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LUSH GREEN
ENVIRONS, AMENITIES
PAR EXCELLENCE AND A
LIFESTYLE TO CHERISH.
WELCOME TO THREE OF
MUMBAI'S FINEST
RESIDENTIAL ADDRESSES.
WELCOME TO YOUR
RUNWAL HOME.

1. WELCOME TO RUNWAL GROUP

With a portfolio of approx. 65 projects across Mumbai and bringing smiles to over 25,000 families, Runwal Group's name has become synonymous with quality homes and superior lifestyle offerings. With a legacy of commitment and delivery spanning over four decades, today the group is one of the most well known real estate organizations in Mumbai.

Runwal Group is proud to present five of the best lifestyle projects on offer in the city - Runwal Forests, Runwal Bliss, Runwal Avenue, Runwal Pinnacle and Runwal Gardens.



RUNWAL FORESTS

is a 15 acres pure residential urban forest themed development in Kanjurmarg West, just 2 km from Powai. Phase 1 of this project is already completed with OC. Construction for the next phase is in full swing.



RUNWAL BLISS

is located in Kanjurmarg East and is one of the largest luxury residential township developments in the region. It is at an advanced stage of construction and will be ready in 2022.



RUNWAL AVENUE

is located in Kanjurmarg East, close to Runwal Bliss. It is a lifestyle address with smart residences, best in class amenities and high street retail. Construction of the project is in full swing.



RUNWAL PINNACLE

is the upcoming icon of premium living. One of the tallest towers in Mulund, it offers high-rise luxury with numerous fitness & lifestyle amenities. Construction of the project is in full swing.



RUNWAL GARDENS

is an iconic 115 acre integrated township located on main Kalyan Shil Road in Dombivli. With 14+ gardens and all social amenities, it will redefine the lifestyle quotient in the region. It is at an advanced stage of construction.

Congratulations on your decision to buy a home with Runwal Group! It's a choice you will be proud of. Welcome to a world of superlative living.



2. OUR CUSTOMER SERVICE CENTER

Runwal Group's Customer Relationship Management team welcomes you on board. This is your welcome guide, which will take you through the next steps towards acquiring your home at the Runwal Group and will attempt to answer the questions in your mind at this moment. This also describes the responsibilities of both buyer and the developer in this process.

KEY PRINCIPLES THAT GUIDE RELATIONSHIP WITH OUR CUSTOMERS

Uncompromised Quality

Superior quality commitment to offer best in class residences.

Trust

We display the highest standards of honesty and trust in all our interactions with all our stakeholders, most importantly our customers.

Transparency

We provide clear, relevant and timely information through various channels to help customers make informed decisions.

Customer Centricity

Managing expectations of stakeholders and driving customer centricity in the organization, internal and external customers and supplier relationship.

Innovation

Innovations in design, systems and class processes to differentiate our products/ services.

Runwal Group is pleased to provide you with a customer care relationship manager for assisting you in your home buying journey of our flagship products from your booking until possession of your home. Your Relationship Manager would have already connected with you and shared his/her coordinates, and this section is intended to share our service philosophy & bouquet of services with you.



BOUQUET OF SERVICES

As we constantly endeavour to improve our standards of service, we aim to provide our service efficiently and effectively. The bouquet of services that we shall offer during the construction of your home are outlined below.

MODES OF SERVICES

On-Call And Email Assistance

- Reach out to your relationship manager on call for any assistance
- Our relationship managers are available on call
 - For Resident Indian customers: **10 AM to 6 PM IST** from Monday to Friday
- You can also e-mail your Relationship Manager or mail on complaints@runwal.com and your Relationship Manager will get back to you to resolve your queries in **48** working hours.

Customer Engagement: Extended Touchpoints

- Our customers become a part of the extended Runwal Group family and we leave no stone unturned to establish, maintain and nurture a social connect with them. We organize events from time to time to celebrate a season, festival or a special day with our esteemed customers. This could be anything from a health & fitness event to a Christmas carnival or a cricket match.
- We shall be inviting you for these engagement events as they help us in gaining valuable insights from you. It also helps in developing a feeling of community and bonding where you can interact with other customers, your future neighbours. Of course, the underlying idea behind all these events is to leave our worries behind and have some fun.



3. STAGES IN YOUR HOME BUYING PROCESS

We would like to make your home buying journey an enjoyable and engaging one. Your active involvement and engagement is required and hence we would like to keep you notified of the different stages during this journey with us.

**Completion of Payments
(upto 9.9 % of CV)**



**Registration of
Agreement for Sale**



**Timely payment of stamp
duty & registration**



**Further construction linked
payment or as per your agreed
payment schedule**



Possession of your home



In case of home loan

- You have to get bank sanction and email the same to your relationship manager.

*Bank loan eligibility will be based on the sole discretion of the financial institution.



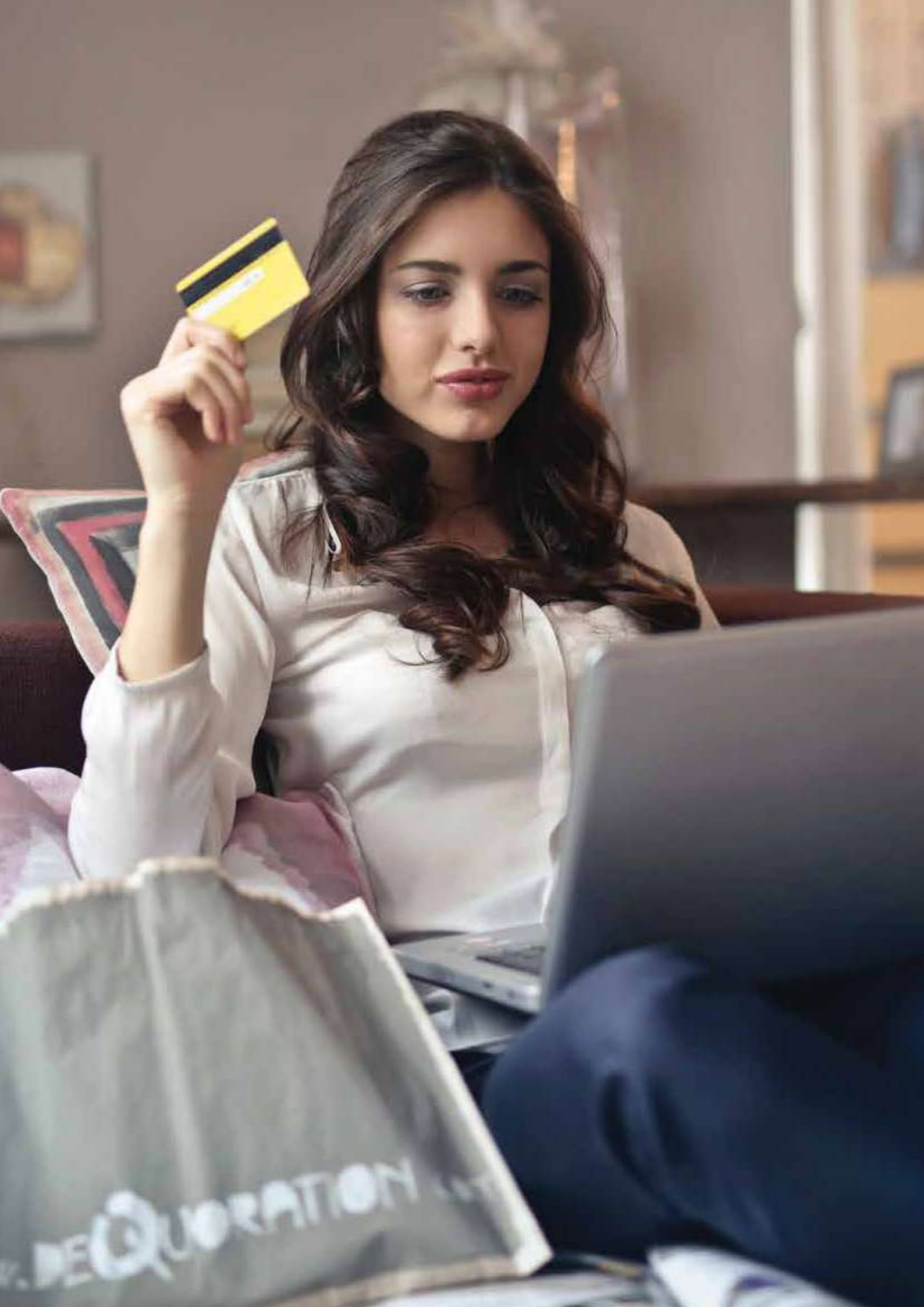
4. KEY STEPS IN THE JOURNEY

Runwal Group Service Commitment

Runwal Group Customer Care shall be at your service from the day of your booking, until possession of your residence, to facilitate your payments and provide you with regular updates on the progress of your residence.

Your responsibility at this stage

1. The above time bound instalments will be payable without the need of a formal demand letter to "Runwal Group", since they are time-bound and linked only to the application date.
2. In case of delays in payment from customers, Runwal Group will be constrained to utilise cash flows from other borrowed sources, and correspondingly charge interest (MCLR + 2% p.a) on delayed payments from customers, in line with the terms of the application / allotment / agreement. Please note that frequent and long delays can lead to cancellation.
3. Runwal Group follows stringent norms for payment acceptance. We will be able to accept payments towards the residence from the account(s) of the applicant(s) only. Payments received from third parties / non-applicants will be returned to the remitter and continue to appear outstanding against the unit booked. In case of delay in payment due to rejection of payments remitted through 3rd party accounts, we will be constrained to charge interest (MCLR + 2% p.a) as per the terms of the application. Hence please take care to ensure payments from your own accounts only.



5. MODES OF PAYMENT

Go Green

At Runwal Group, it has been our constant endeavour to ensure safety and security of our client's transactions along with honouring our commitment towards the environment. It is in line with this endeavour that we present our latest initiative 'Go Green'.

We would urge you to contribute to the 'Go Green Initiative' by making payments through online modes via NEFT / RTGS. In case you have opted for a housing loan, you can also request your bank to disburse the loan through NEFT / RTGS. Necessary details required for the NEFT / RTGS are shared in the demand letter which has been sent to you.

Some of the benefits of online payments are:

1. Secure & efficient
2. Eliminates delays
3. No fear of damages, loss or theft of instrument
4. Can be done at the convenience of your location

Following are the modes of payments in order of preference:

- 1) NEFT / RTGS
- 2) Demand Draft (D.D.)
- 3) Cheque



6. REGISTRATION OF AGREEMENT

Post realisation of 9.9% payment of your Consideration Value (CV), the registration of agreement is compulsory as per RERA. Registration formalities will also be initiated only post completion of 9.9% payment. Registration of the agreement post 9.9% payment is mandatory and is a joint responsibility of both the developer and the customer.

Key Steps For Registration Of Agreement

Complete own contribution	Make own contribution payment of 9.9% of CV (as per agreed schedule) along with applicable taxes, within stipulated period of the application date
Registration charges	<ul style="list-style-type: none">• You would receive an e-mail with the detailed registration process from your respective relationship manager.• Kindly make payments towards stamp duty, GST and registration charges within 1 week of this registration invitation communication.
Registration	Basis token availability (as re-confirmed with your Relationship Manager), be present at the registrar office for registration along with supporting documents and 2 witnesses.

Runwal Group Service Commitment

1. We shall send you the registration invitation communication detailing the stamp duty, registration charges, and GST payable for your registration as soon as we have the requisite documents/approvals organised and your allotment is completed.
2. Since the registration activity is governed by external entities, we shall only be able to provide you with basic guidelines on the process. Runwal Group will not be responsible for any errors/ delays/ cancellations from the registrar's office. Runwal Group will play the role of facilitating this process on a best-effort basis. Your convenience will be our priority nevertheless.
3. Registration tokens at the registrar's office will be booked on a first come first serve basis.



REGISTRATION OF AGREEMENT

Your responsibility at this stage

1. Post payments of your own contribution of 9.9% of CV, organise funds for approximately 5-7% of CV towards stamp duty, registration and GST amounts. 17-18% of CV is a rough estimate based on the ongoing rates of Stamp Duty and GST, to give you an idea of the quantum. Specific amounts shall be sent to you in the registration invitation communication. Ready provision of these funds will help you fulfil registration formalities immediately, in time for construction initiation and demands thereof.
2. Please send us the stamp duty & GST payments as per detailed registration process mail sent by your respective relationship manager.
3. Basis the token availability and schedule confirmed by Runwal Group customer care, we will request you to be present at the registrar's office on the date and time scheduled for the registration.
4. Since the availability and collection of the agreement have a dependency on the registrar's office, the timelines cannot be guaranteed and hence will require your active involvement.
5. Considering the fact that the scanning charges at the time of execution of Agreement for Sale & the professional fees to be paid will be to external entities, you will have to arrange and pay for the same on your own.

7. TIMELY PAYMENT - KEY POINTS

Based on our experience, we have observed that despite the best intentions of our customers, some of them inadvertently default on their payments due to the following reasons and we would like to suggest simple and easy steps to avoid such delays in payments:

Common Reasons for lapse of payment	Recommended preventive measures
<p>Delay in start of home loan sanction process –</p> <ul style="list-style-type: none">• Banks tend to take a long time for processing the income documents.• Banks take relatively much more time for disbursal of the 1st home loan demand	<p>Start your Home loan process on the very next day after your apartment booking is finalized. This would give the bank sufficient time to complete their procedures / investigation and will help your chances of getting a timely disbursal of funds</p>
<p>Delay in registration -</p> <ul style="list-style-type: none">• As per RERA, we have to execute & register the agreement for sale after receipt of 9.9% of consideration value along with applicable taxes.• Registrar needs 5-10 days to release the registered agreement and such delays are beyond the developer's control and responsibility• Bank needs registered agreements to disburse and the above event shall delay the disbursal	<ul style="list-style-type: none">• The earlier you register, more the time you will have to submit your documents to the bank for its scrutiny which will allow the bank to make timely disbursements. Hence do not wait till the last moment and register at the earliest• Make stamp duty, registration payments along with the 10% payment. This will enable us to arrange for priority registration appointment for you thereby giving more time to get the bank to disburse the payments on time.• Timely payment of stamp duty, registration and other govt. taxes helps you in making timely bank disbursements
<p>Choice of a non-preferred bank against the list of approved banks</p> <ul style="list-style-type: none">• Choice of a bank purely based on lower interest rate• Such banks may take inordinately long time to finish their procedures• There is no incentive for such banks to make timely disbursal, however, there is a penalty for delayed payment towards your account at Runwal Group	<ul style="list-style-type: none">• Our internal loan assistance - Runwal Group has signed up the best banks and home loan companies in the market where both home sanctions and subsequent disbursements are relatively quicker. These tie-ups are project specific.• Not going with a bank that already approved the project may increase the risk of delayed payments & interest thereon. While we shall strive to facilitate your loan sanction process, the ultimate responsibility for seeking a sanction and timely disbursement from bank shall rest solely with the customer.

TIMELY PAYMENT - KEY POINTS

Common reasons for lapse of payment	Recommended preventive measures
<p>Delay in executing a Power of attorney:</p> <ul style="list-style-type: none">• Given the Importance of timely registration, it becomes imperative that you plan for your POA very well in advance in case tyou are / have:<ul style="list-style-type: none">▸ An NRI customer▸ Unplanned travel abroad• A simple delay in executing a POA delays the registration process which will lead to delay in payments and interest thereon	<p>We will share the format of the document with you and would request you to keep them ready to be executed at a short notice once they have been signed. This will help ensure that there is no delay in registration and your home loan formalities or any signing procedures do not get delayed leading to interest levy.</p>
<p>Self funded customers not being able to match liquidity with the payment schedule:</p> <ul style="list-style-type: none">• You may invest funds in market instruments based on expected dates of construction linked payment from Runwal Group• Given the nature of the industry, some slabs may be cast sooner or later• This may lead to forceful breakage of investments prematurely, to pay for construction linked demands. Which may further result in loss of interest on investments or delayed payments, and subsequently interest penalties	<ul style="list-style-type: none">• Even if you choose to self fund the home purchase, keep a bank sanction handy so that in case of increased frequency of payment demands due to fast pace of construction, you need not disturb your investments and are able to honour the payment demands via the home loan since the sanction is already in place• Should you choose to not make an advance payment, it will always be advisable to keep the next few instalments liquid in your bank to be able to meet the payment demands as and when construction progresses

*Home loan approval and disbursement is at the sole discretion of the bank/ financial institution.



8. BANK DISBURSEMENTS & CONSTRUCTION LINKED PLAN

The joy of buying a Runwal Group home does not stop at just booking your home. It continues even in your quest for financing it. Runwal Group has tie-ups with banks who will help you with a hassle free loan approval at your door step.

Important to note:

Registration: Timely registration is necessary to ensure timely disbursements.

Bank Formalities: Completion of all documentation and paper work and submission of sanction letter to Runwal Group

Bank Disbursal: Disbursal and eventual payment to Runwal Group by due date

Construction Linked Payments: The same are linked to the progress of work at site, and payments are demanded only when that particular work-stage is completed. It is mandatory to complete the registration of the Agreement for Sale to be able to make these payments.

Runwal Group Service Commitment

- 1.Runwal Group shall endeavour to provide atleast 2 recommended banks, who would have approved the project for home loans and will thus enable reduced documentary requirements, which may eventually lead to quicker disbursements as well.
2. Payment demand letter for construction linked payments shall be accompanied by an external architect's certificate. Latest construction photographs shall be uploaded on the customer self service portal.

Your responsibility at this stage:

1. Sanction and timely disbursement of home loan from the bank is the buyer's responsibility. We urge you to start the banking formalities early to ensure timely sanction and timely disbursement. Although the banks which will be recommended to you by Runwal Group for the project are expected to result in relatively quicker disbursements compared to other banks, you will still need to ensure requisite documents and procedures with the banker are followed by you for timely disbursals.
2. Timely registration of agreement will be critical in ensuring that you are in time to get disbursements from your bank to honour our construction based demands.



9. CUSTOMER SELF-SERVICE PORTAL

In our continuous endeavour to bring every convenience to your doorstep, we are pleased to introduce a quick and convenient mode of communication - an exclusive Customer Self Service Portal account, specifically created to help you track the commercial details and progress of your treasured purchase with us, 24 X 7.

The Self Service Portal will provide the following information/facilities for your application / booking:

- 1) Details of the residence applied for
- 2) Your profile & contact details as registered with us for the booking
- 3) Payment history, balances towards CV & taxes
- 4) Payment modes to ease your payment transactions
- 5) Single sign-on access to the exclusive 'My RUNWAL' e-mail account created just for you

Benefits of using the Self Service Portal

- If your banker accepts e-demands, you can forward the e-demand letter to the banker for faster disbursement
- Please insist on your chosen bank's acceptance of e-demand letters to avail this benefit
- To ensure that you never lose any e-demand or email, this email account does not have the delete functionality
- You will now be able to maintain copies of all demand letters safely in your mailbox. So say no to photocopies now
- To share references online

You will also receive all your "Construction Linked Demands" and any other important updates in your 'My RUNWAL' mailbox. We urge you to participate in this 'Green Initiative' and utilize our online services to the fullest.

Simple steps to activate this dedicated email Id:

- Log on to the website: www.runwalforce.com and enter your user id and password which will be provided to you within 25 days of your application date.
- The ID will become active after your acceptance of the terms and conditions on the first page after logging in.
- Reset the password to alpha-numeric password of 6-8 digits.
- Receive and send emails to your Relationship Manager through this dedicated channel

ADDITIONAL POINTS TO REMEMBER

Documentation and payments - Important aspects to note:

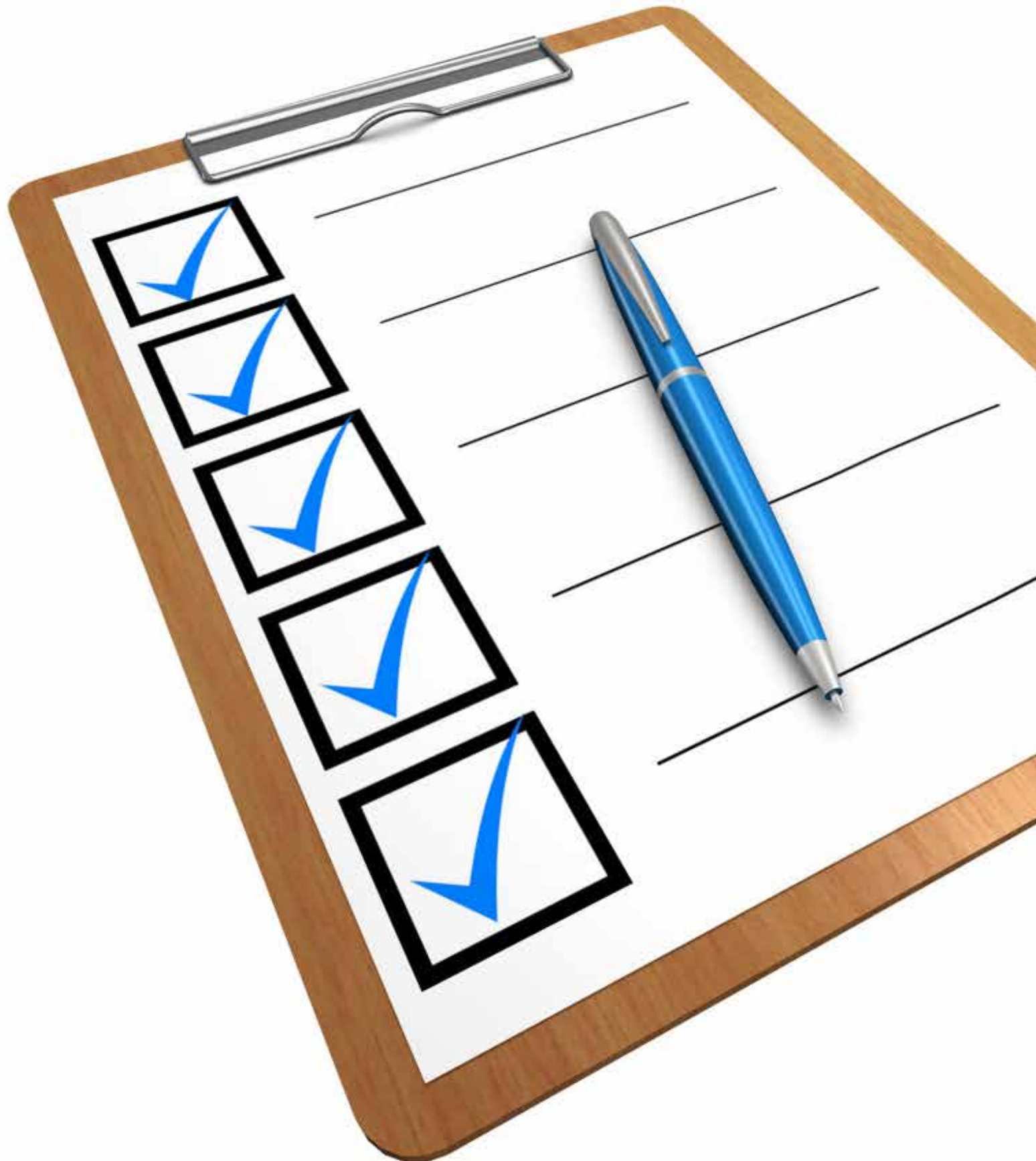
- All documents issued by Runwal Group will be of standard format and content. We will not be able to accept requests for changes to the format or content.
- Source of payments towards the residence booked: Runwal Group follows stringent norms for payment acceptance. We will only be able to accept payments towards the residence from the account(s) of the applicant(s) only. Payments received from third parties / non-applicants will be returned to the remitter, and continue to appear outstanding against the unit booked. Hence we would request you to make a note of this important aspect and ensure all payments made to us are from your own account(s) only. In case of delay in payment due to rejection of payments remitted through third party accounts, we will be constrained to charge interest (MCLR + 2% p.a) as per the terms of the application. Hence please take care to make payments from your own account(s) only.

Option of Power of Attorney (POA):

- In case all/any of the applicant(s) are unable to be present personally for the registration at Mumbai, a Power of Attorney can be given to someone who you wish to have as your representative for the registration.
- It is mandatory that all POAs used for executing the Agreement for Sale must be registered.
- The constituted attorney must send the POA completed document, typed on ₹ 500 stamp paper (Govt. of Maharashtra) or on franked paper of ₹ 500 (Govt. of Maharashtra) to the country where the applicant or the co-applicant currently resides.
- Authentication formalities need to be completed by the applicant or the co-applicant and the same (the physical copy after authentication) needs to be sent back to your constituted attorney in Mumbai.
- Your constituted attorney in Mumbai needs to get the POA notarized along with the "Before Me" seal and signature by a notary public.

Contact Details and Protocol

- The customer care Relationship Manager shall be your single point of contact for all interactions and queries with respect to this booking.
- In the interest of better schedule and time management, meetings with your relationship manager at the head office will be organized only basis prior appointments.
- You can email your queries/complaints at **complaints@runwal.com**





10. WITH YOU ALWAYS

Loyalty program at Runwal Group

- As a Runwal Group customer, you not only get world class products, but also world class experiences! We believe our existing customers are our brand ambassadors and we have some very special privileges tailor-made only for you.
- Over time, we are sure you will want to look for additional real estate investments and who better to choose from, than the Runwal Group. With over 65 projects spread across the length and breadth of Mumbai, we have something for everyone.
- As an existing customer, not only do these opportunities come to you first, they also come with exclusive benefits and privileges that are only available to our existing customers. After all, everything at Runwal Group is with you in view.
- Runwal Group has believed in 'Leadership through Innovation' and has time and again set new benchmarks for the real estate industry with series of 'firsts' to its credit. One such initiative in addition to our loyalty benefits is a referral program that offers both value added benefits and experiential offerings to its members and their friends and family.

A Journey for the Elite Few

- An exclusive privilege program and your introduction to a world full of unparalleled luxury.
- This is for the elite few such as you. As a part of this circle, you get exclusive access to the most distinctive experiences and a number of privileges that add new dimensions to your luxurious life.
- As a privilege, you can now avail some very special referral benefits on every additional booking that your family or friends make with us.
- Every introduction you make, entitles you to a credit on your booking immediately. Credits keep on rising with the value of the property that your introduction books.
- Glittering events and distinctive experiences, being a preferred customer indeed has many perks. It is a portal through which we bring to you some of the Runwal Group specific events to bring to you the best that life has to offer.



11. TAXATION & BENEFITS

Owning a home is great responsibility. We have to pay taxes as per the law. The existing taxation responsibilities are :-

- Paying TDS
- Paying GST
- Paying Stamp Duty & Registration

What is TDS?

TDS stands for Tax Deducted at Source. As per the Income Tax Act, any company or person making a payment is required to deduct tax at source if the payment exceeds certain threshold limits. TDS has to be deducted at the rates prescribed by the tax department. For a residential home, buyer will have to deduct currently 1% and pay to IT.

What is GST?

Goods and Service Tax (GST) is an indirect tax (or consumption tax) levied on the supply of goods and services. GST is levied at every step in the production process, but is refunded to all parties in the chain of production other than the final consumer. The GST is paid by consumers, but it is remitted to the government by the businesses selling the goods and services. Government has linked GST rates based residential unit sizes. For larger units (above 55.7 sqms) it is 12% whereas for smaller affordable units it is 8%.

Tax Benefits

- Purchasing a home on a loan is a lot more than pure happiness. You enjoy multiple tax benefits with it too! These benefits and exemptions not only help you save tax, but they also help in managing smooth cash flows.
- Here are the deductions that income tax authorities offer to individuals who have taken a housing loan from specified financial institutions:

Under Section 24 of the Income Tax Act

The interest paid on capital borrowed for the acquisition, construction, repair, renewal or reconstruction of property is entitled to a deduction. Rs 2, 00,000 is the maximum amount eligible for deduction basis IT guidelines.

Under Section 80C of the Income Tax Act

You can get a maximum Rs.1, 50,000 deduction from the income, on repayment of principal during a financial year. Stamp duty, registration fee or other such expenses paid for the purpose of transfer of such house property to the assessed is also considered under this amount. All these deductions should not exceed the overall limit of Rs. 1 lakh. However, deduction under Section 80C is not available in respect of payments made towards the cost of any addition, alteration, renovation or repair carried out after the issue of the completion certificate.

12. NRI CORNER

1. Who is a Non - Resident Indian (NRI)?

A citizen of India who stays abroad for employment or for carrying out any business for an uncertain period of time (more than 180 days in a financial year) is considered as a non-resident. Non-resident foreign citizens of Indian Origin (PIOs) are treated on par with NRI's and are offered the same facilities.

2. Who is a PIO?

Person of Indian Origin (PIO) for the purpose of acquiring immovable property in India as given under:- "Person of Indian origin' means an individual (not being a citizen of Pakistan or Bangladesh or Sri Lanka or Afghanistan or China or Iran or Nepal or Bhutan), who at any time, held an Indian passport; or who or either of whose father or mother or whose grandfather or grandmother was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955)"

3. What is an OCB?

OCB (Overseas Corporate Bodies) are the bodies that are mainly owned by the individuals of Indian nationality or origin resident outside India. OCB includes all the overseas companies, trusts, partnership firms, societies and corporate bodies which are indirectly or directly owned by at least 60% of individuals of Indian nationality or origin resident outside India. However, the ownership interest should be actually held by them and not by the nominees.

4. What are the various facilities available to NRIs?

Various facilities offered to the NRIs are as follows:

- They can maintain their bank accounts in India
- They are allowed to invest in securities/shares/deposits of Indian companies and firms
- They are allowed to invest in immovable properties in India

5. Do non-resident Indian citizens need permission of RBI (Reserve Bank of India) to acquire residential and commercial property in India?

NRIs are not required to take any permission of RBI while acquiring any residential and commercial property in India

6. Do foreign citizens of Indian origin need permission of RBI (Reserve Bank of India) to purchase immovable property in India for their residential use?

Reserve Bank of India has given permission to the foreign citizens of Indian origin to purchase immovable property in India for their residential use. Hence, they do not need to acquire any additional permission.

7. Can the foreign citizens of Indian origin sell property without the permission of RBI (Reserve Bank of India)?

Reserve Bank of India has given permission to foreign citizens of Indian origin to sell a property. However, wherever the property is purchased by them, the funds towards the purchase consideration should be either remitted to India or the paid out of balances in NRE/FCNR accounts.

8. Can foreign citizens of Indian origin acquire or dispose of residential property by way of gift?

Reserve Bank of India has given permission to foreign citizens of Indian origin to acquire or dispose of a residential property by way of gift from or to any relative who is a citizen of India or a person of Indian origin (in case he is not the citizen of India) subject to compliance with applicable tax laws.

9. Can foreign citizens of Indian origin acquire commercial properties in India?

Reserve Bank of India has given permission to foreign citizens to acquire commercial properties in India other than agricultural land/farmhouse/ plantation property.

10. Can the properties (residential/commercial) be given out on rent if not required for immediate use?

Reserve Bank of India has given permission to rent out any immovable residential/commercial property in India.

11. Are Indian companies allowed to grant loans to their NRI staff?

Reserve Bank of India has given permission to the Indian companies or firms to grant housing loans to the NRIs. However, there are certain terms and conditions that are needed to be met.

12. How to pay stamp duty in Maharashtra?

According to the Maharashtra Stamp Act, 1958, stamp duty shall be paid along with registration fees to ensure the title of property in the purchaser's name.

13. When should the stamp duty be paid according to the law in Maharashtra?

In Maharashtra, the Maharashtra Stamp Act, 1958 is applicable to all the documents executed or brought in the state for the purpose of chargeability of the stamp duties. All the instruments chargeable with duty and executed by any person in this state are required to be stamped before or at the time of execution or immediately thereafter or on the next working day following the day of execution.

14. What is the procedure to pay the stamp duty in case the document is executed out of India and is to be used in Maharashtra?

It is compulsory to pay the stamp duty within three months from the date of receipt in India. You will be required to produce the document before the District Registrar and he will certify the payment.

13. POSSESSION & MOVING IN

Possession

Once the property is ready, you would be offered the same for possession. In the case of a newly constructed building, the developer concerned has to receive a certificate from the approving authority showing that the building is ready and fit for use. In Mumbai, this certificate is called “Occupancy Certificate”, though the nomenclature may vary from city to city. This certificate is issued by the authorities concerned after they have satisfied themselves that the initial plans submitted by the developer and conditions if any imposed by the approving authorities have been fully complied with.

However, we would like to add here that this certificate in no way certifies quality of the housing unit being offered. Your own estimate, as well as, the past track record and reputation of the developer would be key. At this stage, you would be required to make the final payments, as well as, any other charges that may be payable (as reflected in the Agreement for Sale).

Planning Your Move

You’ve found your perfect home. Now you’re ready to move out of your current home or apartment. Careful organization and forward planning can minimize the stress of moving house. Use the following “Moving Checklist” for planning to your move

- Estimates from moving companies & finalising moving company.
- Create a floor plan of your new home for furniture and appliance placement.
- Get your new home ready - contact painters, carpenters, plumbers, roofers etc., so your home is ready when you arrive.
- Notify your landlord of your moving date
- Start packing non-essential items such as books and non-seasonal clothes into boxes well in advance.
- Inform appropriate people of your change of address.
- Inform gas & electrical companies that you will be the new owner of the property.
- De-clutter. Have a clear out! Collect everything not to be moved for a sale or donation.
- Check your home insurance - make sure you have cover from the day you move in to your new home
- Schedule disconnection of all utility services at your old home, and connection of them at your new one.
- Collect your important records - Gather personal and family records, including medical and dental, veterinary and school records; legal and financial documents; birth certificates, passports and insurance documents.
- Arrange transit insurance (if necessary) for the move.
- Tell post office to redirect mail on date of move.
- Organize for someone to look after any kids and pets.
- Notify local authority of move and new address.
- Remove all jewelry and other valuables to a safe deposit box or other safe place to prevent loss during move.

- Have meters read and pay any outstanding amount.
- Cancel any services, e.g. window cleaner, milkman, newspaper delivery.
- Confirm arrangements with utility companies.
- Get directions of your new property Review the entire list to make certain that you haven't overlooked anything. Check and double-check everything you have done before it's too late.
- Label boxes and finalize packing.
- Pack a container for emergency supplies.
- Set aside anything that will travel in your car so it will not be loaded on the truck.
- Pack a box of items that will be needed first at the new house. Clearly mark this box "Load Last."

14. LIFE IN A RUNWAL GROUP HOME



Maintenance of your home

While handing over your home , we will give you possession kit that will have multiple keys of your home main door & internal doors. We will also give you guarantee cards and services contact details of the durables and sanitary ware wherever possible. Kindly keep it safe for any maintenance issues in future.

Lifestyle Amenities

Runwal Group offers you amenities & impressive common areas to enhance your lifestyle. These world – class amenities solely develop for your usage, but also requires regular maintenance which is labour centric. Such large complexes will also require 3 tier security set up. At the time of possession, we have taken certain amount towards the maintenance. Post formation of the society of condominium, the maintenance will be handed over to the requisite body.

We congratulate you for this worthwhile investment in one of our most prestigious developments and we look forward to delivering this luxurious address to you.

NOTES



Corporate Office: Runwal & Omkar Esquare, 4th floor,
Off. Eastern Express Highway, Sion (E), Mumbai - 400 022.

www.runwalgroup.in

The projects have been registered via MahaRERA registration nos: **Runwal Bliss:** Wing A: P51800001670, Wing B: P51800005684, Wing C: P51800001903, Wing D: P51800001296, Wing E: P51800001477, **Runwal Forests:** T1-T4: P51800000818, T5-T8: P51800001838, T9-T11: P51800001137, **Runwal Avenue:** Wing-J: P51800026860, Wing-K: P51800028811. **Runwal Pinnacle:** P51800021322, **Runwal Gardens Phase 1:** P51700022699, **Runwal Gardens Phase 2 Bldg No 13-17:** P51700025677, **Runwal Gardens Phase 2 Bldg No 18-23:** P51700024154, **Runwal Gardens Phase 3 Bldg no 24-26:** P51700026228, **Runwal Gardens Phase 3 Bldg No 27-28:** P51700026927, **Runwal Gardens Phase 3 Bldg No 29-30:** P51700028344, **Runwal Gardens Phase 4 Bldg No. 31-32:** P51700029155. Available at website: <http://maharera.mahaonline.gov.in> under registered projects.

Disclaimer: Runwal Bliss project is financed by Asia Real Estate II India Opportunity Trust. The property has been mortgaged in favour of IDBI Trusteeship Services Ltd. and the buyer will be required to obtain a no-objection certificate prior to entering into any agreement for the sale of any unit in the project. Runwal Avenue project is financed by HDFC Capital Affordable Real Estate Fund 2. The property has been mortgaged in favour of Vistra ITCL (India) Ltd. and the buyer will be required to obtain a no-objection certificate prior to entering into Agreement for the sale of any unit in the project. Runwal Forests is financed by and mortgaged to HDFC Ltd. and NOC / permission of HDFC Ltd. will be required prior to entering into Agreement of Sale of any Flat in the project. Runwal Pinnacle project financed by IndusInd Bank Ltd. The property has been mortgaged in favour of IDBI Trusteeship Services Ltd. and the buyer will be required to obtain a no-objection certificate prior to entering into any agreement for the sale of any unit in the project. LIC Housing Finance Ltd has made an investment in Runwal Residency Private Limited (Developer), which is developing Phase I, Phase II and Shopping Arcade as part of the project Runwal Gardens. No-objection certificate of LIC Housing Finance Ltd will be required to be obtained prior to entering into any agreement for the sale of any unit in Phase I, Phase II and Shopping Arcade. The plans, specifications, images and other details herein are only indicative and the developer/ owner reserves the right to change any or all of these in the interest of the development as per applicable rules & regulations. This material does not constitute an offer and/or contract of any type between the owner/ developer and the recipient. Any purchaser/ lessee of this development shall be governed by the terms and conditions of the agreement for sale/ lease to be entered into between the parties and no details mentioned in this material shall in any way govern such transaction. The Allottee must refer to the agreement for sale for actual details.