

Sub.: Draft letters for customer relations

Customer Relations at times have to answer to awkward queries from customers and are unable to do so without input from M.D. Besides, good communication, especially written communication reflects on the professionalism of our company. Therefore, it is important that an effort is put in by the entire CR team to ensure that communication with customers is formal and of good quality.

To help the CR team a set of standard replies is given in this circular which may be used as is or with suitable modifications. List of draft letters enclosed are as follows:

1. Note on email replies
2. Note on written replies
3. Reply to specific queries.
 - a. Reply to addition and alteration
 - b. Reply to complaint about construction defects
 - c. Reply to query on housing loan
 - d. Reply to query on accounts
 - e. Reply to query on completion date
 - f. Reply to query about amenities
 - g. Reply to general query
 - h. Reply to query about referral incentives
 - i. Reply to query about discount/interest
 - j. Reply to query about possession
 - k. Reply to query about maintenance charges and owners association
4. Reply to query about service tax.
5. Request asking customer to send material for additions and alterations.
6. Reply on additions and alterations policy
7. Reply to query accepting some and declining the balance additions and alterations
8. Reply to query for wood work without clearing dues.
9. Reply to query for possession without clearing dues.
10. Reply to request for compensation due to delay in completion – option 1.
11. Reply to request for compensation due to delay in completion – option 2.
12. Reply to request for compensation due to delay in completion – option 3.
13. Reply to query about discount due to fall in real estate prices.
14. Reply to query for discount due to decrease in material prices
15. Reply to query for clarification regarding payment terms.
16. Reply for request for payment – construction in advance stage
17. Note on stamp duty, registration charges, VAT, etc.
18. Note on complaints about construction defects
19. Request for release of part / full housing loan
20. Reply on provision of drinking water through RO plant.
21. Reply on cancellation charges
22. Note on policy of giving written complaints
23. Reply to customer complaint letter.
24. Reply regarding rescheduling of payment terms due to delay.
25. Letter from Customer for permission to conduct house warming ceremony.

26. Reply to customer for transfer of electricity meter.
27. Draft letters for PDCs and note for handing over possession of mortgage villas.
28. Notice to residents for keeping pets.
29. Reply about queries for Association MMC notice by mail
30. MMC notice by email.
31. Removal of shoe rack from passages by email.
32. Barring usage of clubhouse & common amenities for members having arrears of maintenance charges – post notice on notice boards.
33. Guidelines for payment of stamp duty and registration charges.
34. Letter for calling for nominations.
 - a. Nomination form
 - b. Nomination withdrawal form
 - c. Notice for elections
 - d. Ballot paper
 - e. Letter declaring elected candidates.
 - f. Letter declaring office bearers of association.
 - g. Letter for handing over documents to association.

Soham Modi.

1. Draft format for email replies

Mr./Mrs. _____,

In response to your email dated ____ please note the following:

1. < insert matter here>
2. < insert matter here>
3. < insert matter here>

For any further information please feel free to contact us.

Regard,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxxx>

2. Draft format for written replies

To,

_____,

_____.

Date: ____

Dear Mr./Mrs. _____,

Sub: < insert subject here>

Ref: Your booking for villa/flat no. _____ at <project name> situated at <address>

In response to your letter dated ____ please note the following:

4. < insert matter here>

5. < insert matter here>

6. < insert matter here>

For any further information please feel free to contact us.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

3. Draft replies to specific queries.

Short replies to customer queries are given below. Cut and paste the suitable replies to the draft format for email and written letters given above.

A. Reply to additions alterations.

Option 1: As a company policy minor additions and alterations are permitted within your flat/villa. You are requested to contact Mr. ____, Project Manager (Mobile No. ____) at our site for further details. He will advise you about permitted changes and the estimated cost.

Option 2: As a company policy minor additions and alterations are permitted within your flat/villa. You are requested to contact Mr. ____, Project Manager (Mobile No. ____) at our site for further details. You can also send him a written request for the required alterations.

B. Reply to complaint about construction defects.

Option 1: We request you to send us a list of your complaints regarding construction defects. Your complaint will be sent to our project manager at site for the necessary action. The project manager has to send an action taken report on your complaint, which is then verified by our quality control team. Their report is sent to the MD for review. If required the report is sent back to the project manager for further action.

Option 2: We request you to contact our project manager Mr. ____, (Mobile No. ____). Please give him a written list of your complaints regarding construction defects. The project manager has to send an action taken report on your complaint, which is then verified by our quality control team. Their report is sent to the MD for review. If required the report is sent back to the project manager for further action.

C. Reply to query on housing loan.

Option 1: You are requested to contact Mr. ____, Manager customer relations, (Mobile No. ____), regarding the queries about housing loan. Our customer relations team will help you with the formalities of obtaining a housing loan.

Option 2: We recommend that you apply for housing loan to ____ bank/company. I have asked Mr. ____ (Mobile ____, email ____), from ____ banks/company to contact you. He will help you complete the formalities of application and documentation.

Option 3: As a backup we recommend that you make an application for housing loan with ____ bank/company, in case your application with ____ bank/company is not approved.

D. Reply to query on accounts.

Option 1: You are requested to contact Mr. ____, Manager customer relations, (Mobile No. ____), regarding the queries about accounts. Upon request a statement of accounts shall be sent to you. Alternately, you are requested to visit our head office for clarification on accounts.

E. Reply to query on completion date.

Option 1: Your flat/villa was scheduled to be completed by ____, with the further grace period of 6 months. Accordingly, your flat/villa is likely to be completed by the month of ____.

Option 2: Your flat/villa was scheduled to be completed by ____, with the further grace period of 6 months. However, due to circumstances beyond our control the completion date of your flat/villa has been delayed. We expect to deliver possession from the month of ____.

Option 3: Your flat/villa was scheduled to be completed by ____, with the further grace period of 6 months. However, due to delay in supply of material from your side the completion date of your flat/villa has been delayed. On receipt of all materials within a week we can try to deliver possession in the month of ____.

Option 4: Your flat/villa was scheduled to be completed by ____, with the further grace period of 6 months. However, due to delay in deciding the additions and alterations and choice of tiles, colours etc., from your side the completion date of your flat/villa has been delayed. On finalization of the above within one week we can try to deliver possession in the month of ____.

F. Reply to query about amenities.

MNM: The basic infrastructure work of roads, compound wall, gates, drainage, lighting, electric power connection, drinking water, borewell water has been completed. Amphitheatre, tennis court, badminton court, basket ball court and children's playground have been completed. The civil works for club house, swimming pool, parks and landscape gardens has been completed and finishing works are being taken up one at a time.

KNM: The basic infrastructure work of roads, compound wall, gates, drainage, lighting, electric power connection, drinking water, borewell water and generator backup have been completed. Badminton court and basket ball court have been completed. The civil works for club house, swimming pool, parks and landscape gardens has been completed and finishing works are being taken up one at a time.

SOB: The basic infrastructure work of roads, compound wall, gates, drainage, lighting, electric power connection, drinking water and borewell water have been completed. Amenities like club house, swimming pool, sports facilities, amphitheatre, landscape gardens etc., have been completed. Minor civil works including landscaping around each bungalow shall be taken up at the time of completion of the respective bungalows.

VSC: The basic infrastructure work of roads, compound wall, gates, drainage, lighting is under progress. Other amenities shall be taken up on completion of the basic infrastructure of work.

GWE: The basic infrastructure work of roads, compound wall, gates, drainage, lighting, electric power connection, drinking water, borewell water and generator backup have been completed. The civil works for club house, children's parks, tennis court, badminton court, basket ball court cum amphitheatre and landscape gardens have been completed and finishing works are being taken up one at a time.

GMG: The basic infrastructure work of roads, compound wall, gates, drainage, lighting, electric power connection is under progress. The civil work for the club house is completed. All amenities shall be completed by end of 2011.

G. Reply to query about referral incentives.

Option 1: We regret to inform you that we have not received a referral from you. Therefore, we cannot consider your request for a referral gift.

Option 2: We have received your referral form and Mr. ___, has made a booking in our project. You shall receive your gift on receipt of ___ % of sale consideration from the referred customer.

Option 3: We hereby confirm that you are eligible for the referral incentive viz., a Sony Bravia 32" LCD TV/Android Mobile Phone for the reference of Mr. ___ who has booked flat/villa No. ___ at ___. You shall received your gift shortly.

Option 4: We regret to inform you that you are not eligible for the referral incentive as the person referred by you has cancelled the booking/not made any further payments/has made a booking after three months from the date of your referral form.

H. Reply to query about discount/interest.

Option 1: The terms of sale including sale consideration and interest on delayed payments are not negotiable after the booking form has been signed. Accordingly, we regret to inform you that your request for discount/waiver of interest cannot be entertained.

Option 2: As there has been a considerable delay in release of installments beyond their due date, the on-time payment discount shall not be applicable. However, as a special case our management has waved the interest charges of Rs. ___.

Option 3: Your request for complete waiver of interest on delay and payments cannot be entertained. However, as a special case your interest has been reduced from Rs. ___ to Rs. ___.

Option 4: We request you to please send a written representation for reduction in interest on delayed payments. Please specify in detail the reasons for considering your request. We shall forward your application to our management for a final decision in the matter.

I. Reply to query about possession.

Option 1: The purchaser needs to clear his/her dues including VAT, service tax, registration charges and charges for additions and alterations. The purchaser must enroll as member of the association, sign the electricity transfer form, pay maintenance charges / corpus fund, etc. Upon completing these formalities a 'No Due Certificate' along with a post dated (about 15 days) letter of possession shall be handed over to the purchaser. The purchaser shall handover a written list of complaints to our engineers at site to enable our engineers to attend to the complaints and handover the flat/bungalow complete in all respects. The last coat of paint, floor polishing, etc., is held up till such time the purchaser comes forward to take possession of their flat/bungalow.

J. Reply to query about maintenance charges and owners association.

Option 1: The maintenance of the project shall be handed over to the Owners Association as and when there are sufficient occupants in the project. The Association shall be run by its elected members. In the mean time the Builder shall manage the Association on behalf of the flat/villa owners. Maintenance and corpus fund is payable to the Association and not to the Builder. Further, the payment of maintenance charges is unrelated to complaints regarding construction defects. Maintenance charges have to be paid from date of completion of the flat/villa irrespective of the actual date of possession. The Builder has no authority to wave maintenance charges as the byelaws of the Association have no such provision.

4. Draft Reply for query about service tax.

To,

_____,
_____.

Date:

Dear Sir/Madam,

Sub.: Query about service tax.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

Buyers became liable to pay service tax u/s. 65(105)(zzzh) in 2005 under residential complex services and u/s. 65(105)(zzzza) in 2007 under works contract services. Since then several notifications and circulars have been issued by the service tax department regarding payment of service tax by builders. The department issued a circular in January 2009 viz. 108/2/09 which is very ambiguous and has caused a lot of confusion regarding the payment and applicability of the service tax. Amendments were made to the Finance Act 2010-11 wherein bookings made prior to obtaining occupancy certificate were brought in the service tax net.

As on date there is no clarity in the matter and we have paid service tax on a lump-sum basis to the department for each project, on the advice of our consultants, from time to time. The department has computed our liability as per their interpretation of law and demands for very large amounts have been raised against us. We have gone on appeal, and in all likelihood the issue will be eventually resolved in the High Court or Supreme Court, only after a protracted litigation.

It may be noted that service tax is payable on a monthly/quarterly basis on the advances received from customers to the service tax department. Service tax is paid by the builder on a lump-sum basis and not on account of each customer. Service tax is debited to each customer on a proportionate basis.

In order to get clarity on this issue and to avoid any threat of coercive action by the service tax department we have also filed a writ petition in the High Court.

In light of the pending litigation and ambiguity on the applicability of service tax we have no option but to collect the service tax from our customers and remit it to the department on demand. Therefore, we are collecting amounts for the contingent liability towards service tax from each customer. We are remitting the amount to the department as per advice of our consultants.

In case we are successful in the litigation and the amounts are refunded to us from the department the same shall be refunded to the customers. In case the demand raised by the department is less than the amount collected from the customer, the difference shall be refunded. Upon request, our customer relations team will provide you the details of service tax remitted to the dept. and the pending demand from the department.

Please note that it may take several years for the issue to be resolved. We request your cooperation in the said matter. Any request for refund cannot be entertained at this stage.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

5. Draft request asking customer to send material for additions and alterations.

To,

_____.

_____.

Date:

Dear Sir/Madam,

Sub.: Request for sending material for additions and alterations

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

It is endeavor to ensure that minor alterations as desired by the customer within their flat or villa are undertaken as per the customers request. However, in the over all interest of completing the project in time and in the interest of common good of all the customers, we do not permit the following.

1. Structural changes, change of position of walls, doors and windows.
2. Changes to elevation, external appearance or appearance in common passages, etc.
3. Installation of grills or shutters of any kind in balconies or common passages.
4. Installation of cloth drying stands/fixtures that may effect the elevation of the building.
5. Placement of plants, pots, shoes stands or other objects in common areas or in areas that effect the elevation of the building.
6. Provision of additional shelves and lofts.

We request you to not insist on the above changes. Changes like colour of internal walls, doors, hardware, flooring, bathroom tiles, electrical switches, CP and sanitary ware can be made as per your choice. Our engineers will note down the details of these changes and execute the work accordingly.

Most of the material used for finishing interior works like tiles, paints, switches, doors, hardware, etc., is purchased from reputed companies. We try to ensure that the purchases are directly made through the company rather than from a retail dealer in order to ensure that the product is authentic and of first quality. Materials like tiles are delivered directly from manufacturers' factory or godown to our site.

In case you wish to make any changes to the standard material provided by us, we request you to procure the material of your choice and deliver it at out site. Our engineers will provide you the estimate of quantities required. In case of painting, for any changes beyond standard specifications, you may directly negotiate and pay our painting contractors for the said work.

It is not possible for us to procure material, especially, tiles, CP and sanitary ware from retail dealers on your behalf as we can not assure you of the quality, price, availability and timely delivery of the material required by you. Therefore, we will not, under any circumstances purchase these materials on behalf of the customer.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

6. Draft reply on additions and alterations policy

To,

_____.

_____.

Date:

Dear Sir / madam,

Sub: Additions and alterations policy.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

As a matter of policy we do not permit any major changes to the structure and design of the flat/villa. No change shall be permitted in their external appearance. However, minor changes within the flat/villa shall be permitted at the request of the customers. Permitted changes include:

- a. Limited choice of colors for interiors.
- b. Limited choice of flooring tiles/ marbles, bathroom tiles, CP fittings, sanitary ware, kitchen platform and electrical switches. Customer may choose to provide these items and they shall be installed free of cost.
- c. Internal doors and hardware.
- d. Minor changes to electrical plan.

Two to three months before the schedule date of completion, customers are requested to visit the site to finalize details of any minor additions and alterations. Customer would be sent a request in writing to visit the site during a specified period.

For any further details you may contact customer relations or project manager at site. We are committed to ensure that minor additions and alterations are done at cost price without any markup.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

Note:

1. We are not providing RCC shelves in our projects as they cost more than Rs. 200/- per sft. Besides they are outdated and time consuming to make. Customers are requested to make shelves with plywood or similar material.
2. Installation of grills in balconies, terraces and passages is not permitted to preserve the over all look and design of flat/villas.

7. Draft reply to query accepting some and declining the balance additions and alterations.

To,

_____.

_____.

Date:

Dear Sir/Madam,

Sub.: Request for additions and alterations.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

We have received your request for additions and alterations vide your letter dated _____. In that regard please note that the additions and alterations requested by you shall be taken up as per your advice. However, the request made in point no. ___, ___ & ___ can not be taken up as such alterations are beyond our scope of work or not permitted changes as per company policy.

Some of the changes requested by you shall be at extra cost. Some alterations shall require materials to be sent to our site at your cost before a specified date so that they may be installed/fixed as per your request. Please contact our project manager at site for the details of additional charges and material required.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

8. Draft reply to query for wood work without clearing dues.

To,

_____.

_____.

Date:

Dear Sir/Madam,

As per our company policy possession of villas/flats is not handed over to customers until all dues are cleared. However, we understand the need of some customers who wish to take up interior works (customer built furniture) before the last coat of paint and polish is completed.

We can give temporary possession of villas/flats to intending customers who wish to take up interior works. In such cases upon request the last coat of paint, polish and installation of CP and sanitary ware shall be withheld until the interior works are completed.

In such cases customers at best may withhold about Rs. 50,000/- and clear rest of the dues. Temporary possession for taking up interior works shall not be given otherwise. There is no justification for customers to withhold payments due to us and in its place invest amounts towards interior works.

We request you to please clear your dues as above so that we can permit you to take up your interior works.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

PS: Interior works can be taken up only after completion of works like flooring, bathroom tiles, first coat of paint, installation of grills and doors.

9. Draft reply to query for possession without clearing dues.

To,

_____.

_____.

Date:

Dear Sir/Madam,

As per terms of the sale of your flat/villa as mentioned in the booking form, agreement of sale and other deeds, possession of your flat/villa shall be handed over only on clearing all dues.

In case the sale deed for your villa/flat has not been executed, you shall be required to execute it before possession can be handed over.

At the time of taking possession of your villa/bungalow you shall be required to execute /sign the following documents:

- a. Owners Association membership enrolment form.
- b. Electricity meter transfer form.
- c. No due certificate.

We request your kind cooperation in this matter.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

10. Draft reply to request for compensation due to delay in completion

Option 1

To,

_____.

_____.

Date:

Dear Sir/Madam,

Sub.: Request for compensation for delay in completion.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

As per terms of sale mentioned in the booking form and agreement of sale, your villa / flat was to be completed on or before _____ with a further grace period of six months. Your villa/flat was completed within the stipulated time. Therefore, your request for compensation can not be entertained.

Please note that possession of the completed villa/flat shall be given to customers within 15 days of clearing all dues. Till such time the final coat of paint, polish and installation of CP and sanitary is normally not completed.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

11. Draft reply to request for compensation due to delay in completion
Option 2

To,

_____.

_____.

Date:

Dear Sir/Madam,

Sub.: Request for compensation for delay in completion.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

As per terms of sale mentioned in the booking form and agreement of sale, your villa / flat was to be completed on or before _____ with a further grace period of six months. Due to technical difficulties, the completion of flat/villa was delayed by about ____ months. However, as per our company policy compensation for delay in completion, at market rates of rental value (Rs. ____ per month in your case) is payable only to those customers who have paid their entire sale consideration along with the registration charges, VAT, service tax, etc., on or before the due dates mentioned in the booking form / agreement of sale.

In your case there has been a considerable delay in making the payments. As per our agreed terms an interest of Rs. _____/- is payable on the delayed payments. Further a sum of Rs. _____/- is still due to us. Therefore, your request for payment of compensation can not be entertained.

Please note that possession of the completed villa/flat shall be given to customers within 15 days of clearing all dues. Till such time the final coat of paint, polish and installation of CP and sanitary is normally not completed.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

12. Draft reply to request for compensation due to delay in completion
Option 3

To,

_____.

_____.

Date:

Dear Sir/Madam,

Sub.: Request for compensation for delay in completion.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

As per terms of sale mentioned in the booking form and agreement of sale, your villa / flat was to be completed on or before _____ with a further grace period of six months. Due to technical difficulties, the completion of flat/villa was delayed by about ____ months. However, as per our company policy compensation for delay in completion, at market rates of rental value (Rs. ____ per month in your case) is payable only to those customers who have paid their entire sale consideration along with the registration charges, VAT, service tax, etc., on or before the due dates mentioned in the booking form / agreement of sale.

In your case there has been a delay in making the payments. As per our agreed terms an interest of Rs. _____/- is payable on the delayed payments. Further a sum of Rs. _____/- is still due to us. However, as a special case we have forwarded your request for compensation to our management for taking a final decision in the matter.

In the mean time you are requested to please clear all dues at the earliest. Please note that possession of the completed villa/flat shall be given to customers within 15 days of clearing all dues. Till such time the final coat of paint, polish and installation of CP and sanitary is normally not completed.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

13. Draft reply to query for discount due to fall in real estate prices.

To,

_____.

_____.

Date:

Dear Sir / madam,

Sub: Your request for further discount.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

We have been in the field of real estate development for over 3 decades and have gone through several cycles of boom and bust. We believe that large size-high end segment of the residential market is most susceptible to ups and downs. Therefore, we have always focused on the middle income housing segment. In this current down turn the middle income housing segment has not been affected substantially. Our prices across all our projects are very reasonable and there is very little scope for correction.

Newspapers are consistently reporting that prices of real estate have fallen down by 15 to 20%. Some reports have also stated that prices have fallen down by over 30%. While it is true that in some markets prices have fallen down, but mostly, such reports are sweeping generalizations. Prices have fallen down in the metros, specially in areas where selling price was Rs. 10,000/- per sft and upwards. Some corrections have also happened in areas where sale prices were between Rs. 2,500/- per sft to Rs. 10,000/- per sft. However, the middle income housing segment remains largely un-touched, where prices were below Rs. 2,500/- per sft. At best prices have dropped by 5 to 10% in this segment.

We would like to thank you for the trust you have placed in our company and for choosing to do business with us. It may be extremely difficult for us to offer you any further discount at this stage. The eventual construction cost is still uncertain. However, we shall certainly review your request for a discount at the time of completion of your flat/bungalow based on your track record of payment.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

14. Draft reply to query for discount due to decrease in material cost.

To,

_____.

_____.

Date:

Dear Sir / madam,

Sub: Your request for further discount.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

We have been in the field of real estate development for over 3 decades and have gone through several cycles of boom and bust. We believe that large size-high end segment of the residential market is most susceptible to ups and downs. Therefore, we have always focused on the middle income housing segment. In this current down turn the middle income housing segment has not been affected substantially. Our prices across all our projects are very reasonable and there is very little scope for correction.

Contrary to public perception the cost of construction has not come down. While it is true that steel rates have substantially gone down over last 6 to 12 months, the rates of other building materials like, cement, sand, bricks and finishing material have remain unchanged. Even in the case of steel the rates have increased by 30 to 40% over a period of 2 years. Labour cost continues to increase every few months. We have seen the construction cost double over the last three to four years. We do not foresee any reduction in the construction cost over the next year or two.

We would like to thank you for the trust you have placed in our company and for choosing to do business with us. It may be extremely difficult for us to offer you any further discount at this stage. The eventual construction cost is still uncertain. However, we shall certainly review your request for a discount at the time of completion of your flat/bungalow based on your track record of payment.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

15. Draft reply - Clarification regarding payment terms

To,

_____.

_____.

Date:

Dear Sir / madam,

Sub: Clarification regarding payment terms.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

We offer our customers a choice of two payment options.

- a. Installment scheme – under this scheme customers may pay the sale consideration in installments periodically, through their own sources, from the date of booking to the schedule date of completion.
- b. Housing loan scheme – under this scheme the customer is required to pay their own contribution (margin money) within the first few weeks of booking. The balance amount will be released by the housing finance companies directly in our favour of the builder, as per their policy. Under this scheme customers are required to pay larger amounts upfront as the property is being registered in their favour.

Please note that unlike most other builders, the payment of installments are not linked to stage of construction. The initial installments collected of about 40% to 50% of the total consideration correspond to the approximate value of the land. The balance amounts are payable in installments up to the scheduled date of completion of the flat/villa.

You can be assured that your flat/villa will be completed on schedule. Till date we have a near 100% track record of handing over completed flats /villas on schedule.

We request you to please make payments as per the schedule agreed too. Interest may be charged in case of an unreasonable delay in makings payments.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

16. Draft Request for payment – construction in advance stage

To,

_____.

_____.

Date:

Dear Sir / madam,

Sub: Request for payment – construction in advance stage.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

Flat/villa no. _____ is scheduled to be delivered on _____. Please note that we are ahead of/ <on> schedule and the RCC/brickwork/civil work of your flat/villa has already been completed. We are likely to take up the balance works shortly.

We request you to not delay the payment of installment nos. ____, ____ & ____ as the construction work is going on in full swing.

We request you to please release the over due payments at the earliest.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

17. Draft reply on stamp duty Registration charges and VAT

To,

_____.

_____.

Date:

Dear Sir / madam,

Sub: Payment of stamp duty, registration charges, service tax and VAT

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

Please note that apart from the sale consideration, stamp duty, registration charges, VAT and service tax are payable by the purchaser. These are amounts are paid to the Government. Your booking form and agreement of sale clearly state that these charges are payable by the purchaser.

You will be charged VAT, service tax, stamp duty and registration charges on actuals at the rate applicable at the time of making these payments. Please note that these rates are subject to change from time to time.

You are requested to please pay an amount of Rs. _____/- towards _____, _____ & ____ at the earliest.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxxx>

18. Draft reply on Complaints about construction defects

To,

_____.

_____.

Date:

Dear Sir / madam,

Sub: Complaints regarding construction defects.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

Construction of villas/flats can not be compared to products made in a factory under a controlled environment, produced by skilled labour with strict quality control. In spite of inspections at each stage by our quality control team, small construction defects are unavoidable.

At the time of taking possession we advise our customers to give us a written list of complaints regarding construction defects and we undertake to rectify them within 2 weeks before handing over possession. In that way customers can be assured that all defects are rectified.

At other times customers are requested to make the complaints in writing. Their complaint is forwarded to the Project Manager for taking action. The Project Manager sends an Action Taken Report to the Quality Control Team who in turn personally verify the action taken on each complaint along with a qualitative rating. The complaint is closed if work is completed satisfactorily, otherwise it is sent back for correction. The entire process is monitored by the Managing Director.

We request you to make your complaint in writing. On receipt of the complaint in writing we assure you that necessary action shall be taken.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

19. Draft reply on Request for release of part/full housing loan

To,

_____.

_____.

Date:

Dear Sir / madam,

Sub: Request for release of part/full housing loan.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

The release of housing loan tranches to the builder by the bank or housing finance company (HFC) is in general dependent on the progress of work. Each bank or HFC have their own norms for evaluation. Banks and HFCs will release the housing loan in two or three tranches.

Accordingly, we request you to write to your bank/HFC for release of about Rs ____/- lakhs. The balance amount can be released over a period of time as per the banks/ HFCs policy, linked to the stage of construction.

This relaxation in payment terms being offered to you should not be construed as waiver of payment terms mentioned in the booking form and the agreement of sale.

We request your cooperation in releasing the housing loan as soon as possible.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

20. Draft reply on provision of drinking water through RO plant

To,

_____.

_____.

Date:

Dear Sir / madam,

Sub: Provision of drinking water through RO plant.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

Wherever feasible we are trying to provide bulk municipal water connections to our projects. However, in some areas municipal water is not available. In some cases even if municipal water is available there is no enough water for bulk supply. Therefore in such projects drinking water is provided through RO plants.

The capacity of RO plants being provided is 50% to 100% higher than the estimated requirement. The quality of water is similar to bottled water. In most cases, the cost of running RO plants are less than or equal to the cost of municipal water. Annual maintenance contracts for the RO plants are negotiated in advance at the time of its purchase.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

21. Draft reply on Cancellation charges

To,

_____.

_____.

Date:

Dear Sir / madam,

Sub: Cancellation charges

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

As per the terms and conditions of your booking we are entitled to deduct cancellation charges equal to 15% of the total consideration. However, considering your request for reducing cancellation charges due to your personal difficulties, we have reduced the cancellation charges to Rs. _____/-.

We confirm that we have to refund an amount of Rs. _____/-. However due to the downturn in the market we shall refund this amount to you based on the availability of funds for the project.

We cannot give a firm date for the refund of the amount, but it shall be an endeavor to return this amount at the earliest possible date.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

22. Draft reply on request for written complaints

To,

_____ ,

_____ .

Date:

Dear Sir / madam,

Sub: Request for written complaints

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

We are committed to providing good service to our customers. However, as an organization it is difficult for us to monitor and enforce oral complaints.

To facilitate faster response to your complaints and suggestions you are requested to send your complaints and suggestions online through our website www.modiproperties.com. The complaints menu is on the bottom right hand side of each page.

We have a process in place whereby, our engineers at site are required to send us an action taken report on your complaint. Complaints are monitored by our quality control and customer relations team. Your complaint is escalated and brought to the notice of the Managing Director incase of any default by our engineers, for taking appropriate action.

We will not be able to attend to your complaint until the same is made through our website.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

23. Draft reply to customer complaint letter

To,

_____.

_____.

Date:

Dear Sir / madam,

Sub.: Your complaint letter dated _____.

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

Dear Sir/Madam,

The items mentioned in your complaint have been attended to. However, some of the items in the complaint have not been attended to for one or more of the following reasons:

- ☐ The work request for is beyond our scope of work.
- ☐ Some items may be completed only on payment of all dues and obtaining a post dated letter of possession.
- ☐ Some of the works requested shall not be undertaken by us as we do not entertain any major alterations or alterations to external appearance.
- ☐ Work is not completed for want of material from your side.
- ☐ Some works are not completed as per your requirement.
- ☐ Other reasons.

You are requested to contact the project manager at site and/or customer relations for further clarifications in this matter.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

23. Draft reply to customer complaint letter after possession

Date:

To,
_____,
_____.

Sub.: Your complaint dated ____.

Ref.: Your flat no. ____ in our project known as Gulmohar Gardens (Phase-II), situated at Sy. No. 93 to 95, Mallapur, Hyderabad- 500 076.

Dear Sir/Madam,

Please note that the construction of your flat was completed more than a year ago. Our engineers have been advised to take up the work of repairs, however the cost of which will have to be borne by you.

You are requested to contact the project manager at site for preparing an estimate of the cost of repairs. The repair work shall be taken up after your approval of the estimated cost.

You are requested to directly pay the required amount to the concerned contractor. (You are requested to pay the amount in favour of M/s. _____ in advance.)

Thank You.

Yours sincerely,

G. B. Rambabu.
Sr. Manager
Customer Relations.

24. Draft reply regarding rescheduling of payment terms due to delay

To,

_____.

_____.

Date:

Dear Sir / madam,

Sub.: Rescheduling of payment terms due to delay

Ref.: Your booking for villa/flat no. _____ at <project name> situated at <address>

Dear Sir/Madam,

We regret to inform you that due to unavoidable circumstances and technical difficulties, there will be a delay in handing over possession of your flat. We have rescheduled the dates for delivery of flat nos. __ to __ in Block __, __ wing, from __ __ 2010 to ____ 2009.

As on date the following installments are due to us.

S. No.	Installment due date	Installment Amount

In light of the delay we have rescheduled your balance payment as follows:

S. No.	Installment due date	Installment Amount

We request you to pay the balance due as per the revised schedule. We hope to handover your flat as per revised schedule.

Thank You.

Yours sincerely,

<Managers Name>

<Managers Designation>

Mobile no. +91- <xxxxxxxxxx>

25. Draft letter from customer for permission to conduct house warming ceremony

From,

_____ ,

_____ .

Date:

To,

Asst. Manager - Customer Relations

Modi Properties & Investments Pvt. Ltd.,

Sub.: Request for permission to conduct house warming ceremony.

Dear Sir,

I have booked flat / Bungalow no. _____ in the project known as _____
_____ situated at _____.

I request you to permit me to conduct a house warming ceremony in the said flat / bungalow
on _____. I further request you to permit me to use the club house for the
same.

Thank You.

Yours sincerely,

Signature: _____

Name: _____

For office use only – do not write here

Balance amount due including VAT, Service Tax, registration charges & extra specs charges			
Interest for delayed payment			
Permission granted		☐ Yes ☐ No	
Accountant		Asst. Manager Customer relation	
Date:	Sign:	Date	Sign

26.Reply to customer for transfer of electricity meter.

Sub.: Transfer of electricity meter.

Dear Sir,

With reference to your complaint / request for transfer of electricity power connection, please note that, at the time of handing over possession, we have obtained your signatures on the required transfer forms and the application has been forwarded to electricity department for further action. Unfortunately, the electricity department has no mechanism for tracking such applications and they are not providing a proper acknowledgement for the application made.

As the issue is beyond our control you are requested to make fresh application to electricity department and follow it up with the department.

We request you to contact our admin officer Mr. _____, Contact no. _____ at our site office and obtain an application form duly signed by our M.D.

Regards,

G B Rambabu

Asst. Gen. Manager | Customer Relations

+91 98496 48945 | gbrambabu@modiproperties.com

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5-4-187/ 3 & 4, M G Road, Secunderabad - 03 | +91 40 66335551 |

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P.S: Following documents are required for the application to transfer the electricity power connection.

1. Transfer application form duly signed by builder and purchaser.
2. Undertaking on Rs. 100/- stamp paper
3. Copy of latest bill and receipt of payment.
4. One Passport size photograph
5. Copy of the sale deed.