

MASTER STANDING OPERATING PROCEDURE (SOP) OF TRANSFER DTE DHA
MULTAN

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

1. **General.** Transfer and Record Dte 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 Dte 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 (NDC).
 - b. Normal Transfer.
 - c. Hiba Transfer.
 - d. Legal Heirs(s) Transfer.
 - e. Open Transfer Procedure.
 - f. Foreign Transfer (Seller Abroad).
 - g. Foreign Transfer (Purchaser Abroad).
 - h. Transfer on Behalf.
 - i. Out Station Transfer.
 - j. Procedure of transfer by a Minor Person / A person who has attained the age of Majority on sale of his Plot.
 - k. 8 Marla Commercial Plot Central Square – Direct Sale Plots.
 - l. Direct Sale Plots – Rumanza Golf Community (RGC).
 - m. Power of Attorney.
 - n. Issuance of Allocation Letter.
 - o. Issuance of Duplicate Intimation / Allocation / Tfr Allocation / Forwarding / Allotment Letter (1st letter English / Urdu - Service Benefit Plot).
 - p. Issuance of Final Allotment Letter (Issue after all development charges clearance).

- q. Issuance of Duplicate Final Allotment / Transfer Allotment Letter (Issue after all development Charges Clearance)
- r. Change of Name (Owner).
- s. Duplicate Location Ballot Information Letter (LBIL).
- t. Permission to Mortgage.
- u. Correction of Fee Vouchers.
- v. Change of Postal / Mailing Address.
- w. Use of Plot for Sector Dev / Plot Vesting Instrument.
- x. Verification of Plot / Property.
- y. Dispute / Complaints
- z. Establishment – DHA Dealers' Enclave.
- aa. Change of Chief Executive Officer (CEO) of Real Estate.
- bb. Miscellaneous
- cc. Conclusion.

4. Transfer Procedures / Documentation

a. **No Demand Certificate (NDC)**

(1) **Documents Required**

- (a) Copy of Computerized National Identity Card (CNIC) of seller.
- (b) Copy of Information / Allocation / Transfer Allocation / Allotment/ Transfer Allotment Letter.
- (c) Copy of Site Plan (if possession is open).
- (d) Copy of Completion Certificate obtained from Building & Control Branch, (if construction of house/ building is completed).
- (e) NDC application to be signed by seller with thumb impression.
- (f) Realtor stamp imposed on NDC, will be received from authorized representative / CEO of the same Agency submitting NDC application.
- (g) If seller NDC apply directly then he is permitted to receive the deposit slip.
- (h) NDC will not be entertained on Forwarding / Intimation (issued by Asset Data & land Dte etc) Letter.
- (i) Validation period of Regular NDC is 3 months (90 days).
- (j) NDC will not be handed over to the Seller / Realtor.
- (k) On expiry of 90 days' time period, Rs. 20,000/- charged for NDC extension (15 days only).
- (l) Validation period of Open NDC is 3 months (90 days).
- (m) On expiry of time period, Rs. 20,000/- for NDC extension (15

days only) and Rs 50,000/- late tfr fine will be charged to realtor.

- (n) **For Ex-Army Person only:** In case of Service Benefit Plots / Plots allotted out of Defence quota from GHQ AG's Branch (WR Directorate) following documents are required:
- i. NOC (valid) is mandatory for officers
 - ii. NOC is not required for JCOs / Hav
 - iii. In case of death of JCOs / Hav after retirement, NOC is mandatory for Next of Kins (NOKs) / Legal Heirs of all Cats (GHQ Service Benefit (GSB), Bahawalpur to Multan (BTM), GHQ Appointment Benefits (GAB), GHQ Incentive Benefits (GIB), GHQ Compassionate Benefits (GCB), War Wounded Persons (WWP).
 - iv. NOC is mandatory for plot allotted to Next of Kins (NOKs) / Legal Heirs of Shuhada / In Service Death (ISD).

b. **Procedure**

- (1) No Demand Certificate (NDC) request form is available at Front Desk, (Transfer Br) DHAM Main Office/ Sub offices and DHAM website [Anx 'A'](#).
- (2) Deposit No Demand Certificate (NDC) request alongwith the documents mentioned above at Para 4a OR as per list available at DHAM Front Desk / website.
- (3) If the required documents are completed, the customer will be issued receipt of documents.
- (4) In case of House or Open Possession Plot, customer will have to coordinate with Building & Control Branch for Surveyor visit and dues clearance.
- (5) NDC application form after being submitted at Front Desk seller / Realtor (through whom NDC applied) will be processed within 24-48 Hours after receipt of application

c. **Cancellation**

- (1) **Regular NDC (Seller directly applied)**
 - (a) If Transfer papers are not submitted, seller will submit original receipt / NDC alongwith challan of Rs 350/- (in case Membership form issued).
 - (b) Seller will provide an undertaking at Rs 300/- and sign it in front of Transfer Officer. [Anx 'B'](#).
 - (c) No NDC will be cancelled against which Transfer Set is

submitted without prior approval of Additional Director / Director (T&R Directorate). Moreover, transfer fee paid by the purchaser will be reimbursed after 20% deduction.

- (2) **Transfer Papers Submission**. Purchaser will also submit separate undertaking of Rs 300/- which will be signed in front of transfer officer.

Anx 'C'.

- (3) Original receipt / NDC (NDC issued before Jan 2024) alongwith challan of Rs 350/- (in case Membership form issued).
- (4) In case NDC is applied through Realtor, application from Realtor on his Letter Pad with reasons of cancellation is required.
- (5) NDC cancellation fee - Nil (if applied direct by seller)
- (6) NDC cancellation fee - Rs. 20,000/- (if applied through REA)

d. **Processing at Sub Offices**

- (1) NDC application may be submitted at any DHA (Multan) Sub Offices Isb/ Lhr/ Kci.
- (2) It will be processed within 24-48 Hours after receipt of application.
- (3) Auto generated message will be forward to Seller / Realtor through Whatsapp / SMS regarding final approval / rejection of NDC.

e. **Fee Structure**

- (1) Routine / Normal NDC - Nil
- (2) NDC extension above 90 days (for 15 days only) in case of seller is willing to continue deal with same dealer. - Rs 20,000/-
- (3) NDC rejected due to outstanding dues (Installments, Dev Charges or Surcharge etc.) if it has not cleared within 90 days. - Rs 10,000/-
- (4) Conversion fee from normal to open tfr NDC (if already applied through realtor) - Rs. 20,000/-

4. **Normal Transfer**

a. **Documents Required**

- (1) Transfer Documents set specimen available at DHA Multan Front Desk. ([Download Specimen from DHA website](#)) attached as **Anx D'**.
- (2) Original Information / Allocation / Transfer / Allotment / NOC (only Svc Benefit) at the time of transfer.
- (3) Copy of Computerized National Identity Card of Seller and Purchaser
- (4) Membership Fee of new purchaser.

- (5) Membership Form.
- (6) Passport size photographs of new purchaser.
- (7) In case of "On behalf" transfer 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:-
 - (b) Auth Letter (under taking).
 - (c) Rep of Purchaser (under taking).
 - (d) Purchaser out sta (under taking).
 - (e) 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) E Stamp Duty (1% stamp duty & 1% district council fee) value according to the plot size (paid by Purchaser).
- (11) Advance Tax (236K) will be paid by purchaser (1.5% filer, 4.5% late filer & 10.5 % non filer according to FBR value rate property value upto 50 million.
- (12) Advance Tax (236K) paid by the new purchaser (2% filer, 5.5% late filer & 14.5% non filer according to FBR value rate) property value exceeding 50 million upto 100 million.
- (13) Advance Tax (236K) paid by the new purchaser (2.5% filer, 6.5% late filer & 18.5% non filer according to FBR value rate) property value exceeding 100 million.
- (14) Capital Gain Tax (236 C) paid by the new seller (4.5% filer, 7.5% late filer & 11.5 % non filer according to FBR value rate) property value up to 50 million
- (15) Capital Gain Tax (236C) paid by the Seller (5% filer, 8.5% late filer & 11.5% non filer according to FBR value rate) property value exceeding 50 million upto 100 million.
- (16) Capital Gain Tax (CGT 236C) paid by the Seller (5.5% filer, 9.5% late filer & 11.5% non filer according to FBR value rate) property value exceeding 100 million.
- (17) 7E Tax 1% paid by the Seller applicable wef Financial Year 2022.
- (18) Punjab Sales Tax Services (PSTS) applicable on all plot categories including villas, onetime payment wef 1 Jun 2025. Categories of plots Commercial & residential paid Rs 100 per square yard for land development and Villas Rs 50 per square feet for building construction.

- (19) Sale agreement worth rupees Rs. 3000, E-Stamp paper will be attached with Transfer set at the time of Transfer.

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 Exec of Transfer at DHAM.
- (6) Purchaser will bring the receipt and original Computerized National Identity Card on the given date to collect the formation/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, tfr set deposit as walking tfr, if submitted at respective Sub Offices where tfr on same day, (Scheduled / Appointment Based).
- (2) Collection of Alloc Ltr / Tfr Alloc Ltr, being informed on auto generated SMS, after 3 working days from Multan and 7 working days from Sub Offices.

d. Fee Structure. [Detail Fee structure is att as Anx "E"](#)

- | | | | |
|-----|------------------------------------|---|---------------|
| (1) | Executive Tfr (NDC, Tfr & Tfr Ltr) | - | Rs. 50,000.00 |
| (2) | Spec Urgent NDC+Tfr only | - | Rs. 30,000.00 |

5. Hiba

a. Documents Required

- (1) Hiba Transfer Documents Set Specimen available at DHA Multan Reception [Download specimen from DHA website \(attached as Annex-F\)](#).
- (2) Original Information / Allocation /Transfer / Allotment / NOC (only Svc Benefit) at the time of transfer.
- (3) Copy of Computerized National Identity Card (CNIC) of both donor and Donee and 2 x Witnesses.
- (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) E Stamp Duty (1% stamp duty & 1% district council fee) 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 for Exec of Transfer at DHAM.
- (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 5 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 3 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 Annex 'G' is attached.](#)

6. Legal Heirs

a. Documents Required

- (1) Legal Heir(s) Transfer Documents Set available at DHA Multan Reception. [Specimen \(downloadable from DHA website\) is attached as Annex-'H'](#).
- (2) Original Information / Allocation /Transfer Allocation 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 heirs 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 5 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 3 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 - Diff fee as per plot size

- (2) Membership fee (jointly) - Rs. 11000.00
- (3) Membership fee (jointly) - Rs. 7000.00 (svc benefit plots only)
(widow/next of kin of
DFOs/Shaheds)
- (4) Membership Form (each) - Rs. 350.00 (each)

Open Transfer Procedure

a. Documents

- (1) Open transfer set (only seller affidavits).
- (2) Advance tax according to FBR sector wise rate.
- (3) Registered Real Estate Agent undertaking on Rs.300.00 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 90 days.
- (3) After 90 days transfer will be expired fol fine will be charge: -

I	Dealer Fine	-	Rs.	50,000.00
II	NDC Extn charges	-	Rs	20,000.00
III	Late submission	-	Rs	12,000.00

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). [The specimen can be downloaded from the 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. 300.00 Stamp Paper by the purchaser's representative in Pakistan. [Specimen \(downloadable from DHA website\) is attached as Annex-'J'](#).
- (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. 15000.00 |
| (2) | 2 nd Day | - | Rs. 7500.00 |

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

a. **Documents Required** (1) Medical reasons.

- (1) Out of Country.
 (2) Exigencies of the svc.
 (3) 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. 300.00 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 |
|-----|------------|---|--------------|

2nd 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 honorable 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 K](#) 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.**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.
- (5)
- (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".
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.

a. 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.

b. **Processing of Power of Attorney at Sub Offices.** Request submitted at concerned Sub Office and processed at Main Office (Legal Branch).

c. **Fee Structure.** Rs. 15000.00.

15. **Verification of Plot / Property**

a. **Documents Required**

- (1) Copy of Allocation / Intimation / Allotment / Transfer Alloc 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. [Specimen \(downloadable from DHA website\) is attached as per Annex-'M'](#).
- (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.

16. **Issue of Allocation Letter**

a. **Membership**

b. **Documents Required**

- (1) Intimation Letter received from Land Branch & Asset Data Branch
- (2) Intimation Letter customer copy.
- (3) Fee voucher of Rs. 77160 (all residential plots), 87160(4MC)
102160 (8MC)
- (4) Membership Form.

c. **Procedure**

- (1) Intimation Letter received from Land Branch & Asset Data Branch.
- (2) Received Membership Form alongwith 2 x passport size photographs and 1 x copy of CNIC.
- (3) Membership entry in work sheet.
- (4) Membership Entry in ERP System.
- (5) Intimation Letter and supporting documents in Folder File.
- (6) Initiate Min sheet for issuance of Alloc Ltr
- (7) Prepare dummy letter.

- (8) Mark for signature after approval of Min Sheet

c. Fee Structure

- | | | | |
|-----|----------------------------|-----|--------------------------------------|
| (1) | Normal Fee | Rs. | 77,160.00 (for All residential cats) |
| (2) | 4 Marla Comm | Rs. | 87,160 |
| (3) | 8 Marla Comm | Rs. | 102,160 |
| (4) | 1 st Day Urgent | Rs. | 33,000.00 |
| (5) | 2 nd Day Urgent | Rs. | 16,500.00 |
| (6) | Joint MS Fee Per Head | Rs. | 50,000.00 each (for Residential) |
| (7) | Joint MS Fee Per Head | Rs. | 60,000.00 each (for 4 MC) |
| (8) | Joint MS Fee Per Head | Rs. | 75,000.00 each (for 8 MC) |

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 concern Sub Office.

17. Issuance of Duplicate Intimation / Allocation / Tfr Allocation / Forwarding Letter / Allotment (Service Benefit Plot) Letters

a. Procedure

- (1) Affidavit for Rs.300.00 (duly attested by Oath Commissioner)
[Specimen attached as Annex-'N'](#)
- (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.
- (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

18. **Issuance of Allotment Letters (Issue after all development charges clearance). The specimen is attached herewith as Annex-‘O’.**

a. **Documents Required**

- (1) Application in the name of Director Finance.
- (2) Copy of Info / Alloc / Tfr Alloc Ltr.
- (3) Copy of CNIC of owner.

b. **Procedure**

- (1) Submission of Application at Fin Br.
- (2) Finance Branch issue NOC (No Objection Certificate) after clearance of all outstanding dues and development charges.
- (3) Planning Branch clear plot status (Corner / Non Corner).
- (4) Tfr Dte issue Allotment Letter.

c. **Fee Structure**

- (1) Urgent (1st Day) Rs. 33,000.00 (within 24 hrs)
- (2) Urgent (2nd Day) Rs. 16,500.00 (within 48 hrs)

19. **Issuance of Duplicate Allotment Ltr (Issue after all development Charges Clearance)**

a. **Procedure**

- (1) Affidavit for Rs. 300.00 (duly attested by Oath Commissioner)
[Specimen attached as Annex-‘P’.](#)
- (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 Allotment 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.16000.00

20. **Change of Name**

a. **Documents Required**

- (1) Application to Director Transfer & Record for the change of name.
[Specimen \(downloadable from DHA website\) is attached as Annex-‘Q’.](#)
- (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 Nikah nama / 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) Name will be changed in system after completion of above mentioned documents.

- c. **Processing at Sub Offices.** Request submitted at Sub Office / Main Office and processed at Main Office DHA Multan.

21. **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 under info to Transfer Directorate.
- d. Finance Branch forward relevant Bank letter to Transfer Directorate for marking “Lien”.
- e. Letter will be placed in respective plot file, Lien is marked on said file and in ERP.

22. 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 Dte).
- (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.

23. 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 Dte 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 offr will hand over Allocation Letter to concerned individual after biometric and receiving of Allocation Letter Office copy.

- c. Fee Structure.** Membership Fee Rs. 77160. (for Residential)
 Membership Fee Rs. 87160. (for 4MC)
 Membership Fee Rs. 102,160. (for 8MC)

21. Dispute Resolution.

- d. **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.
- e. **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.
- f. **Composition of Dispute Resolution Committee**
- (1) President - Addl Dir (DRC)
 - (2) Members - Deputy Director (DRC)
 - (3) - Legal Officer Transfer
 - (4) - BE/ SE (DRC)
 - (5) - Any other member (if Required)
- (3) **Coordinator – Clk (DRC)**
- (a) Will act as coordinator between officers and clerical staff.
 - (b) Will keep record updated.
 - (c) Will place remarks / caution in the system after nec approval.
- g. **Complaint Entertaining Procedure.**
- (1) Complaint/ application must be submitted in the name of management of DHAM on 500/- E-Stamp alongwith bank challan of complaint processing fee Rs. 20,000.00 and all relevant evidences.
 - (2) All complaints/ applications must be submitted to the Front Desk at Transfer & Record Directorate as well as Sub Offices.
- h. **Cases with Arbitration Committee (DHAMRA)** All related cases will be sent to Arbitration Committee with prior approval of Dir (T&R) Dte for necessary investigation/ recommendations and report not later than 15 x working days.

24.

a. **Stages to Resolve the Case**

(1) **Stage – 1 Planning – Route it Should Follow**

- (a) Assembly of the board.
- (b) Distribution of Responsibilities.
- (c) **Finalization Timeline**. 3-6 hearings (1 – 2 Month)

(2) **Stage – 2 – to Handle the Case**

- (a) Collection of Evidence (members).
- (b) Analysis of the evidence (Complete Board).
- (c) Preparation 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 Project Director.

(4) **Stage – 4 Execution of the Orders / Instrs / Implementation of Orders as Decided**. Case is executed by the authority decided / ordered.

Registration as Realtor

a. **Required Documents** **Download specimen from DHA website (attached as per Annex-‘R’)**.

b. **Procedure**

- (1) Ground check Proforma will be forward to Vig Branch for verification.
- (2) On receipt of Recom from Vig Br, only recom candidates will be entertained.
- (3) Minute sheet will be initiated for approval from Proj Secy for penal of officers/selection board/ interview dates.
- (4) After selection by board, Min Sheet for registration as realtors/ board proceeding will be put up to Proj Director for final approval.
- (5) After approval by Proj Dir, appointment letters will be issued to selected realtors.
- (6) Registration fee for Rs. 100000/- (1st time) will be deposited in DHA Multan Account.
- (7) Registration will be renewed on calendar year basis on deposit of Rs. 25000/- latest by 31 Jan each year.
- (8) Once registration cancelled due to non deposit of renewal fee,

registration will be restored on deposit of double renewal fee i.e Rs. 50000/-

(9) On registration or renewal fee, Auth Certificate will be issued.

23. **Change of Agency/Firm Ownership (CEO).**

a. **Documents Required.**

- (5) Request application on Agency Paid/ Affidavit of Rs. 300/-. [Anx "S"](#)
- (6) New (CEO) will provide all documents as mentioned in [Specimen attached as Annex-'R'](#).

b. **Procedure.**

- (7) Gr check Proforma will be forward to Vig Branch for verification.
- (8) After verification/ recom from Vigilance Branch, documents forwarded to Legal Branch & Finance Branch to check Legality.
- (9) Legal Branch & Finance Branch will be issued with no objection cert.
- (10) On completion of all legality procedure, Min Sheet will be initiated to Proj Dir for final approval.
- (11) After the approval of Proj Dir, appoint/ownership letter will be handed over to new appointed CEO.
- (12) Tfr Dte inform to all concerned branches for updation of new appointed CEO record & upload on website.

24. **Miscellaneous.**

a. Issuance or renewal of CEO Card, following documents will be required:-

- (1) Request for issuance/ renewal of card will be fwd on agency letter pad.
- (2) Estamp paper for Rs. 300/-
- (3) 2 x Passport Size Photographs with Blue Back Ground.
- (4) 1 x Copy of CNIC.
- (5) Fee Challan Form of Rs. 2000/- (in original)

b. Issuance or renewal of Rep Card, following documents will be required:-

- (1) Request for issuance/ renewal of card will be fwd on agency letter pad
- (2) Estamp paper for Rs. 300/-
- (3) 2 x Passport Size Photographs with Blue Back Ground.
- (4) 1 x Copy of CNIC.
- (5) Valid Police Verification (in original)
- (6) Fee Challan Form for Rs. 2000/- for 1st & 2nd Rep
- (7) Fee Challan Form for Rs. 5000/- for 3rd to 5th Rep

c. Cancellation of Rep Cards, following documents will be required:-

- (1) Request by CEO concerned agency on letter pad

- (2) Estamp paper for Rs. 300/-
- (3) Rep Card (In Original), if issued
- (4) Fee Challan 1st & 2nd Rep for Rs. 2000/-
- (5) Fee Challan in case of 3rd to 5th Rep for Rs. 5000/-
- (6) Fee Challan for Rs. 10000/- in case of premature cancellation i.e before expiry date.

25. **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 ___ Jul 2025

(Addl Dir Tfr)

Certified By
Date ___ Jul 2025

(Dir Tfr & Record Dte)

Approved By
Date ___ Jul 2025

(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.