

ICICI Bank Home Loan

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

Date : 04/01/2017

Dear Sir,

Sub:Your application to ICICI Bank Ltd for the approval of Residential/Commercial project of "7 Loudon Street" Situated at -7, Dr. U.N. Brahmachari Street (LOUDON St), Kolkata - 700017.

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 theno. **CAL/16/5812.**

Remark:

1. Sanctioned for Project "7 Loudon Street", comprising of one Building of B+G+17 ,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 Relationship Manager – Mr. Sandeep Mishra. We look forward for a long and a mutually rewarding association with you.

9831837799

Best regards,
Yours Faithfully



For ICICI Bank Ltd
AUTHORISED SIGNATORY

Builder Bank A/c Details:

Builder Bank : Indian Bank
Branch Name : Sara Bose Road Branch
A/c No : 408776446
Cheque Favouring : PS Group Realty Ltd

ICICI Bank Limited

Regd. Office: "Land Mark",
Race Course Circle,
Vadodara 390 007, India
CIN :L65190GJ1994PLC021012

• Ahmedabad 33667777 • Andhra Pradesh 7306667777 • Bengaluru 33667777
• Bhopal 33667777 • Bhubaneshwar 33667777 • Bihar 8102667777 • Chandigarh
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33667777 • Tamil nadu 7305667777 • Uttar Pradesh 8081667777 • West Bengal
8101667777

To
The Director
PS Group Realty Ltd,
Trinity Tower , 83 Topsia Road,[S]
Kolkata 700046
Ref: FINAL/ APF / BRAB RAC KOL-835 / PS ASTORIA / KOLKATA

Date 18.02.2014

Sub: In Principle Approval of the Project "PS ASTORIA" at 12 A, Rawdon Street , Kolkata - 700 017.

Dear Sir,

We take pleasure to inform you that IDBI Bank Ltd has provisionally approved the following project being developed by your group.

Project Name	Location	Blocks / Towers	Approved
PS ASTORIA	12A,ROWDON STREET KOLKATA 700017	1	G+15

IDBI Bank can help your prospective buyers realize their dream home with a hassle free IDBI Bank Home loan. The approval in effect enables the customers who have booked in your project to apply for Home Loan with IDBI Bank Ltd, subject to the repayment capacity of each applicant according to terms and conditions of the Bank.

The project is approved in principle subject to the following conditions:

1 Tripartite Agreement to be executed as per Bank's Standard format.

2 It is presumed that all material facts concerning the project have been disclosed to IDBI Bank.

Kindly note that the approval would stand cancelled if any material fact is not disclosed and the same is found to be at variance with the statutory laws required to be fulfilled or in any other way detrimental to the interests of the project and its members

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

4. The developer to issue NOC to the Bank for the customers availing loan from Bank agreeing to Deliver title deed in favor of the purchaser of the flat directly to the Bank. Insist on No objection from Bank before cancellation of the agreement.

5 The Developer / Builder will be responsible for complying with statutory rules, regulations/local laws, building construction standards The developer will construct building as per approved sanction plan without any deviation and adhering to all statutory norms like Structural safety, construction quality, construction standard, equipments, timely completion of project , work progress , environmental clearance, Archeology , Fire, Airport clearance and they will be responsible to adhere and implement and follow National Building Code etc. and Bank will be no way responsible for the same . If any deviation detected thereof, Builder/ Developer will bear the same and the Bank will be no way liable for the same and may stop funding the said project/ Developer.

6 The customers purchasing units from the said project/building/unit will be responsible to monitor the work progress/construction standard/construction quality / performance / time of completion / possession , construction of building as per approved sanction plan without any deviation and ensure that the builder/promoter/owner adheres to all statutory norms like Structural safety, construction quality, construction standard , equipments, timely completion of project , work progress , environmental clearance, Archeology , Fire, Airport clearance etc. etc. by themselves , the Bank will be no way liable for the same.

7 .For purchaser, those availed loan, the builder has to raise demand letter to customers, who in turn has to submit the same along with their mandate to Bank. Bank will release the payment as per work progress /valuation considering Bank's guidelines in Vogue irrespective of the demand raised by builder. However, the Final disbursement (10%) will be on Registration and Possession.

8. The indenting purchasers those who need to avail loan, has to pay their Own Contribution (margin) through Cheque /Bank. Any cash payment not considered as margin paid.

9 The project will be constructed as per approved building plan without any deviation and the bank will release the payment as per the work progress in the project.

10 Before Registration the Builder/Promoter /Purchaser will inform the Bank and get the draft sale deed vetted at Bank and Bank's Advocate to present in the day of Registration and collect the IGR (Ticket).

11 The builder / promoter will permit the Bank /Bank's valuer to inspect the site as and when required. Project to be monitored on Quarterly Basis and the valuation to be done by the empanelled valuer to keep the record of progress of project.

12. Builder / Promoter to permit bank to display banner / hoarding at construction site within policy guidelines of Builder.

We also take this opportunity to thank you for your co operations in getting this project approved.
We look forward to work with you to build a relationship that is mutually rewarding

Best Regards

Yours sincerely,

For IDBI Bank Ltd.

Authorized Signatory





ICICI Bank Home Loan

To,
Ps group realty limited
Trinity tower,83 topsia road,
Kolkata - 700046
Contact No: 40304030

Date : - 31/12/2013

Sub: Your application to ICICI Bank Ltd for the approval of Residential/Commercial Project named " PS Astoria " situated at 12a, Sarojini naidu sarani(rowdon street) Kolkata-700017

Dear Sir,

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 and conditions 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 stipulated 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/13/7302.

Remark:

1. Sanctioned project " PS Astoria " for single building of G+15 structure . Funding should be restricted only to those units which have more than 400 sqft of Built Up Area (BUA), as per norms.

In case of any queries, please feel free to contact our Kolkata Office at (033) 40090801 or our Manager – Mr. Somindra Mukhopadhyay We look forward for a long and mutually rewarding association with you.

Best regards,
Yours faithfully,

For ICICI Bank Ltd
AUTHORISED SIGNATORY

Builder Bank A/c Details:

Builder Bank : Indian Bank
Branch Name : Sarat bose road
A/c No : 408776446
Cheque Favouring : Ps group realty limited

ICICI Bank Limited

Regd. Office: Land Mark,
Race Course Circle,
Vadodara 390 007, India

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8101667777



To,
The Director,
PS GROUP REALTY LTD
83, Topsia Road South, Kolkata-700046

Dated: 10.01.2014

Subject :- Please find the details of the project approval.

PS ASTORIA - TCHFL / WB / KOL / 000 00107

Dear Sir,

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

1. The approval in effect enables the members who have booked property in the Project to apply for a Home Loan to TCHFL. TCHFL would assess repayment capacity of the applicants and grant them Home Loan as per its Policy guidelines. At any point of time, TCHFL reserves the right to reject any application not fitting into its norms.
2. We presume that all material facts concerning the Project have been disclosed to us. Kindly take note that the approval would stand cancelled if any material fact is not disclosed and the same is found to be in variance with the statutory laws required to be fulfilled or in any other way detrimental to the interest of the end consumers.
3. TCHFL requests your co-operation in providing any further information or document that we may require while processing individual loan applications.
4. TPA & NOC requirement to be complied.

In case of all future correspondence regarding this Project and/or individual loan applications, please quote the project code's assigned to your project.

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

Best Regards,

**Yours Sincerely,
For Tata Capital Housing Finance Company Ltd**


(Authorised Signatory)



TATA CAPITAL HOUSING FINANCE LIMITED

Park Plaza 2nd Floor 2C & 2D South Block 71 Park Street Kolkata 700 016

Tel 033 6652 2300 Fax 033 6652 2301 Website www.tatacapital.com

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