

**Date: 03.11.2015**

To,

The Director,

Greentech IT City Pvt.Ltd.

1/1B, Upper Wood Street,

Kolkata-700017

Respected Sir,

**Sub: With ref. to your letter- GTC/2015/7718, dated 13.10.2015**

This is with reference and subject to the above, I Vijay Kumar Gupta, residing at 932A/38, Jessore Road, Kolkata-700055 do hereby confirm that the above mentioned letter has been received by me on 29.10.2015 and I am thankful to your Company and IndiaBulls Distribution Services Ltd.( Being your Marketing partner) as I was informed through Mr. Viswaranjan of IndiaBulls Distribution Services Ltd. **about the “No starting of the construction of my Unit- 1BHK in L-4, 4<sup>th</sup> Floor in Block-5” which was allotted to me vide agreement dated 23.10.2013 under 80:20 Scheme (subvention Scheme) and also vide supplementary agreement dated 20.12.2013.**

As the construction of my said unit (as mentioned above) could not be started till that date, I applied for shifting vide my letter dated 10.09.2015, to **shift from 1BHK in L-4, 4<sup>th</sup> Floor in Block-5” TO 2BHK , in I4, 4<sup>th</sup> Floor in Block-2** and thereafter I got your letter (GTC/2015/7718, dated 13.10.2015) confirming the same.

As mentioned in your letter dated 13.10.2015 that my all payment made till 13.10.2015 Rs. 803550/- shall be deemed to have been made against the substituted unit ( subject to receiving the Loan closer Certificate from the Central bank of India (Prince Anwar Shah Branch, Kolkata) , accordingly I assume that all the Interest amount accrued to the Central Bank of India till date will be cleared by your Company as per the condition of the 80: 20 Scheme (Subvention Scheme).

I, therefore requesting your good self to send me the **Sale Agreement** as well as **Supplementary agreement** for our Signature, so that the copy of both the agreement could be submitted to the Central bank of India (Prince Anwar Shah Branch, Kolkata) for the Home-Loan against my shifted unit-2BHK , in I4, 4<sup>th</sup> Floor in Block-2, under the same Scheme as was earlier with 1BHK in L-4, 4<sup>th</sup> Floor in Block-5” financed by same bank & Branch.

Looking ahead for your kind co-operation in this regards.

Thanking you.

Yours faithfully,

(VIJAY KUMAR GUPTA)

**Date: 18.05.2018**

To,  
The Director,  
Greentech IT City Pvt.Ltd.  
1/1B, Upper Wood Street,  
Kolkata-700017

Respected Sir,

**Sub: With ref. to my letter- 03.11.2015**

This is with reference and subject to the above, I Vijay Kumar Gupta, residing at 932A/38, Jessore Road, Kolkata-700055 have been allotted **2BHK , in I4, 4<sup>th</sup> Floor in Block-2** vide your letter (**GTC/2015/7718, dated 13.10.2015**).

Sir, as I had humbly requested in my letter dated 03.11.2015 to send me the **Sale Agreement** as well as **Supplementary agreement** but till date I was given only the Sale agreement , and in last 2 years I have visited to India Bulls office so many time but I was not co-operated from their office in this regards and moreover from Sepember,2017 I have requested to Mr. Arnab & Ms. Pinki of Greentech IT City Pvt. Ltd (over phone & personally visited their office and even mailed also dated 08.09.2017) to help me in this matter and fix an appointment with Director/ Promoter to help me but till date I was not co-operated neither by your Company or by IndiaBulls Distribution Services Ltd.

Sir, let me give the point wise development in this regards-

- 1) In 2013 I visited in the Property exhibition held in Netaji Indoor Stadium,
- 2) After showing my interest because the "Vedic Reality" was the promoter, Mr. Om Singh visited my place & processed my application and Sale agreement was signed dated 23.10.2013 & Supplementary Agreement was signed dated 20.12.2013 under 80:20 (Subvention Scheme) and the flat cost was @ Rs. 2730/- per SFT.
- 3) In September,2015 when I visited the site with hope that my unit could have been nearly completed, but I was socked to notice that the construction could not be started for Block-5 , and after that Mr.Vishwaranjan of India Bulls advised me to shift from that Block (1 BHK) to 2 BHK **in I4, 4<sup>th</sup> Floor in Block-2 and rate was finalized @ Rs.3050/- per SFT( at that time current price )** for which I was bound to suffer the loss @ Rs. 320/- Per SFT without my fault but the fault of " Builder Company", hence my 2 BHK unit should have been allotted @ 2730/- being the initial booking rate in 2013 . In the meanwhile, I got the letter from your company with ref.-(**GTC/2015/7718, dated 13.10.2015**), and thereafter sale agreement dated 25.11.2015 for shifting 2 BHK **in I4, 4<sup>th</sup> Floor in Block-2**.
- 4) After getting your Company's letter dated 13.10.2015, I send a letter dated 03.11.2015 to your office.

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- 5) Bank has scheduled for me to repay the Housing Loan EMI from December,2017 but , as the Construction of the unit is still not completed, I have not paid any single EMI till now and **moreover Central Bank of India (Prince Anwar Shah Brach) has debited my Loan A/c. No- 3950513464** for Interest from 23.12.2015 to till date apx. Rs. 22000/- PM x 29 months= Total Rs. 638000/- apx. Towards interest against my Housing Loan.

Sir, I belong to a very middle class family and in a private job and u can understand my financial situation. I invested in this project because The Director/ Promoter of this project is well known & reputed Builder House in Kolkata.

I therefore, request yourself to kindly consider my case with natural justice & mercy and arrange to pay Interest portion to the Central Bank of India (Prince Anwar Shah Branch) against my Loan A/c. No- **3950513464 in full starting from December,2015 to till the date I will be given the Possession of my Flat treating my unit under 80:20 (subvention Scheme)**. Sir, you will kindly appreciate that I have no role to play in the delay of the construction and hence should not be put to pecuniary disadvantage for no fault of mine.

Looking ahead for your kind co-operation in this regards.

Thanking you.

Yours faithfully,

(VIJAY KUMAR GUPTA)

**Date: 13.11.2019**

To,  
The Director,  
Greentech IT City Pvt.Ltd.  
1/1B, Upper Wood Street,  
Kolkata-700017

Respected Sir,

**Sub: In continuation to my letters dated 03.11.2015 and 18.05.2018**

This is with reference and subject to the above, I Vijay Kumar Gupta, residing at 932A/38, Jessore Road, Kolkata-700055 have been allotted **2BHK , in I4, 4<sup>th</sup> Floor in Block-2** vide your letter (**GTC/2015/7718, dated 13.10.2015**) but unfortunately there was no response to my letters.

Thereafter, on several occasions I visited to your office and finally I could meet you in your office at 1/1B, Upper Wood Street,Kolkata-700017, for the reimbursement of the Interest as charged by the Central Bank of India ( Prince Anwar Shah Branch), Kolkata against my House Loan taken under this ongoing project and on my request you agreed verbally in the month of December,2018 to refund me a Lump Sump Rs. 3000000/- (Rupee Thirty Lac) against my this unit (**2BHK , in I4, 4<sup>th</sup> Floor in Block-2**) so that I could fully repay the Loan amount (Principal + Interest) to the Central Bank of India (Prince Anwar Shah Branch), Kolkata and accordingly you started to refund me the amount through NEFT in my S/B A/c. No- 001791800007274 as per date wise details given below-

<u>Date</u>	<u>Amount of Refund ( Rs.)</u>
06.12.2018	1,12,000/-
18.12.2018	5,92,480/-
26.03.2019	3,01,920/-
15.06.2019	5,00,000/-
05.08.2019	1,00,000/-
09.08.2019	1,00,000/-
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TOTAL =	17,06,400/-
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However, after 09.08.2019, I am not refunded any amount and whenever I called to you or Mr. Arnab Dhar I was not responded properly.

I, therefore request you to please refund the Balance amount Rs. 12,93,600/- latest by 30.11.2019 .

Thanking you.

With Regards,