

PROSPECTUS



# ब्याज मुक्त आवास योजना

Interest Free Home Scheme

#saynotointerest

An initiative by:



Property • Peace • Prosperity



Supertech Limited, India's leading real estate developer was founded 27 years back in National Capital Region and since then has been scaling new heights by each passing day. The company has set new trends of architectural finesse in the contemporary global scenario touching the horizons of excellence. Established under the dynamic leadership of Mr. R. K. Arora, Supertech has led to creation of various landmark projects. The leaders and skilled professionals of the company have worked towards launching out of the league projects and take the real estate sector to the next level. Supertech is the pioneer to launch the concept of mixed-use development in India and to come up with high rise constructions in North India.

## MILESTONES

- Over 27 years of delivering world class projects in Residential, Retail, Hospitality IT Parks, Education and Corporate Spaces
- Projects across more than 50 locations
- More than 60,000 satisfied customers
- Projects worth INR 500 billion in progress
- More than 80,000 units and 120 million sq. ft. of real estate under development
- More than 30,000 units delivered across 40 million sq. ft.
- Offer of possession given for more than 10,000 units during financial year 2014-15
- Delivery target of 16,000 units for the financial year 2015-16.

# NOTE FROM CHAIRMAN



**R K ARORA**  
Chairman  
Supertech Limited

The name Supertech Limited needs no introduction to the real estate fraternity today. For the past 27 years, we have been redefining home buying for our customers by moving ahead with a positive mindset and innovative solutions. To bring in more smiles, Supertech has endorsed our Prime Minister's vision of 'Housing For All by 2022'. We have been developing projects which caters to all the segments of society, be it luxury, mid or affordable and offering customer friendly schemes to strengthen our bond with them. This new initiative is a special one which will make the home buying experience a much simpler process for our valued customers.

## ABOUT THE SCHEME

With an objective to serve its customers by delivering affordable products at uncompromising quality & value for money rates, Investors Clinic has come up with an exciting opportunity called "Byaaj Mukht Awas Yojna" an initiative to provide Interest Free Homes to all.

Under this unique & one of its kind scheme, customer will not be paying any interest on the home loan availed. They will only be paying the principal part of it and thus this scheme is also called "Equal Principal Repayment (EPR) scheme.

The biggest USP of the scheme is huge saving on interest which otherwise works out to more than the principal loan amount. The Equal Principal Repayment has to be done in only 100 months against the traditional home loan period of 240 months thus enabling the customer to save 12 precious years of loan tenure.

Another major benefit of this scheme is that the customer can re-use their eligibility after 100 months because of relatively smaller duration of the loan period. The customer can also easily exit any time from the scheme by selling the property. They can save equivalent amount of property value and invest what you save in other asset classes. Due to timely possession of the projects under this scheme, the rental income will also start soon.

# FREQUENTLY ASKED QUESTIONS (FAQ'S)



**Q1.** What is the scheme? What do you mean by EPR?

**A1.** It is an interest free scheme for owning your dream home. In this scheme the Customer will not be paying any interest on the loan amount taken from the financial institution to buy the property. He will pay back only the total amount taken in 100 equal monthly installments. This equal monthly installment of the principal component is called Equal Principal Repayment (EPR).

**Q2.** How 'Zero' interest is possible?

**A2.** It's an unique & one of its kind arrangements between the financial institution & the developer. This special initiative is brought to you by Investors Clinic in the interest of its valued customers.

**Q3.** What is the duration for principal repayment?

**A3.** Duration of principal repayment is only 100 months. The balance principal amount after paying the required self-funding contribution to the developer will be divided into 100 equal installments known as EPR.

**Q4.** How is it different from traditional home loan?

**A4.** The biggest difference between these two schemes is huge saving on interest which otherwise the customer is required to pay in any traditional housing loan scheme. Duration of this scheme will be for 100 months against the traditional home loan period of 240 months thereby saving almost 12 years of loan tenure and, enabling the customer to re-use his/her loan eligibility after 8.33 years.

## ILLUSTRATION I - EPR COMPARISON WITH TRADITIONAL HOME LOAN

### ASSUMPTION - 2 BHK OF 1000 SQ.FT × PRICE @ RS. 5000/SQ.FT. = RS. 50 LACS

Loan Scheme	Property Value (In Rs)	Own Contribution (20% of property value) in Rs	Loan Component (80% of property value) in Rs	Tenure In Months	Monthly EMI In Rs	Net Outflow* In Rs
Traditional Home Loan**	50,00,000	10,00,000	40,00,000	240	40,000	106,00,000
Byaaj Mukat Awas Yojna	50,00,000	10,00,000	40,00,000	100	40,000	50,00,000
Savings					56,00,000	

\*Net Outflow: EMI X 240 months + Own Contribution

\*\* Traditional Home Loan: Assuming fixed rate of interest @ 10.52% for 20 years

**Q5.** Who is eligible for this scheme? What are the eligibility criteria?

**A5.** All persons who are eligible for taking a home loan, can avail the benefit of this scheme including salaried, self-employed etc. Eligibility criteria of individual clients will depend upon their monthly income & credit rating as assessed by the financial institution.

**Q6.** What is the Age criterion for this scheme?

**A6.** In this scheme person's up to 55 years of age can take Interest Free Loan as the duration of this scheme will be for 100 months against the traditional home loan period of 240 months.

# FREQUENTLY ASKED QUESTIONS (FAQ'S)



**Q7.** What are the documents required?

**A7.** The first set of documents required are KYC of the customer, income documents, i.e. 6 months' salary slip & 6 months bank statement in case of salaried, 2 years ITR with computation of income & 1 year bank statements in case of self-employed. Some additional documents may be required depending upon the person's credit rating.

**Q8.** What if I am not eligible for 80% Interest Free Loan or if I want to take less than 80% Interest Free Loan instead of complete 80%?

**A8.** The pro-rata calculation will be applicable here. Customer will have to pay the balance amount to the developer as per the applicable pro-rata. You can take the loan amount less than 80%, in that case also Interest Free Loan amount will be divided in 100 equal installments almost the same as you pay for in a 20 years traditional loan.

**Q9.** Will fluctuating interest rates depending on government's policies affect me?

**A9.** The Government policy of fluctuating interest rates will not have any impact on customer as the customer have to pay only the Principal Amount.

**Q10.** What if I want to resale the property after a certain period? Is this Interest Free Loan transferable?

**A10.** Yes you can resale your property anytime you like. The prospective buyer can take full advantage of tenure of up to 64 months, paying only the EPR. You can also charge a premium on your property as the next buyer will also get the same benefit of zero interest for the balance tenure of the EPR. Kindly refer to the illustration No. 2 below to understand this better.

## ILLUSTRATION 2 - RESALE AFTER 40 MONTHS

ASSUMPTION - 2 BHK OF 1,000 SQ.FT. x PRICE @ RS.5,000/- SQ.FT. = RS. 50 LACS

Property Value	Own Contribution @ 20% of Value as booking	Funding From Financial Institution	40 Months EPR @ Rs. 40,000/- per month	Total Own Contribution in 40 months	Expected Resale Value	Net Profit
(A)	(B)	(C)	(D)	(B + D)	(E)	(E-A)
RS. 50 LACS	RS. 10 LACS	RS. 40 LACS	RS. 16 LACS	RS. 26 LACS	RS. 65 LACS	RS. 15 LACS

Benefit of EPR while reselling : 1. The Seller will be able to book a handsome premium in this case as he had to pay only the principal part of the loan amount till date of sale.  
2. Return on investment in the illustration would actually work out more attractive as Rs.15 lacs profit is earned on investment of Rs. 26 lacs only. Return works out to almost 58%.  
3. EPR scheme is transferable & is one of the key reasons that the Seller is able to charge a good appreciation margin from the next buyer at this stage as the new buyer will also continue to pay only the principal amount in EPR for the balance period.

**Q11.** What if in case developer delays offer of possession?

**A11.** You will get your dream home on a date range as promised by the developer. However in case of any unfortunate delay, the developer will pay heavy delay penalty. The penalty charges will be higher as compared to other projects in that area.

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# FREQUENTLY ASKED QUESTIONS (FAQ'S)



**Q12.** Can I get possession of my property & can get it registered before completion of 100 months?

**A12.** Yes you can get the possession of the property and can get it registered in your favour before 100 months as this has nothing to do with Interest Free Loan tenure.

**Q13.** If the delivery of my property is after 2 years, How much do I have to pay to the financial institution in this scheme as compared to traditional & subvention home loan?

**A13.** Please see the illustration as below explaining vividly the comparison between this scheme vs traditional vs subvention home loan;

Property Value	5,000,000
Booking Amount	500,000
Loan amount	4,000,000
Annual interest (Fixed rate)*	10.52 %
Expected Delivery period	2 years

PARTICULARS	Option 1	Option 2	Option 3
	Pre-EMI of 2 years and Traditional Loan of 20 Year after possession (Amount in Rs.)	Subvention of 2 Years, then loan of 20 years after possession (Amount in Rs.)	EPR= Equal Principal Repayment (Byaj Mukht Awaz Yojna) (Amount in Rs.)
Interest on Loan for 20 years after possession	5,600,058	5,600,058	0
Pre EMI Interest for 2 years **	674,815	-	0
<b>Total Interest Amount paid by customer</b>	<b>6,274,873</b>	<b>5,600,058</b>	<b>-</b>
<i>Interest Amount paid (% of Loan Amount)</i>	<i>157%</i>	<i>140%</i>	<i>0%</i>
Monthly Payout (EMI/EPR)	40,000	40,000	40,000
<i>Monthly Payout (EMI/EPR) % of Loan Amt</i>	<i>1.00%</i>	<i>1.00%</i>	<i>1.00%</i>
Loan Eligibility Utilised for period	22 years	22 years	8.33 years
<b>Net Position after 100 months from today :</b>			
- Interest Expense (Amount In Rs.)	3,186,524	2,511,709	-
(%)	80%	63%	0%
- Principal Repaid (Amount in Rs.)	528,310	528,310	4,000,000
(%)	13%	13%	100%
- Pending Loan Liability (Amount in Rs.)	3,471,690	3,471,690	-
(%)	87%	87%	0%

\* Corresponding Floating Rate of interest will be @ 9.55%

\*\* Pre-EMI calculations done basis Bank funding of 50% at time of booking and 10% each in 6, 12 and 18 months respectively

**Q14.** Is loan facility available in non-metro cities?

**A14.** Facility is available in all major metros & tier I cities. The financial partner is in the process of establishing its contact points in tier 2 & 3 cities. Please do check with your service associate for a specific list.

**Q15.** Can I buy another property in this scheme?

**A15.** Yes, you can buy another property approved under the scheme depending on your eligibility.

**Q16.** Can I get the same scheme in this project by a bank of my choice?

**A16.** No this scheme is approved only by our preferred financial service partner.

# LOCATION MAP

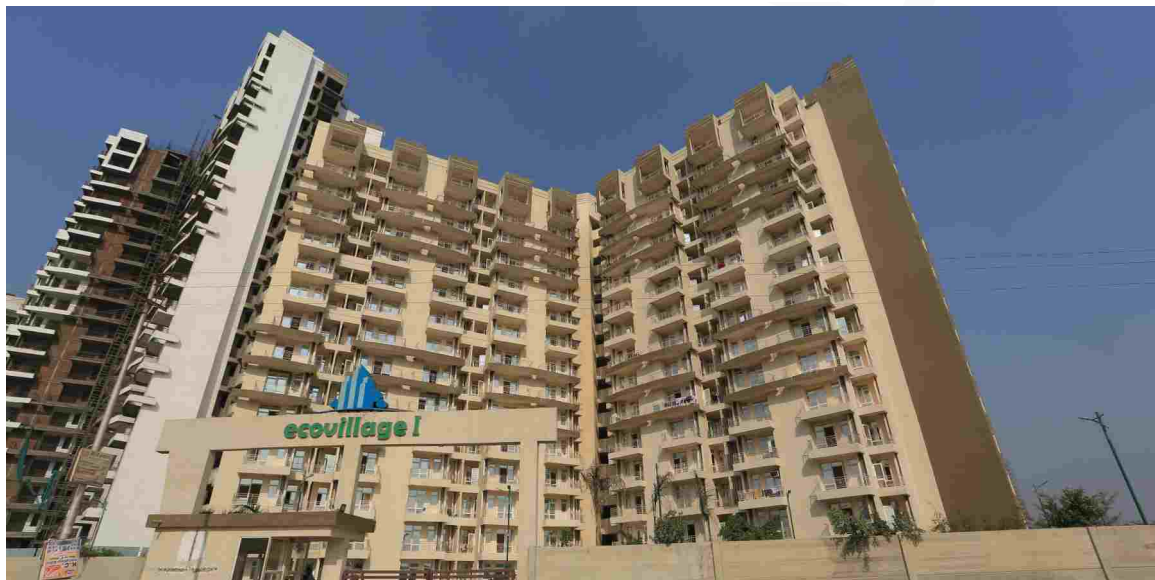


# PROJECT OVERVIEW



First project of Greater Noida (W). First in construction progress. First to win the trust of over 12,000 happy families.

## CONSTRUCTION UPDATE





# SITE PLAN



# FLOOR PLAN

2 BHK + 2 TOI = 890 SQ. FT. (82.68 SQ.MT.)



3 BHK + 2 TOI = 1375 SQ. FT. (127.74 SQ.MT.)



3 BHK + 2 TOI = 1545 SQ. FT. (143.5 SQ.MT.)



# FLOOR PLAN

3 BHK + 3 TOI = 1718 SQ. FT. (159.6 SQ.MT.)



3 BHK + 3 TOI + SER. = 1906 SQ. FT. (177 SQ.MT.)



4 BHK + 3 TOI + SER. = 2364 SQ. FT. (219.62 SQ.MT.)



# PRICE LIST OF ECO VILLAGE - I, II, III, IV



For sizes 1500 sqft and above		
	Eco-Village III	Eco-Village I, II, IV
20th Floor	3,199	3,413
19	3,231	3,445
18	3,263	3,477
17	3,295	3,509
16	3,327	3,541
15	3,359	3,573
14	3,391	3,605
13	3,424	3,638
12	3,456	3,670
11	3,488	3,702
10	3,520	3,734
9	3,552	3,766
8	3,584	3,798
7	3,616	3,830
6	3,648	3,862
5	3,680	3,894
4	3,712	3,926
3	3,745	3,959
2	3,777	3,991
1	3,809	4,023
G	3,841	4,055

For sizes less than 1500 sqft		
	Eco-Village III	Eco-Village I, II, IV
20th Floor	3,549	3,763
19	3,581	3,795
18	3,613	3,827
17	3,645	3,859
16	3,677	3,891
15	3,709	3,923
14	3,741	3,955
13	3,774	3,988
12	3,806	4,020
11	3,838	4,052
10	3,870	4,084
9	3,902	4,116
8	3,934	4,148
7	3,966	4,180
6	3,998	4,212
5	4,030	4,244
4	4,062	4,276
3	4,095	4,309
2	4,127	4,341
1	4,159	4,373
G	4,191	4,405

## Price Includes :

- Covered Car parking
- Club Membership
- Lease rent

Charges Payable at the time of offer of possession	
IFMS	Rs. 25 per sq.ft.
Electricity installation charge ( 2 KVA Mandatory )	Rs. 20000 per KVA
Power back-up charge ( 1 KVA Mandatory )	Rs. 20000 per KVA

\*1 sq. mtr. = 10.764 sq. ft. & 1 sq. mtr. = 1.196 sq. yd.

Payment Plan	
At the time of booking	10% of Total Cost
Within 30 days of booking (by financial institutions)	80% of Total Cost
On offer of possession of your flat	10% of Total Cost

View & Corner PLC	
Corner PLC	Rs 50 per Sq.Ft.
Park Facing	Rs 50 per Sq.Ft.
Road Facing	Rs 50 per Sq.Ft.

## Terms and conditions:

- Price list as on date of booking shall be applicable.
- PLCs if any shall be charged alongwith installments towards basic cost.
- Cheques/Bank Drafts to be issued in favour of 'SUPERTECH LIMITED' payable at New Delhi/Noida. Out station cheques shall not be accepted.
- Electricity Installation Charges, Maintenance Charges, Meter Connection Charges and other charges are extra.
- Service tax, VAT & other government levies are extra, as applicable.
- Registration, Stamp Duty and misc. charges shall be payable at the time of Offer of Possession.
- Super Area includes the covered area plus the proportionate area under Common Corridor, Passages, Staircases, Mumties, Projections, Water Tanks, Lift Wells, etc.
- The terms and condition of sale stated herein are indicative and are subject to detailed terms & conditions in the 'Agreement to Sell' / 'Flat Buyer's Agreement' and are subject to change at sole discretion of the company.
- All building plans, layouts, specifications are subject to changes and modifications as decided by the company, architect or any other competent authority.
- Timely payments of the installments is the essence of the Booking.
- This Price List supercedes all previous price lists
- Bank funding will be 75% in case the loan amount exceeds Rs 75 Lacs. In this case self funding will increase by 5%.
- Service charges of Rs 12,595 ( Rs 11,000 plus applicable service tax @14.5% ) to be paid to Investors Clinic by DD or cheque in the name of "Investors Clinic Infratech Private Limited"

# SPECIFICATIONS



LOCATION	FLOOR	EXTERNAL DOOR AND WINDOW	ELECTRICAL FITTINGS	WALLS	FITTINGS	INTERNAL DOOR	HARDWARE	ELECTRICAL	WATER SUPPLY	CEILINGS
LIVING ROOM	Vitrified Tiles	Powder Coated Aluminium with Double Rebate	Sheet and Switches	Oil Bound Distemper	-	Flush Shutter with Wooden Frame	All doors and windows with metal fittings along with mortice lock on the main door	Copper wiring and PVC concealed conduit. Provision for adequate light and power points as well as television and T.V. outlets with modular switches and protective M.C.B.'s	Underground and overhead water tanks with pumps and 24 hours water supply. Individual F.O. plant of standard make in each kitchen.	Oil Bound Distemper
DINING	Vitrified Tiles	Powder Coated Aluminium with Double Rebate	Sheet and Switches	Oil Bound Distemper	-	Flush Shutter with Wooden Frame				Oil Bound Distemper
BEDROOM	Vitrified Tiles	Powder Coated Aluminium with Double Rebate	Sheet and Switches	Oil Bound Distemper	-	Flush Shutter with Wooden Frame				Oil Bound Distemper
MASTER BEDROOM	Vitrified Tiles	Powder Coated Aluminium with Double Rebate	Sheet and Switches	Oil Bound Distemper	-	Flush Shutter with Wooden Frame				Oil Bound Distemper
DRESSING ROOM	Vitrified Tiles	Powder Coated Aluminium with Double Rebate	Sheet and Switches	Oil Bound Distemper	-	Flush Shutter with Wooden Frame				Oil Bound Distemper
SERVANT ROOM	Ceramic Tiles	Powder Coated Aluminium with Double Rebate	Sheet and Switches	Oil Bound Distemper	-	Flush Shutter with Wooden Frame				Oil Bound Distemper
KITCHEN	Vitrified Tiles	Powder Coated Aluminium with Double Rebate	Sheet and Switches	Ceramic Tiles of 2' height from the platform	Stainless Steel Sink with C.P. Fittings	Open				Oil Bound Distemper
TOILET	Ceramic Tiles	-	Sheet and Switches	Ceramic Tiles of 7' height	Washbasin WC & C.P. Fittings	Flush Shutter				False Ceiling
BALCONIES	Ceramic Tiles	-	Sheet and Switches	Oil Bound Distemper	-	-				Permanent Paint Finish
LIFT	P.V.C. Flooring	-	Sheet and Switches	-	-	-				-
LOBBIES/CORRIDOR	Kota Stone / Vitrified Tiles	-	-	Oil Bound Distemper	-	-				-
EXTERIOR FINISH	-	-	-	Texture Paint	-	Flush Shutter with Wooden Frame				-

# POSSESSION DATE & PENALTY\*



## ECO VILLAGE 1

Tower Name	Possession Date
A-2Z	May-17
A-3M	May-17
A-3N	May-17
B-1	May-17
B-10	May-17
B-12A	May-17
B-14	May-17
B-18	May-17
B-2	May-17
B-9	May-17
C-6	May-17
E-1	May-17
J	May-17
K-1	May-17
K-2	May-17
C-2	May-17
C-3	May-17

## ECO VILLAGE 2

Tower Name	Possession Date
B-11	May-17
B-12	May-17
B-8	May-17
A-2	May-17
B-6	May-17
B-7	May-17
C-8	May-17
C-9	May-17
E-1	May-17
F-3	May-17
G-1	May-17
G-2	May-17
C-7	May-17

## ECO VILLAGE 3

Tower Name	Possession Date
A-5	May-17
A-9	May-17
B-25	May-17
C-1	May-17
D	May-17
D-12A	May-17
D-14	May-17
D-16	May-17
D-4	May-17
D-7	May-17
E-2	May-17
E-3	May-17
O-2	May-17

## ECO VILLAGE 4

Tower Name	Possession Date
D4	Jul-18
D5	Jul-18
D6	Jul-18
D7	Jul-18
I1	Jul-18
I2	Jul-18
J1	Jul-18
J2	Jul-18
H4	Dec-18
K1	Dec-18

\*In case of delay beyond expected date of possession, customer to be given delay penalty @ Rs. 15/sqft per month.

# PERSONAL DETAILS FORM

DATE \_\_\_\_\_

No. \_\_\_\_\_

I/We hereby apply for the provisional booking of a Residential Unit/ Plot/ Commercial space in your project mentioned overleaf.  
I/We also declare that particulars mentioned below by me true and nothing has been concealed.

Sole/First Applicant

Son of/Daughter of/Wife of

Mailing Address

Telephone   Mobile

Email  Date of Birth

Residential Status (Tick one) Resident  Non-Resident  Passport No.

Income Tax Permanent Account No.  Nationality



Signature

Second Applicant (A)

Son of/Daughter of/Wife of

Mailing Address

Telephone   Mobile

Email  Date of Birth

Residential Status (Tick one) Resident  Non-Resident  Passport No.

Income Tax Permanent Account No.  Nationality



Signature

Third Applicant (B)\*

Son of/Daughter of/Wife of

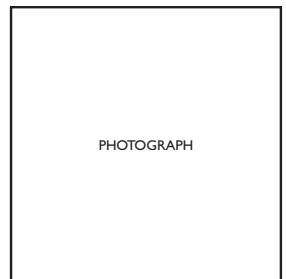
Mailing Address

Telephone   Mobile

Email  Date of Birth

Residential Status (Tick one) Resident  Non-Resident  Passport No.

Income Tax Permanent Account No.  Nationality



Signature

\*Acceptable only in case of self funding.

Registered Office  
1114, Hemkunt Chamber, 89, Nehru Place, New Delhi -110019  
www.supertechlimited.com

No. \_\_\_\_\_

Date of Booking

Name of Project

Tower Name/Block Name

Floor  Residential Unit/ Plot/ Commercial space

Super Area (sq.mtr./sq. ft./sq.yd.)

Basic Sale Rate (BSP)

Index	Rate	Total
Base Price	/sq.mtr./sq. ft./sq.yd	
PLC [Floor / Facing / Other]	/sq.mtr./sq. ft./sq.yd	
One Time Lease Rent	/sq.mtr./sq. ft./sq.yd	
Electricity Installation Charges	KVA@ Rs. /KVA	
Meter Connection Charges		
Water Connection Charges		
Power Backup Charges	KVA@ Rs. /KVA	
IFMS / Sinking Fund	/sq.mtr./sq. ft./sq.yd	
EDC/IDC	/sq.mtr./sq. ft./sq.yd	
Fire Fighting Charges	/sq.mtr./sq. ft./sq.yd	
Covered Parking	Nos. @ each	
Open Parking	Nos. @ each	
Club Membership		
Other Charge/s [if any]		
Total		

Office use only

Approved Yes \_\_\_\_\_ / No \_\_\_\_\_

Recheck

Signature of HoD \_\_\_\_\_

Signature of Director \_\_\_\_\_

Corporate \_\_\_\_\_ / Dealer \_\_\_\_\_

Name \_\_\_\_\_

MOU No. \_\_\_\_\_

Stamp

Dealer's Signature \_\_\_\_\_

Authorised Signatory \_\_\_\_\_

Sales Employee Code \_\_\_\_\_

Verified by account \_\_\_\_\_

CRN

Payment Plan  **Down Payment**  **Time Linked**  **Construction Linked**  **Flexi**  **Other**

No.	Date of Payment	Amount	Stage of Construction (CLP)	Remarks

I/We hereby declare that I/We have gone through and understood the terms and conditions mentioned overleaf and shall abide by the same.

Signature Main Applicant                      Signature Co - Applicant (A)                      Signature Co - Applicant (B)                      Signature Authorised Signatory (Sales Head)

\*1 sq. mtr. is equal to 10.764 sq. ft. & 1 sq. mtr. is equal to 1.196 sq. yd.



## TERMS AND CONDITIONS

### 1. NATURE OF BOOKING.

- 1.1 This is an application for provisional booking for a Residential Unit /Plot/Commercial Space mentioned overleaf in the project being developed by Supertech Limited or its Special Purpose Company or its subsidiary.
- 1.2 This provisional booking does not convey in favour of Applicant(s) any right, title or interest of whatsoever nature unless and until required documents such as Sale Deed / Sub Lease Deed are executed.
- 1.3 This provisional booking shall be confirmed only when the Applicant(s) shall pay 10% of the Total Cost of the Residential Unit/Plot/Commercial Space along with applicable service tax. If the Applicant(s) fails to pay this stipulated amount within time, the application for provisional booking shall be rejected by the Company. The rejection of application form shall attract cancellation charges as per Clause 7 herein below.

### 2. REGISTRATION & OTHER CHARGES.

- 2.1 Registration charges, stamp Duty and other incidental expenses there to, as applicable at the time of registration, shall be extra and is to be borne by the Applicant(s).
- 2.2 Other Statutory taxes/charges as applicable from time to time shall be extra and shall be paid by the Applicant(s).

### 3. MODE OF PAYMENTS.

- 3.1 All payments shall be made through DEMAND DRAFTS/CHEQUES/NEFT/RTGS etc. in favour of M/s Supertech Limited or its Special Purpose Company or its subsidiary as the case may be.
- 3.2 All payments should be deposited only at the office of the Company. Company shall not be responsible/accountable for any payment made to agent/ broker/any third person. The Applicant(s) must insist for duly signed receipt from the authorized personnel of the Company.

### 4. EXECUTION OF ALLOTMENT LETTER.

- 4.1. The Allotment Letter/ Builder-Buyer Agreement shall be executed by the Company after realization of 10% of the Total cost of Residential Unit/Plot/Commercial Space or as decided by the Company along with applicable service/other tax(es). However issuance of Allotment Letter shall not confer any claim/right to the Applicant(s) until all the terms and conditions of application form and allotment letter are fulfilled and complied by the Applicant(s).
- 4.2 After payment of the requisite amount as per clause no.4.1, the Applicant(s) shall get its Allotment Letter executed from the Company, failing which this provisional booking shall be cancelled and Clause 7 shall become applicable.

### 5. DELAYED PAYMENTS.

- 5.1 In case of delayed payment of installments/ any other dues by the Applicant(s), the Company may condone the delay on its discretion and in that case the interest at rate of 2% per month or for any part of a month shall be charged on such amount for the entire period of delay.
- 5.2 The delay condonation period shall be maximum for a period of 2 months. If the Applicant(s) does not clear its due payment along with delay interest for a maximum period of 2 (Two) months then the Company shall be fully entitled to cancel the Booking/Allotment and deduct the cancellation charges as per clause no. 7.

### 6. HOUSING LOANS.

- 6.1 The Applicant(s) at his /her discretion and cost may avail housing loan from bank / financial institution. The Company shall under no circumstances be held responsible for non sanctioning of loan to the Applicant(s) for any reason whatsoever. The payments of installments/ any other dues to Company shall not be linked to the loan availed /to be availed by the Applicant(s).

### 7. CANCELLATION CHARGES.

- 7.1 In case of cancellation/rejection either of Provisional Booking or Allotment of the Residential Unit/Plot/Commercial Space because of any reason whatsoever, the cancellation charges amounting to 15% of the total cost of the Residential Unit/Plot/Commercial Space or Rs. 25,000/- whichever is higher shall be deducted from the deposited amount of the Applicant(s).
- 7.2 Refund shall be made to the Applicant(s) within 90 days from the date of completion of all formalities with respect to such cancellation.

### 8. ADDITIONS & ALTERATIONS.

- 8.1 Cost of any additions and alterations in fittings & fixtures made over and above the specifications shown in the brochure at the request of the Applicant(s) shall be charged extra.

### 9. POSSESSION.

- 9.1 The Company shall deliver the possession of the completed Residential Unit/Plot/Commercial Space to the Applicant(s) on payment of all dues to the Company.
- 9.2 In case of delay in possession beyond the agreed date and its grace period, the Company shall pay delay penalty to the Applicant(s) as per the Company policy. The payment of delay penalty shall be subject to timely payment of all installments and other dues by the Applicant(s).

### 10. CHANGES IN THE DRAWINGS /DESIGNS.

- 10.1 The building plan, layout plan, area of unit, unit no. etc are tentative and can be changed.
- 10.2 The Company has every right to change the design ,specification/s of a Residential Unit/Plot/Commercial Space/ Project i.e height, location, area, site plan etc. at its sole discretion due to any requirement of the authority /Company/ Court order.

### 11. OTHER TERMS & CONDITIONS.

- 11.1 Other terms & conditions as mentioned in Allotment Letter shall apply.
- 11.2 In case Residential Unit/Plot/ Commercial Space is completed before the scheduled date of completion the entire balance outstanding as on such date of completion shall become due and payable notwithstanding the installment and due dates mentioned herein.
- 11.3 Timely payment of the installments and other dues is the essence of this provisional booking/allotment. If the Applicant(s) fails to pay due installments and other payments as per the payment schedule, the Company shall reject/cancel the application for provisional booking/allotment of the Residential Unit/ Plot/ Commercial Space. After cancellation, the deposited amount shall be refunded after deducting the cancellation charges as per clause no.7 herein above.
- 11.4 Addition/Deletion/Substitution of the names of Allottee(s) in provisional booking shall be permitted only after prior consent of the Company and payment of administrative charges to the Company.
- 11.5 The prices/cost of Residential Unit /Plot/ Commercial Space may change due to escalation in construction costs.
- 11.6 The Company shall not be responsible for any assurance, promise etc made by any dealer, channel partner, estate agent or any unauthorized person etc on behalf of the Company.
- 11.7 In case of bookings made through dealer, channel partner, estate agent, the Company shall not be liable for any discrepancies/variations with regard to unit number, price, PLC, other charges, specifications etc between the Applicant(s) and the Company. The Applicant(s) is supposed to verify and check the offers/discounts and property details represented by the dealer, channel partner, estate agent, with the Company on his/her own.
- 11.8 In case of cancellation of provisional booking made through any dealer/estate agent, other than our authorized dealer/channel partners, the Applicant(s) shall also be liable to pay dealers' commission, if any, paid to the such dealer/estate agents by the Company at the time of booking of such Residential Unit /Plot/ Commercial Space by the Applicant(s).

I/we hereby declare that I/we have gone through and understood the terms & conditions mentioned herein above and shall abide by the same unconditionally.

## Documents to be submitted along with the application form

### Resident of India

- Copy of PAN card.
- Photographs of all applicants.

### Partnership Firm

- Copy of PAN card of the partnership firm
- Copy of partnership deed.
- In case of one of the partners has signed the documents ,an authority letter from the other partners authorizing the said person to act on behalf of the frm.

### Private Limited & Limited Company

- Copy of PAN card of the company.
- Articles of Association (AOA) & Memorandum of Association (MOA) duly signed by the Company Secretary of the Company
- Board resolution authorizing the signatory of the application form to buy property on behalf of the company.

### Hindu Undivided Family (HUF)

- Copy of PAN card of HUF.
- Authority letter from all co-parcenor's of HUF authorizing the Karta to act on behalf of HUF.

### NRI I Foreign National of Indian Origin

- Copy of the individual's passport.
- In case of demand draft (DD), the conformation from the banker stating that the DD has been prepared from the proceeds of NRE 1 NRO account of the allottee.
- In case of a cheque, all payments should be received from the NRE I NRO I FCNR account of the customer only or foreign exchange remittance from abroad and not from the account of any third party.



# ABOUT INVESTORS CLINIC



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\*1 sq. mtr. is equal to 10.764 sq. ft. & 1 sq. mtr. is equal to 1.196 sq. yd.