



**ADITYA BIRLA
CAPITAL**

PROTECTING · INVESTING · FINANCING · ADVISING
Dated: January 19, 2018

To,

M/s BKS Infra Projects LLP (BKS)
1, Sarojini Naidu Sarani
7th Floor, Shubham Space 706.& 707
Kolkata 700017

Dear Sir,

Sub: Rupee Term Loan Facility of Rs 25 Crs

With reference to your application for financing the takeover of existing loan of ICICI Bank Ltd, part financing the balance cost of other ongoing project and financing the project "Kshitij", Kolkata, we hereby sanction you term loan facility Rs 25.00 Crs (Rupees Twenty Five Crores Only) (hereinafter referred to as the "Facility") hereinafter referred as the said "Loan" on the terms & conditions mentioned hereunder.

In case the terms & conditions mentioned hereunder are acceptable to you, we request you to return the duplicate copy of this letter duly signed in token of acceptance of the terms & conditions specified therein within the validity of this sanction letter which is 30 days from the date of this letter.

Please note that this communication should not be construed as giving rise to any binding obligation on part of Aditya Birla Housing Finance limited (ABHF) unless you have returned this letter duly signed by you as a token of acceptance hereof & signed / executed the agreements / documents in connection with the facility within a period of 30 days or such further time as may be extended by ABHF in writing in its absolute discretion. The terms mentioned in this letter are not conclusive and you will have to sign loan agreement and other ancillary documents in this regards which would be binding on you.

BANGABHUMI REAL ESTATE PVT. LTD.

Amit Kumar

Director

Panchshree Properties Pvt. Ltd

Shambhu Das

Director

GANESHVANI INFRAPROJECTS PVT. LTD.

[Signature]

Director

GREENTOWN RETAILS PVT. LTD.

Ashutosh Khaitan

Director

Madhush Developers Pvt Ltd

Amit Kumar

Director

SUBHVANI CONSTRUCTION PVT. LTD.

Sanjay Mura

Director

KAMALDHAN RESIDENCY PVT. LTD.

Amit Kumar

DIRECTOR

MANGALRASHI BUILDERS PVT. LTD.

Sanjay Mura

Director

Aditya Birla Housing Finance Ltd.
4th floor, 24, Camac Square, Camac Street,
Kolkata - 700017

www.adityabirlahousingfinance.com

BKS INFRAPROJECTS LLP

Rishabh Sinpharia

Designated Partner

Registered Office:
Indian Rayon Compound, Veraval,
Gujarat -352 266

CIN: U65922GJ2009PLC083779

Madhudhan Developers Pvt. Ltd.

BANGABHUMI REAL ESTATE PVT. LTD. KAMALDHAN RESIDENCY PVT. LTD. *Amit Kumar*
Sant Datta Director *Amit Kumar* DIRECTOR *Amit Kumar* Director

GREENTOWN RETAILS PVT. LTD. Panchshree Properties Pvt. Ltd. **ADITYA BIRLA CAPITAL**
Anshul Khaitan Director *Chandra Shekhar* Director **ADITYA BIRLA CAPITAL**
 DIRECTOR DIRECTOR PROTECTING INVESTING FINANCING ADVISING

Terms & Conditions

DEFINITIONS	
Borrower	M/s BKS Infra Projects LLP (BKS)
Personal Guarantor's	1. Mr. Rishabh Singhania 2. Mr. Rohit Singhania 3. Mr. Ravindra Khaitan 4. Mr. Rajkumar Khaitan 5. Mr. Piyush Kumar Bhagat 6. Mr. Anant Bhagat <i>MANGALRASHI BUILDERS PVT. LTD.</i> <i>Sanjay Prasad</i> Director <i>GANESHVANI INFRAPROJECTS PVT. LTD.</i> Director
Corporate Guarantor's	1. Bangabhumii Real Estate Pvt. Ltd. 2. Greentowns Retails Pvt. Ltd. 3. Kamaldhan Residency Pvt. Ltd. 4. Panchshree Properties Pvt. Ltd. 5. Madhudhan Developers Pvt. Ltd. 6. Mangalrashi Builders Pvt. Ltd. 7. Ganeshvani Infraprojects Pvt. Ltd. 8. Subhvani Constructions Pvt. Ltd. <i>SUBHVANI CONSTRUCTION PVT. LTD.</i> <i>Sanjay Prasad</i> Director
Facility	Rupee term loan not exceeding Rs 25 Crores ("RTL") The RTL is referred to as the "Facility". The Lender shall be entitled to review the performance of the Borrower in relation to the Projects, on an annual basis or such other frequency as is decided by the Lender from time to time
Sanction letter validity	30 days from the date of issuance, to be extended at the sole discretion of ABHFL
Lender	Aditya Birla Housing Finance Limited (ABHFL)
Facility Agreement	The Facility will be made available under a "Facility Agreement" which will include inter-alia, provisions, which are in form and substance satisfactory to the Lender(s) and also in accordance with the terms hereof.
Authorized Payments	All amounts payable by the Borrower to Lender
Account Bank	To be decided by Lender
Interest rate validity	The margin/Rate offered to you is valid for 15 days from the date of this Sanction letter.
Property/ies	Land admeasuring approx. 81,073 sq ft located at Premises No. 130, Rishi Bankim Chandra Road, P.S. Dum Dum, South Dum Dum Municipality, Ward No. 07, Kolkata-700 028.
Property Owner	15 Private Limited Companies are the Landowners. Following are the same:- 1. Bangabhumii Real Estate Pvt. Ltd. (Guarantor to Loan) 2. Greentowns Retails Pvt. Ltd. (Guarantor to Loan) 3. Kamaldhan Residency Pvt. Ltd. (Guarantor to Loan) 4. Panchshree Properties Pvt. Ltd. (Guarantor to Loan) 5. Madhudhan Developers Pvt. Ltd. (Guarantor to Loan) 6. Mangalrashi Builders Pvt. Ltd. (Guarantor to Loan) 7. Ganeshvani Infraprojects Pvt. Ltd. (Guarantor to Loan)

Rishabh Singhania
Rohit Singhania
Chandra Shekhar
Amit Kumar
Anshul Khaitan

Aditya Birla Housing Finance Ltd.
 4th floor, 24, Camac Square, Camac Street,
 Kolkata - 700017
 www.adityabirlahousingfinance.com

BKS INFRAPROJECTS LLP
Rishabh Singhania
 Designated Partner

Registered Office:
 Indian Rayon Compound, Veraval,
 Gujarat -362 266.
 CIN: U65922GJ2009PLC083779

BANGABHUMI REAL ESTATE PVT. LTD. *Director*
 KAMALDHAN RESIDENCY PVT. LTD. *Director*
 Madhaden Developers Pvt. Ltd. *Director*
 GREENTOWN RETAILS PVT. LTD. *Director*
 Panchshree Properties Pvt. Ltd. *Director*
 MANGALRASHI BUILDERS PVT. LTD. *Director*

Rishabh Singhania
Subhvanika

AG
Rishabh Singhania

AG
Amit Bhatnagar

	8. Subhvani Constructions Pvt. Ltd. (Guarantor to Loan) 9. Subhrashi Housing Pvt. Ltd. GANESHVANI INFRAPROJECTS PVT. LTD. 10. Mangalshiv Promoters Pvt. Ltd. 11. Mangalvani Properties Pvt. Ltd. 12. Greentower Tracom Pvt. Ltd. 13. Goldtown Marketing Pvt. Ltd. SUBHVANI CONSTRUCTION PVT. LTD. 14. Greencity Tracom Pvt. Ltd. 15. Galaxy Merchants Pvt. Ltd.
Project	Project viz., "Kshitij" being developed by the Borrower on the above Property having a total saleable area of 2,64,962 sq. ft.
Scheduled Receivables	Borrower's share of Receivables/cash flows/revenues (including booking amounts) arising out of or in connection with or relating to the Project and all insurance proceeds both present and future. The Borrower shall maintain a receivable cover of 1.50 times of the principal outstanding during the tenor of the loan and any short fall in the receivable cover would be met by assigning additional receivables to the satisfaction of the Lender or by repayment of the proportionate Facility amount as to maintain the stipulated receivable cover.
Stipulated Minimum Price	Rs 4,800/- per sq ft all inclusive Price excluding taxes
TERMS OF FACILITY	
Purpose of Facility	1. Upto Rs.5.61 Crs – Disbursement will be upfront directly to ICICI Bank towards repayment of o/s Loan facility including foreclosure charges, if any only and transaction cost only. In case the foreclosure amount is reduced from Rs.5.61 Crs, disbursement will be restricted to the said reduced amount and transaction cost only. 2. Upto Rs.7.00 Crs –Disbursement will be post compliance of conditions & will be utilised towards other projects/proposed projects at the group level. 3. Balance Rs.12.39 Crs - Shall be utilised towards part financing balance construction & development cost of project "Kshitij" only. Further, the Facility either in part or full shall not be used for investment in capital market, acquiring equity shares of Indian Company/ies, buyback of shares of Indian company or any other purpose, which is prohibited or any illegal activity.
Tenor of the Facility	Total 36 Months (wherein scheduled repayment will not fall due before the end of the 18 Months from date of first disbursement)
Repayment schedule of term loan	The Borrower agrees and undertakes to repay the principal amounts of the Facility to the Lender in 18 monthly installments and in accordance with the repayment schedule set forth in Annexure 1 hereto. The first of such installment of repayment shall fall due after 18 months from the date of disbursement.
Interest on the Facility	The Borrower shall pay to the Lender interest on the Facility monthly on the 15 th day of each calendar month. The first coupon rate of interest for each tranche of the Facility will be stipulated by the Lender at the time of the disbursement of each tranche which shall be 1.85% per annum below the ARR plus applicable interest tax or other statutory levy if any.

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BKS INFRAPROJECTS LLP
Rishabh Singhania
 Designated Partner

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Lalit Datta Director *Amit Kumar* DIRECTOR *Amit Kumar* Director

GREENTOWN RETAILS PVT. LTD. **Panchshree Properties Pvt. Ltd** **MANGALRASHI BUILDERS PVT. LTD.**
Anshul Khaitan Director *Shambhu Das* Director *Sanjay MSK* Director

Rishabh Singhania
Wair Singhania
AS
Rishabh Singhania
Aditya Birla Housing Finance Ltd

	As on date the ARR is 14.85% p.a., the applicable margin is -2.60% and hence the applicable rate is 12.25% p.a.
Processing fees	The Borrower shall pay to the Lender a non-refundable front-end fee equal to 0.75% of the amount of the total Facility plus applicable taxes and statutory levies thereon and will be deducted from first tranche of disbursement.
Last date of drawl /disbursements	Unless otherwise agreed to by Lender, the Borrower shall be entitled to seek drawals/disbursements out of the Facility only till the repayment commences as per the repayment schedule.
Prepayment/ Foreclosure of loan	Any repayment/ foreclosure before the schedule repayment will be termed as prepayment/ foreclosure & a penalty of 2% + Applicable Taxes will be imposed on the amount prepaid. Penalty rate will be 2% + Applicable Taxes in case of balance transfer to any other financial or non financial institution. This would not be applicable to any amount received from the booking/sales proceeds of the individual units from this Project and adjusted against the Facility.
Escrow account	<ol style="list-style-type: none"> The Lender shall provide instructions to designated bank to transfer funds routed through the Escrow Account (to the extent of developer share of revenue i.e. 80.3125%) in the following manner: <ul style="list-style-type: none"> ✓ Upto Incremental collection of Rs.15.00 Crs - 50% of collections to be transferred to Lender Collection A/c from the date of first disbursement; ✓ Incremental collection beyond Rs.15.00 Crs and upto Rs.25.00 Crs - 60% of collections to be transferred to Lender Collection A/c from the date of first disbursement; ✓ Incremental collection beyond Rs.25.00 Crs - 85% of collections to be transferred to Lender Collection A/c from the date of first disbursement; Further, amount repaid through escrow account as mandatory repayments will be adjusted towards the monthly instalments as payable in the forward order of maturity i.e. on FIFO basis. All monies transferred to the collection account of the Lender/Other Lender as per above mentioned S.I. shall be utilized towards repayment of the outstanding Principal of the Facility sanctioned to the Borrower. However, in case of overdue's, if any, S.I. shall be first utilized towards overdue's and then towards repayment of outstanding Principal of the Facility at the discretion of Lender. In case any unsold unit in the Project is sold below the stipulated price, the borrower will route the differential in stipulated price and actual price through the escrow account or lender will adjust extra amount from escrow inflow to cover the shortfall. <p>Collection & withdrawal mechanism under RERA: As & when applicable Borrower to comply with requirements as specified in Real Estate (Regulation and Development) Act 2016 (RERA) & copy of required compliance to be provided to Lender.</p>
Primary Security	<p>The Facility, all interest thereon, costs, charges, expenses and all other monies in respect thereof shall be secured by:</p> <ul style="list-style-type: none"> An Exclusive charge by way of Registered Mortgage on 77 Unsold units having a saleable area of 1,21,157 sq. ft. in the Project "Kshitij" located at Premises

Director
GANESHANI INFRAPROJECTS PVT. LTD.
Director
SUBHANI CONSTRUCTION PVT. LTD.

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PROTECTING INVESTING FINANCING ADVISING

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 Director: *Loit Deb* Director: *Amit Kumar* Director: *Amit Kumar*
 GREENTOWN RETAILS PVT. LTD. Panchshree Properties Pvt. Ltd. MANGALRASHI BUILDERS PVT. LTD.
 Director: *Anshul Khaitan* Director: *Shamsher Khan* Director: *Sanjay Mehta*

Kishabh Singhania
Rohit Singhania

Rishabh Singhania
Rohit Singhania

Anant Bhatnagar
Anant Bhatnagar

	<p>No. 130, Rishi Bankim Chandra Road, P.S. Dum Dum, South Dum Dum Municipality, Ward No. 07, Kolkata- 700 028 together with all buildings & structures thereon, both present and future;</p> <ul style="list-style-type: none"> An Exclusive charge by way of hypothecation on the developer's share of Receivables (along with Corporate Guarantor's share) i.e. 80.3125% of total revenue of both sold & unsold of Project "Kshitij" under the documents entered into with the customers by the borrower, all such proceeds both present & future; (to be done upfront) An Exclusive charge by way of hypothecation on the escrow account, all monies credited/deposited therein & all investments in respect thereof (in whatever form they may be); Interest Service Reserve Account (in the form of investment into liquid financial investments) equivalent to two month's interest to be created at the time of each disbursement. Lien marking to be done within 15 days of each disbursement. Irrevocable & unconditional Personal Guarantee of Mr. Rishabh Singhania, Mr. Rohit Singhania, Mr. Ravindra Khaitan, Mr. Rajkumar Khaitan, Mr. Piyush Kumar Bhagat & Mr. Anant Bhagat. Corporate Guarantee of mentioned below: <ol style="list-style-type: none"> Bangabhumi Real Estate Pvt. Ltd. Greentowns Retails Pvt. Ltd. Kamaldhan Residency Pvt. Ltd. Panchshree Properties Pvt. Ltd. Madhudhan Developers Pvt. Ltd. Mangalrashi Builders Pvt. Ltd. Ganeshvani Infraprojects Pvt. Ltd. Subhvani Constructions Pvt. Ltd. Minimum Security Cover & Receivable cover of 1.50 times each on outstanding facility to be maintained for the entire tenor of facility. <p>Minimum security cover of 1.50 times and receivable cover of 1.50 times on the outstanding amount of the Facility shall be maintained by the Borrower for the entire tenor of the Facility. In case the security cover is found to be below the stipulation made herein above, the borrower will either have to bring in additional security or make repayment to bring the security cover back to minimum 1.50 times & receivable cover of minimum of 1.50 times on the value of approved unsold stock. Same needs to be done by 15th of the subsequent month, failing which Aditya Birla Housing Finance Limited will start appropriating 100% of the sale and receivable realizations till the stipulated cover specified herein is met.</p> <p>Assignability/ Transferability The Lender is entitled to transfer or assign the whole or a part of their rights and obligations under/in respect of the Facility to other persons/ entities without notice to the Borrower. The Borrower shall not transfer or assign the whole or a part of their rights and obligations under/in respect of the Facility to other persons/ entities without the prior written consent of the Lender.</p>
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GANESHVANI INFRAPROJECTS PVT. LTD. Director: *[Signature]*
 SUBHVANI CONSTRUCTION PVT. LTD. Director: *[Signature]*

Aditya Birla Housing Finance Limited (Accelerator of) The Borrower shall maintain receivables (surplus available after meeting the total cost of the project) cover of 1.50 times from the date of first disbursement on the
 4th floor, 24, Camac Street, Kolkata - 700017

BANGABHUMI REAL ESTATE PVT. LTD. KAMALDHAN RESIDENCY PVT. LTD. Madhuhdan Developers Pvt Ltd

Anil Kumar
Director

Amit Kumar
DIRECTOR

Amit Kumar
Director

GREENTOWN RETAILS PVT. LTD. Panchshree Properties Pvt. Ltd

Anshul Khaitan
Director

Chandhan Dixit
Director

MANGALRASHI BUILDERS PVT. LTD.

Sanjay Mohit
Director

the Facility outstanding Facility. In case the receivables cover falls below 1.50 times, the Lender shall accelerate the repayment of the Facility.

Disbursement schedule

- Upto Rs.5.61 Crs – Disbursement will be upfront directly to ICICI Bank towards repayment of o/s Loan facility including foreclosure charges, if any only and transaction cost only. In case the foreclosure amount is reduced from Rs.5.61 Crs, disbursement will be restricted to the said reduced amount and transaction cost only.
- Upto Rs.Rs.7.00 Crs–Disbursement will be post compliance of conditions & will be utilised towards other projects/proposed projects at the group level.
- Balance Rs.12.39 Crs - Shall be utilised towards part financing balance construction & development cost of project "Kshitij" only. The disbursement shall be availed as per the milestones defined below:

Tranches	Disb. Amt (Rs Cr)	Incremental Units to be Sold	Approx. Incremental Sales in Amt. Crs. (Total)	Developers Share of Sale in Amt. Crs.	% Completion as per Internal Technical	Disb. Month	Remarks
1	5.61					Jan-18	Towards closure of running loan of NCD Bank
2	12.39					Jan-18	After creation of Security, Rs. 7.00 Crs. shall be utilised towards other projects/proposed projects of the group & Balance towards the project
3	4.00	5	3.78	3.03	95%	Apr-18	Construction & Sales Linked Disbursement
4	3.00	30	7.20	6.07	97%	Jul-18	Construction & Sales Linked Disbursement
	25.00						

Note:

Incremental Construction progress would be as per empanelled valuer of ABHFL & would be overall construction progress of project.

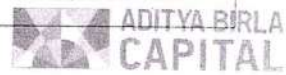
Pre-disbursement Conditions for disbursement upto Rs. 5.61 Crs

- Latest CA certificate for the cost incurred till date for Project.
- Latest CA Certified Profit Sharing ratio & List of Partners of M/s BKS Infra Projects LLP (BKS) is required.
- Latest CA Certified Shareholding & List of Directors of Bangabhumi Real Estate Pvt Ltd, Greentowns Retails Pvt Ltd, Kamaldhan Residency Pvt Ltd, Panchshree Properties Pvt Ltd, Madhuhdan Developers Pvt Ltd, Mangalrashi Builders Pvt Ltd, Ganeshwaji Infraprojects Pvt Ltd & Subhwan Construction Pvt Ltd is required
- Updated CA certified net worth statements of Mr. Rishabh Singhania, Mr. Rohit Singhania, Mr. Ravindra Khaitan, Mr. Rajkumar Khaitan, Mr. Piyush Kumar Bhagat & Mr. Anant Bhagat to be obtained.
- Self certified copy of the constitutional documents of Borrower to be submitted.
- Borrower to provide undertaking for routing all Scheduled Receivables through the designated Escrow account subject to Compliance of RERA.
- One Undated Security cheque of full amount, 3 undated security cheque of 1/3 amount, 1 security cheque of EMI.
- Technical report from the Empanelled Valuer of the Lender for Property with the area statement and development details.
- Legal Opinion report from Empanelled lawyer in favour of Lender of the Property to be obtained.
- The Borrower shall provide the updated unit wise sales details and the unsold area details of the Project.
- NACH mandate to be obtained along with the cancelled cheque and PDC's.
- Self certified cash flows for Project.

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PROFITING INVESTING FINANCING ADVISING

Rishabh Singhania
Abhishek Singhania

AK
Chandhan Dixit

Anant Bhagat

GANESHWAJI INFRAPROJECTS PVT. LTD. Director
SUBHWAN CONSTRUCTION PVT. LTD. Director

BANGABHUMI REAL ESTATE PVT. LTD.

Smit Baly
Director

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	<ul style="list-style-type: none"> Personal guarantee to be obtained as per Guarantor clause. Conditional NOC from ICICI Bank Ltd clearly stipulating that the charge on the above Property/Project shall stand completely released on payment of full o/s amount to be obtained before disbursement. The Borrower shall furnish a standard asset letter from ICICI Bank Ltd whose loan is being taken over to be obtained before disbursement. The Borrower shall furnish a letter favouring Lender/Borrower before disbursement, obtained from ICICI Bank Ltd whose loan is being taken over, confirming outstanding amount of facility to be taken over. The Borrower shall furnish a letter favouring Lender/Borrower before disbursement, obtained from ICICI Bank Ltd whose loan is being taken over, showing list of original documents held in their custody. RCU report of Borrower & Guarantors to be obtained. Repayment Track record of existing loan from ICICI Bank Ltd from Sep-17 till date to be obtained. Updated sales & cost data of the Project Kshitij to be obtained before disbursement to ascertain that take out from project is restricted only upto Rs.7.00 Crs from proposed facility. Letter from 8 Promoters Companies as mentioned below to be obtained stating that their share of revenue in project Kshitij as per JDA dated 27th January, 2014 will be charged, hypothecated & escrowed to ABHFL proposed facility and the said amount will be used towards repayment of facility as per stipulated SI: <ol style="list-style-type: none"> Bangabhumii Real Estate Pvt. Ltd. Greentowns Retails Pvt. Ltd. Kamaldhan Residency Pvt. Ltd. Panchshree Properties Pvt. Ltd. Madhudhan Developers Pvt. Ltd. Mangalrashi Builders Pvt. Ltd. Ganeshvani Infraprojects Pvt. Ltd. Subhvani Constructions Pvt. Ltd.
<p>Conditions to be satisfied with 30 days of first disbursement or prior to subsequent disbursement whichever is earlier</p>	<ul style="list-style-type: none"> The Properties shall have been adequately insured and copies of Insurance Policies, with assignment in favour of Lender as loss payee, would be made available, if applicable. No Due No Charge Certificate from ICICI Bank Ltd to be obtained. Original Title documents of Property along with Legal Vetting Report from empanelled lawyer to be submitted to lender. Security perfection such as Mortgage creation, discharge deed, filing of CHG 1 & CHG 4 to be done. CA certified end use certificate for every disbursement to be obtained Escrow account & RERA Account (if applicable) to be opened and activated for the Project with the Lender's designated Bank.
<p>Monitoring Conditions to be fulfilled during the tenure of facility</p>	<ul style="list-style-type: none"> Borrower to submit monthly sales & collection MIS to Lender in the prescribed format by 7th of closing month. Borrower to submit quarterly CA certified cost incurred statement of the project to lender by 7th of closing quarter. Quarterly Valuation report/Project Progress report to be obtained from Lender empanelled valuer/technical consultant at the cost of Lender.

GANESHVANI INFRAPROJECTS PVT. LTD.
Jayraj Manoj
Director

BKS INFRAPROJECTS LLP

Rishabh Singhania

Designated Partner



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MANGALRASHI BUILDERS PVT. LTD.

Anshul Khaitan

Shambhu Das

Sanjay Kumar

Director

Director

Director

Rishabh Singhania
Shubh Singhania

AS
Rishabh

Amit
Amit

	<ul style="list-style-type: none"> Borrower to submit ledgers of customer/Collection details as required for which NOC's are issued by Lender in previous month on monthly basis by 7th of closing month. Lender will do project progress assessment by way of site visit and cost verification as and when deem fit. The Borrower shall furnish to the Lender every year a copy of audited annual accounts of the Borrower within 6 months of the end of the financial year. The Lender reserves the right to conduct audit of the escrow account on Quarterly basis at its own cost. Compliances pertaining to Real Estate (Regulation and Development) Act 2016 (RERA) & copy of the same to be provided to Lender.
Security & Receivable cover	<p>Post creation of security, Borrower shall maintain security cover of 1.50 times and Receivable cover of 1.50 times during entire tenor of the facility. Same shall be monitored at the time of:</p> <ol style="list-style-type: none"> Issuance of NOCs. At the time of each disbursement out of the Facility.
Penalty Conditions	<ol style="list-style-type: none"> In case of any delay in the repayment of principal instalment or payment of interest, charges or other monies due on the Facility, default interest rate shall be levied at the 24% p.a. payable monthly, from the due date till such time the overdue amount is paid. In case of non perfection of securities within due time limits lender will have a right to levy additional interest at the rate of 2.00% p.a. over and above the regular interest of the Facility.
Special conditions	<ol style="list-style-type: none"> Borrower shall obtain a No Objection Certificate (NOC) from the Lender before entering into registered sale agreement with prospective buyers of the Project. Lender will issue NOC subject to compliance of Capitalization rates on each credit in escrow Account & maintenance of security cover of 1.50 times and Receivable Cover of 1.50 times respectively at any point of loan. In an event the security or Receivable cover falls below above values, then the borrower would repay such an amount to maintain the covers at above stipulated levels. The prepaid amount would be adjusted towards the principal outstanding and such amount would not attract any prepayment charges. Original Title documents of the Property/Project to be deposited with the Lender during the entire tenor of the Facility. Demand letters to the existing customers of the Project shall incorporate a condition that all the future payments pertaining to the project would be made in favour of the Escrow account or RERA collection account (if applicable) opened by the Borrower with the Lender specified Account Bank. Any default in respect of any other facilities availed by the Borrower or by any of its group concerns from Aditya Birla Housing Finance Limited/ Aditya Birla Group shall be deemed to be an event of default in respect of the proposed Facility and vice versa and thus the security shall be released subject to repayment of all the dues. Promoter's contribution shall not be withdrawn throughout the tenor of the facility.

Standard Conditions

1. If there is any interest levied by the Government of India or any other authority under the interest tax act 1974 or under any other law, you shall reimburse to

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BKS INFRAPROJECTS LLP

Rishabh Singhania

Designated Partner



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

SUBHANI CONSTRUCTION PVT. LTD. Director

BANGABHUMI REAL ESTATE PVT. LTD. KAMALDHAN RESIDENCY PVT. LTD. ~~Madhushan Developers Pvt. Ltd.~~

Loit Lal
Director

Amit Kumar
DIRECTOR

Amit Kumar
Director

GREENTOWN RETAILS PVT. LTD. ~~Panchshree Properties Pvt. Ltd.~~

Anshul Khaitan
Director

Shambhu Sen
Director

MANGALNASHI BUILDERS PVT. LTD.

Sanjay Mishra
Director

Rishabh Singhania
Amit Singhania

AS
Rishabh Singhania

Aditya
Aditya Birla

- Lender any such tax imposed or levied by the Government of India or any other authority on interest and/or Payments required to be paid by the Borrower to the Lender in connection with the said loan Facility.
2. Documents as specified by Lender to be executed by the Borrower & stamping/legal charges for all such documents to be borne by the Borrower.
 3. The Borrower shall not raise any loans on the Project from any other sources without prior written permission from Lender.
 4. The Borrower shall not withdraw any funds to repay the principal to providers of subordinate debt, if any, until repayment of the entire Facility with interest & all other dues to the Lender.
 5. The Borrower shall disclose the name(s) of the Lender as the mortgagee of the Properties being mortgaged, in every pamphlets/ brochures/ advertising materials or any other communications to the purchaser of the said Properties.
 6. Lender will have right to appoint and carry out annual audit on sales receivables, stock cash flows, no. of Units sold. All documentation and Audit charges shall be borne by the Borrower. In case of default or delay in repayments, Lender will have the right to carry audit as and when required and the cost of the same shall be borne by the Borrower.
 7. Bureau of Indian Standards had formulated National Building Code (NBC) of India, 2005 providing guidelines for regulating the building construction activities. The Builder has to agree for adherence to the above National Building Code Specifications in the Project.
 8. Lender has the right to alter or modify any condition or stipulate fresh condition under mutual agreement with the Borrower, which shall not be inferior/ prejudicial to the borrower.
 9. Lender may disclose any information regarding the Borrower/s and regarding the Facility to the competent Authority of Govt., Regulator, and Law enforcing Agency or to any Legal Authority or Courts.
 10. During the currency of the loan, Borrower shall not, without the prior approval in writing
 - o Affect any change in the capital structure, which may affect the Lender's interest adversely;
 - o Formulates any scheme of amalgamation or reconstruction;
 - o Enter into borrowing arrangement either on secured basis or unsecured basis with any other bank/ financial institutions for the said Project;
 - o Undertaking guarantee obligation on behalf of any other Borrower/ organisation;
 - o Sell, assign, mortgage, alienate or otherwise dispose any of the assets of the Borrowing company charged to the Lender
 - o Enter in to any contractual obligation of a long term nature affecting the Borrower financially to a significant extent.
 - o Permit any transfer of the controlling interest or make any drastic change in the managements set up.
 - o Diverts funds to other sister/ associate /group concern of the Borrower.
 - o In case the borrower commits default in the repayment of loan/ advance or in the payment of interest thereon or any of the agreed installment of the loan on due date the company. CIBIL and /or NHB/Reserve bank of India will have an unqualified right to disclose or publish the names as the

GANESHINI INFRAPROJECTS PVT. LTD. Director
 SUBHANI CONSTRUCTION PVT. LTD. Director

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BKS INFRAPROJECTS LLP
Rishabh Singhania
Designated Partner



BANGABHUMI REAL ESTATE PVT. LTD. KAMALDHAN DEFICIENCY PVT. LTD. **Madhuvan Developers Pvt. Ltd.**
Smit Jais Director *Amit Kumar* DIRECTOR *Amit Kumar* Director

GREENTOWN RETAILS PVT. LTD. Panchshree Properties Pvt. Ltd. MANGALRASHI BUILDERS PVT. LTD.
Anshul Khata Director *Shambhu Das* Director *Sanjay Kumar* Director

Rishabh Sinphania
Devi Singhania

company/RBO/NHB in their absolute discretion may think fit.

- The company will not repay any monies brought in by the promoters/directors/principal shareholders and their friends and relatives by way of deposits/loan and advances. Further rate of interest if charged should be lower than charged by the ABHFL.
- Before disbursement of the proposed facilities, the Borrower to undertake that in case there is any delay in receipt of advance money from customer or there is any increase in cost of Project, the company shall meet the requirement from their own resources, to ensure completion of the Project/repayments of ABHFL loans as per schedule.
- The Borrower represents that it is in adherence to the Ministry of Environment and Forests notification no. S.O.2804 (E) dated November 3, 2009 on 'Fly Ash' and shall continue to be in adherence to the said notification during the tenure of the Facility.
- The borrower represents that the buildings and structures constructed with bank finance, adhere to the National Disaster Management Authority (NDMA) guidelines of "Ensuring Disaster Resilient Construction of Buildings and Infrastructure and shall continue to be in adherence to the said guidelines at all times.

Rishabh Sinphania
 Director

SUBHAWATI CONSTRUCTION PVT. LTD.
Sanjay Kumar
 Director

Rishabh Sinphania

Events of default

of Sales of units Related Events of Default:

Particulars	Incremental units to be sold in Project Kshitij	Cumulative Incremental units to be sold in Project Kshitij
For Mar'18 qtr	2	109 (Note)
For Jun'18 qtr	3	112
For Sep'18 qtr	3	115
For Dec'18 qtr	3	118
For Mar'19 qtr	3	121
For June'19 qtr	6	127
For Sep'19 qtr	6	133
For Dec'19 qtr	8	141
For Mar'20 qtr	8	149
For June'20 qtr	11	160
For Sep'20 qtr	12	172
For Dec'20 qtr	12	184
Total	77	

Note: Till date 107 units has been sold. Accordingly, cumulative net units to be sold is 109 units & so on.

Note: 20% Deviation from above mentioned units will not trigger EOD. However, borrower to ensure that the said 20% is been achieved in next quarter.

Construction work related events of default: -

Particulars	Cumulative Project Progress of Project as per Empanelled valuer of ABHFL
Till Mar'18 qtr	89%

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BKS INFRAPROJECTS LLP
Rishabh Sinphania
 Designated Partner



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Soumit Datta Director *Amit Kumar* DIRECTOR *Amit Kumar* Director

GREENTOWN RETAIL & PVT. LTD. ~~Panchsheel~~ Properties Pvt. Ltd. MANGALRASHI BUILDERS PVT. LTD.
Anshul Khattar Director *Shambhu Xos* Director *Sanyam* Director

Till Jun'18 qtr	92%
Till Sep'18 qtr	95%
Till Dec'18 qtr	98%
Till Mar'19 qtr	100%

Note: As per current valuation report, overall stage of Construction of the project is 87%.

This Letter shall stand revoked & cancelled and shall be absolutely null & void if:

- There are any material changes in the proposal for which the said facility is sanctioned.
- Any material fact concerning your profits etc, or ability to repay, or any other relevant aspect of your loan applicant application is withheld, suppressed, concealed or not made known to us.
- Any statement made in the loan application is found to incorrect & untrue.
- The loan agreements & other documents as required by ABHFL are not executed within a period of 30 days from the date hereof or during any further extension at ABHFL discretion.
- Any information as may be required by ABHFL from time to time pertaining to the project is not furnished in the form prescribed/ approved by ABHFL.

Please sign this letter as a token of your acceptance of the terms & conditions mentioned above & overleaf and give us a signed copy of this letter.

Thanking You,
Yours truly,

Accepted (all applicants & co-applicants to sign)

1. _____

For Aditya Birla Housing Finance Limited

2. _____

Manojit Dutt
 MANA MOHAN PANIGRAHI
 HF 265020

Aditya Birla Housing Finance Ltd.
4th floor, 24, Camac Square, Camac Street,
Kolkata - 700017

www.adityabirlahousingfinance.com
 Registered Office: Indian Rayon Compound, Veraval, Gujarat - 362 266
 CIN: U65922GJ2009PLC083779

BKS INFRAPROJECTS LLP
Rishabh Sinha
 Designated Partner

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Rishabh Sinha
Devi Lingaraj

AT
Rishabh Sinha

Manojit Dutt
Manojit Dutt

GAMESHVAR INFRAPROJECTS PVT. LTD.
Sanyam Director
 SUBHVANI CONSTRUCTION PVT. LTD.
Sanyam Director

BANGABHUMI REAL ESTATE PVT. LTD. *Sanjay Kumar* Director
 KAMALDHAN DEVELOPMENT PVT. LTD. *Amit Kumar* DIRECTOR
 Madhadhan Developers Pvt. Ltd. *Amit Kumar* Director
 GREENTOWN RETAILS PVT. LTD. *Anshul Khatun* Director
 Panchshree Properties Pvt. Ltd. *Shambhu Satis* Director
 MANGALRASHI BUILDERS PVT. LTD. *Sanjay Mohi* Director

Annexure 1: Repayment Schedule (in Rs. Crores)

Sr. No.	Month from the disbursement	Opening Balance	Repayment	Closing Balance
1	19th	25.00	1.39	23.61
2	20th	23.61	1.39	22.22
3	21st	22.22	1.39	20.83
4	22nd	20.83	1.39	19.44
5	23rd	19.44	1.39	18.06
6	24th	18.06	1.39	16.67
7	25th	16.67	1.39	15.28
8	26th	15.28	1.39	13.89
9	27th	13.89	1.39	12.50
10	28th	12.50	1.39	11.11
11	29th	11.11	1.39	9.72
12	30th	9.72	1.39	8.33
13	31st	8.33	1.39	6.94
14	32nd	6.94	1.39	5.56
15	33rd	5.56	1.39	4.17
16	34th	4.17	1.39	2.78
17	35th	2.78	1.39	1.39
18	36th	1.39	1.39	-
Total			25.00	

Annexure 2 - Repayment Mechanism

- NACH Mode: NACH form along with one cancelled cheque & one EMI PDC to cover the timing gap in getting mandate activated by the Borrower Bank.
- Security PDC: One cheque for full loan amount and three more cheques each of 1/3rd of the total loan amount sanctioned.

Rishabh Singhania
Shambhu Satis
AS Rishabh Singhania
Shambhu Satis
Shambhu Satis

Sanjay Mohi Director
 GANESHWANI INFRAPROJECTS PVT. LTD.
Sanjay Mohi Director
 SURYAVANI CONSTRUCTION PVT. LTD.

Aditya Birla Housing Finance Ltd.
 4th floor, 24, Carnac Square, Tamarac Street,
 Kolkata - 700017

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 CIN: U65922GJ2009PLC083779

BKS INFRAPROJECTS LLP
Rishabh Singhania
 Designated Partner

 ADITYA BIRLA CAPITAL
 PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Housing
 4th Floor, 7th Farmer Square
 Kphale - 700012

www.adityabirlahousingfinance.com
 Registered Office: Indian Rayon Compound, Veraval, Gujarat - 362 256
 CN: U65226G2009PLC083779

BKS INFRAPROJECTS LLP
Kishor Singhania
 Designated Partner

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Annexure 3: Project Cash Flow (in Rs. Crores)

Particulars	Upto Oct-17	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21	Total
Inflow															
Partners contribution	4.24	(7.00)	-	-	-	-	-	-	-	-	-	-	-	-	(2.76)
Soft Receivables	45.75	2.11	2.11	2.64	2.64	1.05	-	-	-	-	-	-	-	-	56.29
U/Sold Receivables	-	0.30	1.52	1.82	2.37	2.49	1.82	3.64	4.25	4.85	5.76	6.53	7.28	3.64	46.70
Term Loan (LCC)	5.61	(5.61)	-	-	-	-	-	-	-	-	-	-	-	-	-
Term Loan Proposed (ABHFL)	-	18.00	4.00	3.00	-	-	-	-	-	-	-	-	-	-	25.00
Total Inflows - A	55.60	7.80	7.62	7.46	5.00	3.54	1.82	3.64	4.25	4.85	5.76	6.53	7.28	3.64	125.23
Outflow															
Land Cost	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	12.00
Sanction and other fees	0.95	-	-	-	-	-	-	-	-	-	-	-	-	-	0.95
Construction Cost	29.21	3.48	3.48	3.04	2.17	2.07	-	-	-	-	-	-	-	-	43.45
Fees Architect / Consultant	1.50	0.03	-	-	-	-	-	-	-	-	-	-	-	-	1.53
Admin cost	3.18	0.19	0.19	0.17	0.12	0.11	-	-	-	-	-	-	-	-	3.96
Marketing cost	2.44	0.30	0.30	0.19	-	-	-	-	-	-	-	-	-	-	3.23
Finance cost already incurred	6.32	-	-	-	-	-	-	-	-	-	-	-	-	-	6.32
Finance cost on proposed loan	-	0.38	0.58	0.63	0.60	0.52	0.47	0.42	0.33	0.20	0.07	0.00	0.00	-	4.20
Rep. by SI till morat	-	-	1.21	1.81	2.23	2.55	2.12	1.09	2.18	3.48	4.12	4.20	0.00	-	25.00
Rep. by Secndule after morat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Outflow - B	55.60	5.58	6.36	6.26	5.44	4.84	1.56	2.60	3.81	4.33	4.27	0.00	0.00	-	100.64
Surplus for quarter = A-B	(0.00)	2.22	1.26	1.20	(0.44)	(1.29)	0.26	1.04	0.44	0.52	1.50	6.53	7.28	3.64	24.59
Cummulative Balance	(0.00)	2.22	3.48	4.68	4.24	2.95	3.20	4.24	4.67	5.20	6.70	13.67	20.95	24.59	

A. Singh
Director

AS
Director

Kishor Singhania
Designated Partner

BANGALURUMIRAL ESTATE PVT. LTD.
Director
Director

GREEN TOWN RETAILS PVT. LTD.
Director
Director

Panchsree Properties Pvt. Ltd
Director
Madhuban Developers Pvt. Ltd
Director
MANGALPASHI BUILDERS PVT. LTD.
Director
GAMESHWANI INFRAPROJECTS PVT. LTD.
Director
SUBHANI CONSTRUCTION PVT. LTD.
Director

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 Registered Office: Indan Rayan Compound, Veraval, Gujarat - 362 268
 CIN: U65922GJ0009PLC0813779
 Aditya Birla Housing Finance Ltd.
 4th floor, 24, Central Square, Bopal, Gandhinagar, Ahmedabad - 380 015
 Phone: 79001

Kishan Singhania
 Designated Partner

BKS INFRAPROJECTS LLP
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Aditya Birla Housing Finance
 is the list of sold units in the Project "Schitij" as on 30th Oct, 2017 (Amount in Rs. Cr.)*
 *Aggregated MIS to be taken before disbursement

S/N	Building No.	Unit No./Office No.	Type of BHK	Date of booking	Name of Purchaser	Area (in sq ft) Saleable Area	Rate	Total Sales Consideration (Rs. in Crs.)	Amount Recd till date (Rs. in Crs.)	O/s (Rs. in Crs.)
1	WING-A	02A2	3BHK	14-08-2015	MOUSUMI MUKHERJEE	1177	4979	0.90	0.77	0.13
2	WING-A	02A4	3BHK	05-09-2014	SABYASACHI PAN	1177	4610	0.55	0.47	0.08
3	WING-A	03A2	3BHK	03-03-2014	ARUN KUMAR GUPTA	1330	4726	0.64	0.55	0.09
4	WING-A	03A3	4BHK	02-05-2017	SABITA KHETAN	1970	4703	0.95	0.81	0.14
5	WING-A	03A4	3BHK	03-03-2014	LABH CHAND JAIN	1177	3687	0.45	0.38	0.07
6	WING-A	03A6	3BHK	07-11-2016	KAVITA KUMARI	1232	4729	0.59	0.48	0.12
7	WING-A	04A2	3BHK	15-07-2016	KANAK HALDER	1330	4856	0.66	0.52	0.14
8	WING-A	04A3	4BHK	03-06-2014	SARITA GOYAL	1970	4761	0.96	0.82	0.14
9	WING-A	04A6	3BHK	24-04-2017	KUMAR MAVUR BAHAN ROY	1232	4743	0.60	0.21	0.39
10	WING-A	05A2	3BHK	01-04-2014	NAVIN KUMAR AGARWAL	1330	4766	0.65	0.55	0.10
11	WING-A	05A3	4BHK	23-06-2014	ANITA AGARWAL	2038	4495	0.94	0.67	0.27
12	WING-A	05A4	3BHK	03-03-2014	DIPTENDU DE	1177	4670	0.56	0.48	0.08
13	WING-A	05A6	3BHK	23-10-2014	ATANU BARUAH	1232	4713	0.59	0.50	0.09
14	WING-A	06A1	3BHK	01-03-2017	SARMIILA BANERJEE	1515	4769	0.74	0.63	0.11
15	WING-A	06A2	3BHK	27-03-2014	AVINISH TARDECOM PRIVATE LIMITED	1330	3730	0.51	0.44	0.07
16	WING-A	06A3	4BHK	15-04-2015	AMIT BARMACHA	2088	5039	1.07	0.91	0.17
17	WING-A	06A4	3BHK	18-09-2014	KUNTALA RAKSHIT	1177	4744	0.57	0.49	0.08
18	WING-A	06A6	3BHK	01-01-2016	DEBASIS BANERJEE	1232	4769	0.60	0.51	0.09
19	WING-A	07A3	4BHK	03-03-2014	PRATEEK BOTHRA	2038	4852	1.01	0.85	0.16

BANGASHUREAL ESTATE PVT. LTD. Emeraldan Residence Pvt. Ltd. radudhan Developers Pvt. Ltd. GARHESHAN INFRAPROJECTS PVT. LTD.
Devendra *Amit Kumar* *Amit Kumar*

GREEN TOWN RETAILS PVT. LTD. *Pradeep Khanna* *Pradeep Khanna* *Pradeep Khanna*
 Director
 PANASHREE PROPERTIES PVT. LTD. *Shambhu Dm.* *Shambhu Dm.* *Shambhu Dm.*
 Director
 KANAKALAKSHI BUILDERS PVT. LTD. *Sandeep Inwore* *Sandeep Inwore* *Sandeep Inwore*
 Director
 SUBHANI CONSTRUCTION PVT. LTD. *Sandeep Inwore* *Sandeep Inwore* *Sandeep Inwore*
 Director
 Director

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Designated Partner

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ADITYA BIRLA CAPITAL

Aditya Birla Housing Finance
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 Kalyani - 700017

29	WING-A	09A3	4BHK	03-03-2014	PRIVATE LIMITED	2020	5052	1.04	0.89	0.15
30	WING-A	09A4	3BHK	31-01-2017	SEKHAR HALDER	1177	4950	0.59	0.56	0.04
31	WING-A	09A6	3BHK	29-04-2017	SHOBNA BARUI	1232	4788	0.60	0.14	0.47
32	WING-A	10A2	3BHK	24-09-2015	SOURAV PAUL	1330	4956	0.67	0.57	0.10
33	WING-A	10A4	3BHK	15-02-2017	MOUSUMI DEY	1177	4820	0.58	0.49	0.09
34	WING-A	11A2	3BHK	07-05-2017	DEBOJ PAUL	1330	5026	0.68	0.58	0.10
35	WING-B	02B2	3BHK	03-03-2014	RABINDRA KUMAR UPADHYAY	1338	4605	0.63	0.54	0.09
36	WING-B	02B3	2BHK	14-04-2014	SHIMA DEY	1034	4721	0.50	0.43	0.07
37	WING-B	02B4	3BHK	03-03-2014	SUSHMA UPADHYAY	1188	4582	0.56	0.47	0.08
38	WING-B	02B5	3BHK	03-03-2014	KALICHARAN AGARWAL	1331	4016	0.55	0.47	0.08
39	WING-B	03B2	3BHK	03-03-2014	ASHUTOSH PARIDA	1478	4697	0.71	0.56	0.15
40	WING-B	03B3	3BHK	03-03-2014	AMITABHA BHATTACHARYA	1174	4628	0.56	0.47	0.08
41	WING-B	03B4	2BHK	03-03-2014	RAJ SINGHANIA (HUF)	1048	4647	0.50	0.42	0.07
42	WING-B	03B5	3BHK	14-07-2016	BIPLAB BALA	1331	4904	0.67	0.57	0.10
43	WING-B	03B6	3BHK	03-03-2014	PDK EXPORTS & IMPORTS PVT LTD	1530	3667	0.58	0.43	0.14

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BANGSABHINI REAL ESTATE PVT. LTD. *Amal Kumar*
 Camaldhan Residency Pvt. Ltd. *Amal Kumar*
 PVT LTD

GREEN TOWN RETAILS PVT. LTD. *Amal Kumar*
 Director *Amal Kumar*
 Emeraldsource Properties Pvt. Ltd. *Amal Kumar*
 Director *Amal Kumar*
 MANGALRASHI BUILDERS PVT. LTD. *Amal Kumar*
 Director *Amal Kumar*
 SUBHANI CONSTRUCTION PVT. LTD. *Amal Kumar*
 Director *Amal Kumar*

Director
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4th Floor, 24 Canal Street, Kolkata - 700017

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Registered Office: Indian Rayon Compound, Veraval, Gujarat - 362 256
CN: U651226J2009PLC083779

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GREEN TOWN RETAILS PVT. LTD.

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46	WING-B	0482	3BHK	03-03-2014	AVIK SARKAR	1338	4645	0.63	0.54	0.09
45	WING-B	0483	2BHK	03-03-2014	DR MADAN MOHAN MUKHERJEE	1034	5002	0.53	0.45	0.08
44	WING-B	0484	2BHK	12-06-2017	DEBAL LAHA	1028	4917	0.53	0.40	0.12
43	WING-B	0486	3BHK	03-03-2014	RAJESH KUMAR MODI	1670	4551	0.78	0.66	0.11
42	WING-B	0581	3BHK	03-03-2014	RATAN KUMAR BANKA	1669	4629	0.79	0.66	0.13
41	WING-B	0582	3BHK	03-03-2014	AMIT SARADGI	1338	4702	0.65	0.56	0.10
40	WING-B	0583	2BHK	26-03-2016	SREELIT DEY	1034	4856	0.51	0.44	0.08
39	WING-B	0584	3BHK	16-06-2015	AMITABHA LAHIRI	1328	4951	0.67	0.58	0.09
38	WING-B	0585	3BHK	03-03-2014	ALVAY KUMAR CHIRIPAL	1331	4754	0.65	0.55	0.10
37	WING-B	0586	3BHK	11-05-2016	KHUDIRAM SINGH SARDAR	1670	4828	0.82	0.70	0.12
36	WING-B	0682	3BHK	27-06-2017	ABHIJIT MONDAL	1338	4806	0.66	0.48	0.18
35	WING-B	0683	2BHK	05-03-2014	SAUTIK BANDYOPADHYAY	1034	4801	0.51	0.43	0.07
34	WING-B	0684	2BHK	02-02-2015	SUSHOBHAN BERA	1048	4851	0.52	0.44	0.08
33	WING-B	0685	3BHK	03-03-2014	SWETA AGARWAL	1331	4596	0.63	0.52	0.11
32	WING-B	0686	3BHK	03-03-2014	INDU AGARWAL	1530	4517	0.71	0.48	0.22
31	WING-B	0782	3BHK	03-03-2014	SANJIV MUKHERJEE	1478	4617	0.70	0.59	0.10
30	WING-B	0783	2BHK	12-03-2014	LT COL ABHIJEET DAS	1034	4821	0.51	0.43	0.07
29	WING-B	0784	2BHK	01-05-2016	ANANDA KUMAR GHOSH	1048	5166	0.55	0.47	0.08
28	WING-B	0785	3BHK	31-01-2017	AMITAVA PAL	1331	5094	0.69	0.59	0.10
27	WING-B	0882	3BHK	22-10-2017	MIRGANKA BARKAYET	1338	4978	0.68	0.05	0.63
26	WING-B	0883	2BHK	15-04-2014	ARUN KUMAR SAMMAL	1034	4811	0.51	0.43	0.08
25	WING-B	0884	2BHK	03-03-2014	RITA BISWAS	1048	4727	0.51	0.43	0.07
24	WING-B	0885	3BHK	03-03-2014	SAWJAY JALAN	1471	4780	0.72	0.61	0.11
23	WING-B	0886	3BHK	03-03-2014	ANITA HARILAKA	1670	4735	0.81	0.69	0.12

BANGABIRLA REAL ESTATE PVT. LTD. *Amrita Kumar*
Cameo Residency Pvt. Ltd. *Amrita Kumar*
MANGALRASHI BUILDERS PVT. LTD. *Amrita Kumar*
SUBH/VAN CONSTRUCTION PVT. LTD. *Amrita Kumar*

GREEN TOWN RETAILS PVT. LTD. *Amrita Kumar*
MANGALRASHI BUILDERS PVT. LTD. *Amrita Kumar*
SUBH/VAN CONSTRUCTION PVT. LTD. *Amrita Kumar*

Amrita Kumar

Amrita Kumar

Amrita Kumar

Amrita Kumar

Amrita Kumar

Amrita Kumar

Rishabh Singhania
Debut Singhania

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K...
Kishori Sanyal
Devi Sanyal

Sl. No.	Wing	Area (sq. ft.)	Category	Completion Date	Owner Name	Area (sq. ft.)	Value (₹)	Ratio	Ratio	Ratio	Ratio
68	WING-B	0983	2BHK	03-03-2014	PRITI CHAKRABORTY	1034	5012	0.53	0.45	0.08	0.08
69	WING-B	0984	2BHK	03-03-2014	TARAKSHWARI COMMODEAL PVT LTD	1048	5005	0.54	0.45	0.08	0.08
70	WING-B	1082	3BHK	18-06-2014	SOURAV SAHA	1338	4654	0.64	0.54	0.09	0.09
71	WING-B	1083	2BHK	03-03-2014	DEBASIS BHOL	1034	4881	0.52	0.44	0.08	0.08
72	WING-B	1084	2BHK	03-03-2014	DOKANIA CORPORATES CONSULTANTS PVT LTD	1048	4787	0.51	0.34	0.17	0.17
73	WING-B	1085	3BHK	16-03-2016	PALASH BAWERIEE	1331	5064	0.69	0.59	0.10	0.10
74	WING-B	1183	2BHK	06-09-2015	MOUMITA SARKAR	1034	4955	0.52	0.45	0.08	0.08
75	WING-B	1184	2BHK	26-07-2014	BHASWATI BASU	1048	4951	0.53	0.40	0.13	0.13
76	WING-C	02C3	3BHK	03-03-2015	TANMAY GHOSH	1232	4703	0.59	0.50	0.09	0.09
77	WING-C	02C5	3BHK	12-08-2014	RUCHI GOURISARIA	1177	4639	0.56	0.43	0.13	0.13
78	WING-C	03C1	3BHK	16-04-2015	HIMANGSHU MUKHERJEE	1326	4447	0.60	0.51	0.09	0.09
79	WING-C	03C2	3BHK	26-12-2014	TAPAS KUMAR GHOSH	1634	4885	0.81	0.69	0.12	0.12
80	WING-C	03C3	3BHK	31-01-2017	PRODYUT KUMAR MAZUMDAR	1232	4779	0.60	0.49	0.11	0.11
81	WING-C	03C5	3BHK	21-05-2014	JAYANTA SAHA	1177	4629	0.56	0.47	0.08	0.08
82	WING-C	04C1	3BHK	15-08-2016	BIBHAS RANJAN SARKAR	1326	4807	0.65	0.60	0.05	0.05
83	WING-C	04C3	3BHK	24-06-2014	ABHIJIT MAULIK	1232	4713	0.59	0.50	0.10	0.10
84	WING-C	04C5	3BHK	09-11-2015	GOPAL CHANDRA CHEL	1177	4715	0.57	0.48	0.08	0.08
85	WING-C	05C1	3BHK	26-12-2015	SAIKAT MITRA	1326	4807	0.65	0.56	0.10	0.10
86	WING-C	05C2	3BHK	02-07-2015	SANTANU PAL	1515	4958	0.77	0.65	0.11	0.11
87	WING-C	05C3	3BHK	15-10-2015	SUBHAS KUMAR BHAWAL	1232	4799	0.60	0.51	0.09	0.09
88	WING-C	05C4	3BHK	03-03-2014	SAUNJAY KUMAR AGARWAL	1509	4689	0.72	0.69	0.04	0.04
89	WING-C	05C5	3BHK	08-09-2015	SUSHEELA MISHRA	1177	4735	0.57	0.49	0.08	0.08
90	WING-C	06C1	3BHK	05-08-2015	KRISHNA HALDER	1326	4791	0.65	0.55	0.10	0.10
91	WING-C	06C2	3BHK	11-07-2015	MANOJ KUMAR MISHRA	1515	4813	0.74	0.63	0.11	0.11
92	WING-C	06C3	3BHK	09-06-2016	DEBIANI BHATTACHARJEE	1232	4814	0.61	0.52	0.09	0.09

ADITYA BIRLA CAPITAL
 SJS INFRAPROJECTS LLP
 Designated Partner
 Kishori Sanyal
 Registered Office: Indira Nagar Compound, Veraval, Gujrat - 362 266
 www.adityabirlahousingfinance.com
 CIN: U65222GJ2009PLC081729
 Aditya Birla Housing Finance
 4th floor, 24, Carter Road
 Kolkata - 700017

BANGABHUMI REAL ESTATE PVT. LTD. & **Amaldhan Residence Pvt. Ltd.** **Amaldhan Developers Pvt. Ltd.** **Amaldhan InfraProjects Pvt. Ltd.**
 Director: Amit Kumar
GREEN TOWN RETAILS PVT. LTD. & **Sanjibree Properties Pvt. Ltd.** **MANGALPASHI BUILDERS PVT. LTD.** **SUBHAMI CONSTRUCTION PVT. LTD.**
 Director: Anshul Khatun, Chandan Das, Sanjay Kumar
 Director: Sanjay Kumar

Designated Partner

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 4th Floor, 24, Camac Road,
 Mumbai - 400017

93	WING-C	06C5	3BHK	09-10-2015	RAJIB BHAWAL	1177	4755	0.57	0.49	0.08
94	WING-C	06C6	4BHK	29-09-2014	TAPAS KUMAR DAS	1970	5021	1.01	0.86	0.15
95	WING-C	07C1	3BHK	21-12-2015	DR TIRTHANKAR MUKHOPADHYAY	1326	5035	0.68	0.59	0.10
96	WING-C	07C2	3BHK	01-11-2015	ANKIT MARODIA	1515	4499	0.70	0.57	0.13
97	WING-C	07C3	3BHK	12-01-2016	CHAYAN KUMAR GIRI	1232	4839	0.61	0.52	0.09
98	WING-C	07C5	3BHK	04-08-2017	DR. TRISHNENDU MONDAL	1177	4885	0.59	0.56	0.03
99	WING-C	08C1	3BHK	15-03-2015	DAJI GHOSH	1326	4806	0.65	0.52	0.13
100	WING-C	08C2	3BHK	16-10-2014	KOUSHIK GHOSH	1515	5249	0.81	0.70	0.11
101	WING-C	08C3	3BHK	14-03-2016	DR JORGE PAL	1232	4854	0.61	0.52	0.09
102	WING-C	09C1	3BHK	15-03-2015	RUPAK BHATTACHARYA	4826	4826	0.65	0.53	0.12
103	WING-C	09C2	3BHK	29-06-2014	SILVIYA BISWAS	1515	4843	0.75	0.64	0.11
104	WING-C	09C3	3BHK	21-08-2015	SADHANA JHA	1232	4843	0.61	0.49	0.12
105	WING-C	10C1	3BHK	10-05-2014	SURENDRA PRASAD SINGH	1326	4526	0.61	0.15	0.46
106	WING-C	10C2	3BHK	17-04-2015	ABHISHEK CHAKRABORTY	1584	5036	0.81	0.69	0.12
107	WING-C	10C3	3BHK	03-08-2014	NIPAN MANDAL	1232	4863	0.61	0.46	0.15
	Total					1,43,805		70.09	56.96	13.12

Pr. 1 Pr. 1

Aditya

*Kishor Sanyal
 Designated Partner*

BANGABHUMI REAL ESTATE PVT. LTD.
Kishor Sanyal
 Director

GREENGORN RETAILS PVT. LTD.
Anshul Khandan
 Director

Camaldhan Residence Pvt. Ltd. *Pr. 1 Pr. 1*
 Developers Pvt. Ltd.
 Director

Panchshree Properties Pvt. Ltd.
Shankar Sam
 Director

GANESHMANI INFRAPROJECTS PVT. LTD.
Kishor Sanyal
 Director

MANGALBASHI BUILDERS PVT. LTD.
Souparnika
 Director

SUBHANI CONSTRUCTION PVT. LTD.
Souparnika
 Director

ADITYA BIRLA CAPITAL

Aditya Birla Housing Finance Ltd.
 Registered Office: Indian Rayon Compound, Veraval, Gujarat - 362 266
 CIN: U85922GJ2009PLC089779
 www.adityabirlahousingfinance.com

Designated Partner
 Kishnu Singhania

ADITYA BIRLA CAPITAL
 PROTECTING INVESTING FINANCING ADVISING

Approved
 18.10.17

AS
Kishnu Singhania

Kishnu Singhania
Chief Executive

Sl.No	Category	FLR	FLT	Type of BHK	Unit Area	Holder Name	Area	Share %	Share	Stamp Duty
103	WING-C	1	01A4	3BHK	1584	Abhishek Chakraborty	5036	0.81	0.69	0.12
106	WING-C	1	01A5	3BHK	1572	Nipan Mandal	4863	0.61	0.46	0.15
105	WING-C	2	02A1	3BHK	1515	Deboli Paul	5026	0.68	0.58	0.10
106	WING-C	2	02A5	3BHK	1509	Mountaina Sarkar	4955	0.52	0.45	0.08
107	WING-C	2	02A6	3BHK	1232	Bhaswati Basu	4951	0.53	0.40	0.13
Total					1,43,805			70.09	56.96	13.12

Annexure: Below is the list of Unsold units in the Project "Kshity" as on 30th Oct, 2017:

Sl.No	Category	FLR	FLT	Type of BHK	Unit Area
1	WING-A	1	01A4	3BHK	1584
2	WING-A	1	01A5	3BHK	1572
3	WING-A	2	02A1	3BHK	1515
4	WING-A	2	02A5	3BHK	1509
5	WING-A	2	02A6	3BHK	1232
6	WING-A	3	03A1	3BHK	1583
7	WING-A	3	03A5	3BHK	1559
8	WING-A	4	04A1	3BHK	1583
9	WING-A	4	04A4	3BHK	1177
10	WING-A	4	04A5	3BHK	1559
11	WING-A	5	05A1	3BHK	1565
12	WING-A	5	05A5	3BHK	1509
13	WING-A	6	06A5	3BHK	1509
14	WING-A	7	07A1	3BHK	1515
15	WING-A	7	07A2	3BHK	1330
16	WING-A	7	07A5	3BHK	1509

Director
 SUBHYANI CONSTRUCTION PVT. LTD.
Suyogmat

Director
 GAMESHWANI INFRAPROJECTS PVT. LTD.
Suyogmat

Director
 MANGARASHI BUILDERS PVT. LTD.
Suyogmat

Director
 Vachudhan Developers Pvt. Co.
Anit Kumar

Director
 Panchsree Properties Pvt. Ltd.
Sanku Agr.

Director
 KAMALDHAN RESIDENCY PVT. LTD.
Anit Kumar

Director
 GREENTOWN RETAINS PVT. LTD.
Anil Chakraborty

Director
 BANGA GHUMI REAL ESTATE PVT. LTD.
Anit Chakraborty



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Designated Partner
Kishu Singhania

Registered Office: Indian Regem Compound, Veraval, Gujarat - 362 265
 www.adityabirlahousingfinance.com
 Dkt: U65922GJ2009PLC083779

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 Kolkata - 700017

43	WING-B	10	10B1	3BHK	1669
42	WING-B	9	09B6	3BHK	1530
41	WING-B	9	09B5	3BHK	1331
40	WING-B	9	09B2	3BHK	1478
39	WING-B	9	09B1	3BHK	1669
38	WING-B	8	08B1	3BHK	1529
37	WING-B	7	07B6	3BHK	1530
36	WING-B	7	07B1	3BHK	1669
35	WING-B	6	06B1	3BHK	1669
34	WING-B	4	04B5	3BHK	1331
33	WING-B	4	04B1	3BHK	1529
32	WING-B	3	03B1	3BHK	1529
31	WING-B	2	02B6	3BHK	1530
30	WING-B	2	02B1	3BHK	1669
29	WING-B	1	01B6	4BHK	1958
28	WING-B	1	01B1	4BHK	1946
27	WING-A	11	11A6	3BHK	1232
26	WING-A	11	11A5	3BHK	1509
25	WING-A	11	11A4	3BHK	1177
24	WING-A	11	11A3	4BHK	2038
23	WING-A	11	11A1	3BHK	1565
22	WING-A	10	10A6	3BHK	1232
21	WING-A	10	10A5	3BHK	1509
20	WING-A	10	10A3	4BHK	2020
19	WING-A	10	10A1	3BHK	1583
18	WING-A	9	09A5	3BHK	1577
17	WING-A	9	09A4	3BHK	1577

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 Director
 BAMESHWARI INFRAPROJECTS PVT. LTD.

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 Director
 MANGALBASHI BUILDERS PVT. LTD.

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 Director
 Madhuban Developers Pvt. Ltd.

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 DIRECTOR
 Paramshree Properties Pvt. Ltd.

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 Director
 KAJALDHAM AGENCY PVT. LTD.

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 Director
 GREENTOWN RETALS PVT. LTD.

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 Director
 SUBHVANI CONSTRUCTION PVT. LTD.

Handwritten signature
 Kishu Singhania
 Designated Partner

Designated Partner

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 Chennai - 600 017

Sl. No.	WING	Floor	Area (sq. ft.)	ICB6	3BHK	1670
45	WING-B	11	11B1	3BHK	1669	
46	WING-B	11	11B2	3BHK	1478	
47	WING-B	11	11B5	3BHK	1331	
48	WING-B	11	11B6	3BHK	1530	
49	WING-C	1	01C4	3BHK	1707	
50	WING-C	1	01C5	3BHK	1585	
51	WING-C	2	02C1	3BHK	1656	
52	WING-C	2	02C2	3BHK	1565	
53	WING-C	2	02C4	3BHK	1578	
54	WING-C	3	03C4	3BHK	1509	
55	WING-C	3	03C6	4BHK	1970	
56	WING-C	4	04C2	3BHK	1565	
57	WING-C	4	04C4	3BHK	1578	
58	WING-C	4	04C6	4BHK	1970	
59	WING-C	5	05C6	4BHK	2089	
60	WING-C	6	06C4	3BHK	1628	
61	WING-C	7	07C4	3BHK	1559	
62	WING-C	7	07C6	4BHK	2039	
63	WING-C	8	08C4	3BHK	1559	
64	WING-C	8	08C5	3BHK	1246	
65	WING-C	8	08C6	4BHK	1970	
66	WING-C	9	09C4	3BHK	1559	
67	WING-C	9	09C5	3BHK	1246	
68	WING-C	9	09C6	4BHK	1970	
69	WING-C	10	10C4	3BHK	1559	
70	WING-C	10	10C5	3BHK	1177	

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 Director
 GAMESHWAMI INFRAPROJECTS PVT. LTD.

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 Director
 MANGALRASHI BUILDERS PVT. LTD.

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 Director
 Madhavan Developers Pvt. Ltd.

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 DIRECTOR
 Panchsree Properties Pvt. Ltd.

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 KAMALDHAN AGENCY PVT. LTD.

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 GREENTOWN RETAILS PVT. LTD.

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 Director
 BANGAHHUMI REAL ESTATE PVT. LTD.

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 Director
 SUBHAVANI CONSTRUCTION PVT. LTD.

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Rishabh Singhania
 Rishi Singhania

Amit Khaitan

Amit Khaitan

BANGAHUMI REAL ESTATE PVT. LTD.

Loic Jais
 Director

SUBHAMI CONSTRUCTION PVT. LTD.

Sangay Mohit
 Director

GREENTOWN RETAILS PVT. LTD.

Anshul Khaitan
 Director

KAMADHAN DEFICIENCY PVT. LTD.

Amit Kumar
 DIRECTOR

Panchshree Properties Pvt. Ltd

Shambhu Shrivastava
 Director

Madhushree Developments Pvt. Ltd.

Amit Kumar
 Director

MANGALPASHI BUILDERS PVT. LTD.

Sangay Mohit
 Director

GAMESHAVI INFRAPROJECTS PVT. LTD.

[Signature]
 Director

WING-C	10	10C6	4BHK	1970
WING-C	11	11C1	3BHK	1376
WING-C	11	11C2	3BHK	1584
WING-C	11	11C3	3BHK	1232
WING-C	11	11C4	3BHK	1509
WING-C	11	11C5	3BHK	1177
WING-C	11	11C6	4BHK	1970
Total				121157

Aditya Birla Housing Finance Ltd.
 4th floor, 24, Camac Square, Camac Street,
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 CIN: U65922GJ2009PLC083779

BKS INFRAPROJECTS LLP

Rishabh Singhania

Designated Partner



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