

Frequently Asked Questions (FAQs): DDA Karmajeevi Awaas Yojana 2026

1. Who can apply under this scheme?

Answer: The scheme is targeted towards **Karmajeevis** of our nation working for fulfilment of **Viksit Bharat 2047**.

Any Indian citizen who has attained 18 years of age, possesses a PAN Card and a Savings Bank Account, and fulfills the eligibility criteria prescribed in the Scheme Brochure may apply.

There is no restriction regarding ownership of any residential property in Delhi or elsewhere.

2. Who is considered a 'Karmajeevi'?

Answer: The following persons are eligible:

Government Sector

- Serving and retired employees of Central/State Governments
- Public Sector Undertakings
- Public Sector Banks
- Autonomous Bodies
- Government Universities
- Government Hospitals
- Local Bodies
- Other Government Institutions

Professional Category: An illustrative list of profession is attached herewith as **Annexure 'A'**. It is to mention that this list is not exhaustive list and any other professional holding a similar degree can apply as per the terms and conditions mentioned in the scheme's brochure.

While filling up the Application Form at the time of booking of flat(s), an applicant shall have to upload the following document(s) in support of his/her eligibility as 'Karmajeevi'

A) For individuals covered under Para 2.4(a) of the brochure

- I. Employee's/Pensioner's Identity Card/ Employer Certificate, issued by the Government

AND

- II. Salary Slip/ Form 16 (TDS Certificate)

B) For individuals covered under Para 2.4(b) of the Brochure.

i. Professional Degree Certificate,
AND

ii. Professional Registration Certificate issued by a statutory/ professional body like National Medical Commission (NMC), Bar Council of India (BCI), Institute of Chartered Accountants of India (ICAI), Institute of Company Secretaries of India (ICSI), Institute of Cost Accountants of India (ICAI), Council of Architecture (CoA), National Council for Teacher Education (NCTE), Dental Council of India (DCI), Indian Nursing Council (INC), etc.

OR

Latest available Income Tax Return (ITR)

OR

Employee Identity Card/ Employer Certificate

3. Can I apply if I already own a house in Delhi?

Answer: Yes.

There is **no restriction** on owning residential property in Delhi or elsewhere. Eligible applicants may also purchase **more than one flat** under the scheme, subject to availability.

4. How can I apply under the scheme?

Answer: Applications can be submitted online through the **DDA Awaas Portal**.

Applicants are required to register themselves by paying a **non-refundable registration fee of ₹2,500 (inclusive of GST)**.

Applicants already registered on the DDA Awaas Portal are not required to pay the registration fee again.

5. What are the important dates?

- Scheme Launch – **24.07.2026**
- Registration Begins – **24.07.2026**
- Flat Booking Starts – **15.08.2026 (12 Noon)**
- Scheme Closes – **30.10.2026** or till inventory lasts.

6. How are flats allotted?

Answer: Flats are allotted on a **First Come, First Serve (FCFS)** basis.

Applicants can select a specific flat online.

Once selected, the flat remains reserved for **15 minutes**, during which the booking amount must be deposited online.

7. What is the booking amount?

- **3-BHK** – ₹10,00,000
- **2-BHK** – ₹4,00,000
- **1-BHK** – ₹50,000

The booking amount is adjustable against the cost of the flat.

However, it is non-refundable in case of surrender, cancellation or failure to make payment as per the prescribed schedule.

8. Is the 25% discount available on all flats?

Answer: Yes.

One of the unique features of the scheme is a **25% discount** on the tentative disposal price of all categories of flats.

The discounted prices are indicated in Annexure-A of the Scheme Brochure.

9. Can I purchase more than one flat?

Answer: Yes.

Eligible applicants may purchase more than one flat, whether of the same category or different categories, subject to availability.

10. Can I pay the booking amount from another person's bank account?

Answer: Yes.

The booking amount may be paid from the bank account of **any person**.

The balance disposal price may also be paid from the bank account of the allottee, co-allottee or specified relatives, as permitted under the Scheme.

11. What is the payment schedule after allotment?

Answer: The balance disposal price must be paid within **60 days** from the issue of the Demand-cum-Allotment Letter.

A further **30-day grace period** is available on payment of **10% simple interest** on the unpaid amount.

Failure to pay within the prescribed period may lead to cancellation of allotment.

12. Is there any EMI facility?

Answer: Yes.

Applicants belonging to the **Person with Benchmark Disability (PwBD/Divyangjan)** category may opt for allotment under the **Hire Purchase Scheme**.

Under this facility:

- 25% of the disposal price is payable initially.
- Balance amount is payable through monthly EMIs over **15 years**.
- Interest is charged at **10% per annum** on monthly reducing balance.

13. Can I avail a home loan?

Answer: Yes.

Applicants may obtain housing loans from eligible financial institutions.

Prior approval of DDA is not required.

However, applicants are required to intimate DDA through the Awaas Portal.

The first charge on the property shall remain with DDA until all dues are cleared.

14. What maintenance charges are payable?

Answer: The maintenance charges comprise:

One-Time Maintenance Corpus Fund

- 3-BHK – ₹2,50,000
- 2-BHK – ₹1,50,000
- 1-BHK – ₹75,000

Monthly Maintenance Charges (collected upfront for one year)

- 3-BHK – ₹2.50 per sq. ft.
- 2-BHK – ₹2.00 per sq. ft.
- 1-BHK – ₹1.50 per sq. ft.

These charges are separate from the disposal price.

15. What documents are required before possession?

Answer: Before possession, allottees are required to upload documents including:

- Affidavit-cum-Undertaking
- Identity Proof
- Address Proof
- PAN Card
- Loan documents (if applicable)

- Bank Statement
- PwBD Certificate (where applicable)
- Other documents prescribed on the DDA Awaas Portal.

16. Can two adjacent flats be combined?

Answer: Yes.

Where an allottee or his/her family members purchase two adjacent flats, DDA permits amalgamation by opening a connecting door through the common wall, subject to structural feasibility and prior approval of DDA.

17. Can I transfer or sell the flat before execution of the Conveyance Deed?

Answer: No.

Although the flats are allotted on a freehold basis, transfer or sale before execution and registration of the Conveyance Deed is not permitted.

After execution of the Conveyance Deed, the allottee is free to transfer the property in accordance with law.

18. What benefits are available for Persons with Benchmark Disability (PwBD/Divyangjan)?

Answer: PwBD applicants are entitled to:

- Reservation under the Scheme
- Option of Cash Down or Hire Purchase
- Rebate of **5% of the disposal price**, subject to a maximum of **₹1,00,000**
- Restriction on transfer for 15 years or till payment of all dues, whichever is earlier.

19. Where can I obtain further information or assistance?

Answer: Applicants may contact:

- **DDA Helpdesk, Vikas Sadan, INA, New Delhi**
- **Toll-Free Helpline: 1800-110-332**
- **Official Website: www.dda.gov.in**
- **DDA Awaas Portal: <https://eservices.dda.org.in>**

Note: These FAQs are intended only for the guidance of applicants. In case of any inconsistency or dispute, the provisions of the DDA Karmajeevi Awaas Yojana 2026 Scheme Brochure, along with any subsequent corrigenda, addenda, or clarification circulars issued by DDA, shall prevail.

ANNEXURE 'A'

Note: This is an illustrative list and not exhaustive

Sl. No.	Field	Examples of Professional Degrees / Qualifications
1	Engineering & Technology	B.E., B.Tech., M.E., M.Tech. - Civil, Mechanical, Electrical, Electronics, Computer/IT, Chemical, Biotechnology, etc.
2	Architecture & Planning	B.Arch., M.Arch., B.Planning, M.Planning, B.Des./M.Des. in relevant professional design fields, Interior Design, Urban & Regional Planning
3	Medical & Dental	MBBS, BDS, MD, MS, MDS and other recognised medical/dental qualifications
4	AYUSH / Indian Systems of Medicine	BAMS/MD (Ayurveda), BHMS/MD (Homoeopathy), BUMS/MD (Unani), BSMS/MD (Siddha), and other recognised AYUSH qualifications
5	Nursing	B.Sc. Nursing, Post Basic B.Sc. Nursing, M.Sc. Nursing and recognised nursing qualifications
6	Pharmacy	B.Pharm., M.Pharm., Pharm.D. and other recognised pharmacy qualifications
7	Physiotherapy & Rehabilitation	BPT/B.P.T., MPT/M.P.T. and recognised rehabilitation/therapy qualifications
8	Occupational / Speech & Audiology / Allied Health	Occupational Therapy qualifications, BASLP, Audiology/Speech-Language Pathology and other recognised allied-health professional qualifications
9	Optometry	B.Optom./Bachelor of Optometry, M.Optom./Master of Optometry and recognised optometry qualifications
10	Law	LL.B., B.A. LL.B., B.B.A. LL.B., B.Com. LL.B., LL.M., and other recognised law qualifications

Sl. No.	Field	Examples of Professional Degrees / Qualifications
11	Chartered Accountancy / Accountancy	Chartered Accountant (CA) and recognised professional accountancy qualifications
12	Company Secretary	Company Secretary (CS) qualification
13	Cost & Management Accountancy	Cost Accountant / CMA qualification
14	Business, Management & Administration	BBA, BMS/BBS, MBA, PGDM and specialised professional management qualifications
15	Finance & Banking	BBA/B.Com. in Finance/Banking where professionally oriented; MBA/MFM/Financial Management and recognised professional finance qualifications
16	Computer Applications / Information Technology	BCA, MCA and certain professionally oriented computer/application degrees
17	Education / Teacher Training	B.Ed., M.Ed., B.El.Ed., B.P.Ed., M.P.Ed., Special Education degrees such as B.Ed. (Special Education), NET Qualified, Lecturer with M. Phil/PhD. etc.
18	Library & Information Science	B.Lib./B.Lib.I.Sc., M.Lib./M.Lib.I.Sc., MLIS and recognised professional qualifications in Library & Information Science
19	Agriculture & Allied Sciences	(B.Sc./B.Tech. Agriculture), B.Sc. Horticulture, Forestry, Dairy Technology, Agricultural Engineering, Fisheries, etc.
20	Veterinary Science	B.V.Sc. & A.H., M.V.Sc. and recognised veterinary qualifications

Sl. No.	Field	Examples of Professional Degrees / Qualifications
21	Hotel Management / Hospitality	BHM, BHMCT, MHM, MHMCT and related recognised hospitality qualifications
22	Tourism & Travel	BTTM, MTTM and recognised Tourism/Travel Management qualifications
23	Design	B.Des., M.Des. and recognised professional design qualifications
24	Fine Arts / Applied Arts / Performing Arts	BFA, MFA, BPA/MPA and recognised professional qualifications in Fine Arts, Applied Arts, Music, Dance, Theatre and Performing Arts
25	Journalism & Mass Communication	BJMC, Bachelor of Journalism/Mass Communication and relevant postgraduate professional qualifications
26	Sports / Physical Education	B.P.Ed., M.P.Ed., B.P.E.S., M.P.E.S. and recognised sports/physical education qualifications
27	Social Work	BSW, MSW and professionally oriented Social Work qualifications
28	Psychology / Counselling	Professional qualifications in Clinical Psychology and other regulated psychological professions, subject to recognition by the competent authority
29	Environmental / Applied Sciences	Professionally oriented degrees in Environmental Science, Applied Geology, Geophysics, etc., where the qualification is intended for professional practice
30	Other regulated professions	Any other degree/qualification recognised by the competent statutory or regulatory authority for practice in the concerned profession