

# VBHC Vaibhava Chennai Apartments

## Investment Proposal

**Scheme-** Guaranteed 15 % annual return on customer's equity.

**Minimum Investment** – 20 % of unit value.

**Minimum Tenure** – 24 months from date of booking.

**Investment Process** –

- Customer pays 20 % of unit value as booking amount for the unit he chooses.
- Within 30 days of booking customer applies for loan with approved HFC and secures a loan approval for balance 80% amount.
- VBHC will service applicable interest on approved home loan for the investment tenure.
- At the end of investment tenure customer will have two options as illustrated below -

### Option 1

#### Customer wants to redeem equity -

- Customer will opt for cancellation of booked unit.
- An amount working to the "Customer's Equity **PLUS 15% P.A.** on his Equity for a period of the investment tenure" shall be paid to the customer.
- Simultaneously, the amount disbursed by HFC shall be paid back by VBHC.

### Option 2

#### Customer wants to retain the unit -

- An amount working to the "**15% P.A.** on Customer's Equity for a period of the investment tenure" shall be paid to the customer
- The booked unit shall be registered in the customer's name.
- Customer will take over the loan approved by HFC.

## Illustration –

**Unit BSP** – 3230/sqft

**Ticket Price** – 27.85 Lacs

**Min. Investment** – 5.57 Lacs (20% of ticket price)

**Investment Tenure** - 24 Months from date of Booking

- Within 30 days of booking the unit, customer applies a loan with approved HFC and secures a loan approval for the remaining 80% of the unit cost.

### Option 1

**Customer wants to redeem equity and opts for cancellation –**

Guaranteed Return to the customer after tenure period -  
7.37 lacs ( $5.57 \text{ lacs} \times 1.15 \times 1.15$ ) with 15 % annual return.

### Option 2

**Customer wants to retain the unit –**

Guaranteed Return to the customer after tenure period –  
1.79 Lacs (15 % return on Customer's Equity for a period of 2 years) +  
Registration of unit under customer's name.