

Private Properties Sale-Purchase Process Handbook Haryana Shehri Vikas Pradhikaran (HSVP)

(Handbook Valid till 31.12.2025)



पोर्टल बारे

हरियाणा शहरी विकास प्राधिकरण (HSVP) ने नागरिकों और आवंटियों की सुविधा के लिए एक नया निजी संपत्ति बिक्री-खरीद पोर्टल शुरू किया है। इस पोर्टल का उद्देश्य संपत्ति लेन-देन में पारदर्शिता, सुगमता और विश्वास को बढ़ाना है। इस पोर्टल का प्रयोग पूरी तरह से स्वैच्छिक है। यह पोर्टल उन प्लॉट धारकों के लिए एक अनूठी सुविधा है जो घर बैठे अपनी सम्पत्ति बेचना चाहते हैं या उसका वास्तविक बाजारी मूल्य पता करना चाहते हैं या यह नहीं चाहते कि उनके बैंक खाते में बाजारी मूल्य से कम मूल्य का भुगतान हो।

विक्रेताओं के लिए यह पोर्टल एक बड़ा अवसर है। यह पूरी तरह उनकी इच्छा पर आधारित है और इसमें भाग लेना अनिवार्य नहीं है। विक्रेता किसी भी समय अपनी संपत्ति को पोर्टल या नीलामी से वापस ले सकते हैं। उन्हें सर्वोच्च बोली स्वीकार करने या अस्वीकार करने का पूरा अधिकार है। इस प्रक्रिया में कहीं भी बाध्यता नहीं है। विक्रेता को यह स्वतंत्रता है कि वह अपनी अपेक्षित कीमत (Ask Price), बयाना राशि तथा वह दिन स्वयं तय कर सके जिस पर वह बयाना राशि अथवा अंतिम मूल्य प्राप्त करना चाहता है। विक्रेता को यह स्वतंत्रता भी दी गई है कि वह अपनी संपत्ति की तस्वीरें और वीडियो अपलोड कर संभावित खरीदारों को दिखा सकते हैं। इसके साथ ही वह अपनी इच्छानुसार दिन और समय तय कर सकते हैं, जब कोई इच्छुक खरीदार संपत्ति का निरीक्षण करने आ सके। यदि विक्रेता चाहें तो अपनी गोपनीयता बनाए रखने के लिए इस विकल्प का उपयोग न भी करे और उसकी इच्छानुसार उसका मोबाइल नंबर या अन्य विवरण साझा नहीं किए जाएंगे। यह पूरी तरह उनकी मर्जी पर निर्भर करेगा। इतना ही नहीं, विक्रेता अपनी संपत्ति को इस पोर्टल से बाहर भी कभी भी किसी अन्य व्यक्ति को बेच सकते हैं। इस प्रकार यह पोर्टल विक्रेताओं को केवल एक अतिरिक्त, पारदर्शी और सुरक्षित विकल्प प्रदान करता है।

खरीदारों के लिए भी यह पोर्टल समान रूप से लाभकारी है। यहां केवल उन्हीं संपत्तियों को सूचीबद्ध किया जाएगा, जो HSVP द्वारा पूरी तरह से जांच-पड़ताल और सत्यापन के बाद अनुमोदित होंगी। नीलामी की प्रक्रिया पूरी तरह डिजिटल और पारदर्शी होगी, जिसमें बोली विक्रेता द्वारा बताई गई कीमत के 80 प्रतिशत से शुरू होकर प्रतिस्पर्धात्मक वातावरण में चलेगी। खरीदार की जानकारी गोपनीय रखी जाएगी और सभी भुगतान केवल डिजिटल माध्यम से किए जाएंगे, जिससे पूरी प्रक्रिया सुरक्षित बनी रहे। खरीदार कहीं से भी ऑनलाइन पंजीकरण कर बोली में भाग ले सकते हैं। इसके अतिरिक्त, खरीदार को विक्रेता द्वारा निर्धारित समय

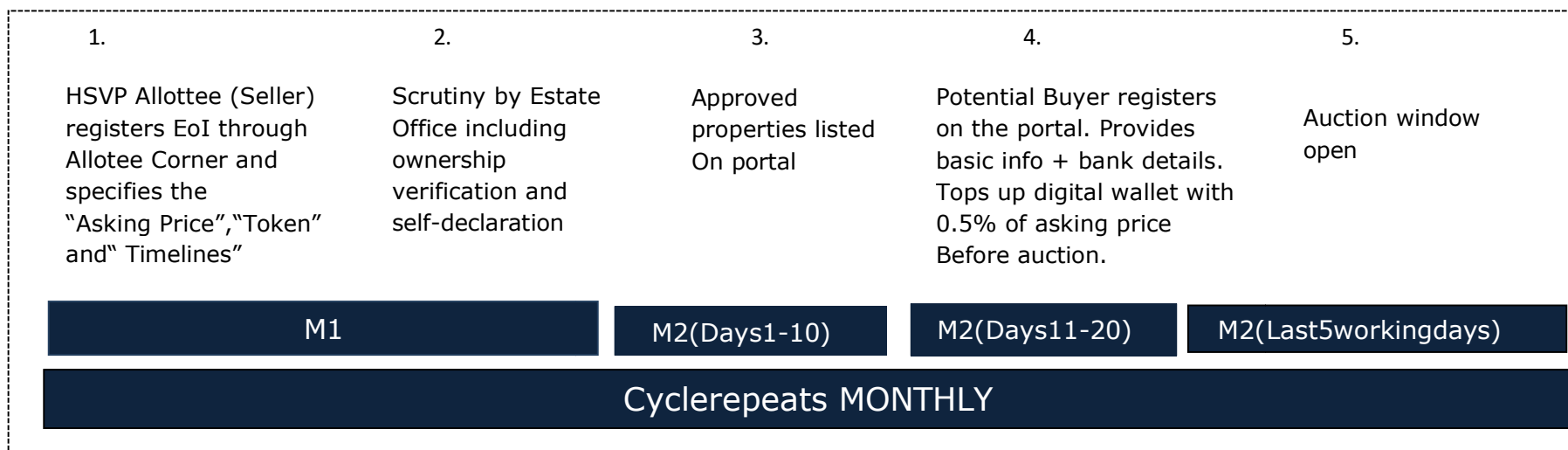
पर संपत्ति देखने और निरीक्षण करने का अधिकार भी होगा। पंजीकरण शुल्क एक हजार रुपये और 18 प्रतिशत जीएसटी यानी कुल 1180 रुपये है। यदि विक्रेता नीलामी के बाद संपत्ति वापस ले लेता है या बोली अस्वीकार कर देता है, तो खरीदार का एक हजार रुपये वापस कर दिया जाएगा, केवल 180 रुपये जीएसटी की राशि को छोड़कर। नीलामी में भाग लेने से पहले खरीदार को अपने डिजिटल वॉलेट में मांगी गई राशि, जो अपेक्षित कीमत (Ask Price) का 0.50 प्रतिशत होती है, पहले से जमा करनी होगी। अंतिम बोली स्वीकार होने पर खरीदार को अंतिम बोली मूल्य का 0.50 प्रतिशत कमीशन शुल्क HSVP को देना होगा।

HSVP स्पष्ट करता है कि यह पोर्टल केवल एक सुविधा और विकल्प है। इसकी कोई अनिवार्यता नहीं है। HSVP की भूमिका केवल उस समय तक है जब तक विक्रेता स्वेच्छा से बोली स्वीकार करता है, खरीदार बयाना राशि जमा करता है। ऐसा होने के तुरन्त बाद HSVP द्वारा क्रेता के नाम विक्रेता को ट्रांसफर परमिशन जारी कर दी जाएगी। इसके बाद रजिस्ट्री की तिथि और समय खरीदार और विक्रेता के आपसी निर्णय पर होगी जिसमें HSVP की कोई भूमिका नहीं होगी।

इस प्रकार यह पोर्टल नागरिकों को एक भरोसेमंद, पारदर्शी और सुरक्षित माध्यम प्रदान करता है, जिससे वे अपनी आवश्यकता और इच्छा के अनुसार संपत्ति का लेन-देन कर सकते हैं। यह पहल HSVP की उस प्रतिबद्धता का हिस्सा है, जिसमें नागरिकों को अधिक सुविधाजनक और पारदर्शी व्यवस्था उपलब्ध कराने पर बल दिया गया है।

Work flow as per the policy:

Registration and Schedule



Property Listing Process

- Seller enters details through guided dialogue box.
- Joint owners must provide consent via Aadhaar OTP.
- Verified properties listed with:
 - ULB Property ID, size, location, asking price.
 - Seller contact details **not displayed**.

Fee Structure

Registration Fee:

- *Seller-No Registration Fee*
- *Buyer-₹1,000+GST (Refundable, , in case of rejection or withdrawal of the property by Seller)*

Commission Fee:

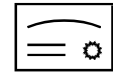
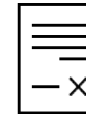
- *Seller-No Commission fee till 31.12.2025*
- *Buyer-0.50% of the final bid price*

Real Time Case Example-2



Sh. Shyam Lal is the HSVP Allottee wishes to list his property on HSVP Private Property Sale-Purchase Portal

The property to be listed should be free from all encumbrances, encroachment, litigations, mortgage etc.



Step1: Seller's Expression of Interest (EoI) submission

Sh. Shyam Lal, owner, of Plot No. 201, Sector – 5, U.E., XXXXXX has to Login himself through HSVP Allottee Corner. To submit an EoI, the allottee clicks on the link of Register for Private Property Sale-Purchase provide upon index master.

Step 2: Fetching of Property Detail

The property related details shall automatically be visible to the allottee for reference indicating the Urban Estate, Sector, Plot No., Size of Plot, name, father name etc.

Step3: Listing of Property for e-auction on Portal

The Allottee/Seller has to mention Asking Price and the Token Amount along with the days expected to be paid by the buyer.

Also, the seller has to incorporate the bank detail, along with the pictures and video of the property while submitting EoI.

Additionally, the seller can fix the date and time for the buyers to visit the property physically, if the seller wishes so.

Step 4: Self Declaration and Terms & Condition Agreement

The Seller declares and confirms that all information and self-declarations furnished by him are true, correct, and complete to the best of his knowledge and belief and further undertakes to abide by and be bound by all the terms and conditions.

Step 5: Verification of the property

After submission of EoI, the property shall be verified by the concerned Estate Office within the stipulated time and once the property verifies, it shall be listed on Private Property Sale-Purchase Portal for e-auction.

Also, the seller can withdraw the property from the Portal at any time by clicking Withdraw Button.

Step6: After Bid conclusion

The listed property shall be put on e-auction for a fixed date whereupon the bidders put bid having a cycle of 30 min. having extension of every 5 min.

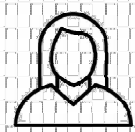
Once the bid is concluded, a link shall be made available at seller account to accept/reject the bid within 48 hours.

No response from the seller within 48 hrs shall also be considered as Rejection.

Real Time Case Example



Sh. Shyam Lal is the seller of a property listed on the HSVP auction portal



Ms. Babita is interested in buying the property

The asking price of the property is ₹1 crore. Sh. Shyam Lal expects the prospective buyer to pay a token amount (Bayana) of ₹10 lakh within 2 days from the deal confirmation. He requires the full payment to be made within 4 months.



Step 1: Buyer Registration and Wallet Top up

Ms. Babita, who is interested in buying the property, registers herself on the auction portal. To participate, she first tops up (add the money to) her digital wallet with an amount equal to 0.5% of The ask price(₹1crore).
 $0.5\% \text{ of } ₹1 \text{ crore} = ₹50,000.$

Step 2: Auction Day

The auction starts at 10:00 a.m. at 80% of the asking price (80 Lakhs in this case). Buyers place bids in fixed increments. Ms. Babita bids ₹1.20 crore, becoming the H-1 bidder. With no further bids in the final extension, the auction closes and both seller and H-1 bidder are notified through SMS, email & telephonic calls.

Step 3: Seller's Decision

The seller, Sh. Shyam Lal, has 48 hours to decide whether to accept the offer. He is satisfied with the bid of ₹1.20 crore and decides To accept it.

In case of bid rejection or no response from the seller, the registration fee of Rs. 1000/- (excluding GST) shall be refunded to the buyer.

Step 4: Buyer's payment (Bayana)

On seller's acceptance, HSVP asks Ms. Babita to pay the token amount of ₹10 lakh within 2 days.

Step 5: Issuance of Transfer Permission

After receiving the token money, HSVP issues the Transfer Permission (TP) in favour of Ms. Babita. The Transfer Permission Letter shall be valid for 90 days or the date of making full and final payment, whichever is higher.

In this case the duration to make full and final payment is four months, however, the buyer and seller can increase the duration from 4 months till the date as per their common decision.

Step 6: After issuance of Transfer Permission

After issuance of Transfer Permission, HSVP shall have no longer liable to ensure the full and final payment to be made to the seller and get the sale deed executed in favour of the buyer.

Registration

For Seller(HSVP Allottee)

- Log in via Allottee Corner using your User ID and Password.
- System auto-fetches property details from Plot & Property Management System (PPM).
- Correct discrepancies through Estate Office before proceeding.
- Submit Expression of Interest (EoI) with:
 - Asking Price.
 - Token Amount (Bayana)–figure or % of Asking Price.
 - Time lines for payment.
 - Date & Time for physical property visit for buyers.

For Buyer

- Register on the portal (OTP-based).
- Provide basic information & bank details.
- Specify individual/joint ownerships.
- Top up digital wallet with $\geq 0.5\%$ of asking price before auction.

Eligibility Criteria

- Seller Eligibility: HSVP allottees possessing valid identity proof (Aadhaar, Parivar Pehchan Patra (PPP), OCI, etc.) and ownership documentation shall be eligible to register on the portal for listing their property for sale.
- Buyer Eligibility: Prospective buyers must complete Know Your Customer (KYC) requirements using valid credentials including PPP/Aadhaar, PAN, bank account details, and the Property ID of the property being transacted.

2. **Schedule(Monthly Cycle)**

1. Month 1 – Sellers submit EoIs.
2. Month 2, Days 1–10 – Scrutiny by Estate Office, including ownership verification & seller self-declaration (free from litigation/encroachment).
3. Month 2, Days 11–25 – Approved properties listed on portal.
4. Last 5 working days of Month 2 – Auction window open.
5. Cycle repeats on monthly basis.

3. **Property Listing Process**

- Seller enters details through guided dialogue box.
- Joint owners must provide consent via Aadhaar OTP.
- Verified properties listed with:
 - ULB Property ID, size, location, asking price.
 - Seller contact details not displayed.
 - Seller has the rights to withdraw the property from sale/auction at any time.
 - The seller has also the right to allow or disallow any prospective buyer to see the property physically at date & time of his/her convenience.
 - The seller can add videos and photos of the property for convenience of the prospective buyer.

4. **Fee Structure (till 31.12.2025)**

- Registration Fee:
 - *Seller-No Registration Fee*
 - *Buyer -₹1,000 + GST*

- Refundable Registration:
 - In case the seller withdraws the property or rejects the bid, the registration amount paid by the buyer will be refunded i.e. ₹ 1,000/-. The GST paid shall not be refunded.
- *Commission Fee:*
 - *Seller – No Commission Fee*
 - *Buyer – 0.5 % of the final bid price*
- *Mode of Payment*
 - *No cash consideration shall be accepted for any payment related to the sale of properties through this portal. All financial transactions shall strictly be conducted through approved digital or electronic payment mechanisms.*
 - **Accepted** channels of payment–NET Banking, Bank Challan, RTGS and NEFT.

Portal Related Details:

- i. The proposed property by the allottee/seller shall be verified by the Estate Office concerned through the process hierarchy and time frame as defined under transfer permission application with unique application number as well as through FIFO.
- ii. Once a property is listed for auction, the seller is prohibited from conducting any independent sale or property-related transaction until the conclusion of the auction cycle. The seller's PPM ID will be restricted for such actions. If the seller wishes to proceed with an independent sale, they must first withdraw their Expression of Interest (EoI) and delist the property from the auction.
- iii. The sellers may withdraw their EoIs at any point of time through clicking on Withdraw Button available on the HSVP Allottee Corner.
- iv. If no bid is received for a listed property, the property may be made available for the next e-auction schedules onwards until or unless, the said property gets delisted by the seller himself/herself.

- v. There is no minimum participation requirement. Even if only a single buyer expresses interest, the auction shall still proceed.

5. **Day of Auction**

- Buyers must keep wallet topped up ($\geq 0.5\%$ of asking price).
- Auction starts at 80% of asking price.
- Bidding increments as per category rules.
- Real-time display of H-1 bidder.
- Auto-extension: if bid placed in last 10 minutes → auction extends by 5 minutes.
- Concludes when no further bids.

Post Auction:

1. H-1 bidder & seller notified.
2. Seller has 48 hours to accept/reject the H-1 bid. No response within stipulated time shall also be considered as Rejection.
3. On acceptance the buyer will pay HSVP 0.5% of final bid price as commission and the Token Amount to the buyer as per quoted schedule.
4. Transfer Permission (TP) in favour of the buyer upon the payment of Token Amount.
5. Balance payment & registry → managed by buyer & seller.

6. **Forfeiture Clause**

- HSVP shall take action as per forfeiture clause of Private Property Sale Purchase Policy.
- Bonafide party entitled to refund.

7. Roles & Responsibilities

HSVP: Facilitator only. Verifies property records. Not a party in buyer-seller disputes.

Banking Partner: Manages all financial transactions (payments, refunds, deposits). Ensures transparency & compliance.

8. Key Terms & Conditions

General Terms (Applicable to Both Buyers and Sellers)

1. I/We have carefully read and understood the relevant policy documents and confirm that I/We are fully aware of all provisions contained therein.
2. I/We understand and acknowledge that HSVP is acting solely as a facilitator for the sale and purchase of the properties. In the event of any dispute or litigation between the buyer and seller, HSVP shall not be a party to such proceedings, and I/We indemnify HSVP from any liability, claim, or court case arising therefrom.
3. I/We do understand and accept that by listing the property on the portal and participating in the auction process, I/We are entering into a legally binding agreement subject to the Indian Contract Act, 1872, and all other applicable laws.
4. I/We do understand and undertake to comply with all applicable laws including the Indian Contract Act, Registration Act, Indian Stamp Act, and other statutory provisions relevant to property transactions.
5. I/We hereby consent to the processing, storage, and lawful use of the personal and property data submitted by me/us on the portal for the purposes of facilitating the transaction.
6. I/We agree that HSVP reserves the right to amend or modify these Terms and Conditions or the policy framework with the

approval of the competent authority, and that continued use of the portal shall be deemed acceptance of the revised terms.

7. I/We do understand and undertake that no misrepresentation of identity, ownership, or financial capability shall be made while using the portal. Any such misrepresentation will result in cancellation of participation, forfeiture of payments, and legal action as deemed fit.

8. I/We do accept that HSVP shall not be liable for any inaccuracy, omission, or error in the information displayed on this Portal. Any breach of privacy or unauthorized access to the information provided by a user — whether arising due to technical reasons or any other cause — shall not be the responsibility of HSVP.

9. I/We do accept that HSVP does not guarantee the confidentiality of any information submitted or displayed on the Portal and shall not be held liable for any loss, damage, or claim arising out of the use, misuse, or unauthorized access of such information by any person acquiring or using the same.

10. I/We do accept that HSVP shall not be liable for any damages of any kind, whether direct, indirect, incidental, punitive, exemplary, special, or consequential, arising out of or relating to the use of, or the inability to use, the HSVP Private Property Sale-Purchase Portal or the allottee corner, its contents, or its links. This includes, but is not limited to, damages resulting from errors, omissions, interruptions, defects, delays in operation or transmission, computer viruses, communication line failures, or any other technical failure, whether arising under warranty, contract, tort, or any other legal theory, including Force Majeure.

11. I/We do accept that HSVP assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communication line failure, theft, destruction, or unauthorized access to or alteration of user data or information. HSVP shall further not be responsible for any technical malfunction of servers, systems, software, or service providers, nor for failures of email, internet connectivity, or other forms of digital communication, whether caused by traffic congestion on the Internet or at the Portal or otherwise. Also, I/We do accept that

any injury, damage, or loss, including that to computer systems, devices, or data of any user or third party, arising directly or indirectly from the use of, participation in, or downloading of any material from the Portal, shall not be the responsibility of HSVP.

12. I/We do accept that courts at Haryana, India alone shall have the exclusive jurisdiction in all matters relating to this transaction and these terms and conditions.

13. I/We hereby understand and acknowledge that I/We shall have no right or claim whatsoever over any amount forfeited by HSVP

2.Terms and Conditions for the Seller

1. I/We confirm that only valid HSVP allottees with proper ownership rights and identity proof are eligible to list properties for sale.

2. I/We hereby declare that the property proposed to be listed is free from all encumbrances, litigations, and encroachments.

3. I/We confirm that I/We have obtained the consent of all legal heirs/co-owners/joint holders of the property before listing it for sale on the portal.

4. I/We do understand and undertake to provide accurate information including the asking price, token amount, and deal completion time at the stage of submitting the Expression of Interest (EoI).

5. I/We do understand and acknowledge that the auction shall commence at a base price equal to 80% of the asking price set by me/us, and both values shall be displayed to buyers during the auction.

6. I/We do understand and undertake that once a property is listed for auction, no independent sale or property-related transaction shall be undertaken until the conclusion of the auction cycle. I/We further

acknowledge that the PPM ID of the property shall remain restricted for such actions during the auction process.

7. I/We do understand and undertake to provide correct bank account details for receipt of payments, and authorize HSVP to disclose these details to the successful buyer once the H-1 bid is accepted.

8. I/We do understand and understand that failure to act upon the H-1 bid within the stipulated time shall result in cancellation of the bid, removal of the property from the auction process, and forfeiture of the registration/participation fees paid.

9. I/We accept that if I/We accept the H-1 offer but subsequently default in fulfilling the obligations, all payments made by me/us shall be forfeited, and I/We shall be permanently debarred from further participation in the auction.

10. I/We do understand and acknowledge that copying, extracting, downloading, sharing, modifying, selling, storing, distributing, creating derivative works from, or otherwise exploiting any content, data, or information made available on the HSVP Private Property Sale-Purchase Portal — including but not limited to property details, user profiles, personal information, photographs, documents, graphics, or any other material — in any manner that is inconsistent with or contrary to these Terms and Conditions is strictly prohibited. Users are expressly prohibited from using or exploiting the HSVP Portal and/or any data or content therein for the following purpose:-

a) any commercial purpose, including but not limited to creating alternate databases, providing third-party access to the HSVP Portal or its content without the prior written consent of HSVP; and/or

- b) Undertaking any business activity or service in competition with the functions, mandate, or operations of HSVP; and/or
- c) Sharing access to the portal, its data, or its services with persons or entities not authorized or registered with HSVP; and/or
- d) Reselling, sublicensing, or otherwise redistributing the services, content, or products offered through the HSVP Portal.

Any violation of these provisions shall invite strict action, including suspension of access, forfeiture of payments made, and legal proceedings as per applicable law.

3. Terms and Conditions for the Buyer

1. I/We confirm that I/We are legally competent to enter into a contract under Section 11 of the Indian Contract Act, 1872.
2. I/We do understand and acknowledge that if declared H-1 and accepted by the seller, I/We are bound to pay the token amount within the stipulated period, failing which my/our payment shall be forfeited.
3. I/We do understand and undertake to complete the payment of full consideration and registry within 180 days of bid acceptance, unless mutually extended with the consent of the seller.
4. I/We accept that failure to adhere to the payment schedule shall result in forfeiture of payments made and cancellation of the transaction.
5. I/We do understand and undertake full responsibility for timely payment of stamp duty, registration fees, and other statutory charges applicable to the transaction.

Acknowledgement

By clicking on "I Agree", I/We hereby declare that:

- I/We have read and fully understood the policy document and the above Terms and Conditions.
- I/We do understand and acknowledge that HSVP is acting solely as a facilitator and not as a contracting party to the transaction.
- I/We indemnify HSVP against all disputes, claims, or proceedings that may arise in respect of the transaction.
- I/We do understand and undertake to fulfil all obligations under the deal and accept that failure to do so shall result in forfeiture of payments made.

