

On Fri, Aug 24, 2018 at 4:57 PM Umang Arora <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)> wrote:

**Subject: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia**

**Ref: 'Ajnara Ambrosia' at Plot No. GH-01, Sector -118, Noida,** Distt. Gautam Budh Nagar (U. P.).

Dear Sir/Madam,

It is to inform you that we are attentively and diligently focusing on the construction works at our project site and we shall endeavor to complete the construction of the **Towers- A,B,C,D,E,F,G,H,J,K** by **Dec 2018 to March 2019** and accordingly your flat/apartment shall be offered to you.

Considering our previous relationship with you, we hereby offer you the following options due to tax deduction and to compensate the Pre-EMI reimbursement:

**Option No.1:** We will adjust the amount of Pre-EMI's reckoned from July, 2018 to till offer of possession along with interest @18% p.a. simple interest thereon; with the final demand to be raised in respect of your flat.

**Option No.2:** We are also ready to adjust the amount of Pre-EMI's reckoned from July, 2018 to till offer of possession; with Modular Kitchen, Wardrobes & A.C. in all bedrooms in your flat.

**Option No.3:** If Allottee wants the amount of Pre-EMI's then 10% Tax deduction would be applicable in his/her monthly Pre-EMI's and thereafter the Allottee can claim the same at the time

of filing his/her ITR.

We request you to kindly reply with either one of the options above with unit number.

Thanks & Regards,

Umang Arora

Manager- Commercial

Corp. office- D-247/26, Sector- 63,

Noida, Pin code- 201301

---

**One case study of buyer**



---

**Fwd: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia**

---

----- Forwarded message -----

From: **<BUYER>**

Date: Wed, 28 Aug, 2019, 3:55 pm

Subject: RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

To: Umang Arora <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)>, Anand Mani Barthwal <[anand@ajnara.com](mailto:anand@ajnara.com)>, Rajdeep Saxena <[rajdeep@ajnara.com](mailto:rajdeep@ajnara.com)>, Sudhir Kumar <[sudhir@ajnara.com](mailto:sudhir@ajnara.com)>

Dear Mr. Anand,

It looks you all have decided not to refund the amount of subvention buyers. 7 months emi are pending now (Feb'19 – Aug'19).

Why are you people not paying what is promised? You all do not reply to mails, sms, phone calls. Is this the way you treat your buyers who have put their hard earned money in your project?

At-least have a heart and reply to my grievances.

Thanks

<BUYER>

---

**From:** <BUYER>

**Sent:** 08 July 2019 12:03

**To:** Umang Arora <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)>; Anand Mani Barthwal <[anand@ajnara.com](mailto:anand@ajnara.com)>; Rajdeep Saxena <[rajdeep@ajnara.com](mailto:rajdeep@ajnara.com)>; Sudhir Kumar <[sudhir@ajnara.com](mailto:sudhir@ajnara.com)>

**Cc:** <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Mr. Anand,

Against your promise of 4 emi in May & June, have received 2 emi. Currently, 6 emi from Feb'19 – July'19 are pending.

You are requested to clear the balance emi at the earliest as it is creating a lot of financial stress on me.

Thanks

<BUYER>

---

**From:** <BUYER>

**Sent:** 12 June 2019 16:56

**To:** 'Umang Arora' <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)>; 'Anand Mani Barthwal' <[anand@ajnara.com](mailto:anand@ajnara.com)>; 'Rajdeep Saxena' <[rajdeep@ajnara.com](mailto:rajdeep@ajnara.com)>; 'Sudhir Kumar' <[sudhir@ajnara.com](mailto:sudhir@ajnara.com)>

**Cc:** <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Mr. Anand,

Please confirm by when can I expect payment as few people have got Jan emi but same has not happened in my case despite your assurance.

Thanks

<BUYER>

---

**From:** <BUYER>

**Sent:** 31 May 2019 12:34

**To:** 'Umang Arora' <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)>; 'Anand Mani Barthwal' <[anand@ajnara.com](mailto:anand@ajnara.com)>; 'Rajdeep Saxena' <[rajdeep@ajnara.com](mailto:rajdeep@ajnara.com)>; 'Sudhir Kumar' <[sudhir@ajnara.com](mailto:sudhir@ajnara.com)>

**Cc:** <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Mr. Anand,

You had confirmed 2<sup>nd</sup> emi payment by end of the month. Kindly, confirm payment today.

I am sure you will honour your commitment this time.

Thanks

<BUYER>

---

**From:** <BUYER>

**Sent:** 25 May 2019 14:07

**To:** Umang Arora <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)>; Anand Mani Barthwal <[anand@ajnara.com](mailto:anand@ajnara.com)>; Rajdeep Saxena <[rajdeep@ajnara.com](mailto:rajdeep@ajnara.com)>; Sudhir Kumar <[sudhir@ajnara.com](mailto:sudhir@ajnara.com)>

**Cc:** <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Mr. Rajdeep,

Awaiting some response on the 2<sup>nd</sup> emi payment for the month.

Thanks

<BUYER>

---

**From:** <BUYER>

**Sent:** 22 May 2019 19:58

**To:** Umang Arora <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)>; Anand Mani Barthwal <[anand@ajnara.com](mailto:anand@ajnara.com)>; Rajdeep Saxena <[rajdeep@ajnara.com](mailto:rajdeep@ajnara.com)>; Sudhir Kumar <[sudhir@ajnara.com](mailto:sudhir@ajnara.com)>

**Cc:** <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Mr. Rajdeep,

Kindly, confirm on the 2<sup>nd</sup> emi for the month. Same was discussed during our meeting on 11<sup>th</sup> May, Saturday and confirmed by Mr. Anand.

Currently, 5 emi pending (Since Jan'19). Had received 1 emi on 14<sup>th</sup> May.

Thanks

---

<BUYER>

**From:** <BUYER>

**Sent:** 13 May 2019 17:37

**To:** Umang Arora <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)>; Anand Mani Barthwal <[anand@ajnara.com](mailto:anand@ajnara.com)>; Rajdeep Saxena <[rajdeep@ajnara.com](mailto:rajdeep@ajnara.com)>; Sudhir Kumar <[sudhir@ajnara.com](mailto:sudhir@ajnara.com)>

**Cc:** <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Mr. Rajdeep,

As discussed during our meeting on 11<sup>th</sup> May, Saturday and confirmed by Mr. Anand, you will be reimbursing 2 emi in May and 2 in June.

Kindly, do the needful at the earliest. Currently, 6 emi pending (Since Dec'18).

Thanks

<BUYER>

---

**From:** <BUYER>

**Sent:** 04 May 2019 15:45

**To:** Umang Arora <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)>; Anand Mani Barthwal <[anand@ajnara.com](mailto:anand@ajnara.com)>; Rajdeep Saxena <[rajdeep@ajnara.com](mailto:rajdeep@ajnara.com)>; Sudhir Kumar <[sudhir@ajnara.com](mailto:sudhir@ajnara.com)>

**Cc:** <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Mr. Rajdeep/ Sudhir/ Anand,

Can I expect some revert. Do you all not intend to reimburse emi's?

---

**From:** <BUYER>

**Sent:** 02 May 2019 15:32

**To:** Umang Arora <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)>; Anand Mani Barthwal <[anand@ajnara.com](mailto:anand@ajnara.com)>; Rajdeep Saxena <[rajdeep@ajnara.com](mailto:rajdeep@ajnara.com)>; Sudhir Kumar <[sudhir@ajnara.com](mailto:sudhir@ajnara.com)>

**Cc:** <BUYER>

**Subject:** Re: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Can I expect some revert from senior Ajnara officials marked in mail?

Dear Sudhir - I hope you will show same keenness in discussing with investors as it was at the time of selling units to them. Awaiting reply

Thanks

<BUYER>

---

**From:** Umang Arora <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)>

**Sent:** Wednesday, May 1, 2019 11:51:12 AM

**To:** Anand Mani Barthwal; Rajdeep Saxena; Sudhir Kumar

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); **<BUYER>**; [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

**"External Email. Open with Caution"**

Sir, Please help resolving the long due matter.

Regards, Umang

Arora

---

**From:** **<BUYER>**

**Sent:** Tuesday, April 30, 2019 5:30 PM

**To:** Umang Arora; [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); **<BUYER>**

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

This is highly unprofessional on Ajnara's part not to reimburse emi regularly. 6<sup>th</sup> emi will be due tomorrow and all I am getting from you all is cut, copy, paste reply as in trail mail.

We are salaried people and this our hard earned money. You are creating stress for your buyers and this will only lead to further trouble.

Kindly, reimburse our emi's. It has been my biggest mistake to invest in this group.

Dear Sudhir – would like to meet you. Kindly, confirm suitable time on 2<sup>nd</sup> or 3<sup>rd</sup> May'19 please.

Thanks



<BUYER>

---

**From:** Umang Arora [<mailto:umang.arora@ajnara.com>]

**Sent:** 25 April 2019 14:02

**To:** <BUYER>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

**"External Email. Open with Caution"**

Dear Sir/Ma'am,

Please note that I have discussed the matter with my seniors (kept in cc) regarding the prospective transfer dates & it has been decided that DEC 2018 cycle shall be cleared by 30 APR 2019 Or "Earlier".

If it does not happen as per defined timelines then it may also be expected to resolve in MAY 2019. We have cleared the reimbursements until NOV 2018 cycle. If someone has not received until NOV 2018, the same is being scheduled in forthcoming or same mentioned cycle. Please see my latest communication email.

Regards, Umang

Arora

---

**From:** <BUYER>

**Sent:** Thursday, April 25, 2019 1:16 PM

**To:** Umang Arora; <BUYER>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

When can I expect Dec'19 emi. Already 25<sup>th</sup> of the month.

Thanks

<BUYER>

---

**From:** <BUYER>

**Sent:** 16 April 2019 16:48

**To:** Umang Arora <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)>; <BUYER>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

This is getting painful now. 5 emi pending and there is no confirmation on dates.

Kindly, release the emi for Dec'18 & Jan'19 at-least so that we have some breathing space.

Thanks

<BUYER>

---

**From:** Umang Arora [<mailto:umang.arora@ajnara.com>]

**Sent:** 08 April 2019 12:07

**To:** <BUYER>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

**"External Email. Open with Caution"**

Dear Sir/Ma'am,

Please note that I have discussed the matter with my seniors (kept in cc) regarding the prospective transfer dates & it has been decided that DEC 2018 cycle shall be cleared by 30 APR 2019 Or "Earlier".

If it does not happen as per defined timelines then it may also be expected to resolve in MAY 2019. We have cleared the reimbursements until NOV 2018 cycle. If someone has not received until NOV 2018, the same is being scheduled in forthcoming or same mentioned cycle. Please see my latest communication email.

As per recent decision taken by company management, all deducted TDS from the period July 18 to Oct 18 will be adjusted at the time possession (final demand). There will be no TDS deduction from Current cycle onwards.

Regards, Umang

Arora

**From:** <BUYER>

**Sent:** Saturday, April 06, 2019 11:39 PM

**To:** <BUYER>

**Cc:** Umang Arora; [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Subject:** Re: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

Awaiting your response. Also, confirm on TDS certificate.

Thanks

<BUYER>

On Fri, Apr 5, 2019, 10:59 AM <BUYER>

wrote: Dear Umang,

5 Emi's are due now and it is really getting difficult for us to manage. By when are you releasing the Dec'18 & Jan'19 emi's?

Kindly confirm

Thanks

<BUYER>

---

**From:** Umang Arora [mailto:[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)]

**Sent:** 13 March 2019 11:15

**To:** <BUYER>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

**"External Email. Open with Caution"**

Dear Sir,

Dec 2019 is likely to release by next month end. As of now Nov 2018 is in progress.

Umang Arora

---

**From:** <BUYER>

**Sent:** Wednesday, March 13, 2019 11:11 AM

**To:** Umang Arora; <BUYER>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

Please do not copy paste replies. My query is specific to Dec emi and some buyers have already got it. Kindly confirm by when can I expect the Dec emi.

Thanks

<BUYER>

---

**From:** Umang Arora [<mailto:umang.arora@ajnara.com>]

**Sent:** 13 March 2019 11:04

**To:** <BUYER>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

**"External Email. Open with Caution"**

Dear Sir/Ma'am,

Please note that I have discussed the matter with my seniors (kept in cc) regarding the prospective transfer dates & it has been decided that Nov 2018 cycle shall be cleared by 31 March 2019 Or "Earlier".

If it does not happen as per defined timelines then it may also be expected to resolve in April 2019. We have cleared the reimbursements until Oct 2018 cycle. If someone has not received until Oct 2018, the same is being scheduled in forthcoming or same mentioned cycle. Please see my latest communication email.

Umang Arora

---

**From:** <BUYER>

**Sent:** Tuesday, March 12, 2019 6:35 PM

**To:** Umang Arora; <BUYER>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

4 months emi pending (Dec, Jan, Feb, Mar).

May I know when can I expect the credit? Few have already got Dec emi.

Thanks

<BUYER>

---

**From:** Umang Arora [<mailto:umang.arora@ajnara.com>]

**Sent:** 09 January 2019 13:33

**To:** <BUYER>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

**CAUTION: External Email. Open with Caution**

Dear Sir/Ma'am,

Please note Oct 2018 Reimbursement cycle is in process. It has been delayed due to unavoidable circumstances. Company Management is working on it (kept in cc) & shall get resolve by Jan 19 month end / Feb 2019 tentatively

Umang Arora

---

**From:** <BUYER>

**Sent:** Wednesday, January 09, 2019 1:13 PM

**To:** Umang Arora

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [banking@ajnara.com](mailto:banking@ajnara.com); <BUYER>; [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

Waiting for your response

Thanks

---

**From:** <BUYER>

**Sent:** 02 January 2019 21:12

**To:** 'Umang Arora' <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)>

**Cc:** '[anand@ajnara.com](mailto:anand@ajnara.com)' <[anand@ajnara.com](mailto:anand@ajnara.com)>; '[rajdeep@ajnara.com](mailto:rajdeep@ajnara.com)' <[rajdeep@ajnara.com](mailto:rajdeep@ajnara.com)>; '[banking@ajnara.com](mailto:banking@ajnara.com)' <[banking@ajnara.com](mailto:banking@ajnara.com)>;

<BUYER>

<BUYER>'<[sudhir@ajnara.com](mailto:sudhir@ajnara.com)' <[sudhir@ajnara.com](mailto:sudhir@ajnara.com)>



**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

4 months emi pending (Oct, Nov, Dec,  
Jan). May I know when can I expect the  
credit?

---

Thanks

<BUYER>

**From:** <BUYER>

**Sent:** 10 December 2018 17:12

**To:** 'Umang Arora' <umang.arora@ajnara.com>

**Cc:** 'anand@ajnara.com' <anand@ajnara.com>; 'rajdeep@ajnara.com' <rajdeep@ajnara.com>; 'banking@ajnara.com' <banking@ajnara.com>;  
<BUYER>; 'sudhir@ajnara.com' <sudhir@ajnara.com>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

4 months emi pending and there is no revert from  
your side. May I know when can I expect the  
credit?

At-least, have the courtesy to revert.

Thanks

<BUYER>

---

**From:** <BUYER>

**Sent:** 29 November 2018 13:38

**To:** 'Umang Arora' <umang.arora@ajnara.com>

**Cc:** anand@ajnara.com; rajdeep@ajnara.com; banking@ajnara.com; <BUYER>; sudhir@ajnara.com; 'ashok@ajnara.com' <ashok@ajnara.com>; 'pramod@ajnara.com' <pramod@ajnara.com>; 'vinod@ajnara.com' <vinod@ajnara.com>; 'apoorv@ajnara.com' <apoorv@ajnara.com>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

Please confirm on Sep, Oct & Nov emi. When can I expect it to be streamlined? Dec emi will be deducted in 2 days' time.

Thanks

<BUYER

>

---

**From:** Umang Arora [<mailto:umang.arora@ajnara.com>]

**Sent:** 29 October 2018 10:19

**To:** <BUYER>

**Cc:** anand@ajnara.com; rajdeep@ajnara.com; banking@ajnara.com; <BUYER>; sudhir@ajnara.com

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Sir/Ma'am,

Please note Aug 2018 Reimbursement cycle is in process. Company Management is working on it & shall get resolve by 10 Nov 2018 or **Earlier**.

Umang Arora

---

**From:** <BUYER>

**Sent:** Sunday, October 28, 2018 12:34 PM

**To:** Umang Arora

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [banking@ajnara.com](mailto:banking@ajnara.com); <BUYER>; [sudhir@ajnara.com](mailto:sudhir@ajnara.com)

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

This my 4<sup>th</sup> mail asking the same question but it looks we do not have the basic courtesy to at-least revert back. Do you plan to reimburse pending emi or not? Already 3 months is pending and 4<sup>th</sup> will be debited on 1<sup>st</sup> Nov.

You all are creating bad word of mouth for your company by not taking care of your existing customers and this will only harm your current/future projects.

Hope to have my Aug emi this month.

Thanks

<BUYER>

---

**From:** <BUYER>

**Sent:** 20 October 2018 14:18

**To:** 'Umang Arora' <umang.arora@ajnara.com>

**Cc:** 'anand@ajnara.com' <anand@ajnara.com>; 'rajdeep@ajnara.com' <rajdeep@ajnara.com>; 'sudhir@ajnara.com' <sudhir@ajnara.com>; 'banking@ajnara.com' <banking@ajnara.com>; <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

Not getting any revert. Kindly confirm by when Aug emi will be credited.

Thanks

<BUYER>

---

**From:** <BUYER>

**Sent:** 08 October 2018 10:56

**To:** 'Umang Arora' <umang.arora@ajnara.com>

**Cc:** 'anand@ajnara.com' <anand@ajnara.com>; 'rajdeep@ajnara.com' <rajdeep@ajnara.com>; 'sudhir@ajnara.com' <sudhir@ajnara.com>; 'banking@ajnara.com' <banking@ajnara.com>; <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

Please confirm on Aug, Sep & Oct emi.

Thanks

<BUYER>

---

**From:** <BUYER>

**Sent:** 28 September 2018 13:55

**To:** 'Umang Arora' <[umang.arora@ajnara.com](mailto:umang.arora@ajnara.com)>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com); [banking@ajnara.com](mailto:banking@ajnara.com); <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

Please confirm on July, Aug, Sep

emi. Oct is due for deduction

Thanks

<BUYER>

---

**From:** Umang Arora [<mailto:umang.arora@ajnara.com>]

**Sent:** 10 September 2018 12:28

**To:** <BUYER>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com); [banking@ajnara.com](mailto:banking@ajnara.com); <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Sir,

Please see remarks below.

Umang Arora

---

**From:** <BUYER>

**Sent:** Monday, September 10, 2018 12:14 PM

**To:** Umang Arora

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com); [banking@ajnara.com](mailto:banking@ajnara.com); <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

Few queries you have not reverted:

- TDS certificate would be required from you – will be provided.
- Future emi to be reimbursed on time. There should be timeline

- Interest clause in terms of delay in reimbursement from your side – no Interest on delay is applicable.

Thanks

<BUYER>

---

**From:** Umang Arora [<mailto:umang.arora@ajnara.com>]

**Sent:** 10 September 2018 10:46

**To:** <BUYER>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com); [banking@ajnara.com](mailto:banking@ajnara.com); <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Sir,

We have processed our sheet for July 2018 cycle, the same will be done in Aug 18 cycle. Expected to be resolve in Sep 2018 month end or Oct 2018.

Umang Arora

---

**From:** <BUYER>

**Sent:** Saturday, September 08, 2018 3:44 PM

**To:** Umang Arora

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com); [banking@ajnara.com](mailto:banking@ajnara.com); <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

I will go with Option 3 (pre emi payment with TDS deduction) and need below points to be reverted by you:



- TDS certificate would be required from you
- Need clearance of July, Aug & Sep emi immediately
- Future emi to be reimbursed on time. There should be timeline
- Interest clause in terms of delay in reimbursement from your side

Thanks

<BUYER>

---

**From:** Umang Arora [<mailto:umang.arora@ajnara.com>]

**Sent:** 07 September 2018 13:40

**To:** <BUYER>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com); [banking@ajnara.com](mailto:banking@ajnara.com); <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Please see responses below.

Umang Arora

---

**From:** <BUYER>

**Sent:** Friday, September 07, 2018 11:45 AM

**To:** Umang Arora

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com); [banking@ajnara.com](mailto:banking@ajnara.com); <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

These are very standard and convenient replies and I am not ok with it. Few more queries you need to address and no standard replies please:

- Option 1 – What happens if due to delay the amount of pre emi paid by me and not reimbursed by you exceeds the total amount I have to pay at the time of offer of possession? How and when will you pay this 18% interest? Your reply clearly indicates that there is no way you people will give offer of possession by Mar'19 so please stop fooling us. – There are additional extra charges which needs to pay by the clients. That amount will be adjusted further. If applicable.
- Option 2 – Not ok
- Option 3 – Where was this IT act when you started paying Pre Emi? Why was it not disclosed earlier? Already 3 months emi are pending. How will you pay pre emi and clear previous emi's if this option is chosen? What is the interest clause here if you do not pay pre emi on time going forward? – We never deducted tds in our earlier reimbursements, we always wanted to transfer full pre-emi to the clients. This process could have been applied earlier. Now it is not manageable by the finance and accounts. It is your income. So company has decided to go ahead with 10% tds.

Once you provide the reply I will choose my option and if not I would not deviate from Our BBA.

Thanks

<BUYER>

---

**From:** Umang Arora [<mailto:umang.arora@ajnara.com>]

**Sent:** 07 September 2018 10:36

**To:** <BUYER>

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com); [banking@ajnara.com](mailto:banking@ajnara.com); <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

I have queries regarding your offer before I opt any of them:

1. I do not want to deviate from my BBA, so as per BBA I should be getting pre EMI reimbursed to me without any deduction and where does this TDS deduction part comes in play. TDS should be deducted only if it is my income and you are showing it as your expense.

Request you to provide supporting document for TDS Deduction case.

2. Regarding option 1. In offer what is the maximum time till we need to pay pre EMI you have mentioned till March in your mail but seeing the progress of project we are not in confidence that you would be able to offer possession by March. What would happen in that case. From my side the number of Emis in this should be fixed and if offer of possession is delayed beyond this you should reimburse us without any deduction. So we should be clear on the number of Emis in this option terms for delay in offer of possession beyond the time line of March.

18% interest will be applicable till "Intimation of offer of possession".

3. Regarding option 2. No description has been provided about the items to be used in the wardrobe and kitchen. So unless it is not provided no action can be taken.

Wardrobe & M Kitchen will be company fitted standard items. AC will be 3 stars category.

4. Regarding option 3. Provide the supporting document why you need to Deduct TDS for reimbursement against pre EMI amount.

IT ACT 194A.

Once you provide the reply I will choose my option and if not I would not deviate from Our BBA.

Umang Arora

---

**From:** <BUYER>

**Sent:** Thursday, September 06, 2018 8:25 PM

**To:** Umang Arora

**Cc:** [anand@ajnara.com](mailto:anand@ajnara.com); [rajdeep@ajnara.com](mailto:rajdeep@ajnara.com); [sudhir@ajnara.com](mailto:sudhir@ajnara.com); [banking@ajnara.com](mailto:banking@ajnara.com); <BUYER>

**Subject:** RE: Offer regarding Pre-EMI Reimbursement - Ajnara Ambrosia

Dear Umang,

There are certain queries regarding your offers which need to be answered before I opt for any of them:

- I do not want to deviate from my BBA so as per BBA, I should be getting Pre Emi reimbursed to me without any deduction i.e. TDS. This was no-where in picture. TDS can only be deducted if reimbursement is my income while in your books you will be showing it as expenses. You are bound to pay Pre-emi till offer of possession and without any TDS deduction.
- Regarding Option 1 – What is the maximum time till we need to pay pre emi? You have mentioned Mar'19 for completion in your mail but seeing the progress of this project, I am not confident that you will be able to offer possession, in living conditions, by Mar'19. What would happen in that case? From my side the number of emi's in this should be fixed and if offer of possession is delayed beyond Mar'19, you should reimburse us without any deductions. So, we should be clear on the number of emi's in this option and terms for delay in offer of possession beyond the timeline of Mar'19.
- Regarding Option 2 – No description has been provided about the items to be used in the wardrobe and kitchen. What will be the value of these items? So if it is not provided, no action can be taken on this point.
- Regarding Option 3 – Provide supporting document as to why you need to deduct TDS against reimbursement of pre emi and why it was not communicated earlier and deducted earlier?

Once you resolve my queries, I will think over the options else I am not deviating from the original BBA.

Thanks

<BUYER>