

## LIC HOUSING FINANCE LIMITED

### Regional Office: Kolkata

Area Office:

KOLKATA SOUTH AO

Name of the Project:

**THE 102 [10 BLOCK-(G+XV) & 1 BLOCK-(G+XII) with 2BHK-483Units, 3BHK-669Units, TOTAL – 11 BLOCK with 1152 RESIDENTIAL UNITS]**  
**{BLOCK-I (G+15) with 3BHK-120UNITS} {BLOCK-II (G+12) with 3BHK-96UNITS}**  
**{BLOCK-III (G+15) with 2BHK-50Units, 3BHK-50Units} {BLOCK-4 (G+15) with 2BHK-50Units, 3BHK-50Units}**  
**{BLOCK-5 (G+15) with 2BHK-49Units, 3BHK-49Units}**  
**{BLOCK-6 (G+15) with 2BHK-49Units, 3BHK-49Units}**  
**{BLOCK-7 (G+15) with 2BHK-15Units, 3BHK-75Units}**  
**{BLOCK-8 (G+15) with 2BHK-60Units, 3BHK-60Units}**  
**{BLOCK-9 (G+15) with 2BHK-60Units, 3BHK-60Units}**  
**{BLOCK-10 (G+15) with 2BHK-60Units, 3BHK-30Units}**  
**{BLOCK-11 (G+15) with 2BHK-90Units, 3BHK-30Units}**

Address of the Project:

Land measuring about 455 Cottahs be the same a little more or less Comprised in Mouza- Daulatpur & Sarmasterchak, J.L Nos.-79 & 17, appertaining to L.R Khatian nos. 526, 549, 550, 551, 552, 553, 554, 555, 558, 566, 567, 572, 573, 576, 3209, 3214, 4143, 3105, 4123, 4134, 4125, 4126, 4175, 4168, 4236, 4144, 4174, 4204, 4237, 2903, 4239, 4185, 4241, 4179, 4254, 2150, 2903, 2902, 4183, 4179, 4250, 4181, 4144, 2151, 4222, 4242, 4225, 4181, 3013, 4180, 4175, 4177, 4273, 4241, 4224, 4180, 3012, 4182, 4257, 4186, 4274, 4250, 4244, 4182, 3214, 4246, 4230, 4146, 4176, 2949, 4131, 4143, 4240, 4228, 4174, 2990, 4242, 4185 & 4255, under R.S & L.R Dag Nos. 23, 27, 28, 29, 30, 31, 32, 33,34,48,49,115,117,114 & 116 P.S- Bishnupur within the local limits of Kulerdari Gram Panchayat, District 24 Parganas (South).

Name of the Builder:

M/s. PS VINAYAK COMPLEX LLP

Name of the Legal Firm Approving the Title:

BIMAN KUMAR DAS &amp; ASSOCIATES

Names of Valuer for the project:

Er. GHOSH SURVEYORS &amp; VALUERS PVT. LTD.

Check List for Approval of the Project under APF:



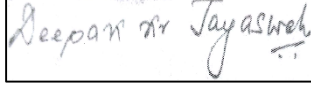


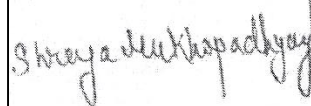
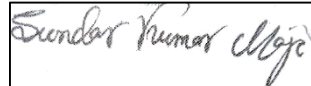
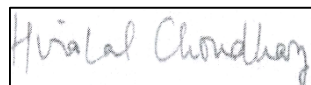
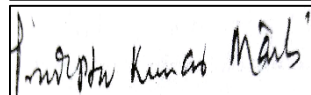
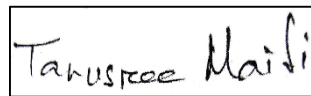
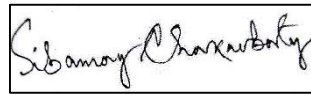
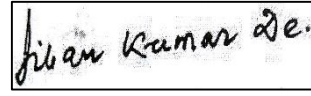

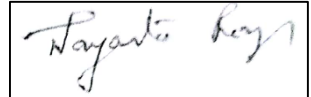
<b>Builder's / Developers Profile</b>		
1.	Experience in the field – No. of years	More than <b>20</b> years as an Applicant Co.
2.	No. of projects completed	More than 4 Completed Projects with 48 Residential units & 7 ongoing projects with 328 Residential units. Completed Projects Panache, Bliss, etc.
3.	Reputation of the builder	Very Good.
<b>Project Analysis</b>		
1.	Title verification done by(please specify name)	Biman Kumar Das & Associates
2.	Whether Title to the project is clear are complete Whether Title to the project is clear	Yes Title report is clear & marketable as per our panel advocate opinion, will be given in APF approval letter.
3.	Whether conditions subject to which title is clear are complete Whether the Title is Approved	To be complied before disbursement, vide column no.29 in notes to BO Yes
4.	Nature of title document to be executed by the builder with the proposed buyer	Tripartite Agreement, Sale Agreement, Construction Agreement, Allotment Letter, NOC for mortgage, Agreement to Mortgage, <b>Registered Sale Deed (on Final Disbursement)</b> , Demarcated floor plan

Eastern Regional Office: Hindusthan Buildings (Ground floor) 4 C.R. avenue, Kolkata-700072

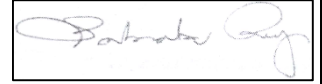
Tel: +913322126738 Fax: +913322128043, E-Mail: ro.eastern@lichousing.com

5.	Documents required for creation of security	Tripartite Agreement, Sale Agreement /Construction Agreement, Allotment Letter, NOC for mortgage, Agreement to Mortgage, <b>Sale Deed (at final Disb.)</b> , Demarcated floor plan, Difference money receipt
6.	Whether the builder / developer has raised finance by mortgaging the project	No
7.	If Yes – Name of the institution Whether Format of NOC to be obtained is provided	Not Applicable
8.	If project is financed by LICHFL - maximum limit for total exposure	Not Applicable
9.	Project Location	Good / Bishnupur, South 24 Parganas
10.	Availability of infrastructure	Yes
11.	Whether there exists any negative factors in the vicinity that will affect marketability of the project	No
12.	Demand for property in area	Good.
13.	(i)Selling Price quoted by Builder	<b>Rs.3250/- per sq.ft.</b>
	(ii)Selling Price Quoted by Valuer	<b>Rs.3250/- per sq.ft.</b>
	(iii) Reasonable Selling Price	<b>Rs.3250/- per sq.ft.</b>
14.	Approved Building plan If not available – at what stage it is pending	<b>Plan is approved by The South 24 Parganas Zilla Parishad vide Sanction No.– 420/550/KMDA, dt. 25.09.2017 for 10 Block (G+15) &amp; 1 Block-(G+12) with 2BHK-483Units, 3BHK-669units, Total-1152 Residential Units.</b>
15.	Whether to approve project <b>In Principle</b>	No
16.	In case of “In Principle” approval conditions to be fulfilled before disbursement of loan	Not Applicable
17.	Stage of construction – Provide details	<b>Total 1% worked is Completed.</b> <b><u>Block-I to Block-VI &amp; Block-X, XI- 0% work is completed.</u></b> <b><u>Block-VII, VIII &amp; IX- 05% work Completed. Piling work is going on.</u></b> (As per PVR report dated 30.01.2016)
18.	Quality of Constructions	Good.
19.	Any defects in construction / design reported by the valuer – Please specify	No
20.	Deviation in construction If Yes - please state	No
21.	Interval / stages at which valuation to be carried out by Panel Valuer	Every quarter
22.	Referral Fee	No
23.	Any restrictions on LTV	As per SOP.
24.	In case In Principle approval following condition is mentioned “Approval is In Principle & disbursement of loan will be subject to plan approval & fulfillment of conditions mentioned therein”	Not Applicable
25.	Any extra care to be taken in case of deviations in constructions	Not Applicable

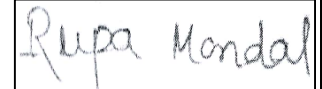
**Eastern Regional Office:** Hindusthan Buildings (Ground floor) 4 C.R. avenue, Kolkata-700072  
 Tel: +913322126738 Fax: +913322128043, E-Mail: ro.eastern@lichousing.com

26.	Interval / stages at which project valuation to be done by panel valuer	Every quarter
27.	Interval at which project inspection to be done by authorized company official	Every quarter
28.	System for follow up of original title deeds where documents are not executed immediately	Back Office (BO) will maintain follow up register for Title Deed management
29.	Any other terms & conditions to be fulfilled before sanction / disbursement of a loan	<p><b><u>Authorized Signatories of Builder Co &amp; Land Owner:</u></b></p> <p><b>Builder Company:-</b></p> <p><b>RAHUL KYAL-</b>   <small>PS VINAYAK COMPLEX LLP Partner / Authorised Signatory</small></p> <p><b>UMESH KYAL-</b>   <small>PS VINAYAK COMPLEX LLP Partner / Authorised Signatory</small></p> <p><b>Land Owner:-</b></p> <ol style="list-style-type: none"> <li>1. Deepak Kumar Jayaswal </li> <li>2. Anup Kumar Jayaswal </li> <li>3. Sangita Chakraborty </li> <li>4. Shreya Mukhopadhyay </li> <li>5. Sundar Kumar Maji </li> <li>6. Hiralal Choudhary </li> <li>7. Pradipta Kumar Maiti </li> <li>8. Tanusree Maiti </li> <li>9. Sibamoy Chakraborty </li> <li>10. Jiban Kumar De </li> <li>11. Dipika Banerjee </li> <li>12. Jayanta Roy </li> </ol>

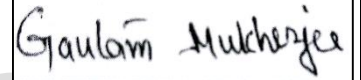
13. Subrata Roy



14. Rupa Mondal

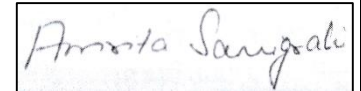


- Authorized Signatory of 29 Landowners:-

**GAUTAM MUKHERJEE-**


1. Eeshvi Real Estate Pvt. Ltd.
2. Illusion developers Pvt. Ltd.
3. Eeshvi Villa LLP.
4. Ekaraj Housing LLP.
5. Integral Properties Pvt. Ltd.
6. Ekaraj Properties LLP.
7. Ekaraj Real Estate LLP.
8. Eeshvi Tower LLP.
9. Ekaraj Builder LLP.
10. Ekaraj infrastructure LLP.
11. Ayanna Projects LLP.
12. Esther Buildcon LLP.
13. Etaka Homes LLP.
14. Ayanna Construction LLP.
15. Evaraj Complex Pvt. Ltd.
16. Esther Properties LLP.
17. Wriddhi Infrastructure LLP.
18. Wriddhi Real estate LLP.
19. Wishful Buildcon LLP.
20. Star Plaza Pvt. Ltd.
21. Wriddhi Conclave LLP.
22. Wriddhi Developer Pvt. Ltd.
23. Ikka Infra Projects Pvt. Ltd.
24. Ayanna Developers LLP.
25. Ayanna Homes Pvt. Ltd.
26. Etaka Builders LLP.
27. Esther Infraprojects LLP.
28. Evaraj Projects LLP.
29. Ekdant Infracon Pvt. Ltd.

- Authorized Signatory of 47 Landowners:-

**AMRITA SANNIGRAHI-**


1. Bratati Mukhopadhyay
2. Siddhartha Mukherjee
3. Phobos Tours & Travel Pvt. Ltd.
4. Thyone Retail Pvt. Ltd.
5. Galtonia Builders Pvt. Ltd.
6. Thyone Herbal Products Pvt. Ltd.
7. Cussonia Heights Pvt. Ltd.

8. Phobos Agro Marketing Pvt. Ltd.
9. Phlomis Developers Pvt. Ltd.
10. Bahiagrass Housing Pvt. Ltd.
11. Colletia Housing Pvt. Ltd.
12. Kudzu Griha Pvt. Ltd.
13. Biarum Builders Pvt. Ltd.
14. Thyone Agri Products LLP.
15. Fringecup Builders Pvt. Ltd.
16. Reedgrass Housing Pvt. Ltd.
17. Rahamnus Realty Pvt. Ltd.
18. Soursop Realty Plus Pvt. Ltd.
19. Ballota Housing Pvt. Ltd.
20. Maidengrass Housing Pvt. Ltd.
21. Thyone Filters Pvt. Ltd.
22. Anthriscus Realty Pvt. Ltd.
23. Montipora Builders Pvt. Ltd.
24. Thyone Travels Pvt. Ltd.
25. Phobos Computers Pvt. Ltd.
26. Thyone Books & periodicals Pvt. Ltd.
27. Thyone Agro marketing Pvt. Ltd.
28. Thyone Interior Decorators Pvt. Ltd.
29. Phobos Agri & Graphics Pvt. Ltd.
30. Thyone Image & Graphics Pvt. Ltd.
31. Thyone IT Solutions Pvt. Ltd.
32. Phobos Books & Periodicals Pvt. Ltd.
33. Deimos Management Consultants Pvt. Ltd.
34. Phobos Retail Pvt. Ltd.
35. Phobos IT Solution Pvt. Ltd.
36. Bas Herbal Products Pvt. Ltd.
37. Deimos Travels Pvt. Ltd.
38. Deimos Herbal Products Pvt. Ltd.
39. Thyone Computers Pvt. Ltd.
40. Éclair Infracom LLP.
41. Etaka Realestate LLP.
42. Ekaraj Buildcon LLP.
43. Pitaya Realty Pvt. Ltd.
44. Fountaingrass Builders Pvt. Ltd.
45. Shoebill Realty Pvt. Ltd.
46. Vetiver Realty Pvt. Ltd.
47. Leymus Realty Pvt. Ltd.

- **All 29 land owners i.e. (Above mentioned) have to join the builder company in sale deed.**
- **Landowners' Share: No Area allocation As per the Landowner's & Builder's Registered Development Agreement, the landowner decided to sell all allocated portion through developers, i.e. M/s PS Vinayak Complex LLP on the basis of Net Sale Proceed 75:25.**
- **All 47 land owner i.e. (Above mentioned) have to join the builder company in sale deed.**
- **Landowners' Share: No Area allocation As per the Landowner's & Builder's Registered**

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		<p><b>Development Agreement, the landowner decided to sell all allocated portion through developers, i.e. M/s PS Vinayak Complex LLP on the basis of Net Sale Proceed 75:25.</b></p> <ul style="list-style-type: none"> <li>• Sundar kumar Maji &amp; Rupa Mondal- Garden facing on 2<sup>nd</sup> floor flat BUA-1375 sq.ft. &amp; one covered car parking space area containing 120 sq. ft.</li> <li>• Deepak Kumar Jayaswal &amp; Anup Kumar Jayaswal- As per the landowners &amp; Builders Registered Development Agreement the land owner decided to sell all allocated portion through developers, i.e. M/s PS Vinayak Complex LLP on the basis of net sale Process 70:30.</li> <li>• Sangita Chakraborty- South facing premium quality on top two floors in duplex type BUA-2100 sq.ft. &amp; two covered car parking 260 sq. ft.</li> <li>• Hiralal Choudhary- One flat containing a BUA-1100 sq. ft. &amp; one covered car parking.</li> <li>• Pradipta Kumar Maiti, Tanusree Maiti, Sibamoy Chakraborty, Dipika Banerjee, Subrata Roy &amp; Jiban Kumar De- As per the landowners &amp; Builders Registered Development Agreement the land owner decided to sell all allocated portion through developers, i.e. M/s PS Vinayak Complex LLP on the basis of net sale Process 72:28.</li> <li>• Jayanta Roy &amp; Shreya Mukhopadhyay- As per the landowners &amp; Builders Registered Development Agreement the land owner decided to sell all allocated portion through developers, i.e. M/s PS Vinayak Complex LLP on the basis of net sale Process 75:25.</li> </ul> <p><b>03. Disbursements are to be released in favour of –  “PS VINAYAK COMPLEX LLP”, A/C No.-  “11402000100001”  IFSC-IOBA0000114, with Indian Overseas Bank at  Kalighat Branch.</b></p>																				
30.	Referral Fee	No																				
31.	Disbursement Schedule	<p><b><u>Payment Schedule as per Builder’s Demand, linked to progress of construction:</u></b></p> <table border="0"> <tr> <td>On Booking</td> <td>10.00%</td> </tr> <tr> <td>At the time of agreement</td> <td>10.00%</td> </tr> <tr> <td>On completion of Foundation</td> <td>15.00%</td> </tr> <tr> <td>On Casting of - 3<sup>rd</sup> floor</td> <td>11.00%</td> </tr> <tr> <td>On Casting of - 6<sup>th</sup> floor</td> <td>11.00%</td> </tr> <tr> <td>On Casting of - 9<sup>th</sup> floor</td> <td>11.00%</td> </tr> <tr> <td>On Casting - 12<sup>th</sup> floor</td> <td>11.00%</td> </tr> <tr> <td>On Completion of Roof Casting -</td> <td>11.00%</td> </tr> <tr> <td>On completion of pilling</td> <td>05.00%</td> </tr> <tr> <td>On Possession &amp; Simultaneous Registration</td> <td>05.00%</td> </tr> </table>	On Booking	10.00%	At the time of agreement	10.00%	On completion of Foundation	15.00%	On Casting of - 3 <sup>rd</sup> floor	11.00%	On Casting of - 6 <sup>th</sup> floor	11.00%	On Casting of - 9 <sup>th</sup> floor	11.00%	On Casting - 12 <sup>th</sup> floor	11.00%	On Completion of Roof Casting -	11.00%	On completion of pilling	05.00%	On Possession & Simultaneous Registration	05.00%
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32.	Recommendation of Committee	To approve the project under APF for 2 Years
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Sponsoring Area Manager: Sri Anuj Kumar, Sponsoring Area Office, Kolkata South Area Office

Prepared & Put up to the Committee: Sri Satyabrata Manna, Assistant (RO)

**Recommended By:-**

**Sri Priyankshu Mondal**  
(Assistant Manager, PF)

**Ms. Priyanka Saraf**  
(Assistant Manager, PF)

**Ms. Sumita Chatterjee**  
(ACM, PF)

**Sri Arijit Mukherjee**  
(Chairman DY. R.M)



**Regional Manager**