
TERMS & CONDITIONS:

1. What Anulom is & What it is not?

Anulom Technologies is an organization which is incepted with a mission to smoothen the complex & time-consuming government process of housing rental registration, E-filing of Notice of Intimation, payment of stamp duties to government and other services. Anulom is not an agent or broker, so no recurring charges or commission will be levied upon end-user of our product or service bearer. Anulom is founded with service-oriented architecture funded by its own product which will serve the users.

2. Anulom hereby presents its responsibilities & non-responsibilities.

Anulom is responsible for:

- Integrity of 'mobile rental application-' - the tool or interface it offers, system developed for payment of stamp duties and e-filing of Notice of Intimation.
- Reducing the complexity in time-consuming government process of housing rental registration, stamp duty payment, e-filing notice of intimation and similar services.
- Security of your personal data
- Delivery of Leave & license agreement, stamp duty payment through e-SBTR, e-filing of Notice of Intimation and other such services.
- Legal advice
- Providing customer support
- Helpful points about leave and license agreement, stamp duty payment, e-filing of notice of intimation and other such services.

Anulom is not responsible for:

- Any disputed property
- Any delay in appointments scheduled by Registration offices.
- Incorrect data submission by end-user.
- E-filing of notice of intimation after 30 days of date of mortgage.

2. End-users are required to furnish following details at the time of registration through our web application-

- Respective names, contact numbers, email-id's.
- Current addresses of respective authority, address of renting property
- Leave and License period, other relative terms & conditions
- Rent details and refundable or non-refundable deposits details.
- Finally, making an appropriate payment.
- Details for payment of stamp duty to government. Name of customer on whose behalf the payment is to be made.
- For NOI – Details of Mortgagor, mortgagee and property. Loan amount, rate of interest and documents deposited with bank.
- Failing to provide required mandatory data, their registration with us will not get completed.

3. Cancellation Policy

In case, if you wish to cancel your Rent Agreement Registration Request, stamp duty payment or E- filing of NOI after procedure of putting up the detailed information and paying your amount via any payment mode then you need to inform us via any communication channel viz. phone, chat, or personally. While informing us about refund it is mandatory to mention your request number or document id , your name and contact number. Also, you can mention your reason of cancellation though it's optional.

The refund payment will be made in accordance with our below mentioned refund policy which is specified according to the most likely cases of our model.

5. Refund Policy

- Refund is not applicable for e-SBTR request.
- For NOI requests - Refund of Government charges (stamp duty, registration fee and DHC) will be done within 15 working days if these are not paid to government and GRAS chalan is not yet generated.
- For stamp duty payment – If amount is paid to government and e-SBTR cyber receipt is generated, Anulom will help the customer to process refund request with government. Process is mentioned in Appendix 1 below. Usually it takes 4 to 6 months for refund of government duties paid to government.
- For E-filing of notice of Intimation – If registration fees is paid to government and GRAS challan is generated, Anulom will help the customer to process refund request with government. Process is mentioned in Appendix 1 below . Usually it takes 4 to 6 months for refund of government duties paid to government
- E-filing of NOI – If cancellation is requested after creating draft in IGR system and scheduling of biometrics appointment,
- 50% of Anulom charges will be refunded if biometric appointment is not completed. 20% of Anulom charges will be refunded if biometric appointment is completed.
- GST paid will not be refunded.
- Anulom is not liable to refund any amount in case of failure of Biometric Verification with UID server or Biometric Not Matched Cases.
- If document is submitted to government for E-filing, no refund will be made by Anulom. We will help the customer to process refund request with government. Process is mentioned in Appendix 1 below. Usually it takes 4 to 6 months for refund of government duties paid to government Post 30 days from the date of Mortgage the NOI Request initiated in system will get Auto cancelled without any refund
- Anulom will help customer to apply for refund of government duties. Customer has to apply himself for this refund. Following is the process for on-line or offline refund application.

Subject to your compliance with our above-mentioned cancellation policy and refund eligibility, we are liable to refund your payment in part in the following cases which are based upon the state of ongoing process. Also note amount will be refunded to same source within 10 to 15 working days.

Anulom Technologies Pvt Ltd reserves the right to change Cancellation and Refund Policy without any prior notice.

6. Communication Policy

- a. By accepting the terms and conditions the customer accepts that Anulom may send the alerts to the mobile phone number provided by the customer while registering for the service or to any such number replaced and informed by the customer. The customer acknowledges that the alerts will be received only if the mobile phone is in 'On' mode to receive the SMS. If the mobile phone is in 'off' mode then the customer may not get / get after delay any alerts sent during such period.
- b. Anulom will make best efforts to provide the service and it shall be deemed that the customer shall have received the information sent from Anulom as an alert on the mobile phone number provided during the course of registration with our interface and Anulom shall not be under any obligation to confirm the authenticity of the person(s) receiving the alert. The customer cannot hold Anulom liable for non-availability of the service in any manner whatsoever.
- c. The customer acknowledges that the SMS service provided by Anulom is an additional facility provided for the customer's convenience and that it may be susceptible to error, omission and/ or inaccuracy. In the event the customer observes any error in the information provided in the alert, Anulom shall be immediately informed about the same by the customer and Anulom will make best possible efforts to rectify the error as early as possible. The customer shall not hold Anulom liable for any loss, damages, claim, expense including legal cost that may be incurred/ suffered by the customer on account of the SMS facility.
- d. The customer acknowledges that the clarity, readability, accuracy, and promptness of providing the service depend on many factors including the infrastructure, connectivity of the service provider. Anulom shall not be responsible for any non-delivery, delayed delivery or distortion of the alert in any way whatsoever.
- e. The customer agrees to indemnify and hold harmless Anulom as an organization and the SMS service provider including its officials from any damages, claims, demands, proceedings, loss, cost, charges and expenses whatsoever including legal charges.
- f. By accepting the terms and conditions the customer acknowledges and agrees that Anulom may call the mobile phone number provided by the customer while registering for the service or to any such number replaced and informed by the customer, for the purpose of collecting feedback from the customer regarding their experience.
- g. Grievances and claims related to Anulom service or product should be reported to Anulom support team as soon as possible.

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*Subjected to Pune Jurisdiction

Appendix 1

On-line refund application process for stamp duty and registration fees paid to government.

Customer to visit website <http://igrmaharashtra.gov.in/> and go to tab **Mudrank shulk partava section.**

Tab on govt portal - SEVA**New entry****For new entry we need to update mobile number and get the OTP,****Create refund token & password separately for stamp Duty refund and
Registration fee refund****Tab on govt portal -MODIFY****1. Applicant Details****Initiator details, and property details****2. Govt Fee Payee details****Bank Account details of customer whose name appears on government
challan. Amount would be refunded in this account only****3. Govt Fee details****Select govt Fee payment mode****E-challan details****4. Document Details****Detailed Reason for Refund****5. Document Upload****Cancelled cheque (clearly showing Name of Applicant, Account Number,
Bank Name, IFSC Code)****Documents Required****Property details****E-challan****Cancelled cheque of initiator or Bank passbook front page photo****Further physical form filling and submission to IGR Head office****Documents required****1. Applicant ID proof & Address proof****2. Online Generated statement & form copy****3. Rs. 5. court fee stamp (Qty 1)****4. Rs. 1 revenue stamp (Qty 3)****5. PAN card, adhaar card of customer**

5. Cancelled cheque of initiator or Bank passbook front page photo
Deduction from Govt
minimum Rs 100, Maximum Rs 1000 deduction on stamp duty,
Or 1% on stamp duty amount
No deduction on registration charges
Time Interval for Refund
Expected time from Government is 4-6 Months from the date of Submission of the Documents