

TERMS & CONDITIONS FOR BOOKING/ ALLOTMENT OF UNIT NO. _____

1. Ashiana Housing Limited ("Promoter") owns and possess land admeasuring 43708 sqm (10.80 acres) Plot bearing No-G114 Sector- 80, Manesar, Tehsil Manesar, District Gurugram, Haryana ("Entire Land"), allotted to it by Haryana State Industrial and Infrastructure Development Corporation Limited ("HSIIDC"), vide Letter of Intent bearing reference no. HSIIDC/C&H/ 2023/2 dated 28th March, 2023. Subsequently HSIIDC and the Promoter entered into a Registered Conveyance Deed dated 07th October 2024.
2. Promoter proposes to develop and market a residential group housing project 'Ashiana Aaroham' ("Whole Project") on Entire Land.
3. The Building Plans of the Whole Project has been duly approved by the HSIIDC, vide memo no. _____ dated _____. The Promoter represents it has obtained all requisite approvals from undertaking development of the Whole Project/ Said Project.
4. It is represented that the Whole Project comprises of residential building blocks, and commercial block areas together with common area and amenities and facilities which will be developed by the Promoter in accordance with the approved plans and permissions obtained/ will be obtained by the Promoter from the competent authorities.
5. The Intending Allottee(s) has understood that the development & completion of the Whole Project may be done in phases and this may cause some inconvenience to residents of earlier phases and he/ she shall not have any objection to the same.
6. Currently, the Promoter is developing a part of the Whole Project comprising a residential building block along with certain common areas, amenities, and facilities reserved for the residential block, as well as commercial block along with common areas, amenities and facilities reserved for commercial block and those forming part of the Whole Project.
7. The Ashiana Aaroham Phase I (Said Project) has been registered by the Promoter with the Haryana Real Estate Regulatory Authority Gurugram ("Authority"). The details of the Promoter and the Said Project are also available on the website of the Authority, accessible at <https://haryanarera.gov.in/>
8. The Intending Allottee(s) has applied for allotment of a residential unit as more particularly recorded in the Application Form ("Unit") in the Said Project with full knowledge and subject to compliance of all the laws, notifications and rules applicable to Whole Project in general, which have also been further explained by the Promoter and understood by the Intending Allottee(s).
9. It is understood that the Intending Allottee(s) has/have fully satisfied himself/ herself about right, title and interest of the Promoter in the Scheduled Land on which the Unit/ Whole Project/ Said Project will be developed and constructed as per the applicable laws, guidelines and the Intending Allottee(s) understands all limitations and obligations in respect thereof, and there will not be any objections by the Intending Allottee(s) with respect to the same. The Intending Allottee(s) further agrees to abide by the terms and conditions of all the permissions, sanctions, directions etc. issued by the competent authority(ies) in this regard to the Promoter.
10. The Intending Allottee(s) has/have inspected and accepted the plans, designs, specifications of the Whole Project/ Said Project, Unit, unit number, location of the unit, floor plan, floor area and amenities of the Said Project/ Whole Project and the Intending Allottee(s) hereby agrees that the Promoter shall not make any additions and alterations in the sanctioned plans, layout plans and specifications and the nature of fixtures, fittings and amenities described therein in respect of the Whole Project/ Said Project without the previous written consent of the Intending Allottee(s) and the Intending Allottee(s) hereby agrees that such consent shall not be unreasonably withheld. The Promoter may send a letter to the Intending Allottee(s) for the purpose of taking such consent through Registered A.O. on the address mentioned herein and in case the Intending Allottee(s) does not reply to such letter within 1 (one) week from the date of delivery of letter, the same shall be deemed to be consent of the Intending Allottee(s) as required under Section 14 of the Real Estate (Regulation & Development) Act, 2016.
11. The Intending Allottee(s) has applied for the allotment of the Unit with the full knowledge and understanding that the Promoter is in the process of developing the Project and shall be carrying out extensive development/ construction activities for years in future in the Whole Project and shall also be connecting / linking the amenities/ facilities viz electricity, water, sanitary / drainage systems etc. for additional development / construction of different phases in the Whole Project. The Intending Allottee(s) has confirmed that he/ she shall not make any objection or make any claim or default any payments as demanded by the Promoter on account of inconvenience, if any which may be suffered by him / her due to such developments / construction's activities or incidental/ relating activities as well as connecting/ linking of amenities / facilities etc., as above said.
12. The allotment of Unit is entirely at the sole discretion of the Promoter and the Promoter reserves the right to accept or reject the application of the Intending Allottee(s), without assigning any reason thereof. The Intending Allottee(s) further agrees and understands that the booking of the Unit by the Intending Allottee(s) is subject to realization of the booking amount paid towards the said Unit. In case of non- realization of the same, Promoter reserves the right to cancel this application and initiate appropriate legal proceedings against the Intending Allottee(s) under applicable laws. It is clarified that submission of Application Form along with the booking amount and/ or issuance of receipt with respect to the same by the Promoter does not in any manner amount to acceptance of this Application Form or allotment of a unit in the Said Project. The provisional allotment of said Unit shall be done by the Promoter by issuing a provisional allotment letter as per the prevailing laws/ practices. The booking amount shall be paid by the Intending Allottee(s) at the time of submitting this Application Form and the balance amount shall be paid as per Payment Plan agreed by the Intending Allottee(s).

13. In case of allotment of Unit by the Promoter, the Intending Allottee(s) agrees to execute the standard agreement for sale (Agreement), conveyance deed or any other agreement and / or document, in respect of the Unit, as and when called upon to do so by the Promoter. A copy of Agreement in respect is available on www.ashianahousing.com.
14. Upon the allotment of the Unit, the Promoter will forward the Agreement to the Intending Allottee(s) to read and understand the rights and obligations of the Intending Allottee(s) and the Promoter and to satisfy himself/herself in this regard. It is however clarified that forwarding the Agreement to the Intending Allottee(s) by the Promoter does not create a binding obligation on the part of the Promoter or the Intending Allottee(s) until, firstly, the Intending Allottee(s) agrees to appear for registration of the same before the concerned Sub-Registrar as and when intimated by the Promoter. If the Allottee(s) fails to execute and register Agreement within 30 (thirty) days from the date of its receipt by the Allottee(s) and/or appear before the Sub-Registrar for its registration as and when intimated by the Promoter, then the Promoter shall be entitled to serve a notice to the Intending Allottee(s) for rectifying the default which if not rectified within 30 (thirty) days from the date of its receipt by the Intending Allottee(s), Promoter shall have the option to cancel the allotment of the Intending Allottee(s) and the Non-Refundable Amount shall be forfeited. However, in case the Intending Allottee(s) cancels or goes for cancellation of the booking, the Intending Allottee(s) shall be liable for a forfeiture / deduction of the Non-Refundable Amount as explained under clause 23 of the application form and there would not be any grace period given by Promoter.
15. Upon the execution of the Agreement, the Intending Allottee(s) shall not be entitled to get the name of his/her/ their nominee(s) substituted in his/her/their place without the prior approval of the Promoter, who may, in its sole discretion, permit the same on such terms as it may deem fit and legally permissible under the Benami Transactions (Prohibitions) Act, 1988 and other applicable laws.
16. The Intending Allottee(s) is aware that the Total Price of the Unit is exclusive of any taxes, including but not limited to GST, levies, duties, cess, or any other similar taxes which may be levied in connection with the construction of the Said Project / Whole Project / Unit and which is to be borne and paid by the Intending Allottee(s) separately as and when demanded by the Promoter, from the date of allotment.
17. The Total Price of Unit includes proportionate price of land, construction of, not only the Unit but also, the common areas, amenities and facilities, external development charges (EDC), internal development charges (IDC), cost of providing electric wiring, electrical connectivity to the Unit, lift, water line and plumbing, finishing with paint, marbles, tiles, doors, windows, fire detection and firefighting equipment in the common areas and includes cost for providing all other facilities, amenities and specification as agreed to be provided by the Promoter to the intending Allottee(s) within the Unit, Said Project and common for the Whole Project. It is clarified that the Total Price does not include cost incurred towards construction and development of shops and commercial areas and their exclusive common areas.
18. The Total Price shall be paid strictly in accordance with the payment plan as agreed and signed between the Promoter and the Intending Allottee(s) through account payee cheque / Demand draft or online payment as applicable. The Promoter shall not be responsible towards any third party making payment / remittances on behalf of Intending Allottee(s) and such third party payment shall not be accepted by the Promoter and such third party shall not have any right in the application / allotment of the Unit in any way.
19. In addition to the Total Price, the Intending Allottee(s) shall also be liable to pay maintenance charges, maintenance deposit, charges towards water infrastructure fund, if applicable etc. The details of the Total Price and such other amount as payable by the Intending Allottee(s) will be mentioned in detail in the Agreement to be issued by the Promoter confirming the allotment of the Unit in favour of the Intending Allottee(s).
20. Cost of stamp duty, registration charges and such other charges at the time of registration, as applicable in respect of execution and registration of Agreement, Conveyance deed, etc., will be extra and shall be borne by the Intending Allottee(s). All costs, charges, and expenses [subject to maximum of Rs. [●] /- [Rs. [●] only] in relation to the costs of the preparing, executing the Agreement and Conveyance deed and/or any other document or documents required to be executed by the Promoter in respect of allotted Unit, if any shall be borne by the Intending Allottee(s).
21. The Intending Allottee is aware that the Total Price is escalation free save and except increase which the Intending Allottee(s) hereby agrees to pay due to increase which the Intending Allottee (s) hereby agree to pay due to increase on account of development charges payable to the competent authority and / or any other increase in charges which may be levied or imposed by the competent authority, from time to time till the date of completion of Said Project. The Promoter undertakes and agree that while raising the demand on the Intending Allottee(s) f/ or increase in development charges, cost / charges imposed by the competent authorities, etc., the Promoter shall enclose the said notification / order / rules / regulation to that effect along with demand letter being issued to the Intending Allottee(s), which shall only be applicable on subsequent payments.
22. As stated above, the Total Price includes the proportionate cost of fire fighting and fire safety equipment as required by the existing rules and regulation. If due to any subsequent legislation / government order directives, guidelines or change amendments in fire code including the national building code additional fire safety measures Are undertaking then the Intending Allottee(s) undertake to pay, within 30 (thirty) days from the date of written demand along with copies of notification / order by the Promoter, such additional expenditure incurred thereon in proportion to the Carpet Area of the Unit to the total Carpet Areas of all the residential units in the Whole Project.

23. If the Allottee(s) delays in payment towards any amount which is payable as per the Agreement and / or the Payment Plan as agreed by the Intending Allottee(s), he shall be liable to pay interest at the rate of State Bank of India highest marginal cost of lending Rate plus 2 (two) percent or such other rate as may be applicable from time to time on the outstanding amount. The Intending Allottee(s) is aware that the taxes including GST on the said interest shall also be borne and paid by the Intending Allottee(s). In the event if an delay/ default by Intending Allottee(s) towards any amount which is payable as per the Agreement and/ or the Payment Plan continues for a period beyond 2 (two) consecutive months after demand notice from the Promoter in this regard, the Promoter reserves its right to cancel/ terminate the allotment of the Unit in favour of the Intending Allottee(s). Upon termination by the Promoter as mentioned hereinabove, the Intending Allottee(s) shall not have any lien, right, title, interest, or claim in respect of the Unit. The Promoter shall be entitled to sell the Unit to any other person or otherwise deal with the Unit in any manner whatsoever and the Promoter shall be entitled to forfeit/ deduct the following amounts ("Non – Refundable Amount") out of the amounts paid by the Intending Allottee(s) and refund the balance to the Intending Allottee(s) without any interest, upon realization of the same from new allottee, subject to execution of cancellation deed:
- (i) 10% (ten percent) of the Total Price as earnest money;
 - (ii) Documentation charges,
 - (iii) Charges (including taxes) for dishonour of cheque (if any) by the Intending Allottee(s);
 - (iv) All amounts collected as taxes, charges, levies, cess, assessments and all other impositions which may be levied by any appropriate authorities including but not limited to, GST, to the extent that credit of the GST / taxes paid is not allowed to be claimed as refund by the Promoter; and
 - (v) All amounts (including taxes) paid or payable as brokerage fee to any real estate agent, broker, channel partner, institution etc.
 - (vi) Allottee has to return all the original documents with respect to the unit to the Promoter upon cancellation and in case the same is not returned the all the documents in the custody of allottee will be considered null and void.
24. The Intending Allottee(s) shall have the right to cancel/ withdraw his allotment of the Unit at any time before the completion of the Unit; Provided that where the Intending Allottee(s) proposes to cancel/ withdraw from the Said Project/ Whole Project without any fault of the Promoter, before the completion of the Project, the Promoter shall be entitled to forfeit the Non – Refundable Amount out of the amounts paid by the Intending Allottee(s) and refund the balance to the Intending Allottee(s) without any interest, from the amount realized from the new allottee.
25. Cancellation by Allottee(s) after Occupancy Certificate- Where the Allottee(s) proposes to cancel/ withdraw from the Said Project without any fault of the Promoter, after receipt of Occupancy Certificate of the Said Project, the Promoter shall be entitled to forfeit and retain twice the Earnest Amount, stamp duty, registration charges, brokerage paid (if any) etc. paid in respect of allotment of the Unit in favour of the Allottee; Delay Payment Charges; documentation charges as mentioned in this Agreement, charges (including taxes) for dishonor of cheque (if any) by the Allottee(s) and all amounts collected as taxes, charges, levies, cess, assessments and all other impositions which may be levied by any appropriate authorities including but not limited to, GST, to the extent that credit of the GST / taxes paid is not allowed to be claimed as refund by the Promoter and all amounts (including taxes) paid or payable as brokerage fee to any real estate agent, broker, channel partner, institution etc. as on the date of such termination, from the amounts paid by the Allottee(s) till such date and the balance amount of money paid by the Allottee(s), if any, shall be returned by the Promoter to the Allottee(s) without any interest, from the amount realized from new allottee/buyer, subject to execution and registration of cancellation deed return of all original documents by allottee to the Promoter.
26. The Promoter shall have the right to adjust/ appropriate the instalment amount received from the Intending Allottee(s) first towards the delay payment charges and other sums, if any, due from the Intending Allottee(s) and the balance, if any, towards the Total Price.
27. The Promoter shall withhold registration of the conveyance deed of the Unit in favour of the Intending Allottee(s); and refuse possession of Unit to the Intending Allottee(s) till payment of the entire amount due by the Intending Allottee(s) as recorded under the Agreement.
28. The/ time of punctual payment of instalments of Total Price and other payments as agreed to be paid by the Intending Allottee(s) is the essence of the transaction contemplated under this Application Form and the Agreement. It shall be incumbent on the Intending Allottee(s) to comply with the terms of payment and other terms and conditions of sale as envisaged under the Agreement, failing which the Intending Allottee(s) shall have to pay delay payment charges as per the terms of the Agreement on such delayed payments; and the Promoter reserves its right to forfeit the Non-Refundable Amount in the event of irregular / delayed payments / non fulfilment of, terms of payment and the allotment of the Unit may be cancelled by the Promoter in accordance with the terms of the Agreement.
29. The Intending Allottee(s) agree and acknowledge that timely payment of the Total Price and similarly payment of the respective total prices by all other Intending Allottee(s) is the primary condition for the Promoter to complete the development of the Said Project / Whole Project and handover the said Unit to the Intending Allottee(s). In the absence of timely payments of various intending allottees the Promoter cannot be held to be in default for delay in completion of the Said Project/ Whole Project and handing over the Unit under the Agreement.
30. The Intending Allottee(s) is aware that the owners of the units/ apartments in Ashiana Aaroham Phase – I which forms part of the Whole Project, shall form an association for the Whole Project. All the owners of units/ apartments in the Ashiana Aaroham Phase – I shall become members of the Association so formed by payment of membership fees and shall abide by the bye laws of the Phase - I Association. The Intending Allottee(s) shall become member of the Phase - I Association by signing necessary forms/ documents for the Unit and hereby undertakes to comply with the bye-laws in letter and spirit.

31. In case the Intending Allottee(s) wants to avail of a loan facility from his employer or any bank or any financial / lending institution to facilitate the purchase of the Unit applied for, the Promoter shall facilitate the process subject to the following:
- 31.1. The terms of the employer / bank / financing institution shall exclusively be binding and applicable upon the Intending Allottee(s) only.
- 31.2. The responsibility of getting the loan sanctioned and disbursed, as per the Payment Plan shall rest exclusively on the Intending Allottee(s). In the event of the loan not being sanctioned or the disbursement getting delayed, due to any reason whatsoever, the payment of the Promoter, as per payment schedule, shall be ensured by the Intending Allottee(s), failing which the Intending Allottee(s) shall be deemed to be in default of its obligation of timely payment of its dues towards the said Unit.
32. Upon the execution of the Agreement, in case of default of dues of the employer or any bank or any financial / lending institution by the Intending Allottee(s) the Intending Allottee(s) authorize the Promoter to cancel the allotment of the Unit in favour of the Intending Allottee(s) and repay the amount received from and on behalf of the Intending Allottee(s) with respect to the Unit, till that date, after deduction of Non-Refundable Amount, directly to employer or any bank or any financial / lending institution on receipt of such request from employer or any bank or any financial / lending institution without any reference to the Intending Allottee(s).
33. The Intending Allottee(s) agrees that in case the consideration of Unit is Rs. 50 Lacs or above, the Intending Allottee(s) / Intending Allottee(s) shall be liable for Tax Deduction at Source [TDS] under Section 194 IA of Income Tax Act, which is applicable from 1st June 2013. Such TDS would be deducted from consideration being paid to the Promoter. On every payment 99% amount is to be paid to the Promoter and 1% amount is to be deposited with Govt. of India (Income Tax Department), for the same Intending Allottee(s) needs to issue certificate in form 168 to the Promoter. In case of cancellation of the allotment, the Promoter shall not credit the amount in the account of the Intending Allottee(s) till the time Intending Allottee(s) has issued the certificate to the Promoter.
34. In case the Intending Allottee(s) is NRI/ Foreign National, the adherence to the provision of the Foreign Exchange Management Act 1999 and any other law related thereto as may be prevailing at the time shall be the responsibility of the Intending Allottee(s).
35. The Promoter shall endeavour to give the possession of the Unit to the Intending Allottee(s) within committed period as provided for under the Agreement, subject to force majeure circumstances and on receipt of complete payment of the Total Price and other charges due and payable up to the date of possession according to the payment plan applicable to him / her and as per the terms of the Agreement. The Promoter on completion of the construction of the Unit shall issue final call notice to the Intending Allottee(s), who shall within 20 (twenty) days thereof, remit all dues, and outstanding's, if any, and within 50 (fifty) days from clearance of entire dues outstanding, etc., the Intending Allottee(s) shall take physical possession of the Unit and simultaneously get conveyance of his Unit done from the Promoter by getting the conveyance deed / conveyance deed registered before the Sub Registrar. After the expiry of 3 (three) full calendar months from the date of receipt of occupancy certificate for the Said Project, the Intending Allottee(s) shall be liable to pay the maintenance charges as determined by the Promoter,
36. The Intending Allottee(s) of the Unit shall pay necessary charges including security deposit for maintaining and up keeping of the Unit and providing various services as determined by the Promoter or its nominated agency as and when demanded by the Promoter or its nominee. This arrangement will be carried out until the services are handed over to the local bodies. The Intending Allottee(s) agree(s) and consents to this arrangement and will not question the same singly or jointly with other Intending Allottee(s).
37. The conveyance deed shall be executed and registered in favour of the Intending Allottee(s) within 3 months of the receipt of the completion certificate / occupancy certificate subject to the receipt of Total Price and other connected and ancillary charges. It is further clarified that the cost of stamp duty and registration / mutation, documentation charges etc. as applicable will be extra and shall be borne by the intending allottee(s). The intending allottee(s) shall pay, as and when demanded by the Promoter, Stamp Duty and Registration Charges / Mutation Charges and all other incidental and Legal Expenses for execution and registration of conveyance deed / Mutation of the unit in favour of the intending allottee(s).
38. Unless a conveyance deed is executed and registered, the Promoter shall for all intents and purposes continue to be the developer / promoter of the Schedule Land and also the construction there on and this proposal shall not give to the Intending Allottee(s) any right or interest therein.
39. The Intending Allottee(s) shall get his / her name, complete address, PAN No., e-mail I.D, phone No., Aadhar No. registered with the Promoter at the time of application and it shall be his / her responsibility to inform the Promoter by registered A/D letter about a subsequent changes, if any, in his / her address, failing which all demand notices and letters posted at the first registered address will be deemed to have been served / received by him / her at the time when those should ordinarily reach such address and the Intending Allottee(s) shall be responsible for any default in payment and other consequences that might occur thereof.
40. The Intending Allottee(s) agrees that the development of the Said Project / Whole Project is subject to force majeure conditions which includes war, flood, drought, fire, cyclone earthquake, pandemic, epidemic, lockdown, or any other calamity caused by nature, or due to any order by any Court, Tribunal or Government Authority, quasi-judicial body, effecting the regular development of the Said Project and is more particularly described in the Agreement. If, the completion of Said Project / Whole Project is delayed due to the force majeure conditions, then the Promoter shall be entitled to the extension of time for delivery of possession of the Unit and the Promoter shall not be liable to pay any penalty / interest / compensation for the delay caused due to such force majeure condition. Provided that such force majeure conditions are not of a nature which makes it impossible for the Promoter to implement the Said Project or any part thereof, in such case, the Promoter shall inform the Intending Allottee(s) about such impossibility along with notice of termination of 1 (one) month. Upon termination of this Agreement, the Promoter shall refund to the Intending Allottee(s) the entire amount received by the Promoter from the Allottee(s), without any interest, within 45 (forty-five) days from the date on and only after which the amount will be refunded to the Intending Allottee(s).

41. The Intending Allottee(s) understands that, in order to maintain the administration of the Project, the Promoter has earmarked the parking spaces and the Intending Allottee(s) undertakes to park his vehicle strictly in the parking space earmarked to him and not anywhere else in the Whole Project / Said Project. The parking space earmarked to the Intending Allottee(s) shall be meant exclusive for parking of specific number of vehicles and under no circumstances the Intending Allottee(s) will be allowed to park vehicles more than the parking space earmarked for him or anywhere else in the Whole Project / Said Project.
42. The Intending Allottee(s) shall not use the said Unit for any purpose other than for which the said Unit is being acquired by him/ her except with prior written permission of the Promoter. Kitchen forming part of the Unit is not for habitable purposes.
43. In case of joint application, all the correspondence shall be done only with the 'First Intending Allottee' at the address for communication as it appears on the Application Form.
44. Promoter has authorized channel partners to solicit bookings but any gifts or pass backs between the allottee and the channel partner are strongly discouraged and illegal. Promoter will not be responsible and liable for the same.
45. This Booking / Application Form shall be construed in accordance with the Real Estate (Regulation and Development) Act, 2016, Real Estate (Regulation and Development) Rules, 2017 and regulations made thereunder including other applicable laws of India for the time being in force.
46. This Unit is the part of Whole Project as approved by the Government of Haryana and is being allotted by the Promoter with the belief that all the rules and policies as laid down by the Government of Haryana have been complied with. In case however, at subsequent stage if the status of the Project is adversely affected by any action, directions or the orders of the Government which may also adversely affect the title of this Unit, then the Promoter shall not be liable to pay for any damages to the Intending Allottee(s) and in such a situation the money deposited by the Intending Allottee(s) shall be refunded to him/her by the Promoter along with interest as per applicable rates as provided under applicable laws.
47. Any dispute or legal proceeding arising out of this transaction shall be subject to jurisdiction of the authority established under Real Estate (Regulation and Development) Act, 2016 for the particular state.
48. All the above Terms & conditions are read over by me/ us personally and understood the same in vernacular and the same are accepted to me/us.

List of Documents required by Bank for Loan Processing

A customer can choose any Bank of his/her choice for the loan. Below mentioned are generally the standard documents required by the Bank for loan approval and disbursement. However, the documents required by different banks could vary. We request you to consult your loan officer for complete list of documents.

Documents for Loan Approval

Documents	Salaried Customers	Self Employed Professionals	Self Employed Businessman
1) Signed loan Application form with photograph	✓	✓	✓
2) Identity and Residence Proof	✓	✓	✓
3) Education Qualification Certificates	✓	✓	✓
4) Form 16 & Last 3 years Income Tax Returns (self and business)	✓	✓	✓
5) Last 6 months bank statements of Salary Account/Current Account (As applicable)	✓	✓	✓
6) Processing fee cheque	✓	✓	✓
7) Certification in form 16 B under section 194 IA of Income Tax Act [if applicable]	✓	✓	✓
8) Proof of business existence		✓	✓
9) Last 3 years Profit/Loss and Balance Sheet		✓	✓
10) Business profile			✓
11) Last 3 months Salary-slips	✓		

Documents for Loan disbursement

Payment Receipts	Submit all these original documents for verification and loan disbursement and keep a copy of all documents for future reference
Allotment Letter	
Agreement for Sale	
PTM - Permission to Mortgage	
TPT - Tripartite Agreement	
NOC from Bank (If applicable)	
Form 16 B (if applicable)	

NOTE: This document is made to be kept in booking folder

To be filled in by the Booking officer

Unit No.
 Customer's Name
 Booking officer's Name
 Mobile No
 Signature

APPLICANT'S CHECKLIST

We request you to complete all the requirements from your side to help us complete your documentation on time. Please keep in touch with your booking officer for regular updates on the following documents to avoid any interest. Please note below mentioned timeline are indicative and not legally binding.

	Action by Ashiana	Action by customer
1	<ul style="list-style-type: none"> • Cost Management Plan (CMP) • Booking Folder • Gift • Apna Ashiana 	<ul style="list-style-type: none"> • Filled & Signed application form with photograph • Signed Pan card copy • Address proof copy
2	<ul style="list-style-type: none"> • Payment Receipt • Allotment Letter 	<p><u>Loan process to be started at this stage.</u> Please choose any Bank of your choice for loan or speak with your booking officer for advice.</p> <p>Please submit form 16 B under section 194 IA of Income Tax Act (if applicable)</p>
3	<ul style="list-style-type: none"> • Builder-Buyer Agreement (Sale Agreement) • Deed of Adherence along along with draft Bye Laws and Maintenance Agreement. 	<p>The Allottee with have to be present before the Sub-Registrar for registration of the Agreement for Sale within 30 days from the date of booking on a date as agreed with the Promoter and also submit a copy of the Deed of Adherence duly signed with the Promoter.</p> <p>By this stage you should have got the loan approval letter from the Bank</p>
4	<p>-After registration of the Agreement we will handover the Sale Agreement to the Customer. In Loan cases, the Agreement, TPT & PTM will be handed over to the Bank.</p>	<p>Customer will handover all the original documents like Allotment letter, payment receipts, Sale Agreement, TPT Agreement & PTM to the Bank for loan disbursement.</p>
5	<p>After signature at our end, we dispatch one set of Agreement for Sale, in case of Loan cases TPT Agreement & PTM to customer and other set will be retained by us</p>	<p>Customer will handover all the original documents like Allotment letter, payment receipts, Agreement for Sale, TPT Agreement & PTM to the Bank for loan disbursement.</p>

IMPORTANT NOTE: Buyers of the units valued ` 50 lacs or above will be liable for Tax Deducted at Source (TDS) under section 194 IA of Income Tax Act, which is applicable from 1st June 2013.

Such TDS would be deducted from the consideration being paid to the builder. On every payments 99% amount is to be paid to the builder and 1% amount is to be paid to Govt. of India (Income Tax Department), for the same buyer needs to issue certificate in form 16 B to the builder.

