

10:90 · 20:80 · SUBVENTION · CLP · DOWN-PAYMENT

Builder Payment Schemes, Decoded

“Pay 10% now, the rest at possession.” What these offers really cost, when they raise your return, when they wipe it out — and the paperwork that decides which.

Independent investment analysis by Octopus Estates for prospective buyers

6

PLAN TYPES COMPARED

₹1 Cr

WORKED EXAMPLE

₹22 L

CONTROLS A ₹1 CR FLAT

≈7%

IMPLIED COST OF DEFERRAL

2025

SC-ORDERED CBI PROBE

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Leverage You Rent From the Builder

In simple words: you pay a small part now and the rest at handover. If prices rise you win big; if they don't, you can lose your deposit.

₹22 L

CASH TO HOLD ₹1 CR

20:80 plan, incl. GST, before possession

12.4%

BASE IRR • 20:80 RESALE

vs 6.8% on a CLP, same flat

≈6.5–7.6%

IMPLIED COST OF DEFERRAL

price premium as an annual rate

-11.8%

BEAR IRR • 10:90 RESALE

3% growth wipes out a third of the deposit

What they are. Possession-linked plans (10:90, 20:80), subvention (“no pre-EMI till possession”) and their branded variants all shift payment from now to handover. You keep your cash longer; the builder usually prices that in.

The Octopus view. Take them when you plan to resell or move in at possession, the developer is strong and RERA-registered, and the premium is below your own borrowing cost. Avoid subvention-style tripartite loans unless you can carry the EMIs yourself.



Why it matters now. Developers are again advertising 20:80 and 10:90 plans across Bengaluru. In 2025 the Supreme Court ordered a CBI probe into the subvention schemes of 2013–15, after buyers were billed EMIs on homes that were never delivered. Know which kind of “pay later” you are signing.

The Idea in One Picture

A pay-later plan is like reserving a car: a small token now, the rest when it is delivered — but the showroom charges a little extra for waiting.



TODAY

Pay 10-20%

Book the flat with a small amount (₹10-22 L on a ₹1 Cr flat). Sign the Agreement for Sale.

NEXT 2-4 YEARS

Builder builds

You pay little or nothing more. Your remaining money can stay in the bank or in other investments.

AT HANDOVER

Pay 80-90%

Pay the balance from savings or a home loan, register the flat, and take the keys.

OR, BEFORE HANDOVER

Sell the booking

If the agreement allows, transfer (assign) your booking to a new buyer and keep the price rise.

Why buyers like it. You keep your cash longer, you do not pay rent and EMI together during construction, and a small amount gives you the full price rise on the flat.

What to watch. The flat usually costs 3-10% more, you still need the big payment at the end, and if prices do not rise your small deposit can shrink fast.

The Whole Story in Round Numbers

One ₹1 Cr flat, bought on a 20:80 plan and sold just before handover three years later. First without costs, then with them.

1	Flat price	₹1.00 Cr	What the flat costs today on a normal plan
2	You pay now	₹20 L	20% of the price; the other 80% waits until handover
3	Price after 3 years	₹1.18 Cr	If flat prices rise about 6% a year
4	Gain on the flat	₹18 L	The whole flat gained value, not just your 20%
5	Gain ÷ cash paid	≈90%	Before any costs — this is why the offer looks exciting

NOW SUBTRACT THE REAL COSTS

- 5% extra price for the 20:80 plan
- 5% GST on what you paid (not refunded)
- ≈2% transfer fee to the builder
- ≈1% brokerage to sell the booking

Real gain ≈ ₹8.1 L

on ₹22 L paid → 37% in 33 months
(about 12% a year, the IRR)

And if prices barely move? At ≈3% a year the flat is worth ≈₹1.09 Cr. After the same costs you make roughly nothing (-3.5% on your cash). At 0% you would lose a large part of your ₹22 L. Small deposit, big swings — both ways.

Six Ways to Pay for an Under-Construction Home

Names vary by developer — “Live Lite”, “Pay Less Now”, “No EMI till possession” — but almost every offer is one of these six structures.

01 Construction-linked (CLP)

10–20% at booking, the rest in slabs as floors are cast. The default plan and the reference price.

02 Down-payment (DPP)

90–95% within 30–60 days for a discount of roughly 5–10%. Best value if the developer is safe.

03 Possession-linked (10:90, 20:80)

10–20% now, the balance at OC or possession. Often priced 3–10% above CLP.

04 Subvention / no pre-EMI

A bank disburses most of your loan to the builder upfront; the builder pays the interest until possession. A tripartite agreement makes you liable if it stops.

05 Time-linked / flexi

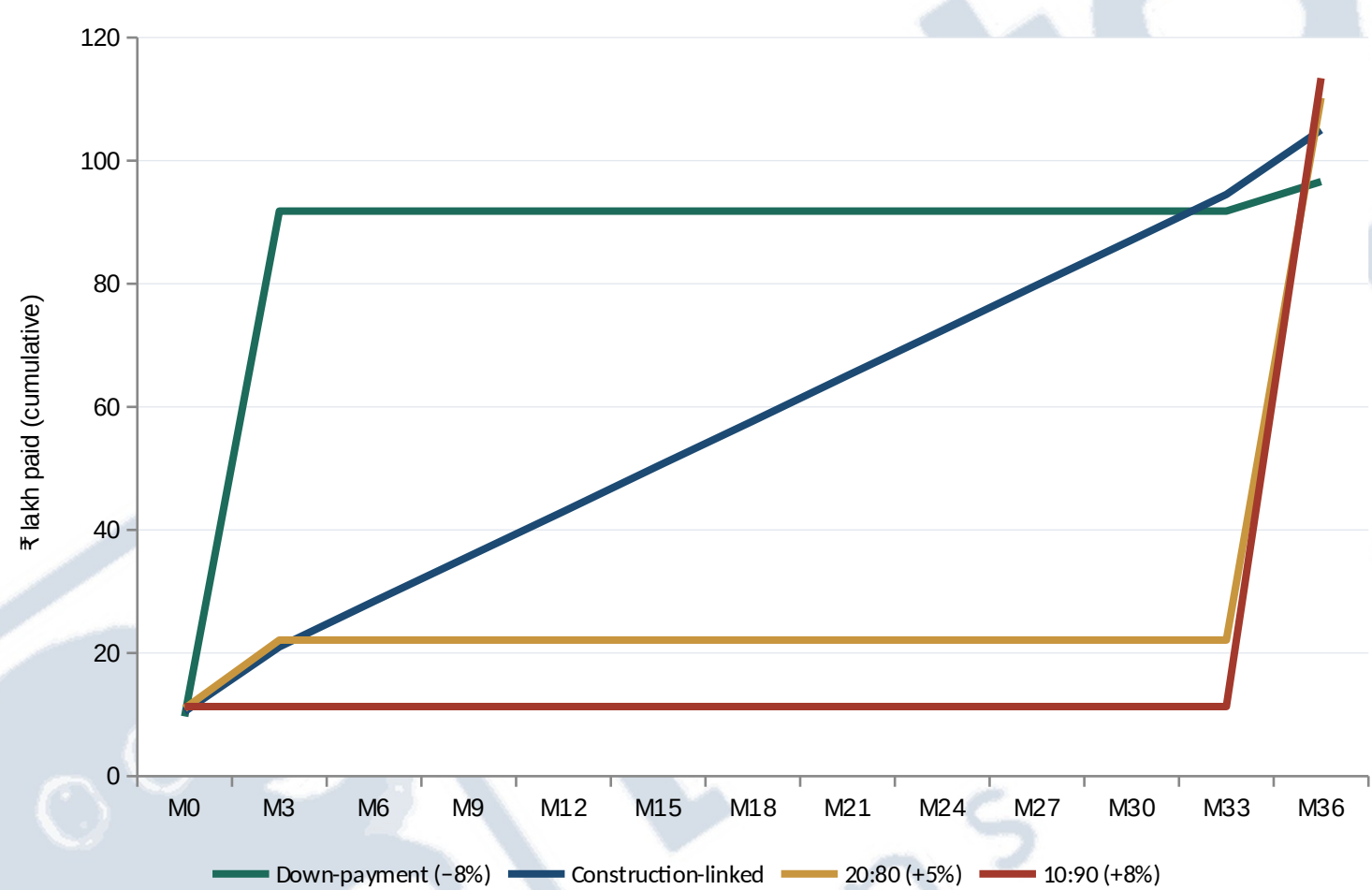
Fixed dates (e.g. every 6 months) regardless of progress — sometimes mixed with CLP or a possession-linked tail.

06 Assured return / rental

The builder pays you a fixed “return” or rent until possession or for a lease period. Effectively a disguised discount — and a credit risk.

When Your Money Leaves Your Account

Each line shows how much money has left your bank account by each month, for the same ₹1 Cr flat (GST included).



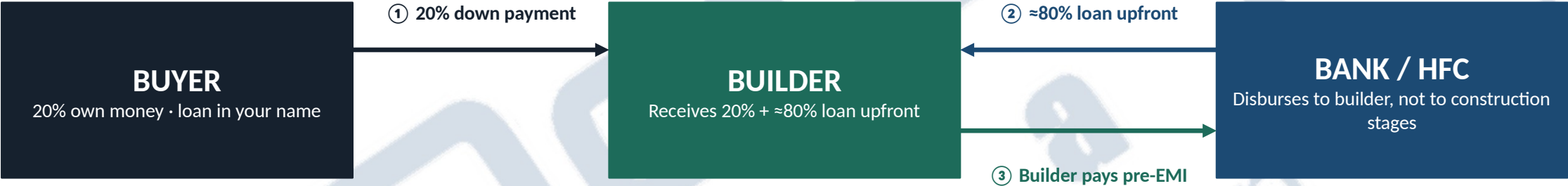
Down-payment. ₹92 L gone in two months — but you pay ₹8 L less. Your risk is fully exposed to the developer from day one.

Construction-linked. Money follows the building. The fairest default, and the benchmark price for every other plan.

10:90 and 20:80. Only ₹11–22 L out until possession. The flat costs ₹5–8 L more — the builder is charging you for the delay.

Three Parties, One Loan, Whose Risk?

In simple words: the loan is in YOUR name, the bank pays the BUILDER, and the builder only PROMISES to pay the interest for you.



₹60,067/mo

PRE-EMI YOU INHERIT
on an ₹84.8 L loan at 8.5%

₹14.4 L

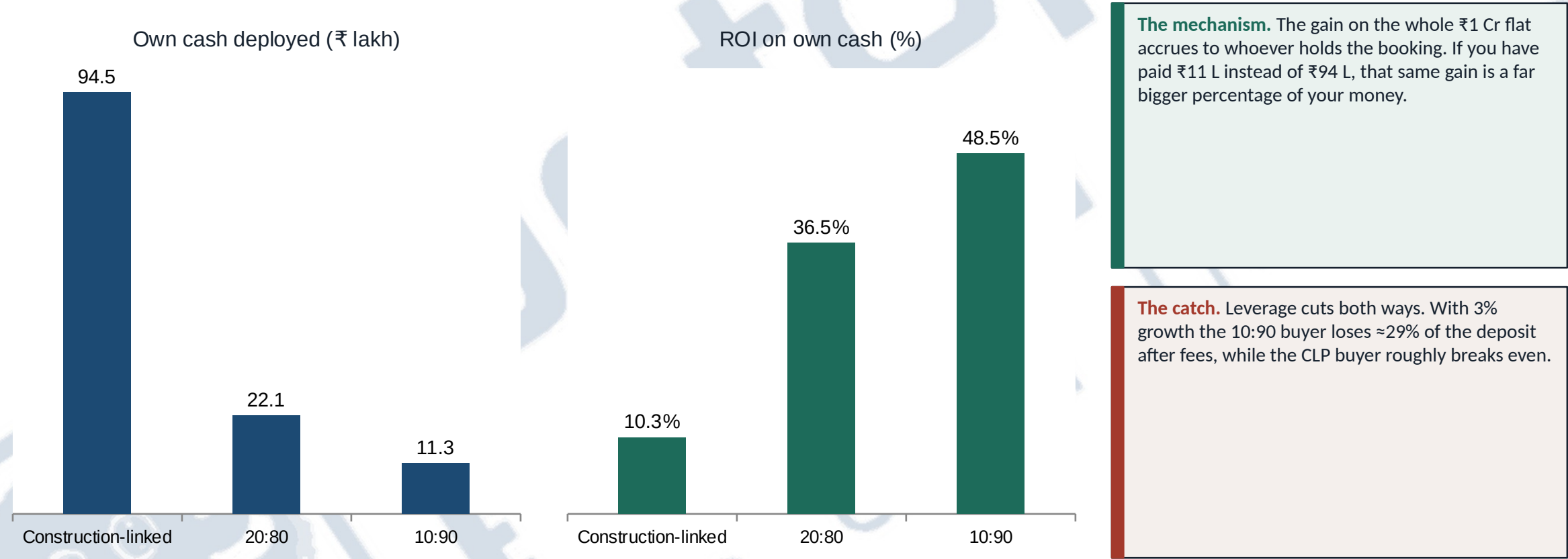
IF THE BUILDER STOPS AFTER 12 MONTHS
24 months of interest you pay

-16.0%

BASE IRR AFTER DEFAULT
vs 0.2% if the builder pays

How Paying Less Now Multiplies the Return

In simple words: you get the price rise on the whole flat, but you only paid a small part of it — so your percentage return is bigger.



Assumes a 2% transfer fee and 1% brokerage on assignment; GST paid on instalments is not recovered. Many developers restrict or charge for transfers before possession — check the AFS.

Same Flat, Same Market, Very Different Returns

₹1 Cr market value today; 36-month build; market price grows at the stated CAGR. Every cost included.

Plan	Price paid	Cash before possession	Bear IRR (3%)	Base IRR (6%)	Bull IRR (10%)	Base ROI on cash	Exit
Down-payment (-8%)	₹92.0 L	₹91.8 L	1.8%	5.2%	9.8%	15.4%	Sell at M39
Construction-linked	₹100.0 L	₹94.5 L	-2.0%	3.5%	10.8%	6.1%	Sell at M39
20:80 (+5%)	₹105.0 L	₹22.1 L	-10.8%	1.3%	15.7%	1.1%	Sell at M39
10:90 (+8%)	₹108.0 L	₹11.3 L	-21.9%	-3.4%	18.6%	-1.7%	Sell at M39
Construction-linked — assigned	₹100.0 L	₹94.5 L	0.6%	6.8%	14.8%	10.3%	Assign M33
20:80 — assigned	₹105.0 L	₹22.1 L	-1.3%	12.4%	28.0%	36.5%	Assign M33
10:90 — assigned	₹108.0 L	₹11.3 L	-11.8%	15.5%	41.2%	48.5%	Assign M33
Subvention (+6%)	₹106.0 L	₹26.5 L	-14.1%	0.2%	15.0%	—	Sell M39

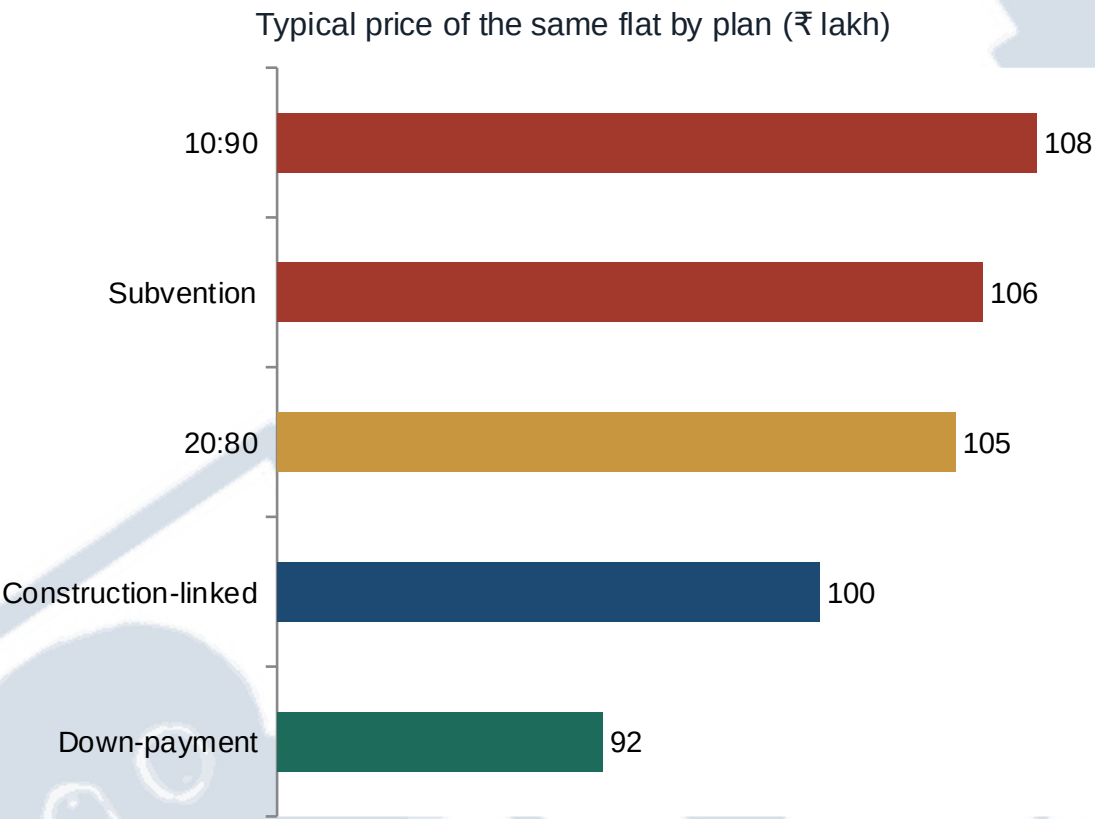
Appreciation & CAGR. The flat's CAGR is the same in every row — the market does not care how you pay. The plan only changes your equity IRR.

If you take possession. When you pay in full at handover, the premium simply costs you: 20:80 and 10:90 trail the CLP unless prices rise fast.

If you resell before handover. Possession-linked plans win in the base and bull cases — provided the AFS allows assignment and the market is liquid.

What the Builder Charges You to Wait

In simple words: “pay later” plans usually cost more. That extra amount is like interest you pay the builder for waiting.



7.6%

CLP VS DPP
implied annual rate

6.5%

20:80 VS DPP
implied annual rate

6.9%

10:90 VS DPP
implied annual rate

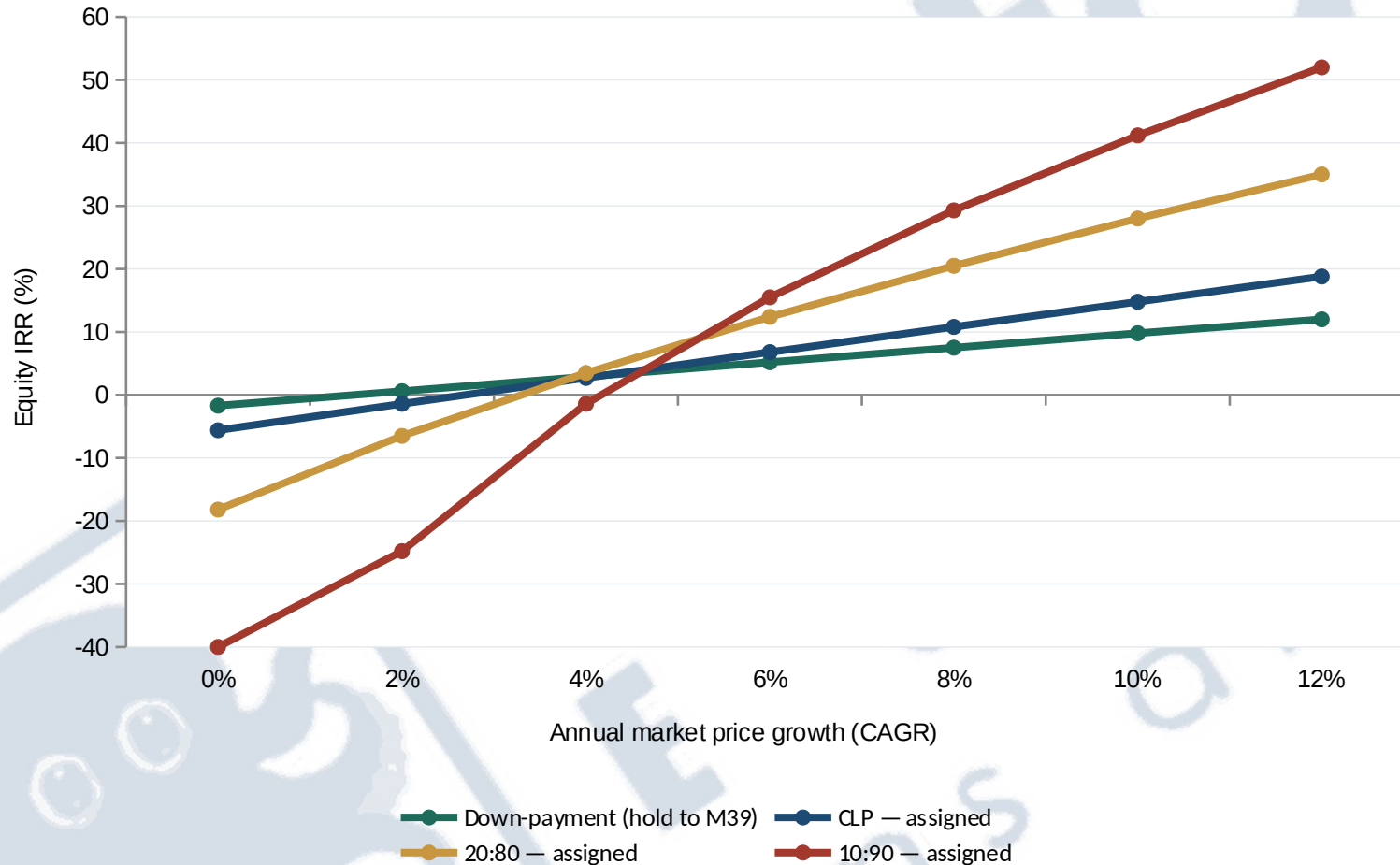
How to read it. Taking 20:80 instead of paying upfront is like borrowing from the builder at ~6.5% a year. If your home loan costs ~8.5%, that is cheap money; if your cash sits in a 6.5% FD, it is roughly neutral.

Negotiate the spread. Ask for the CLP and down-payment prices in writing alongside the scheme price. A premium above ~10% for a 3-year deferral is expensive; under 5% is usually a good deal.

Premiums and discounts shown are typical market ranges used for illustration; actual offers vary by developer and project.

Returns Hinge on One Number: Price Growth

In simple words: if flat prices grow fast, pay-later plans win; if prices stay flat, they lose the most.



Crossover ≈4-5%. Below roughly 4-5% annual growth the CLP and down-payment plans beat the geared plans; above it, 20:80 and 10:90 pull away fast.

Flat market, big loss. At 0-2% growth a 10:90 buyer can lose most of the deposit once fees and the price premium are paid. (Chart floor -40%.)

Bengaluru context. Recent new-launch prices have risen 6-12% a year in strong corridors — but corridors with heavy supply have grown far less.

What the Rules Do — and Don't — Cover

What applies to every scheme in Karnataka and India, in plain English. Confirm current rates with your adviser.

Rule	What it says	Why it matters for schemes
RBI 2013 circular	Banks may not disburse housing loans upfront under 80:20 / 75:25-type schemes; disbursal must follow construction stages	Upfront subvention disbursals are what went wrong in 2013–15
RERA Sec. 13	No more than 10% may be taken before a registered Agreement for Sale	Booking-stage schemes above 10% need the AFS signed first
RERA Sec. 4 (escrow)	70% of buyer receipts must sit in a project account, used for that project	Protects your instalments — not a bank loan the builder services
RERA Sec. 18	Refund with interest, or interest for every month of delay	Applies whatever plan you choose; claim it in writing
GST	5% on under-construction homes (1% affordable); nil once the OC is issued	Paid on every instalment, including the deferred 80–90%
TDS Sec. 194-IA	Buyer deducts 1% TDS on payments for property of ₹50 L or more	Deduct on each instalment, including the possession payment
Income tax Sec. 24(b)	Pre-construction interest deductible in five equal parts after possession	Subvention interest paid by the builder is not your deduction
Capital gains	LTCG at 12.5% after 24 months; shorter holds taxed at slab rates	Assignment within two years of allotment is short-term

When “No EMI Till Possession” Failed

Reported as published by courts and the press, for context only. Not an allegation by Octopus Estates.

- 2013-15

Schemes advertised heavily
Subvention and 80:20 offers were widely sold in NCR and other cities; banks paid 60-70% of loans to builders before projects were complete.
- 2014-20

Builders default on pre-EMIs
As projects stalled, builders stopped servicing interest; under tripartite agreements, lenders turned to buyers for EMIs.
- Mar 2025

Supreme Court: “unholy nexus”
The Court noted a prima facie nexus between lenders and builders and sought a roadmap from the CBI.
- 29 Apr 2025

CBI preliminary enquiries
Seven preliminary enquiries ordered, including against Developer X [REDACTED], across NCR, Mumbai, Kolkata, Mohali and other cities.
- 2025

22 cases registered; buyer relief
The CBI registered cases against builders and unnamed lender officials; coercive recovery and cheque-bounce cases against buyers were stayed.

Other side / context. The RBI has told the Court it cannot be held liable for individual lending decisions; lenders point to the tripartite contracts buyers signed; builders cite market slowdowns. The investigations are ongoing and no final findings are assumed here.

The lesson. The danger was never deferral itself — it was a loan in your name, paid out before construction, serviced by someone else.

Bengaluru today. Most current Bengaluru offers are developer-funded 10:90 / 20:80 plans with no bank loan until possession — a safer structure, if the AFS says so.

ROI, CAGR, IRR and Cash Multiple — Explained

Four numbers you will see in every investment pitch. Each answers a different question.

ROI

Return on investment

Answers: How much did I make, in total, compared with what I put in?

Example: Put in ₹20 L, got back ₹28 L → $ROI = 8 \div 20 = 40\%$.

Watch out: Ignores time: 40% in 1 year and 40% in 10 years look the same.

CAGR

Compound annual growth rate

Answers: How fast did the FLAT'S PRICE grow each year?

Example: ₹1 Cr → ₹1.19 Cr in 3 years → $CAGR \approx 6\%$ a year.

Watch out: Describes the asset, not your cash. It is the same whichever payment plan you choose.

IRR

Internal rate of return

Answers: What yearly return did MY MONEY earn, counting when each rupee went in and came out?

Example: Pay ₹10 L now, ₹10 L in a year, get ₹28 L in year 3 → $IRR \approx 14\%$.

Watch out: The fairest number for comparing payment plans, because it rewards paying later.

Multiple

Cash multiple

Answers: How many times did my money come back?

Example: Put in ₹22 L, got back ₹30 L → $multiple = 1.36\times$.

Watch out: Simple, but like ROI it ignores how long it took.

Words You Meet Before You Pay

Plain-English meanings. When a term appears in your offer letter, ask for it to be defined in the Agreement for Sale.

Booking & agreement	In plain English	Areas & price add-ons	In plain English
EOI	Expression of interest: a refundable token to join a launch queue	Carpet area	Floor area inside your walls you can actually use (RERA measure)
Booking amount	First payment that reserves your unit (often 5–10%)	Built-up area	Carpet + wall thickness + balconies
Application form	Your request for a unit; not yet a contract	Super built-up / saleable	Built-up + your share of lobbies, lifts, clubhouse
Allotment letter	Builder confirms your unit, price and plan	Loading	Extra % added over carpet to reach super built-up
Agreement for Sale (AFS)	The registered contract; it overrides any brochure	Carpet efficiency	$\text{Carpet} \div \text{super built-up}$; higher is better value
RERA number	Project's registration with the state regulator — check it online	UDS	Undivided share of land that comes with your flat
Cost sheet	Itemised price: base, PLC, GST, charges, deposits	PLC	Preferential location charge: extra for view, corner, park-facing
Agreement value	Price on which GST and stamp duty are calculated	Floor rise	Extra per sq.ft for higher floors
Payment schedule	The exact list of instalments and their triggers in the AFS	Car park charge	Price for a covered or open parking slot
Cancellation / forfeiture	What you lose if you back out — often 10% of price	Price escalation clause	Lets the builder raise the price later — try to remove it

Words You Meet While It Is Being Built

Plain-English meanings. When a term appears in your offer letter, ask for it to be defined in the Agreement for Sale.

Payment plans	In plain English	Loans & bank terms	In plain English
CLP	Construction-linked plan: pay as each floor or stage is done	Loan sanction	Bank's approval of how much it will lend you
DPP	Down-payment plan: pay most upfront, get a discount	Disbursement	Bank actually paying money out (to the builder)
PLP	Possession-linked plan: pay most at handover	Stage-wise disbursal	Bank pays only as construction progresses — the safe way
10:90 / 20:80	% paid now : % paid at handover	Pre-EMI	Interest-only payments on the amount disbursed so far
Time-linked plan	Pay on fixed dates, whatever the progress	Full EMI	Principal + interest; starts after full disbursal
Flexi plan	A mix — part upfront, part stages, part at handover	Subvention	Builder pays your loan interest until handover
Demand letter	Builder's notice that an instalment is due	Tripartite agreement	Buyer–builder–bank contract; decides who pays if things go wrong
Interest on delay	Penalty interest if you pay an instalment late	APF	Approved project finance: bank has pre-checked the project
Escrow account	RERA account holding 70% of buyer money for the project	LTV	Loan-to-value: the % of price the bank will fund (usually ≤80%)
QPR	Quarterly progress report the builder files with RERA	Assured return	Builder pays you a fixed amount until handover — a credit risk

Words You Meet at the Finish Line

Plain-English meanings. When a term appears in your offer letter, ask for it to be defined in the Agreement for Sale.

Handover & tax	In plain English	Exit & return terms	In plain English
OC	Occupancy certificate: authority says the building is fit to live in	Assignment / transfer	Selling your booking before the sale deed is registered
CC	Completion certificate: building matches the approved plan	Transfer fee	Builder's charge to approve an assignment
Possession letter	Builder's formal offer of handover and final demand	Lock-in	Period during which you may not transfer
Snag list	Defects you note at inspection for the builder to fix	NOC	No-objection certificate from builder or bank to sell
Defect liability	Builder must fix structural defects for 5 years (RERA)	Leverage	Controlling a big asset with a small amount of your own money
Sale deed	Final registered document that transfers ownership	Break-even growth	Price rise needed just to recover all your costs
Stamp duty & registration	State charges to register the deed (≈6–7% in Karnataka)	Opportunity cost	What your money could have earned elsewhere (e.g. FD)
Khata / e-Khata	Municipal record of ownership, needed for tax and resale	Implied interest	Scheme premium turned into a yearly interest rate
GST	5% on under-construction homes; none after OC	LTCG / STCG	Tax on gains held over / under 24 months
TDS (194-IA)	You deduct 1% of each payment and deposit it with tax authorities	Liquidity	How quickly you can sell without cutting the price

Six Reasons to Take a Deferred-Payment Offer

For the right buyer, in the right project, these plans are among the cheapest leverage available in Indian real estate.

01 Control more asset with less cash

₹11–22 L holds a ₹1 Cr flat for three years. Your remaining capital stays invested elsewhere until handover.

02 Gearing without a bank loan

Developer-funded 20:80 plans need no pre-EMI and no loan until possession — leverage with no monthly cost.

03 Pay only when the product is real

The bulk is due at OC or possession, so a delayed or stalled project holds less of your money.

04 Cheaper than your own borrowing

A 5% premium over three years is ≈6.5% a year — below most home-loan rates.

05 Exit before the big cheque

Where transfers are allowed, investors can assign before possession and capture the full gain on the flat.

06 Rent and EMI do not overlap

End-users keep paying rent, not rent plus EMI, during construction — the main affordability win.

Six Risks That Turn Leverage Into Loss

None is a reason to refuse every offer. All are reasons to read the agreement twice.

01 You pay for the delay

Premiums of 3–10% are real costs. If you take possession, you simply paid more for the same flat.

02 Leverage cuts both ways

In a flat market a 10:90 deposit can be largely wiped out by fees and the premium.

03 Tripartite loans make you liable

If a subvention builder stops paying, the bank comes to you — the 2013–15 lesson.

04 The 80–90% still has to be paid

At possession you need the cash or a sanctioned loan; rates and eligibility may have changed.

05 Exits are not guaranteed

Many AFSs restrict or charge for assignment; resale buyers may be scarce when every investor exits at once.

06 Marketing vs contract

“20:80” can mean 40:60 in practice (see the case study). Only the payment schedule in the AFS counts.

Which Plan Fits Which Buyer

Match the plan to your cash, your loan and your exit — not to the size of the headline discount.

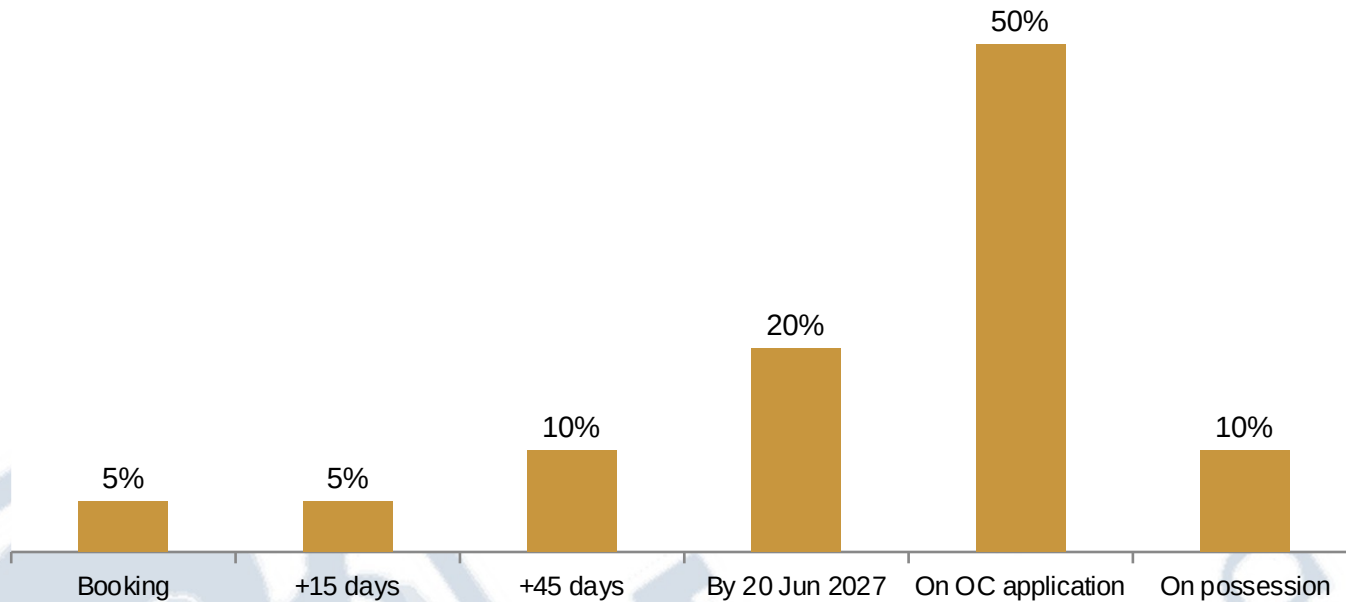
Buyer profile	Down-payment	Construction-linked	20:80 / 10:90	Subvention
Cash-rich investor, strong developer	✓ best price	✓	~ only if premium < 5%	✗
Investor planning to assign before possession	✗	~	✓ if transfer allowed	✗
End-user paying rent today	✗	~	✓ rent, no EMI	~ risky
Loan-dependent first-time buyer	✗	✓ stage-wise loan	~ needs loan at OC	✗ avoid
NRI buying remotely	~	✓	✓	✗
Smaller or newer developer	✗	✓ money follows work	~	✗

✓ suitable ~ conditional ✗ avoid

When “20:80” Is Really 40:60

Godrej Parkshire, Whitefield–Hoskote (RERA PRM/KA/RERA/1250/304/PR/090126/008393), April 2026 offer terms as published in the developer's fine print.

Payment schedule (% of agreement value)



What the label hides. 20% is paid within 45 days and another 20% by June 2027 — 40% before the OC, not 20%. Still a genuine deferral of 60%, and still useful.

Takeaway. Always rebuild the schedule from the AFS fine print into a month-by-month cash plan, then compare it with the CLP and down-payment prices for the same unit.

Twelve Checks and Six Things to Negotiate

On any deferred plan, the payment schedule in the Agreement for Sale is the product.

#	Check
01	Project is RERA-registered; the plan matches the RERA-filed schedule
02	AFS registered before more than 10% is paid
03	Exact schedule, dates and triggers (OC, possession) written in the AFS
04	No bank loan disbursed before construction stages (no tripartite subvention)
05	Who pays pre-EMI, until when, and what happens on default
06	Transfer / assignment allowed? Lock-in and fee
07	Price-escalation clause removed
08	Delay compensation (RERA Sec. 18) and cancellation forfeiture terms
09	GST and TDS shown on every instalment
10	Loan pre-approval for the possession payment
11	Developer's delivery record and RERA complaint history
12	Resale depth: how many investors will exit at the same time?

NEGOTIATION PLAYBOOK

1. CLP and down-payment prices in writing, to price the premium
2. A cap on the scheme premium (aim for $\leq 5\%$ over CLP)
3. Free transfer before possession, or a capped fee
4. Possession payment tied to OC, not to a calendar date
5. Interest on any delay, credited against the final demand
6. Waiver of the price-escalation clause

The Same ₹1 Cr Flat, Three Outcomes in 2029

Base case: 6% a year market growth over 33 months. Illustrative investors; costs and fees as on the returns slide.



Asha — down-payment

5.2%

IRR

15.4%

ROI ON CASH

Paid ₹96.6 L incl. GST early; earns the discount and steady growth.



Bilal — 20:80, assigns

12.4%

IRR

36.5%

ROI ON CASH

Paid ₹22 L; assigns before possession and keeps the gain on the whole flat.



Chen — 10:90, takes keys

-3.4%

IRR

-1.7%

ROI ON CASH

Paid ₹11 L, then ₹1.02 Cr at possession; the 8% premium eats the gain.

Eight Questions Buyers Ask Us

Short, straight answers.

Q. Is a 20:80 plan always cheaper for me?

No. The flat is usually priced 3–10% higher. It is cheaper only if your money earns more elsewhere, or you sell before handover.

Q. What if the project is delayed?

RERA lets you claim interest for every month of delay, or a refund. On a pay-later plan less of your money is stuck.

Q. Is subvention banned?

Banks were told in 2013 not to pay loans out upfront under such schemes. Tripartite loans still exist — read who pays if the builder stops.

Q. Is ROI the same as IRR?

No. ROI is total gain ÷ money in. IRR also counts how long your money was tied up — use it to compare plans.

Q. Do I need a home loan?

Not until handover on a 10:90 or 20:80 plan — but check now that you will qualify then, at that day's interest rates.

Q. Can I sell before handover?

Only if your agreement allows assignment. Expect a transfer fee and possibly a lock-in period.

Q. Who pays GST and TDS?

You do. GST (5%) is added to each instalment; you deduct 1% TDS from each payment if the flat costs ₹50 L or more.

Q. Which plan suits an NRI?

Usually CLP or a developer-funded 20:80 with a large, RERA-compliant developer — avoid tripartite subvention loans from abroad.

Who Should Take These Offers

Take a 20:80 / 10:90 if...

The developer is large and RERA-compliant, the premium is under ≈5%, and you will either move in at possession or can legally assign before it.

Take a down-payment plan if...

You have the cash, trust the developer's balance sheet and want the lowest price — the discount is the best “return” on offer.

Think hard if...

You need a loan for the 80–90% at possession, the market in that corridor has heavy supply, or transfer is restricted.

Avoid if...

The offer is a bank-funded subvention with a tripartite agreement, or an “assured return” from a developer you cannot verify.

The Octopus position

A deferred-payment plan is a loan from the builder priced into the flat. It is worth taking when that loan is cheap, the project is safe and your exit is clear. It is a trap when the loan is really a bank's, in your name, and someone else is supposed to pay it.

WHO WE ARE



Octopus Estates

Bengaluru's private-client property advisory, with a desk for NRIs — “NRI Loans and Interiors”.



2014

OPERATING SINCE

10,000+

CLIENTS SERVED

30+

BANKING PARTNERS

₹500 Cr+

CLIENT LOAN SAVINGS

K-RERA Agent: PRM/KA/RERA/1251/446/AG/221029/003197

HQ: Evoma Business Center, 14 Old Madras Road, Battarahalli, Bengaluru 560049

Also: Vijayanagar (Bengaluru) · Ashburn, Virginia (USA) · Dubai desk

New-launch & resale advisory

Shortlisting, site visits, negotiation and booking

Payment-plan structuring

We price every scheme against CLP and DPP before you book

Home loans

30+ banking partners; stage-wise disbursal, never upfront

Legal & documentation

AFS, tripartite and RERA checks with partner advocates

NRI desk

End-to-end buying with video site visits

Property management & interiors

From handover to rent or move-in

How we work. Independent research first, then a shortlist. We tell clients when not to buy — and which payment plan not to take.

Before You Sign Any “Pay Later” Offer

01**Send us the offer**

Share the cost sheet, scheme letter and draft AFS. We rebuild the month-by-month cash plan.

02**We price the scheme**

CLP vs DPP vs scheme price, converted to an implied interest rate and an IRR for your exit.

03**You sign with clarity**

Negotiated terms, loan pre-approval for possession, and a transfer clause that matches your plan.

**OCTOPUS ESTATES • octopusestates.com**

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Evoma Business Center, 14 Old Madras Road, Battarahalli, Bengaluru 560049 • Since 2014 • K-RERA Agent PRM/KA/RERA/1251/446/AG/221029/003197

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