

TVS EMERALD ELEMENTS, 200 Ft. Radial Road, Chennai

QUESTION	ANSWER
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LOCATION

Where is the proposed development?
 The project is located in the 200ft radial road in Kovilambakkam, Chennai.
Address:
 TVS Emerald Elements, 200ft Radial Road, next to Kauvery hospital, Kovilambakkam, Chennai, Tamil Nadu 600129

What is the closest landmark?
 Kauvery hospital, 200ft Radial Road, Kovilambakkam.

Are there schools / colleges near the location? (Travel time by road)

Schools	Distance (Km)	Travel Time (in Mins)
Sri Chaitanya school	0.9 Kms	3 Mins
Vels Global School	0.9 Kms	2 Mins
D.A.V. School	2.1 Kms	5 Mins
Marg Vidhyalaya	3.0 Kms	8 Mins
Sri Chaitanya Techno School	3.5 Kms	7 Mins
Velammal New Gen Madipakkam	4.3 Kms	9 Mins
Narayana e-techno school- Madipakkam	4.8 Kms	11 Mins
APL Global School	5.6 Kms	11 Mins
Indian Public School	7kms	14 mins
Sishya	7 kms	13 mins
Abacus Montessori School	7 kms	14 mins
Colleges	Distance (Km)	Travel Time (in Mins)
Jerusalem College of Engineering	2.5 Kms	5 Mins
Balaji Dental College	2.6 Kms	5 Mins
National Institute of Ocean Technology (NIOT)	2.7 Kms	6 Mins
National Institute of Wind Energy	3.3 Kms	6 Mins
Vels Institute of Science & Technology	3.9 Kms	7 Mins
The Quaide Milleth College for Men	4.2 Kms	12 Mins
Sree Balaji Medical College And Hospital	6.9 Kms	14 Mins
Madras Institute of Technology	7.0 Kms	17 Mins

What are the entertainment options near the site? (Travel time by road)


Entertainment Hubs	Distance (Km)	Travel Time (in mins)
Chennai Food Street, Radial Road	0.4 Kms	1 Min
Saravana Selvarathnam Ultimate Store	3.7 Kms	6 Mins
PVR Grand Mall	5.1 Kms	9 Mins
BSR Mall	5.8 Kms	10 Mins
Nanmangalam Reserve Forest	6.3 Kms	16 Mins
Vettri Theatres 4K 3D	6.7 Kms	11 Mins
Phoenix Marketcity	7.8 Kms	16 Mins
PVR Grand Galada Chennai	9.2 Kms	15 Mins

Is the metro station close by
 The nearest metro station, which is part of upcoming Phase II metro line, is coming near Echangadu Junction. The distance between the station and project is ~550 meters.

Which are the major tech parks in the vicinity? (Travel time by road)

India Infoline Building - 7.5 Kms, 15 mins.
 Chennai One IT SEZ - 4.8 Kms, 8 mins.
 Brigade World Trade Centre - 6.9 Kms, 15 mins.
 Ascendas International Tech Park - 10.6 Kms, 17 mins.
 DLF Downtown, Taramani - 10.1 Kms, 20 mins.
 Embassy Splendid Tech Zone - 3.9 Kms, 6 mins.

Are there medical facilities near the location? (Travel time by road)	Kauvery Hospitals - Adjacent Building - 0 kms, 2 mins. Grace Multispeciality Hospital - 1.5 Kms, 4 mins KPP Multi Speciality Hospitals - 1.8 Kms, 6 mins DR.Kamakshi Memorial Hospitals - 2.2 Kms, 5 mins.
Is there a market/convenience store near the location? (Travel time by road)	Nilgiris Supermarket - 1.4 Kms D Mart - 5.8 Kms Latha Superbazaar - 2.7 Kms, 4 mins Mother's world supermarket -200mtr, 3 mins Saravana Selvarathnam Ultimate Store - 3.7 kms , 6 mins
How far is the location from Central Railway Station?	The distance between the project and the Chennai Central Railway station is around 22 Kms & approx 40 mins
Are there bank branches/ATMs near the location?	Yes, HDFC bank, Radial Road - 2.2 Kms, 5 mins SBI bank, Keelkattalai - 850 mts, 3 mins
PROJECT DETAILS	
What is the type of development at TVS Emerald Elements?	This is residential apartment community
What is the overall theme of the project?	The overall project is based on the ancient philosophy of Tanmatras. These elements - earth, water, fire, air, and ether are considered to be the building blocks of the world. The amenities of the project are thoughtfully designed to cater to sensory organs, providing a truly immersive and stimulating living experience. Additionally, the project boasts of five stunning terraces, each designed to elevate the senses and offer breathtaking views of the surrounding landscapes. Whether it's the touch of the gentle breeze, the sound of the rustling leaves, or the visual splendor of the natural surroundings, the sensory experience at TVS Emerald Elements is sure to leave a lasting impression on its residents.
How many amenities are available here?	We have over 50+ lifestyle amenities catering to every age group. In addition to this, an exclusive 9,000 sq.ft Clubhouse is available with amenities like Multipurpose hall, Indoor Gymnasium, Steam and Sauna room. We also have Five Tanmatra themed terraces of approximately 4259 Sq.ft with a Multi Level Car parking terrace of 1473 Sq.ft for customers. The project has a Central podium with amenities like swimming pool with kids pool, Senior citizen area, Yoga deck, Outdoor Gym and more. For the full list of amenities, please refer to the brochure.
What are the security features ?	We have 24x7 security and CCTV camera surveillance in common areas
What are the total number of units developed?	820 units
Are the apartments vastu compliant?	Yes, 98% of the apartments are East/ North Facing
What is the car parking facility provided? How many units get covered car parking?	We have car parking facility available in basement, stilt level and in Multi level Car park (MLCP). Out of 820 total units, 96% of the units (ie 788 units) will get a covered car park.
Can customer avail additional car park / swap one spot to the other?	No car parking swap is allowed, additional car parking will be provided on FCFS basis
What types of units coming up in phase?	2 BHK 2T Compact, 2 BHK 2T Regular , 3 BHK 2T & 3 BHK 3T
How many towers are there in the project?	4 residential blocks + 1 Multi Level Car Parking block
How many floors are there in the building?	Basement + Stilt + 18 floors
When (In which phase) would clubhouse come up?	Part of Phase 2
What is the loading percentage?	0.49 or 49%
What is the width of the internal roads?	7.2M wide road
What is the size of a parking space?	2.5M X 5.0M
Is there visitors parking space?	Yes
Are solar panels provided for common areas and individual units?	Solar panels are provided only for common facilities, not for individual units.
Is there an STP and WTP	Yes
Is there a provision for an organic waste convertor?	Yes

<p>What is the distance from MLCP to each tower & distance between each tower?</p>	 <p>MLCP to Block A: 12 mts MLCP to Block B: 84.3 mts MLCP to Block C: 89 mts MLCP to Block D: 38.5 mts</p> <p>Block A to B: 12.1 mts Block B to C: 12.2 mts Block C to D: 12.1 mts Block A to D: 12.4 mts</p>
<p>Is there a risk of flooding due to the Kovilambakkam lake situated behind the property?</p>	<p>The overflow of lake water is in southern side and hence will not affect our property. Our property is raised as per PWD recommended levels pertaining to maximum flood level.</p>
<p>How is the basement protected from water entry / flooding during monsoon?</p>	<p>Necessary surface water drain is provided in basement along with pumping stations. These are automatic pumps with DG backup to flood fight during monsoon.</p>
PROPERTY / LEGAL RELATED	
<p>Is the title of the property clear?</p>	<p>Yes, The title of the property is clear</p>
<p>Is the property freehold or leasehold (no encroachment)?</p>	<p>It is a freehold property.</p>
<p>Is there any loans against the property / loans for construction?</p>	<p>We have availed loan for which mortgage in favour of TATA Capital Financial services limited is made but suitable NOC will be obtained at the time of sale deed</p>
<p>What are the legal cases pending and how will they affect me?</p>	<p>There are no pending litigations against the property and Promoter</p>
<p>What is the % of TDS charged?</p>	<p>TDS under Section 194IA of the Income Tax Act is applicable if the cost of the apartment exceeds Rs.50 Lakhs. As per Section 194 IA, 1% is payable by the customer each month on the amount remitted by the customer to EHTL in the previous month, on the total cost of the apartment excluding stamp duty, registration charges, maintenance charges, corpus fund. Please note that it is the absolute responsibility of the customer to remit the TDS on a timely manner to the Income Tax Department directly.</p> <p>In case of late payment, penalty will be charged for the delay.</p>
<p>UDS %</p>	<p>24%</p>
<p>Is the project approved by all authorities and RERA</p>	<p>Yes, it is approved. RERA number (TN/01/Building/00206/2023)</p>
<p>Has the OSR area & approach road been gifted to the local body ?</p>	<p>Yes, they have been gifted.</p>
<p>What is the area % gifted towards OSR ?</p>	<p>10%</p>
ABOUT THE PROJECT	
<p>How big is the overall project?</p>	<p>6.56 acres</p>
<p>Is it a Joint venture project?</p>	<p>No</p>
<p>What is the total ground coverage?</p>	<p>32. 10%</p>
<p>What are the different types of developments coming up?</p>	<p>Only Residential</p>
<p>Who did the concept design?</p>	<p>P&T Consultants Pte Ltd, Singapore</p>
<p>Who are the architectural design consultants?</p>	<p>P&T Consultants Pte Ltd, Singapore and Kharche Associates is local architect</p>
<p>Who did the landscape design?</p>	<p>Deeproots Design, Singapore</p>
<p>Who is the engineering consultant</p>	<p>Design Tree Service Consultants, Bangalore</p>
<p>Have Plans been approved for the Project?</p>	<p>Yes</p>
<p>When is the possession? (tentative)</p>	<p>* Apartments are being developed in 2 (two) phases in Project TVS Emerald Elements. * Estimated Project completion date for Phase 1 is 30.06.2027 with a grace period of further 12 (Twelve) months.</p>

ABOUT THE PRICE / PAYMENT SCHEDULE																																	
What is the payment schedule?	<p>Payment schedule will be as per the stages of milestone completion. Please find the milestones below</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">CUSTOMER MILESTONES</th> <th style="text-align: center;">% PAYMENT</th> </tr> </thead> <tbody> <tr><td>Agreement Signing</td><td style="text-align: center;">10%</td></tr> <tr><td>Within 30 days</td><td style="text-align: center;">10%</td></tr> <tr><td>Completion of Excavation of tower in which purchaser's unit is located</td><td style="text-align: center;">10%</td></tr> <tr><td>Completion of Foundation of tower in which purchaser's unit is located</td><td style="text-align: center;">10%</td></tr> <tr><td>Completion of B2 of tower in which purchaser's unit is located</td><td style="text-align: center;">5%</td></tr> <tr><td>Completion of B1 of tower in which purchaser's unit is located</td><td style="text-align: center;">5%</td></tr> <tr><td>Completion of 2nd floor slab</td><td style="text-align: center;">7.5%</td></tr> <tr><td>Completion of 4th floor slab</td><td style="text-align: center;">7.5%</td></tr> <tr><td>Completion of 7th floor slab</td><td style="text-align: center;">5%</td></tr> <tr><td>Completion of 9th floor slab</td><td style="text-align: center;">5%</td></tr> <tr><td>Completion of 13th floor slab</td><td style="text-align: center;">5%</td></tr> <tr><td>Completion of 16th floor slab</td><td style="text-align: center;">5%</td></tr> <tr><td>Completion of Blockwork of purchaser's unit</td><td style="text-align: center;">7.5%</td></tr> <tr><td>Completion of Flooring of purchaser's unit</td><td style="text-align: center;">2.5%</td></tr> <tr><td>Intimation of possession</td><td style="text-align: center;">5%</td></tr> </tbody> </table>	CUSTOMER MILESTONES	% PAYMENT	Agreement Signing	10%	Within 30 days	10%	Completion of Excavation of tower in which purchaser's unit is located	10%	Completion of Foundation of tower in which purchaser's unit is located	10%	Completion of B2 of tower in which purchaser's unit is located	5%	Completion of B1 of tower in which purchaser's unit is located	5%	Completion of 2 nd floor slab	7.5%	Completion of 4 th floor slab	7.5%	Completion of 7 th floor slab	5%	Completion of 9 th floor slab	5%	Completion of 13 th floor slab	5%	Completion of 16 th floor slab	5%	Completion of Blockwork of purchaser's unit	7.5%	Completion of Flooring of purchaser's unit	2.5%	Intimation of possession	5%
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What is the Application/ EOI money payable?	<p>Rs. 1 Lakh for Standard EOI Rs. 5 Lakhs(Non refundable) for Elite EOI, where customer(s) can give upto 2 preferences for their unit The balance of the 10% of the value of the unit has to be paid by customer during allotment day</p>																																
What will be Agreement Value ?	<p>Agreement value of each unit will be mentioned in the cost sheet or agreement for the unit * UPI Payment, Card (Debit or Credit), Online Transfer, Internet Banking, cheque, DD</p>																																
What is the mode of payment?	<p>Fund transfer details: Name : EHTL (Emerald Haven Towers Limited) A/c No : 50200078061926 Bank : HDFC Bank Ltd Branch : R K Salai IFS Code : HDFC0001097</p>																																
What are the charges transfer of ownership (assignment) charges?	<p>2% on the construction cost provided the customer clears all the current dues.</p>																																
What is the delay / outstanding payment clause?	<p>It is the responsibility of the Applicant(s) to adhere to timely payments as per the invoice, and in the event of any delay in payment, the Applicant(s) shall pay interest as per the highest MCLR (Highest Marginal Cost of Lending Rate of State Bank of India) + 2% to the Company from the date of raising the demand till the date of payment.</p>																																
Can I pay 100% down payment upfront?	<p>Yes, you can pay 100% of the payment upfront (10% on booking + 90% post Agreement). Please note that, the unit will be registered only after project completion.</p>																																
What is the down Payment discount	<p>Basis payment timeline of the customer, rebate will be shared on case to case basis.</p>																																

<p>What are the additional charges to be paid? (in Addition to Basic Selling Price)</p>	<p>The Below Charges are included in the price communicated:</p> <ul style="list-style-type: none"> * Car Parking charges * Preferential Location charges * Floor Rise Charges * Clubhouse charges * Infrastructure Charges * Solar panel & DG Back up charges <p>The Below Charges are Pass through Charges, which are NOT included:</p> <ul style="list-style-type: none"> * Advance Maintenance charges * Interest free corpus fund * EB Service Connection Charges * Water & Sewage Connection Charges * Registration Charges (During Hand over of the unit)
<p>What is my responsibility for disbursement of instalments through HFI's?</p>	<p>For First Disbursement: Connect with our banking team for the support of loan arrangements and all documents need to be submitted for Loan approval within 7 days from the date of signing the Application form post which the bank will disburse the funds as per the payment schedule.</p> <p>For Milestone Payments: Once the payment demand is raised by CRM team, You have to connect with your respective banker and request them to disburse the funds as per the demand. The funds has to be disbursed within 7 days from the invoice date.</p>
<p>Is payment schedule flexible?</p>	<p>No, the payments has to be made as per the payment schedule mentioned in the cost sheet.</p>
<p>What is the timeline available to the customer to make payments?</p>	<p>The payments will have to be made within 7 days from the date of demand letters being raised by developer</p>
<p>How many banks have approved the project?</p>	<p>We have tieups with all major banks for this project. Listed below</p> <ol style="list-style-type: none"> 1. IDFC 2. SBI 3. Federal Bank 4. ICICI Bank 5. Bank Of Baroda 6. Tata Capital 7. Bajaj Housing Finance 8. Navi Finserv 9. E&T Housing Finance 10. AXIS Bank 11. CHFL 12. Yes Bank 13. Vasthu Housing Finance
<p>What are the registration charges and stamp duty charges?</p>	<p>On receipt of 10%: Agreement for sale & agreement for construction will be executed & to be registered within 4 months from the date of agreement.</p> <p>Agreement for sale: 1% will be payable</p> <p>Agreement for construction: 2% will be payable</p> <p>Notice of possession/ handing over: Sale deed will be executed for the Undivided Share of land (UDS) closer to the handing over possession. The stamp duty and registration charges will be charged on the guideline value or the market value mentioned in the salke deed for the Undivided share of land (UDS), whichever is higher.</p> <p>Stamp duty: 7% (Subject to government regulations)</p> <p>Registration Fee: 2% to be payable to the government authorities</p> <p>The stamp duty and Registration charges are subject to change and applicable at the time of registration of the documents. Also, Guideline Value (GLV) is subject to change and applicable at the time of registration.</p>
ABOUT THE SALES PROCESS	
<p>When will agreement be executed?</p>	<p>On the day of allotment or within 7 days from the date of booking agreement will be executed</p>

What are the types of agreements to be signed by the purchaser?	<p>Agreement For Sale – Will be executed after the payment of 10% and to be registered within 4 months from the date of making 10% payment and execution of the agreement and</p> <p>Agreement For Construction – Will be executed after the payment of 10% and to be registered within 4 months from the date of making 10% payment and execution of the agreement and</p> <p>Sale Deed - will be executed and registered at the time of handing over possession after receiving the payment of 100%</p>
When will the allotment letter be issued ?	Within 24 hours from the date of booking
What if I want to cancel my booking?	<p>*In the event of the Applicant(s) not willing to sign the agreements for sale and construction or cancels the booking before signing the agreements for sale and construction, cancellation charges of Rs.5,00,000 will be deducted from the booking amount and the balance amount (if any) will be refunded within 30 days from the date of such cancellation or expiry of timeline for signing the agreements.</p> <p>* In case of cancellation after signing the agreements, the terms and conditions as stipulated therein the agreements for sale and construction shall be applicable. On cancellation, the Company is entitled to allot the unit cancelled by the applicant/s to any third party at its sole discretion. The Applicant(s) shall not have any further rights or claims whatsoever against the Company on the cancelled unit.</p>
ABOUT THE MAINTENANCE	
Who would maintain the building?	We will be collecting Rs. 5/ sq.ft +applicable GST for a period of 12 months towards maintenace advance . However we will maintain the project through professional agencies for a period of 12 months from the date of declaration of handover or until the RWA (Residence Welfare Association) is formed and handed over, whichever is earlier.
What would be the maintenance charges?	Rs.5 per Sq.ft (Approx.) + applicable GST of the apartment sale area
ABOUT THE POWER	
Who will provide the electricity?	TANGEDCO
What's the Electricity load?	2BHK - 6.7KW and 3BHK - 8.3KW
What is the DG Power Backup?	2 BHK - 1KW and 3 BHK - 1.5KW and common area - 100%
STP Capacity	STP - 215 KLD and GWTP - 390 KLD
STP Location	Below basement
UG Sump	Below basement
CUSTOMISATION/ MODIFICATION	
Can two flats be bought and combined into one flat?	No customisation
Are modifications permitted in the apartments?	No customisation / modifications permitted
Are kitchen counter slabs provided in the apartment?	No, Kitchen counter slabs will not be provided in the apartment.
Has the plan been approved by the Authorities?	Yes
What is the kind of foundation and the depth?	Raft foundation, depth as per Structural design
Can the developer apply the flooring/finishing as I customise?	No customisation is allowed
Is the water potable?	Basic water treatment is done for potable water
Can I buy Bare Flat ?	No
What is the Carpet area efficiency of the unit?	Will be 66.91%
QUICK LAUNCH FAQs	

When is the construction starting at site?	Construction activity has already commenced – Excavation is under progress
What if I wish to change the unit at the time of launch?	Depends on availability of apartment. The price prevailing at that point of time will be also be the deciding factor.
What documents will I get after the booking?	If Allotment is done – Signed Copy of Allotment Letter, Subsequent Demand Letter, Receipts towards payment of 10% and Legal title documents in a pendrive
What is the applicability of the current pricing?	The current pricing is applicable only till allotment day. The price is subject to revision without any prior notice.
What is saleable area of diff apartments	2 BHK 2TC - 934 Sq.Ft. 2 BHK 2T - 994 - 1101 Sq.Ft 3 BHK 2T - 1414 - 1440 Sq.Ft. 3 BHK 3T - 1586 - 1653 Sq.Ft.
Clubhouse	
What is the size of the Clubhouse?	Aproximately 9000 Sq.ft
How many storeys are in the Clubhouse?	It is part of Block D with G + 1 structure, Double height multi purpose hall at first floor level and yoga deck at terrace level.
What are the other amenities inside the clubhouse?	Reception, Lounge, Workstations for WFH, Multi-purpose hall, Gymnasium, Games room, Male changing room, Female changing room, Steam and Sauna (2 nos, one for male and one for female), Separate lift for club house, Space for open yoga deck at terrace.
SPECIFICATIONS	
What is the construction method used?	Aluminium form work
What is the flooring material used in the master bedroom, living/ dining, toilets, Kitchen, Balcony and utility?	Vitrified tiles of 600x600mm size in foyer, living, dining, kitchen, bedrooms. Ceramic tiles flooring of size 300x300mm in balconies, utility and toilets. Toilet wall dado size is 300x600mm.
What is the wood used for the main door?	Pre hung door
What is the wood used for the internal doors?	Pre hung door
What is the wood used for the Toilet doors?	Pre hung door
What is the material used for windows?	UPVC
What is the paint used inside the apartment?	Acrylic Distemper/Acrylic Emulsion / White cement paint
What are the provisions given inside the kitchen?	Open kitchen for modular kitchen provision
What are the fittings inside the toilet?	Ceramic tiles for flooring and wall tiles upto 7'height Sanitary Fixtures – EWC/Wash basin of standard reputed make CP Fittings – Chromium plated fittings. PVC False ceiling
TITLE DOCUMENTS	
Name of the Land owner of the Property	Emerald Haven Towers Limited
Project Lands Comprised in how many survey Nos.	17/1B1B, 17/1B2B, 17/2B1, 17/2B2, 17/2B3, 23/1, 23/2, 23/3, 26/5A, 26/8, 27, 28/2, 28/3, 29/1, 30/1, 30/2A, 30/2B1, 30/2B2, 30/2B3, 31/1B, 31/2A1A, 31/2A1B, 31/2A2, 31/2B2, 31/3A, 31/3B, 31/4B, 33/2B, 33/3B, 33/4, 34/1A, 34/1B, 34/2B, 34/2B, 34/3, 34/4A, 34/4B, 34/5A, 34/5B, 34/6A1, 34/6A2, 34/6B, 34/7A, 34/7B, 34/8A, 34/8B
Whether Title documents be given to the Purchaser ?	Yes, electronic copy of the title documents will be provided to the Purchasers
When will the title documents be provided ?	Electronic copy of the title documents will be provided after payment of Booking amount.
What are all the documents that will be provided to the Purchaser?	(i) Title documents of the Project lands and revenue records (ii) Upto date Encumbrance certificate (iii) Approved Plans with Proceedings, (iv) MOA, AOA & COI of the Developer Company and (v) Legal Opinion on the Project obtained by Owner but Purchaser shall take opinion separately.
Are the Project Lands mortgaged? If yes with whom ?	Yes, the project lands have been mortgaged with TATA Capital Financial Services Limited
When will the mortgage be released?	Mortgage with respect to the specific apartment / UDS will be released before registration and a NOC will be obtained from the lender
When will the NOC be obtained?	NOC will be obtained before registration of Agreement for sale & construction agreement for execution
Are the Agreements for Sale and Construction one and the same or distinct?	Agreements for Sale and Construction are distinct but are co- extensive. Default in one will be automatically construed as a default in the other.
What if I/We do not register within the said period of 4 months ?	Penalty upto 10 times (applicable stamp duty and registration fee) will be payable by the Purchaser.
The project falls within which Sub- Registrar office	Pallavaram
The project falls within which District Registrar office	Saidapet
The project situated within which Village, Taluk, District	Kovilambakkam, Tambaram, Chengalpattu