

To

Date : - 03/01/2015

PS Group;PS Srijan Real Venture LLP  
Trinity Tower;83 Topsia Road(S)  
Kolkata 700046  
Contact No: 03322852339,03340304030

Dear Sir,

Sub:Your application to ICICI HFC Ltd for the approval of Residential project of "Panache" Situated at Mahisbathan Dist N 24 PGS PS Electronic Complex Kolkata 700102.

With respect to the above subject, we are pleased to inform you that we have accepted your application and approved the aforesaid project subject to the terms mentioned herein under:

The approval in effect enables the members who have booked in the project to apply for a Home Loan to ICICI HFC Ltd. ICICI HFC Ltd would assess the repayment capacity of each applicant according to its norms to grant a loan and we reserve the right to reject any application that does not fit into our norms.

It is presumed that all the material facts concerning the project have been disclosed to us.

Kindly note that the approval would stand canceled 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.

ICICI HFC Ltd requests your co-operation in providing any further information or document that we may require regarding the project.

In case of all future correspondence regarding this project and individual cases in this project, please quote the no. :CAL/15/8.

Remark:

1. Sanctioned for Building "Panache", Six nos. Buildings are B+G+25(tower 1);B+G+24(tower2);B+G+22(tower3);B+G+19(tower4);B+G+17(tower5);B+G+25(tower6)structure, Funding should be restricted only to those units which have more than 400 sqft of Built Up Area (BUA), as per norms.

In case of any queries, please feel free to contact our Kolkata Office at 40090801 or our Regional Head Sales – Mr. Amitava Ray -9163666064. We look forward for a long and a mutually rewarding association with you.

Best regards,  
Yours Faithfully

  
For ICICI Bank Ltd  
AUTHORISED SIGNATORY

Builder Bank A/c Details:

Builder Bank : Indian Bank  
Branch Name : 1 Sarat Bose Road Branch  
A/c No : '6224090317  
Cheque Favouring : PS Srijan Real Venture LLP A/c Panache

**ICICI Bank Limited**  
Regd. Off.: "Landmark",  
Race Course Circle,  
Vadodara 390 007, India

Ahmedabad 55309890, Andhra Pradesh 9849578000, Bangalore 51131877, Bhubaneswar 16003453499, Chandigarh 5055700, Chennai 52088000, Chattisgarh 9893208000, Coimbatore 5358000, Cuttack 16003453499, Darjeeling 16003453499, Delhi 51718000, Delhi (Mobile) 9818178000, Goa 9890478000, Gujarat 9898278000, Guwahati 16003453499, Haryana 9896178000, Hyderabad 23128000, Indore 5022005, Jamshedpur 16003453499, Karnataka 9845578000, Kerala 9895478000, Kochi 2384500, Kolkata 9831378000, Lucknow 2294577, Madhya Pradesh 9893208000, Maharashtra 9890478000, Mumbai 28307777, Patna 16003453499, Pune 26103333, Punjab 9815558000, Rajasthan 9829222292, Ranchi 16003453499, Siliguri 16003453499, Tamil Nadu 9894478000, UP East 16003453499, UP West 9897308000, Uttaranchal 9897308000

To  
 The Director  
 PS Srijan Real Venture LLP  
 Trinity Tower , 83 Topsia Road,[ S]  
 Kolkata 700046  
 Ref: FINAL/ APF / BRAB RAC KOL-849 / PS PANACHE / KOLKATA

**Sub:** In Principle Approval of the Project "PANACHE" at Mahishbathan , PS Electronic Complex, Kolkata 700135 .

Dear Sir,

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
PANACHE	Mahishbathan , PS Electronic Complex, Kolkata 700135 .	6	B+G+17  B+G+25

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 It is understood that the developer has not raised any project loan from any Bank / Financial Institution for construction of the project by mortgaging the land. In case the developer firm avail any credit facility from any bank / financial institution and mortgage the project land for this purpose, the fact should be brought to our notice.

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 and Bank will be responsible for the same. If any deviation  
 रिटेल असेट सेंटर : मूकरजी हाउस, चौसरी मॉडल, 17, ब्राबोर्न रोड, कोलकाता - 700 001, टेलीफोन : 91-033 6633-1109/ 1139/ 1115/ 1126/1123, फैक्स : (033) 6633 1100  
 Retail Asset Centre : Mookerjee House, 3rd Floor, 17, Brabourne Road, Kolkata - 700 001, Tel : 91-033 6633-1109/ 1139/ 1115/ 1126/1123 , Fax : (033) 6633 1100

रजि. ऑफिस : आईडीबीआई टॉवर, इन्स्टीट्यूट कॉम्प्लेक्स, कफ परेड, मुम्बई-400 005, वेबसाइट : www.idbi.com  
 Regd. Office : IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005, Website : www.idbi.com  
 सीआईएन(CIN)L65190MH2004GOI148838

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.

We also take this opportunity to thank you for your co operations in getting this project approved.

We look forward to work with you to build a relationship that is mutually rewarding

Best Regards

Yours sincerely  
For IDBI Bank Ltd

Authorized Signatory





UNION LOAN POINT, KOLKATA  
9, INDIA EXCHANGE PLACE, KOLKATA, PIN 700 001  
Telephone No: 033 2231 3861 / 3862

Ref No: ULP/07-0815

Date: 07.08.2015

To  
M/S PS SRIJAN REAL VENTURE LLP.  
Trinity Tower, 83 Topsia Road(s)  
Kolkata-700046

Dear Sir,

**Subject: Approval of Builder Tie-up for Individual Home Loan**

We are glad to inform that our higher authorities have approved your above project under builder tie up. The approval is subject to following terms and conditions

1. Approved building/Project plan from the competent authority to be obtained in case of any change in plan in future.
2. Environmental Clearance certificate for the residential complex from state environment Impact assessment authority is to be obtained before disbursement of Loan.
3. In case of any present and future encumbrances, the builder/landowner will provide NOC from the concerned lender holding charge over the property.
4. The disbursement should be made in phased manner and only after verifying the progress of the work.
5. Tripartite agreement & No Objection Certificate from builder as per enclosed format to be executed/taken before first disbursement of housing loan.
6. Brief features of our Home loan product along with document requirements from builder & Borrower for individual housing loan sanction in your project are also enclosed herewith.
7. Board/Partners resolution from builder regarding signing authority to be taken & confirmed.
8. In case of change in constitution of the builder, the tie-up shall be null & void.
9. Sanctioning of individual housing loan is the sole discretion of the bank depending on the eligibility, repaying capacity and credibility of the applicant.
10. Under tie-up arrangement the borrower will get the benefit of hassle free housing loan from our Bank within shortest period because there is no need of repeated property legal search, valuation & Inspection.



11. All other usual terms & conditions for Builder Tie-up arrangement as mentioned in Tri-party Agreement will also be applicable.

**Union Loan Point Branch**

9, India Exchange Place,  
Near Tea Board, Kolkata,  
Pin 700001

We solicit your kind patronage in the matter and also request you to provide us the list of the prospective customers in the said project.

Yours truly,



Chief Manager



To,  
PS SRIJAN REAL VENTURE LLP  
Reg Off - TRINITY TOWER, 83,  
TOPSIA ROAD(S), KOLKATA-700046

Date - 11/02/2015

Contact Person - SURENDRA KUMAR DUGAR  
Contact Details - 3340304030

Subject : Your application to TATA CAPITAL HOUSING FINANCE LTD for approval of your Project -  
PANACHE situated at MAHIS BATHAN DIST-24 PORGANAS, KOLKATA-700102

Dear Sir/Madam,

Reference to the above, we are pleased to inform you that we have accepted your application and approved the aforesaid project subject to the terms mentioned herein under:

1. The approval in effect enables the members who have booked property in the project to apply for Home Loan to TCHFL. TCHFL would assess repayment capacity of the applicants and grant them Home Loan as per its policy guidelines. At any point of time, TCHFL reserve the rights to reject any application not fitting into its norms (Please refer the Attached annexure for additional conditions).
2. We presume that all material facts concerning the project have been disclosed to us. Kindly take note that the approval would stand cancelled if any material facts is not disclosed and the same is found to be in variance with the statutory laws required to be fulfilled or in any other way detrimental to the interest of the end customers.
3. TCHFL requests your co-operation in providing any further information or document that we may require while processing individual loan application.

In case of all future correspondence regarding this project and/or individual loan applications, please quote the project approval no. CLP/KOL/0215/B0012919/PS /P0000012920 assigned to your project.

We thank you for your interest shown in TCHFL and look forward for a long and mutually rewarding relationship with you.

Best Regards,

Your Sincerely  
For Tata Capital Housing Finance Ltd  
(Authorised Signatory)



**TATA CAPITAL HOUSING FINANCE LIMITED**

Corporate Identity Number U67190MH2008PLC187552

Park Plaza 2nd Floor Flat No. 2C & 2D South Block 71 Park Street Kolkata 700 016

Tel 91 33 6652 2300

Registered Office One Forbes Dr. V B Gandhi Marg Fort Mumbai 400 001 India

Tel 91 22 6745 9000



Date- 11/02/2015

ANNEXURE

CLP/KOL/0215/B0012919/PS /P0000012920

1. APF is valid up to
2. Need to share amended approved plan and Updated CC for upper floors (In case of any change in plan and updation to CC).
3. Disbursement is valid till the above plan and CC approval.
4. In the case of project funding or charge created by any financial institution regarding any flat, no lien required for case to case basis.

For Tata Capital Housing Finance Ltd



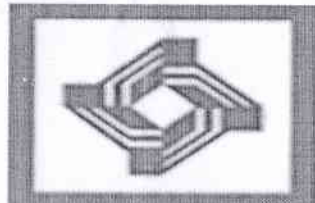
(Authorised Signatory)

**TATA CAPITAL HOUSING FINANCE LIMITED**

Corporate Identity Number U67190MH2008PLC187552

Park Plaza 2nd Floor Flat No. 2C & 2D South Block 71 Park Street Kolkata 700 016  
Tel 91 33 6652 2300

Registered Office One Forbes Dr. V B Gandhi Marg Fort Mumbai 400 001 India  
Tel 91 22 6745 9000



सेन्ट्रल बैंक ऑफ इंडिया  
Central Bank of India

CENTRAL TO YOU SINCE 1911

6E R.N MUKHERJEE BRANCH  
KOLKATA-700001

PHONE:033-22305443  
bmkoln3238@centralbank.co.in

To,  
M/s PS Srijan Real Venture LLP.  
Trinity Towers, 83, Topsia Road (S),  
Kolkata-700046

Reg: Finance for Flats/House.

Dated: 25/07/2016

Sir/Madam,  
As your project **PANACHE Trinity Towers, 83, Topsia Road (S), Kolkata-700046** has been approved by our regional office, we are ready to sanction potential HBL applicants / buyers who are seeking financial help in purchasing a flat/house.

It would be kind of you if you could send prospective buyers for any financial support from our end.

We will be highly obliged if your good self-extend cooperation.  
Regards,

कुते सेन्ट्रल बैंक ऑफ इंडिया  
For CENTRAL BANK OF INDIA  
आर.एन.मुखर्जी रोड / R.N.M. Road

शाखा प्रबन्धक / Branch Manager

Branch Manger  
Central Bank of India  
R N Mukherjee Branch  
22305443  
8584885159.





## Red Cross Place Branch

BM/REDCRO/KOL/2015-16/06/

11/06/2015

To  
Mr. Surendra Kr. Dugar, Mr. Pradip Chopra & Others  
Project:- Panache  
M/S PS SRIJAN REAL VENTURE LLP  
83, Topsia Road (S)  
Kolkata-7000

Dear Sir,

Reg:- Tie Up arrangement with M/S PS Srijan Real Venture LLP for your residential project "Panache" situated at Mahisbathan, Sector-V, PS- Bidhannagar (East), 24 Parganas (N), Kolkata-700135, for Housing Loans to individual customers.

With reference to the above, we are pleased to inform you that our Bank has sanctioned approval for the Tie up arrangement for considering individual house building loans for the prospective buyers of "Panache" project on the following terms & conditions mentioned here under:--

1. That it is presumed that all the material facts concerning the project have been disclosed to Central Bank of India and shall keep updated with all changes and modification in the project which are important & material in true and correct appraisal of the project.
2. That the approval in effect enables all prospective customer/ buyers may apply for Housing Loans to Central Bank of India.
3. That the Bank reserves its right to reject any application at its own discretion, without assigning any reason to the builder/ or applicant.
4. The grant of loan facility by Central Bank of India shall be on its own terms & conditions as applicable to Direct Housing Finance Loan Scheme of the Bank.
5. That you will extend your full cooperation in completion of loan documents in each proposal.
6. Bank reserves the first right of refusal to consider the Individual Housing Loans on merits of each case to all the prospective buyers of "Panache" project.
7. You will have to arrange for the wide publicity of the Tie-up arrangement by hoardings, banners, festoons and newspaper advertisements etc, at Company's cost indicating full details of our Bank Housing Scheme details.
8. Our processing fee @ 0.50 % shall be applicable subject to maximum of Rs. 20,000/ plus service tax thereon.
9. The present applicable rate of interest on Housing Loan (floating) is as under:--

Serial No.	Amount of Loan	Rate of Interest
1	Up to Rs. 75 Lacs	Base Rate (9.95%)
2	Above Rs. 75 Lacs	Base Rate + 0.25 % (10.20%)

BR=BASE RATE (PRESENT BASE RATE 9.95%)

11. We wish you a grand success of the project and we assure our best possible services & extend cooperation at all times.

Thanking You

Yours faithfully

कृते सेन्ट्रल बैंक ऑफ़ इंडिया  
For Central Bank of India  
रेड क्रॉस प्लेस शाखा / Red Cross Place Br.

  
मुख्य प्रबंधक / Chief Manager

(ASISH MUKHERJEE)

CHIEF MANAGER

Copy to:-

- 1) Senior Regional Manager, Kolkata North Regional Office.
- 2) Chief Manager, CCPC, Kolkata North

To  
M/s PS Group  
Trinity Tower,  
83, Topsia Road (South)  
Kolkata - 700046

Date: 16<sup>th</sup> November' 2015

Subject: Your Application to Reliance Home Finance Ltd. for the Approval Of Project – PS Panache at Kolkata

Dear Sir/Madam

With respect to the above project, we are pleased to inform you that we have accepted your application and approved the aforesaid project which will be considered for individual home loans to the valued customers subject to the terms mentioned herein under:

- 1) It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact/s with respect to the project is/are not disclosed and the same is/are found to be at variance with the statutory laws/rules/regulations/guidelines/ notifications required to be fulfilled/complied or in any other way detrimental to the interests of the project and its members.
- 2) Reliance Home Finance Ltd. requests your co-operation in providing any further information or document that we may require regarding the project.
- 3) The approval in effect enables the customers/allottees who have booked in the aforesaid project to apply for a Home Loan/Commercial Loan to Reliance Home Finance Ltd which would appraise each application according to its norms for granting loan as applicable from time to time and we reserve the right to reject any application that does not meet our norms without assigning any reason to individual customers/allottees and/or builders/developers.
- 4) After approval of individual loans, customers/allottees need to submit the documents as per the terms and conditions of our company, No Objection Certificate in our favour from the concerned Financial Institution/Banks (if any charge created in the aforesaid project) & Draft Sale Agreement for processing further the individual loans. The disbursements of the loan amount to the individual customers/allottees would be construction linked and as per norms of Reliance Home Finance Limited.

- 5) Approval of the aforesaid project is entirely and exclusively as per our internal terms and conditions based only on documents submitted, representations made and statement given and shall not be construed to endorsing or guaranteeing the aforesaid project

Other Conditions :

- 1) Disbursement s.t unregistered agreement for sale, TPA & NoC from builder.
- 2) Disbursement to be made as per CLP.
- 3) We may proceed further by obtaining a suitable Indemnity Bond from the Builder to be obtained before any first disbursal.

In case of all future correspondence regarding this project and individual cases in this project, Please quote this letter as APF for the project. APF No. **RCL\_KOL\_RESI\_1580**.

In case of any queries regarding this project please contact our Branch Sales Manager Gour Das( +91 8100685577 )/ Area Sales Manager Rajib Choudhary (+91 8450015544)

You can also get in touch with us at : 1800-200-3838 or write us at : [Mortgages.RHF@rcap.co.in](mailto:Mortgages.RHF@rcap.co.in)

We thank you for your interest in Reliance Home Finance Ltd and look forward to a long and a mutually rewarding association with you.

Best Regards,

Yours sincerely.

For Reliance Home Finance Ltd.

*Rajib - Choudhary*

Authorised Signatory

DHFL/ APS No. F B-4992-01-15

Date :- 28/01/2015

To,  
M/s. P S Srijan Real Venture LLP.  
Trinity Tower, 83 Topsia Road(S)  
Kolkata--700046. West Bengal | India  
Phone : 033-40304030 / 9836299999

Dear Sir,

**Sub: Approval of your project " PANACHE "**

With reference to the above subject and discussions with your representative, we are pleased to inform you that we have approved your aforesaid project for extending individual housing loan finance to the flat/unit purchaser subject to following:

1. We presume that all the material facts concerning the project have been disclosed to us and we request your co-operation in providing any further information or document(s) that may be required regarding the project.
2. Kindly note that, the approval would stand cancelled or withdrawn:  
(i) if it noted that any material fact was not disclosed and the same is inconsistent with the approved plans (ii) if any information submitted is found incorrect / misleading.
3. This approval would enable the person(s) who have booked flats/units in the project to apply for housing loan with DHFL. DHFL would assess the repayment capacity of each applicant according to its norms to grant a loan and DHFL reserves the right to reject any application that does not fit in its norms including legal and technical scrutiny of individual loan applicant(s).

For all future correspondence regarding this project and individual cases under the said project, please quote the REF file **APS No. F B-4992-01-15** which has been approved on 28/01/2015 as Deemed Approval

Dewan Housing Finance Corporation Ltd.

Corporate Identification Number (CIN) - L65910MH1984PLC032639

41, Shakespeare Sarani, Duck Back House, 1st Floor,  
Kolkata - 700017.

Regd. Office : Warden House, 2nd Floor, Sir P. M. Road,  
Fort, Mumbai - 400 001.

Tel.: (033) 40220800 / 11, 40220826

Fax.: (033) 40220827

Toll Free No.: 1800 22 3435

Customer Care No.: (0124) 4092750

Email: response@dhfl.com

Visit us at: www.dhfl.com



In case of any enquiry, you may please Ms. Ranjit Tiwari (Mob No. +91 9674603589) ,Ms. Moumita Paul (Mob No. +91 9830953854) Mr. Lalit Hundalani (Mob. No. +91 9830133845) / 033-40220800


We also request you to incorporate the name of DHFL as Preferred Financer / Lender in any brochure or advertisement etc. issued by you with reference of the said project.

We thank you for your confidence in DHFL and look forward for a long and a mutually rewarding relationship. Kindly acknowledged the receipt of the letter.

Following documents are required to be taken for each individual case:-

1. Regd. Sale Agreement (in case if funding on the basis of Tripartite Agreement is not considered) & Allotment Letter, if any, Possession Letter & Regd. Sale Deed with original stamp duty paid receipt and registration receipt.
2. Original Own Contribution receipts/Money Receipts.
3. NOC for mortgage of the individual flats as per DHFL format in favour of DHFL from the developer.
4. Demand Letter from the developer to be obtained for particular unit / payment.
5. Disbursement request letter from the customer for release of the loan installment, giving the details of the Name, The Bank, The Branch and Account No. on which the disbursement cheque has to be prepared.
6. PAN card of the company, MOA and AOA of the company duly attested by Director along with certified copy of the Board Resolution appointing its authorised signatory and proof of bank account for the Builder (to be submitted once for master file).

It may be noted that full legal documentation for the project has not been vetted being a deemed APS. As such DHFL reserves the right to call for property papers if required and the developer is indemnifying that the project is free from litigation and encumbrances

  
Warm Regards,

Dewan Housing Finance Corporation Ltd.  
Corporate Identification Number: 032639

41, Shakespeare Sarani, Duck Back House, 1st Floor,  
Kolkata - 700017.

Regd. Office : Warden House, 2nd Floor, Sir P. M. Road,  
Fort, Mumbai - 400 001.

Tel.: (033) 40220800 / 11, 40220826

Fax.: (033) 40220827

Toll Free No.: 1800 22 3435

Customer Care No.: (0124) 4092750

Email: response@dhfl.com

Visit us at: www.dhfl.com

Circle Business Head - HF (EAST)