

DETAILS OF VARIOUS SALES SCHEMES

- ❖ A customer can choose only one plan
- ❖ Example is based on Flat cost Rs 20 lakhs

1. **Self plan**

On booking	= 10%
On agreement	= 15% (Within 30 days from date of Booking)
On plinth	= 15%
On each slab(7X 5%)	= 35%
Brick work	= 10%
Finishing	= 10%
On possession	= 05%

2. **normal plan :**

On booking	= 10%
On agreement	= 10% (Within 30 days from date of Booking)
Bank Finance	= 80 %

3. **REDUCING price per Price SQUARE FEET RATE PLAN:**

Every 5 % hike in DP = 1.5% Discount on Total Price

Where Min DP = 20% (Including 10% as booking amount)

Example: 25% (1.5% discount on Total cost)

30% (3% discount on total cost)

40% (6% discount on total cost)

4. **Pre emi interest plan :**

On booking = 10%

On agreement = 10% (Within 30 days from date of Booking)

+ 10% Refundable Security for Pre EMI Schemes

2 BHK = Rs. 3000 – Rs 3500 Rent (SBA <1000SqFt will get Rs 3000 rent per Month.)

3 BHK = Rs. 5000 Rent Per Month.

Rent will be paid to the customer by the company till possession.

Remaining amount (i.e. 80% of the flat cost) you may go for Bank Finance / Self Finance.

5. **Oppurtunity PLAN :**

On booking = 10%

On agreement = 40% (Within 30 days from date of Booking)

Under this scheme, you can avail the opportunity to buy apartments or duplexes. (Selected Project) by paying 50% of the total cost of the flat and the rest amount being pay through bank housing loan in favour of you for the terms of 10 years and the EMI fixed by the bank will be credited in your account every month by our company for the same tenures period i.e. 10 years.

6. **YEARLY INSTALMENT PLAN:**

On Booking= 10%

Example (Suppose Booking Date 17th Aug ,2012)

On agreement = 20%

(Within 30 days from date of Booking)	17 th August 2012	6,00,000	(30% Of 20 Lakhs)
1 st EYI = 25%	17 th August 2013	5,00,000	(25% of 20 Lakhs)
2 nd EYI = 20%	17 th August 2014	4,00,000	(20% of 20 Lakhs)
3 rd EYI = 20%	17 th August 2015	4,00,000	(20% of 20 Lakhs)

Total = 95 % , customer gets a 5% discount on total cost.

EYI = Easy Yearly Installment.

7. **YEARLY ONE TIME AND EMI PLAN:**

On booking = 10%

On agreement = 15% (Within 30 days from date of Booking)

EXAMPLE

Total DP (BOOKING)=25%	Rs. 5,00,000	(25% of 20 Lakhs)
1 ST YEAR = 12.5%	Rs. 2,50,000	(12.5% of 20 Lakhs)
2 ND YEAR = 11.25%	Rs. 2,25,000	(11..25% of 20 Lakhs)
3 RD YEAR = <u>11.25%</u>	<u>Rs. 2,25,000</u>	(11.25% of 20 Lakhs)
Total = 60 %	Rs. 12,00,000	
Remaining Amount (40%) =	Rs. 8,00,000	(40% of 20 Lakhs)

That Remaining amount should be paid by 48 EMI(Easy Monthly Installment).

Example: Remaining Amount = Rs. 8,00,000 out of Rs 20,00,000.

Monthly Installment = Rs 8,00,000/48Months = Rs 16,667.

8. **Out Right**

On booking = 10%

On agreement = 65% (Within 30 days from date of Booking)

Customer will get Discount = 25%

9. Twice Payment Plan

On booking	=	10%	
On agreement	=	40%	(Within 30 days from date of Booking)
Next Installment	=	30%	after completion of Super structure of taken flat.
Final Installment	=	5%	at the time of possession

(In this scheme customer will get 15% discount on total Flat cost)

10. Thrice Payment Plan

On booking	=	10%	
On agreement	=	30%	(Within 30 days from date of Booking)
Next Installment	=	40%	after completion of Super structure of taken flat.
Final Installment	=	10%	at the time of Possession

(In this scheme customer will get 10% discount on total Flat cost)

11. 7 year plan (EMI Plan)

On booking	=	10%
On agreement	=	15% (Within 30 days from date of Booking)
Rest 75% should be paid by 84 installment		

- Where sales Price = Basic price + 15% of Basic Price.
- The installment will start from 5th of next month from the date of booking.

- This schemes save Min- Rs 3,50,000 in compare to bank loan where interest is 10.75%/annum.

(Refer the EMI table given Below to calculate emi for bank loan.)

12 7 year plan (YEARLY ONE TIME AND EMI PLAN)

On booking = 10%

On agreement = 15% (Within 30 days from date of Booking)

8 Equal Installment on every 6 months interval = SBA * 60 each

And Rest amount have to pay by equal 84 EMI which starts from 5th of next month from the date of booking.

- Where sales Price = Basic price + 15% of Basic Price.
- The installment will start from 5th of next month from the date of booking.
- This schemes save Min- Rs 3,50,000 in compare to bank loan where interest is 10.75%/annum.

(Refer the EMI table given Below to calculate emi for bank loan.)

13 9Year Plan

On booking = 10%

On agreement = 15% (Within 30 days from date of Booking)

8 Equal Installment on every 6 months interval = SBA * 60

Rest amount have to pay by 108 EMI which start from 5th of next month from the date of booking.

- Where sales Price = Basic price + 25% of Basic Price.

- The installment will start from 5th of next month from the date of booking.
- This schemes save Min- Rs 3,80,000 in compare to bank loan where interest is 10.75%/annum.

(Refer the EMI table given Below to calculate emi for bank loan.)

EMI Table Plan for 1 lakh According to Bank

Loan Term in Years	10.75% interest per Annum	11.00% interest per Annum	11.25% interest per Annum	11.5% interest per Annum
7	1699	1712	1725	1739
8	1557	1571	1584	1598
9	1449	1463	1476	1490
15	1121	1137	1152	1168
20	1015	1032	1049	1066