



Date: 23-03-2022

To
The Developer
Emami Realty Limited
13th floor ; Acropolis , 1858/1
Rajdanga main Road ; Kasba
Kolkata , West Bengal 700107

Ref. No: RAC/ESPLANADE/APF/ EMAMI AASTHA / 2023-
24/April/2023/01

Sub: Project Approval of "Emami Aaastha ; , Mouza Uttar Kazirhat PS :
Bishnupur Rajarhat South 24 Parganas, Pin. 743398.

We take pleasure to inform you that IDBI Bank Ltd has approved the
following project being developed by your group:

Project Name	Location	Blocks / Towers	Approved
EMAMI AASTHA	ALL THAT Housing Project named and styled as EMAMI AASTHA which is constructed upon a piece and parcel of land measuring about 35.35652 Acres be the same or a little more or less under R.S. & L.R. Dag Nos. 347, 348, 349, 350, 836, 836/1109, 826/1110, 838, 839, 840, 840/1111, 846, 847, 848, 849, 851, 851/1112, 851/1113, 852, 853, 854, 856, 858, 869/1045, 873, 874, 857, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 888, 889, 890, 891, 892, 893, 894, 895, 896, 896/1126, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 914/1164, 914/1165, 914/1166, 914/1167, 915, 916, 917, 918, 919, 920, 921, 922, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 939/1075, 940, 941, 942, 943, 946, 947, 948, 949, 950, 954, 964, 896/1126, 901, 902, 903, 904, 915, 916, 917, 920, 921, 922, 925, 926, 927, 928, 932, 933, 934, 935, 936, 937, 938, 939, 939/1075 (presently 1075), 940, 948, 949, 950, and	BLOCK:- BLOCK:- REVO; RIO;RAYAN;RIA ;REEF;RILLA	APPROVED BY BISHNUPUR GRAM PANCHYAT, DATED- 28/01/2022



CIN : L65190MH2004GOI148838

आईडीबीआई बैंक लि.: रिटेल एसेट सेंटर, हिन्दुस्तान बिल्डिंग, २२ तल, ४, सि. अर. एवेन्यु, कोलकाता - ७०० ०७२
IDBI BANK LTD. : Retail Asset Centre (RAC), Hindusthan Building, 2nd Floor, 4, C. R. Avenue, Kolkata - 700 072

पंजीकृत कार्यालय : आईडीबीआई टॉवर, डक्यूमेंट्री कॉम्प्लेक्स, करु पार्क, मुंबई-400 005, टेलीफोन : (+91-22) 6655 3355, फैक्स : (91-22) 2218 0411, वेबसाइट : www.idbi.in
Head Office : IDBI Tower, WTC Complex, Cuffe Parade, Mumbai-400 005, Tel.: (+91-22) 6655 3355, Fax : (91-22) 2218 0411, Website : www.idbi.in

964 comprised under L.R. Khatian Nos. 1874, 1875, 2062, 1911, 1913, 2018, 1910, 1912, 1978, 1996, 1956, 1939, 1954, 1946, 2027, 1948, 1940, 1941, 2032, 1970, 1975, 1974, 1971, 1972, 1960, 1961, 1965, 1824, 2037, 2075, 2076, 2068, 2067, 2046, 2041, 1841, 1840, 1839, 1850, 1837, 1986, 1988, 1989, 1990, 1991, 1909, 1905, 1920, 1908, 1907, 1918, 1919, 1905, 1921, 1855, 1998, 2086, 1979, 1815, 1818, 2033, 1833, 1860, 1825, 2009, 1843, 1744, 1745, 1842, 1737, 1736, 1734, 1959, 1958, 1962, 1963, 1717, 1964, 1700, 1967, 1968, 2084, 2003, 1983, 2004, 2005, 2006, 2008, 2007, 2021, 2020, 1992, 2023, 2033, 1980, 2019, 1851, 2025, 1852, 1853, 1854, 1906, 1995, 1834, 1881, 2069, 2070, 2071, 2072, 2073, 2074, 2078, 1888, 1887, 1891, 1893, 1886, 1890, 1889, 1894 & 1892 etc. lying and situated at Mouza Uttar Kazirhat, J. L. No. 22, within the jurisdiction of ADSR Bishnupur, under Paschim Bishnupur Gram Panchayat - I, Police Station Bishnupur, Post Office Bhasa, District South 24 Parganas, Pin. 743398		
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IDBI Bank can help your prospective buyers realize their dream home with a hassle free IDBI Bank Home loan. The approval in effect enables the customers who have booked in your project to apply for Home Loan with IDBI Bank Ltd, subject to the repayment capacity of each applicant according to terms and conditions of the Bank.

The project is approved in principle subject to the following conditions:

1. Tripartite Agreement to be executed as per Bank's Standard format.
2. It is presumed that all material facts concerning the project have been disclosed to IDBI Bank. Kindly note that the approval would stand cancelled if any material fact is not disclosed and the same is found to be at variance with the statutory laws required to be fulfilled or in any other way detrimental to the interests of the project and its members.
3. We have found that the said property is mortgaged in favour of AXIS Bank Limited, hence NOC to be obtain from the existing mortgagee, during disbursement of individual cases.



4. The developer to issue NOC to the Bank for the customers availing loan from Bank agreeing to deliver title deed in favor of the purchaser of the flat directly to the Bank. Insist on No objection from Bank before cancellation of the agreement.
5. The Developer / Builder will be responsible for complying with statutory rules, regulations/local laws, building construction standards. The developer will construct building as per approved sanction plan without any deviation and adhering to all statutory norms like Structural safety, construction quality, construction standard, equipments, timely completion of project, work progress, environmental clearance, Archeology, Fire, Airport clearance and they will be responsible to adhere and implement and follow National Building Code etc. and Bank will be no way responsible for the same. If any deviation detected thereof, Builder/ Developer will bear the same and the Bank will be no way liable for the same and may stop funding the said project / Developer.
6. The customers purchasing units from the said project/building/unit will be responsible to monitor the work progress/construction standard/construction quality / performance / time of completion / possession , construction of building as per approved sanction plan without any deviation and ensure that the builder/promoter/owner adheres to all statutory norms like Structural safety, construction quality, construction standard, equipments, timely completion of project, work progress, environmental clearance, Archeology, Fire, Airport clearance etc. by themselves , the Bank will be no way liable for the same.
7. For purchaser, those availed loan, the builder has to raise demand letter to customers, who in turn has to submit the same along with their mandate to Bank. Bank will release the payment as per work progress /valuation considering Bank's guidelines in Vogue irrespective of the demand raised by builder. However, the Final disbursement (10%) will be on Registration and Possession.
8. The indenting purchasers those who need to avail loan, has to pay their Own Contribution (margin) through Cheque /Bank. Any cash payment not considered as margin paid.
9. The project will be constructed as per approved building plan without any deviation and the bank will release the payment as per the work progress in the project.
10. Before Registration the Builder/Promoter /Purchaser will inform the Bank and get the draft sale deed vetted at Bank and Bank's Advocate to present in the day of Registration and collect the IGR (Ticket).
11. The builder / promoter will permit the Bank /Bank's valuer to inspect the site as and when required. Project to be monitored on Quarterly Basis and the valuation to be done by the empanelled valuer to keep the record of progress of project.
12. Builder / Promoter to permit bank to display banner / hoarding at construction site within policy guidelines of Builder.
13. for case where tripartite agreement has been entered among builder, borrower, and IDBI Bank disbursement will be released at half yearly intervals till completion of project and execution of sale deed .

