



[www.NglcRealtech.Com](http://www.NglcRealtech.Com)

For more details Call @ 9625 73 9625

YOU PAY ONLY

## Pay Only 30% and Get Your Dream Home Constructed

### Major Benefits:-

- No EMIs till OC
- NGLC will Pay your EMIs until OC is received
- Timely Delivery assurance
- Less outflow of Self Finance
- No Stress of Rent & EMI at same time



Your EMIs Start only after OC is received

## Pay only 30% & Get your Dream Home Constructed

**Yes, you read that right.** NGLC Realtech is offering to pay for your Dream Home Construction cost. That mean no cost to be paid on Construction till Construction is completed and Occupation Certificate is obtained.

**Home = Dream = Luxury @ 30% ≠ No Increased Cost (NGLC 30:70 Plan)**

Total outflow of Money from customers own Pocket shall be 30% before the OC is obtained. Rest 70% is to be paid after OC i.e. when the Project is Occupancy Ready.

### NGLC 30:70 Mechanism:-

- 1) **Complete EMIs till OC/CC is received is paid by NGLC Realtech.**
- 2) Turnkey Construction Contract is done between NGLC Realtech and Customer.
- 3) NGLC Realtech helps in arranging the Home Loan/Construction Loan from the Banks/NBFC/other Financial Institution as per client profile.
- 4) Generally, Banks sanction 70% Loan of the Total Project Cost. Once Loan is sanctioned, Client pays initial 30% from his own sources and remaining 70% is disbursed by the Banks to the Client which is further paid to NGLC Realtech for Construction.
- 5) Project completion is automatically fixed since any delay would be additional burden on NGLC Realtech and client is free from any EMI stress.
- 6) Money saved can be used for spending later on other Furnishing or Electronic upgrades for enhanced & luxurious living.



## **FAQ's of NGLC 30:70 Plan:-**

**Q.1 How 30:70 Works?**

Ans. Bank Loan is applied by the Customer and EMIs are paid by NGLC till OC is received on the disbursed amount.

**Q.2 How do I trust NGLC with Payments?**

Ans. Since the Loan is availed by the Customer, Disbursement of Loan is directly made to Customer's account and Customer further pays to NGLC Realtech for Construction Purposes. Additionally, the Payments are to be released as per Construction Milestones only. Hence, the Money Control is in Customer's hand always.

**Q.3 Who Bears the EMIs from Day 1?**

Ans. NGLC Realtech pays for your EMI on the Loan value disbursed for both Principal and Interest Value.

**Q.4 When does the Customer starts paying EMIs?**

Ans. After the OC is received, next liability EMI liability stands on the Customer.

**Q.5 What are the Advantage of the 30:70 Plan?**

Ans. 3 Major Advantages are:-

- (i) The major advantage for the Customer is that he/she is not burdened by EMIs during the construction period till OC . The customer can save the money to be paid as EMIs and invest the same in instruments like FD and pay the bank, lowering the debt burden.
- (ii) Less outflow from Self Funds.
- (iii) The customer can reap in benefits of price appreciation during the construction period.
- (iv) If he/she is living in rented house, then there is no double pressure of paying both EMIs and house rent.
- (v) Client can look forwards to upgrade the specification for better Luxury with comfort of monies saved with EMIs free period.

**Q.6 What happened in case of any Delay in Project?**

Ans. If the delay is due to reason on part of NGLC, then NGLC Realtech shall be paying the EMIs until the OC is received.

**Q.7 What if NGLC Realtech does not pay for the EMIs?**

Ans. NGLC Realtech works on Payment Milestones in proportion with the Workslope to be completed under the Milestone shared.

The customer can lien 10% of the Milestone value as a Guarantee for payment of the EMIs with them, which shall be released on demand of next milestone and further 10% of next

Milestone value can be kept as lien. Hence, the EMI amount is already pre-paid by NGLC Realtech with the customer.

Q.8 Is there any minimum or maximum loan value?

Ans. No, since the Loan is Minimum or Maximum Loan value since the Loan eligibility purely depends on customers Financial profile.

**Let us understand with the Help of an Example:-**

Eg. Mr. Sharma enters into a Construction Agreement with NGLC with estimated Construction Cost of Rs. 3.00 Crore and wishes to avail 30:70 plan with NGLC Realtech. Thus financial illustration becomes:-

Construction Cost : Rs. 3.00 Cr.  
Loan Value : Rs. 2.10 Cr.  
Self-Funding : Rs. 0.90 Cr.

EMIs on Loan availed for Rs. 2.10 Cr. shall be paid by NGLC Realtech till OC is received as per the Loan Amount Disbursed by the Bank/Financial Institution according to Construction milestone shared by NGLC Realtech.

Let's Make Happier Homes with **NGLC 30:70**

For Queries Reach NGLC Realtech at:-

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