



To
Ps Group Realty Limited
Trinity tower,83 topsia road,kol-700046
Contact No: 40304030

Date : 23/11/2017

Dear Sir,

Sub:Your application to ICICI Bank Ltd for the approval of Residential/Commercial project of " The Reserve " Situated at 225B, AJC Bose Road, Kolkata - 700020.

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 Bank Ltd. ICICI Bank 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 Bank 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/17/4738.**

Remark:

1. Sanctioned for Project " **The Reserve** ", comprising of Three Buildings is G+28,funding only for those units which have more than 400 sqft built up.

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

Best regards,
Yours Faithfully



Builder Bank : **Axis Bank Ltd,**
Branch : **Corporate Banking branch Shakespeare Sarani**
A/c No : **917030034622315**
Cheque Favouring : **PS Group Realty Ltd**

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

• Andhra Pradesh 98495 78000 • Bangalore (080) 41131877 • Bhubaneswar 1800 345 3499 • Chandigarh (0172) 5055700 • Chattisgarh 98932 08000 • Chennai (044) 42088000 • Coimbatore (0422) 4358000 • Cuttack 1800 345 3499 • Delhi (011) 41718000 • Delhi (Mobile) 98181 78000 • Darjeeling 1800 345 3499 • Goa 98904 78000 • Gujarat 98982 78000 • Guwahati 1800 345 3499 • Haryana 98961 78000 • Hyderabad (040) 23128000 • Indore (0731) 4022005 • Jamshedpur 1800 345 3499 • Karnataka 98455 78000 • Kerala 98954 78000 • Kochi (0484) 2384500 • Kolkata 98313 78000 • Lucknow (0522) 2294577 • Madhya Pradesh 98932 08000 • Maharashtra 98904 78000 • Mumbai (022) 28307777 • Patna 1800 345 3499 • Pune (020) 26103333 • Punjab 98155 58000 • Rajasthan 98292 22292 • Ranchi 1800 345 3499 • Siiguri 1800 345 3499 • Tamil Nadu 98944 78000 • UP East 1800 345 3499 • UP West 98973 08000 • Uttaranchal 98973 08000



Date: November 14, 2017.
To, M/s. P.S GROUP REALTY PVT LTD
TRINITY TOWER , 3RD FLOOR, PRE NO : 83, TOPSIA ROAD, KOLKATA ,
KOLKATA - 700046, West Bengal

Sub: Your application to AXIS Bank for the approval of projects "**THE RESERVE**" At AT PRM NO 225B, A J C BOSE ROAD, PO & PS BALLYGUNGE, WARD NO 69, UNDER KOLKATA MUNICIPAL CORPORATION, AT PRM NO 225B, A J C BOSE ROAD, PO & PS BALLYGUNGE, WARD NO 69, KOLKATA-700020, A J C BOSE ROAD, BALLYGUNGE, BESIDE TIVOLI COURT & BECKBAGAN PETROL PUMP, KOLKATA.

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. KULPAS011240 – THE RESERVE.

- 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. KULPAS011240** In case of any queries please feel free to contact:

Mr. NAVIN KUMAR SINGH (SM - BUILDER/CONNECTOR CHANNEL) - 9836575979

Mr. SANTOSH MOHAPATRA (SM – DSA CHANNEL) - 9051815138

Note: As proposed

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

Best Regards,


For Axis Bank Ltd.



Authorized Signatory

In case of any queries, please call us on 1800 233 5577/ 1800 209 5577/ 1800 103 5577 OR write to us at loans@axisbank.com -
A C Market Building, 4th Floor, 1, Shakespeare Sarani, Kolkata, 700 071
REGISTERED OFFICE : "Trishul" - 3rd Floor Opp. Samartheswar Temple, Near Law Garden, Ellisbridge, Ahmedabad - 380006.
Telephone No. 079-26409322 Fax No. - 079-26409321 CIN: L65110GJ1993PLC020769 Website - www.axisbank.com

Ref: LICHFL/APF- No2017 CL_ 016

Date: 22/09/2017

To
PS GROUP REALTY LTD.
83 TOPSIA ROAD (SOUTH),
Kolkata-46

Dear Sir,

Re: Approval of Advance Processing Facility (APF)—Ref No2017CL_016

Project Name & Location	Property full Address
THE RESERVE	PROPOSED PARTLY (G+XXVII) PARTLY (B+G+XXVIII) STORIED RESIDENTIAL BUILDING THE RESERVE AT PREMISES NO.225B, A.J.C BOSE ROAD, WARD NO-69, BOROUGH -VIII under Kolkata Municipal Corporation.

The approval is subject to the following terms, conditions & disclaimer:

1. This Advance Processing and Project Approval facility intends to speed up processing of individual loan proposals for purchase of property in the said project, by mitigating the trouble of submission parent title documents in every proposal. You may refer the individuals/proposals cases to our office for processing of the proposals. The Reference no. assigned is mentioned above.
2. You may highlight the approval of project in your advertisements, hoardings, brochures and other publicity material with the signage :

“Project Approved* by ‘LIC Housing Finance Ltd.’ *Conditions Apply”



Kolkata South Area Office : Andhra Insurance Building, 3rd Floor, 12, Chowringhee Square, Kolkata-700 069
Tel : +91 33 2213 6107, Fax : +91 33 2213 6112

Registered Office: LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Mumbai - 400 001.
Tel: +91 22 2204 9682 / 9799 / 0006 Fax: +91 22 2204 9682 E-mail: lichousing@lichousing.com

Corporate Office: LIC Housing Finance Ltd., 131 Marker Tower “F” Premises, 13th Floor Cuffe Parade, Mumbai - 400 001.
Tel: +91 22 2217 8600 Fax: +91 22 2217 8777 E-mail: lichousing@lichousing.com | www.lichousing.com

3. The sanction of individual loan depends upon the applicant's eligibility on his / her satisfying other terms and conditions and the merits of the proposal. All loans are at the sole discretion of LIC Housing finance Ltd. (LICHFL).
4. The security for our individual loan is normally by creation of charge on the Property being acquired by the Borrower. The concerned parties, i.e., Land owner, Builder & the Purchaser shall jointly ensure that the conveyance of title is complete, legally valid through a registered deed in favour of the purchaser.
5. The loan amount sanctioned will be disbursed in suitable installments depending upon the progress of construction of the project as well as the Borrower's individual unit as reported by our Panel Valuer and /or Inspecting official of LICHFL.
6. The Builder shall ensure that the construction of the total project building conforms to the sanctioned plan and Building laws without any deviations, and that the quality of construction and specifications are maintained.
7. The Builder shall ensure that the total project is got regularized for assessment of tax and also obtain Occupancy Certificate when the project is complete.
8. This approval presumes that all the material facts relevant to the project property have been disclosed to LICHFL. The approval is liable to be cancelled if any of the particulars made available to LICHFL at the time of according this advance approval are found to be untrue or if serious violations of statute of any kind are reported by anybody to us or in any media. The approval is valid for a period of six months after which the same will be reviewed.
9. In granting advance approval to the project, LICHFL assumes no responsibility in regard to rights and liabilities, contractual or otherwise of the landowner and the Builder and the intending Purchaser in regard to their respective obligations. By this approval LICHFL does not give any opinion on the project or related parties/aspects.
10. Before making any purchase decision or entering into any agreement with respect to any property in the said project, the intending purchasers are advised to take their own due diligence verifications regarding legal documents, clear title to property, construction quality, technical specifications, conformity of the project to relevant statutory regulations and approvals, previous track record and reputation of the Builder/Developer, etc. LICHFL will not entertain any claim, on losses financial or otherwise, incurred by anybody on the said property due to any reason whatsoever.

In case of any queries, please feel to contact our Kolkata South Area Office.Tel:(033)22136107.Or Mr. NISANT AANAND, Area.Manager,- 9433133543 or Mr.Dilip K Singhanian,Mob no:-+91-98310-25976

We look forward to having a mutually rewarding business relationship with you.

Thanking you,

Yours faithfully,


AREA MANAGER

NISANT AANAND
Area Manager
LIC Housing Finance Ltd.
Kolkata South Area Office

**Kolkata South Area Office : Andhra Insurance Building, 3rd Floor, 12, Chowringhee Square, Kolkata-700 069
Tel : +91 33 2213 6107, Fax : +91 33 2213 6112**

Registered Office: LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Mumbai - 400 001.
Tel: +91 22 2204 9682 / 9799 / 0006 Fax: +91 22 2204 9682 E-mail: lichousing@lichousing.com

Corporate Office: LIC Housing Finance Ltd., 131, Marker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 001.
Tel: +91 22 2217 8600 Fax: +91 22 2217 8777 E-mail: lichousing@lichousing.com | www.lichousing.com





इण्डियन ओवरसीज़ बैंक

क्षेत्रीय कार्यालय, कोलकता - I REGIONAL OFFICE, KOLKATA-I

119, पार्क स्ट्रीट, कोलकता -700 016 / 119, Park Street, Kolkata -700 016

Telephone : 033- 2229-6555
email : ro@calmsco.jobnet.co.in

To,
PS Group Realty Ltd.
83, Topsia Road (South)
Kolkata 700046.

Date: 18.11.2017.

Builder Approval for Project " The Reserve" at 225 B, A.J.C Bose Road, Kolkata 700020
(This Sanction contains 02 Pages and any alteration needs authentication)

This is with reference to the Tie Up Proposal for the above mentioned Housing Project. We are glad to inform you that the Competent Authority has approved the Tie-Up for sanctioning Housing Loans to the eligible borrowers for purchasing Residential Flats under the Project name "**The Reserve** ", **225 B, A J C Bose Road, Kolkata-700020**.

We wish to inform you that the above referred project have been approved for developer/builder tie up based on the documents/ plans submitted by you to IOB Retail Mart and Amratolla Branch.

The approval is based to the following term and conditions:

1. While approving the tie up it has been presumed that all material facts concerning the Project has been disclosed to us. The approval will stand void in case of non disclosure of fact in variance with the Statutory laws required to be fulfilled or in any other way detrimental to the Project and its members.
2. No separate Search Report will be required while processing each Home Loan Proposal.
3. This tie up will be valid up to 30th April 2051 and further renewal will be subjected to reassessment since the Project has been constructed in the Trust Estate of Raja Rajendra Mallick Bahadur and Shebaitis of Iswar Sri Sri Jagannath Deb Jew
4. **The Service Charges Payable to you for referrals will be as per Bank's norms subject to fulfilment of stipulated conditions.**
5. Once tie up is in force, suitable Hoarding/ Advertisement of IOB / pamphlets regarding the tie up with Indian Overseas Bank to be displayed at your end to sensitize prospective customers regarding the Tie up.
6. For advertising our Housing Loan product, you have to permit us to put up a hoarding & Banners in the prominent place inside/outside the Project Site under discussion.
7. Representatives from IOB may visit on time to time basis to keep track of the development of the Project and to ensure display of Hoardings/ banners regarding the tie up between the builders and the Bank.
8. Please note, for referred borrowers to our Bank the following papers will be needed in **form of a letter signed by the authorized signatory at your end, containing the following details/ documents:**
 - Reference number of the project approval
 - Details of the flat selected by the prospective borrower
 - Copy of Sale agreement entered into with the borrower
 - Details of Booking amount & other advance payments received from the borrower
 - Present Position of the Flat
 - Expected date of completion of the Flat
 - NOC from Axis Bank (or Bank financing the Project) for mortgaging the Flat to IOB
 - Other relevant information, if any



Other General Conditions:

- **It may be noted that sanctioning of the loan will be entirely at the discretion of the bank.**
- Please note that this may be modified or withdrawn at the discretion of the bank at any point of time, after duly notifying.
- This arrangement between us shall be limited to the purpose for which it is expressly meant. This shall not be construed as creating contract of employment, agency or partnership.
- Complete confidentiality is required to be maintained with regard to information about the bank, its clients and other things which you may come across during the course of performing your role under this arrangement.
- Neither you nor any of your representatives are authorized to represent the bank either by way of written communication or otherwise.
- You shall not indulge in any activity which would be detrimental to the interest of the bank.
- You will not assign, transfer or delegate any of your roles to anyone other than your marketing personnel.
- You should not share the referrals with other banks.
- We reserve the right to terminate this arrangement at our sole discretion without assigning any reason what so ever.
- The payment made by us under this arrangement shall not be passed on partly or fully either to the borrower or to staff of our bank.
- The payment under this arrangement will be made after deducting all statutory deductions, like TDS, etc.
- Likewise, no service charges are payable in respect of loan proposal from a borrower who is covered under a pre sanctioned special package, involving some concessions.
- Please note that only eligible service charges amount may be claimed at the end of the month.

In case you are agreeable to the above terms and conditions, kindly sign and retransmit duplicate copy of this letter as a token of you having accepted the same. Thereafter, you may start referring housing loan proposals to our bank, as explained above.

Wishing you best of luck for a mutually beneficial business relationship,
Yours faithfully,

A. K. Mohapatra

**ए.के.महापात्र A. K. Mohapatra
मुख्य प्रबन्धक Chief Manager**



"ACCEPTED"

AUTHORISED SIGNATORY OF THE BUILDER