



(Through E-mail)

To

The Estate Officers,
HSVP (In the State).

Memo:294099

Dated: 05.09.2025

Subject: Implementation of HSVP Private Property Sale-Purchase Portal and Policy thereof.

Haryana Shehri Vikas Pradhikaran (HSVP) **Private Property Sale-Purchase Policy** is an initiative to govern the framework for sale and purchase transactions of private properties situated within the notified sectors of the Haryana Shehri Vikas Pradhikaran (HSVP), involving private parties. The objective is to ensure a transparent, fair, and legally compliant mechanism for such transactions through the HSVP Private Properties Sale-Purchase Portal. This Policy outlines the eligibility criteria, stakeholder roles, procedural framework for listing and bidding, and protocols for deal confirmation and completion, thereby minimizing malpractices and facilitating seamless transactions. The detailed policy as approved by the Hon'ble Chairman, HSVP is enclosed herewith.

Under this initiative, HSVP has developed the provision to facilitate the Allottees to sell their properties through e-auction. The properties after due verification by the Estate Offices shall be made available upon Private Property Sale-Purchase (PPSP) Portal being developed by HDFC Bank for buyers' registrations along with bidding platform.

HSVP allottees can submit their Expression of Interest (EoI) through the Allottee Corner to list their properties for sale through **Private Property Sale-Purchase Portal**. Upon submission, the concerned Estate Office will scrutinize EoI as an online service application of PPM System having same timeframe of four working days and hierarchy consisting Junior Engineer, Accountant, Assistant, Supdt./Dy.Supdt and Estate Officer. The EoI shall be having separate and individual application number and the principle of First-In-First-Out (FIFO) shall be applied to these applications. The detailed information including step-by-step processing, applicable charges, terms and conditions etc. can also be referred through attached **HSVP Private Property Sale-Purchase Portal Booklet**. There shall be some exemptions on registration and commission fees till 31.12.2025 as defined in the attached Booklet.

Further, an exception is being made to the regular schedule for the month of September 2025 for submission of Expressions of Interest (EoIs) by the allottees/sellers, verification of properties by the Estate Offices by 15.09.2025 and listing of verified properties on PPSP Portal to meet below auction schedule.

The zone-wise auction schedule of PPSP for the month of September 2025 is as under -

Sr	HSVP Zone	Auction Date
1	Rohtak	24.09.2025
2	Hisar	25.09.2025
3	Panchkula	26.09.2025
4	Faridabad	27.09.2025
5	Gurugram	28.09.2025



**Chief Information and Technology Officer
Haryana Shehri Vikas Pradhikaran**

हरियाणा शहरी विकास प्राधिकरण

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Panchkula, Haryana.

The Estate Officers are requested to accord this initiative due priority and ensure timely action so that the objectives of transparency, efficiency, and citizen convenience are effectively achieved.

This has the approval of W/Chief Administrator, HSVP, Panchkula.

- DA/ 1. HSVP Private Property Sale-Purchase Policy.
2. HSVP Private Property Sale-Purchase Portal Booklet (valid till 31.12.2025).

**Yogesh Ranga
Chief IT Officer, HSVP,
Panchkula**

Endst. No.294147

Dated: 05.09.2025

A copy of the above is forwarded to the following for the kind information.

1. The Administrator (HQs), HSVP, Panchkula.
2. All the Zonal Administrators, HSVP in the State.
3. The Secretary, HSVP, Panchkula.
4. The Chief Controller of Finance, HSVP, Panchkula.
5. The Legal Remembrancer, HSVP, Panchkula.
6. The Chief Engineer - 1 & 2, HSVP, Panchkula.
7. The Chief Town Planner, HSVP, Panchkula.
8. The Enforcement Officer, HSVP, Panchkula.
9. The Executive Engineer (Vig.), HSVP, Panchkula.
10. The Dy.ESA, HSVP, Panchkula.
11. The PA/PS to CA for kind information of W/Chief Administrator

**Yogesh Ranga
Chief IT Officer, HSVP,
Panchkula**



HSVP Private Properties Sale-Purchase Policy - 2025

1. Objective and Scope

This Policy is formulated to govern the framework for sale and purchase transactions of private properties situated within the notified sectors of the Haryana Shehri Vikas Pradhikaran (HSVP), involving private parties. The objective is to ensure a transparent, fair, and legally compliant mechanism for such transactions through the HSVP Private Properties Sale-Purchase Portal. This Policy outlines the eligibility criteria, stakeholder roles, procedural framework for listing and bidding, and protocols for deal confirmation and completion, thereby minimizing malpractices and facilitating seamless transactions.

Note: Upon the creation of a centralized Private Property Portal by the Revenue Department, this HSVP portal shall be integrated therewith. The basis of property identity shall remain the Unique Property ID as generated by the Urban Local Bodies (ULB) Department.

2. User Registration and Eligibility

(i) Seller Eligibility: Only 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.

(ii) 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.

3. Portal Operation Schedule

The portal shall function in a monthly cycle, as under:

(i) Month 1: Sellers may submit their Expression of Interest (EoI) to list their properties.

(ii) Month 2 – Days 1 to 10: Scrutiny of EoIs by the concerned Estate Office.

(iii) Month 2 – Days 11 to 25: Upon verification, approved properties shall be listed on the portal for prospective buyers who have completed KYC and paid the applicable registration fee. Listings shall include property details such as ULB Property ID, location, size, category, asking price, and registration timeline. Seller contact details shall not be visible.

(iv) Month 2 – Last 5 Working Days: The bidding window shall remain open exclusively for registered and eligible buyers.

(v) Cycle Repetition: This process shall be repeated on a monthly basis.



4. Property Listing Process

Sellers shall submit an EoI through the "Allottee Corner" of the HSVP portal, accompanied by the following:

- Digital KYC documents;
- Consent of legal heirs, wherever applicable;
- Joint Consent and OTP-based verification for jointly owned properties;
- Declaration of the property being free from litigation and encumbrance;
- Details of the ULB Property ID reflecting size, type, and location;
- Asking price (not below Collector Rate);
- Declaration of a Token Amount—either a fixed sum or a percentage of the final bid amount—to be paid by the buyer upon confirmation of sale;
- Payment schedule for Token Amount and Full and Final consideration, which may be mutually revised by the buyer and seller post bid finalisation;
- Maximum permissible period for completion of registry and full payment;
- Advance payment of listing commission equivalent to 0.25% of the asking price.

5. Fee Structure

(i) *Registration Fee:* A non-refundable fee of ₹10,000/- plus applicable GST shall be payable by both sellers and buyers at the time of registration.

(ii) *Commission Fee:*

- At listing: Seller shall pay 0.25% of the asking price.
- At bid acceptance: Buyer shall pay 0.50% of the final bid amount.

(iii) *Forfeiture Clause:* In the event of either party unilaterally rescinding the transaction post bid finalization, the advance commission fee shall be forfeited. The bonafide party shall be entitled to a refund of the advance commission paid.

6. Deal Confirmation and Completion

(i) Upon acceptance of the buyer's bid by the seller through the portal, the deal shall be deemed concluded.

(ii) Commission fee must be paid at the time of deal confirmation for the same to take effect.

(iii) HSVP shall issue an automatic Transfer Permission in favour of the buyer, valid for 90 days or as per the EoI schedule, whichever is later.

(iv) SMS and email notifications shall be sent to both parties with details of the Token Amount and Final Payment schedule.



7. Anti-Leakage and Confidentiality Provisions

(i) Contact details (mobile number and email ID) of sellers and buyers shall remain confidential and undisclosed until completion of sale.

(ii) This provision is intended to eliminate unauthorized negotiations and off-platform transactions.

8. Transparency and Audit Trail

(i) All user actions—including bids, counter-bids, confirmations, and lapses—shall be digitally logged with timestamps.

(ii) Parties may download their transaction activity logs for reference.

(iii) HSVP shall maintain comprehensive access to all records for purposes of audit, dispute resolution, and regulatory compliance.

9. Dispute Resolution Mechanism

(i) HSVP acts solely as a digital platform facilitator and shall not be liable for the conduct or default of either the buyer or seller.

(ii) HSVP shall not be impleaded in any legal proceedings pertaining to disputes between the transacting parties, save for matters directly concerning the functionality or conduct of the portal itself.

10. General Provisions:

(i) All transactions shall be subject to the applicable laws governing property transfer, registration, taxation, and succession.

(ii) This Policy is subject to amendment by HSVP with the prior approval of the Pradhikaran, chaired by the Hon'ble Chairman, HSVP.

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

(Handbook Valid till 31.12.2025)



Private Properties Sale-Purchase Policy

Designed to regulate the sale and purchase of private properties located within the notified sectors developed and managed by the Haryana Shehri Vikas Pradhikaran (HSVP) where the transaction takes place between private parties.

BENEFITS OF THE POLICY





The policy seeks to provide a **transparent, fair, and legally compliant framework** for such transactions through the HSVP Private Properties Sale-Purchase Portal. It clearly defines eligibility criteria, outlines the roles and responsibilities of stakeholders, lays down the procedural framework for property listing and bidding, and specifies the protocols for deal confirmation and completion. By doing so, the policy aims to minimize malpractices, enhance transparency, and facilitate smooth, dispute-free transactions.

Workflow as per the policy:

Registration and Schedule



1.

HSVP Allottee (Seller) registers EoI through Allottee Corner and specifies the "Asking Price", "Token" and "Timelines"

M1

2.

Scrutiny by Estate Office including ownership verification and self-declaration

3.

Approved properties listed on portal

4.

Potential Buyer registers on the portal. Provides basic info + bank details. Tops up digital wallet with 0.5% of asking price before auction.

M2 (Days 11-20)

5.

Auction window open

M2 (Last 5 working days)

Cycle repeats MONTHLY

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*

Commission Fee:

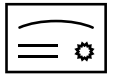
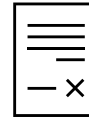
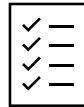
- *Seller – No Commission fee till 31.12.2025*
- *Buyer – 0.50% of the final bid price*

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.



Step 1: 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.

Step 3: 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 is to incorporate the bank detail along with the pictures of the property while submitting EoI.

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.

Step 6: After Bid conclusion

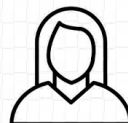
The listed property shall be put on e-auction for a fixed date whereupon the bidders put bid having a cycle of 30 mins having extension of every 5 mins

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

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 from the prospective buyer to get token amount (Bayana) of Rs. 10 Lac within 02 days from the deal confirmation. He wants full payment in 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 (₹1 crore).

0.5% of ₹1 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.

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, . 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* (User ID & 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 %
 - Timelines for payment

For Buyer

- Register on the portal (OTP-based).
- Provide basic info + bank details.
- Specify individual/joint ownership.
- Top up digital wallet with 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 monthly.

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.

4. Fee Structure (till 31.12.2025)

- Registration Fee:
 - *Seller - No Registration Fee*
 - *Buyer - ₹1,000 + GST*
- 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 EoI up to 48 hours prior to the scheduled auction time.
- iv. If no bid is received for a listed property, the property shall 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.
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 2025.
- 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 (0.5% of the Asked Price, lying to the digital wallet) 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.

