

SKY VIEW DEVELOPERS**Trinity Tower
1002 E M Bypass
Kolkata – 700 105**

BRT/19-20/46

Date : 19/06/2019

Dear Sir,

YOUR APPLICATION FOR THE APPROVAL OF PROJECT:**"AURUS"****At : 48, Matheswartola Road, PS- Pragati Maidan, Kolkata – 700 046**

With respect to the above subject, we are pleased to accord approval to your project
" AURUS (B+G+33 & B+G+35) ; two residential blocks " subject to the conditions mentioned below:

- (i) No separate Title Investigation report is required for processing each home loan proposal.
- (iii) 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.

Contd.....



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.**
- 4) **NOC to be provided from AXIS Bank Ltd on case to case basis regarding release of flat and proportionate share of the land at the time of sanctioning of individual home loans.**

❖ 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 Mr. Sujoy Sen, Home Loan Cluster Manager, SBI Cap Securities Limited, Mob: 9804590180. You may email the list of leads to sujoy.sen@sbicapsec.com and 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



ICICI Bank Home Loan

To
SKY View Developers
Trinity tower, 83 topsia road, kol-700046
Contact No: 40304030

Date : 31/08/2016

Dear Sir,

Sub: Your application to ICICI Bank Ltd for the approval of Residential/Commercial project of "Aurus" Situated at 48, Matheswartola Road, PS-Pragati Maidan, Kolkata - 700046

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/16/3791**.

Remark:

1. Sanctioned for Project "Aurus", comprising of Single Building is B+G+31, 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 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 : **Axis Bank**
Branch : **Corporate banking branch**
A/c No : **916030009151362**
Cheque Favouring : **Sky View Developers**

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 ● Delhi 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



ICICI Bank Home Loan

To
 SKY View Developers
 Trinity tower, 83 topsia road, kol-700046
 Contact No: 40304030

Date : 31/08/2016

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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/16/3791**.

Remark:

1. Sanctioned for Project "Aurus", comprising of Single Building is B+G+31, 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 Manager – Mr. Sandeep Mishra. We look forward for a long and a mutually rewarding association with you.

9831832799

Best regards,
 Yours Faithfully

[Signature]

For ICICI Bank Ltd
 AUTHORISED SIGNATORY

Builder Bank A/c Details:

Builder Bank : Axis Bank
 Branch : Corporate banking branch
 A/c No : 916030009151362
 Cheque Favouring : Sky View Developers

ICICI Bank Limited

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

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 7307667777 • Raipur 33667777 • Rajasthan 7877667777 • Ranchi 33667777 • Shimla
 33667777 • Tamil nadu 7305667777 • Uttar Pradesh 8081667777 • West Bengal
 8101667777

To,

Date: 01st March'2017

**Skyview Developers
Trinity Tower
83, Topsia Road (South)
Kolkata - 700046**

Subject: Your Application to Reliance Home Finance Ltd. for the Approval Of Project – AURUS at Kolkata

Dear Sir/Madam

With respect to the above project, we are pleased to inform you that we have accepted your application and approved the aforesaid project which will be considered for individual home loans to the valued customers subject to the terms mentioned herein under:

- 1) 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 fact/s with respect to the project is/are not disclosed and the same is/are found to be at variance with the statutory laws/rules/regulations/guidelines/ notifications required to be fulfilled/complied or in any other way detrimental to the interests of the project and its members.
- 2) Reliance Home Finance Ltd. requests your co-operation in providing any further information or document that we may require regarding the project.
- 3) The approval in effect enables the customers/allottees who have booked in the aforesaid project to apply for a Home Loan/Commercial Loan to Reliance Home Finance Ltd which would appraise each application according to its norms for granting loan as applicable from time to time and we reserve the right to reject any application that does not meet our norms without assigning any reason to individual customers/allottees and/or builders/developers.
- 4) After approval of individual loans, customers/allottees need to submit the documents as per the terms and conditions of our company, No Objection Certificate in our favour from the concerned Financial Institution/Banks (if any charge created in the aforesaid project) & Draft Sale Agreement

for processing further the individual loans. The disbursements of the loan amount to the individual customers/allottees would be construction linked and as per norms of Reliance Home Finance Limited.

- 5) Approval of the aforesaid project is entirely and exclusively as per our internal terms and conditions based only on documents submitted, representations made and statement given and shall not be construed to endorsing or guaranteeing the aforesaid project.

Conditions to be complied before first disbursement

Updated municipal tax receipts in the name of present owner to be provided prior to first disbursement.

Conditions to be complied before each and every individual disbursement

1. Disbursement to be made against allotment letter.
2. Disbursement to be made against submission of TPA and NOC in RHF format.
3. Final disbursement would be released against registration of sale deed in favor of individual customer.
4. Disbursement to be made as per CLP.
5. Disbursement Proceeds to be made to Escrow account, Axis Bank Ltd, A/c No-916030009151362 in the name of Sky View Developers
6. Unit specific NOC/Release would be required to be obtained from Axis Bank Ltd prior to each individual retail disbursement of loan in the project.

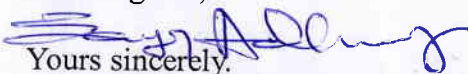
In case of all future correspondence regarding this project and individual cases in this project, Please quote this letter as APF for the project. APF No. **RCL_KOL_RESI_60000421**

In case of any queries regarding this project please contact our Branch Sales Manager Alope Dam (+91 9883010320) & Area Sales Manager Kaushik Sengupta (+91 8100066899)

You can also get in touch with us at : 1800-200-3838 or write us at : Mortgages.RHF@rcap.co.in

We thank you for your interest in Reliance Home Finance Ltd and look forward to a long and a mutually rewarding association with you.

Best Regards,


Yours sincerely,

For Reliance Home Finance Ltd.

Authorised Signatory

Name : Sanjoy Adhikary

SAP ID : 70272617

Branch Credit Manager-AHL

Indiabulls

HOUSING FINANCE

Letter No. IBKOLRES201608612

Dated: 08-08-2018

To
THE DIRECTOR

SKY VIEW DEVELOPERS

Village & PO Kanaipur, HOOGHLY WEST BENGAL 712234

Date: 08-08-2018

Sub: Approval of Project AURUS I & II situated at 48, Matheswartola Road, PS Pragati Maidan, Ward no 58, KOLKATA WEST BENGAL 700046 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 | SKY VIEW DEVELOPERS | AXIS BANK, CORPORATE BANKING BRANCH | 916030009151362 |

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. IBKOLRES201608612.

In case of any further information/details please feel free to contact **Debroop Dutta** on **9830039773**.

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

66626

Indiabulls Housing Finance Limited (CIN. L65922DL2005PLC136029)

Corp. Off. Indiabulls House, 448 - 451, Udyog Vihar, Phase V, Gurugram - 16. T. +91 124 668 1212 F. +91 124 668 1111

Reg. Off. M 62 & 63, First Floor, Connaught Place, New Delhi - 01. T. +91 11 3025 2900 F. +91 11 3025 2901 Email. homeloans@indiabulls.com Web. IndiabullsHomeLoans.com



Bank Aisa Dost Jaisa
A Govt. of India Owned Bank

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

Date 28.06.2018

Ref: RAC-KESTOPUR/APF/PS AURUS/ 013/ 2018

Sub: In Principle Approval of the Project "PS AURUS" Premises no.48, Matheshwartola Road, District -South 24 Parganas, P.S. Pragati Maidan, Kolkata-700046, within the limits of the Kolkata Municipal Corporation, ward no. 58, , 27 Matheshwartala Road and C.S. Dag no.330, Mouza-Tangra, C.S. Dag no.357, Mouza-Tangra, 27 Matheshwartala 47 South Tangra Road and 23 and 69 Matheshwartala Road, C.S. Dag no.330, Mouza-Tangra.

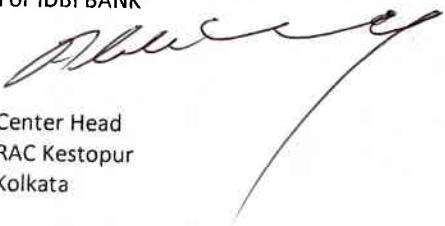
In reference to the aforesaid, we take pleasure in informing you that we have accepted your application and have approved the aforesaid project in principle subject to the terms mentioned here under.

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. Property authorisation is required if any one director is signing on behalf of the company.

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
Kolkata

रिटेल एसेट सेन्टर केस्टपुर एसी-32, बिदिसा अपार्टमेंट, पहली मंजिल, कृष्णपुर, प्रफुल्ल कानन, कोलकाता - 700 101
Retail Asset Center : KestopurAC-32, Bidisha Apartment. 1st Floor, Krishnapur, Prafullakanan, Kolkata - 700 101

सीआईएन(CIN): L65190MH2004GOI148838

पंजीकृत कार्यालय : आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, मुंबई - 400 005, टेलिफोन : (+91 22) 6655 3355, फैक्स : (+91 22) 2218 0411 वेबसाइट : www.idbi.com

Registered Office : IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005, Tel : (+91 22) 6655 3355, Fax : (+91 22) 2218 0411, Website : www.idbi.com

28th day of July, 2016

To
The Partners,
M/s. Sky View Developers (PS Group),
"Trinity Tower", 83, Topsia Road (South),
Kolkata – 700 046.

Dear Sirs,

Re: Approval of project "PS AURUS" under APF No.2016NA041

We are pleased to inform you that the competent authority has approved the project "**PS AURUS**" situated at Municipal Premises No.48, Matheswartola Road, PS – Pragati Maidan, Ward No.58 under Kolkata Municipal Corporation, Kolkata – 700 046, District – South 24 Parganas, State – West Bengal under Advance Processing Facility (APF).

- The Approval in effect enable the flat allottees to apply for home loan.
- The Approval of the project is initially valid for 2 years subject to further revalidation beyond that as per prevailing T/C of LICHFL.
- The Approval in effect can be used as a marketing tool for publicity of the project.
- The Approval can be advertised stating that project has an advance approval from LICHFL.
- LICHFL requests your cooperation in providing any further information or document that may require regarding this project.
- LICHFL requests your cooperation in providing list of flat allottees for better customer service & satisfaction.

In case of any query, please feel free to contact our Business Centre, Office Telephone No. : (033) 2396 2040 / 2043, or Mr. Suman Mitra, Business Manager, +91 98306 31419 or Mr. Shankar Sharma +91 98308 78868.

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

With regards,


Business Manager



New Alipore Business Centre, 43B, Block C, First Floor, New Alipore Road, Kolkata-700 053
Tel : +91 33 2396 2040 / 2043, **E-mail : am_alipore@lichousing.com**

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**

Letter No. IBKOLRES201608612

Indiabulls

Indiabulls Housing Finance Limited

Dated: 26-06-2016

To
THE DIRECTOR

SKY VIEW DEVELOPERS

Trinity Tower 83 Topsia Road (South) KOLKATA WEST BENGAL 700046

Date: 26-06-2016

Sub: Approval of Project **AURUS** situated at 48, Matheswartola Road, PS Pragati Maidan, Ward no 58, KOLKATA WEST BENGAL 700046 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 |
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| 1 | SKY VIEW DEVELOPERS | AXIS BANK, CORPORATE BANKING BRANCH | 916030009151362 |

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. **IBKOLRES201608612**.

In case of any further information/details please feel free to contact **Debroop Dutta** on **9830039773**.

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

Indiabulls Housing Finance Limited

CIN : L65922DL2005PLC136029

Corporate Office: "Indiabulls House" 448-451, Udyog Vihar, Phase-V, Gurgaon - 122016, Telephone No. : 18002007777 (Toll Free) Fax: (0124) 6681111
Registered Office: M-62 & 63, First Floor, Connaught Place, New Delhi - 110001. Tel.: (011) 30252900, Fax: (011) 30252901
E-mail : homeloans@indiabulls.com, Website: www.financial.indiabulls.com

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o/c

M/S Sky View Developers.
Trinity Tower, 3rd Floor
83, Topsia Road (S)
Kolkata - 700046

BRT/17-18/257

Date : 18/10/ 2017

Dear Sir/Madam,

YOUR APPLICATION FOR THE APPROVAL OF PROJECT:

" AURUS "

At :48, Matheswartola Road, P.S- Pragati Maidan, Ward No- 58, Kolkata -700046.

With respect to the above subject, we are pleased to accord approval to your project
" AURUS " 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.

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Contd.....

24
received
29/10/2018



Allotment letter with all required clauses, Sale Agreement, 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) **NOC to be obtained from Axis Bank along with each agreement regarding the release of flat and the proportionate share of land before each disbursement of Individual Housing loan.**
- 4) **Please note that this approval will be valid subject to submission of satisfactory Interim TIR by our empanelled advocates at every yearly interval.**
- 5) **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 Mr. Sujay Sen (9804590180) , Asset Sales Executive, Sbi Cap Securities. You may also e-mail on sujay.sen@sbicapsec.co.in and 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 Prithwijit Das]
[Mobile – 9674710086]





RAHCOKOL: 17.2018-19.

Dt: 18.12.2018

To,
M/s. SKY VIEW DEVELOPERS
Trinity Tower, 3rd. Floor,
83. Topsia Road. Kolkata - 700046.

Sub: Approval of Project - AURUS.

Dear Sir/Madam,

We are pleased to inform you that on your request the subject project has been approved by us to extend housing loan to the individual purchaser in the above project subject to the conditions mentioned herein under. You are also permitted to include our bank's name/logo as preferred financier in your advertisement/website & promotional activity.

1. The approval will enable the individual purchaser who have made agreement of sale with you for purchasing apartment from the above project and to apply for housing loan to Canara Bank. However, Canara Bank shall assess the credit worthiness and repayment capacity of each applicant according to housing loan norms to grant a loan and Bank reserve the right to reject any application that does not fit into our norms.
2. Each borrower and the authorized representative of your company have to execute tripartite agreement as per our standard format before disbursement of loan.
3. The sanctioned loan will be disbursed in installments depending upon the progress of the project and as per agreement of sale/Tripartite agreement on case to case basis.
4. It should be ensured that NOC from the financing Bank of the project to be obtained prior to the sanction/disbursement of loan.
5. Sale deed proposed to be executed in favor of intending buyer should be executed by the person duly authorized by the Board resolution/Power Attorney or Land Owner/s.
6. We request to inform us the following:
 - . List of buyers who book the flats/apartment/villas at regular intervals.
 - . Provide prominent space at project site for our banners.

Our approval is only for financing the prospective buyer of residential unit in your project. Canara Bank is no way responsible for quality of construction timely delivery of dwelling unit,



Ensure compliance of all statutory requirement rules in executing the Project.
This approval does not vest any right to any person or entity to claim compensation from Canara Bank or its official whatsoever,
Non-disclosure of material fact, if any, will automatically render this approval as cancelled.

Yours Faithfully

कृते केनरा बैंक / For CANARA BANK

वरिष्ठ प्रबंधक / Sr Manager प्रबंधक / Manager
रिटेल, एसेट हब, कोलकाता / Retail Asset Hub, Kolkata
2/Manager, कोलकाता-700071
2/1 RAH Kolkata, Kolkata-700071





बैंक ऑफ बड़ौदा Bank of Baroda

SMS/KOL/PROJECT/2018-19

Date: 10-09-2018

M/S SKY VIEW DEVELOPERS (PS GROUP)
1002, EM Bye Pass,
Front Block
Kolkata 700105.

Dear Sir,

Re: Approval of your Project "PS AURUS" situated at MOUZA- TANGRA, P.S.- PRAGATI MAIDAN, J.L. NO.05, C.S. DAG NOS.317,318,319,320,320/379, & 356/380(P), WARD NO.58, UNDER KOLKATA MUNICIPAL CORPORATION, DIST- SOUTH 24 PARGANAS, PREMISES NO.48, MATHESWARTOLA ROAD, KOLKATA- 700046.

With respect to the above subject, we are pleased to accord approval of the above project subject to the condition mentioned herein under:

1. Registration of the project under West Bengal Housing Industrial Regulation Act (HIRA) as and when the regulators and functionaries start functioning under the Act, copy of the same to be submit at the earliest.
2. The approval will enable the members who have booked in the above project to apply for a housing loan to Bank of Baroda. Bank of Baroda would assess the credit worthiness and 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.
3. Phase wise disbursement will be done on the basis of Registered Sale Agreement/Tripartite agreement.
4. Registered Agreement for sale/TPA, Deed of Conveyance/Sale must be executed by the owners/authorized persons only.
5. The amount payable as per Registered Agreement for Sale/ TPA will be disbursed directly to the developer/ seller on request of the borrower as per valid requisition from developer/ seller.
6. Original receipts for payment to be deposited with the Bank.
7. The developer firm to issue NOC for noting of Bank's lien on the individual unit/ flat along with the undertaking that the particular unit will not be allotted to any other individual without prior permission from Bank.
8. Developer to obtain NOC/ No Dues Certificate from Bank before cancellation of any allotment.
9. After completion of flat, registration to take place within -45- days.
10. Possession letter of the flat to be handed over to the allottee/purchaser by the vendor/developer immediately after completion of the flat and on receipt of final payment for purchase of the flats from the allottee/purchaser.
11. Developer/Builder to give undertaking to hand over the original deed of conveyance directly to the Bank for Creation of Mortgage.

स्पेशलाइज्ड मॉर्टगेज स्टोर, 1/1, कैमैक स्ट्रीट, (प्रथम तल) कोलकाता -700 016.

SPECIALIZED MORTGAGE STORE, 1/1, Camac Street, (1st Floor), Kolkata-700 016.

फ़ोन / Phone : 033-22270055, 22270056/58, 22650196

ई-मेल / E-mail : sms.kolkata@bankofbaroda.co.in

12. No transfer of flat(s) will be allowed during the tenure of the loan without written consent from the bank.
13. In case, in between any Purchaser or Developer cancels any Registered Agreement of Sale, the Vendor/Developer will obtain prior consent from Bank and will be liable to pay back the amount paid to them by Bank to Bank along with interest immediately.
14. Developer has availed credit from Axis Bank and hence NOC from financing institution to be obtained prior to the disbursement of loan and it should be further ensured that financing bank will have no objection, if the Flat proposed to be constructed is financed by our bank.
15. Developer to handover Possession letter of the flat to the allottee immediately after receiving final payment and completion of the flat.
16. Developer/ owner to give confirmation in the form of a letter that up to date ground rent and municipal tax has been paid and to be sent to us from time to time.
17. Our Bank's name should be properly displayed in co-branded advertisement of the project.
18. 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 has a bearing on the transfer of the title and which 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.
19. Developer to provide us with as many loan applications as possible for home loan and branch to ensure best service to each customer.
20. Approval would be cancelled immediately if any material fact is found which has a bearing on the transfer of the title and which 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.

We thank you for your interest in Bank of Baroda and we request you to provide us with as many loan applications as possible for home loan and we ensure you of our best services to each customer.

Yours faithfully,


(Sunil Kumar Saha)
Chief Manager

Date: 10.09.2018