

STANDING OPERATING PROCEDURE (SOP)

AFFORDABLE HOUSING SCHEME / SPECIAL LARGE COMMERCIAL PROJECTS
(TO BE READ IN CONJUNCTION WITH RESPECTIVE CONTRACT B/W DHA & BUILDERS
AND MASTER TRANSFER SOP)

1. **General.** DHAM is growing at an exponential speed and a number of projects have been developed or are in the developmental phase. Such projects also include those where land has been sold by DHAM to different Contractors / Parties. In this regard in **Jul 2020** DHAM also launched Special Large Commercial Projects in different plot sizes and allocated them to various Firms / Organizations for construction of Commercial Projects. Likewise, Affordable Housing Scheme was also launched in **Aug 2021**. Accordingly, agreements with concerned Firms / Organizations have been finalized by DHAM and concerned Branches have been assigned responsibilities / tasks to be performed. General aspects have already been covered in agreements. However, to streamline the procedures an SOP has been formulated for smooth functioning / exec of Tfr procedure.
2. **Aim.** To formulate a Standard Operating Procedures SOPs related to handling of bookings, sale, Transfer and cancellation of Residential / Commercial Units sold by builders / developers.
3. **Affordable Housing Scheme / Special Large Commercial Projects**
 - a. **Registration of Booking / Sales / Cancellation / Transfer.** The builder shall be liable to register all the units (each and every case) being constructed / developed as part of the Project with DHAM, as described below:-
 - (1) Total units in a particular project as per approved design.
 - (2) Booking of Unit in the Project.
 - (3) Cancellation of any Booking.
 - (4) Sale of unit in the Project.
 - (5) All the above cases shall be referred by the Builder or authorized rep to DHAM along with its NOC as per By-Laws of DHAM so that it is adequately recorded by DHAM. Registration for the Booking, Sale, Cancellation and Transfer shall be made by DHAM after receiving NOC, Transfer fee and applicable taxes from the builder and shall issue relevant letters (s) in the name of respective buyers / end users. Further, Representative of DHAM shall have the right to visit the booking office of the Builder for the purpose of inspection of booking registers and shall be entitled to gather all the details pertaining to the entries of bookings / sale made during the required period by the Builder as and when assigned. Builder shall be bound to

extend full cooperation in this regard along with relevant documents. DHAM shall only deal with the builder or through its authorized rep and any direct request from builders customer shall not be processed / entertained.

- b. **Special Large Commercial Projects / Units / Sub-units.** Special Large Commercial Projects comprising all units / sub-unis along with their final / approval plan and drawing will be shared by Planning Branch to Tfr Branch. The details to be received from Planning br and the detail to be received from builder as per 3(a)(1) must / shall be reconciled so as to avoid any future conflict for further action.
- (1) **Ref No.** Reference no will be generated by Tfr br against each units.
 - (2) **Required Documents.** For Issuance of Letter of Registration / Allotment Letter as per para 3c & d.
 - (3) **Letter of Registration / Allotment Letter.** Tfr Branch will issue letter of registration / allotment letter as per fol procedure mentioned in para 3c & f.
 - (4) **File / Folder.** Tfr Branch will prep separate file / folder for each units for record.
 - (5) **Tfr Procedure.** Special large commercial projects / units / sub-units will follow tfr procedure as para 3d.
- c. **Confirmation / Information.** The Builder shall be liable to get registration of confirmation / inform to DHAM all the booking / sale of the units to be constructed / developed as part of the project. Details of required docus is as under:-
- (1) Membership Form duly completed.
 - (2) Photocopy of CNIC & 2 x Photographs of purchaser.
 - (3) Purchaser's NOK CNIC & 2 x Photographs.
 - (4) NOC from concerned Builders on letter head pad.
 - (5) Letter of Registration issued by Tfr Br (**Format att as per Anx A**).
- d. **Transfer of Units.** Transfer of units from one person to another shall be executed by transfer Branch as follows:-
- (1) Builder shall forward request letter (**Format att as per Anx B**) to Transfer Branch having details of the unit to be transferred, name of seller and buyer, copies of CNIC and 2 x passport size photographs with blue background.

- (2) The request shall be accompanied by an NOC from concerned builders stating the dues paid by seller till date / balance amount and the fact that builder does not have any objection on this transfer. The request letter and NOC shall be on the letter head of the Builder and duly signed / stamped.
- (3) Transfer Branch shall scrutinize the documents and execute the transfer as per procedure (i.e. through ERP of both seller and buyer).
- (4) Transfer Branch shall issue "Transfer Letter of Registration (**Format att as per Anx C**)" to the buyer.
- (5) In case owner sell the unit, the transfer will be carried out as per DHAM Transfer procedure and all formalities will be completed in front of authorized Transfer Officers of DHAM. Transfer may be exec at any of the DHAM Office. Details of required docus is as under:-
 - (a) NOC from builder.
 - (b) NDC.
 - (c) Complete Transfer papers / Set.
 - (d) Transfer Fee.
 - (e) Govt Charges / Taxes as per govt taxes in vogue.

- e. **Fee Schedule.** Fee structure for AHS and SLCP is as under (**FBR charges will be paid separately by Seller & Purchaser**).

Ser	Affordable Housing Scheme	Amount (Rs)
(1)	Registration fee (issuance of Letter of Registration at booking/ Transfer	5000/-
(2)	Membership Fee (1st Allottee Incl Registration Fee)	
	a. 5 / 5.2 Marla	45000/-
	b. 8 Marla	55000/-
	c. 10 Marla	65000/-
(3)	Normal Tfr Charges	
	a. 5 / 5.2 Marla	80350/-
	b. 8 Marla	105350/-
	c. 10 Marla	120350/-
(4)	Hiba Tfr Charges	
	a. 5 / 5.2 Marla	60350/-
	b. 8 Marla	77850/-
	c. 10 Marla	90350/-
(5)	Legal Heirs Tfr Charges	
	a. 5 / 5.2 Marla	19350/-
	b. 8 Marla	22350/-
	c. 10 Marla	23350/-
(6)	d. Corporate Bodies (All Cat & Size)	227160
(7)	Govt Charges as applicable	-

Ser	Special Large Commercial Project				Amount (Rs)	
a.	Membership Fee (1 st Allottee) 1-20 Acre and Above				227160/-	
(9)	Shops / Plaza					
Ser	Cat	M/Ship (1 st Allottee)	Normal Tfr Charges (Rs 20350/M/ Ship & Incl Sqft	Hiba Tfr Charges 20350/M/ Ship & Incl Sqft	Legal Heirs Tfr Charges 11350/ M/Ship & Incl Sqft	
a.	Basement	25000/-	50/Sqft	25/Sqft	10/Sqft	
b.	Mezzanine		60/Sqft	30/Sqft	12/Sqft	
c.	Ground Floor		60/Sqft	30/Sqft	12/Sqft	
d.	1 st Floor		50/Sqft	25/Sqft	10/Sqft	
e.	2 nd Floor		40/Sqft	20/Sqft	8/Sqft	
f.	3 rd Floor		30/Sqft	15/Sqft	6/Sqft	
g.	4 th Floor		20/Sqft	10/Sqft	4/Sqft	
h.	Above 4 th Floor		20/Sqft	10/Sqft	4/Sqft	
i.	Residential Appts		20/Sqft	10/Sqft	4/Sqft	
j.	Pent House		60/Sqft	30/Sqft	12/Sqft	
k.	Corporate Bodies (All Cat & Size)				227160/-	

Auth:- T&R Dte Min Sheet No 7159/Revision of Fees/Tfr Sec/DHA dated 7 Dec 2023.

- f. The builder shall be responsible regarding collection / deduction of Income Tax from its customers as per provisions of Income Tax Ordinance 2001 and its sections 236C and 236K. All details of Taxes paid by the unit holder shall be shared with DHAM along with relevant Tax Payment Receipt / CPRs at the time of booking / transfer.
- g. **Issuance of Allotment Letter.** On completion of payment of total cost of the unit to the builder according to the plan mention in an agreement, builder will give NOC to issue Allotment Letter. Allotment letter (s) shall only be issued by DHAM after the entire payment of total cost of land has been cleared by the builders to DHAM **(Format att as per Anx D)**. Allotment letter will be issued by the Transfer Branch to concerned allottee after completion certificate from Development, Building Control Section and NOC from Fin Branch.

h. **Cancellation of Units.** On Cancellation of Letter of Registration by Builder due to customer's default or request, fol to be ensured:-

- (1) The same shall be intimated by Builder to DHAM on its letter head.
- (2) Letter of Registration issued by DHAM at the time of booking / Transfer shall be returned to DHAM in original by the builder.
- (3) On receipt of above, Transfer Br shall complete / verify its internal formalities, the relevant documents and mark the unit as cancelled in the ERP.
- (4) Transfer Branch shall issue duly certified 'Letter for Registration of Cancellation' to the Builder. **(Format att as per Anx E)**

i. **Relocation of Units.** In case of relocation of provisional allocation by Builder due to any reason: -

- (1) The same shall be intimated by` Builder to DHAM on its letter head along with details of the new unit as per the format mentioned in para 3d (1).
- (2) Original Letter of Registration issued by Transfer Branch DHAM at the time of booking shall be returned.
- (3) The original letter of registration shall stand cancelled and new re location letter of Registration shall be issued in the name of new customer.
- (4) On receipt / completion of above, Transfer Br shall complete its internal formalities, file the relevant documents and relocate the unit.
- (5) Transfer Branch shall issue duly certified 'Letter of Relocation' in the name of the customer within **20** days. The letter shall be issued to customer after being carried out biometric. **(Format att as per Anx F)**

j. **Dispute Resolution and Arbitration.**

- (1) Where notice of dispute or dissatisfaction has been given by one party against the other, both parties shall attempt to settle the dispute amicably before the commencement of Arbitration. However, unless both Parties agree otherwise, Arbitration may be commenced on or after the lapse of 60 days' period.

- (2) Unless settled amicably, any dispute remains unsettled shall be referred to Chairman PMC, DHA Multan being the Sole Arbitrator who shall conduct the proceedings as per the Arbitration Act, 1940 and the decision of Sole Arbitration shall be final and binding on both the Parties.

4. **Conclusion**. Subject SOP provides detailed procedures for flawless registration, transfer, allotment and cancellation 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.



Anx - A

Defence Housing Authority Multan

1-Multan Public School Road Multan

Telephone : 061- 6516036 – 38

UAN : 061 - 111 – 111 – 189

Ref No: 01-05M-HS-00128

Aug 2024

To Dummy Letter
ABDUL RAUF S/O TAJ MUHAMMAD
R/O, PO: KHAS, JODHPUR, KABIRWALA, DISTRICT, KHANEWAL
CNIC 3610261633691
MOBILE 03457373444

Subject: **Letter of Registration – Residential – Affordable Housing Scheme**
Ref No 01-05M-HS-00128

1. The Management of Defence Housing Authority Multan (DHAM) is pleased to inform you that as per the terms of the Sale Agreement entered into between you and builder (MAYCO). 1 x unit has been registered in your name with following details:-

- | | | | |
|----|---------|---|-------------|
| a. | Plot No | - | 5705 |
| b. | Sector | - | P |
| c. | Size | - | 5 Marla |
| d. | Type | - | Residential |

2. Payment of dues / installment must be made as per the payment plan provided to you by builder.

3. DHAM shall be bound to cancel this registration on the request of builder subject to notice to the client.

4. It may be noted that both parties shall abide by the terms and conditions agreed upon in the Sale Agreement. Builder shall be solely responsible for performance of its obligations under the Sale Agreement whereas, DHAM shall only regulate the transfer of title Sale subject to completion of full payment and all other formalities.

5. DHAM reserves the right to collect utility, maintenance & any others charges payable to DHAM.

6. Adherence of all Rules / Regulation / By – Laws of DHA Multan (as amended from time to time) is mandatory.

7. This document is not a title deed, no right to be transferred to any one through this document.

8. DHAM greatly values its customers and will be at your service.

Lieutenant Colonel
Additional Director (Transfer)
(Azhar Nadeem Buzdar, Retd)



Anx - A

Defence Housing Authority Multan

1-Multan Public School Road Multan

Telephone : 061- 6516036 – 38

UAN : 061 - 111 – 111 – 189

Ref No: 01-DSC-000111-F15-006

Aug 2024

To Dummy Letter
ABDUL RAUF S/O TAJ MUHAMMAD
R/O, PO: KHAS, JODHPUR, KABIRWALA, DISTRICT, KHANEWAL
CNIC 3610261633691
MOBILE 03457373444

Subject: **Letter of Registration – Residential – Special Large Commercial Project (SLCP) Ref No**

1. The Management of Defence Housing Authority Multan (DHAM) is pleased to inform you that as per the terms of the Sale Agreement entered into between you and builder (SLCP). 1 x unit has been registered in your name with following details:-
 - a. Floor No - F15
 - b. Unit No - 1602
 - c. Area - Sq. Ft
 - d. Cat - Commercial
 - e. Type - Shop
2. Payment of dues / installment must be made as per the payment plan provided to you by builder.
3. DHAM shall be bound to cancel this registration on the request of builder subject to notice to the client.
4. It may be noted that both parties shall abide by the terms and conditions agreed upon in the Sale Agreement. Builder shall be solely responsible for performance of its obligations under the Sale Agreement whereas, DHAM shall only regulate the transfer of title Sale subject to completion of full payment and all other formalities.
5. DHAM reserves the right to collect utility, maintenance & any others charges payable to DHAM.
6. Adherence of all Rules / Regulation / By – Laws of DHA Multan (as amended from time to time) is mandatory.
7. This document is not a title deed, no right to be transferred to any one through this document.
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Lieutenant Colonel
Additional Director (Transfer)
(Azhar Nadeem Buzdar, Retd)

DETAILS OF TRANSFER UNIT

FORMAT

1. Firm / Organization _____ Builder Name _____
DHAM Contract No _____ dated _____
2. Name of Subsequent Seller _____ S/O _____
CNIC No _____ Address _____
Unit/Plot No _____ Contract No (if any) _____ dated _____
_____ (Copy att)
3. Name of Buyer _____ S/O _____
CNIC No _____ Address _____
Unit/Plot No _____ Contract No (if any) _____ dated _____
_____ (Copy att)
4. If on installments schedule (Copy att).
5. On cash / certificate of payment (Copy att).
6. NOC from Builders to the seller for sale of Plot.
7. Builder rep will act as realtor.
8. Registration fee paid challan.
9. M/Ship, tfr fees paid challan from purchaser
10. Receipt of Govt taxes as per by laws

Stamp / Signature of the CEO
Firm / Organization



Anx - C

Defence Housing Authority Multan

1-Multan Public School Road Multan

Telephone : 061- 6516036 – 38

UAN : 061 - 111 – 111 – 189

Reference No: 01-05M-HS-00742

Aug 2024

To MUHAMMAD ZAMAN KHAN
S/O MUHAMMAD NAWAZ KHAN
STREET NO -7, HOUSE NO 132, SHALIMAR COLONY
MULTAN
CNIC : _____
MOB NO : _____

Photo

Subject: **Transfer Letter of Registration – 5 Marla Residential Unit (AHS)**
Ref No 01-05M-HS-00742

1. DHA Multan is pleased to inform you that 1 x plot / unit measuring **5 Marla (125 Sq Yds)** has been made available through (**Firm / Builder Name**) vide Sale of Land Agreement Contract No _____ dated _____. Unit No ____ sold by MUHAMMAD LAL KHAN S/O MUHAMMAD AYAZ KHAN has been transferred to you vide **Transfer Affidavit** dated _____.
2. Payment of dues / installment must be made as per the payment plan provided to you by Builders.
3. DHAM shall be bound to cancel this registration on the request of builders subject notice to the client.
4. Client shall have the right to contact DHAM in case of any complaint against the builders.
5. It may be noted that both parties shall abide by the terms and condition agreed upon in the Sale Agreement. Builders shall be responsible for performance of its obligations under the Sale Agreement whereas, DHAM shall regulate the transfer of title Sale subject to completion of full payment and all other formalities.
6. DHAM rights to collect utility, maintenance & any others charges liable to pay to DHAM.
7. Adherence of all Rules / Regulation / By – Laws of DHA Multan (as amended from time to time is mandatory.
8. This document is not a tittle deed, no right to be transferred to any one through this document.
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Lieutenant Colonel
Additional Director (Transfer)
(Azhar Nadeem Buzdar, Retd)



Anx - C

Defence Housing Authority Multan

1-Multan Public School Road Multan

Telephone : 061- 6516036 – 38

UAN : 061 - 111 – 111 – 189

Reference No:1-DSC-00111-F15-006

Aug 2024

To MUHAMMAD ZAMAN KHAN
S/O MUHAMMAD NAWAZ KHAN
STREET NO -7, HOUSE NO 132, SHALIMAR COLONY
MULTAN
CNIC : _____
MOB NO : _____

Photo

Subject: **Transfer Letter of Registration – Special Large Commercial Project (SLCP) Ref No**

1. DHA Multan is pleased to inform you that 1 x plot / unit measuring/Sq Ft) has been made available through (**Firm / Builder Name**) vide Sale of Land Agreement Contract No _____ dated _____. Unit No ____ sold by MUHAMMAD LAL KHAN S/O MUHAMMAD AYAZ KHAN has been transferred to you vide **Transfer Affidavit** dated _____.
2. Payment of dues / installment must be made as per the payment plan provided to you by Builders.
3. DHAM shall be bound to cancel this registration on the request of builders subject notice to the client.
4. Client shall have the right to contact DHAM in case of any complaint against the builders.
5. It may be noted that both parties shall abide by the terms and condition agreed upon in the Sale Agreement. Builders shall be responsible for performance of its obligations under the Sale Agreement whereas, DHAM shall regulate the transfer of title Sale subject to completion of full payment and all other formalities.
6. DHAM rights to collect utility, maintenance & any others charges liable to pay to DHAM.
7. Adherence of all Rules / Regulation / By – Laws of DHA Multan (as amended from time to time is mandatory.
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Lieutenant Colonel
Additional Director (Transfer)
(Azhar Nadeem Buzdar, Retd)



Anx - D
Defence Housing Authority Multan
1-Multan Public School Road Multan
Telephone : 061- 6516036 – 38
UAN : 061 - 111 – 111 – 189
Letter No :
Reference No:

Aug 2024

To MUHAMMAD ZAMAN KHAN
S/O MUHAMMAD NAWAZ KHAN
STREET NO -7, HOUSE NO 132, SHALIMAR COLONY
MULTAN
CNIC : _____
MOB NO : _____

Photo

Subject: **Allotment Letter – Marla Residential Plot / Unit**

1. The Management of DHA Multan is pleased to allot a AHS Unit Ref No _____ in your name as per details appended below:-
 - a. Phase: _____
 - b. Sector: _____
 - c. Plot / Unit No: _____
 - d. Size: _____ Marla (_____ Sq Yds)
2. It is mandatory for you to abide by DHA Multan's Bye-laws.
3. It is mandatory for you to pay charges for utilities, installation of Security System or any other charges as decided by DHA Multan.

Colonel
Director (T & R Dte)
(Muhammad Sajid, Retd)



Anx - D

Defence Housing Authority Multan

1-Multan Public School Road Multan

Telephone : 061- 6516036 – 38

UAN : 061 - 111 – 111 – 189

Letter No :

Reference No:

Aug 2024

To MUHAMMAD ZAMAN KHAN
S/O MUHAMMAD NAWAZ KHAN
STREET NO -7, HOUSE NO 132, SHALIMAR COLONY
MULTAN
CNIC : _____
MOB NO : _____

Photo

Subject: **Allotment Letter – Special Large Commercial Project (SLCP) Ref No**

1. The Management of DHA Multan is pleased to allot a SLCP Unit Ref No _____ in your name as per details appended below:-
 - a. Floor No - F15
 - b. Unit No - 1602
 - c. Area - Sq. Ft
 - d. Cat - Commercial
 - e. Type - Shop
2. It is mandatory for you to abide by DHA Multan's Bye-laws.
3. It is mandatory for you to pay charges for utilities, installation of Security System or any other charges as decided by DHA Multan.

Colonel
Director (T & R Dte)
(Muhammad Sajid, Retd)

Anx - E

Defence Housing Authority Multan

1-Multan Public School Road Multan

Telephone : 061- 6516036 – 38

UAN : 061 - 111 – 111 – 189

Ref No: _____

Aug 2024

To Builder _____

Subject: **Cancellation Letter of Registration - Affordable Housing Scheme (AHS) Ref No _____**

1. Your request has been received for cancellation of letter of registration number _____ dated ____ Feb 2024 with following details:-

- a. Phase: _____
- b. Sector: _____
- c. Plot / Unit No: _____
- d. Size: ____ Marla (_____) Sqs Yds)

2. The management of DHA Multan has “**CANCELLED**” the above mentioned letter of registration and released your inventory.

Lieutenant Colonel
Additional Director (Transfer)
(Azhar Nadeem Buzdar, Retd)

Anx - E

Defence Housing Authority Multan

1-Multan Public School Road Multan

Telephone : 061- 6516036 – 38

UAN : 061 - 111 – 111 – 189

Ref No: _____

Aug 2024

To Builder _____

Subject: **Cancellation Letter of Registration - Special Large Commercial Project (SLCP) Ref No _____**

1. Your request has been received for cancellation of letter of registration number _____ dated ____ Feb 2024 with following details:-

- | | | | |
|----|----------|---|------------|
| a. | Floor No | - | F15 |
| b. | Unit No | - | 1602 |
| c. | Area | - | Sq. Ft |
| d. | Cat | - | Commercial |
| e. | Type | - | Shop |

2. The management of DHA Multan has “**CANCELLED**” the above mentioned letter of registration and released your inventory.

Lieutenant Colonel
Additional Director (Transfer)
(Azhar Nadeem Buzdar, Retd)



Anx - F

Defence Housing Authority Multan

1-Multan Public School Road Multan

Telephone : 061- 6516036 – 38

UAN : 061 - 111 – 111 – 189

Ref : 01-05M-HS-00426

Aug 2024

Letter No: _____

To MUHAMMAD ZAMAN KHAN
S/O MUHAMMAD NAWAZ KHAN
STREET NO – 7, HOUSE NO 132, SHALIMAR COLONY
MULTAN
CNIC: _____
MOB NO: _____

Subject: **Letter of Registration – Change of Plot No. Number**

Letter No: Letter of Registration /HS/ _____ dated ___ Feb 2024

1. It is to inform that your old plot no _____ measuring 5 Marla Residential has been changed as following however, location and file reference no will remain the same as before:-

Phase : 1
Sector: _____
Plot No: _____
Size / Cat: **5 Marla / (125 Sq Yds)**

2. Payment of dues / installment must be made as per the payment plan provided to you by Builders.
3. DHAM shall be bound to cancel this registration on the request of builders subject to notice the client.
4. Client shall have the right to contact DHAM in case of any complaint against the builders.
5. It may be noted that both parties shall abide by the terms and condition agreed upon in the Sale Agreement. Builders shall be solely responsible for performance of its obligations under the Sale Agreement whereas, DHAM shall only regulate the transfer of title Sale subject to completion of full payment and all other formalities.
6. DHAM reserves the right to collect utility, maintenance & any others charges liable to pay to DHAM.
7. Adherence of all Rules / Regulation / By – Laws of DHA Multan (as amended from time to time is mandatory.
8. This document is not a tittle deed, no right to be transfered to any one through this document.
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Lieutenant Colonel
Additional Director (Transfer)
(Azhar Nadeem Buzdar, Retd)



Anx - F

Defence Housing Authority Multan

1-Multan Public School Road Multan

Telephone : 061- 6516036 – 38

UAN : 061 - 111 – 111 – 189

Ref : 01-DSC-000111-F15-006

Aug 2024

Letter No: _____

To MUHAMMAD ZAMAN KHAN
S/O MUHAMMAD NAWAZ KHAN
STREET NO – 7, HOUSE NO 132, SHALIMAR COLONY
MULTAN
CNIC: _____
MOB NO: _____

Subject: **Letter of Registration – Change of Unit Number**

Letter No: Letter of Registration /DSC/ _____ dated ___ Feb 2024

1. It is to inform that your old Plot / Unit no _____ Sq.Ft measuring Residential / Commercial has been changed as following however, location and file reference no will remain the same as before:-
 - a. Floor No - F15
 - b. Unit No - 1602
 - c. Area - Sq. Ft
 - d. Cat - Commercial
 - e. Type - Shop
2. Payment of dues / installment must be made as per the payment plan provided to you by Builders.
3. DHAM shall be bound to cancel this registration on the request of builders subject to notice the client.
4. Client shall have the right to contact DHAM in case of any complaint against the builders.
5. It may be noted that both parties shall abide by the terms and condition agreed upon in the Sale Agreement. Builders shall be solely responsible for performance of its obligations under the Sale Agreement whereas, DHAM shall only regulate the transfer of title Sale subject to completion of full payment and all other formalities.
6. DHAM reserves the right to collect utility, maintenance & any others charges liable to pay to DHAM.
7. Adherence of all Rules / Regulation / By – Laws of DHA Multan (as amended from time to time is mandatory).
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9. DHAM greatly values its customers and will be at your service.

Lieutenant Colonel
Additional Director (Transfer)
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