment schedules, and obligations laid down under the Jan Lok Awas Scheme and agree to abide by the same unconditionally.
4. **That I am applying voluntarily**, and the decision to apply for a unit under this scheme is solely mine, made after due consideration and with full knowledge of the project, its status, and the scheme conditions.
5. **That I understand** that the layouts, floor plans, specifications, and possession timelines are subject to change based on approvals from the competent authorities and site conditions, and I accept such possible changes.
6. **That I am aware** that transfer of allotment is permitted only as per the terms mentioned in the scheme, and subject to applicable approvals and conditions, including minimum payment thresholds.
7. **That I shall not hold the Authority liable** for any claims, liabilities, or disputes arising due to misunderstanding, misrepresentation, or non-compliance on my part.
8. **That I understand and agree** that in case of cancellation of my allotment due to non-payment or submission of false/misleading information, any amounts paid by me may be forfeited in accordance with the policy, and shall be non-refundable.
9. **That I accept** the Authority's right to modify, suspend, or withdraw the scheme, and make changes to its terms and conditions, without prior notice.
10. **That I have made all disclosures truthfully**, and all information provided in the application form and supporting documents is true, complete, and correct to the best of my knowledge and belief.
11. **That I shall not engage in any legal proceedings** against the Authority for any matter already covered, disclosed, or accepted under the terms of this declaration and the scheme documentation.
12. **That I understand and agree** that signing the Application Form for the Jan Lok Awas Scheme shall be deemed as having read, understood, and accepted the contents of this Declaration Form in full. By signing the Application Form, I am also deemed to have signed and agreed to this Declaration without the need for a separate signature.

I hereby declare that the above said information is correct, true & complete to the best of my knowledge and nothing has been concealed/distorted. I further declare that. I fulfill the eligibility condition contained in the Brochure and I have carefully read and understood that the terms and conditions of the scheme and hereby agree to abide by the same.

(iv) No separate draw shall be conducted for rejected or ineligible applicants under reserved categories. However, if an applicant has opted for **dual consideration** (both reserved and general), they may be considered under the General Category subject to eligibility and availability.

21. Transfer of Ownership After Possession

After taking possession, the allottee may apply for ownership transfer only under the following conditions:

- Death of the allottee (succession)
- Divorce or legal separation
- Permission granted by competent authority

(ii) Transfer will be allowed after successful allotment of the unit by making successful 10% payment of the BSP.

(iii) Processing fees, Transfer charges (decided by transfer committee) and legal documentation will be applicable for transfer requests.

22. Responsibilities of the Allottee

The allottee is responsible for:

- Paying dues on time.
 - Maintaining cleanliness and hygiene of the premises.
 - Abiding by society or residential association rules.
 - Not damaging the structure or engaging in illegal construction.
 - Any violation of usage guidelines may result in penalties.
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23. Structural Changes and Renovations

(i) No structural changes (breaking walls, altering drainage, electricity, etc.) shall be made without prior written approval of the authority or housing society.

(ii) Unauthorized construction or encroachment shall be treated as a breach of terms and lead to strict action including demolition or cancellation.

24. Common Area Usage

(i) All allottees have equal rights and responsibilities toward:

- Common staircases, corridors, lifts, and parks.

(ii) Common areas must not be used for storage, commercial use, or gatherings without prior approval.

25. Force Majeure Clause

(I) The Authority shall not be held responsible for delays or cancellation due to events beyond control, including:

- Natural calamities
- Legal disputes or court orders
- Labor strikes
- Government policy changes
- War, pandemic, or public emergencies

(II) In such cases, timelines may be revised, or the scheme may be modified without prior notice.

26. Communication and Updates

(I) All scheme-related updates including draw dates, payment deadlines, and possession schedules will be communicated via:

- Official Website: www.janlokawas.com
- Registered Email ID and Mobile Number

(II) Applicants are expected to regularly check updates and ensure they do not miss deadlines.

27. Maintenance

Maintenance of common areas and basic amenities (such as lighting, cleanliness, security, water supply, and general upkeep of society premises) will be the responsibility of the **Maintenance Committee** formed after possession.

- **Maintenance charges** will be applicable **only after possession** of the unit.
- The **amount and structure** of maintenance charges will be **decided by the Maintenance Committee**, based on actual expenses.
- Allottees are expected to pay maintenance charges **on a regular basis** (monthly/quarterly, as decided) to ensure smooth functioning and upkeep of the premises.

- Failure to pay maintenance charges on time may attract penalties or restriction from certain services.

28. Breach and Termination

(i) Any violation of terms by the applicant, including false information, misuse of property, or delay in payments, may lead to:

- Termination of allotment
 - Forfeiture of payments made
 - Legal action as per applicable laws
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29. Privacy and Data Use

(i) Applicant's personal data will be used solely for the purpose of scheme implementation.

(ii) Data may be shared with government agencies for verification and compliance purposes.

Project Name: *Ganga City*

Tower Name: *EWS-LIG*

Scheme Name: *Jan Lok Awas Scheme*

Builder (Operating as "Authority" under this scheme): *GB Builders & Contractors Pvt. Ltd.*

Location: *EWS/LIG Tower Ganga city,koyla alipur road, Township, NH-2, Mathura, 281006.*

30. Limitation of Liability

The Authority is not responsible for:

- Any personal loss or damage incurred by the applicant.
 - Disputes among joint applicants or family members.
 - Delays caused by third parties such as banks, registrars, or legal entities.
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31. Indemnity Clause

The applicant agrees to indemnify and hold the Authority harmless against any loss, damage, or legal liability arising due to misrepresentation or violation of terms.

32. Governing Law and Jurisdiction

(i) All matters arising from this scheme shall be governed by the laws of India.

(ii) Exclusive jurisdiction shall lie with the courts located at **Mathura**.

33. Preferential Location Charges (PLC)

PLC shall be applicable for units located on the following floors:

- **Ground Floor:** PLC of **10%** of the base cost of the unit.
- **First Floor:** PLC of **5%** of the base cost of the unit.

If the unit allotted to the applicant falls on either the **ground floor** or **first floor**, the applicable PLC will be **added to the total cost of the unit** and must be paid as per the payment schedule.

The allottee agrees to this additional charge as a condition of allotment and shall not be entitled to any waiver or exemption on PLC.

34. Application Fee Clarification

(i) An **Application Fee of ₹21,000/-** is payable at the time of submitting the application under *Jan Lok Awas Yojna*.

(ii) This amount is **not included** in the **Basic Sale Price (BSP)** of the unit and will **not be adjusted** against the total cost of the flat, if a unit is allotted.

(iii) For applicants **not selected in the draw**, the Application Fee shall be **refunded within 15 days** of the draw date.

(iv) For applicants who are allotted a unit but **fail to complete the 10% payment** or **cancel the application** voluntarily, the **Application Fee will be forfeited** and **not refunded**.

"Disclaimer: This scheme is not associated with the Government of India or any State Government. It is a private initiative and has no connection with any government body."

35. Sale of Unsold Units at Authority's Discretion and Price

In the event that the Authority does not receive the desired number of eligible and complete applications for the available flats under this scheme, and certain units remain unsold or vacant, the Authority reserves the full right to sell such unsold flats at its own discretion, including determining a different price and terms for such sale. This subsequent sale shall not be bound by the pricing, eligibility conditions, or allotment procedures defined under the current scheme.



Thank You

Memo No: GBGC/2025/1408

बृजभूमि:—धर्मस्य धरा, सुखस्य सारा।