

**PS GROUP REALTY PRIVATE LIMITED**  
Trinity Tower  
1002 E M Bypass  
Kolkata – 700 105

BRT/19-20/47

Date : 19/06/2019

Dear Sir,

**YOUR APPLICATION FOR THE APPROVAL OF PROJECT:****"JIVA HOMES"****At : 6, Pagladanga Road, Ward No -57, Kolkata – 700 015**

With respect to the above subject, we are pleased to accord approval to your project **"JIVA HOMES (B+G+XII), five residential buildings "** subject to the conditions mentioned below:

- (i) No separate Title Investigation report is required for processing each home loan proposal.
- (ii) No separate valuation of the property for each individual borrower is required.
- (iii) The Agreement for Sale has to be jointly executed by all the parties, with full signature on every page.

The approval will enable the purchasers who have booked flats in the above project to apply for a housing loan from State Bank of India hassle-free.

State Bank of India would assess the credit worthiness and repayment capacity of each applicant according to Bank's prevailing laid down norms to grant a home loan and we reserve the right to reject any application that does not comply our norms.

The sanctioned loan will be disbursed in installments depending upon the progress of the project as well as the applicant's individual unit.

It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would be cancelled immediately if any material fact which restricts your power to transfer the title in the property and purchasers or unable to create equitable mortgage in favour of Bank. Our approval is also subject to your compliance of all the statutory laws and any issues which are detrimental to the interests of the project, its members and SBI.



Sale Agreement with all required clauses, Tripartite Agreement, Conveyance Deed, etc, must be signed by Landowners / authorized person( s ) only.

In this context, before disbursement, you are requested to issue a simple letter of undertaking agreeing to:

- 1a) Deliver the Title deeds in favour of the purchaser of the flat directly to the Bank.
- 1b) Insist on No Objection Certificate (NOC) from the Bank before cancellation of Agreement for Sale and refund of payment(s) received there-under,
- 1c) To convey Bank's security interest to the Society, if any, proposed to be formed after completion of construction for noting Bank's charge in the record of the Society,
- 2) To execute the amended Tripartite Agreement as agreed between the bank and the builder and to submit the same before disbursement.
- 3) Disbursement to be made only after inspection of the site and satisfying the end use of fund vis-a-vis progress of the project work.

❖ Please note that the first review of the project will be done by the appropriate authority at an interval of 36 months or earlier under special circumstances at the request of the builder / developer and on submission of the necessary documents along with submission of satisfactory Interim TIR by our empanelled advocates. However "Quick Review" will be conducted annually to analyze the performance under Builder Tie Up. In this regard, please note that minimum 25 % of the business must be routed through us, failing which we may be compelled to take necessary action including rescinding of this approval at the time of Quick review.

❖ We will appreciate that all the booking leads are passed on to CM HLST Kolkata, Mob: 9674710070. You may email the list of leads to [osf.kolkata@sbi.co.in](mailto:osf.kolkata@sbi.co.in) and [builderrelations.lhokol@sbi.co.in](mailto:builderrelations.lhokol@sbi.co.in).

❖ Please provide for the necessary arrangement to our authorized executives/ representatives when they visit your office, site office and site.

❖ SBI standees/ table standees and Hoarding's / Banners are to be placed in your office, site office and site.

In case of any queries, please feel free to contact the under-signed.

We look forward for an ever-lasting and mutually rewarding relationship with you.

Yours faithfully,

  
 Assistant General Manager  
 [Shri S.Gope ]

Mob: 9674710328



To,  
PS Group Realty PVT. LTD.  
1002 E M By Pass, Front Block, Kolkata – 700105.

Date-06/03/2019

**Subject:** - Your application to PNBHFL for the approval of your project named "Jiva Homes" Situated at Premises No.6, Pagla Danga Main Road, P.O. & P.S. Tangra, Ward No.57, Kolkata – 700 015.

Sir / Mam,

With respect to the above subject, we are pleased to inform you that PNBHFL has approved your project for providing home loans to the intending purchasers based on your representations and assurances as to the quality of construction, timely delivery and the good reputation you enjoy in the market. The approval is subject to the fulfillment of the following conditions:

- PNBHFL would assess the repayment capacity of each applicant according to its norms to grant a loan and reserves the right to reject any application that does not fit into its norms.
- The approval will enable the members who have made a booking in the project to apply for a loan with PNBHFL.
- You shall furnish a declaration to the effect the title of the project is clear and marketable and save and except as declared; there are no encumbrances, charge, and lien or material litigation impacting the title of the project.
- All material facts concerning the project have been disclosed to PNBHFL. Kindly note that the approval would stand cancelled if any material fact is not disclosed and/or the same is found to be at variance with the statutory laws or in any other way detrimental to the interests of the project and its members.
- PNBHFL will require all original documents related to the property which the customer intends to purchase, as prescribed by PNBHFL's panel lawyer/vendor.
- PNBHFL requests your co-operation in providing any further information or document that we require regarding the project.
- You may use our Logo in all your advertisement.
- Please quote the reference No. KOL-0219-295 for any correspondence on the issue. Please don't hesitate to call us in case of any clarifications.
- Following Original Documents are required to be submitted as title deeds by the allottees/members who wish to avail home loan from PNBHFL:
  - (A) Before First Disbursement
    - Maximum exposure shall be No's of 10 units only.
    - Disbursement to be done on the basis of Agreement for sale/ allotment letter & as per approved TPA of PNBHFL any change to be approved by legal department of PNBHFL
    - NOC / PTM from developer.
    - NOC from Airport Authority and Environment clearance UCLR / Non applicable declaration before 1st disbursement.
    - OCR receipts to be documented.
    - Funding restricted to Developer's share of Residential Units only.
    - Payment should be made in builder's account.
    - Local team will evaluate this project every quarterly month and in case construction is slow or halted funding will be stopped immediately.
  - (B) Against Final Disbursement.
    - Final payment should be released on execution of Deed of conveyance along with Completion certificate/occupancy Certificate/possession letter

Please note that this approval is accorded based on the comfort provided by your esteemed organization to PNBHFL (as to the title of the project and the required approvals) without carrying out the detailed due diligence of the project.

We would like to assure you of our best services and wish you the very best through your venture. Please feel free to revert to the undersigned or Mr. Samarjit Ganguly – 8910100473 for any further information / clarification.

Hub In charge, Technical Services



पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली – 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Phone: 011-23736857, Email: loans@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLCO33856

checked  
Taj  
JP-2570

# Karnataka Bank Ltd.

**Regional Office : KOLKATA**  
RETAIL LOAN PROCESSING CENTRE  
First Floor, Office No.111, Diamond Prestige  
No. 41A, AJC Bose Road, Kolkata - 700017

Phone : 22268581 (AGM), 22268550(CM)  
E-Mail : rlpk.kol@ktkbank.com  
Website : www.karnatakabank.com  
CIN : L85110KA1924PLC001128

## Project Approval Letter

Date :-19-02-2019

Ref :RO/KOL/BSA/03/2018-19.

✓ M/s P S GROUP REALTY PVT. LTD.  
1002, E. M. BYE PASS, P. S. PRAGATI MAIDAN,  
Kolkata- 700105

Dear Sir,

Reg : Approval of your Housing/Apartment project, "JIVA HOMES" for financing the prospective/interested buyers of flats/residential housing units.

\*\*\*\*\*

We are pleased to inform that the housing/Apartment project developed/being developed by you/your firm/company at 6, Pagaladanga Road, p. s. Tangra, Kolkata – 700015. under the name "JIVA HOMES" is approved by our Bank for extending finance to the prospective buyers for acquiring flats/residential units in the said project/Apartment, under KBL-Apna Ghar Scheme of the Bank.

In this regard, in the hoardings and other publicity materials of the above project, you may indicate that the "Project is approved by Karnataka Bank ." The interested purchasers may be referred to any branch of the Bank, as per their convenience, for getting further details on the eligibility of loan amount, other formalities, etc. We assure that the cases referred by you will be attended on priority.


### **Other terms and Conditions:**

- Name of the bank shall be included as one of the project approved Banks in all publicity materials of the builder on the project.
- Tie up letter / tie up agreement to be executed by both of us.



- III) To execute and submit Tripartite Agreement as per our Bank,s standard format before disbursement of the loan.
- IV) Our Bank consider hoardings/publicity materials are to be displayed in your marketing offices.

Assuring of our best services,



CHIEF MANAGER  
RSE RLPC - KOLKATA



Indicative Check List for obtaining Legal Opinion & Valuation Report

1. Name of the owner/s of the property.
2. Photocopy of original title deeds supported with parental and other link documents describing the flow of title on the property.
3. Legal heirship certificate/genealogical tree in case of properties acquired under will/inheritance and copy of original GPA executed in case of property ownership represented by GPA.
4. In case of leased/Joint Development Agreement for developing of properties, documents such as original lease deed/ Joint development agreement between the parties should be obtained in addition to the original title deeds of the property owner.
5. Encumbrance certificate for a minimum period of 13 years, copy of building plan (sketch of the land showing shape dimensions and physical features of building)/license, conversion order and copies of tax paid receipts from competent authorities.
6. Occupancy certificate issued by competent authorities in case of construction completed building.

# Indiabulls

## HOUSING FINANCE

Letter No. IBKOLRES201814838

Dated: 03-11-2018

To  
THE DIRECTOR  
PS GROUP REALTY PVT LTD  
1002, E M Bypass, Front Block, KOLKATA WEST BENGAL 700105

Date: 11-10-2018

Sub: Approval of Project JIVA situated at Premises No 6, Pagladanga Road, PS Tangra, Ward No 57, KOLKATA WEST BENGAL 700015 as APF.

Dear Sir,

We are delighted to inform you that the above project has been approved and the aforesaid project of yours will be considered for individual housing loan finance to your valued customers. A few key features of this approval are as under:-

1. That it is presumed that all the material facts concerning the project have been disclosed to Indiabulls and shall keep updated with all changes and modification in project which are important and material in true and correct appraisal of the project.
2. That the approval in effect enables all prospective customers to apply for loan for property purchase with Indiabulls.
3. That it will be sole discretion of Indiabulls to appraise each application on its merits and take its own decision to grant or not to grant loan facility to the applicant.
4. That Indiabulls reserves its right to reject any application at its own discretion, without assigning any reason to the builder and/or applicants.
5. That grant of loan facility by Indiabulls shall on its own terms and condition.
6. That you will extend your full cooperation in completion of loan documentation in each proposal. More particularly:-
  - a) Permission to mortgage (draft attached)
  - b) Tri-partite Agreement (draft attached)
  - c) Demand Letter, if any.
  - d) Lien Release letter from the respective financial institution (if there is charge created on the said project)
7. That your co-operation is solicited to provide any further information or document that we may require regarding the said project.
8. Payment will be released in favour of following accounts:

S.No.	Favour of	Bank Name	Account Number
1	PS GROUP REALTY PVT LTD ACCOUNT JIVA HOMES	INDIAN BANK	6596051611

9. We do hereby allow you to display the logo of Indiabulls as Preferred Financier/Lender in your brochure or advertisement etc. issued by you with reference of the said project.
10. That the approval may be rescinded if any fact disclosed is found incorrect or misleading and/or if any material fact has not been disclosed and/or the project development found in violation of certain statutory laws which required to fulfill or in any other way detrimental to the interests of the lender and that of the project and its members.

For all future correspondence regarding this project and individual cases under the said project, quote the APF file no. **IBKOLRES201814838**.

In case of any further information/details please feel free to contact **Anirban Chakraborty** on **9883519073**.

We would like to assure you of our best service and wish you the very best through your venture.

We thank you for your confidence in Indiabulls Housing Finance Ltd. and look forward to a long and mutually rewarding relationship. Kindly acknowledge the receipt of this letter.

Best regards,  
Yours sincerely,

For Indiabulls Housing Finance Ltd.

  
Authorized Signatory

# ICICI Bank Home Loan

To  
M/S PS Group Realty Pvt. Ltd.  
1002 Em Bypass, Front Block, Kolkata-700105  
Contact No: Arun Kumar Sancheti, 9836299950

Date : 25/06/2018

Dear Sir,

Sub: Your application to ICICI Bank Ltd for the approval of Residential/Commercial project of "Jiva" Situated at 6, Pagladanga Road, Kolkata - 700015.

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/18/2566

Remark:

1. Sanctioned for Project "Jiva", comprising of Five Buildings of G+48, 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. Biswarup Chatterjee. We look forward for a long and a 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 : 6596051611  
Cheque Favouring : PS Group Realty Pvt. Ltd. A/c Jiva Homes

**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  
33667777 • Chennai 33667777 • Dehradun 33667777 • Dehi 33667777 • Ernakulam  
33667777 • Gujarat 8000667777 • Gurgaon 33667777 • Haryana 9017667777  
• Himachal Pradesh 9817667777 • Hyderabad 33667777 • Jaipur 33667777  
Karnataka 8088667777 • Kerala 9020667777 • Kolkata 33667777 • Lucknow  
33667777 • Madhya Pradesh 90986 67777 • Maharashtra 9021667777 • Mumbai  
33667777 • Orissa 9692667777 • Panaji 33667777 • Patna 33667777 • Punjab  
7307667777 • Raipur 33667777 • Rajasthan 7877667777 • Ranchi 33667777 • Shimla  
33667777 • Tamil nadu 7305667777 • Uttar Pradesh 8081667777 • West Bengal  
8101667777



KULPAS013229  
Date: May 31, 2018.

To,  
M/s. PS GROUP REALTY LTD  
TRINITY TOWER ,3RD FLOOR 83 TOPSIA (5) ,  
KOLKATA - 700046, West Bengal

Sub: Your application to AXIS Bank for the approval of projects "PS JIVA" At AT PREM NO 06,PAGLADANGA ROAD,SOUTH 24 PGS,WARD NO 57,UNDER KOLKATA MUNICIPAL CORPORATION, AT PREM NO 06,PAGLADANGA ROAD,PO BELIAGHATA,PS TANGRA,SOUTH 24 PGS, KOLKATA-700015, PAGLADANGA ROAD, BELIAGHATA, BESIDE RCC INSTITUTION OF TECHNOLOGY, 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. KULPAS013229 – PS JIVA.**

- 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 reserves 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. KULPAS013229 In case of any queries please feel free to contact Mr. NAVIN SINGH on Mobile No 9836575979.

Note:

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

Best Regards.

For Axis Bank Ltd.


Authorized Signatory

**Documents to be collected from each borrower at the time of disbursement**

**Pre Disbursement Document : Individual**

1. Others: WBHIRA UT CUM INDEMNITY FROM CUSTOMER ✓
2. BUILDER BUYER AGREEMENT ✓
3. Own Contribution Receipts ✓

**Post Disbursement Document : Individual**

1. Possession Certificate/Letter Due Date : 2021-12-31

**Pre Disbursement Document : Builder**

1. Others: WBHIRA UT from builder *Ready*
2. Tripartite Agreement
3. Permission to Mortgage Builder

**Post Disbursement Document : Builder**

1. Conveyance Deed Due Date : 2021-12-31
2. Possession Certificate/Letter Due Date : 2021-12-31

**Project Details**

For BWF:

Approved details			
	Nos of Buildings	Nos of Wings	Nos of Units
Total	1	5	236
Approved	1	5	125

For Plot:

Approved Details for Plot	
	Nos of Units
Total	0
Approved	0

For Bungalow/Row Houses:

Approved Details for Bungalow/Row Houses	
	Nos of Units
Total	0
Approved	0



To  
PS GROUP  
1002 EM BYPASS  
OPPOSITE SCIENCE CITY,  
KOLKATA 700105.

Date 10.07.2018

**Ref: RAC-KESTOPUR/APF/PS JIVA/ 015/ 2018**

**Sub: In Principle Approval of the Project "PS JIVA" Premises no. 6, Pagladanga Road, Kolkata- 700 015, P.S. Tangra, District- South 24 Parganas, Ward no. 57, within the ambit of Kolkata Municipal Corporation Butted and Bounded by : on the north by : Pagladanga Road; on the south by : Partly by Pagladanga Road and Partly by the land vested in the Government of West Bengal; on the east by : Partly by Pagladanga Road and by the land vested in the Government of West Bengal; on the west by : Partly by premises no. 5 Pagladanga Road and Partly by the Land Vested in the Government of West Bengal.**

In reference to the aforesaid, we take pleasure in informing you that we have accepted your application and have approved the aforesaid project in principle subject to the terms mentioned here under.

1. The approval in effect enables the members who have booked flat in the project to apply for a loan from IDBI Bank Ltd. The bank would assess the repayment capacity of each applicant according to its norms for granting a loan and further reserves the right to reject any application, which does not fit to its norms.
2. It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material facts 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. Final disbursement (minimum 10% of loan amount) to be disbursed on registration of property and receipt of original sale deed in the name of borrower.
4. Undertaking from Builder that the property is clear and marketable and free from all encumbrances.
5. Undertaking from the Builder to the effect that Legal Report of builder's lawyer indicate that the title to the property is clear and marketable and there are no adverse remarks/ observations.
6. Final sanction plan of the building as and when approved by the competent authority and /or copy of completion certificate to be provided upon completion of the project.
7. Declaration from the present owners stating that there are no suits pending with respect to the subject property in original.
8. Proper authorisation is required if any one director is signing on behalf of the company.
9. Legal OSV of original Development agreement being no.8324 for year 2013, Power of Attorney being no.8301 for year 2013 and being no.1187 for the year 2018, and Deed of declaration being no.1143 for the year 2016 to be done.

We request your cooperation in providing any further information or document that we may require regarding the project.

Kindly note this approval is subject to the submission of revised sanction plan for the additional work if any and changes made during the construction.

Best wishes,  
For IDBI BANK

  
Center Head

RAC Kestopur, IDBI Bank Ltd.

रिटेल एसेट सेन्टर : केस्टपुर एसी-32, बिदिशा अपार्टमेंट, पहली मंजिल, कृष्णपुर, प्रफुल्ल कानन, कोलकाता-700 101  
Retail Asset Center : Kestopur AC-32, Bidisha Apartment, 1st Floor, Krishnapur, Prafullakanan, Kolkata - 700 101  
सीआईएन (CIN) L85190MH2004GOI148838

पंजिकृत कार्यालय : आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ पारेड, मुम्बई-400 005, वेबसाइट : www.idbi.com  
Registered Office IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005, Website : www.idbi.com

KULPAS013229

Date: May 31, 2018.

To,  
M/s. PS GROUP REALTY LTD  
TRINITY TOWER ,3RD FLOOR 83 TOPSIA (S) ,

KOLKATA - 700046,  
West Bengal

**Sub:** Your application to AXIS Bank for the approval of projects "**PS JIVA**" At AT PREM NO 06,PAGLADANGA ROAD,SOUTH 24 PGS,WARD NO 57,UNDER KOLKATA MUNICIPAL CORPORATION, AT PREM NO 06,PAGLADANGA ROAD,PO BELIAGHATA,PS TANGRA,SOUTH 24 PGS, KOLKATA-700015, PAGLADANGA ROAD, BELIAGHATA, BESIDE RCC INSTITUTION OF TECHNOLOGY, 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. KULPAS013229 – PS JIVA.**

- 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. KULPAS013229 In case of any queries please feel free to contact **Mr. SOMNATH NANDY** on Mobile No - **8335063335**.

**Note:** .

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

Best Regards.  
For Axis Bank Ltd.

Authorized Signatory

**Documents to be collected from each borrower at the time of disbursement**
**Pre Disbursement Document : Individual**

1. Others: WBHIRA UT CUM INDEMNITY FROM CUSTOMER
2. BUILDER BUYER AGREEMENT
3. Own Contribution Receipts

**Post Disbursement Document : Individual**

1. Possession Certificate/Letter Due Date : 2021-12-31

**Pre Disbursement Document : Builder**

1. Others: WBHIRA UT from builder
2. Tripartite Agreement
3. Permission to Mortgage Builder

**Post Disbursement Document : Builder**

1. Conveyance Deed Due Date : 2021-12-31
2. Possession Certificate/Letter Due Date : 2021-12-31

**Project Details**

For BWF:

Approved details			
	Nos of Buildings	Nos of Wings	Nos of Units
Total	1	5	236
Approved	1	5	125

For Plot:

Approved Details for Plot	
	Nos of Units
Total	0
Approved	0

For Bungalow/Row Houses:

Approved Details for Bungalow/Row Houses	
	Nos of Units
Total	0
Approved	0

PS VINAYAK COMPLEX LLP  
122/1R, Satyendranath Majumder Sarani  
Kolkata – 700 026

BRT/18-19/136

Date : 18/06/ 2018

Dear Sir/Madam,

**YOUR APPLICATION FOR THE APPROVAL OF PROJECT:**

**" THE 102 "**

**At : Diamond Harbour Road, Joka, Opposite Bharat Sevashram Sangha Hospital, Kolkata, West Bengal – 700 104**

With respect to the above subject, we are pleased to accord approval to your project " THE 102 ( Eleven Residential Buildings) (G+XV, B+G+XII, & B+G+XIV) " subject to the conditions mentioned below:

- (i) No separate search report is required for processing each home loan proposal.
- (ii) No separate valuation of the property for each individual borrower is required.
- (iii) The Agreement for Sale has to be jointly executed by all the parties, with full signature on every page.

The approval will enable the purchasers who have booked flats in the above project to apply for a housing loan from State Bank of India hassle-free.

State Bank of India would assess the credit worthiness and repayment capacity of each applicant according to Bank's prevailing laid down norms to grant a home loan and we reserve the right to reject any application that does not comply our norms.

The sanctioned loan will be disbursed in installments depending upon the progress of the project as well as the applicant's individual unit.

It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would be cancelled immediately if any material fact which restricts your power to transfer the title in the property and purchasers are unable to create equitable mortgage in favour of Bank. Our approval is also subject to your compliance of all the statutory laws and any issues which are detrimental to the interests of the project, its members and SBI.



Contd.....  
Local Head Office,  
Builder Relations Team  
Samriddhi Bhavan, Block-D,  
10th Floor, 1, Strand Road,  
Kolkata - 700 001

bank.sbi  
033 2213 5960  
+91 9674711299  
builderrelations.lhokol@sbi.co.in

स्थानीय प्रधान कार्यालय  
निर्माण कारी सम्पर्क गोष्ठी  
समृद्धि भवन, ब्लक-डि,  
दशम तल, 1, स्ट्रान्ड रोड  
कोलकाता - 700 001

স্থানীয় প্রধান কার্যালয়,  
নির্মাণকারী সম্পর্ক দল  
সমৃদ্ধি ভবন, ব্লক-ডি, দশম তল,  
1, স্ট্রান্ড রোড, কলকাতা - 700 001

Sale Agreement with all required clauses, Tripartite Agreement, Conveyance Deed, etc, must be signed by Landowners / authorized person(s) only.

In this context, before disbursement, you are requested to issue a simple letter of undertaking agreeing to:

- 1a) Deliver the Title deeds in favour of the purchaser of the flat directly to the Bank.
- 1b) Insist on No Objection Certificate (NOC) from the Bank before cancellation of Agreement for Sale and refund of payment(s) received there-under,
- 1c) To convey Bank's security interest to the Society, if any, proposed to be formed after completion of construction for noting Bank's charge in the record of the Society, and
- 2) To execute the Standard Tripartite Agreement as agreed between the bank and the builder and to submit the same before disbursement ;
- 3) Please note that this approval will be valid subject to submission of satisfactory Interim TIR by our empanelled advocates at every yearly interval.
- 4) Disbursement may be made only after inspection of the site and satisfying the end use of fund vis-a-vis progress of the project work.


In this connection, please also note that :

1. At least 25 % of the bookings must be routed through us, failing which we may be compelled to take necessary action including rescinding of this approval.
2. We will appreciate that all the booking leads with minimum 25 % is passed on to our HLST Behala . You may email the list of leads to [hlst.behala@sbi.co.in](mailto:hlst.behala@sbi.co.in) and [builderrelations.lhokol@sbi.co.in](mailto:builderrelations.lhokol@sbi.co.in).
3. Please provide for the necessary arrangement to our authorized executives/ representatives when they visit your office, site office and site.
4. SBI standees/ table standees and Hoarding's / Banners are to be placed in your office, site office and site .

In case of any queries, please feel free to contact the under-signed.

We look forward for a ever-lasting and mutually rewarding relationship with you.

Yours faithfully,

  
Assistant General Manager  
[Shri B. Das]  
[Mobile – 9674710086 ]



To  
PS Vinayak Complex LLP  
Vinayak Corporate House,122/1R,Satyendranath Majumder Sarani,Kolkata – 700026  
Contact No: 9831840000

Date : 23/05/2018

Dear Sir,

Sub:Your application to ICICI Bank Ltd for the approval of Residential/Commercial project of "The 102" Situated at -Joka, D.H. Road, Kolkata (OPP. Bharat Seva Ashram Hospital), Kolkata - 700104.

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/18/2102.**

Remark:

1. Sanctioned for Project **"The 102"**, comprising of eleven Buildings of (G+15-Tower 1 and 3 to 11,, G+12-Tower 2) ,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. Biswarup Chatterjee. We look forward for a long and a mutually rewarding association with you.

Best regards,  
Yours Faithfully

For ICICI Bank Ltd  
**AUTHORISED SIGNATORY**

**Builder Bank A/c Details:**

Builder Bank : Indian Overseas Bank  
Branch Name : Kalighat Branch  
A/c No : 011402000100001  
Cheque Favouring : PS Vinayak Complex LLP