

Autonomous CRM Objectives

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1. Autonomous Customer Documentation

Objective:

To streamline the process of obtaining customer documentation and getting loan sanction approvals through automation. The goal is to ensure that customers can provide all required documents in one go and receive the **In-principal Sanction** within **3 working days**.

Requirements for Execution:

A. In-principal Sanction Process:

- **Customer Portal Access:** Customers need to be able to access a secure portal after blocking the flat, where they can submit necessary documents.
- **Documents to Upload:**
 - **Latest Payslip:** Customers should upload the most recent payslip.
 - **Soft CIBIL Report:** This will need to be fetched with the customer's consent.
- **Integration:**
 - Integrate with **CIBIL** to automatically retrieve CIBIL scores.
 - Integrate with **Salary Slip** and **FOIR** (Fixed Obligation to Income Ratio) calculation systems to automatically verify loan eligibility.
- **Eligibility Check:** A detailed eligibility report should be generated for each customer based on the provided data.
- **Banker Integration:** Integrate with the bank's system to validate loan eligibility based on the **ASBL standard loan documents**.
- **BHFL Integration:** Integrate **BHFL** (Bajaj Housing Finance Limited) to access the customer's data for loan approval processing.
- **Outcome:** The customer should receive an **In-principal Sanction** within 3 working days after submitting all documents.

B. Bank Sanction Process:

- **Eligibility Check:** Identify eligible applicants from the submitted documents and integration data.
- **KYC Collection:** After identifying eligible applicants, collect KYC details and documents (proof of identity, address, etc.).
- **Loan Document Upload:** Customers must upload additional loan documents required for final processing.
- **Pending Follow-Up:** Any missing documents or incomplete applications should be flagged for follow-up to ensure all necessary steps are completed.
- **Sanction & Sanction Conditions:** Once all documents are collected and verified, generate a **Sanction Letter** outlining the terms and conditions of the loan.

Data Inputs You Need to Provide:

- **Customer Interaction Data:** Understanding how customers will upload and interact with the portal.
- **Integration Data:** Share the technical requirements for integrating CIBIL, salary slips, FOIR, and BHFL data into the system.
- **Loan Eligibility Criteria:** Provide the rules or algorithms used by banks to determine eligibility based on the ASBL standard.

2. Instantaneous Query Resolution

Objective:

To ensure customers have access to **self-service FAQs** to quickly find answers regarding the project related, legal and documentation, reducing the need to contact support.

Key Areas for FAQ Implementation:

A. General Product Information:

- Provide answers to common questions about the product or service, including:
 - **Legal Documents** required for loan processing.
 - **Brochures & Plans** available for the customers.
 - **Technical Specifications** of the unit project.
 - **Banking Options** available for loans.

B. Loan-Related FAQs:

- Include details on how to apply for a loan, eligibility criteria, and the application process.
- FAQs around **Pre-EMI**, **Referral**, and **Cancellation** policies.

C. Payment-Related Information:

- Include clear and easy-to-understand information about **payment plans**, how to make payments, and when payments are due.

D. Milestone & Delivery FAQs:

- Information on project milestones, expected delivery timelines, and how customers can track these.

E. Resale & Transfer FAQs:

- Address questions related to the resale process and related conditions.
- Provide **AOS (Agreement of Sale)** and **TPT (Tripartite)** related details.

Data Inputs You Need to Provide:

- **Common Customer Queries:** Based on your experience and customer feedback, identify the most common questions or issues faced by the customers.
- **Product/Service Documentation:** Provide brochures, technical specifications, legal documents, and other informational resources that can be included in the FAQs.

- **Banking/Loan Information:** Share detailed loan-related policies, including payment plans, pre-EMI, referral processes, and cancellations.

Handover

A. Early Engagement:

- **Regular Updates:** Keep the customer informed throughout the project to avoid surprises during handover.
- **Share Docs Early:** Provide key documents like manuals early so the customer can review them before the handover.

B. Handover Checklist:

- **For the Customer:** Give the customer a simple checklist of things to know about the handover.
- **For Your Team:** Create an internal checklist to ensure all handover steps are completed.

C. Knowledge Base:

- **Self-Help Resources:** Provide a knowledge base or support portal with guides, FAQs, and tutorials for easy access.
- **Support Access:** Ensure customers know how to quickly get support if needed.

D. Post-Handover Check-In:

- **Follow-Ups:** Schedule check-ins at 30, 60, and 90 days to see how things are going and resolve any issues.
- **Feedback:** Ask for customer feedback on the handover process to improve next time.

E. Issue Resolution:

- **Quick Fixes:** Have a plan in place to fix any issues quickly after the handover.
- **Escalation Process:** Define a process to handle urgent issues right away.

F. Acceptance Confirmation:

- **Sign-Off:** Have the customer sign a simple document confirming they are satisfied with the handover.

3. Intelligent Collections

Objective:

To automate and streamline the collection processes, reducing overdue payments, improving reconciliation efficiency, and integrating payments seamlessly into the system.

1% TDS

Procedure and steps involved in 1% TDS against property filing

Collecting challans through customer upload

Auto adjustment to the next milestone payments.

TDS on Bank Disbursements – Excluding GST

1. What is TDS and how is it Calculated?

- **TDS (Tax Deducted at Source)** is **1%** of the total sale consideration (property value), but **excluding the 5% GST** that is part of the sale price.

Milestone Payment Adjustments:

- **Multiple Payments at Once:**
Some customers may make **payments for multiple milestones at once**. In such cases, TDS will be calculated on the total amount (after excluding GST) and then adjusted for each milestone payment accordingly. The customer needs to clearly track which TDS payment corresponds to which milestone.
- **Auto Adjustment:**
The system will automatically adjust TDS deductions for future milestone payments based on the payments made in earlier milestones.

5. Handling TDS Data and Filing Process:

- **Collecting Challans via Customer Upload:**
The customer will need to upload **TDS challans** after each milestone payment to maintain a record of the tax paid.
- **Auto Adjustment to Next Milestone Payments:**
For customers paying multiple milestones at once, the system will **automatically adjust** the TDS to subsequent milestone payments. This ensures that all necessary TDS payments are recorded properly.

Customer Support:

- **TDS Support Access:**
Provide clear instructions and support to customers on how to calculate TDS and make payments, ensuring they understand the process fully.
- **Filing Assistance:**
Offer guidance on how to upload **TDS challans** and complete **Form 26QB** accurately.

Data Inputs You Need to Provide:

- **Disbursement Information:** Provide clear details of the total amount disbursed, the date of disbursement, and the GST portion for each milestone.
- **TDS Challans:** Collect the proof of TDS payment (challan and Form 26QB) from the customer for each milestone.
- **Payment History:** Share a history of milestone payments and TDS payments for reconciliation.

Outcome:

By following the TDS procedure, customers can ensure they meet their tax obligations efficiently and avoid penalties. The process will be streamlined, with automatic adjustments for milestone payments and clear guidance on how to file and pay TDS within the required time frame.

3. Intelligent Collections: Auto Reconciliation and Autonomous Payment Integration

b. Auto Reconciliation

Objective:

To automate the process of reconciling payments against customer accounts, ensuring that all transactions are accurately tracked and discrepancies are resolved quickly.

Procedure and Steps Involved in Auto Reconciliation:

A. Payment Data Collection:

- Automatically collect payment data from different sources such as bank statements, payment gateways, or direct customer payments.

B. Transaction Matching:

- The system will automatically match payments with the corresponding customer accounts and invoices using transaction IDs, amounts, and payment dates.

C. Discrepancy Identification:

- If a payment doesn't match an invoice, the system flags the discrepancy and notifies the relevant team or customer for follow-up.
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D. Resolution of Discrepancies:

- Once discrepancies are identified, the system will provide options to manually adjust or automate corrections based on predefined rules (e.g., applying payments to the correct milestones).

E. Reconciliation Report:

- Generate regular reconciliation reports to provide a clear overview of outstanding payments, discrepancies, and successful reconciliations.

Data Inputs You Need to Provide:

- **Payment Data:** Information from all payment sources (bank transfers, online gateways, etc.).
- **Customer Accounts:** Ensure that customer account information is accurate and updated.
- **Invoices:** Provide detailed records of all payments and payment acknowledgement to ensure accurate matching.

Outcome:

This automated reconciliation process ensures that payments are tracked efficiently, errors are minimized, and customer accounts remain up to date without manual intervention.

4. Autonomous Payment Integration

Objective:

To seamlessly integrate various payment methods (bank transfers, online payments, etc.) into the system, ensuring that payments are automatically processed, updated, and linked to the correct customer accounts and milestones.

Procedure and Steps Involved in Autonomous Payment Integration:

A. Payment Gateway Integration:

- Integrate with multiple payment gateways (e.g., bank APIs, online payment systems) to accept payments through various channels.

B. Payment Matching:

- Automatically match incoming payments to the corresponding customer and loan account based on unique identifiers (e.g., customer ID, transaction ID).

C. Milestone Payment Adjustment:

- Automatically allocate payments to the correct milestones and update the customer's outstanding balance based on the payment amount and date.

D. Payment Confirmation & Notifications:

- Upon successful payment, send automated notifications to customers confirming the payment and providing an updated account status (e.g., "Your payment for Milestone 1 has been successfully processed").

E. Reporting:

- Generate real-time payment reports, giving both the company and the customer visibility into the payment status, including pending, completed, and overdue payments.

Data Inputs You Need to Provide:

- **Payment Gateway Details:** Ensure integration with relevant payment gateways to facilitate automated payments.
- **Customer Account Information:** Provide the required customer identifiers and account details to accurately process payments.
- **Milestone Payment Plan:** Include the payment schedule and milestones for each customer, ensuring the system can allocate payments correctly.

Outcome: Autonomous payment integration reduces manual effort, ensures accurate allocation of payments, and provides real-time payment updates to both customers and internal teams, improving overall efficiency.

5. Autonomous Reimbursements

Objective:

To automate and streamline the reimbursement processes for **Pre-EMI**, **Referral**, and **Cancellation** requests, ensuring quick and efficient handling of customer reimbursements without manual intervention.

How to Achieve Automated Reimbursements

(Applies to: **Pre-EMI Reimbursements**, **Flat Cancellations**, and **Referral Amounts**)

Objective:

To automate the process of reimbursing Pre-EMI (Equated Monthly Instalments) payments made by the customer during the construction phase.

Current Procedure and Steps Involved in Pre-EMI Reimbursement:

1. Customer Pre-EMI Payment Tracking:

- The customer makes Pre-EMI payments to the bank based on construction milestones, paying only the interest portion on the disbursed amount as per the bank's lending rate. Currently, this process is manually tracked: customers send their debit statements on a monthly basis, and all Pre-EMI debited amounts are recorded in an Excel sheet after deducting 10% TDS. This data is then submitted to the Accounts team, and the reimbursed amount is credited to the customer's beneficiary account on the 29th of every month.

Digital Execution

1. Centralize All Requests in a Digital Portal

- Build a **common portal or module** where customers (or internal teams) can:
 - Upload documents (like Pre-EMI statements or referral proofs)
 - Submit cancellation or referral requests
 - View status of reimbursements in real time
- Integrate this portal with **customer CRM**, **project database**, and **finance system**.

2. Automate Data Collection & Validation

a. Pre-EMI Reimbursements

- Use **OCR tools** to extract payment data from uploaded bank statements.
- Match payment details to:
 - Customer ID & Loan Account
 - Milestone & Demand Letter Date
- Auto-check if payment/disbursement was done **within 10 days** of the demand.

- Auto-calculate **TDS (10%)** and net eligible amount.

b. Flat Cancellations

- The customer submits a cancellation request through the customer portal or other channels.
- The system verifies whether the customer is eligible for cancellation reimbursement based on the terms and conditions of the agreement.
- The system calculates the refundable amount based on the company's cancellation policy (e.g., deducting a processing fee, refunding the deposit, etc.).
- Once the cancellation is approved, the system processes the refund to the customer's registered payment method.
- Notify the customer of the cancellation status, refund amount, and processing time.

c. Referral Amounts

- Sales or CRM team enters referral details.
- System checks:
 - If referred customer has completed his first disbursement process.
 - Referral is valid (according to referral policy).
- Auto-calculate reward amount.
- Set it for disbursement in next payment cycle.

d. Approval Workflow & Status Tracking

- Route all validated entries into a **dashboard for Finance team** with:
 - Customer & transaction details
 - Status (Pending, On Hold, Approved)
 - Comments if any issue or mismatch
- Finance team can approve/reject digitally.

e. Integrate with ERP / Payment System

- After approvals, the system:
 - Groups all eligible records into a **monthly batch**
 - Generates a **payment instruction file**
 - Schedules disbursement (e.g., on the 29th of each month)

f. Notify Customers Automatically

- Send email/SMS notifications for:
 - Upload confirmation
 - Eligibility approved/declined (PRE-EMI)
 - Reimbursement credited

g. Maintain Audit Trail & Reports

- Every request should be time-stamped and stored for future reference.
- Enable exportable reports for:
 - Month-wise disbursements
 - Outstanding approvals
 - TDS deductions
 - Referral performance

FAQ

General Project Information

1. What is the ASBL Landmark project?
2. Who is the developer/promoter of the project?
3. Where is the ASBL Landmark project located?
4. What is the extent and layout of the project land?
5. What are the approvals obtained for this project?
6. Has the project been registered under RERA? What is the registration number?

Apartment Specifics

7. What are the different towers and their configurations?
8. What is included in the Saleable Area?
9. What is the carpet area of my apartment?
10. What is the undivided share of land (UDS) I get?
11. How many car parking slots do I get?
12. What are the specifications and amenities included in my unit?

Pricing & Payment

13. What is the total price of the apartment?
14. What are the other charges apart from the basic cost?
15. What does the total cost include?
16. Is GST included in the price?
17. What are the payment milestones?
18. What are the penalties for delayed payment?
19. Can I get a payment schedule or installment plan?
20. What are the move-in charges?

Legal & Documentation

21. What documents do I get after full payment?
22. What is the procedure for registration and stamp duty?
23. Who handles the registration process?
24. What happens if there's a delay in registration by the buyer?
25. Are there any encumbrances or litigations on the property?

Construction & Possession

26. What is the expected date of possession?
27. Is there a grace period or delay clause?
28. What happens in case of Force Majeure events?
29. Will I be compensated if the developer delays possession?
30. What is the procedure to take possession?
31. What if I don't take possession after being notified?

Maintenance & Association

32. Who maintains the project after handover?
33. What are the maintenance charges and duration?
34. When will the Association of Allottees be formed?
35. Who manages the club house and common facilities?
36. What does the corpus fund cover?

Modifications, Resale & Cancellation

- 37. Can I modify or customize my apartment?
- 38. Can I sell or transfer my unit before registration?
- 39. What is the cancellation process and refund policy?
- 40. Will the booking amount be refunded if I cancel?
- 41. What if I want to exit the project midway?

Compliance & Responsibilities

- 42. What are my responsibilities after taking possession?
- 43. Can I change the external look or colour of my apartment?
- 44. Am I allowed to rent the unit?
- 45. What are the restrictions on usage of basements and service areas?

NRI/Foreign Buyer Queries

- 46. Can NRIs purchase units in ASBL Landmark?
- 47. What are the compliance requirements for NRIs?
- 48. How do NRIs make payments from abroad?
- 49. Will the developer help with remittance formalities?

Defect Liability & Warranties

- 50. What is the defect liability period?
- 51. What types of defects are covered?
- 52. Are fixtures and fittings under warranty?

Communication & Support

- 53. Whom do I contact for construction updates?
- 54. How will I receive payment reminders or notices?
- 55. How often will I be updated about the project status?
- 56. Can I visit the site to check progress?
- 57. Is there a customer support team?

SECTION 1: PROJECT OVERVIEW & PROMOTER INFO

1. What is the name and scope of the project?
2. Who is the promoter/developer of the ASBL Landmark project?
3. Is Kleitos Ventures a subsidiary of Ashoka Builders?
4. What is the RERA registration number and date?
5. Where is the ASBL Landmark project located?
6. What are the Survey Numbers and total area of land involved?
7. Is the project being developed in phases?
8. What is the zoning of the land (residential/commercial)?
9. What is the GHMC building permit number?
10. How many towers are being developed? What are their floor configurations?
11. What is the total number of apartments being built?

SECTION 2: TITLE, APPROVALS & LEGAL STATUS

12. Who was the original owner of the project land?
13. Are there any legal disputes or encumbrances on the property?
14. Has the title of the land been duly verified?
15. Has a title report been shared with purchasers?
16. Are all necessary approvals and sanctions in place?
17. Will the developer share sanctioned plans and permits?
18. Has the developer obtained an occupancy/completion certificate?

SECTION 3: APARTMENT & PROPERTY DETAILS

19. What does "Schedule A Apartment" refer to?
20. What is included in the "saleable area"?
21. What is the difference between carpet area, balcony area, wall area, and common area?
22. Will I get a copy of the floor plan?
23. Is car parking included? What type of parking is allotted?
24. Is the car parking designated or on a first-come basis?
25. What are the dimensions of the parking area?
26. Is there an option to purchase additional car parking?
27. What is the exact location of my flat (Tower, Floor, and Facing)?
28. Is this apartment Vaastu compliant?

SECTION 4: PRICING, TAXES & PAYMENT STRUCTURE

29. What is the total price payable by the buyer?
30. What components make up the total cost (basic + other charges)?
31. What are the charges for infrastructure, amenities, parking, etc.?
32. What is the applicable GST rate on various charges?
33. What are the corpus fund and facility maintenance charges?

- 34. What are the move-in charges?
- 35. What is the rate per sq. ft. of the apartment?
- 36. Are floor rise charges applicable?
- 37. Are corner flat premiums applicable?
- 38. Are there any discounts offered?
- 39. What is the payment schedule/milestone-wise plan?
- 40. Can I make payments online?
- 41. Can I pay via cheque or bank transfer?
- 42. Will I get a virtual account to make payments?
- 43. Is there any hidden cost not mentioned in the Agreement?
- 44. What are the consequences of delayed payments?
- 45. How is interest calculated on delayed payments?

SECTION 5: NRI-SPECIFIC QUERIES

- 46. Can an NRI purchase a flat in ASBL Landmark?
- 47. What documents are required from NRIs?
- 48. Are there any remittance or FEMA compliance requirements?
- 49. Can payments be made from an NRE/NRO account?
- 50. Who will help with documentation and compliance for NRIs?
- 51. What if RBI or any authority raises questions regarding remittance?
- 52. Can I register the flat in my absence through POA?

SECTION 6: POSSESSION, HANDOVER & OCCUPANCY

- 53. What is the expected date of possession?
- 54. Is there a grace period for handover?
- 55. What is the latest permissible date for possession as per RERA?
- 56. What if there's a Force Majeure event delaying possession?
- 57. How will I be informed when my flat is ready?
- 58. What is the process of taking possession?
- 59. What documents need to be signed at handover?
- 60. What if I don't take possession on the given date?
- 61. Will I be charged for maintenance from the possession date or occupancy certificate date?

SECTION 7: POST-POSSESSION & ASSOCIATION MATTERS

- 62. Who handles maintenance after handover?
- 63. When will the Owner's Association be formed?
- 64. Will the builder form the association or should owners do it?
- 65. Can I be part of the association before taking possession?
- 66. What is the builder's responsibility until association is formed?
- 67. What happens to unsold flats after association formation?

- 68. Who handles maintenance and facility charges initially?
- 69. Is the corpus fund refundable or transferable?

SECTION 8: CANCELLATION, TRANSFER & DEFAULTS

- 70. Can I cancel my apartment booking? What is the process?
- 71. Will my booking amount be refunded?
- 72. Is there a penalty for cancelling after signing the agreement?
- 73. Can I sell or transfer the apartment before possession?
- 74. What if the builder delays beyond the promised date?
- 75. What are my rights if the builder defaults?
- 76. What happens if I default on payments?
- 77. How many payment reminders will I get before cancellation?
- 78. How long will the builder take to refund if I cancel?
- 79. Can the builder cancel my booking?

SECTION 9: DEFECT LIABILITY & QUALITY ISSUES

- 80. What is the defect liability period?
- 81. What defects are covered under this clause?
- 82. What if I find plumbing or electrical defects?
- 83. Who do I contact for repairs during the warranty period?
- 84. What items are excluded from the warranty?
- 85. Is paint work or tiling covered under defect liability?
- 86. Are lift and STP systems under warranty?

SECTION 10: ALTERATIONS, CUSTOMIZATION & USAGE

- 87. Can I make internal modifications to my flat?
- 88. Can I change the layout or demolish walls?
- 89. Can I combine two adjacent flats?
- 90. Can I change the color of my exterior balcony grill?
- 91. Can I install personal nameplates or sign boards?
- 92. What are the restrictions on commercial use?
- 93. Can I sublet or rent my flat?
- 94. Can I use the basement for storage?

SECTION 11: AMENITIES & COMMON FACILITIES

- 95. What common amenities are available in the project?
- 96. Are club house charges included?
- 97. Who can access the club house?

- 98. Will the gym and pool be free to use?
- 99. Are there any additional membership fees for amenities?
- 100. Who maintains the lifts, STP, DG sets, etc.?
- 101. How is facility maintenance handled after handover?
- 102. Will there be CCTV or security systems?
- 103. What power backup is provided?

SECTION 12: REGISTRATION & DOCUMENTATION

- 104. Who handles the sale deed registration?
- 105. When will registration be done?
- 106. Can I register the apartment in joint names?
- 107. What documents do I need for registration?
- 108. What if I miss the registration appointment?
- 109. Can I choose the date of registration?
- 110. Will the registration happen at my preferred SRO?

SECTION 13: SITE VISITS & UPDATES

- 111. Can I visit the project site to check construction progress?
- 112. What are the visiting hours?
- 113. Will I get regular construction updates?
- 114. Can I get pictures or videos of my flat?

SECTION 14: MISCELLANEOUS

- 115. Can I request a copy of my signed agreement?
- 116. Will the developer assist with home loan processing?
- 117. Is there any restriction on resale before possession?
- 118. What if I lose my agreement copy?
- 119. Can I raise complaints online or via phone?
- 120. How long is the agreement valid if registration is pending?

FAQ

(Q1) What is the name and scope of the project?

(A1) The project is called "ASBL Landmark". It comprises four residential towers and a clubhouse on 6.634 acres of land.

(Q2) Who is the promoter/developer of the ASBL Landmark project?

(A2) The project is developed by Kleitos Ventures Private Limited, a wholly-owned subsidiary of Ashoka Builders India Pvt Ltd.

(Q3) Is Kleitos Ventures a subsidiary of Ashoka Builders?

(A3) Yes, Kleitos Ventures Private Limited is a wholly-owned subsidiary of Ashoka Builders India Private Limited.

(Q4) What is the RERA registration number and date?

(A4) The project is registered under RERA with number P02200008770 on 10th September 2024.

(Q5) Where is the ASBL Landmark project located?

(A5) The project is located at Kukatpally Village, Medchal-Malkajgiri District, and Telangana.

(Q6) What are the Survey Numbers and total area of land involved?

(A6) The project is spread over Survey Nos. 405 to 413, covering 32,109.355 sq. yds. (Approximately 6.634 acres).

(Q7) Is the project being developed in phases?

(A7) No, at ASBL, we follow a unique approach where the entire project is developed and executed **in a single phase**. This means all towers, amenities, and infrastructure are constructed **simultaneously**, ensuring timely delivery and a fully functional community from day one.

(Q8) What is the zoning of the land (residential/commercial)?

(A8) The land is zoned for residential development as per GHMC approvals.

(Q9) What is the GHMC building permit number?

(A9) The building permit was issued under File No. 004586/GHMC/2231/KPL1/2024-BP and Order No. 2527/GHMC/KPL/2024-BP dated 20th August 2024.

(Q10) How many towers are being developed? What are their floor configurations?

(A10) Four towers: Tower A (3 Cellars + G+19), Tower B (3 Cellars + G + 19), Tower C (3 Cellars + G+19), Tower D (3 Cellars + G+20).

(Q11) What is the total number of apartments being built?

(A11) The exact total number of units are 676.

(Q12) Who was the original owner of the project land?

(A12) The land was originally owned by Godrej and Boyce Manufacturing Company Pvt. Ltd., which purchased the land through multiple registered sale deeds in the 1960s.

(Q13) Are there any legal disputes or encumbrances on the property?

(A13) No, there are **no legal disputes or encumbrances** on the property. At ASBL, we ensure complete legal transparency and compliance for all our projects. The land title is **clear and marketable**, with all necessary approvals and documentation in place from relevant authorities.

(Q14) Has the title of the land been duly verified?

(A14) Yes, the title was verified and confirmed through a title report shared with purchasers.

(Q15) Has a title report been shared with purchasers?

(A15) Yes, the title report and sanction documents were shared to enable legal due diligence.

(Q16) Are all necessary approvals and sanctions in place?

(A16) Yes, all necessary approvals from GHMC and authorities have been obtained.

(Q17) Will the developer share sanctioned plans and permits?

(A17) Yes, the sanctioned plans and permits have been provided to buyers during the booking process.

(Q18) Has the developer obtained an occupancy/completion certificate?

(A18) Not yet. The agreement states that the occupancy/completion certificate will be obtained before/after handover.

(Q19) What does "Schedule an Apartment" refer to?

(A19) It refers to the specific apartment allotted to the purchaser, including the unit, car parking, undivided share in the land, and proportionate share in common areas.

(Q20) What is included in the "saleable area"?

(A20) Saleable area includes carpet area, balcony/veranda, external walls & shafts, and a proportionate share of common areas.

(Q21) What is the difference between carpet area, balcony area, wall area, and common area?

(A21) Carpet area is the usable floor area inside the apartment; balcony/veranda is the open space attached; external walls & shafts are structural areas; common areas are shared spaces like lobbies, corridors, and amenities.

(Q22) Will I get a copy of the floor plan?

(A22) Yes, a copy of the floor plan is annexed as Schedule B in the agreement.

(Q23) Is car parking included? What type of parking is allotted?

(A23) Yes, designated car parking is included as mentioned in the agreement. The type may vary (e.g., back-to-back) and is detailed in the allotment.

(Q24) Is the car parking designated or on a first-come basis?

(A24) At ASBL, **car parking is designated** and allotted based on the floor of the apartment. The higher the floor of your apartment, the **higher the level of your parking** within the parking structure. This systematic approach ensures fair and transparent allocation, while also helping manage traffic flow efficiently within the community.

(Q25) What are the dimensions of the parking area?

(A25) Each parking slot measures at least 2.5 meters x 5 meters.

(Q26) Is there an option to purchase additional car parking?(A26) Currently, there is **no option to purchase additional car parking**. Each apartment is allocated a designated parking space based on the floor, and additional spaces are not available for purchase.

This approach ensures that parking is allocated fairly and consistently for all residents

(Q27) What is the exact location of my flat (Tower, Floor, and Facing)?

(A27) The exact location of your flat, including **Tower, Floor, and Facing**, will be provided to you in the **booking form**.

(Q28) Is this apartment Vaastu compliant?

(A28) Yes, at ASBL, we prioritize Vaastu principles across all our residential projects. Our apartments are thoughtfully designed to align with key Vaastu guidelines, ensuring harmony, positive energy flow, and well-being for our residents.

(Q29) What is the total price payable by the buyer?

(A29) The total price includes the cost of the apartment, proportionate share in common areas, infrastructure development charges, car parking, amenities, and applicable taxes as listed in the agreement.

(Q30) What components make up the total cost (basic + other charges)?

(A30) The total cost includes the basic cost, GST, corpus fund, move-in charges, maintenance, and registration charges.

(Q31) What are the charges for infrastructure, amenities, parking, etc.?

(A31) These are itemized in the payment schedule. Infrastructure and amenity charges are fixed and non-refundable.

(Q32) What is the applicable GST rate on various charges?

(A32) GST is charged as per prevailing government rates and is payable on construction-linked milestones.

(Q33) What are the corpus fund and facility maintenance charges?

(A33) The corpus fund is a one-time, non-refundable charge paid to the association for long-term maintenance; facility maintenance is a pre-paid amount for the initial 12 months.

(Q34) What are the move-in charges?

(A34) Move-in charges cover administration, access control, and initial setup for new residents.

(Q35) What is the rate per sq. ft. of the apartment?

(A35) The rate is specified in the agreement based on unit, floor, and view. It varies from buyer to buyer.

(Q36) Are floor rise charges applicable?

(A36) Yes, floor rise charges apply based on the floor level.

(Q37) Are corner flat premiums applicable?

(A37) Yes, premium charges may apply for corner or premium-facing flats.

(Q38) Are there any discounts offered?

(A38) Discounts are offered at the promoter's discretion and may be project phase or offer-period specific.

(Q39) What is the payment schedule/milestone-wise plan?

(A39) It is a construction-linked plan specified in Schedule C.

(Q40) Can I make payments online?

(A40) Yes, payments can be made via online transfer to a virtual account provided.

(Q41) Can I pay via cheque or bank transfer?

(A41) Yes, both methods are accepted as per the payment terms.

(Q42) Will I get a virtual account to make payments?

(A42) Yes, every buyer is given a dedicated virtual account.

(Q43) Is there any hidden cost not mentioned in the Agreement?

(A43) No, all costs are clearly specified in the agreement.

(Q44) What are the consequences of delayed payments?

(A44) Delay in payment attracts penal interest as per the RERA Act.

(Q45) How is interest calculated on delayed payments?

(A45) Interest is calculated as per SBI's highest marginal cost plus 2%.

(Q46) Can an NRI purchase a flat in ASBL Landmark?

(A46) Yes, under FEMA guidelines.

(Q47) What documents are required from NRIs?

(A47) Passport, PAN, overseas address proof, and banking compliance documents.

(Q48) Are there any remittance or FEMA compliance requirements?

(A48) Yes, NRIs must comply with RBI/FEMA norms.

(Q49) Can payments be made from an NRE/NRO account?

(A49) Yes, as per RBI-approved banking channels.

(Q50) Who will help with documentation and compliance for NRIs?

(A50) The buyer is responsible, but the developer may guide with standard templates.

(Q51) What if RBI or any authority raises questions regarding remittance?

(A51) The buyer must provide responses and ensure compliance.

(Q52) Can I register the flat in my absence through POA?

(A52) Yes, using a notarized or consular-attested POA.

(Q53) What is the expected date of possession?

(A53) On or before 31st March 2028, extendable to 30th September 2028.

(Q54) Is there a grace period for handover?

(A54) Yes, six months post original possession date.

(Q55) What is the latest permissible date for possession as per RERA?

(A55) 30th September 2028, considering grace and force majeure.

(Q56) What if there's a Force Majeure event delaying possession?

(A56) Delivery date extends; delay penalty refund is processed if completion is impossible.

(Q57) How will I be informed when my flat is ready?

(A57) At ASBL, we ensure transparent and timely communication throughout the project. Once your flat is ready for possession, you will be **formally notified through an official communication**, which includes:

- **Email and SMS alerts**
- **A written letter of possession intimation**
- **A call from our customer relations team**

(Q58) What is the process of taking possession?

(A58) Once your flat is ready, you'll receive an official possession intimation from ASBL. After clearing any pending dues and completing documentation, you'll be invited for a site inspection. Upon approval, we'll hand over the keys along with the Possession Certificate. Our team will also guide you through the move-in process.

(Q59) What documents need to be signed at handover?

(A59) At the time of handover, you'll be required to sign the following documents:

- **Possession Letter**
- **Handover Checklist** (confirming unit condition and inventory)
- **Maintenance Agreement**
- **No Dues Certificate** (if applicable)

Our team will guide you through the entire process and ensure all formalities are completed smoothly.

(Q60) What if I don't take possession on the given date?

(A60) Deemed possession applies; maintenance charges begin.

(Q61) Will I be charged for maintenance from the possession date or occupancy certificate date?

(A61) Maintenance charges are applicable **from the date of possession**, not from the occupancy certificate (OC) date. This ensures that residents only begin paying maintenance once the unit is handed over and ready for use.

(Q62) Who handles maintenance after handover?

(A62) Initially the developer; later the residents' association.

(Q63) When will the Owner's Association be formed?

(A63) Within 3 months of obtaining an occupancy certificate.

(Q64) Will the builder form the association or should owners do it?

(A64) The builder facilitates initial formation.

(Q65) Can I be part of the association before taking possession?

(A65) Yes, once you are a registered owner.

(Q66) What is the builder's responsibility until an association is formed?

(A66) Builder handles facility management and essential services.

(Q67) What happens to unsold flats after association formation?

(A67) Builder continues to own and is liable for maintenance share.

(Q68) Who handles maintenance and facility charges initially?

(A68) The builder or their appointed agency.

(Q69) Is the corpus fund refundable or transferable?

(A69) It is non-refundable; transferable with the apartment.

(Q70) Can I cancel my apartment booking? What is the process?

(A70) Yes, via written notice and formal cancellation request.

(Q71) Will my booking amount be refunded?

(A71) No, booking amount is forfeited on cancellation.

(Q72) Is there a penalty for cancelling after signing the agreement?

(A72) Yes, forfeiture of booking amount and delay in refund.

(Q73) Can I sell or transfer the apartment before possession?

(A73) Yes, with developer consent and processing charges.

(Q74) What if the builder delays beyond the promised date?

(A74) Buyer is entitled to interest or cancellation and refund.

(Q75) What are my rights if the builder defaults?

(A75) Buyer may withdraw and seek refund with interest.

(Q76) What happens if I default on payments?

(A76) Developer may cancel the allotment after notices.

(Q77) How many payment reminders will I get before cancellation?

(A77) Minimum 3 notices as per agreement.

(Q78) How long will the builder take to refund if I cancel?

(A78) Within 90 days or on resale of unit.

(Q79) Can the builder cancel my booking?

(A79) Yes, in case of payment default.

(Q80) What is the defect liability period?

(A80) 5 years from possession date.

(Q81) What defects are covered under this clause?

(A81) Structural and workmanship issues.

(Q82) What if I find plumbing or electrical defects?

(A82) Covered under defect liability, rectified by developer.

(Q83) Who do I contact for repairs during the warranty period?

(A83) The facility management team.

(Q84) What items are excluded from the warranty?

(A84) Wear and tear items and third-party equipment.

(Q85) Is paint work or tiling covered under defect liability?

(A85) Not unless proven to be faulty workmanship.

(Q86) Are lift and STP systems under warranty?

(A86) Yes, under manufacturer warranty.

(Q87) Can I make internal modifications to my flat?

(A87) Only non-structural changes with prior approval.

(Q88) Can I change the layout or demolish walls?

(A88) No structural changes permitted.

(Q89) Can I combine two adjacent flats?

(A89) Only with approvals and as per sanctioned plans.

(Q90) Can I change the colour of my exterior balcony grill?

(A90) No, external appearance must be uniform.

(Q91) Can I install personal nameplates or sign boards?

(A91) Yes, at designated places only.

(Q92) What are the restrictions on commercial use?

(A92) No commercial use permitted in residential units.

(Q93) Can I sublet or rent my flat?

(A93) Yes, with adherence to society rules.

(Q94) Can I use the basement for storage?

(A94) Only for designated storage or parking.

(Q95) What common amenities are available in the project?

(A95) Clubhouse, swimming pool, gym, gardens, security systems.

(Q96) Are club house charges included?

(A96) Basic access is included; usage charges may apply.

(Q97) Who can access the club house?

(A97) Residents and their guests, as per society rules.

(Q98) Will the gym and pool be free to use?

(A98) May include nominal maintenance or access fees.

(Q99) Are there any additional membership fees for amenities?

(A99) No membership fees, but usage fees may apply.

(Q100) Who maintains the lifts, STP, DG sets, etc.?

(A100) Initially the builder; later through AMC under association.

(Q101) How is facility maintenance handled after handover?

(A101) Via professional agency or society-appointed body.

(Q102) Will there be CCTV or security systems?

(A102) Yes, surveillance and security systems are part of the project.

(Q103) What power backup is provided?

(A103) DG backup for common areas and limited flat usage.

(Q104) Who handles the sale deed registration?

(A104) Builder's legal team coordinates registration.

(Q105) When will registration be done?

(A105) After full payment and before handover.

(Q106) Can I register the apartment in joint names?

(A106) Yes, subject to documentation.

(Q107) What documents do I need for registration?

(A107) PAN, Aadhaar, payment proof, and photographs.

(Q108) What if I miss the registration appointment?

(A108) A new slot must be rescheduled with penalty.

(Q109) Can I choose the date of registration?

(A109) The date is scheduled by the builder's legal team.

(Q110) Will the registration happen at my preferred SRO?

(A110) It will be done at the SRO having jurisdiction.

(Q111) Can I visit the project site to check construction progress?

(A111) Yes, with prior appointment.

(Q112) What are the visiting hours?

(A112) Usually 10 AM to 5 PM, Monday to Saturday.

(Q113) Will I get regular construction updates?

(A113) Yes, via email or project dashboard.

(Q114) Can I get pictures or videos of my flat?

(A114) Yes, on request during progress.

(Q115) Can I request a copy of my signed agreement?

(A115) Yes, both physical and digital copies.

(Q116) Will the developer assist with home loan processing?

(A116) Yes, through approved banks.

(Q117) Is there any restriction on resale before possession?

(A117) Yes, resale is subject to builder's NOC and charges.

(Q118) What if I lose my agreement copy?

(A118) Duplicate copy can be issued with an undertaking.

(Q119) Can I raise complaints online or via phone?

(A119) Yes, through customer care and project portal.

(Q120) How long is the agreement valid if registration is pending?

(A120) Until completion of sale or cancellation as per terms.

(Q121) What is the mode of payment?

(A121) Payments must be made via account payee cheque, demand draft, banker's cheque, or online transfer into a specific virtual account created for the buyer.

(Q122) What happens if I delay a payment?

(A122) Interest will be charged as per RERA guidelines. Repeated defaults beyond 1 month post-notice can result in cancellation.

(Q123) Can I cancel my booking?

(A123) Yes, but if the cancellation is without fault of the promoter, the booking amount is forfeited. Refund of the balance amount will be within 90 days or upon resale.

(Q124) How do I cancel officially?

(A124) A cancellation is only effective upon signing a formal cancellation agreement provided by the developer.

(Q125) What if I fail to take possession after notice?

(A125) You are deemed to have taken possession and become liable for all outgoings and maintenance charges.

(Q126) When will registration be done?

(A126) Within 15 working days of total payment, provided stamp duty and registration charges are paid by the buyer.

(Q127) Can I choose my registration date?

(A127) No. The process is managed entirely by the developer at their convenience.

(Q128) Can I request internal changes or customizations?

(A128) No customization, alteration, or removal requests are allowed. The developer has the right to reject any such proposal.

(Q129) Will the structure be as per approved plans?

(A129) Yes. Any deviation from approved plans is not allowed without proper approval under RERA.

(Q130) Who maintains the project before the association is formed?

(A130) The developer handles it until it's handed over to the association, with charges borne by residents proportionately.

(Q131) Are Clubhouse and other common amenities chargeable?

(A131) Yes, Clubhouse usage may involve additional user charges set by its management.

(Q132) What is the defect liability period?

(A132) 5 years from possession for structural defects and construction quality issues.

(Q133) Are all issues covered under defect liability?

(A133) Only major structural components (e.g., beams, columns, slabs) that affect building stability.

(Q134) Can I assign my apartment to someone else before handover?

(A134) Only with prior written approval from the developer and full payment. A transfer fee of ₹250/sq.ft Applies.

(Q135) What laws govern this agreement?

(A135) The agreement is governed by RERA 2016, Telangana State RERA Rules 2017, and other Indian laws.

(Q136) How are disputes resolved?

(A136) First by mutual discussion, failing which, through the adjudicating officer under RERA.

(Q137) How are official communications made?

(A137) Through registered post or email to the addresses provided in the agreement. Buyers must notify any address change.

PRE-EMI

Pre-EMI Scheme FAQs (Q138–Q167)

(Q138) What is a Pre-EMI scheme?

(A138) A Pre-EMI scheme is a promotional offer where the builder pays the interest on your home loan during the construction phase, until a specified time or possession.

(Q139) What is Pre-EMI in a home loan?

(A139) It's the interest you pay monthly to the bank for the disbursed loan amount before the actual EMI (Principal + Interest) begins.

(Q140) How is Pre-EMI different from regular EMI?

(A140) Pre-EMI = only interest on disbursed amount. Full EMI = principal + interest, begins after full disbursement/possession.

(Q141) Is the Pre-EMI scheme offered for all units?

(A141) No. It applies only to eligible units booked during a promotional offer period.

(Q142) Who is eligible for this scheme?

(A142) Buyers booking during the offer period via partnered banks and disbursing loans promptly.

(Q143) How long is the Pre-EMI offer valid?

(A143) It's valid until possession or for a fixed time (like 12 or 24 months), as specified in the scheme.

(Q144) Is it applicable to resale or ready-to-move flats?

(A144) No. Only under-construction units are eligible.

(Q145) Is the scheme available through all banks?

(A145) Only with partnered banks approved by ASBL (e.g., ICICI, HDFC, Axis, SBI—check with sales).

(Q146) Who pays the interest under this scheme?

(A146) Two formats: 1) Builder pays directly to bank, or 2) Buyer pays and gets reimbursed.

(Q147) What documents are needed for reimbursement?

(A147) Loan interest certificate, loan account statement, and email to CRM/Finance.

(Q148) How often will I be reimbursed?

(A148) Monthly or quarterly, depending on the builder's policy.

(Q149) Will I get a breakup of interest paid on my behalf?

(A149) You can request it from the CRM team for your financial tracking.

(Q150) Who do I contact for this?

(A150) ASBL's CRM or your assigned relationship manager.

(Q151) Is there a formal Pre-EMI agreement?

(A151) Yes, it should be a signed annexure or letter confirming builder's liability and timeframe.

(Q152) Can I opt out after signing?

(A152) Usually no. The offer terms are locked post-signing.

(Q153) What happens if I cancel my unit after receiving Pre-EMI benefits?

(A153) The builder can deduct the total reimbursed interest from your refund.

(Q154) What if the project gets delayed beyond scheme validity?

(A154) You'll bear the interest yourself after the scheme ends—even if the project isn't completed.

(Q155) What if bank delays disbursement?

(A155) Builder reimbursement may not apply unless you've submitted all documents on time.

(Q156) Is the loan in my name even if the builder is paying interest?

(A156) Yes. Your loan begins when disbursed, and your credit score is affected by any delays.

(Q157) Will my CIBIL score be affected?

(A157) Yes. If Pre-EMI isn't paid on time by the builder, you're still liable, and CIBIL will reflect late payments.

(Q158) Can I still choose my bank?

(A158) Only among banks tied up with ASBL for this scheme.

(Q159) Can I claim Pre-EMI under income tax?

(A159) Yes, under Section 24(b), but only after possession. You can claim it in 5 equal installments for 5 years.

(Q160) Can I claim interest that was reimbursed by the builder?

(A160) No. Only interest paid by you (not reimbursed) can be claimed.

(Q161) Is GST applicable on Pre-EMI reimbursements?

(A161) No, since it's a reimbursement and not income.

(Q162) Is TDS applicable?

(A162) No. It's not considered income for tax purposes.

(Q163) Is the Pre-EMI scheme mentioned in the Agreement for Sale?

(A163) No. The standard AOS doesn't include this. If applicable, it's mentioned via a separate scheme document or annexure.

(Q164) Where are payments made?

(A164) To your assigned virtual account under the master project account: "KVPL ASBL Landmark 100 Master Collection Account."

(Q165) Can the builder cancel the Pre-EMI scheme unilaterally?

(A165) Not after formal signing. However, non-compliance or booking cancellation by you can void the benefit.

(Q166) Will I be notified when the scheme ends?

(A166) Yes, ASBL will notify you via email/SMS, especially when it's tied to milestones (like possession or tenure expiry).

(Q167) Is there a delay penalty from the builder after scheme ends?

(A167) Yes. After possession date + grace period, builder owes ₹5/sq.ft/month for 6 months, then ₹10/sq.ft/month as delay penalty.

Technical Specifications from Project Brochure (Q168–Q185)

(Q168) What type of structure is used in ASBL Landmark?

(A168) RCC-framed structure designed for wind and seismic resistance (Zone-2 compliant).

(Q169) What kind of walls are used?

(A169) 8" thick CC blocks for internal and external walls.

(Q170) What kind of paints and finishes are used?

(A170) Internal walls: acrylic putty with emulsion (Asian Paints or equivalent). External: textured finish with exterior emulsion.

(Q171) What materials are used for doors?

(A171) Main: Teak wood frame with veneer flush shutter. Bedroom: hardwood with laminated shutters. Bathrooms: granite frame.

(Q172) What are the window and ventilator specs?

(A172) UPVC windows with toughened glass and mosquito mesh. Bathrooms: UPVC ventilators with frosted glass.

(Q173) What tiles are used in the apartments?

(A173) Living/Dining/Kitchen: 800x1600mm; Bedrooms: 600x1200mm; Bathrooms: 1200x600mm (master), 600x600mm (others).

(Q174) What about balcony and utility tiles?

(A174) Balcony: anti-skid wood finish tiles. Utility: anti-skid 300x600mm tiles.

(Q175) Which CP and sanitary brands are used?

(A175) CP: Grohe/Vitra; Sanitary ware: Duravit; Flush: Sloan or equivalent.

(Q176) Are water inlets provided for appliances?

(A176) Yes—for RO, sink, washing machine, dishwasher, utility tap.

(Q177) What electrical brands are used?

(A177) Legrand or equivalent for switches and DBs.

(Q178) What lifts are provided and how many?

(A178) Tower A: 3+1, B & C: 4+1, D: 6+2 high-speed lifts with ARD and granite floors.

(Q179) Is power backup provided?

(A179) Yes—100% DG backup for common areas and partial flat usage.

(Q180) What fire safety features are included?

(A180) Alarms, sprinklers, hydrants, fire curtains per NBC norms.

(Q181) Is piped gas connection available?

(A181) Yes—centralized LPG supply to all flats.

(Q182) What security systems are included?

(A182) CCTV, panic button in lifts, solar fencing, RFID barriers.

(Q183) What water and waste systems are in place?

(A183) STP, WTP, rainwater harvesting pits, organic waste converter.

(Q184) Are flats ready for smart metering?

(A184) Yes—water, electricity, gas meters are smart-enabled.

(Q185) What amenities are available?

(A185) Clubhouse, gym, pool, hall, gardens, play areas, seating zones.

(Q186) What type of wall cladding is used in bathrooms and utility areas?

(A186) Master Bathroom: 1200x600 mm tiles; Other Bathrooms: 600x600 mm tiles; Utility: 600x600 mm anti-skid tiles.

(Q187) What plumbing inlet points are provided in the kitchen and utility areas?

(A187) Kitchen has inlets for RO purifier and sink. Utility has provisions for washing machine, sink, dishwasher, and tap (for manual use).

(Q188) What mechanical systems are provided in basements?

(A188) Mechanical ventilation systems are provided in basements in compliance with NBC (National Building Code) norms.

(Q189) What kind of garbage disposal system is included?

(A189) Garbage chutes of reputed make are installed on every floor for hygienic waste disposal.

(Q190) Are EV charging points available in the project?

(A190) Yes. Dedicated EV charging stations are available in basement parking zones.

(Q191) How are energy and utility bills managed?

(A191) Prepaid smart meters are installed for water, gas, and electricity with mobile app-based monitoring and billing support.

(Q192) What kind of balcony railings are installed?

(A192) Laminated glass railings with sturdy handrails and aesthetic finish are used in balconies.

(Q193) Are solar power provisions available?

(A193) Yes. Rooftop solar panels are installed to support power supply for common area lighting.

(Q194) Can I request a physical inspection before possession?

(A194) Yes, buyers are allowed to physically inspect the flat before handover on a prior appointment.

(Q195) What documents will I receive at handover?

(A195) You'll receive a possession letter, handover checklist, utility connection details, and a welcome kit (if applicable).

(Q196) Can I use common areas like the rooftop or podium for private events?

(A196) Only if approved by the Residents' Association post-handover and subject to terms and availability.

(Q197) Who do I contact for warranty or defect repairs post-possession?

(A197) ASBL's facility management team until the association takes over; then via the society's helpdesk.

(Q198) Are there provisions for home automation or smart locks?

(A198) While the flats support smart metering, additional smart home features like locks and lighting can be added by the owner post-possession.

(Q199) Will the project be registered with GHMC for municipal water and sewerage?

(A199) Yes. GHMC water and drainage connections are part of the approved plan and will be handed over to the association.

Banking & Home Loan Process FAQs (Q200–Q220)

(Q200) Can I take a home loan from any bank of my choice?

(A200) No. ASBL Landmark operates with on-boarded banking partners only: **BHFL (Bajaj Housing Finance Ltd), Axis Bank, and HDFC Ltd**. All home loans must be processed through these banks for consistency, accountability, and faster milestone disbursements.

(Q201) Why do I need to use only these banks?

(A201) These banks are project-approved and aligned with ASBL's internal systems. This enables seamless coordination between your loan officers, ASBL's CRM team, and ensures timely milestone disbursements and reduced paperwork issues.

(Q202) What is an on-board bank?

(A202) On-board banks are official lending partners chosen for this project. They work closely with ASBL to fast-track approvals, monitor loan disbursements, and ensure customer support via a Single Point of Contact (SPOC).

(Q203) Will I get a dedicated point of contact from the bank?

(A203) Yes. A SPOC from your chosen on-board bank will handle everything from loan eligibility, document collection, sanction, and stage-wise disbursements.

(Q204) How do I initiate the loan application with an on-board bank?

(A204) The ASBL CRM team will introduce you to the SPOC of your preferred bank. They will guide you through the documentation and application process.

(Q205) What documents do I need for a home loan?

(A205) KYC documents, IT returns/Form-16 for 2–3 years, latest salary slips, bank statements (6 months), PAN, Aadhaar, and any existing loan account statements.

(Q206) How long does it take to get my loan sanctioned?

(A206) Once documents are submitted, the bank typically issues a sanction letter in 5–7 working days.

(Q207) What is a sanction letter and why is it important?

(A207) It is a formal document from the bank confirming your approved loan amount, interest rate, and terms. This is mandatory before initiating the first disbursement.

(Q208) What is a disbursement?

(A208) A disbursement is the release of funds by your bank to the builder in stages, based on construction progress. It is typically done on request from the builder and verified by the bank.

(Q209) What are construction-linked disbursements?

(A209) Your home loan is released in parts as the project progresses through key stages like plinth, structure, brickwork, plastering, etc., instead of one lump sum.

(Q210) What if the disbursement is delayed by the bank?

(A210) Delayed disbursements may result in penalties or delayed possession. This is why ASBL mandates dealing with on-board banks and their SPOCs, who are held accountable.

(Q211) Can I prepay or foreclose the loan?

(A211) Yes, all on-board banks allow part or full prepayment. Some may charge nominal fees depending on your loan type (fixed vs floating).

(Q212) When will my EMI start?

(A212) Initially, you pay only Pre-EMI (interest only) on the disbursed amount. Full EMI (principal + interest) begins after final disbursement or possession.

(Q213) What is Pre-EMI?

(A213) It is the interest paid to the bank on the amount disbursed during construction, before the full EMI schedule starts.

(Q214) Is there a Pre-EMI reimbursement offer available?

(A214) Yes. ASBL may offer to pay your Pre-EMI interest during the construction phase as part of a promotional scheme, subject to eligibility and timeline.

(Q215) What if I already have a home loan sanction from another bank?

(A215) You will need to shift your application to one of our on-board banks (BHFL, Axis, or HDFC) for this project. Previous sanctions are not valid for direct disbursement.

(Q216) Can I transfer my loan to another bank after possession?

(A216) Yes. You can do a balance transfer after registration/possession, subject to the closure norms of the on-board bank.

(Q217) How do I track my disbursements and EMI schedule?

(A217) Your bank SPOC will provide access to a loan account dashboard or app where you can monitor disbursement progress and EMI dues.

(Q218) Who will coordinate between the builder and the bank for stage payments?

(A218) Your bank SPOC and ASBL's CRM team jointly manage this. The SPOC ensures that bank disburses funds as per construction milestones.

(Q219) Will my credit score be impacted during Pre-EMI?

(A219) Yes, the loan is in your name. If Pre-EMIs are missed (by you or builder), your CIBIL score can be affected.

(Q220) Is loan insurance mandatory?

(A220) It is optional but strongly recommended. Your SPOC can guide you about home loan protection plans or term insurance to safeguard your family in case of unforeseen events.

Charges, Maintenance & Penalty-Related FAQs (Q221–Q246)

(Q221) What are the charges if I occupy the flat before the maintenance period starts?

(A221) If you take handover before official facility maintenance starts, you must pay Rs. 8,000 per month + GST toward commercial power and manpower charges.

(Q222) What are Fixed Facility Maintenance Charges?

(A222) A one-time charge of Rs. 120 per sq. ft. + GST, payable at registration, covers facility maintenance for 2 years.

(Q223) What are Variable Maintenance Charges?

(A223) These include costs like electricity, plumbing, water tankers, pump repairs, and utility maintenance. Charges are shared by all flat owners and billed periodically.

(Q224) When do variable maintenance charges begin?

(A224) From the date the possession notice is issued, regardless of whether you occupy the flat or not.

(Q225) What is the Corpus Fund and how much is it?

(A225) It's a one-time deposit of Rs. 75 per sq. ft., used for long-term expenses like repainting, major equipment replacement, etc.

(Q226) What are the Move-In Charges?

(A226) You must pay Rs. 25,000 + GST (Rs. 29,500 total) prior to taking possession.

(Q227) Who pays utility bills and property tax after possession?

(A227) These are to be paid by the buyer from the date of possession notice or registration, whichever is earlier.

(Q228) What happens if I delay payments?

(A228) You'll be charged interest as per RERA rules and an administrative fee of Rs. 10,000 per delayed milestone. A cheque bounce fee of Rs. 2,000 also applies.

(Q229) What penalty does ASBL pay for construction delays?

(A229)

- Rs. 5/sq. ft./month for delay up to 6 months
- Rs. 10/sq. ft./month for delay beyond that
(Not applicable in cases of force majeure or buyer default)

(Q230) Who maintains the project after 2 years?

(A230) The Owners Association takes over all maintenance and collections post the initial 2-year period handled by ASBL.

(Q231) What penalty is applicable for delayed payment by the customer?

(A231) Rs. 10,000 per delayed milestone + interest (as per RERA) + Rs. 2,000 per bounced cheque.

(Q232) What happens if I delay multiple payments or default?

(A232) ASBL may cancel the booking and forfeit interest, admin fees, and booking amount. Balance (if any) will be refunded post-resale, which may take up to 90 days or longer.

(Q233) What charges apply if I take early possession before maintenance begins?

(A233) You will be charged Rs. 8,000/month + GST for power and support until prepaid maintenance starts.

(Q234) What is the Fixed Facility Maintenance charge and duration?

(A234) Rs. 120/sq. ft. + GST for 2 years (covered again for clarity).

(Q235) What services are covered under Fixed Facility Maintenance?

(A235) Security, facility staff, DG servicing, lifts, firefighting, pump maintenance, and clubhouse upkeep.

(Q236) What are Variable Facility Maintenance charges?

(A236) Periodic usage-based charges (electricity, plumbing, shared utilities) billed monthly/quarterly.

(Q237) When do variable charges start?

(A237) From the date of possession notice, even if flat is not occupied.

(Q238) Who collects these charges after 2 years?

(A238) The Owners Association becomes responsible for billing and collection.

(Q239) What are the Move-In Charges?

(A239) Rs. 25,000 + GST, payable before key handover and final inspection.

(Q240) Who handles registration of the sale deed?

(A240) ASBL's legal team handles registration; buyers must attend on the scheduled date. Time preferences are not entertained.

(Q241) What is the Corpus Fund and how is it used?

(A241) Rs. 75/sq. ft., used for capital repairs, held in FD until transferred to the Association.

(Q242) Who manages the Corpus Fund?

(A242) Initially ASBL, then handed over to the Association. Interest from the FD supports repairs/replacements.

(Q243) How is power billed after possession?

(A243) DG and utility power is billed based on usage. Until association is formed, ASBL will raise bills.

(Q244) Are prepaid meters provided?

(A244) Yes, smart prepaid meters for electricity, water, and gas are installed and integrated with app-based billing.

(Q245) Who pays stamp duty and registration charges?

(A245) The buyer is responsible for all such charges, as per prevailing laws.

(Q246) What are the GST rates applicable on the flat?

(A246) 5% on unit sale, 18% on maintenance, penalties, and other administrative charges.

Sections Fully Covered (Customer Point of View)

General & Legal

- Project name, developer, scope, approvals, land area, RERA number
- Unit type, facing, floor rise, total cost breakup

- Agreement, registration, documentation, delay penalties, cancellations, transfer policy

Technical Specs

- RCC structure, wall thickness
- Flooring, tiling, paints (internal & external)
- Doors, windows, ventilators
- Kitchen and utility provisions
- Sanitaryware, CP fittings, brands
- Electricals: switch brands, wiring, load capacity
- Lifts, fire safety, DG backup, piped gas
- Water treatment plant, STP, RWH, garbage chute
- Solar panels, EV charging, balcony railings, smart metering
- Basement ventilation, internet & DTH points, CCTV & security

Financial

- Pre-EMI scheme (full 30-Q coverage)
- Tax implications on Pre-EMI
- Corpus fund, maintenance, refund timelines
- Loan tie-ups, virtual account process
- Penalty on delay, interest on defaults

T&Cs and Practical Scenarios

- Deemed possession, move-in policy
- Customization & modification rules
- Handover, warranty, defect liability
- Clubhouse usage policy
- Association formation, unsold flat handling
- Communication methods (SMS/email/post)

ROI Form Related

- What it means
- Blocking process
- Validity
- Refund terms
- Official confirmation from CRM

Construction & Structure

Q: What kind of structure is used in the project?

A: RCC-framed structure designed to resist wind and earthquakes (Zone-2 compliant).

Q: What type of walls are used?

A: Internal and external walls are made of 8" thick CC blocks.

Walls & Paint

Q: What kind of paint is used for walls?

A:

- Internal walls: Smooth cement/acrylic putty with emulsion paint (Asian Paints or equivalent).
- External walls: Texture finish with exterior emulsion (Asian Paints or equivalent).

Doors & Windows

Q: What materials are used for the doors?

A:

- Main Door: Teak wood frame, veneer flush shutter, designer hardware.
- Bedroom Doors: Hardwood factory-made frames, laminated flush shutters.
- Bathroom Doors: Granite frame with laminated flush shutters.

Q: What kind of windows and ventilators are provided?

A:

- UPVC sliding/openable windows with toughened glass and mosquito mesh.
- Bathroom ventilators with frosted/toughened glass.

Sanitary & Plumbing

Q: Which brands are used for sanitary and plumbing fixtures?

A:

- CP Fittings: Grohe/Vitra or equivalent.
- Sanitary ware: Duravit or equivalent.
- Flush Valve: Sloan or equivalent.

Q: Are water inlets provided for appliances?

A: Yes. Inlets for water purifier, sink, washing machine, dishwasher, and utility tap are provided.

Tiling & Flooring

Q: What types and sizes of tiles are used?

A:

- Living/Dining/Kitchen: Glazed vitrified tiles (800x1600 mm, matt finish).
- Bedrooms: Glazed vitrified tiles (600x1200 mm, matt finish).
- Bathrooms: 1200x600 mm (master); 600x600 mm (others).
- Balcony: Anti-skid wood finish tiles.
- Utility: Anti-skid tiles, 300x600 mm.

Electricals & Power

Q: What brand of switches and wiring is used?

A: Legrand or equivalent for modular switches and distribution boards.

Q: Is 100% power backup provided?

A: Yes, via DG set with acoustic enclosure and AMF panel.

Q: Are power outlets location-specific?

A: Yes, points are provided for ACs, geysers, kitchen appliances, lights, fans, and charging.
Lifts

Q: What type and how many lifts are provided?

A: High-speed automatic lifts with ARD and granite flooring.

- Tower A: 3 passenger + 1 service
- Tower B & C: 4 passenger + 1 service
- Tower D: 6 passenger + 2 service

Water & Waste

Q: What water and sewage systems are in place?

A:

- WTP for domestic water.
- STP as per norms; treated water used for flushing/landscaping.
- Rainwater harvesting pits and Organic Waste Converter provided.

Fire Safety & Gas

Q: What fire safety measures are implemented?

A: Fire alarms, sprinklers, fire hydrants, curtains as per NBC norms.

Q: Is piped gas available?

A: Yes, centralized LPG piped supply to all flats.

Technology & Security

Q: Are there modern tech features included?

A:

- Optic fiber for internet.
- DTH and intercom in the drawing room.
- Smart metering for water, gas, electricity.

Q: What security measures are provided?

A:

- CCTV, solar fencing, panic button in lifts.
- RFID-based boom barrier

