



SANCTION CONVEY	
प्रेषक / From	सेवा में / To:
खुदरा ऋण अनुभाग /Retail Lending Section केनरा बैंक / Canara Bank अंचल कार्यालय / Circle Office कोलकाता/ Kolkata	Circle Head-CO-CAC अंचल कार्यालय / Circle Office, कोलकाता Kolkata
REF:RLS:COKOL:352:2019-20	DATE: 28/10/2019
Subject: "M/s. Kalim Infrastructure Private Limited" – Builder Approval	

**ORDERS OF CIRCLE HEAD-CO-CAC Meeting held on 28/10/2019 (Agenda No. 98/2019-20)**

On the basis of RAH Durgapur recommendation, the competent authority has approved the subject Project/Builder as under:

SL. NO	SUBJECT	COMPLIANCE
1	NAME OF THE BUILDER	"M/s. Kalim Infrastructure Private Limited"
2	ADDRESS OF BUILDER	63, Rafi Ahmed Kidwai Road, Kolkata-700016..
4	ADDRESS OF THE PROJECT SITE LOCATION	Rupnarayanpur, Durga Mandir Road, Near Dabor More, Dist – Paschim Bardhman, Pin - 713386
5	CONSTITUTION	Private Limited Company
6	LAND MARK	Near Durga Mandir Dabor More
7	PRESENT STATUS OF THE PROJECT	In the present project structural work is going on in 3 <sup>rd</sup> block, Tow block construction has been already completed.
8	NO. OF FLATS IN THE PROJECT	120 Units
9	NETWORTH OF THE BUILDER	As per Balance Sheet as at 31 <sup>st</sup> march 2018, the net worth of the company is RS. -96,53,010/-. The company was in loss for last two years. Presently the said company is making gradually profit and establish itself.
10	SOURCE OF FINANCE OF THE PROJECT	Own funded
11	EARLIER COMPLETED PROJECTS OF THE BUILDER	The Builder has completed 3 projects earlier. 1- Kalim Sapphire 2- Kalim Fort 3- Kalim Anchor
12	NAME OF THE PROPRIETOR/PARTNERS/DIRECTORS	1- Mr. Firdous Kalim 2- Mr. Tousif Kalim
13	THE SCORE OF THE BUILDER AS PER RATING SHEET	74.40%.
14	TRADE LICENSE	Issued by Kolkata Municipal Corporation valid for the Financial year 2018-19.
15	WHETHER KYC COMPLIANT	YES,
16	WBHIRA /RERA REGISTRATION DETAILS	HIRA/P/PAS/2019/000317.

**Conditions:**

1. For financing Branch/RAH to conduct inspection of the projects before processing loans to individuals/ proposed borrowers.
2. Branch/RAH to approve individual LSR for Housing Loans to the prospective buyers and ensure compliance of all formalities in creation of valid EMT.
3. All documents/papers relating to "M/s. Kalim Infrastructure Private Limited" builder to be available with Branch/RAH.
4. NOC from financing bank for individual dwelling unit to be obtained if applicable.
5. Branch/RAH to preserve all back papers of Builder/project approval and shall keep in safe dual custody.
6. Extensive marketing must be done to get maximum HL proposals.
7. Branch/RAH shall keep track of the projects of the developer on an ongoing basis. Any adverse Report must be brought to Circle's notice & appropriate steps must be taken to protect the interest of the Bank.
8. Market Report on the builder must be obtained on regular basis.
9. Marketing team must explore full potential of the projects & must try to get maximum H.L proposal.
10. Branch/RAH while disbursing loans in the project, an undertaking letter from the borrower/s to be obtained that the antecedents of the builder/ promoter have been verified independently and satisfied and bank will not hold any responsibility for any matter related to construction/ documents including title of the property and finance and timely handover of the flat/unit.
11. It is assumed that all material facts concerning the project have been disclosed to us. Kindly note that if any material fact is not disclosed and the same is found to be variance with the statutory laws required to be fulfilled or in other detrimental to the interest of the project and its members, this offer stands cancelled.
12. Branch/RAH to ensure net worth of builder.
13. Real Estate Regulation Act (RERA) / West Bengal Housing Industry Regulation Act 2017 (WBHIRA) guidelines must be complied if applicable for this Project as per government guidelines.
14. Branch /RAH to ensure that all statutory permissions are obtained.
15. Branch/RAH to obtain latest Trade License of the builder.

**Condition Stipulated By Competent Authority:**

- 1- RAH to try for scouting maximum no. proposals and adhere extant guidelines to disbursement.
- 2- Proper due diligence on the builder to be ensured and kept on record.

केनरा बैंक / CANARA BANK  
सुवर्ण ऋण अनुभाग/RETAIL LENDING SECTION

अधिकारी/Officer : अधिकारी/Manager  
21, केनरा स्ट्रीट, 3रा तल  
21, Canara Street, 3rd Floor  
कोलकाता - 700016  
**Manager/Section in-charge**  
**Retail Lending Section**  
**Circle Office**  
**Kolkata**