

Basis of Computing Admitted amount for verification of investor claims

Particulars	NUCA Scheme Folio	Holiday Scheme Folio	New Scheme Folio
Name of Schemes Offered	Classic Scheme, Silver Scheme, Shubh, Labh, Dhan Samruddhi, Dhan Sampada, Riddhi, Siddhi, Ims, Suvidha Scheme, Emerald Scheme, Pearl Scheme, Ruby Scheme, Dhan Suraksha, Sai Vibhuti, Sai Shakti, Sai Bhakti, Aishwarya, Samruddhi, Vaibhav, Herbo Effect, Shubh Plan – A, Shubh Plan – B, Labh Plan – A, Labh Plan – B, Bhagya Plan – A, Bhagya Plan – B, Dhan Plan – A, Dhan Plan – B, Shubh Plan - B 1.	Comfort, Royal, Luxury, Standard, Premium Holiday Scheme, Regular Holiday Scheme, Supreme, Platinum Holiday, Regal Holiday Scheme, New Comfort Holiday Scheme, New Luxury Holiday Scheme, New Royal Holiday Scheme, New Royal Holiday, New Comfort Holiday, New Luxury Holiday, Relax Holiday, Delight Holiday, New Regular Holiday, Golden Holiday, Sunrise Holidays, New Premium, Divinne Holiday, Dezire Holiday Option, Relax Holiday, Delight Holiday.	New Royale Holiday, New Relax Holiday, Divinneon Holiday, Dezireon Holiday Option, New Divinne Holiday, New Delight Holiday.
Year of Initiation	1997-2002	2002-2015	2009-2015
Tenure	36-300 months	36-120 months	37-108 months
Frequency of payment	One time	One time / installment. Investor to avail benefit post payment of entire membership fee.	One time / installment. Investor to avail benefit post payment of entire membership fee.
Benefits offered	Insurance, memberships, discounts, and others	Insurance and utilization of room nights	Insurance and utilization of room nights.
Maturity benefit	Saved cost (including return multiplier) returned to member as compensation money. Return multiplier is multiplied to unutilized investment amount to arrive at saved cost.	Surrender value (including interest as implied for different scheme type) of entitled unutilized room nights	Not available.
Computation of Admitted amount*			
Confirmed Member: Member is considered confirmed/valid after making all payments of committed room nights / investment amount, post which he becomes eligible for benefit of scheme options.			
Expiry prior to ICD	Surrender Value as per scheme + simple interest computed @ 8 percent per annum on surrender value from the date of expiry of the scheme till the Insolvency commencement date ("ICD").	Surrender Value as per scheme + simple interest computed @ 8 percent per annum on surrender value from the date of expiry of the scheme till the ICD.	Investment amount as per scheme + simple interest computed @ 8 percent per annum on Investment amount from the initiation date of scheme till ICD.
Expiry post ICD	Investment amount post addition of implied return as per the return multiplier applicable in the scheme type from the investment date till ICD.	Investment amount post addition of implied return applicable in the scheme type from the first installment of investment date till ICD.	Investment amount as per scheme + interest computed @ 8 percent annum on Investment amount from the first installment initiation date of the scheme till ICD.
Unconfirmed Member: Member is considered unconfirmed/invalid if they make part payments of committed room nights / investment amount. As per our understanding of the scheme clauses, for unconfirmed member, total paid up amount shall be returned to investor after expiry of term of scheme.			
Expiry prior to ICD	Part membership fee collected under the scheme plus simple interest computed @ 8 percent per annum from expiry date to ICD on the part fee collected and remained unpaid	Part membership fee collected under the scheme plus simple interest computed @ 8 percent per annum from expiry date to ICD on the part fee collected and remained unpaid	Part membership fee collected under the scheme plus simple interest computed @ 8 percent per annum from expiry date to ICD on the part fee collected and remained unpaid
Expiry post ICD	Part membership fee collected under the scheme	Part membership fee collected under the scheme	Part membership fee collected under the scheme
<ul style="list-style-type: none"> Admitted amount to be netted for Utilization and repayment, if any, as per company database Investment amount: Membership fee collected (Offer price multiplied by room nights for which payment has been paid for Holiday option and Lump sum payment for NUCA schemes). 			