

Date: 26/03/2018

To,

Lakshita Construction Pvt Ltd  
Mr. Nikunj Bhartia,  
Mr. Om Prakash Bhartia,  
Mr. Nikhil Bhartia  
7A, Rani Rashmoni Road  
Kolkata-700013.

Dear Sirs,

Sub: Construction Finance Loan By Way of Rupee Loan

With reference to your application dated 12/03/2018 we are pleased to inform you that our sanction authority has sanctioned you construction finance loan of Rs. 15,00,00,000 (Rupees Fifteen crore only) hereinafter referred as the "Facility", on the terms & conditions mentioned hereunder.

In case the terms & conditions mentioned hereunder are acceptable to you, we request you to return the duplicate copy of this letter duly signed in token of acceptance of the terms & conditions specified therein, within 15 days from the date of receipt of this letter.

Please note that this communication should not be construed as giving rise to any binding obligation on part of Reliance Home Finance Ltd. (RHFL) unless you have returned this letter duly signed by you as a token of acceptance hereof & signed / executed the agreements / documents in connection with the facility within a period of one month or such further time as may be extended by RHFL in writing in its absolute discretion. The terms mentioned in this letter are not conclusive and you will have to sign loan agreement and other ancillary documents in this regard which would be binding on you.

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LAKSHITA CONSTRUCTION PVT. LTD.

Nikunj Bhartia

Director

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Reliance Home Finance Limited

Registered Office: Reliance Centre, South Wing, 6<sup>th</sup> Floor, Off Western Express Highway, Santacruz (East), Mumbai - 400 055

T +91 22 3303 6000 / F +91 22 3303 6662, E-mail: rhflinvestor@relianceada.com, Website: www.reliancehomefinance.com

Customer Service: T +91 22 3967 1600 / 1800-300-90909 (toll free) / E-mail: customercare@reliancehomefinance.com

Branch Office: The Air-Conditioned Market, 6th floor, 1 Shakespeare Sarani, Kolkata - 700071.

CIN: L67190MH2008PLC183216

A RELIANCE CAPITAL COMPANY

**Terms & Conditions**

Borrower	<ul style="list-style-type: none"> <li>Lakshita Construction Pvt Ltd (CIN - U45400WB2009PTC132934)</li> <li>Om Prakash Bhartia</li> <li>Nikunj Bhartia</li> <li>Nikhil Bhartia</li> </ul>
Guarantor	Nil
Lenders	<p>Consortium of Lenders including Reliance Home Finance Ltd. (RHFL) and other Lender(s)</p> <p>The proposed Facility is a syndicated term loan facility. RHFL shall have the right to syndicate/ downsell the said facility to other banks, nbfc's, and/or financial institutions.</p>
Project	<p>M/s Lakshita Construction Pvt Ltd is developing a Project called "Ganges Castle", a Residential project with saleable area of 66490sq ft located at Premises No.16, Mondol' s Temple Lane, P.S. New Alipore, Under Kolkata Municipal Corporation, Ward No. 81, Kolkata -700053.</p> <p>The Project consists of 1 building of Ground+10 upper floors consisting of 38 units.</p>
Facility	Rupee Construction Finance Loan not exceeding Rs. 15.00 Crores (Rupees Fifteen crore only) The Construction Finance Loan is referred to as the "Facility".
Purpose of the Facility	The Facility will be utilized for meeting development cost and construction cost of the Project and all such other costs involved in developing the Project.
Land owner	Project under JDA with Revenue share
Scheduled Receivables	Receivables / Cash Flows / Revenues (including booking amounts arising out of or in connection with or relating to the residential area of the Project (Borrower share) -
Disbursement of Facility	The disbursement will be on construction linked plan i.e. as per the progress of the construction work. Disbursement Schedule as per Annexure I.
Repayment schedule	Repayment schedule condition is detailed in Annexure II.
Shortfall undertaking	<ol style="list-style-type: none"> <li>The Borrower will also undertake &amp; confirm that in the event the cash flow in the account is not sufficient to service the facility, interest or other dues, the shortfall will be met through infusion of fresh funds therein by the Borrower in a manner and form as instructed by RHFL. The support shall be kept valid until repayment of the entire Facility with interest &amp; all other dues &amp; charges.</li> <li>Borrower to undertake that in case there is any delay in receipt of advance money from customers or there is any increase in cost of project/contingencies, the company shall meet the requirement from their own resources, to ensure completion of the project/repayment of RHFL loans as per schedule.</li> </ol>
Interest on the Facility	<p>14.00%</p> <p>The interest rate validity is 15 days. The interest is payable monthly.</p>
Underwriting Fee	Nil
Processing Fee	2% on the Facility amount + Applicable Taxes
Tenor of the Facility	<p>Total tenor of the facility is 62 months including moratorium period of 18 months</p> <p>During moratorium period, only interest to be served on the outstanding Facility.</p>
Security	<p>The Facility, all interest thereon, costs, charges, expenses, and all other monies in respect thereof shall be secured in favor of the Security Trustee appointed by the Borrower in consultation with the Lenders by</p> <ul style="list-style-type: none"> <li>An exclusive charge on the developer share of Project land together with all</li> </ul>

LAKSHITA CONSTRUCTION PVT. LTD.

*Nikunj Bhartia*

Director

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	<p>buildings &amp; structures thereon, both present &amp; future.</p> <ul style="list-style-type: none"> <li>An exclusive charge on the scheduled receivables under the documents entered into with the customers by the Borrower, all such proceeds both present &amp; future.</li> <li>An exclusive charge over all rights, titles, interest, claims, benefits, demands under the Project documents both present &amp; future.</li> <li>An exclusive charge on the escrow account, all monies credited / deposited therein &amp; all investments in respect thereof (in whatever form they may be)</li> <li>An exclusive charge on the TDR – Transfer of Development Rights till the same is loaded on the project.</li> </ul>
Prepayment / Foreclosure of Loan	<p>Any repayment / foreclosure done before the scheduled repayment will be termed as prepayment / foreclosure &amp; a penalty of 1.00% + ST will be imposed on the amount prepaid.</p> <p>In the event the Borrower decides to foreclose the Loan or any part thereof the Borrower will give a notice of 15 days to the Lender and the Borrower shall be liable to pay prepayment charges and such other charges at the rate described in agreement. However, prepayment charges will not be levied in respect of the Principal amount being adjusted /repaid out of the receivables from the same project.</p>
Mandatory prepayment of Facility	<ol style="list-style-type: none"> <li>In the event, Borrower sells any space in the project; Borrower will deposit all the Scheduled Receivables in the Escrow Account as mentioned above. RHFL will have the first option to adjust the Scheduled Receivables against the outstanding Facility / other dues, if any.</li> <li>If the project qualifies for Advance Disbursal Facility (ADF) from any other Bank / HFC, the Lender(s) reserves the right to adjust such amount out of the ADF disbursements against the facility outstanding as it may deem fit.</li> <li>If the Project is sold (fully / partially) either without being developed, the Lender(s) shall have the right to adjust the Scheduled Receivables of such sale against the outstanding Facility and other dues, if any.</li> </ol> <p>The Prepayment premium to be paid as per above clause.</p>
Escrow Account	<ul style="list-style-type: none"> <li>The Borrower will have to:</li> <li>Open escrow account with AXIS/ HDFC/ Indusind Bank/ICICI Bank. The account shall be used for the purpose of all disbursements and repayments of the said loan.</li> <li>Inform all the customers in the project to draw all cheques in favor of this account and also undertake that all receivables in connection with this project are deposited only in this account.</li> <li>In the event the Borrower fails to deposit the Receivables in Escrow Account then the Borrower is liable to pay penal interest to RHFL at the rate of 2% on the outstanding amounts for such period of non-compliance</li> <li>Utilize the funds from this account for the specific purpose of completion of this Project and make payments to RHFL and not to any other purpose whatsoever and;</li> <li>The Lender(s) and the Security Trustee shall have full authority to monitor this account in such manner as it may deem necessary.</li> <li>The Escrow Account shall be maintained by the Borrower during the entire tenure of the Facility &amp; shall not be closed without prior written approval of Lender(s).</li> <li>All costs, charges &amp; expenses in connection with the Escrow Account shall be borne by the Borrower. The Borrower shall enter into agreement with</li> </ul>

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	<p>Lender(s) and Security Trustee &amp; such agreement shall be in a form &amp; manner acceptable to the Lenders.</p> <ul style="list-style-type: none"> <li>The Borrower shall ensure that all the Scheduled Receivables &amp; all other receivables are deposited only in the aforesaid Escrow Account.</li> <li>Escrow Account Administration Charges : For new accounts ( i.e. opened in 2014-15 ) if the charges are <math>\leq</math> Rs 10,000/-, then Rs 10,000, if <math>\leq</math> 30000, then Rs. 30000/- For this new accounts ( i.e. opened in 2014-15 ) if the charges are between Rs 10,000 to Rs 30,000 then whatever is the actual amount (0.05%) is being charged.</li> </ul>
Conditions precedent for First Disbursement	<ul style="list-style-type: none"> <li>The Borrower shall open an escrow account with AXIS/ HDFC/ Indusind Bank/ICICI Bank.</li> <li>Copy of Escrow agreement to be documented in records</li> <li>An undertaking from the Borrower to be taken stating clearly sold and unsold units in the project.</li> <li>CA/Promoter certified cash flow statement for the entire tenor of the Facility.</li> <li>Promoter/Proprietor/Partner certified construction schedule.</li> <li>CA certified cost of Project, incurred till date and means of finance.</li> <li>An Affidavit Cum Undertaking from the <b>M/s Lakshita Construction Pvt Ltd</b> that the construction should be in line with the approved plan and deviation if any would have to communicate to the Lender(s). In the event of failure the Lender(s) will have the right to restructure the Facility.</li> <li>Approved construction area and super built up area for the Project to be same as given by the Borrower to the Lender(s) for appraisal. The Lender(s) reserve the right to review the Construction Finance Facility upon receipt of sanction plan and in the event of material difference in the approved plan and data submitted for appraisal the Lender(s) reserve right to change the loan amount at its sole discretion.</li> <li>Security to be created and perfected.</li> <li>ROC charge to be created on Lakshita Construction Private Limited</li> <li>CA certified net worth statement of Firm / Partners.</li> <li>Schedule of unit no. with area should be provided for each wing/ block / floor wise.</li> <li>Complete Chain of documents of the title of property to be furnished to the satisfaction of the Lender(s)</li> <li>Final approval will be subject to satisfactory technical, legal and the Lender(s) checks as per internal policy.</li> <li>Documents as specified by the Lender(s) to be executed by the Borrower &amp; stamping / legal charges for all such documents to be borne by the Borrower.</li> <li>RCU to be Positive.</li> <li>Legal to be cleared.</li> <li>Undertaking from Builder / promoter that the project will be registered with the relevant RERA authority as applicable.</li> <li>Any subsequent tranche disbursement will happen only after the registration of the project with the RERA authority as applicable.</li> <li>Provisional Financials for Lakshita Construction Pvt Ltd</li> </ul>
Conditions for	1. The Borrower should provide the expense statement from the CA stating

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subsequent disbursement	<p>the utilization of the till date amount of the funds raised from the RHFL before the subsequent disbursements after the first disbursement.</p> <ol style="list-style-type: none"> <li>2. Draft agreement to contain the clause that they have taken construction finance loan from the Lender(s) and it should be vetted by the empanelled legal vendor. (Before second tranche disbursement)</li> <li>3. The Borrower will have to provide monthly MIS/Report (in a format mentioned in Annexure V) giving the details of the residential units sold in each month along with amount of the sale proceeds as well as the construction status of the project.</li> <li>4. Irrespective of review periodicity, yearly audited financial results of M/s <b>Lakshita Construction Pvt Ltd</b> should be submitted within 12 months from the end of financial year.</li> <li>5. At any point of time during the tenure of the loan, the receivable security cover will be at least 2.5 times the exposure to the group.</li> <li>6. Not to repay any funds brought in by the promoters / director/principal shareholders for the said project and the % of the means of finance would remain the same as has been submitted at the time of application i.e. own contribution / accruals/Unsecured loans -70.52% and RHFL Facility 29.48% and the Lender(s) Facility.</li> <li>7. Borrower shall have availed Contractors All Risk (CAR) Policy towards the project of adequate amount and same shall be assigned to RHFL as Lender within 15 days of 1<sup>st</sup> disbursement.</li> </ol>
Other conditions	<ul style="list-style-type: none"> <li>• The Lender may by notice to the Borrower suspend the Drawdown Availability Period or cancel further disbursements of the Loan, and start the repayment of the Facility as per Repayment Conditions mentioned in Annexure II If the Borrower does not comply in accordance with the Construction Schedule and Sales Stipulation more expressly mentioned in Annexure IV.</li> <li>• The Borrower shall deliver to the Lender a drawdown notice of 7 (Seven) Business days in advance of the intended Drawdown Date along with the statement of progress of the Project, CA, certified statement showing cost incurred in the Project till date and means of finance for the same and Unit MIS and such other documents that Lender may require the Borrower to furnish.</li> <li>• The Borrower/Developer/Builder shall strive to ensure that the said Project complies with resistant features of the guidelines provided by the National Disaster Management Authority ("NDMA") and as referred to in the circular of National Housing Bank (NHB(ND)/DRS/Pol.No.40/2010-11 dated 20th May 2011). The Borrower hereby indemnifies the Lender of any liability that may result due to non - adherence by the Borrower of the aforesaid guidelines.</li> <li>• If the Borrower fails to make the complete repayment along with applicable charges in the loan tenure i.e. within 62 months, the Lender(s) will have right to sell the unsold residential units of the project at a distress rate of Rs. 5200 per sq ft. ( 65% of Market Vale)</li> <li>• In the event of inability of borrower to complete the project within 62 months from the date of first disbursement, lender will have right to complete the project with their contractors.</li> <li>• The Borrower shall obtain a written "No Objection Certificate" (NOC) from the Lender(s) before entering into sale deed with prospective buyers for sale of units in the projects.</li> <li>• The Borrower will not borrow from any other bank/FI other private financiers for this Project without prior permission of the Lender(s) in writing.</li> <li>• The company will not repay any monies brought in by the promoters /</li> </ul>

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*Mikunj Bharti*

Director

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director/principal shareholders and their friends and relatives by way of deposits / loan and advances. Further rate of interest if charged should be lower than charged by the Lender(s).

- It is also understood that the borrower will not withdraw any funds to repay the principal to providers of subordinate debt, if any, until repayment of the entire facility with interest & all other dues is made to Lender(s).
- The company will not repay any monies brought in by the promoters / director/principal shareholders and their friends and relatives by way of deposits / loan and advances. Further rate of interest if charged should be lower than charged by the Lender(s). Also, Interest due on the monies brought in by the promoters / director/principal shareholders and their friends and relatives by way of deposits / loan and advances should get accrued and the same should not be paid till the closure of the Lender(s) Loan.
- The promoter / director should not withdraw the profits earned in the business / capital invested in the business without meeting the installment under this Facility. Dividend, if any should be declared only after meeting Lender(s) dues.
- The Borrower would append the information relating to mortgage while publishing advertisement of a particular scheme in newspaper/ magazines etc.
- Appropriate hoardings of the Lender(s) will be displayed on the project of the Builder financed by the Lender(s)
- All the promotional material and advertisements, which includes brochures, newspaper/media advertisements etc., of the project financed by the Lender(s) should have the declaration stating the "Project financed by consortium of Reliance Home Finance Limited.
- If there is any interest tax levied by the Government of India or any other authority under the interest tax act 1974 or under any other law, Borrower shall reimburse to RHFL any such tax imposed or levied by the Government of India or any other authority on interest and / or other payments required to be paid by you to the Lender(s) in connection with the said loan facility.
- In cases where buyers who desire to purchase unit in the Project and who intends to avail loan, the borrower/s shall refer such buyers to the Lender(s) who shall offer loans to them for which the Lender(s) may customize special scheme for the Project. The Borrower will also share details of such buyers with the Lender(s) to enable it to offer their schemes of loan.
- The Project sale agreements with the prospective customers would incorporate a condition that the booking money / sale proceeds need to make in favor of the specified Escrow Account.
- The Borrower would comply with all the statutory & other approvals required for the Project.
- The Lender(s) will have right to appoint and carry out quarterly audit on sales receivables, stock, cash flow, no. of Units sold. All documentation and Audit charges shall be borne by the Borrower.
- Bureau of Indian Standards had formulated National Building Code (NBC) of India, 2005 providing guidelines for regulating the building construction activities. The Builder has to agree for adherence to the above National Building Code Specifications in the Project.
- The Lender(s) official or other authorized person of the Lender(s) shall be permitted to visit the site and carry out any inspection / or examine the book of accounts till the currency of the loan.
- The Lender(s) has the right to alter or modify any condition or stipulate fresh condition under intimation to the party.

LAKSHITA CONSTRUCTION PVT. LTD.

*Nishikant Sharma*

Director

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	<ul style="list-style-type: none"> <li>The Lender(s) may disclose any information regarding the borrower/s and regarding the present loan transaction to the Competent Authority of Govt., Regulator, and Law enforcing Agency or to any Legal Authority or Courts.</li> <li>During the tenor of the loan, Borrower shall not, without the prior approval in writing from the Lender(s)</li> <li>Affect any change in their capital structure, which may affect our interest adversely.</li> <li>Formulates any scheme of amalgamation or reconstruction.</li> <li>Enter into borrowing arrangement either on secured basis or unsecured basis with any other bank/financial institutions for the said Project</li> <li>Undertake guarantee obligations on behalf of any other Borrower/organization.</li> <li>Sell, assign, mortgage, alienate or otherwise dispose any of the assets of the borrowing company charged to the Lender(s)</li> <li>Enter into any contractual obligation of a long-term nature affecting the Borrower financially to a significant extent.</li> <li>Permit any transfer of the controlling interest or make any drastic change in the managements set up.</li> <li>Divert/utilize our funds to other sister/associate/group concern.</li> <li>In case the Borrower commits default in the repayment of loan/advance or in the payment of interest thereon or any of the agreed installments of the loan on due date the company, CIBIL and/or NHB/Reserve Bank of India will have an unqualified right to disclose or publish the names of the company and its directors as defaulters in such manner and through such medium as the company/RBI/NHB in their absolute discretion may think fit.</li> <li>The Borrower shall appoint Security Trustee, and any other agencies including but not limited to Lender Legal Counsel (LLC), TRA agent, external technical consultants, Valuers etc. as may be required by the Lender(s) at the cost of the Borrower.</li> </ul>
Default interest rate	Enhanced rate of interest at 1% cumulatively subject to a maximum of 2% will be charged for the period of delay in respect of delayed/non-submission of financial data or any other data relevant to Project to the Lenders.
Sanction Letter Validity	90 days from the date of the issuance, to be extended at the sole discretion of the Lenders. The disbursement of the loan would be subject to you accepting the terms hereof in writing as stated herein above and shall be at the sole discretion of the Lenders. The margin offered to you against RHFL's PLR is valid for 30 days from the date of the sanction letter
Transfers and Participations	The Lender(s) will have the right to freely transfer or assign or novate to one or more persons all or a portion of its rights and obligations under the Facility documentation.  Also, as requested by the Borrower, the Lender to make attempts to board base the Borrower's lender base to this Facility, by approaching other lenders/ investors. The lenders/ investors to be approached to be entirely at the discretion of Reliance Home Finance Limited

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*Arjun Bharti*

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This letter shall stand revoked & cancelled and shall be absolutely null & void if:

- There are any material changes in the proposal for which the said Facility is sanctioned.
- Any material fact concerning your profits etc, or ability to repay, or any other relevant aspect of your loan application is withheld, suppressed, concealed or not made known to RHFL.
- Any statement made in the loan application is found to be incorrect & untrue.
- The loan agreements & other documents as required by RHFL are not executed within a period of 30 days from the date hereof or during any further extension at the RHFL discretion.
- Any information as may be required by RHFL from time to time pertaining to the project is not furnished in the form prescribed / approved by RHFL.

Thanking you,

Yours truly,

For Reliance Home Finance Ltd.

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Approved and Accepted (all applicants & Co-applicants to Sign)



Lakshita Construction Pvt Ltd.

LAKSHITA CONSTRUCTION PVT. LTD.

Nikunj Bhartia

Director

Nikunj Bhartia,

Nikunj Bhartia

Om Prakash Bhartia,

Om Prakash Bhartia

Nikhil Bhartia

Nikhil Bhartia



**Annexure I: Disbursement schedule:**

Percentage of Project Completion	Disbursement Amount (Rs. In Crores)	Cumulative Disbursement (Rs. in crores)	Sales Milestone (Units)
Present stage of construction	4.00	4.00	13
60%	3.00	7.00	16
70%	3.00	10.00	19
80%	3.00	13.00	22
90%	2.00	15.00	25

**Note:** Any subsequent disbursements will be released only if RHFL Facility contribution in total cost incurred does not exceed 29.48%.

**Annexure II:****Repayment Conditions:**

- At every tranche of disbursement the company has to submit following details of the project:
  - CA Certified cash expense report with the sources of finance
  - Booking details with the No. of units sold and amount of money received against the same.
- Moratorium period for the Project will be 18 months from the date of first disbursement during which only Pre – EMI would be payable on Disbursed amount on monthly basis. The EMI shall commence from 19<sup>th</sup> month or on 100% completion of the project whichever is earlier.
- Company has to obtain the No Objection Certificate from RHFL each time before execution of sale deed of Residential Unit. On each credit in the escrow account, RHFL will capitalize 50% towards the loan amount. The repayment towards principal will be treated as part prepayment and the EMI will be adjusted accordingly. Also there will be no pre payment charges on that amount.
- RHFL will keep on issuing NOC's based on 50% capitalization process as above, but it will be subject to maintaining 2.0 times receivables cover at any point of time during loan.
- Out of the total Loan of Rs. 1500 lacs, 95% of the principle to be recovered in 36 monthly equated installments (EMI will start post the end of 18 months of moratorium) and balance 5% to be recovered in 26 EMIs.

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## Annexure III :List of Units offered as Security for RHFL Loan: (Developer share)

Sr. No	Flat no.	Floor No.	Type of Flat	Date of Booking	Rate/Sq ft	SBUA	Sold /Unsold	Agreement Value	Sales receivables towards Car Parking, Club etc.	Amount Received Till Date	Customer Name
1	A 1	1	3 BHK		9200	1,525.00	Unsold	150.30	10.00		
2	B 1	1	3 BHK		9200	1,685.00	Unsold	165.02	10.00		
3	C 1	1	3 BHK		9200	1,940.00	Unsold	188.48	10.00		
4	D 1	1	3 BHK		9200	1,820.00	Unsold	177.44	10.00		
5	A 2	2	3 BHK		9200	1,525.00	Unsold	150.30	10.00		
6	B 2	2	3 BHK		9200	1,685.00	Unsold	165.02	10.00		
7	C 2	2	3 BHK		9200	1,940.00	Unsold	188.48	10.00		
8	D 2	2	3 BHK		9200	1,820.00	Unsold	177.44	10.00		
9	A 3	3	3 BHK		9200	1,525.00	Unsold	150.30	10.00		
10	B 3	3	3 BHK		9200	1,685.00	Unsold	165.02	10.00		
11	C 3	3	3 BHK		9200	1,940.00	Unsold	188.48	10.00		
12	D 3	3	3 BHK		9200	1,820.00	Unsold	177.44	10.00		
13	A 4	4	3 BHK		9200	1,525.00	Unsold	150.30	10.00		
14	B 4	4	3 BHK		9200	1,685.00	Unsold	165.02	10.00		
15	C 4	4	3 BHK	13/Nov/17	8500	1,940.00	Sold	174.90	10.00	16.00	JAI TAPARIA
16	D 4	4	3 BHK		9200	1,820.00	Unsold	177.44	10.00		
17	A 5	5	3 BHK	16/Dec/17	8500	1,525.00	Sold	139.63	10.00	15.50	GIRISH TAPARIA
18	B 5	5	3 BHK	5/Sep/17	8200	1,685.00	Sold	148.17	10.00	12.00	DEEPAK SINGH
19	C 5	5	3 BHK	17/Jan/18	8600	1,940.00	Sold	176.84	10.00	12.00	RAJENDRA CHOUDHARY
20	D 5	5	3 BHK	19/Oct/17	8100	1,820.00	Sold	157.42	10.00	15.00	SATISH TAPARIA
21	A 6	6	3 BHK		9200	1,525.00	Unsold	150.30	10.00		
22	B 6	6	3 BHK		9200	1,685.00	Unsold	165.02	10.00		
23	C 6	6	3 BHK	24/Apr/17	7800	1,940.00	Sold	161.32	10.00	15.00	DR SUBHASH GUPTA
24	D 6	6	3 BHK	7/May/17	7850	1,820.00	Sold	152.87	10.00	17.50	BISHNU MODI
25	A 7	7	3 BHK	16/Mar/17	7900	1,525.00	Sold	130.48	10.00	18.00	PAWAN GUPTA
26	B 7	7	3 BHK	20/Jul/17	7800	1,685.00	Sold	141.43	10.00	16.00	PAWAN GUPTA
27	C 7	7	3 BHK	23/Aug/17	8000	1,940.00	Sold	165.20	10.00	22.00	GOELJI
28	D 7	7	3 BHK	23/Feb/17	7900	1,820.00	Sold	153.78	10.00	17.00	VINOD AGARWAL
29	A 8	8	3 BHK		9200	1,525.00	Unsold	150.30	10.00		
30	B 8	8	3 BHK		9200	1,685.00	Unsold	165.02	10.00		

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Jitlee Roy  
To 286165



Sr. No	Flat no.	Floor No.	Type of Flat	Date of Booking	Rate/Sq ft	SBUA	Sold /Unsold	Agreement Value	Sales receivables towards Car Parking, Club etc.	Amount Received Till Date	Customer Name
31	C 8	8	3 BHK	15/Jan/17	7800	1,940.00	Sold	161.32	10.00	15.00	SUSHIL MITTAL
32	D 8	8	3 BHK	15/Jan/17	7800	1,820.00	Sold	151.96	10.00	15.00	SUSHIL MITTAL
33	A 9	9	3 BHK		9200	1,525.00	Unsold	150.30	10.00		
34	B 9	9	3 BHK		9200	1,685.00	Unsold	165.02	10.00		
35	C 9	9	3 BHK		9200	1,940.00	Unsold	188.48	10.00		
36	D 9	9	3 BHK		9200	1,820.00	Unsold	177.44	10.00		
37	C 10	10	3 BHK		9200	1,940.00	Unsold	188.48	10.00		
38	D 10	10	3 BHK		9200	1,820.00	Unsold	177.44	10.00		

**Annexure IV : Construction schedule (As given by builder):**

Ganges Castle	% Completion	Overall Work completion in %	Sales Stipulation	Cumulative
Till date	50%	50%	13	13
Jun-18	7%	57%	2	15
Sep-18	8%	65%	1	16
Dec-18	8%	73%	3	19
Mar-19	9%	82%	3	22
Jun-19	9%	91%	3	25
Sep-19	9%	100%	2	27
Dec-19	-	-	3	30
Mar-20	-	-	4	34
Jun-20	-	-	4	38

**Annexure V - Unit MIS**

Sr. No	Building No.	Flat no.	Date of Booking	Agreement area of unit sq ft	U DS	Agreement Value	Amount Received Till Date	Agreement Date	Financier Name	Customer Name	Address	Phone No.
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LCPL

LAKSHITA CONSTRUCTION PVT. LTD.

*Rinkun Bhartiya*

Director

*Rinkun Bhartiya*

NB

NB

*OPB H. L. Li*
*Titlee Roy*  
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