LAND INVESTMENT SCHEMES OF BHARAT NIRMAN LIMITED **Schemes for the Ventures of Telangana** Ventures Locations: Adilabad Dist, Asifabad Dist, Mahabubnagar Dist, Medak Dist, Nagarkurnool Dist, Narayanpet Dist, Sangareddy Dist & Vikarabad Dist. Returns on Investment (ROI) in 12 to 15 Years Buy-Back Options from Bharat Nirman Limited with a Lumpsum Amount. **Returns Sharing between** Telangana Farm Lands Sale Consideration Through Optional Schemes (Through Short Term, Mid Term & Long Term Commercial Crops and Forestry Plantation) (Depends on the Tenure and EMI's paid, the Customer/Investor will get a Lumpsum Amount through the Below Time Framed Value Appreciation at the Owner & Company at 75% -**Cumulative Returns on Investment (Both fron** options including his/her Investment, which is Equivalent of 10% to 12.25% on the basis of Monthly Compounding Interest) (For EMI Payments) Rate of 3% - Q/Q - A Measure 25%. The Minimum Returns Plantation & Land Mid Term Plantation / 8 to 9 Years Short Term Plantation / 4 to 5 Years Long Term Plantation / 12 to 15 Years Investment (ROI) Thro Get guaranteed returns in the form of a lumpsum buy-back income. L. No. | Scheme Category | Scheme Code of Real Estate Growth from antation in 12 to 15 Ye Appreciation) 100% Ta One Quarter to the next. Nirman Limited to the Plot 7th Year Free Income & No Capita Through Hop Shoots Percentage (%) of Through And, the Plot Value at the Owner for his/her part of 75% Percentage (%) o Interest Free EMI (Between 84th to Aloe Vera Agarwood **Malabar Neem** Mahogany Red Sandalwood Sandalwood end of the 15th year. (+/- 5%) at the end of the 15th year. Interest You Get P/ ₹1,40,000/-121 Sq. Yards X ₹1,750 ₹66,000/-₹92,000/-₹1,33,000/-₹85,000/-₹1,45,000/-₹7,22,000/-₹9,33,750/-₹7,00,312/-3 Yrs / 36 Months ₹91,000/-**=** ₹2,11,750/-7 Yrs / 84 Months 1 Yrs / 12 Months ₹2,55,000/-₹25,500/-₹2,55,000/-₹38,250/-2 Yrs / 24 Months ₹3.80.637/-₹4,26,793/-242 Sq. Yards X ₹1,750/ ₹1,84,000/-₹2,66,000/-₹1,70,000/-₹1,82,000/-₹14,44,000/-₹18,67,500/-₹14,00,625/ ₹1,32,000/-**= ₹4,23,500/-**₹5,38,159/-₹4,87,149/-5 Yrs / 60 Months 10.00% ₹76,500/-7 Yrs / 84 Months B/B NA ₹60.000/-1 Yrs / 12 Months ₹9,19,202/-₹10,38,346/-2 Yrs / 24 Months 11.50% 605 Sq. Yards X ₹1,750/-₹3,30,000/-₹4,60,000/-₹6,65,000/-₹4,25,000/-₹4,55,000/-₹36,10,000/-₹46,68,750/-₹35,01,562/-= ₹10,58,750/-10.00% ₹21,50,379/- ₹24,29,106/-₹11.00.000/-11.50% 1,210 Sq. Yards X ₹1,750 ₹9,20,000/-₹13,30,000/-₹72,20,000/-₹70,03,125/-₹6.60.000/-₹8,50,000/-₹14,50,000/-₹9,10,000/-₹10,50,000/-₹17,80,521/- ₹19,81,645/- ₹22,05,488/-= ₹21,17,500/-0 Guntas / 1/4 Acre | 5 Yrs / 60 Months 10.00% ₹21,01,427/-7 Yrs / 84 Months ₹3,30,000/-₹20.00.000/-2 Yrs / 24 Months ₹29.85.391/- ₹33.47.397/- ₹37.53.300/-2,420 Sq. Yards X ₹1,750/-₹1,86,75,000/-₹18,40,000/-₹26,60,000/-₹17,00,000/-₹21,00,000/-₹1,44,40,000/-₹1,40,06,250/-₹29,00,000/-₹18,20,000/-**= ₹42.35.000/-**₹38,20,776/-20 Guntas / ½ Acre | 5 Yrs / 60 Months 7 Yrs / 84 Months 10% ₹3,60,000/- ₹2,70,000/-1 Yrs / 12 Months 15% ₹5.40.000/- ₹1.27.500/-4,840 Sq. Yards X ₹1,750/-₹53,20,000/-₹34,00,000/-₹2,88,80,000/-₹3,73,50,000/-₹2,80,12,500/-₹26,40,000/-₹36,80,000/-₹36,40,000/-30% ₹10.80.000/- ₹30.000/-B/B NA B/B NA B/B NA B/B NA B/B NA Schemes for the Ventures of Karnataka Ventures Locations: Bidar Dist, Kalaburagi/Gulbarga Dist & Yadgir Dist. Returns on Investment (ROI) in 12 to 15 Years Buy-Back Options from Bharat Nirman Limited with a Lumpsum Amount. **Returns Sharing between** Karnataka Farm Lands Value **Sale Consideration Through Optional Schemes** (Through Short Term, Mid Term & Long Term Commercial Crops and Forestry Plantation) **Total Returns on** (Depends on the Tenure and EMI's paid, the Customer/Investor will get a Lumpsum Amount through the Below Time Framed Owner & Company at 75% -Appreciation at the Rate of Investment (Both from **Cumulative Returns o** options including his/her Investment, which is Equivalent of 10% to 12.25% on the basis of Monthly Compounding Interest) (For EMI Payments) 2.5% - Q/Q - A Measure of 25%. The Minimum Returns Mid Term Plantation / 8 to 9 Years Short Term Plantation / 4 to 5 Years Long Term Plantation / 12 to 15 Years Plantation & Land Get guaranteed returns in the form of a lumpsum buy-back income. L. No. | Scheme Category | Scheme Code Real Estate Growth from **Commitment from Bharat** One Quarter to the next. Nirman Limited to the Plot Free Income & No Capita Through Owner for his/her part of 75% Percentage (%) o Rate Per Percentage (%) of Through And, the Plot Value at the nterest Free EMI (Between 84th to Mahogany Malabar Neem Red Sandalwood at the end of the 15th year. Interest You Get P/A end of the 15th year. (+/- 5%) 83rd Month) ₹2,24,975/-₹4,604/-2 Yrs / 24 Months ₹1,94,050/-₹2,17,580/- ₹2,43,964/- ₹2,73,547/-121 Sq. Yards X ₹1,500/-₹7,22,000/-₹9.03.500/-₹6,77,625/-₹2,10,425/- ₹2.34.194/-₹1,074/-₹1,30,000/-₹26,000/-₹85,000/-KA01213 3 Yrs / 36 Months ₹2,60,648/-₹2,90,090/-₹1,81,500/-₹39,000/- ₹1,083/-7 Yrs / 84 Months 1 Yrs / 12 Months 242 Sq. Yards 2 Yrs / 24 Months 242 Sq. Yards X ₹1,500/-₹18,07,000/-₹47,000/-₹1.84.000/-₹2,66,000/-₹1,70,000/-₹1,82,000/- ₹2,10,000/-₹14.44.000/-₹13,55,250/-₹2,90,000/-3 Yrs / 36 Months = ₹3,63,000/-KA02425 5 Yrs / 60 Months 2 Yrs / 24 Months 605 Sq. Yards X ₹1,500/-₹4,60,000/-₹6,65,000/-₹4,25,000/-₹7,25,000/-₹5,25,000/-₹45,17,500/-₹33,88,125/-₹3,30,000/-₹4,55,000/-20% ₹1,10,000/- ₹12,222/-= ₹9,07,500/-7 Yrs / 84 Months 1,210 Sq. Yards 2 Yrs / 24 Months ₹10.00.000/-15% ₹1.50.000/- ₹35.417/-1,210 Sq. Yards X ₹1,500/-3 Yrs / 36 Months ₹6,60,000/-₹9,20,000/-₹13,30,000/-₹8,50,000/-₹14,50,000/-₹9,10,000/-₹10,50,000/-₹72,20,000/-₹90,35,000/-₹67,76,250/-= ₹18,15,000/-25 Cents / 1/4 Acre | 5 Yrs / 60 Months 7 Yrs / 84 Months 30% ₹3,00,000/- ₹8,333/-10% ₹1,80,000/- ₹1,35,000/-₹27.57.606/- ₹31.15.040/-₹35.18.803/- ₹39.74.901/-1 Yrs / 12 Months 2,420 Sq. Yards 2 Yrs / 24 Months 2,420 Sq. Yards X ₹1,500/-₹26,60,000/-₹17,00,000/-₹29,00,000/-₹21,00,000/-₹1,80,70,000/-₹1,35,52,500/-₹18,40,000/-3 Yrs / 36 Months 50 Cents / ½ Acre 5 Yrs / 60 Months 30% ₹5.40.000/- ₹15.000/-7 Yrs / 84 Months 10% ₹3,20,000/- ₹2,40,000/-₹55,37,848/- ₹62,55,650/- ₹70,66,491/-4,840 Sq. Yards 2 Yrs / 24 Months 4,840 Sq. Yards X ₹1,500/-₹2,88,80,000/-₹26,40,000/-₹36,80,000/-₹53,20,000/-₹58,00,000/-₹36,40,000/-₹42,00,000/-₹3,61,40,000/-₹2,71,05,000/-3 Yrs / 36 Months = ₹72,60,000/-₹32.00.000/-25% ₹8,00,000/- ₹40,000/-10.00% B/B NA B/B NA ₹61,13,243/- ₹67,53,379/-100 Cents / 1 Acre | 5 Yrs / 60 Months KA48407 7 Yrs / 84 Months ₹32,00,000/- 30% ₹9,60,000/- ₹26.667/-B/B NA B/B NA B/B NA B/B NA B/B NA **Schemes for the Ventures of Andhra Pradesh** Ventures Locations: Anantapur Dist, Kadapa Dist, Kurnool Dist, Prakasam Dist & Srikakulam Dist. Returns on Investment (ROI) in 12 to 15 Years Andhra Pradesh Farm Lands Buy-Back Options from Bharat Nirman Limited with a Lumpsum Amount. **Returns Sharing between** (Through Short Term, Mid Term & Long Term Commercial Crops and Forestry Plantation) Sale Consideration Through Optional Schemes Value Appreciation at the Total Returns on (Depends on the Tenure and EMI's paid, the Customer/Investor will get a Lumpsum Amount through the Below Time Framed Owner & Company at 75% -(For EMI Payments) Rate of 2.5% - Q/Q - A options including his/her Investment, which is Equivalent of 10% to 12.25% on the basis of Monthly Compounding Interest) 25%. The Minimum Returns Short Term Plantation / 4 to 5 Years | Mid Term Plantation / 8 to 9 Years Measure of Real Estate Long Term Plantation / 12 to 15 Years Plantation & Land Get guaranteed returns in the form of a lumpsum buy-back income. SL. No. | Scheme Category | Scheme Code Growth from One Quarter to Appreciation) 100% Tax ntation in 12 to 15 Ye lirman Limited to the Plot the next. And, the Plot Value Free Income & No Capita 7th Year Owner for his/her part of 75% Percentage (%) of Percentage (%) of Plot Booking at the end of the 15th year. **Total Plot Cost** Interest Free EMI (Between 60th to | (Between 72nd to (Between 84th to at the end of the 15th year. | Interest You Get P/A Malabar Neem Red Sandalwood Sandalwood 83rd Month) 121 Sq. Yards 2 Yrs / 24 Months 121 Sq. Yards X ₹1,500/-₹85,000/-₹6,77,625/-₹92,000/-₹1,45,000/-₹91,000/-₹9,03,500/-3 Yrs / 36 Months = ₹1,81,500/-₹30.000/- ₹1.500/-10.00% 5 Yrs / 60 Months 7 Yrs / 84 Months AP02421 1 Yrs / 12 Months 2 Yrs / 24 Months 242 Sq. Yards X ₹1,500/-₹1,84,000/-₹2,66,000/-₹1,70,000/-₹1,82,000/-₹2,10,000/-₹14,44,000/-₹18,07,000/-₹13,55,250/-₹1,32,000/-= ₹3,63,000/-5 Yrs / 60 Months 10.00% 7 Yrs / 84 Months 10% ₹50,000/- ₹37,500/-₹8.65.288/- ₹9.77.445/- ₹11.04.139/- ₹12.47.254/-1 Yrs / 12 Months 11.50% 605 Sq. Yards 2 Yrs / 24 Months ₹33,88,125/-3 Yrs / 36 Months = ₹9.07.500/-12.5 Cents 10.00% ₹9,55,194/-5 Yrs / 60 Months AP06057 7 Yrs / 84 Months B/B NA 1 Yrs / 12 Months ₹1,35,000/-1,210 Sq. Yards | 2 Yrs / 24 Months ₹18,93,790/-11.50% 1,210 Sq. Yards X ₹1,500/ ₹9,20,000/-₹13,30,000/-₹8,50,000/-₹9,10,000/-₹10,50,000/-₹72,20,000/-₹90,35,000/-₹67,76,250/-3 Yrs / 36 Months ₹14,50,000/-= ₹18,15,000/-25 Cents / 1/4 Acre | 5 Yrs / 60 Months 30% ₹2,70,000/- ₹7,500/-₹24,51,205/- ₹27,68,924/- ₹31,27,825/- ₹35,33,245/-2,420 Sq. Yards 2 Yrs / 24 Months ₹16.00.000/- 15% ₹2.40.000/- ₹56.667/-2,420 Sq. Yards X ₹1,500 ₹17,00,000/-₹29,00,000/-₹3,20,000/- ₹35,556/-₹13,20,000/-₹18,40,000/-₹26,60,000/-₹21,00,000/-₹1,44,40,000/-₹1,80,70,000/-₹1,35,52,500/-₹25.89.849/- ₹28.82.393/- ₹32.07.982/-3 Yrs / 36 Months **=** ₹36,30,000/-50 Cents / ½ Acre 5 Yrs / 60 Months ₹4,00,000/-₹30,56,621/-₹33,76,689/-7 Yrs / 84 Months ₹48,45,617/- ₹54,73,694/- ₹61,83,179/-AP48401 10% ₹2,80,000/- ₹2,10,000/-₹69,84,627/-₹42,89,609/-1 Yrs / 12 Months ₹28.00.000/-11.50% ₹41.79.547/-₹46,86,356/- ₹52,54,621/- ₹58,91,793/-AP48402 2 Yrs / 24 Months 4,840 Sq. Yards X ₹1,500/-

CUSTOMER / INVESTOR BENEFITS:

- 01. Additional 5% special discount for Covid Frontline Warriors and Defence (Army, Naval & Air-force) families on Total Plot Cost. If they would like to go with EMI payments, the monthly EMI will be reduced accordingly.
- 02. Depends on his/her financial capability the customer can choose a suitable option from a wide range of EMI options. Moreover, the EMI's are absolutely interest free.

3 Yrs / 36 Months

00 Cents / 1 Acre | 5 Yrs / 60 Months

- 03. Life-time VIP club-house membership. He/she can avail membership benefits across the club-houses of the Bharat Nirman Limited.
- 04. The customer can enjoy his/her farmland amenities like children parks, swimming pool, indoor games, mini theatre, tree-houses, cable car, and ATV quad bike ride etc... while visiting the farm.
- 05. A reasonable quantity of Desi Milk (both cow and buffalo), Organic Fruits, and Vegetables can be provided to the customer at every visit of the farm at free of cost.
- 06. From 3rd year onwards the customer/investor will be covered with a family health insurance (for 2 Adults & 2 Children's) worth ₹10,00,000/- per annum. And, the customer/investor will be covered with a life insurance worth of double the Plot Cost per annum from 1st years or until final crop cutting whichever is earliest.

₹53,20,000/-

₹34,00,000/-

₹58,00,000/-

₹36,40,000/-

₹42,00,000/-

₹2,88,80,000/-

₹3,61,40,000/-

= ₹72,60,000/-

₹2,71,05,000/-

10.00%

B/B NA

₹45,32,236/- ₹50,44,188/- ₹56,13,970/-

B/B NA B/B NA B/B NA B/B NA

B/B NA ₹53,49,087/-

B/B NA

₹36,80,000/-

₹26,40,000/-

07. As the plots were converted from agriculture to non-agriculture the customer/investor can mortgage his/her plot documents in any bank and can avail loan or over draft on it.

TERMS & CONDITIONS:

- 01. No negotiations and bargaining's on Total Plot Cost. But customer can avail referral discount on it.
- 02. The monthly EMI shall be cleared on or before 15th of every month.

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- 03. The customer/investor has liberty to pre-close his/her EMI account by paying lumpsum amounts at any time of his/her Scheme Tenure.
- 04. Allotted plot cannot be transferred on third-party name, but can be transferred in the name of Nominee or any other family member at any time.
- 05. The profit sharing ration will be 75% and 25%, i.e. 75% to the customer/investor and 25% to the company towards maintenance of the farm land venture for the total period of 12 to 15 years as required for best yielding. 06. Returns on Investment (ROI) may +/- 5% from the plantation and land appreciation, but customer will get his/her part of 75% of the guaranteed returns as mentioned above at the end of the main crop/plantation harvesting.
- 07. Customer/Investor can sell his/her plot to the company through buy-back option and avail buy-back amount as mentioned above only after successfully completion of his/her EMI scheme. Company will not Buy-back the plots from the customers/investors those choose EMI's for a period of 7 years.

30% ₹8,40,000/- ₹23,333/-

- 08. In-general the company promotes and develops Commercial Crops & Agroforestry Plantation such as: Aloe Vera, Hop Shoots, Agarwood, Malabar Neem, Mahogany, Red Sandalwood, and Sandalwood, 09. At the time of down payment The Agreement of Sale Deed will be made and notarized for the particular plot by and between M/s. Bharat Nirman Limited and customer/investor, and the original document of Sale Deed will be handover to the customer/investor as soon as we receive it from the Registrar.
- 10. It is recommended that customer/investor shall pay all EMI's for the selected tenure to be able to enjoy all of the benefits and returns. However, at any stage if stop paying EMI's in the first 6 month, the Agreement of Sale be cancelled and nothing will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale be cancelled and nothing will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale be cancelled and necessary charges will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale be cancelled and nothing will be refunded. If stop paying EMI's in the first 6 months the Agreement of Sale be cancelled and necessary charges will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale be cancelled and necessary charges will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, the Agreement of Sale will be refunded. If stop paying EMI's in the first 6 month, 11. Only Indian Nationals and NRI's (acting through their local guardian/GPA holder) are eligible to enter into these schemes. Foreign Nationals are not eligible as per the laws, we strictly not sell any Land or Plot to any Foreign Nationals.
- 12. In accordance with the regulations governing the acceptance of funds directly from NRI's, the scheme would be accepted for a maximum tenure of 3 years, the payments must be made from NRO account only. The returns shall be made only by credit to the NRO account.