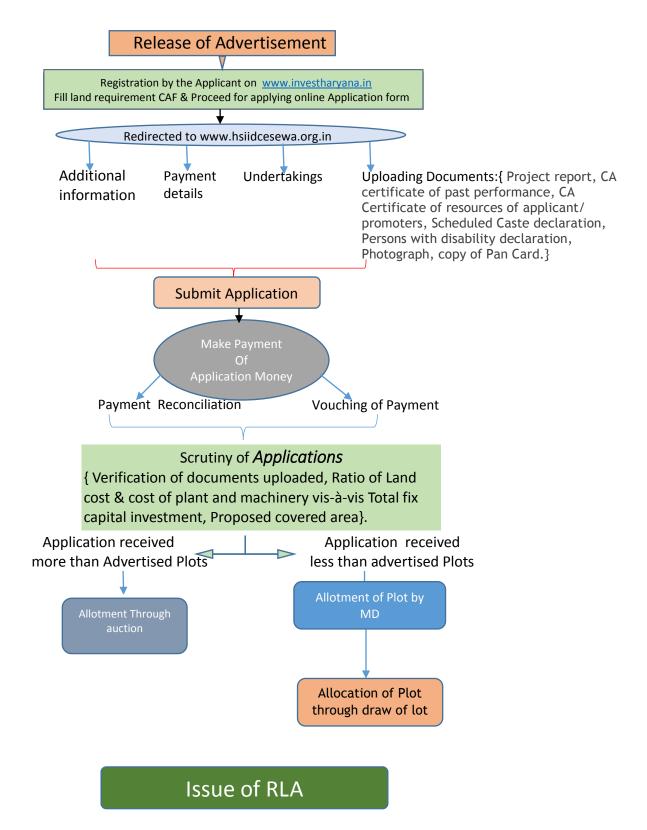
Procedure for filling the online application for allotment of Industrial plot/shed/FF shed.



^{*}All the Services mentioned above are being offered through online mode

- 1. Registration process:- (i) The applicants are required to register on www.investharyana.in portal and fill Land requirement CAF (Common Application form) through "Add CAF" link on home page. On submitting the form, a CAF pin will be generated. (ii) The applicant can view the status of CAF and proceed further for applying online application form through "View CAF" link on home page of www.investharyana.in portal.
 - On clicking the View CAF link, CAF details will be displayed. Here, the applicant has to click the "Details" button on the right hand side of "Land requirement CAF" label.
 - Under the Project Acceptance details, the applicant has to click the "Service Clearance" button.
 - click "View service required" button followed by clicking the "Required" button.
 - Click the "View service clearances in process" button followed by clicking "Fill service form" button.
 - On clicking "Fill service form", the applicant will be redirected to the login page of <u>www.hsiidcesewa.org.in</u> portal. Here, already registered users of HSIIDC can use their login credentials for logging-in and new users can register themselves first.
- 2. **Registration verification process:-** Once registered successfully, an E-mail will be sent to the registered E-mail ID provided during the Step 1, for verifying the login credentials. In case the E-mail is not available in the Inbox, kindly check the same in the Spam/Junk E-mail box. Verify the login credentials by clicking the link provided in this E-mail. The user can now login to the user dashboard with assigned User ID and password through the Login section.

3. Application submission process:-

- i. On successful registration, the user has to visit www.investharyana.in portal and click the "View CAF" link on home page.
 - On clicking the View CAF link, CAF details will be displayed. Here, the applicant has to click the "Details" button on the right hand side of "Land requirement CAF" label.
 - Under the Project Acceptance details, the applicant has to click the "Service Clearance" button.
 - click "View service required" button followed by clicking the "Required" button.
 - Click the "View service clearances in process" button followed by clicking "Fill service form" button.
 - On clicking "Fill service form", the applicant will be redirected to the login page of www.hsiidcesewa.org.in portal. Here, already registered users of HSIIDC can use their login credentials for logging-in.

- Here, the user shall be required to use user ID and password already generated during the registration process mentioned in Step-1.
- ii. After logging-in, the user can look for current advertisements in the "Advertisement Sections" and can apply for the desired Plot size category. The user shall be required to fill Section 1 to Section 4 of online application form. In case, the applicant fails to save section-1 of online application form, the applicant has to repeat step 3(i) above. After successfully saving Section-1 of online application form, the applicant can directly log-on to www.hsiidcesewa.org.in portal for completing the online application form.
- iii. The brief description of the menu of the user dashboard is as under:
 - a. **User information -** User can edit/change his/her profile, E-mail and password.
 - b. Advertisement details The user can apply for a new plot/shed/FF shed through this section by clicking the Estate (Industrial Plot) section. User is required to select the appropriate Estate, Project type and Plot size combination. In case applicant is seeking allotment of a particular plot, such plot details are required to be mentioned in the introduction section of project report.
 - c. Applied/Allotted plots The user can view the details of plots/shed/FF shed already applied by him/her. Actions such as editing the application form (if not submitted), tracking the current status of the application, uploading the documents that are required/deficient.
 - d. Download the application documents- The following documents viz. Project report (in MS Excel(.xls) file in Microsoft office 2003 or higher version(excel program), Max. size 3 MB), CA certificate confirming past performance details of applicant/sister concern(Max. size 2 MB), CA Certificate of resources of applicant/ promoters (Max. size 2 MB), Scheduled Caste declaration(jpg/pdf format, Max. size 600 KB), Persons with disability declaration (jpg/pdf format, Max. size 2 MB) can be downloaded through this section. These documents will be required for uploading in the section-4 of the onlineapplication form. The user should also be ready with scanned copy of other relevant documents viz. PAN card of applicant (jpg/pdf format, Max. size 200 KB), photograph of the person submitting the application form (jpg format, Max. size 200 KB), Proposed layout depicting area utilization (A4 size, jpg/pdf format, Max. size 1 MB), partnership deed (jpg/pdf format, Max. size 3 MB), copy of registration certificate of Partnership deed issued by Registrar of Firms (jpg/pdf format, Max. size 1 MB), Scheduled caste certificate (jpg/pdf format, Max. size 600 KB), Disability certificate (jpg/pdf format, Max. size 600 KB), Bank certificate (jpg/pdf format, Max. size 600 KB) confirming remittance of funds from NRE Account of applicant maintained in India or Foreign Inward Remittance Certificate(FIRC) issued by the bank incase of remittance from a bank outside India, Copy of valid passport and visa of NRI/PIO applicants(jpg/pdf format, Max. size 1 MB each), CA certificate of authorized capital, paid up capital, shareholding pattern and directorship status, Certificate of Incorporation in case of Company applicants(jpg/pdf format, Max. size 2 MB) etc. as per the prescribed format/size in advance, for uploading, to avoid any inconvenience.

- v. The application money including processing fee(non-refundable) is required to be deposited through payment gateway/ system generated challan. Payment through any other mode shall not be accepted. Deposit of Lesser amount than the required amount will result in non acceptance/rejection of the application. Please refer to the procedure for making payment for further details.
- vi. The application submission process consists of 4 sections:
 - a. **Section 1** -Additional information: Information about applicant/ proposal. After completing this section, applicant can either proceed to next section by clicking 'Proceed to bank details' or can exit for completing the other sections later on by clicking 'Save & Exit'.
 - b. Section 2- Bank Details: Details of Bank Account for refund of Earnest money in case the applicant is un-successful in allotment of plot. After filling in the details the applicant shall require to accept the <u>terms and conditions</u> for allotment of plot/shed/FF shed. After completing this section, applicant can either proceed to next section by clicking 'Save & Continue' or can exit for completing the other sections later on by clicking 'Save & Exit'.
 - c. Section 3- Undertakings: Accept all undertakings. After completing this section, applicant can proceed to next section by clicking 'Save & Continue'. For completing Section 4, applicant is required to first download the forms required to be uploaded in Section-4 through the 'Download the application documents' menu on the left hand side of applicant dashboard.
 - d. Section 4- Project report, CA certificate confirming past performance details of applicant/ sister concern, CA Certificate of resources of applicant/ promoters, Scheduled Caste declaration, Persons with disability declaration prepared through the download link alongwith other relevant documents can be uploaded through this section. The documents can be uploaded in one go or in piecemeal. After uploading all the required documents and completing this section, use 'Save & proceed to payment' button. In case, complete documents have not been uploaded in one go or application is not intended to be submitted at this stage, use 'Save & Exit' button for completing this section later on by uploading the rest of the documents.
- vii. After successful submission of the application, the applicant shall be taken to the make payment link. The applicant can make either on-line payment through payment gateway or can generate prefilled challan through the system for making payment in offline mode (NEFT/RTGS). The applicant can also use the make payment link available in Applicant/Allottee dashboard. The applicant shall be required to download the acknowledgement through applicant dashboard. The applicant shall be required to send a signed copy of the acknowledgement to HSIIDC within prescribed period as per instructions given in the acknowledgement. The application shall be processed by HSIIDC only after receipt of signed copy of the printed acknowledgement.
- viii. Once the application has been submitted successfully, the applicant will not be allowed to modify/update the data/information. However, provision for re-uploading of documents is allowed in case the same not found in order at the time of scrutiny of application by HSIIDC. Also, the user will be allowed to update some information w.r.t. change of address, E-mail ID, password, bank account details for refund using the Applicant dashboard.
- ix. After the closing date, the applications so received shall be considered for allotment as per the procedure defined under Chapter-3 of the Estate Management Procedures (EMP) 2015, extract annexed herewith.

Chapter 3 Allotment of Industrial Plots

3.1 The allotment of industrial plots/sheds shall be governed by the provisions contained under this chapter as amended from time to time to ensure quick disposal of unsold inventory.

3.2 Reservation of industrial plots:

- i. The reservation of industrial plots shall be available as under:
- a) Up to 10% of the plots/sheds will be reserved in each Estate for allotment to NRIs/ PIOs and for units with 33% or more FDI in total investment. In case of NRI Plots, the entire amount towards the price of the plot has to be remitted through NRE Account of the applicant or in remittances from abroad/ foreign exchange. In the case of FDI, at least 33% of the Project Cost has to come from the FDI route. However, the 10% limit would not preclude allotment of plots in the FDI category as a part of the general scheme of allotment;
- b) Preferential allotment up to 2% of the plots/sheds in each Estate has been prescribed by the Government for allotment to persons with disabilities as defined in the Persons with Disabilities (Equal Opportunities, Protection of Right and Full Participation) Act, 1995. The Government has also prescribed a differential rate of interest on instalments for this category (For complete details in this regard, Haryana Government Notification No. 49/40/07/4IBI dated 13.03.2007 may be referred). However, in case no applications are available from the eligible category, the un-allotted plots may be utilised under the general category.
- c) Any other reservation of industrial plots/sheds as may be decided by the State Government/HSIIDC from time to time.
- ii. Irrespective of number of industrial plots allotted under the above categories in the past, the number of plots reserved for future allotment shall be worked out on the basis of total number of plots available for allotment as on 30.09.2015.
- 3.3 Subject to the above, the allotment of Industrial plots shall be governed as under:

Categories of Allotment:

- a) Mega Projects involving fixed capital investment (i.e. land, building, machinery & misc. fixed assets) of Rs.100 crore and above or projects involving employment generation of more than 500 persons and serving as anchor units for proliferation of ancillaries.
- b) Allotment under fast track scheme to Central/State Government PSUs;
- c) General, FDI/NRI and persons with disability category

d) Any proposal for allotment of land to set up a project by any reputed foreign investor through 100% FDI route anywhere in the State, not falling under any other provision of EMP

3.4 Process of Allotment:

- i. Mega/ 100% FDI projects by reputed foreign investors category:
- a) For Mega /100% FDI projects by reputed foreign investors, the identified land/plots measuring one acre and above size as per already approved layout plans will be offered for allotment through advertisement. 100% of the available plots of each sector / phase shall be offered for allotment in one go.
- Where any entrepreneur approaches the HSIIDC with requirement of a chunk of land (which can either the specific/identified site/plot(s) or just indicating the size of the land required), larger than the available size as per approved layout plan, in such cases, upon receipt of such project proposals from the applicant/investor, after initial scrutiny, the HSIIDC shall invite applications for allotment of such chunk of land through advertisement.
- Under both the above scenarios, a suitable time shall be given in the advertisement for submitting formal application as per procedure. In case, number of applications received are more than the number of offered plots in any plot size category or more than one application is received for a particular plot, allotment shall be made through e-auction or manual auction/open auction in favour of the highest bidder; otherwise, the identified land/plot would be allotted to the applicant/investor through Higher Level Plot Allotment Committee/EEC at the price/rate applicable at the time of issuance of RLA.
- d) The allotment of industrial plots under Mega projects category involving concessional rates with other incentives (a customized package) shall be made by Haryana Enterprise Promotion Board under the Chairmanship of Hon'ble Chief Minister/Haryana.

ii. General / NRI / FDI / Persons with Disability Category Allotment:

- a) The applications for allotment of plots under this category shall be invited through advertisement on first of each month and 100% of the available industrial plots of each sector/phase shall be offered for allotment in one go;
- b) Fifteen days' time period shall be given for submission of applications. The process of allotment of industrial plots including issuance of RLAs, in respect of applications received may be finalized in the next fifteen days;

- c) In case, the number of applications received in any plot size category are less than or equal to the number of plots offered, all the applicants may be considered for allotment by the Managing Director, HSIIDC and where the number of applications are more, HSIIDC may conduct e-auction or manual auction/open auction for sale/allotment of industrial plots, as per its discretion;
- d) The applications for allotment of adjacent carved out plots to the existing plot holders shall be received by the Corporation along with other general category applications through advertisement. In case the number of applications received for any plot size category are less than or equal to the number of plots offered for allotment, the allotment of adjacent plots in such cases, to the existing allottees/plot holders shall be made on preferential basis at the time of draw of lots, on the allotment price prevailing at the time of issuance of RLA. In case more than one adjacent existing allottees are interested in the same plot, the allotment shall be decided through draw of lots amongst such applicants. In case the overall number of applications received in that plot size category are more than the number of plots offered for allotment, HSIIDC may conduct e-auction or manual auction/open auction for sale/allotment of industrial plots, as per its discretion.
- e) The allotment of unplanned pockets/strips of land, adjoining allotted plots shall be governed as under:
 - a. The applications for such land pockets shall be accepted from the adjoining plot holders through on-line mode against advertisement only;
 - b. Before including the unplanned pockets/strips of land in the advertisement, the Planning Division of the Corporation shall certify that such pocket cannot be put to some other effective use by the Corporation or separate plot(s) could not be carved out of such unplanned pocket and allocate a distinct number to identify its location.
 - c. Other process of allotment prescribed under EMP shall be followed in such cases also. In case, only one adjacent allottee applies against a particular plot/site, the allotment shall be made to such applicant on the prevailing allotment rate. In case, more than one adjacent unit/plot holders have applied for the same plot/site, the allotment shall be made through limited e-auction or manual auction/open auction amongst such adjacent units/plot holders.

iii. Central/State Government PSUs Category:

- The allotment of industrial plots to set up permissible projects by well-known Central / State Govt. Public Sector Undertakings, shall be made on fast track basis. The applications for allotment of plots under this category shall be received by the HSIIDC on on-going basis.
- b) The allotment under this category shall be made by MD/HSIIDC at allotment rate

fixed/revised from time to time.

iv. Specific Industry Clusters Category:

In case the HSIIDC receives proposal from any cluster/group of industrial units falling under a particular industry category seeking allotment of land for setting up/re-location of their units engaged in a specific trade, in HSIIDC Industrial estates as a cluster, involving aggregate investment of at least Rs.100 crore, the HSIIDC may carve out a special cluster for such industrial units. The procedure for allotment of industrial plots in such cluster shall be the same as for general category allotment.

- v. For allotment of industrial plots under all the above categories, the land requirement shall be justified and the value of land shall preferably not exceed 60% of the total fixed capital investment (Land, Building, Plant & Machinery and Misc. Fixed Assets). Further, the investment in plant & machinery shall not be less than 20% of the total fixed capital investment and the project proposed to be setup shall be falling under the permissible activities.
- vi. In case the applicant who gives the highest bid under e-auction or manual auction/open auction allotment scheme of the Corporation, but does not accept the allotment, the entire amount deposited by him towards the application money along with the application i.e. 10% of price of the plot at the reserve price shall be forfeited. Further, where the number of applications received are less than or equal to the number of offered plots and the allotment is made at the reserve price, in those cases also, if the applicant does not accept the allotment after issuance of RLA, the entire amount deposited by him towards the application money shall be forfeited. (The amendments in this clause have been approved by the Board in its 336th meeting held on 25.01.2017 and are applicable prospectively for applications to be invited in future)

3.5 Committees appointed for the purpose:

- i) For Mega projects having fixed capital investment (land, building, machinery and misc. fixed assets) of Rs.100 crore & above or projects involving employment generation of more than 500 persons and serving as anchor units for proliferation of ancillaries, seeking allotment of plots at concessional rates with other incentives (a customised package), allotment of industrial land/ plot shall be made by the Haryana Enterprise Promotion Board (HEPB) under the Chairmanship of Chief Minister, Haryana.
- ii) Allotment of Plots to (i) mega projects, without any concession and (ii) 100% FDI projects by reputed foreign investors as mentioned at 3.3(d) above shall be made by the Executive Empowered Committee under the Chairmanship of Principal Secretary to Chief Minister, Haryana or the Higher Level Plot Allotment Committee comprising of

the following members:

1	Administrative Secretary of the Industries	Chairman
	Department	
2	MD/ HSIIDC	Member- convenor
3	MD/HFC	Member
4	Director, Industries	Member

iii) For categories of applications received under para 3.3.c above, the allotment will be done at the level of Managing Director, HSIIDC.

3.6 Payment Terms

- i) 10% of the tentative price of the plot along with the application as earnest money (non-refundable in case of successful applicants in terms of clause 3.4(vi) above;
- ii) Balance towards 25% price of plot (after adjusting earnest money) within a period of 30 days of issue of RLA (date of issuance of RLA to be excluded), further extendable for 30 days with interest @ 15% p.a. for the extended period;
- iii) In the event an allottee fails to make payment mentioned at ii) above, within 60 days period (date of issuance of RLA to be excluded), the RLA shall automatically lapse and the amount deposited by the allottee towards application money shall be forfeited. (The amendments in this clause have been approved by the Board in its 336th meeting held on 25.01.2017 and are applicable prospectively for applications to be invited in future);
- iv. Additional 25% of the price of the plot/shed within sixty days from the date of issuance of RLA (date of issuance of RLA to be excluded); in case of delay in remittance of payment, delayed interest @15% p.a. shall be payable which shall be compounded on the instalment dates towards balance 50% price of the plot;
- v) Balance 50%, either in lumpsum, without interest, within ninety days from the date of issuance of RLA (date of issuance of RLA to be excluded) or in four equal half yearly instalments within two years from the date of issuance of RLA due on 30th June and 31st December each year. Interest @12% p.a. (or as amended from time to time) on the balance amount shall be payable along with the instalment, from the date of offer of possession. In case of lumpsum payment of 50% price of plot/shed within 90 days of issuance of RLA, rebate of 10% on such lumpsum payment of 50% price of the plot/shed shall be admissible.;
- vi) In case, at any stage, the allottee clear the outstanding plot cost dues in lump sum, a rebate of 3% on such outstanding (principal portion) cost of the plot, shall be admissible;

- vii) Interest @ 12% p.a. shall be charged on the balance outstanding after 'offer of possession' of the plot/shed. Default in payment of instalments shall entail payment of delayed interest @ 15% p.a. for the defaulted period on the amount in default, compounded half yearly;
- viii) In a case where the allottee approaches HSIIDC for taking over physical possession of the plot in an area of which possession has not been formally offered on account of non-completion of basic infrastructure development works, the same may be allowed subject to the allottee furnishing an undertaking in the prescribed format that he would not raise any claims against HSIIDC on this account. As an incentive to such an allottee, he will not be charged any interest on his balance instalments till the possession is formally offered by the HSIIDC on completion of minimum basic amenities. However, in case of any default in payment of instalments on due dates, delayed interest @ 15% p.a. will be charged on the amount of default for the period of default, compounded half yearly;
- As regards existing allottees who have been allotted industrial plots/sheds before coming into force of EMP-2015, any additional price of the plot/shed, as a consequence of enhancement in compensation that has been/may be awarded by the Court(s) in any matters/cases arising out of the acquisition proceedings or any incidental or matters connected thereto, shall be payable by the allottee in lump-sum within 60 days from the date of issue of demand notice without any interest. In the alternative, the allottee shall have the option to make the payment on account of enhanced cost in ten half-yearly equal instalments due on 30th June & 31st December, with interest @ 12% p.a. on the balance amount outstanding. Default in payment of instalments shall entail delayed interest @ 15% p.a. for the defaulted period on the defaulted amount, compounded half yearly (The amendments in this clause are applicable w.e.f. 16.06.2016);
- x) In the Enterprises Promotion Policy 2015, announced by the State Government, a decision has been taken that no enhancement will be charged in respect of industrial plots/sheds to be allotted by HSIIDC in future. HSIIDC was mandated to formulate a suitable scheme in this regard;

Accordingly, the allottees who are allotted plots after coming into force of EMP-2015 shall not be imposed proportionate enhancement in respect of the enhancement orders passed by the courts after the date of issuance of RLA in their favour. However, the existing allottees who have been allotted plots before coming into force of EMP-2015 shall be required to pay enhanced cost on proportionate basis as per the terms and conditions of their allotment against enhancement in land compensation awarded/to be awarded by the competent courts;

The allottee shall get the conveyance deed executed in his/her/its favour with in one year of making payment of full price of the plot/shed, including enhanced cost, and clearance of all types of dues of the Corporation, at the allotment rate. It is clarified that conveyance deed in favour of the allottee can be got executed through registered GPA of the allottee.

Note: In case the plot is allotted under the NRI/PIO categories, funds towards the price of the plot should come from his/ her NRE account/ remittances from abroad/ foreign exchange.

(The amendments in clause 3.6, unless specified otherwise are applicable from the date of its approval by the Board in its 341st meeting held on 18.08.2017, for allotments to be made against future advertisements. The revised rates of interest/delayed interest shall be applicable for all existing and future allottees w.e.f. 01.09.2017.

3.7 Processing Fee

a) For allotment of plot

The applicant shall be required to deposit application on-line along with the non-refundable processing fee as hereunder:

Size of Plot (Sq. mtr.)	Category 'A' Estates	Category 'B'
		& 'C' Estates
Up to 500	Rs. 5,000/-	Rs. 3,000/-
501-1050	Rs. 7,500/-	Rs. 5,000/-
1051-4050	Rs. 10,000/-	Rs. 7,500/-
4051-8100	Rs. 15,000/-	Rs. 10,000/-
8101 and above	Rs. 25,000/-	Rs. 15,000/-

a) For all other services

Processing fee for other services, where ever payable as per EMP-2015, shall be charged at following rates:

Category of Estate	Processing fee
A	Rs. 10,000
B & C	Rs. 5,000

Note: The processing fee will be inclusive of GST, if applicable

3.8 Service Sector Enterprises

Considering the importance of service sector enterprises, it has been decided to allow activities of service sector enterprises directly providing services to the manufacturing enterprises. The following services which support the manufacturing activities in industrial estate/IMTs shall be eligible for allotment of industrial plots:

1	Repair, Maintenance and parking of machineries/equipment used for industrial
	activities
2	Industrial/Technical Test lab
3	Industrial photography
4	Bulk courier services
5	Weigh bridge
6	Blue printing/drawing/computer designing facilities/drafting facility/CAD-CAM
7	Research & Development in any field
8	Tool room for facilitation of industry
9	Media houses, printing, publishing services
10	Industrial kitchens/catering services
11	Engineering & Design services
12	Repair & maintenance, servicing of vehicles without any provision of showroom/
	display of new vehicles
13	Skill Development Centers

Up to 25% of the industrial plots may be earmarked by HSIIDC for service sector enterprises in its industrial estates, at its sole discretion.

3.9 Allotment of plots on leasehold basis in Mega Food Park, Phase-III, Barhi

The allotment of plots on leasehold basis in Mega Food Park, Phase-III, Barhi under the norms of Mega Food Park Scheme of Ministry of Food Processing Industries, Govt. of India shall be governed by the following terms and conditions:

- i) Allotment under lease hold basis shall be governed under the Mega Food Park Scheme along with the provisions of Estate Management Procedures (EMP-2015) of HSIIDC with regard to extension, timely implementation of the project, transfer etc. as applicable in case of regular allotment of plots/sheds, except for those norms for which specific clause/norms have been mentioned.
- The land/shed shall be allotted on lease hold basis on payment of Land Premium equivalent to the tentative cost of the plot/shed i.e. prevailing allotment rate of HSIIDC for the said Phase/Estate. The initial lease period shall be thirty three years. The allottee will be eligible to get it converted to freehold after completion of lease period of ten years on payment of nominal charges, subject to the lessee having remitted entire outstanding dues and compliance of the terms of allotment of plot.
- iii) The Land Premium shall be payable as per the payment terms mentioned in clause 3.6
- iv) Yearly economic lease rentals @Rs. 2.50 per sq. mtr., per annum effective from the date of allotment on lease hold basis with an increase of Rs. 1/- per sq. mtr., on an annual basis shall be charged.
- v) The lease rentals shall be payable on annual basis; with first lease rental payable within 30 days of commencement/date of lease and payable on similar pattern for subsequent years; failing which delayed interest with half yearly compounding shall be applicable.

- vi) The industrial plot shall continue to be utilized for the approved project and shall be governed by any norms prescribed by the Ministry of Food Processing Industries (MOFPI), Govt. of India, under the Mega Food Park Scheme (MFPS). In case of discontinuance of the said project, the lease deed shall be terminated.
- vii) Maintenance charges shall be payable by the lessee on actual basis. The charges for electricity, water, sewer etc. shall borne by the lessee. GST etc. wherever applicable shall be payable by the lessee.
- viii) The lessee shall execute lease deed with the Corporation containing the terms and conditions mentioned as at the time of allotment under lease hold basis along with other conditions. The lease period shall commence from the date of conveying the allotment of industrial plot on lease hold basis and obligation and labilities under lease agreement shall be deemed to have commenced from that date.
- ix) The Corporation reserves the right to cancel the deed and terminate the allotment, disconnect the water supply and forfeit the amount of lease rentals remitted on account of non-adherence of Estate Management Policy Guidelines of the Corporation.
- x) All the expenses towards the registration of lease shall be borne by the lessee.
- xi) The period for fulfilment of all obligations/conditions qua the implementation of the project etc. by the lessee shall be as per the terms applicable for the regular allottee under EMP-2015 guidelines.
- xii) The original lease deed where land Premium equivalent to the plot cost has been paid, may be allowed for mortgage.