

The following terms and conditions are read, understood, accepted and confirmed by the applicants prior to booking of residential units under this offer:

Terms & Conditions:

- A. This is a limited period offer of the Bank for projects developed by Tata Realty Infrastructure Ltd., Tata Housing Development Co. Ltd., their Special Purpose Vehicles (SPV's), Joint Venture companies ("Company") which cannot be combined, transferred to any third party/ person and clubbed with any other offer of the Company or of any Banks and Financial Institutions.
- B. All persons who are competent to enter into contract under the Indian Contract Act, 1872 except applicants who are covered under Army Welfare Housing Organization (AWHO) scheme shall be eligible to apply.
- C. Applicant can avail this scheme subject to agreeing and confirming to the predesigned terms and conditions of the Company.
- D. The applicant is aware that the Bank can revoke the scheme at any point in time and the applicant shall be required to start making payment of the balance consideration immediately in case of such revocation.
- E. The applicant acknowledges and undertakes not to raise any issue / dispute/ demand compensation / claim damages from the Company in any manner whatsoever for revocation of the scheme by the Bank.
- F. The applicant is aware of all applicable laws prevailing in India for the purchase of immovable property and shall be responsible to comply with all the statutory compliances as required from time to time applicable upon him and the Company shall in no event be liable for the same in any manner whatsoever.
- G. The applicant shall decide the unit in the specific project and inform the Company. The Company shall within 3 days intimate the applicant about the details of the unit in the specific project along with the payment details to be made by the applicant. Upon confirmation of the unit by the company, the applicant is required to make payment in the following manner.
- H. The applicant shall make payment of the booking amount as per the company policy.
- I. The Booking Amount shall be paid in the following manner.
 - a) Rs. 1 Lakh for units having agreement value up to Rs. 1 Cr.
 - b) Rs. 2 Lakh for units having agreement value between Rs. 1 Cr. to Rs. 2 Cr

- c) Rs. 3 Lakh for units having agreement value exceeding Rs. 2 Cr. ("Booking Amount")
- J. The Booking Amount is subject to the rules and regulations of Reserve Bank of India (RBI) as well as the rules and regulations framed of the VISA/ MasterCard / Mobikwik wallet/ G Pay/ Pay TM or any other organization applicable and prevailing from time to time.
- K. The Applicant shall be required to submit the detailed Application Form and KYC documents, execute other necessary documents as per the scheme.
- L. Upon the applicant submitting duly filled-in Application Form to the Company, the Booking Amount paid shall be adjusted against the consideration value payable towards the unit as per the Application Form.
- M. The consideration value and the other charges are payable as per the Payment Schedule mentioned in the Application Form.
- N. In case of RERA registered projects, the applicant may go through for verification; the details of such projects which are available in the public domain in the RERA website of that state, including the approvals, permissions, plans, encumbrances, title documents etc. are available therein.
- O. As per the scheme, for units having agreement value less than Rs. 75 Lakh, the applicant has to pay 15 % consideration now and balance after 30th September, 2021. For units having agreement value more than Rs. 75 Lakh, the applicant has to pay 20 % consideration now and balance after 30th September, 2021. The applicant agrees that he has to also make payment of all taxes, stamp duty, registration charges, maintenance, deposits and other possession related charges and the same shall not form part of the loan amount.
- P. The offer is valid till 30th September, 2020. The applicant shall pay 10 % of the consideration of unit within 30 days of logging in the system and get the document registered with the office of Sub Registrar of Assurances. The applicant shall pay 05 / 10 % of the consideration of the unit; depending upon the agreement value of unit; within 60 days of logging in the system. The balance consideration is payable after 30th September, 2021; as per the terms of the scheme.
- Q. Upon said payment being credited to the account of the Company, an e-receipt number will be generated and emailed to the applicant, which shall be mandatorily required for processing further the application of the applicant. The applicants are required to print or save the receipt for his transaction / records and submit the same to the Company as may be requested to do so.
- R. The said payment is subject to the risks involved in any Electronic Payment Transactions including due to any technical failure in the payment gateway operations and the Company shall not be liable/responsible for any failure of any

payment transactions or for any amounts debited from the applicant account but not credited to the account of the Company due to any technical error in settlement or otherwise and the applicant will not have any claims against the Company for such transactions. Wherever possible, the Company will inform the applicant about such failed transaction and refund the amount, if any received by the Company, due to the applicant, shall be processed via payment gateway.

- S. The applicant shall be entitled to get refund of the booking amount only before applicant's logging in the system which will happen till 15th October, 2020 and in case of customer's loan application getting rejected by the Bank.
- T. In case it is learnt that the applicant has misrepresented any fact or information such applications will be summarily terminated and said payment shall stand forfeited.
- U. Any dispute between the Company and the applicant in relation to this scheme shall be referred to arbitration by sole arbitrator under Arbitration Conciliation Act, 1996 as amended from time to time. Place & seat of arbitration shall be Mumbai and language of Arbitration shall be English.
- V. Privacy Policy:

° The information which is provided by the applicant herein may be used by the Company and its affiliates:-

1. to send important notices/ communications regarding the status of their Expression of Interest Form etc. and the relevant policies, terms, conditions, etc.;
2. to keep the applicant posted on their project launches, announcements, project updates and upcoming events and to improve their services, content, advertising. If the applicant does not want to be on their mailing list, the applicant can opt out anytime by updating his/her preference by sending an do not send promotional announcements email to mktnginfo@tatahousing.com
3. for internal purposes such as auditing, data analysis, and research to improve its products, services and customer communications.

° The Company shall take reasonable security practices to protect the privacy of the information provided by the applicant. Except as mentioned herein, the Company shall not disclose such information to any third party. However nothing contained herein above shall apply to any disclosure of confidential Information if:-

4. such disclosure is required by law or requested by any statutory or regulatory or judicial/quasi-judicial authority or recognized self-

regulating organization or other recognized investment exchange having jurisdiction over the Parties; or

5. such disclosure is required in connection with any litigation; or.
6. such information has otherwise entered the public domain.
7. The terms and conditions contained herein and in the Application Form shall be construed in accordance with the laws of India and any disputes/issues arising out of this transaction will be subject to the exclusive jurisdiction of Courts at Mumbai.

TATA REALTY AND INFRASTRUCTURE LTD.
TATA HOUSING®