

**Alcove Developers LLP.**  
**68/2, Harish Mukherjee Road**  
**Kolkata - 700025**

BRT/17-18/ **386**

Date : 06/02/ 2018

Dear Sir/Madam,

**YOUR APPLICATION FOR THE APPROVAL OF PROJECT:**

**" NEW KOLKATA PHASE - 1 ( Tower 1,2 & 3)"**

**At : 449 A/2 G.T.ROAD, PS – SERAMPORE, DIST – HOOGHLY- 712202**

With respect to the above subject, we are pleased to accord approval to your project

**" NEW KOLKATA PHASE - 1 Tower 1,2 & 3 ( G +21)"** subject to the conditions mentioned below:

- (i) No separate search report is required for processing each home loan proposal.
- (ii) No separate valuation of the property for each individual borrower is required.
- (iii) The Agreement for Sale has to be jointly executed by all the parties, with full signature on every page.

The approval will enable the purchasers who have booked flats in the above project to apply for a housing loan from State Bank of India hassle-free.

State Bank of India would assess the credit worthiness and repayment capacity of each applicant according to Bank's prevailing laid down norms to grant a home loan and we reserve the right to reject any application that does not comply our norms.

The sanctioned loan will be disbursed in installments depending upon the progress of the project as well as the applicant's individual unit.

It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would be cancelled immediately if any material fact which restricts your power to transfer the title in the property and purchasers are unable to create equitable mortgage in favour of Bank. Our approval is also subject to your compliance of all the statutory laws and any issues which are detrimental to the interests of the project, its members and SBI.



Contd.....

Sale Agreement with all required clauses, Tripartite Agreement, Conveyance Deed, etc, must be signed by Landowners / authorized person( s ) only.

In this context, before disbursement, you are requested to issue a simple letter of undertaking agreeing to:

- 1a) Deliver the Title deeds in favour of the purchaser of the flat directly to the Bank.
- 1b) Insist on No Objection Certificate (NOC) from the Bank before cancellation of Agreement for Sale and refund of payment(s) received there-under,
- 1c) To convey Bank's security interest to the Society, if any, proposed to be formed after completion of construction for noting Bank's charge in the record of the Society, and
- 2) **To execute the Standard Tripartite Agreement as agreed between the bank and the builder and to submit the same before disbursement ;**
- 3) **Please note that this approval will be valid subject to submission of satisfactory Interim TIR by our empanelled advocates at every yearly interval.**
- 4) **Disbursement may be made only after inspection of the site and satisfying the end use of fund vis-a-vis progress of the project work.**
- 5) **NOC to be obtained on case to case basis from SME Ballygunge Branch for individual home loans for release of flat and proportionate share of land.**

In this connection, please also note that :

1. At least 25 % of the bookings must be routed through us, failing which we may be compelled to take necessary action including rescinding of this approval.
2. We will appreciate that all the booking leads with minimum 25 % is passed on to us. You may email to [the list of leads to builderrelations.lhokol@sbi.co.in](mailto:the list of leads to builderrelations.lhokol@sbi.co.in).
3. Please provide for the necessary arrangement to our authorized executives/ representatives when they visit your office, site office and site.
4. SBI standees/ table standees and Hoarding's / Banners are to be placed in your office, site office and site .

In case of any queries, please feel free to contact the under-signed.  
We look forward for a ever-lasting and mutually rewarding relationship with you.

Yours faithfully,

  
Assistant General Manager  
[Shri Prithwijit Das]  
[Mobile – 9674710086 ]

Alcove Developers LLP.  
68/2, Harish Mukherjee Road  
Kolkata - 700025

BRT/18-19/20

Date : 06/04/ 2018

Dear Sir/Madam,

**YOUR APPLICATION FOR THE APPROVAL OF PROJECT:**

**" NEW KOLKATA PRAYAG ( Tower 4,5 & 6)"**

**At : 449 A/2 G.T.ROAD, PS – SERAMPORE, DIST – HOOGHLY- 712202**

With respect to the above subject, we are pleased to accord approval to your project  
**" NEW KOLKATA PRAYAG Tower 4,5 & 6 ( G+1+1+1+21)"** subject to the conditions mentioned below:

- (i) No separate search report is required for processing each home loan proposal.
- (ii) No separate valuation of the property for each individual borrower is required.
- (iii) The Agreement for Sale has to be jointly executed by all the parties, with full signature on every page.

The approval will enable the purchasers who have booked flats in the above project to apply for a housing loan from State Bank of India hassle-free.

State Bank of India would assess the credit worthiness and repayment capacity of each applicant according to Bank's prevailing laid down norms to grant a home loan and we reserve the right to reject any application that does not comply our norms.

The sanctioned loan will be disbursed in installments depending upon the progress of the project as well as the applicant's individual unit.

It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would be cancelled immediately if any material fact which restricts your power to transfer the title in the property and purchasers are unable to create equitable mortgage in favour of Bank. Our approval is also subject to your compliance of all the statutory laws and any issues which are detrimental to the interests of the project, its members and SBI.

Contd.....

bank.sbi

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✉ builderrelations.lhokol@sbi.co.in

স্থানীয় প্রধান কার্যালয়  
নির্মাণ কারী সার্মক গোষ্ঠী  
সমৃদ্ধি ভবন, ব্লক-ডি,  
দশম তল, 1, স্ট্রান্ড রোড  
কলকাতা - 700 001

স্থানীয় প্রধান কার্যালয়,  
নির্মাণকারী সম্পর্ক দল  
সমৃদ্ধি ভবন, ব্লক-ডি, দশম তল,  
1, স্ট্রান্ড রোড, কলকাতা - 700 001

Local Head Office,  
Builder Relations Team  
Samridhi Bhavan, Block-D,  
10th Floor, 1, Strand Road,  
Kolkata - 700 001

Sale Agreement with all required clauses, Tripartite Agreement, Conveyance Deed, etc, must be signed by Landowners / authorized person( s ) only.

In this context, before disbursement, you are requested to issue a simple letter of undertaking agreeing to:

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- 3) **Please note that this approval will be valid subject to submission of satisfactory Interim TIR by our empanelled advocates at every yearly interval.**
- 4) **Disbursement may be made only after inspection of the site and satisfying the end use of fund vis-a-vis progress of the project work.**

In this connection, please also note that :

1. At least 25 % of the bookings must be routed through us, failing which we may be compelled to take necessary action including rescinding of this approval.
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In case of any queries, please feel free to contact the under-signed.

We look forward for a ever-lasting and mutually rewarding relationship with you.

Yours faithfully,

  
 Assistant General Manager  
 [Shri Prithwijit Das]  
 [Mobile – 9674710086 ]



AXISPAS012127

Date: February 9, 2018.

To, M/s. ALCOVE DEVELOPERS LLP

82, HARISH MUKHERJEE ROAD,

KOLKATA - 700025, West Bengal

**Sub:** Your application to AXIS Bank for the approval of projects "**PRAYAG NEW KOLKATA**" At AT MOUZA MAHESH, JL NO 15, LR KHATIAN NO 10932, RS DAG NO 4332 & 4333, SERAMPORE MUNICIPALITY, AT PREM NO 449A/2, G T ROAD, MAHESH, PO MAHESH, PS SERAMPORE, DIST HOOGHLY, PIN 712202, G T ROAD, SERAMPORE, NEAR MAHESH RATH, HOOGHLY. Dear Sir, We are delighted to inform you that we have accepted your application and the above project has been approved and will be considered for individual housing loan finance to your customer as per the terms mentioned herein under:

**Reference:** APF No. **AXISPAS012127 – PRAYAG NEW KOLKATA.**

- It has been presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval may be rescinded if any fact disclosed is incorrect or misleading and/or, the project development found in violation of statutory laws for in any other way detrimental to the interest of the Bank and that of the project and its members.
- The Bank requests your co-operation in providing any further information or document that may be required for the said approval of the project for customer funding.
- The approval in effect enable the purchasers who have booked in the project to apply for a home loan from Axis Bank Ltd and it will be the sole discretion of the Bank to appraise each application on its merits, fulfillment of the documentary requirement and take its own decision to grant loan facility to the applicant. The Bank also reserved its right to reject any application that does not fit into its norms.
- You shall not use Axis Bank Ltd logo or brand in any form of communication without the explicit written consent of the Bank.

In case of all future correspondence regarding this project and individual cases in this project please quote the APF No. AXISPAS012127 In case of any queries please feel free to contact **Mr. SANTOSH MOHAPATRA** on Mobile No - 9051815138.

**Note:** Disb. against TPA & PTM. Specific NOC from SBI need to be documented Pre Disb.

We look forward for a long and mutually rewarding association with you.

  
Authorized Signatory

Documents to be collected from each borrower at the time of disbursement

**Pre Disbursement Document : Individual**

1. BUILDER BUYER AGREEMENT
2. Own Contribution Receipts
3. Others: UT from individual customer not to hold the bank responsible for with held of disb in part or full due to non compliance of WBHIRA as and when the ACT gets implemented in state

**Post Disbursement Document : Individual**

1. Conveyance Deed Due Date : 2020-12-31

**Pre Disbursement Document : Builder**

1. Tripartite Agreement
2. Permission to Mortgage Builder
3. NOC for sale from other bank
4. Others: UT from builder to submit WBHIRA Registration Certificate as and when the ACT gets implemented in WB

**Post Disbursement Document : Builder**

1. Conveyance Deed Due Date : 2020-12-31
2. Possession Certificate/Letter Due Date : 2020-12-31

**Project Details**

For BWF:

Approved details			
	Nos of Buildings	Nos of Wings	Nos of Units
Total	1	6	1137
Approved	1	6	1137

For Plot:

Approved Details for Plot	
	Nos of Units
Total	0
Approved	0

For Bungalow/Row Houses:

Approved Details for Bungalow/Row Houses	
	Nos of Units
Total	0
Approved	0