



GENERAL TERMS & CONDITIONS

Serial No. **32667**

Riverbank Developers Private Limited
225C, A.J.C. Bose Road, 4th floor, Kolkata – 700 020
Email : info@hilandgreens.com | Website : www.hilandgreens.com



1. WHO CAN APPLY:

- a. An individual, i.e., a person of the age of majority or a minor through legal or natural guardian, either an Indian Citizen or a Person of Indian Origin or Non Resident Indian as defined in the Foreign Exchange Management Act, 1999 (in case of a minor, age proof and name and address of natural guardian to be supplied).
- b. Other entity(ies), i.e., a body corporate incorporated in India or partnership or HUF or any other association of persons (AOP) recognized as a legal entity under the laws of India.

2. HOW TO APPLY:

- a. A person intending to purchase an Apartment will have to apply in the prescribed application form contained in the Application kit. It is important that care is taken to go through and understand the terms, conditions and instructions before filling and signing the application form.
- b. Application kits will be available from selected outlets/branches of ICICI Bank Ltd., HDFC Ltd., Future Group and with Pioneer Property on payment of Rs. 200/- (Rupees two hundred only).
- c. The application shall be accompanied by an A/C payee demand draft or pay order drawn in favour of Riverbank Developers Pvt. Ltd. on any bank payable at Kolkata for the amount of the application money as mentioned in the Payment Schedule and the pay-in-slip provided in the application kit.
- d. Applications from Persons of Indian Origin (PIO) and Non-Resident Indians (NRI) shall be accompanied by the remittance to be paid out of foreign exchange permitted to India through normal banking channels or out of funds held in the applicant's Non Resident External (NRE) / Foreign Currency Non Resident (FCNR) / FCI Special Deposit account with banks in India and shall be accompanied by a declaration to the effect that the applicant shall use the Apartment for residential purpose.
- e. Non-Resident Indians may also remit money out of the funds held in their Non-Resident Ordinary (NRO) account but accompanied by their bankers certificate as to the source of remittance of the application money.
- f. The completed application form and the GTC (General Terms & Conditions) duly filled and signed by the applicant(s) along with the demand draft / pay order should be submitted by the applicant(s) to the Sub-station Centres as listed in Schedule I of this GTC or at the registered office of Riverbank Developers Pvt. Ltd. (RDP) at 225C, AIC Bose Road, 4th floor, Kolkata - 700020 during the normal business/banking hours.

3. ALLOTMENT PROCESS

- a. RDP is committed to a fair, transparent and equitable method of allotment of the Apartments on the basis of an electronic draw of lots which will be monitored and scrutinized by renowned Chartered Accountant firm.
- b. Apartments will be offered in 3 (three) categories based upon the floor location viz. Category A will cover Apartments located on the ground floor to the 4th floor (both inclusive) of all the towers proposed to be constructed in "Hiland Greens"; Category B will cover the Apartments located on the 5th floor to the 9th floor (both inclusive) of all the towers proposed to be constructed in "Hiland Greens" and Category C will cover the Apartments located on the 10th floor to the 14th floor (both inclusive) of all the towers proposed to be constructed in "Hiland Greens". The applicants will have to mention in their application forms their order of preference for all the 3 (three) categories. Applicants shall not be entitled to a choice of specific Apartments/floor/tower, etc. and any such expression of preference may not be entertained by RDP.
- c. Only fully and correctly completed applications accompanied with payment of the stipulated amount of application money shall be considered for the purpose of the lottery; however, RDP may, at its sole discretion, allow applications

containing minor discrepancies or deficiencies to be rectified & considered for participation in the draw of lots. The serial numbers of the application form each of the applicants who become eligible for participation in the draw of lots will be quoted for the purposes of the lottery.

- d. Once an apartment number is identified and tagged against a serial number of the lottery, such allotment shall be final and binding on the applicant. However, if it is found that the order of preference of any applicant cannot be matched due to unavailability of stock, RDP may, at its absolute option, allocate any apartment to such applicant on the basis of his preference matrix from available units and in such case such applicant shall remain bound to accept the apartment so allotted.
- e. On completion of the process of lottery, the apartments on offer will be provisionally allotted to the successful applicants based upon the results of draw of lots, by issuance of 'Provisional Allotment Letters' in favour of successful applicants.
- f. The allotment by RDP will be provisional and will be subject to the allotment compliance with the provisions set out in this General Terms and Conditions and the Payment Schedule (i.e. the payment schedule as listed in this GTC). The allotment will remain provisional till such time that the Total Price (i.e. the price set out in the Payment Schedule, together with all such additional charges, may be stipulated by RDP) has been paid by the allottee(s) in full and a deed executed and registered in favour of the allottee(s) in accordance with clause 10 of this General Terms and Conditions. Timely payment by the allottee(s) shall be the essence of the allotment.
- g. The Sub-station Centres/RDP will acknowledge receipt of the demand draft/ pay order (cheque, cash payments, multiple demand drafts or multiple pay orders) shall not be accepted under any circumstances) by signing and returning one counterfoil (applicant's copy) of the pay-in-slip, and there will be no other acknowledgment for receipt of the application form or the application money paid. Each application form and pay-in-slip shall have the same serial number which shall be quoted in all future correspondences.
- h. Applicants who wish to send their applications by post, must send the application form, together with the application money in the prescribed form as stated hereinabove, to the following address:-
Riverbank Developers Private Limited,
225C, AIC Bose Road, 4th floor, Kolkata - 700020, West Bengal, India.

- i. Acknowledgements for all applications received by post, shall be sent to the applicant within reasonable time.
- 1. The Applicant acknowledges and accepts that the Developer reserves its rights to allot apartments at Hiland Greens other than through the process of lottery. Each application shall include the following documents, failing which the applications shall be considered incomplete.
 - Duly filled-in and signed application form;
 - Duly signed GTC containing signatures of all applicants on every page as a token of acceptance of the terms contained therein;
 - Demand draft/pay order along with the duly filled pay-in-slip;
 - One photocopy of PAN card (self attested), of the applicant and of the co-applicant;
 - Proof of permanent address (voter's id/ sashar card/passport/driving license/ration card/bank statement/passbook/ electricity bill/ telephone bill / property tax assessment bill);
 - Photocopy of PAN card (self attested) of the authorized signatory, certified true copy of board resolution and memorandum & articles of association for applications in the name of companies.

4. SCRUTINY, REJECTION AND RETURNS:
 - a. RDPL reserves the right to reject any application without assigning any reason whatsoever.
 - b. Applications remaining incomplete or deficient in any respect and/or not accompanied with the requisite remuneration and/or documents are liable to be rejected even if so detected at a later date during detailed scrutiny.
 - c. Applications containing information which is false or misleading are liable to be summarily rejected and allotment, provisional or otherwise, are liable to be cancelled, at any stage. However, upon such cancellation, the installment paid (fifteen percent) of the total amount mentioned in the Payment Schedule or (b) entire actual amounts received till the date of cancellation, whichever is less, together with interest due, accrued and payable thereon, in accordance with the terms herein contained and deduction of such other tax/levy, as may be applicable at the time of such cancellation by RDPL.
5. WITHDRAWAL OF APPLICATION
 - a. An applicant whose application is not rejected will not be allowed to withdraw his/her application before the lottery. No cancellations shall be allowed at any time from the date of lottery until the date of issuance of the Provisional Allotment Letter. Such applicants whose applications are selected in the lottery and consequently provisionally allotted any Apartment may request for cancellation of allotment(s) after receipt of the Provisional Allotment Letter and in such cases RDPL may at its option, cancel the allotment(s) and refund the application money without any interest and after deduction of either (a) 15% (fifteen percent) of the total amount mentioned in the Payment Schedule or (b) entire actual amounts received till the date of cancellation, whichever is less, together with interest due, accrued and payable thereon, in accordance with the terms herein contained.
 - b. Any such request for withdrawal of application shall be in writing and the requisite amount will be refunded by dispatch of the same by RDPL, by registered post to the Indian correspondence address given in the application form.
 - c. Refund of application money to unsuccessful NRIs and/or PIOs will be made with interest @ 12% per annum calculated from the date of credit of the application money into the account of RDPL, by dispatch of the same by RDPL, by registered post to the Indian correspondence address given in the application form.
 - d. Applicants whose applications were not considered for draw of lots due to any defect or otherwise, will be refunded their application money with interest @ 12% per annum calculated from the date of the application money into the account of RDPL, by dispatch of the same by RDPL, by registered post to the correspondence address given in the application form within 45 (forty five) days from the date of the lottery.
 - e. For the avoidance of doubt, it is hereby clarified that RDPL shall not be held liable, in any manner whatsoever, for any delay in receipt of non-receipt of the aforesaid refund by the applicants, for any reason, including but not limited to, any delay by the Indian postal authority or due to a change in address of the applicant or loss in transit.
 - f. Refund of application money to unsuccessful NRIs and/or PIOs will be made with interest @ 12% per annum calculated from the date of credit of the application money into the account of RDPL, by dispatch of the same by RDPL, by registered post to the Indian correspondence address given in the application form.
6. PRICE
 - a. The price for the Apartment shall be paid by the allottee as indicated in the Payment Schedule.
 - b. All payments (except the application money, which shall be governed by the provisions of paragraph 2 of this GIC) shall be made by the applicant/allottee by cheque/pay order/drafts/swift transfer in favour of RDPL, payable at Kolkata. On any payments being made by outstanding/dollar cheques, the applicant/allottee shall pay to RDPL, additional bank charges @ 0.5% of the value of such cheque. Further, on dishonour of a cheque on any ground whatsoever, the applicant/allottee shall be liable to pay to RDPL a charge of Rs. 1,000/- for every such dishonour.
 - c. All prices mentioned in the Payment Schedule are exclusive of taxes and the allottee(s) shall be liable to pay all such taxes which may be levied by any authority(ies) at present or in the future on all payments due on account of the apartment and/or extra charges made by the applicant/allottee.
7. REBATE
 - a. If the allottee pays the Total Price as indicated in the Payment Schedule within 30 (thirty) days of the date of the Provisional Allotment Letter, the allottee may be entitled to rebate as per the Payment Schedule. The relevant rate for rebate on the Total Price is subject to change from time to time at the sole discretion of RDPL.
8. VEHICLE PARKING
 - a. RDPL is committed to a fair, transparent and equitable method for allotment of two wheeler/four wheeler vehicle parking spaces. To secure the aforesaid objective, RDPL is offering allotment of vehicle parking spaces on a 'draw of lots' basis on payment of such amounts as stipulated in the Payment Schedule. The applicant(s) must indicate in the application form whether he/she/it wishes to opt for a vehicle parking space.
 - b. Allotment of such parking spaces will be done after the lottery for the Apartments. Ear-marking of specific vehicle parking spaces will be done, by draw of lots before handing over possession of the Apartment and the decision of RDPL in this respect shall be final and binding.
 - c. If, after the above allocation some un-allotted vehicle parking spaces are available, they may be offered to allottees desiring additional vehicle parking space at the sole discretion of RDPL.
 - d. The vehicle parking space, if any allotted, shall confer on the allottee(s) only the right to use the same.
 - e. The right to use the vehicle parking space is not transferable by the allottee independently of the Apartment.
 - f. Request for change in allotted parking spaces may be considered at the sole discretion of RDPL.
 - g. Allottee(s) shall use the parking space or any part thereof for purposes for parking of two-wheeler vehicle/light motor vehicles (depending upon the parking space allotted) only and for no other purpose. Allottee(s) can park only one vehicle in one parking space. No parking space shall be allowed to be encased either by wall/mesh or by any other structure.
9. DEATH OF ALLOTTEE
 - a. In the event of demise of the allottee, the right to have the Apartment shall devolve upon the nominee or nominees as may be nominated by the allottee, by registered post to the Indian correspondence address given in the application form, within 60 (sixty) days from the date of cancellation of provisional allotment by RDPL. All charges and expenses that may be incurred by RDPL in making such refund shall be borne by the applicant. The applicants may also collect their refunds from RDPL's office at 225C AIC Base Road, 4th floor, Kolkata - 700020, West Bengal, India, during office working hours.



subject to the condition that the allottee has executed and submitted to RDPL a nomination form available at the registered office of RDPL. Further, the nominee will be required to continue timely payment of all installments due with respect to the Apartment and other charges to RDPL and perform all obligations which had to be otherwise discharged by the allottee had he not been deceased. Such nominee shall pursuant to the death of the allottee, be deemed to be the allottee in relation to the Apartment and all provisions set out herein shall be applicable to such nominee. In the event that such nominee does not adhere to the provisions of this General Terms and Conditions or fails to pay all requisite amounts, RDPL shall have the right to cancel such allotment and allot the Apartment to any other entity and the nominee shall not have any right, claim or lien over the Apartment. Upon such cancellation, the installment paid till that date will be refunded without interest, after deduction of service charge of either (a) 15% (fifteen percent) of the Total Price mentioned in the Payment Schedule or (b) the entire actual amounts received till the date of cancellation, whichever is less, together with interest due, accrued and payable thereon, in accordance with the terms contained herein. However, the rights of the nominee mentioned above will be subject to any order for or declaration of legal heirs of the deceased allottee by a court of law and the nominee shall be deemed to be holding the Apartment or the refund, as the case may be, in trust for such legal heir declared by the court.

- b. In the event that the allottee dies without nomination, then the legal heirs of the allottee will be required to obtain appropriate documents from a court of law subsequent to which the deed will be executed and registered by RDPL in favour of such legal heirs. For the avoidance of doubt, it is hereby clarified that in the event the legal heirs of the allottee fail to adhere to the payment obligations as stipulated herein, RDPL shall have the right at its sole discretion to cancel the allotment and refund the payments made by the deceased allottee to the legal heirs. Upon such cancellation, the installment paid till that date will be refunded without interest, after deduction of service charge of either (a) 15% (fifteen percent) of the Total Price mentioned in the Payment Schedule or (b) the entire actual amounts received till the date of cancellation, whichever is less, together with interest due, accrued and payable thereon, in accordance with the terms contained herein.

10. DELAY IN PAYMENT OF INSTALLMENTS AND/OR OTHER DUES

- a. It shall be incumbent on the allottee(s) to comply with the terms of payment in respect of the Apartment, vehicle parking and all other payments under the General Terms and Conditions and Payment Schedule.
- b. Payment of the allotment money, installment and all other dues shall be made within the respective time frames mentioned in the Provisional Allotment Letter and/or separate letters for the same issued to the allottee(s) from time to time. In case any such payment is delayed, the allottee(s) shall pay interest on the amount due @ 18% (eighteen percent) per annum from the respective due dates till payment is realised.
- c. Delay in payments of the allotment money, installment and all other dues shall not in the normal course be condoned. In case of any such delay, RDPL reserves the right to cancel the allotment at its sole option and upon such cancellation, the installment paid till that date will be refunded without interest, after deduction of service charge of either (a) 15% (fifteen percent) of the Total Price mentioned in the Payment Schedule or (b) the entire actual amounts received till the date of cancellation, whichever is less, together with interest due, accrued and payable thereon, in accordance with the terms contained herein. Further, upon cancellation of the allotment, the allottee shall have no manner of right, claim, interest or demand over the Apartment and/or against RDPL.

11. POSSESSION

- a. Subject to force majeure, RDPL will endeavour to give possession of the Apartment to the allottee(s) within 42 (forty two) months from the date of allotment of the Apartment.

- b. Force majeure shall, inter alia, include but will not be limited to natural or irregular availability of building materials, water supply, electricity, supplies or utilities, strike, slow down by/disputes with contractor/construction agencies employed/to be employed, war, civil commotion, terrorist action, litigation, acts of God, any order, rule or notification of the government and/or any other competent authority or any change in the policy of the government or its bodies, action or inaction or omission of any person or authority, decisions/grant of clearances by the statutory bodies, and such other events beyond the control of RDPL.
- c. RDPL, as a result of such a contingency arising, reserves the right to suspend these General Terms and Conditions, or if the circumstances so warrant, may suspend the fulfilment of its obligations for such period as it may deem expedient and the allottee agrees not to claim compensation or damages whatsoever for the period of such suspension.
- d. In the event RDPL does not endeavour to give possession of the Apartment to the allottee within the stipulated time (subject to force majeure mentioned in paragraph 11(a) and (b)), then RDPL will pay compensation to be Rs. 12.50/- (Rupees twelve and fifty paise only) per sq ft of the area of the Apartment per month, effective from the scheduled date of possession, the 'date of possession' (as defined hereinafter), to such of the allottee(s) who have not committed any default or delay.

12. TRANSFER OF APARTMENT

- a. Prior to registration of the Conveyance Deed in accordance with the terms set out below, no transfer or alienation of interest in the Apartment in favour of any person shall be permitted or recognized by RDPL except upon payment of a sum of Rs. @ 2% of the Total Price or the consideration for such transfer, whichever is higher, to RDPL provided that the allottee has cleared all his dues together with interest thereon, if any, payable till the date of such transfer to RDPL. Such transfer shall be on acceptance of these General Terms and Conditions on the part of the transferee. The right to use the vacant space, if any allotted to the allottee, shall also stand transferred to the transferee along with the Apartment.

13. REGISTRATION AND CONVEYANCE

- a. The conveyance deed of the Apartment (Conveyance Deed) shall be prepared and registered in favour of the allottee after the Apartment is constructed and the Total Price, together with interest (if any) and all other dues and deposits etc. are received and before possession is handed over to the allottee. The allottee will be required to pay the entire stamp duty, registration charges and other taxes and charges as may be levied by the government or other authority from time to time and as applicable at the time of registration, as well as legal fees and other related charges in addition to the deposits/payments made by the allottee(s). Such amount shall be paid by the allottee(s) within 15 (fifteen) days from the date of issue of the conveyance deed or such other date as may be mentioned therein.
- b. Subject to all outstanding amounts being paid by the allottee(s), the allottee(s) shall be deemed to have taken possession of his/her/its Apartment (fifteenth) day of service of such possession notice or from such other date as may be mentioned in the notice and such day shall be deemed to be the 'date of possession' irrespective of the date on which the allottee(s) take possession of his/her/its respective Apartment.
- c. On and from the 'date of possession' of the Apartment, the allottee(s) shall be liable to pay RDPL (or its nominee or nominees) all maintenance charges, taxes, levies, outgoing, deposits including security deposits or other charges pertaining to the Apartment wholly and pertaining to the common areas, sports and recreation facilities proportionately, without dissent or delay.

- d. The Conveyance Deed will be drafted by the solicitors/advocates of RDPL and the same shall be in such form and shall contain such particulars as may be approved by RDPL. Request for changes whatsoever in the Conveyance Deed may be considered at the sole discretion of RDPL.
- e. If the allottee does not get the Conveyance Deed executed and registered within the date notified, the allotment will be liable to be cancelled at the discretion of RDPL and the total payment received may be refunded without interest and after deduction of either (a) 15% (fifteen percent) of the Total Price mentioned in the Payment Schedule or (b) the entire actual amounts received till the date of cancellation, whichever is less, together with interest due, accrued and payable thereon, in accordance with the terms herein contained.
- f. The allottee(s) will adhere to such process of registration of the Conveyance Deed as may be stipulated by RDPL in due course.
- g. The allottee(s) will have to be present in person at the time of taking possession of the Apartment and the execution and registration of the Conveyance Deed. In cases wherein the allottee(s) is unable to attend in person, a registered/notarised power of attorney, in such format as may be provided by RDPL, in favour of his/her/their authorised representative will be submitted by the allottee to RDPL within such time as may be stipulated by RDPL.

14. EXTRA CHARGES

- a. Additional charges on account of electricity connection charges, generator charges, electrical infrastructure cost & security deposit, legal charges and any other additional facility shall be borne by the allottee as may be reasonably determined by RDPL from time to time. The allottee shall be bound to make such payments within 15 (fifteen) days of notice of payment from RDPL.
- b. These payments shall be deemed to form part of the Payment Schedule and any default in payment thereof shall attract the provisions of paragraph 10 herein.

15. MANAGEMENT OF HILAND GREENS

- a. A suitable entity (to be selected by RDPL at its sole discretion) shall be entrusted with the maintenance and management of all the common areas and facilities that serve "Hiland Greens", (Manager). All such common areas and facilities shall be identified by RDPL at its sole discretion. Till such time the Manager is so appointed, RDPL shall, by itself or through its nominee/s maintain and manage the common areas and facilities referred to above.
- b. Maintenance charges and expenses for the common areas and facilities of "Hiland Greens" shall be proportionately divided amongst the respective allottees. Each of the aforesaid maintenance charges and the proportionate amount payable by each allottee shall be decided by RDPL or the Manager and shall be binding on the allottees.
- c. The detailed rules and regulations regarding maintenance, usage and management of the Apartment and all common areas including terms of appointment of the Manager shall be exclusively decided by the RDPL and the allottee gives his/her/its unfettered and irrevocable consent for the same. In particular, RDPL and/or the Manager shall have the right to enter the Apartment of the allottee for the purpose of carrying out emergency repairs in the interest of the development of "Hiland Greens".
- d. Without prejudice to the aforesaid, in the event of default/delay by the allottee in making payment of the maintenance charges and other outgoings, RDPL or the Manager as the case may be, shall have the right to withdraw all utilities & facilities to such Apartment of the defaulting allottee and take such further steps as RDPL or its nominee or nominees may deem fit and the allottee gives his/her/its unfettered and irrevocable consent to the same.

16. CORPUS DEPOSIT

- a. The allottee shall also be required to contribute funds towards repairs, replacements and improvements (Corpus Deposit). RDPL or its nominee or

nominees shall, at their sole discretion, determine the frequency, amounts and the proportion of such contribution and the allottee shall be bound to make payment of the same. Such Corpus Deposit shall be interest free and may be adjusted against any arrears in CAM charges and/or applicable taxes and be applied for repairs, replacements and improvements of the common areas and facilities of "Hiland Greens" as RDPL or its nominee/nominees may deem fit and proper.

- b. The allottee hereby understands and irrevocably agrees that the Corpus Deposit is held by RDPL or its nominee(s) or the Manager, solely on behalf of and for the benefit of the apartment owners and that the Corpus Deposit and any additional amounts deposited from time to time by the allottee in accordance with this paragraph 16, shall be utilized to make payments, as contemplated herein above, on behalf of the allottee. Further, on the formation/ identification of a suitable entity by RDPL or its nominee/nominees, which entity shall be established for and on behalf of apartment owners, the Corpus Deposit, as adjusted towards any outstanding payments, shall be transferred by RDPL or its nominee(s) or the Manager, as the case maybe, to such entity, on behalf of the apartment owners. For the avoidance of doubt, it is hereby clarified that, in the event that the allottee fails to make any payments in accordance with this paragraph 16, then such outstanding amounts may be deducted from the Corpus Deposit by RDPL or its nominee(s) or the Manager and all taxes that may be levied on RDPL or its nominee(s) or the Manager, on account of making such deductions, shall be borne by the allottee.

17. CLUB

- a. "Hiland Greens" shall have a club for the use of the residents, for which each allottee shall not be required to pay any price.
- b. RDPL or its nominee or nominees shall however have the right to operate and manage the club and to levy and recover charges for the same and the allottee shall be compulsorily required to make payment for such charges.
- c. RDPL shall have the right to withdraw club privileges to any defaulting allottee and the allottee hereby gives his/her/its unfettered consent to the same.
- d. The rules and regulations pertaining to the regulation and management of the club shall be such as may be framed by RDPL and each allottee shall be bound by the same.
- e. On a transfer of the Apartment by the allottee, the club membership shall also stand transferred to such transferee. The allottee hereby acknowledges and agrees that it shall not be entitled to separately transfer the club membership.

18. GENERAL

- a. It is understood that the Applicant has applied for allotment of a residential Apartment at "Hiland Greens" with full knowledge of the laws/notifications and rules applicable to this area in general, and to group housing projects in particular and the Applicant has fully satisfied himself/herself/itself, about the interest and the right of RDPL in the land on which "Hiland Greens" will be / is being constructed.
- b. RDPL will not entertain any requests for modification in the internal layouts of the Apartment and/or external facades of the building. Upon the written request of the allottee, RDPL, at its sole discretion, may agree to provide the allottee with an Apartment in stripped down condition and allow such proportionate deduction in price as it may deem fit, for the fittings and fixtures not provided, provided that the allottee shall be obliged to adhere to the layout plan provided by RDPL on completing the Apartment.
- c. It is unambiguously agreed and understood by the allottee that the layout plans and building plans, approximate super built-up/ built-up area (which built-up area may increase/decrease upto a maximum of 2%) of the Apartment, specifications of the materials proposed to be used, common areas and facilities

and components of the "Hiland Greens", building(s) and the Apartment are tentative and are subject to variation. RDPL may effect such variations, additions, deletions and/or modifications therein as it may, at its sole discretion, deem appropriate and fit or as may be directed/allowed by any concerned authority. No complaints regarding changes in design/layout shall be entertained by RDPL.

d. The allottee acknowledges and accepts that "Hiland Greens" is being developed in clusters of buildings with different spaces/apartment types and sizes in each cluster. All common areas and facilities in each building/cluster and all common areas, infrastructure and facilities serving the "Hiland Greens" have been aggregated and proportionately allocated to the built up area of each apartment to arrive at their super built up area.

e. The allottee shall have no manner of right or interest in respect of any terraces/roofs/apartment gardens in all buildings/structures comprising "Hiland Greens" unless specifically so granted by RDPL.

f. The allottee also acknowledges and accepts that "Hiland Greens" project is a development with diverse development clusters that are intended to be applied to different uses. RDPL shall have the right and absolute authority to deal with the land comprising the entire "Hiland Greens", its common areas, infrastructure and facilities including but not limited to the creation of further rights in favour of any other party at their sole discretion. The allottee shall be entitled to only such of the common areas and facilities as have been specifically designated for "Hiland Greens" and clearly identified in the Conveyance Deed.

g. The allottee further acknowledges and accepts that "Hiland Greens" project is being developed in phases and the allottee shall not raise any objection and impediment to the same. The allottee accepts that the common areas, infrastructure and facilities of "Hiland Greens" development may not be complete and/or operational as on the date of possession referred to hereinabove.

h. RDPL or its nominee(s) reserve the right to be able to apply any part of the common areas, infrastructure and facilities of "Hiland Greens" development to any purpose whatsoever at their sole discretion.

i. The allottee hereby authorizes, permits and shall have no objection to RDPL raising financial loans from any financial institution/bank by way of mortgage/charge/ security of his/her/their respective Apartment or the receivables accruing or likely to accrue therefrom, subject to the Apartment being made free of such encumbrance at the time of execution of the Conveyance Deed.

j. All correspondence will be made with the allottee at the address for correspondence on the records of RDPL initially indicated in his/her/their application form. Any change of address shall have to be notified in writing to RDPL at its registered office and acknowledged for such change. In case there are joint allottees, all communication shall be sent by RDPL to the allottee whose name appears first and which shall for all purposes be considered as served on both the allottees. Communication sent by RDPL shall be deemed to have been received by the allottee.

k. The application form, allotment of the Apartment and delivery thereof is subject to the grant of permissions and clearances as may be required under the law. It is clarified that in the event such approval / permissions / clearances are not obtained, the allotment of the Apartment shall stand cancelled and all monies received by RDPL till such date of cancellation shall stand refunded in full without interest and without any deduction.

l. The allottee(s) shall from time to time sign all application, papers, documents, maintenance agreement, electricity agreement and other papers as per formats prepared by RDPL and do all such acts, deeds and things as RDPL may deem fit and necessary in the interest of the "Hiland Greens" development. In case of joint allottees, any document signed / accepted / acknowledged by any one of the allottees, shall be binding upon the other allottee.

m. Complaints, if any, regarding fittings and fixtures etc. provided in Apartment will be required to be brought to the notice of RDPL within (fifteen) days of the date of possession. In case the allottee(s) fails to physically possession of the Apartment upon being called upon to do so by RDPL, the allottee(s) may be required to pay the entire stamp duty, registration charges and other charges may be applicable at the time of registration.

n. The allottee(s) may be required to execute, if necessary, a formal agreement of possession of the Apartment on "as is where is" basis.

o. The courts at Kolkata shall have exclusive jurisdiction in all matters concerning this transaction.

p. RDPL reserves the right to effect any changes to the structure and manner in which the apartments will be transferred to the allottees.

q. RDPL may assign its interest or delegate or nominate all or any of its rights and responsibilities hereunder to its successors or any other entity as it may or fit.

r. RDPL, at its sole discretion, may relax or modify any of the conditions set out in this General Terms and Conditions and the Payment Schedule and upon the payment of all amounts, including all fees and taxes and duties, by the allottee RDPL has incurred substantial expenditures in development of "Hiland Greens" and any cancellations/default on the part of the allottee(s) result in which are suffered by RDPL. The allottee(s) hereby irrevocably agree that service charges/levies/forfeitures made by RDPL in accordance with the terms of this GTC are reasonable. Further, the allottee(s) hereby agree and acknowledge that no claims shall be made by the allottee(s) in relation to any amount forfeited or any service charge levied by RDPL under this GTC.

u. No request for any discount/waiver on any account whatsoever will be entertained by RDPL.

v. The allottee(s) shall not divide, sub-divide or demolish any structure of Apartment or any portion thereof or cause to make any new construction of apartment.

w. The expression "allotment" wherever used herein shall always refer to "professional allotment" and will remain so till such time a formal deed of transfer/conveyance is executed and registered by RDPL in favour of the allottee(s) for their respective Apartment.

x. Service Charge whenever mentioned shall attract service tax as applicable and all payments specified in the Payment Schedule shall be exclusive of applicable taxes which shall be borne by the allottee.

y. Any taxes/duties/cess/levies imposed by any statutory authority not mentioned anywhere in the General Terms and Conditions within or during the period of the period, whether prospectively or retrospectively, shall also be applicable per statutory requirements.





ee. The last date for sale of application kit and application form may be extended by RDPL at its sole discretion.

ff. In the event that any documents are misplaced, RDPL reserves the right to ask the applicant to resubmit the documents to RDPL and also reserves the right to reject the application, if the same are not provided.

19. INDEMNITY

a. The allottee will abide by the terms and conditions of this General Terms and Conditions and applicable laws. In the event of contravention or non-compliance, the allottee will be liable for all the consequences as provided under this General Terms and Conditions or otherwise. If any loss is caused to RDPL due to the act or negligence of the allottee, the allottee will indemnify RDPL for such loss.

20. DISCLAIMER

a. RDPL and its affiliates, officers, directors, employees, agents, members, servants shall not be liable for any direct, indirect, punitive, incidental or consequential loss, claim, demand or damage suffered by any person due to loss of documents, delay in postal services and any other eventualities beyond the control of RDPL and its affiliates, officers, directors, employees, agents, members, servants saved, harmless and indemnified with regard thereto.
I/we have read and understood the above mentioned Terms & Conditions and agree to abide by the same.

2. The allottee(s) shall not use the said Apartment for commercial purposes or use the same for any immoral activities or manufacturing or processing works or storage purpose or any other purposes save and except exclusively for residential purpose.

2a. After taking the possession, the allottee(s) may make non-structural changes/ aesthetic changes subject to prior approval and consent of RDPL and/or the Manager. The allottee(s) shall not make any such additions or alterations in the Apartment that may cause blockage or interruption in the smooth flow of common areas and facilities within the complex and/or to cause damage or encroachment on the structures of the building(s) in the complex.

2b. Internal wiring for electrification will be provided for each Apartment. However, the allottee(s) will have to apply to CESC individually for obtaining supply of power and meter for their respective Apartments. The allottee(s) shall be required to pay the applicable security deposit and/or other charges for the same to CESC.

2c. The Suburban Centres mentioned herein above have merely agreed to be the collecting agents for the acceptance of application forms as prescribed by RDPL and are not involved/ responsible for the development of "Hiland Greens" or the financial status of RDPL.
2d. RDPL shall provide detailed D's and D'ors during handing over possession of Apartment to the allottee(s). Please note, the same shall be considered to be an integral part of this S.I.C.

THIRD ALLOTTEE

SECOND ALLOTTEE

SOLE/FIRST ALLOTTEE

FORM NO.60

[See third proviso to rule 114B]

Form of declaration to be filed by a person who does not have either a permanent account number or General Index Register Number and who makes payment in cash in respect of transaction specified in clauses (a) to (h) of rule 11B

1. Full name and address of the declarant

2. Particulars of transaction

3. Amount of the transaction

4. Are you assessed to tax?

Yes/No

5. If yes,

(i) Details of Ward/Circle/Range where the last return of income was filed?

(ii) Reasons for not having permanent account number/General Index Register Number?

6. Details of the document being produced in support of address in column (1)

VERIFICATION

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verify today, the _____ day of _____

Date: _____

Place: _____

Signature of the declarant

Instructions: Documents which can be produced in support of the address are :-

- (a) Ration Card
- (b) Passport
- (c) Driving licence
- (d) Identity Card issued by an institution
- (e) Copy of the electricity bill or telephone bill showing residential address
- (f) Any document or communication issued by an authority of Central Government, State Government or local body showing residential address.
- (g) Any other documentary evidence in support of his address given in the declaration.

HILAND GREENS
INSTALLMENT PAYMENT SCHEDULE

Apartment Type	A1/A2/A3/A4/A5/A6
Built up area	548 sq.ft
Saleable area	712 sq.ft
Floor	Ground to 14th floor
Apartment Cost (in Rs.)	1,780,000

Particulars	Due Date	Payment %	Amount (in Rs.)
APARTMENT PRICE			
Application Money	On application	50,000	50,000
Allotment Money	Within 30 days from the date of allotment	15% (- 50,000)	217,000
1st Installment	Within 45 days from the date of allotment	20%	356,000
2nd Installment	On commencement of foundation	10%	178,000
3rd Installment	On commencement of 3rd Floor Slab	10%	178,000
4th Installment	On commencement of 6th Floor Slab	10%	178,000
5th Installment	On commencement of 9th Floor Slab	10%	178,000
6th Installment	On commencement of 12th Floor Slab	10%	178,000
7th Installment	On commencement of Roof	10%	178,000
8th & Final Installment	Before Possession	5%	89,000
Total (in Rs.)			1,780,000
MAINTENANCE CORPUS DEPOSIT (Mandatory)			
Initial Corpus Installment	Within 30 days from the date of allotment	50%	12,500
Final Corpus Installment	Before Possession	50%	12,500
Total (in Rs.)			25,000
FOUR-WHEELER PARKING PRICE (Optional)			
Initial Parking Installment	Within 15 days from the date of issuance of 2nd Installment letter	50%	87,500
Final Parking Installment	Before Possession	50%	87,500
Total (in Rs.)			175,000
TWO-WHEELER PARKING PRICE (Optional)			
Initial Parking Installment	Within 15 days from the date of issuance of 2nd Installment letter	50%	15,000
Final Parking Installment	Before Possession	50%	15,000
Total (in Rs.)			30,000

Apartment with 1 four-wheeler Parking (in Rs.)	1,980,000
Apartment with 1 two-wheeler Parking (in Rs.)	1,835,000
Apartment without parking (in Rs.)	1,805,000

1. Power from CESC - proportionate cost on actuals
2. Legal fees, Stamp duty & Registration charges on actuals
3. Charges for stand by power in the apartment to be charged extra
4. Taxes / Duties / Cess etc. (Present and/or Future) will be extra, as applicable
5. Stand by power for common areas included in apartment price
6. Complementary Hiland Greens club membership
7. No additional charges

**HILAND GREENS
DOWN PAYMENT SCHEDULE**

Apartment Type	A1/A2/A3/A4/A5/A6
Built up area	548 sq.ft
Saleable area	712 sq.ft
Floor	Ground to 14th floor
Apartment Cost (in Rs.)	1,595,000

Particulars	Due Date	Payment %	Amount (in Rs.)
APARTMENT PRICE Application Money Allotment money Total (in Rs.)	On application Within 30 days from the date of allotment	50,000 100% (- 50,000)	50,000 1,545,000 1,595,000
MAINTENANCE CORPUS , DEPOSIT (Mandatory) Corpus Money Total (in Rs.)	Within 30 days from the date of allotment	100%	25,000 25,000
FOUR-WHEELER PARKING PRICE (Optional) Parking Money Total (in Rs.)	Within 30 days from the date of parking allotment	100%	175,000 175,000
TWO-WHEELER PARKING PRICE (Optional) Parking Money Total (in Rs.)	Within 30 days from the date of parking allotment	100%	30,000 30,000

Apartment with 1 four-wheeler Parking (in Rs.)	1,795,000
Apartment with 1 two-wheeler Parking (in Rs.)	1,650,000
Apartment without parking (in Rs.)	1,620,000

1. Power from CESC - proportionate cost on actuals
2. Legal fees, Stamp duty & Registration charges on actuals
3. Charges for stand by power in the apartment to be charged extra
4. Taxes / Duties / Cess etc. (Present and/or Future) will be extra, as applicable
5. Stand by power for common areas included in apartment price
6. Complimentary Hiland Greens club membership
7. No additional charges

SCHEDULE I

SUBMISSION CENTRES

HDFC LIMITED

- Garfa**
Tribeni Market, 1129 Garfa Main Road, Near Garfa Bridge, Kolkata - 700084
- OTHER STATES**
- Jamshedpur**
1st Floor, Padmalaya, 18, Ram Mandir Garage Area, Bistupur, Jamshedpur - 831001
- Ranchi**
2nd Floor, Sai Kujara Heights, 5, Main Road (Near Over Bridge), Opp Hotel Radisson Blu, Kadru More, Ranchi - 834001
- Bhubaneswar**
108D, Master Canteen, 1st Floor, Opp Lalchand Jewellers, Bhubaneswar - 751001
- Bhubaneswar**
Plot No. 516 / 1676, 1st Floor, Above HDFC Bank, Sampark Vihar, Pata, Bhubaneswar - 751024
- Katruka Nilwas, 2nd Floor, South Gandhi Maidan, Patna - 800001**
Guwahati
- Guwahati**
1st Floor, Swagata Enivision, Khanapara, Opp Agriculture Office, G 5 Road, Six Mile, Guwahati - 781022
- Guwahati**
Krishno Bhawan, 1st Floor, M C Road, Chenikuthi, Guwahati - 781003
- KOLKATA**
Shakespeare Sarani
HDFC Limited, Brooke House, 2nd Floor, 9, Shakespeare Sarani, Kolkata - 700 071
- Old Court House Street**
Coke and Kelvey Bldg, 1st Floor, 20, Old Court House Street, Kolkata - 700001
- Salt Lake City**
Ground Floor, Block AC-16, Sector I, Salt Lake City, Kolkata - 700064
- Behala**
Merlin Estates, 25/8, Diamond Harbour Road, Near Janakalyan School, Kolkata - 700008 -
- Chandan Nagar - 712136**
Addja Apartment, Ground Floor, Block - A, Holding No. 193, Grand Trunk Road (East), Near Surya Modak Sweet Shop, Chandan Nagar - 712136
- WEST BENGAL**
Siliguri
7, Ramkrishna Samit Building, 1st Floor, Pant Tanki More, Sevoke Road, Siliguri - 734401
- Durgapur**
Red Cross Road, City Center, 1st Floor, Durgapur - 713216
- Chandan Nagar**
Chandan Nagar
- Howrah**
8/1, Ground Floor, Hardatal Chamata Road, Howrah - 711 101, (AC Market) Siliguri
- Shibpur**
ICICI Bank Ltd, 493C/A & 493C/B, G.T Road (South), Shibpur, Howrah - 711101, West Bengal
- Kadamata, Howrah**
ICICI Bank Ltd, 69, Deshpan Sasmal Road, Ward 24, Borough No. III, Kadamata, Howrah - 711101, West Bengal
- Bally**
ICICI Bank Ltd, 273, Satyanarayan Gardens, GT Road, Lluah, Bally - 711204, Dist - Hoogly, West Bengal
- WEST BENGAL**
Baharampur
ICICI Bank Ltd, Kesab Nagar, Pachanatala, PO - Boladanga, Baharampur, Dist - Murshidabad, West Bengal - 742101
- Maldah**
ICICI Bank Ltd, S.M. Pally, NH-34, Maldah - 732101, West Bengal
- Kochi Bihar**
ICICI Bank Ltd, Kesab Road, Opp- Kochi Bihar Palace, Kochi Bihar - 736101
- Malbazar**
ICICI Bank Ltd, PO, Malbazar - 735221 Jalpaiguri Dist., West Bengal
- Balughat**
ICICI Bank Limited, Sarat Ranjan sarani, Mungtar Para, Balughat Dist Dakshtin Dinajpur - 733 101, West Bengal
- Siliguri**
ICICI Bank Ltd, Saharan House, Near Anandalok Hospital, Sevoke Road, Siliguri - 734401
- Diamond Harbour**
ICICI Bank Ltd, City Bazar, Mouza Roy Nagar, Water Tank Road, Diamond Harbour, South 24 Parganas, West Bengal
- HOWRAH**
Howrah
ICICI Bank Ltd, 20/A, New G.T.Rd, Uttarpara - 712258, Dist - Hoogly, West Bengal
- Uttarpara**
ICICI Bank Ltd, 1st Floor, Shrihari Apartment, Bagbazar More, G.T Road, Chandannagar, Dist - Hoogly, West Bengal PIN - 712136.
- Rishra**
ICICI Bank Ltd, 38 GT Road, Rishra - 712248, Dist - Hoogly, West Bengal
- Raniganj**
ICICI Bank Ltd, 17/6, N.S.B. Road, Raniganj - 713343, West Bengal
- Bolpur**
ICICI Bank Ltd, Biswabharati Road (East), Bolpur - 731204, Birbhum Dist., West Bengal
- Bankura**
ICICI Bank Ltd, J.B. Road, Madhantala, Bankura - 722101, West Bengal
- Bishnupur**
ICICI Bank Ltd, Laxmi Park, Plot no. 1020/1019, Khatan no. 17539, GL No. 101, Ward no- 15, South Balia Para, P.O. Bishnupur, Dist. Bankura, West Bengal - 722122
- Kharagpur**
ICICI Bank Ltd, 258/223/1, Malancha Road, Kharagpur - 721304, Paschim Medinipur Dist., West Bengal
- Contal**
ICICI Bank Ltd, Contal Dhandhigri, PO: Contal, Ward No-14, Dist Purba Medinipur, 721401, West Bengal
- Kalyani**
ICICI Bank Ltd, B-8/25(CA), Kalyani - 741235, Nadia, West Bengal
- Ranaghat**
ICICI Bank Ltd, Old 36, New 43, Subhash Avenue, Ranaghat - 741201, Dist. Nadia, West Bengal
- Krishnanagar**
ICICI Bank Ltd, 56, M.M. Ghosh Street, PO - Krishnanagar - 741101, P.S - Kotwali, Nadia Dist., West Bengal

ICICI BANK LTD.

- HOWRAH**
Howrah
8/1, Ground Floor, Hardatal Chamata Road, Howrah - 711 101, (AC Market) Shibpur
- Shibpur**
ICICI Bank Ltd, 493C/A & 493C/B, G.T Road (South), Shibpur, Howrah - 711101, West Bengal
- Kadamata, Howrah**
ICICI Bank Ltd, 69, Deshpan Sasmal Road, Ward 24, Borough No. III, Kadamata, Howrah - 711101, West Bengal
- Bally**
ICICI Bank Ltd, 273, Satyanarayan Gardens, GT Road, Lluah, Bally - 711204, Dist - Hoogly, West Bengal
- WEST BENGAL**
Baharampur
ICICI Bank Ltd, Kesab Nagar, Pachanatala, PO - Boladanga, Baharampur, Dist - Murshidabad, West Bengal - 742101
- Maldah**
ICICI Bank Ltd, S.M. Pally, NH-34, Maldah - 732101, West Bengal
- Kochi Bihar**
ICICI Bank Ltd, Kesab Road, Opp- Kochi Bihar Palace, Kochi Bihar - 736101
- Malbazar**
ICICI Bank Ltd, PO, Malbazar - 735221 Jalpaiguri Dist., West Bengal
- Balughat**
ICICI Bank Limited, Sarat Ranjan sarani, Mungtar Para, Balughat Dist Dakshtin Dinajpur - 733 101, West Bengal
- Siliguri**
ICICI Bank Ltd, Saharan House, Near Anandalok Hospital, Sevoke Road, Siliguri - 734401
- Diamond Harbour**
ICICI Bank Ltd, City Bazar, Mouza Roy Nagar, Water Tank Road, Diamond Harbour, South 24 Parganas, West Bengal

Puruliya
ICICI Bank Ltd., Bikash Smriti Bhawan, Ranchi Road, Puruliya, West Bengal - 723101
Raigunj
ICICI Bank Ltd., N. S. Road, Mohanbati, P.O.- Raigunj - 733134, Uttar Dinajpur Dist., West Bengal

KOLKATA

Salt Lake

Ad-59, Sector 1, Salt Lake City, Bidhannagar - 700064

Barasat

ICICI Bank Ltd., 44, Krishnanagar Road, Nabapally, Barasat, Kolkata-700126

Madhyamgram

ICICI Bank Ltd., Harnoz Villa, Sodepur Road (East), P.O.- Madhyamgram - 700129, P.S. - Barasat, Dist: North 24 Parganas, Kolkata

Barrackpur

ICICI Bank Ltd., 64, Barasat Rd, P O Nonachandanpukur, Barrackpur - 700122, North 24 Parganas Dist., West Bengal.

Sodepur Road, Panihati

ICICI Bank Ltd., 254, Barasat Sodepur Road, Amaravati More, Post Panihati - 700110, North 24 Parganas Dist., West Bengal

Bhowanipore

Elgin Apartments, TA, Ashutosh Mukherjee Road, Bhowanipore, Kolkata-700 020

Metiabruz

ICICI Bank Ltd., Q-37&Q-38, S.A.Farooque Road, P.S.Metiabruz, Kolkata - 700024,

Gariahat

2/3, Hindustan Road, Gariahat, Kolkata - 700 029.

Burra Bazar

P-16, Kalakar Street, Burrabazar, Kolkata- 700 070

R.N. Mukherjee Rd.

22, Sir R.N. Mukherjee Road, Kolkata- 700 001.

New Alipore

ICICI Bank Ltd., 23 A, First Floor, Diamond Harbour Road, Block - L, New Alipore, Kolkata-700 053. (West Bengal)

NSC Bose Road

ICICI Bank Ltd., 404 E, NSC Bose Road, Kolkata- 700047

Behala

ICICI Bank Ltd., 1st Floor, 70 B, Diamond Harbour Road, Behala, Kolkata- 700 008.

Lake Town

ICICI Bank Ltd., Plot no. - 111, Block A, Lake Town, Kolkata- 700089

Prince Anwar Shah Road Branch

ICICI Bank Ltd., 140/1, Prince Anwar Shah Road, Kolkata - 700045

Dunlop Bridge

ICICI Bank Ltd., 298, Ashok Garh, PWD Dunlop Bridge, Kolkata - 700 108.

Kakurgachi

ICICI Bank Ltd., 188/1A Maniktala Main Road, Kakurgachi, Kolkata - 700 054

Shyambazar

ICICI Bank Ltd., 45 Bhupen Bose Avenue, Shyambazar, Kolkata - 700004

Kasba

ICICI Bank Ltd., Balaji Tower, 59 K N Sen Lane, Kasba, Kolkata - 700 042

Gurusaday

ICICI Bank Ltd., 3A, Gurusaday Road, Kolkata-700019

Pamashree

ICICI Bank Ltd., 2A, Banomali Naskar Road, Behala, Kolkata - 700034

Baruipur

ICICI Bank Ltd., Swapneer Complex, Kulpi Main Road, Padmapukur More, Baruipur - 700144

Budge Budge

ICICI Bank Ltd., 18/2 & 20/2 MG Road Budge Budge - 700137, South 24 Parganas Dist.

NCR

Kalkaji

ICICI Bank Ltd., L-12, Kalkaji, New Delhi-110019

IMT Manesar, Gurgaon

ICICI Bank Ltd., Raheja House, IMT Manesar, Gurgaon-122050.

MUMBAI

Lokhandwala, Mumbai

ICICI Bank Ltd., Samarth Vaibhav, Lokhandwala Complex, Off. K. W. Marg, Near Adharsh Nagar, Andheri (W) Mumbai - 400053

J.P. Road, Andheri

ICICI Bank Ltd., Mona Building - 2, J.P. Road, Next to Navrang Cinema, Andheri (W), Mumbai - 400058

BANGALORE

Electronic City, Bangalore

ICICI Bank Ltd., Survey No. 7 (P), Electronic City, Phase II, Hosur Road, Bangalore - 560100 (Karnataka)

ITPL, Bangalore

ICICI Bank Ltd., G-02, Discoverer Bldg., ITPL, Whitefield Road, Bangalore - 560 066.

OTHER CITIES

Patna

ICICI Bank Ltd., Bihar State Financial Corporation, Fraser Road, Patna - 800 001.

Jamshedpur

ICICI Bank Ltd., Natraj Mansion, Main Road, Bistupur, Jamshedpur - 831 001,

Jharkhand.

Ranchi

Main Road, Near Rattania Petrol Pump, Ranchi, Jharkhand - 834 001

Bhubaneswar

ICICI Bank Ltd., Plot No. 2130/4711, TKR Complex, Vivekananda Marg,

Bhubaneswar - 751002, Orissa

Cuttack

ICICI Bank Ltd., Plot No.5, Mahanadi Vihar, Post Nayabazaar, Cuttack-753004,

Orissa

Guwahati

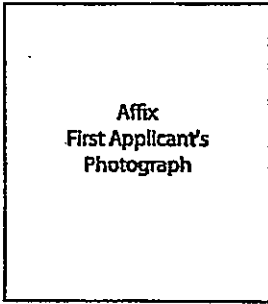
First Floor, Laxmi Niwas M.S.Road, Fancy Bazar M.S.Road, Fancy Bazar

Guwahati (Assam) 781001

PIONEER PROPERTY

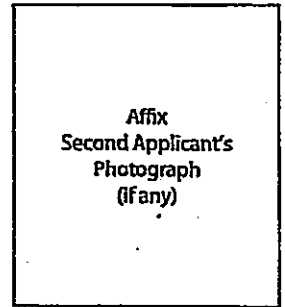
Rawdon Street, Rawdon Enclave, 10A Rawdon Street, Kolkata - 17

Riverbank Developers Private Limited225C, A.J.C. Bose Road, 4th floor, Kolkata - 700 020Email : info@hilandgreens.com | Website : www.hilandgreens.com



Affix
First Applicant's
Photograph

APPLICATION FORM FOR INDIVIDUALS
(Strike out portions that are not applicable.
Incomplete application, will not be entertained)



Affix
Second Applicant's
Photograph
(If any)

To
Riverbank Developers Pvt. Ltd.
225C, A. J. C. Bose Road, 4th Floor,
Kolkata - 700020

Dear Sir/Madam,

I/We wish to apply for allotment of an Apartment at Hiland Greens. Given below are the required details.

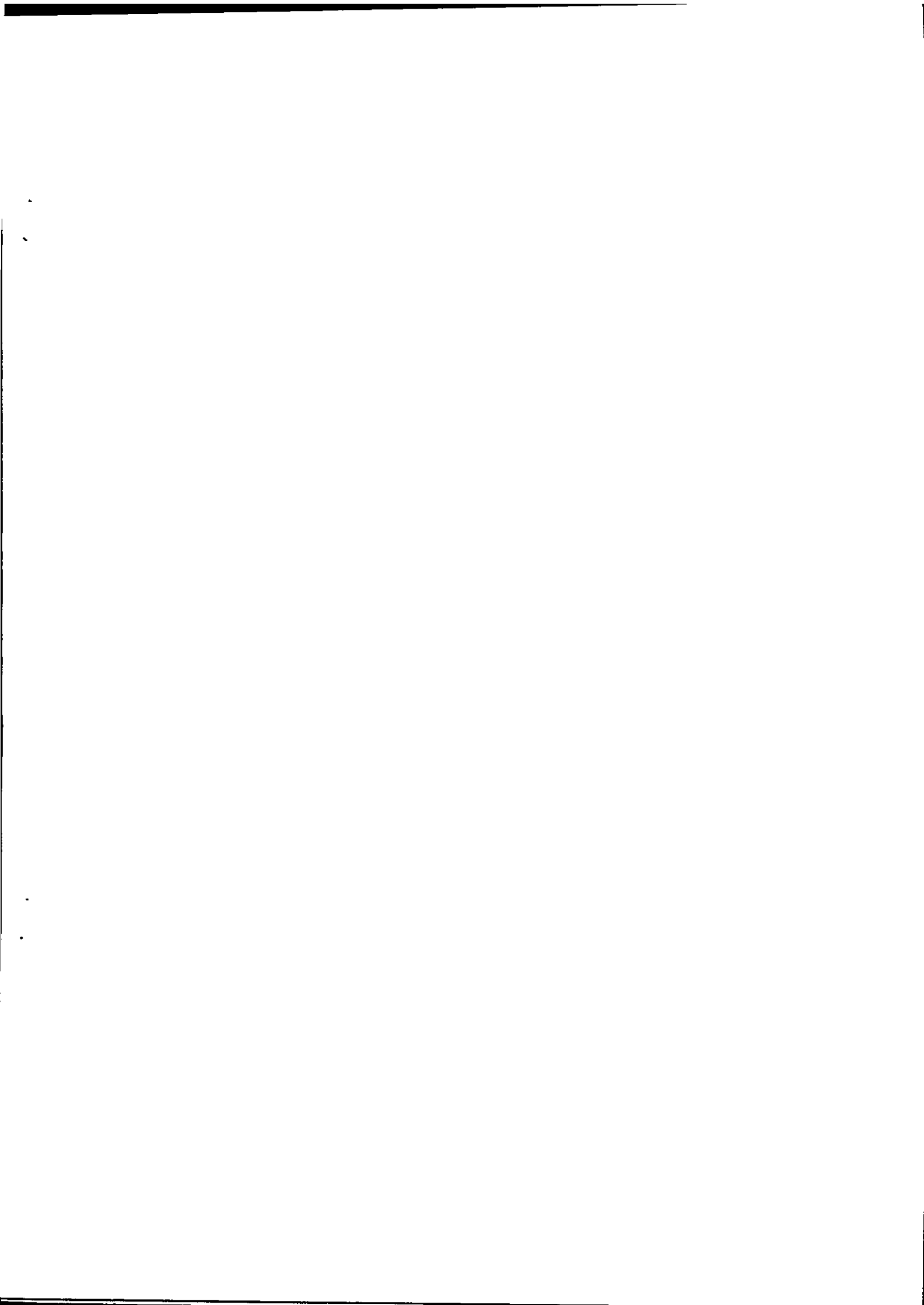
FIRST APPLICANT

Please ✓ one

<input type="checkbox"/>	Sole Application
<input type="checkbox"/>	Joint Application

PLEASE FILL IN BLOCK LETTERS

1. Full Name : (Mr./Ms.) : _____
2. Father's/Husband's Name : _____
3. Date of Birth : DD MM YYYY
4. Nationality : _____
5. Occupation (please ✓ one)
 - Employed Self-employed Housewife Student
 - Others (Please specify) _____
6. Profession/Nature of business : _____
7. Citizenship status (please ✓ one)
 - Resident Indian Non-Resident Indian Person of Indian Origin
8. Permanent address: _____
 _____ City _____ Pin _____ State _____ Country _____



Resident Indian Non-Resident Indian Person of Indian Origin

7. Citizenship Status (please ✓ one)

6. Profession/Nature of business : _____

_____ Others (Please Specify)

Employed Self-employed Housewife Student

5. Occupation (please ✓ one)

4. Nationality : _____

3. Date of Birth: DD MM YYYY

2. Father's/Husband's Name : _____

1. Full Name (Mr./Ms.) : _____

PLEASE FILL IN BLOCK LETTERS

SECOND APPLICANT (if any)

Form 60

_____ GIR No.

_____ IT PAN

11. Please ✓ the document attached (photocopy)

Address: _____

Name : _____

10. If the applicant is a minor, please furnish proof of age of the minor and name, address of the natural guardian:

Fax No: _____

E-mail : _____

Mobile: _____

Phone: (Residence) _____

(Work) _____

Same as above

Pin _____

State _____

County _____

City _____

9. Address for correspondence: _____



8. Permanent address: _____
_____ City _____ Pin _____ State _____ Country _____

9. Address for correspondence: _____
_____ City _____ Pin _____ State _____ Country _____

Same as above

Mobile: _____ Phone: (Residence) _____ (Work) _____

Fax No: _____ E-mail: _____

10. If the applicant is a minor, please furnish proof of age of the minor and name, address of the natural guardian

Name: _____

Address: _____

11. Please the document attached (photocopy)

ITPAN

GJR No. _____

Form 60

12. Relationship with first applicant: _____

ADDITIONAL INFORMATION
For NON-RESIDENT INDIAN(S)/PERSONS OF INDIAN ORIGIN Only

	For First Applicant		For Second Applicant (if applicable)	
1. Native Place in India :	_____		_____	
2. State :	_____		_____	
3. District :	_____		_____	
4. Passport (please <input checked="" type="checkbox"/> one):	<input type="checkbox"/> Indian	<input type="checkbox"/> Foreign	<input type="checkbox"/> Indian	<input type="checkbox"/>
5. Passport Number :	_____		_____	
6. Place of Issue:	_____		_____	

8. Permanent address: _____
_____ City _____ Pin _____ State _____ Country _____

9. Address for correspondence: _____
_____ City _____ Pin _____ State _____ Country _____

Same as above

Mobile: _____ Phone: (Residence) _____ (Work) _____

Fax No: _____ E-mail: _____

10. If the applicant is a minor, please furnish proof of age of the minor and name, address of the natural guardian:

Name: _____

Address: _____

11. Please ✓ the document attached (photocopy)

IT PAN

GIR No. _____

Form 60

12. Relationship with first applicant: _____

ADDITIONAL INFORMATION
For NON-RESIDENT INDIAN(S)/PERSONS OF INDIAN ORIGIN Only

	For First Applicant		For Second Applicant (if any)	
1. Native Place in India :	_____		_____	
2. State :	_____		_____	
3. District :	_____		_____	
4. Passport (please ✓ one):	<input type="checkbox"/> Indian	<input type="checkbox"/> Foreign	<input type="checkbox"/> Indian	<input type="checkbox"/> Foreign
5. Passport Number :	_____		_____	
6. Place of Issue:	_____		_____	



7. Date of Issue: _____

8. Country of Residence: _____

9. Does the applicant hold any property in India? Yes No

If yes, please specify: _____

10. Address for correspondence in India: _____

City _____ State _____ Pin _____ Country _____

Phone: _____ Fax: _____ E-mail: _____

11. (a) NRO Account No. _____

(b) Name of bank and branch _____

12. (a) NRE Account No. _____

(b) Name of bank and branch _____

13. (a) FCNR Account No. _____

(b) Name of bank and branch _____

14. Contact person in India for the Applicant(s): Full Name: (Mr./Ms.) _____

Address for correspondence: _____

City _____ Pin _____ State _____ Country _____

Phone: _____ Fax: _____ E-mail: _____

For Official Use Only

For Official Use Only

PAYMENT OPTION

(please √ one)

Installment Payment Scheme Down Payment Scheme

PARKING OPTION

(please √ one)

Two-Wheeler Four-Wheeler No Parking

PAYMENT DETAILS

Only single DD / Pay Order will be accepted (No cash payment, multiple DD's and P.O. or cheque payment accepted)

I/We enclose herewith Pay Order/DD No. _____ dated _____ drawn _____ Bank for Rs. 50,000/- (Rupees Fifty Thousand only) in favour of "RIVER DEVELOPERS PRIVATE LIMITED", payable at Kolkata as application money.

We enclose herewith

- 1) Certified Copy of the Board Resolution dated _____ and Memorandum & Articles of Association /Partnership

APARTMENT FLOOR PREFERENCE

Please provide your floor preference by selecting (1, 2 & 3) as per the floor categories (A, B & C) mentioned below. All the categories compulsorily to be filled in order of preference.

Application Serial No. **32667**

Category A (Ground to 4th floor apartments)

Category B (5th to 9th floor apartments)

Category C (10th to 14th floor apartments)

APARTMENT FLOOR PREFERENCE

Please provide your floor preference by selecting (1, 2 & 3) as per the floor categories (A, B & C) mentioned below. All the categories compulsorily to be filled in order of preference.

Category A (Ground to 4th floor apartments)

Category B (5th to 9th floor apartments)

Category C (10th to 14th floor apartments)

DECLARATION FOR INDIVIDUAL APPLICANT(S)

1. I/We hereby solemnly declare that all the above mentioned facts are true to the best of my/our knowledge and nothing relevant has been concealed or suppressed. I/We also undertake to inform Riverbank Developers Private Limited of any future changes, related to the information and details stated in this Application Form.
2. I/We also declare that I/We have read and understood the general terms and conditions of sale and other information /conditions stated in the General Terms & Conditions. I/We hereby solemnly accept and agree to abide by the same as also others as may be prescribed by Riverbank Developers Private Limited in future and attach herewith a duly signed copy of the General Terms & Conditions with signatures on each page, evidencing our acceptance of the same. I/We further agree to sign and execute the necessary documents as and when desired by Riverbank Developers Private Limited.
3. I/We understand that the completed Application Form and Application Money have to be submitted at either the Submission Centres as listed in Schedule I of the GTC or the registered office of Riverbank Developers Private Limited at 225C, A.J.C. Bose Road, 4th Floor, Kolkata – 700020
4. I/We, do solemnly declare that I/We want and shall use the Apartment for residential purpose only (Strike out whichever is not applicable).
5. I/We accept and agree that this Application is only a request for allotment and does not create any right whatsoever or howsoever in my/our favour.
6. I/We acknowledge and accept that Riverbank Developers Private Limited reserves the right to reject any application at its sole discretion without assigning any reason.
7. I/We undertake to obtain all permissions, if any required under the law, pertaining to purchase by me/us of a residential Apartment in India.

Signature First Applicant

Signature Second Applicant (if any)

Place: _____

Date: _____

For Official Use Only



APPLICATION FORM FOR OTHER ENTITY (IES)

(Strike out portions that are not applicable. Incomplete applications, will not be entertained)

To
Riverbank Developers Pvt. Ltd.
225C, A.J.C. Bose Road, 4th Floor,
Kolkata - 700020

Dear Sir/Madam,

I/We wish to apply for allotment of an Apartment at Hilland Greens. Given below are the required details.

PLEASE FILL IN BLOCK LETTERS

1. Name of the organisation: _____

2. Address of registered office: _____

City _____ Pin _____ State _____ Country _____

Phone _____ Fax _____ E-mail _____

3. Date of Incorporation _____

4. Address for correspondence _____

City _____ Pin _____ State _____ Country _____

Phone _____ Fax _____ E-mail _____

For Official Use Only

5. Details of authorised signatory

Mr./Ms. _____

Designation _____

Phone _____

Fax _____

E-mail _____

6. Contact person in Kolkata with designation

Mr./Ms. _____

Designation _____

Phone _____

Fax _____

7. Please ✓ the document attached (photocopy)

IT PAN

--	--	--	--	--	--	--	--	--	--

GIR No. _____

Form 60

APARTMENT FLOOR PREFERENCE

Please provide your floor preference by selecting (1, 2 & 3) as per the floor categories (A, B & C) mentioned below. All the categories compulsorily to be filled in order of preference.

Category A (Ground to 4th floor apartments)

Category B (5th to 9th floor apartments)

Category C (10th to 14th floor apartments)

APARTMENT FLOOR PREFERENCE

Please provide your floor preference by selecting (1, 2 & 3) as per the floor categories (A, B & C) mentioned below. All the categories compulsorily to be filled in order of preference.

Application Serial No.

32667

Category A (Ground to 4th floor apartments)

Category B (5th to 9th floor apartments)

Category C (10th to 14th floor apartments)

PAYMENT OPTION

(please ✓ one)

Installment Payment Scheme

Down Payment Scheme

PARKING OPTION

(please ✓ one)

Two-Wheeler

Four-Wheeler

No Parking

PAYMENT DETAILS

Only single DD / Pay Order will be accepted (No cash payment, multiple DD's and P.O. or cheque payment will be accepted)

I/We enclose herewith Pay Order/DD No. _____ dated _____ drawn on _____ Bank for Rs. 50,000/- (Rupees Fifty Thousand only) in favour of "RIVERBANK DEVELOPERS PRIVATE LIMITED", payable at Kolkata as application money.

We enclose herewith

1) Certified Copy of the Board Resolution dated _____ and Memorandum & Articles of Association /Partnership Deed.

For Official Use Only

For Official Use Only

DECLARATION FOR OTHER ENTITY (IES)

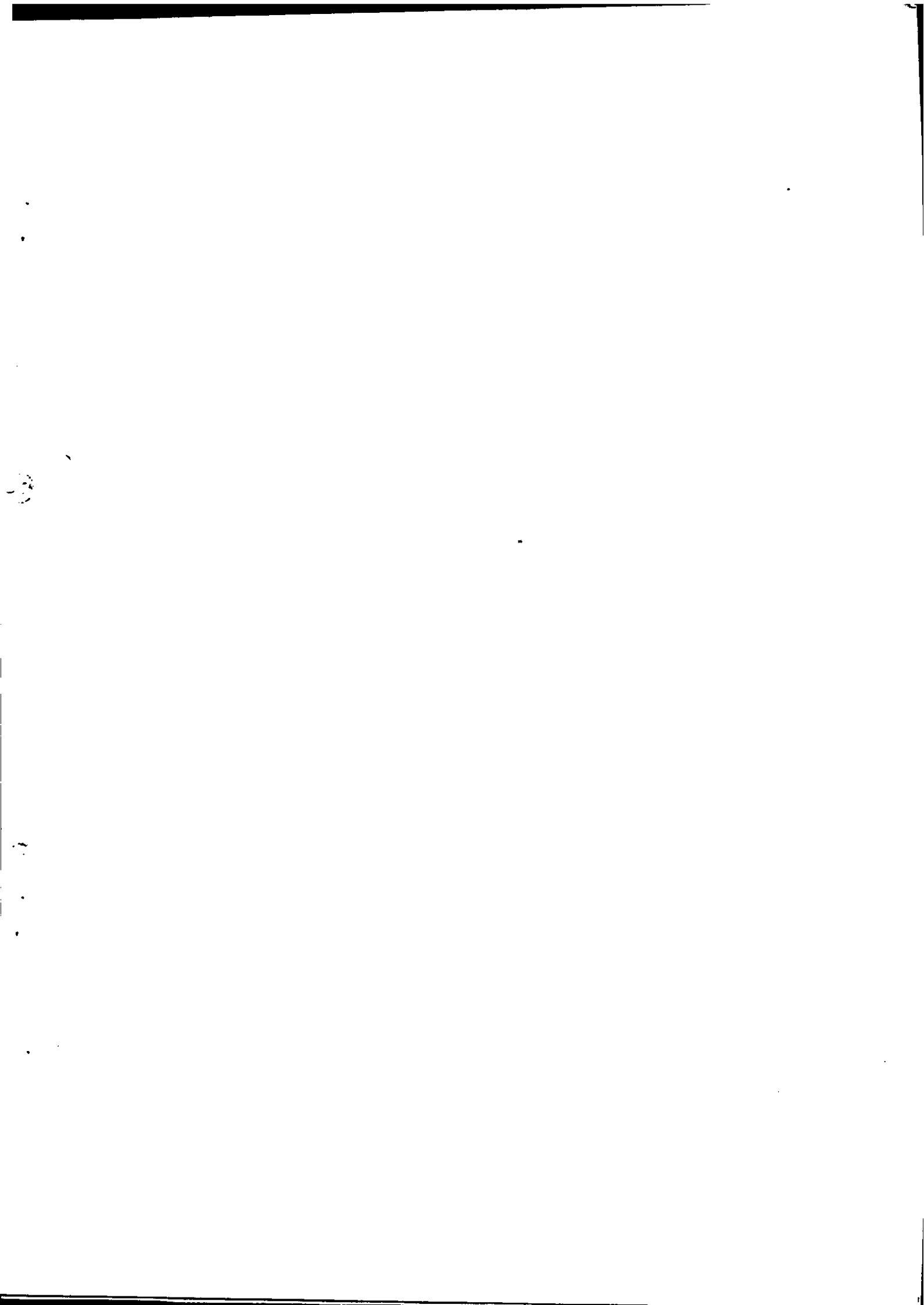
1. I/We hereby solemnly declare that all the above mentioned facts are true to the best of my/our knowledge and nothing relevant has been concealed or suppressed. I/We also undertake to inform Riverbank Developers Private Limited of any future changes, related to the information and details stated in this Application Form.
2. I/We also declare that I/We have read and understood the terms and conditions of sale and other information /conditions stated in the General Terms & Conditions. I/We hereby solemnly accept and agree to abide by the same as also others as may be prescribed by Riverbank Developers Private Limited in future and attach herewith a duly signed copy of the General Terms & Conditions with signatures on each page, evidencing our acceptance of the same. I/We further agree to sign and execute the necessary documents as and when desired by Riverbank Developers Private Limited.
3. I/We understand that the completed Application Form and Application Money have to be submitted at either the Submission Centres as listed in Schedule I of the GTC or the registered office of Riverbank Developers Private Limited at 225C, A.J.C. Bose Road, 4th Floor, Kolkata – 700020
4. I/We, being Non Resident Indians/Persons of Indian Origin do solemnly declare that I/We want and shall use the Apartment for residential purpose only (Strike out, whichever is not applicable).
5. I/We accept and agree that this Application is only a request for allotment and does not create any right whatsoever or howsoever in my/our favour.
6. I/We acknowledge and accept that Riverbank Developers Private Limited reserves the right to reject any application at its sole discretion without assigning any reason.
7. I/We undertake to obtain all permissions, if any required under the law, pertaining to purchase by me/us of a residential Apartment in India.



Signature of authorised signatory with seal

Place: _____

Date: _____



Most Urgent-

Under Registered with A/D

Date: 12/08/19

The Chairman/Managing Director
M/s Riverbank Developments Pvt.Ltd
225C, AIC Bose Road, 4th Floor,
Kolkata-700020

Ref: Your Letter Dated 11th June'18 & my letter dated 31.07.19

Subject-No response of my letter about excess delay in Hand over of Apartment No.14A3 Tower 13 in

Hiland Greens

Sir,

Regret to state that despite of my letter as mentioned above there is no reply from your end. You would not respond my letter/no reply of mail sent to you in your customer care mail ID/your site people do not cooperate/your registered telephone number-whenever we tried it never got connected, in this situation we cannot continue so kindly refund my entire investment with interest otherwise we have to take matter legally.

Instead of apology for excess delay you are not ready to respond at all, whereas we got full right to know the status of the project & you, you have misguided investors with big Ad & false commitment & now ignoring us?

Please look into the matter & revert ASAP,

Also provide us your concerned person's mobile number, his mail ID in case of any requirement,

Regards

Padam Gupta (Mobile-9836369118) (purti.gupta@rediffmail.com)

CC to M/s. Hiland Greens,

Sales & Marketing team,

Anand Lok Building, 227, AIC Bose Road, Block "B"

4th Floor, Kolkata-700020.

Enclosed: 2) Copy of mail sent to your customer care mail ID, b) Copy of my letter Dated 31/07/19

Most Urgent-Under Registered with A/D

Date: 31/07/19

M/s Riverbank Developments Pvt.Ltd
225C, A/C Bose Road, 4th Floor,
Kolkata-700020

Ref: Your Letter Dated 13th June'18

Subject-Hand over of Apartment No.14A3 Tower 13 In Hilland Greens

Sir,

Regret to state that you had intimated through your above mentioned letter that hand over would be done on or before 1st quarter of this year i.e. 2019 but since then there is no information from your end. We had clarified specifically over phone before paying last installment whether the aforesaid is entirely complete in all respect, when you have claiming last installment, at that time your office people had confirmed that tower in entirely complete in all respect except other amenities which also would be completed very soon. But there is no progress at all. I had sent my representative last week at site but we were shocked to listen that no further development has been made by you & reaching to the tower is not possible? You are a renowned developer & this type of delay was never expected from your end/ Further we never get your line to contact you. No reply of our mails sent to you?

My photo shoot person was not allowed to take picture of my flat, I was misguided by your team, 1st day they asked me to send a request mail at indiafm.crscgc@colliers.com, accordingly we sent a mail on 22 July & had telephonic discussion with the concerned team. But there was no reply of mail which was sent to the said mail id & to your customer care mail ID as well. Again when I called up at site I was told to resend the person for photo shoot but again when person reached at your site he was refused to enter in to property. There is no cooperation or support by your you team & I have all voice recording of conversation I had with them in this context in support of my statement, If this way system is continued that very difficult for us to handle, please update me exact status of the project as on date,

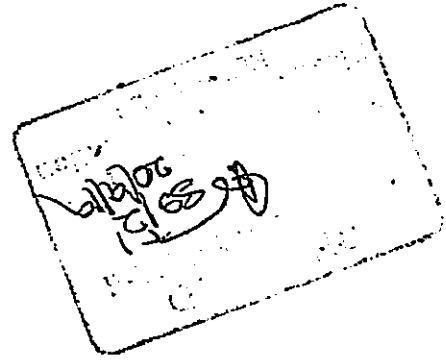
Please look into the matter & revert,
Also provide us your concerned person's mobile number, his mail ID in case of any requirement,
Regards,

Padam Gupta (9836369118)

CC to Sales & Marketing team,
Anand Lok Building, 227, A/C Bose Road, Block "B",
4th Floor, Kolkata-700020

Date: 20/09/19

To,
The Officer in Charge,
Ekbalpur Thana,
Kolkata



Subject: Booking of a Flat 2 BHK, Tower No. 13 14th floor at Highland Greens Phase-II, 1 Bata Road,

Maheshatala, Kolkata-700140

Dear Sir,

I had booked the above flat against that an allotment of the above flat has been allocated in my name in the same project. That on different dates I have paid part by part installment payment which comes the total amount of Rs.22,95,446 paid as on date. That the schedule time of hand over the possession of the same flat was May 2018.

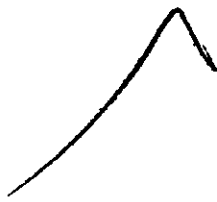
That the agreement was signed between me and the developer, River Bank Developers Pvt.Ltd, which stands that the possession, will be handed over of 42 months from the November 2014 on that basis I have made the payment as per the schedule. That on 25th September 2017 the above party have issued a letter to me that they are ready to give the possession of the said flat subject to final payment. Accordingly I have made the final payment part by part released from my bankers. But till date the possession has not been handed over to me though they have received the demanded amount which has been fulfilled by me. I have made a number of correspondences with them but they are not giving any response regarding the matter. After that I visited their sales office at 227 AJC Bose Road where I was informed by the security guard that the office has already been winded up and shifted elsewhere without any intimation to us.

Despite my several correspondence and request them that either hand over the flat immediately or refund the entire money with interest. They have not given any reply in this regard.
You are requested to kindly take up the matter judiciously and lodged a general complaint and issue a G.D. number enabling me to file the case in an appropriate forum.

Padam Gupta

Regards,

Flat 2, Dhruv Tower
70, D.H. Road, Kol-700023
Padam Gupta (Mobile: 9331269321)



Mrs. Padam Gupta

Date: 2nd January, 2019

Flat No. 8 C, Dhanshree, 70, Diamond

Harbour Road, Ekbalpore, City - Kolkata-

700023, State - West Bengal, Country - India

Contact No.-9836369188

Ref: Apartment No. 14A3 Tower No. 13 at Hilland Greens

Dear Mrs. Padam Gupta,

We are happy to inform you that the elevated road from Jhinjira Bazaar to Bata More is now fully ready. The Kolkata Metropolitan Development Authority has issued a completion certificate to this effect and has certified that the flyover is ready for traffic. A copy of this certificate is enclosed for your reference. With the opening of this road to traffic, you will now be able to travel to and from the rest of the city in no time.

We are conscious that we are delayed in our obligation to deliver your apartment to you. We are making every endeavor to ensure that deliveries commence starting the 2nd Quarter of 2019 in phases.

We are grateful for the patience you have shown and we would request your indulgence for these additional few months. And we reiterate our obligation to bear the compensation committed to you for this delay.

For any further queries or information, you can reach us at 033 4037 3535 or write us at akumar@hillandcal.com.

Thanking You

Yours sincerely

Riverbank Developers Pvt. Ltd.

Riverbank Developers Pvt. Ltd.

Registered Office

225C, AJC Bose Road, 4th Floor, Kolkata - 700020, India

P: +91 33 2283 9015-17 E: +91 33 2289 2148 W: www.hilland.in

Sales and Marketing Office,
Anandlok Building, 227 AJC Bose Road, Block-B,
4th Floor, Kolkata-700020
P: +91 33 4037 3535 F: +91 33 4037 3505
CIN: U70101WB2007PTC120037



Sub: Design, Engineering, financing, procurement, Construction, Operation & Maintenance of the Elevated road between Jinjra Bazar and Bata Nagar on Budge Budge Trunk Road in Kolkata on Design, Build, Finance operate and Transfer (DBFOT) basis alongwith widening of the existing two lane road by addition of two lanes of the both sides of the elevated road through construction of an at-grade 5.5 m road and construction of 1.5 meters footpath at the side of at-grade road.

Ref: LOA-376/KMDA/SE/TC-II/TT/W-192 DATED: 16.01.2014

TO WHOM IT MAY CONCERN

This to certify that BTRPL, the concessionaire has completed only the flyover portion of the job of "Design, Engineering, financing, procurement, Construction, Operation & Maintenance of

the Elevated road between Jinjra Bazar and Bata Nagar on Budge Budge Trunk Road in Kolkata on Design, Build, Finance operate and Transfer (DBFOT) basis alongwith widening of the existing two lane road by addition of two lanes of the both sides of the elevated road through

construction of an at-grade 5.5 m road and construction of a 1.5 meters footpath at the side of at-grade road" from Jinjra Bazar to Bata Nagar More and the flyover is now ready for traffic

movement and uses.

Superintending Engineer (In-charge, BRT Flyover Project)

Circle - II, R & B Sector, KMDA

Superintending Engineer

Circle-II, R & B Sector,

KMDA

Date: 20.12.2018

Memo No.: 179/13/SE/TC-II/R&B/KMDA/W-192

Copy forwarded to:

- 1) The Chief Executive Officer, KMDA
- 2) The Chief Engineer (Bridge), R & B Sector, KMDA.
- 3) The Executive Engineer, South Division, R & B Sector, KMDA.

Superintending Engineer (In-charge, BRT Flyover Project)
Circle - II, R & B Sector, KMDA

Date: 11th June, 2018

Mrs. Padam Gupta
Mr. Hansh Gupta

Flat No. 8 C, Dhanshree Tower, 70, Diamond
Harbour Road, Ekbalpore, Kolkata - 700023.
West Bengal, India

Contact No.: 9836369118, 9331269321

Ref: Apartment No. 14A3 Tower No. 13 at Hilland Greens

Dear Mrs. Padam Gupta,

We, at Hilland, have promised ourselves to never compromise, when it comes to providing you with quality homes with the best of modern amenities. Hence, our unfaltering focus, in the last few months, has been on the development of infrastructure such as the BBT Road Flyover, retail hub, etc, in an effort to make your life at Hilland Greens, convenient and comfortable.

Unfortunately, this has resulted in a slight delay in the handover process of your apartment and we deeply regret making you wait. We shall begin the handover and registration soon, on or before the first quarter of the next year.

Kindly bear with us. We reiterate our promise to make up for this delay through the payment of the compensation committed to you under Clause No. 11(d) of the General Terms and Conditions that we agreed to between us. This compensation will be adjusted against your future dues.

For any further queries or information, you can reach us at 033 4037 3535 or write us at akumar@hillandcal.com.

Regards,

Team Hilland

Riverbank Developers Pvt. Ltd.

Registered Office

225C, AJC Bose Road, 4th Floor, Kolkata - 700020, India

P: +91 33 2283 9015-17 F: +91 33 2289 2148 W: www.hilland.in

CIN: U70101WB2007PTC120037

P: +91 33 4037 3535 F: +91 33 4037 3505

4th Floor, Kolkata-700020

Anandlok Building, 227 AJC Bose Road, Block-B,

Sales and Marketing Office

Date: 25-09-2017

Mrs. Padam Gupta
Mr. Hansh Gupta

Flat No. 8 C, Dhanshree Tower, 70, Diamond
Harbour Road, Ekbalpore, City - Kolkata - 700023.
State - West Bengal, Country - India

Contact No: 9836369118

Ref: Apartment No. 14A3, Tower No. 13 at Hilland Greens.

Sub: Handover of apartment at Hilland Greens.

Dear Mrs. Padam Gupta,

We take great pleasure to inform you that, we have started handing over of the apartments at Hilland Greens, as committed, on and from September 2017. We would like to take this opportunity to thank you for your continued support and cooperation for realizing this dream project.

As large number of apartments are to be handed over to the respective customers of Hilland Greens, to ensure a smooth transition, we are handing over physical possession of the apartments in phases. You shall soon receive a separate communication from our customer service department with more specific details on handover of your apartment.

Thanking you,

For Riverbank Developers Private Limited



Yogesh Kumar

(Authorized signatory)

Riverbank Developers Pvt. Ltd.

Registered Office

225C, AIC Bose Road, 4th Floor, Kolkata - 700020, India

P: +91 33 2283 9015-17 F: +91 33 2289 2148 W: www.hiland.in

Sales and Marketing Office

Anandlok Building, 227 AIC Bose Road, Block-B,

4th Floor, Kolkata-700020

P: +91 33 4037 3535 F: +91 33 4037 3505

CIN: U70101WB2007PTC120037

H I L L A N D

Date : 19/04/2017

Mrs. Padam Gupta

Mr. Harsh Gupta

Flat No. 8 C, Dhanshree Tower, 70, Diamond Harbour Road, Ekbalpore,
City - Kolkata - 700023, State - West Bengal, Country - India

Ph : "9836369118

Sub: An option to avail 12% p.a. on payment of statutory charges/legal fees/corpus

Dear Mrs. Padam Gupta,

Your apartment 14A3, tower 13 at Hilland Greens is all but ready. We will commence pre delivery inspections from 1st May'17 and formal deliveries soon after.

~~In addition to the consideration for the apartment itself, you are requested to make payment of the following as well:-~~

1. Registration charges : Rs. 27000/-
2. Stamp Duty charges : Rs. 161800/-

We would like to invite you to make payment of the aforesaid amounts immediately. For the period between your payment and the actual registration of your apartment, we are pleased to offer you interest @12% p.a. on the aforesaid amounts.

All the above charges will be paid by us for and on your behalf to the appropriate authorities on actuals. In case excess amount is collected than actually incurred/paid by us, we will return such excess amount. Similarly, in case of any shortfall you will be asked to make good the differential amount.

In addition to the above you are also required to pay corpus deposit (balance due) of Rs. 12500/- & legal fees of Rs. 15000/- We will offer you an interest @12% on the amount representing the corpus deposit and legal fees which will be ascertained from your payment date till the issuance of actual final installment letter. The said amount does not include any service tax, cess, levies or GST as the case may be.

The current principal outstanding amount for the above referred apartment is Rs. 2000/-, which does not include outstanding interest amount (if any). Any payment made by you will first get adjusted with the current principal outstanding and then the amounts mentioned above.

We request you to remit the above by pay order/demand draft/cheque/RTGS/NEFT favouring Riverbank Developers Pvt. Ltd. Please share your UTR number with us if you avail RTGS/NEFT payment option.

Should you have any query or require clarification, please feel free to call us at 033-40373535 or e-mail at customercare@hillandcl.com.

Sincerely,

For RIVERBANK DEVELOPERS PRIVATE LIMITED

Jayanta Saha

(Head - Sales & Marketing)

Riverbank Developers Pvt. Ltd.

Registered Office

225C, A/C Bose Road, 4th Floor, Kolkata - 700020, India
P: +91 33 2289 9015-17 F: +91 33 2289 2148 W: www.hilland.in

Bank Details:

Riverbank Developers Pvt. Ltd

HDFC Bank Ltd.

2/6, Sarat Bose Road, Central Plaza, Kolkata - 700 020

A/C No: 00140350007482

IFSC Code: HDFC0000014

Received for
Anilmanjy Dey
Swaraj BSM
05.05.17

Sales and Marketing Office
Anandlok Building, 227 A/C Bose Road, Block-B,
4th Floor, Kolkata-700020
P: +91 33 4037 3535 F: +91 33 4037 3505
CIN: U70101WB2007PTC120037

Date: 24/02/2017

Mrs. Padam Gupta

Jt. : Mr. Harsh Gupta

Flat No. 8 C, Dhanshree Tower, 70, Diamond Harbour Road, Ekbalpore, City - Kolkata - 700023, State - West Bengal.

Country - India

Ph : 9836369118

Sub: An option to avail 12% p.a. offi Ends March 2017

Dear Sir/Madam,

We acknowledge your patience and support in our endeavor to deliver promises made. We have left no stones on time your Apartment number 14A3, floor 14, tower 13 at Hilland Greens.

We are thus pleased to inform you that handover of Apartments are estimated to commence 1st September 2017 onwards. Simultaneously we would like to go an extra mile to extend our thanks by offering you a 12% off (twelve percent) on your balance dues computed on annual basis towards your apartment should you pay on or before 31st March 2017. The offer will be applicable on the number of days prepaid only. The rebate thus earned will be calculated and rolled back to you within 30 (thirty) days of issue of final installment invoice.

Part of balance dues from you as per the prevailing General Terms & Conditions (GTC) and Payment schedule includes the following:

1. 8th & Final installment (Unit Charge) : Rs. 104750/-
2. Final Parking installment : Rs. 125000/-

The current principal outstanding amount for the above referred apartment is Rs. 2000/-, which does not include outstanding interest amount (if any). Any payment made by you will first get adjusted with the current principal outstanding and then the order as mentioned above.

The above proposition is a one-time exclusive option that cannot be availed /clubbed and/or applied with any other price offerings. The said amount does not include any service tax, cess, levies etc. Further, separate invoice on account of final corpus installment, legal charges, stamp duty and registration fee would be issued in due course of time.

We request you to remit the above by pay order/demand draft/cheque/RTGS/NEFT favouring Riverbank Developers Pvt. Ltd Escrow A/C. Please share your UTR number with us if you avail RTGS/NEFT payment option.

Should you have any query or require clarification, please feel free to call us at 033-4037 3535 or e-mail at customercare@hillandcl.com

Sincerely,

FOR RIVERBANK DEVELOPERS PRIVATE LIMITED

Nikhil Ganeswar

Abhishek Ganeswarla

(Head - Sales & Marketing)

Riverbank Developers Pvt. Ltd.

Registered Office

50C, A/C Bose Road, 4th Floor, Kolkata - 700020, India.

+91 33 2283 9015-17 F: +91 33 2289 2148 W: www.hillandcl.com

*Received
8/03/2017
Hilland Greens*

Bank Details

Riverbank Developers Pvt. Ltd. Escrow A/C
HDFC Bank Ltd.
2/6 Sarat Bose Road
"Central Plaza" Kolkata - 700 020
A/C No. : 00140350007500
IFS Code: HDFC0000014
Swift Code: HDFCINBBCAL

Sales and Marketing Office
Anandlok Building, 227 A/C Bose Road, Block-B,
4th Floor, Kolkata-700020
P: +91 33 4037 3535 F: +91 33 4037 3505
CIN: U70101WB2007PTC120037

Dated: 28.04.2016

Ms. Padam Gupta
Mr. Harish Gupta

Flat No. 8 C, Dhanshree Tower,
70, Diamond Harbour Road, Ekbalpore, City,

Kolkata-700023, State - West Bengal.

Country - India

Contact No: 9331269321 ; 9836369118 ;

Sub: Reminder for Payment in regard to Apartment No. 14A3, Tower - 13 at Hilland Greens

Dear Sir/Madam,

With reference to the allotment of the subject apartment, this is to inform you that we are yet to receive the outstanding amount of Rs. 2,25,534/- (Rupees Two lakh Twenty Five Thousand Five Hundred Thirty Four Only) (including interest, calculated till 28.04.2016) which is due more than 30 days over and above the due date provided to you in earlier instalment(s). Kindly refer to the attached account ledger with respect to the said apartment for your ready perusal.

We would request you to clear the said outstanding amount in favour of "Riverbank Developers Pvt. Ltd. Escrow A/C" on or before 15 days from the issue date of this letter since interest @ 18% p.a. is being accrued on per day basis over the outstanding amount.

However, funds transferred through RTGS/NEFT route should be immediately informed by sharing 'UTR' Number, amount being transferred, the date of transaction, the name of the applicants and the apartment details as the date of communication of the 'UTR' no. shall be taken as the receipt date. Kindly note the whole amount will only reflected in your account after we receive the necessary information with respect to the transfer.

For any further assistance or queries please feel free to call at (033)-4037-3535 or email at info@hillandgreens.com.

Please ignore this letter, if already paid.

Looking forward to your kind co-operation.

Yours faithfully,

For Riverbank Developers Private Limited

Abhishek Ganerwala

Abhishek Ganerwala

(Head - Sales & Marketing)

Riverbank Developers Pvt. Ltd.

Registered Office

225C, A/C Bose Road, 4th Floor, Kolkata - 700020, India

P: +91 33 2283 9015-17 F: +91 33 2289 2148, W: www.hillandcal.com

CIN: U70101WB2007PTC120037

Sales and Marketing Office
Anandlok Building, 227 A/C Bose Road, Block-B,
4th Floor, Kolkata-700020
P: +91 33 4037 3535 F: +91 33 4037 3505

Bank Details:
Riverbank Developers Pvt. Ltd. Escrow A/C
HDFC Bank Ltd.
2/6 Sarat Bose Road
"Central Plaza"
Kolkata - 700 020
A/C No. : 00140350007500
IFS Code: HDFC0000014
Swift Code: HDFCINBBAL

RIVERBANK DEVELOPERS PRIVATE LIMITED

Applicant Ledger

As on 28-Apr-2016

Run Date: 28-Apr-2016

Time: 19:11:31

Page 1 of 3

Name of project	Name of party	Property details	Basic cost	Cost Breakup	Payment Plan	Due as on 28-Apr-2016	Received till 28-Apr-2016	Balance as on 28-Apr-2016	Total Due Amount
HILAND GREENS	Mrs. Padam Gupta	Block/Tower: Tower 13 Floor: Floor 14th Area: 712.000 SFT (Super Buildup Area) Net Rate/Rs: 2842.00 Terrace Area: 0.00 SFT	2,095,000.00	Basic Cost + Parking Cost + Adhoc Charges + Extra Charges (CORPUS DEPOSIT) 2,549,024.00 (2,453,310.00 + 90,714.00)	INSTALLMENT PLAN	2,255,446.00 (2,213,060.00 + 82,386.00)	2,076,352.00 (2,001,629.00 + 74,723.00)	219,094.00	469,672.00
						~(2,115,250.00 + 70,443.00 + 12,500.00 + 0.00 + 85,310.00 + 11,943.00)	~(1,503,819.00 + 82,700.00 + 12,500.00 + 0.00 + 85,310.00 + 11,943.00)	~(441,181.00 + 15,591.00 + 12,500.00 + 0.00 + 0.00 + 0.00 + 0.00)	(18.45%)

Date	Particulars	Debit	Credit	Balance	Ball type
3-Nov-2014	APPLICATION AMOUNT Receipt Ref: HG1MR/15840/14-15 Vhs Chq No: 009890 Drawn on State Bank Of Travancore, Chq Dc 31-10-2014, Chq Clear Dc 31-03-2015		50,000.00	50,000.00	Cr
B-Dec-2014	Allocation (48,501.00 + ST : 1,499.00)				
23-Dec-2014	PART OF ALLOTMENT Receipt Ref: HG1MR/14929/14-15 Vhs Chq No: 009892 Drawn on SB TRIBANOCORE, Chq Dc 23-12-2014, Chq Clear Dc 31-03-2015	284,916.00		286,450.00	Cr
7-Jan-2015	Application (50,000.00 + ST : 1,545.00)				
7-Jan-2015	1st Instalment (419,000.00 + ST : 12,947.00)	431,947.00		431,948.00	Dr
2-Feb-2015	2nd Instalment - On commencement of Foundation (334,500.00 + ST : 10,337.00)	344,837.00		776,785.00	Dr
6-Feb-2015	Receipt Ref: HG1MR/15841/14-15 Vhs Chq No: 224345 Drawn on SBI, Chq Dc 29-01-2015, Chq Clear Dc 31-03-2015		429,418.00	347,367.00	Dr
2-Mar-2015	BALANCE OF 1ST INSTALLMENT & PART OF 2ND INSTALLMENT Receipt Ref: HG1MR/16354/14-15 Vhs Demand Draft No: 877185 Drawn on State Bank Of India (334,499.00 + ST : 10,337.00)		344,836.00	2,531.00	Dr
26-Jun-2016	3rd Instalment - On commencement of 3rd Floor Slab (209,500.00 + ST : 7,333.00)	216,833.00		219,364.00	Dr
24-Jul-2015	2ND INSTALLMENT & PART OF 3RD INSTALLMENT Receipt Ref: HG1MR/16018/15-16 Vhs Demand Draft No: 465408 Drawn on Axis Bank Ltd (209,510.00 + ST : 7,323.00)		216,833.00	219,364.00	Dr

E & O.E

Riverbank Developers Pvt. Ltd.

Registered Office

225C, AIC Bose Road, 4th Floor, Kojika - 700020, India

P: +91 33 2283 9015-17 F: +91 33 2289 2148 W: www.hilandcal.com

CIN: U70101WB2007PTC120037

P: +91 33 4037 3535 F: +91 33 4037 3505

4th Floor, Kojika-700020

Anandlok Building, 227 AIC Bose Road, Block-B,

Sales and Marketing Office

RIVERBANK DEVELOPERS PRIVATE LIMITED

Applicant Ledger

As on 28-Apr-2016

Run Date: 28-Apr-2016

Time: 19:11:31

Page 2 of 3

Name of project	Name of party	Property details	Basic cost	Cost Breakup	Payment Plan	Due as on 28-Apr-2016	Received till 28-Apr-2016	Balance as on 28-Apr-2016	Total Due Amount
HILAND GREENS	Mrs. Padam Gupta	Block/Tower Tower 13 Floor Floor 14th Area 712.000 SFT (Super Subj Area) Net Rate: Rs. 2,942.00 Terrace Area. 0.00 SFT	2,093,000.00 Discount 0.00 Total Cost	2,093,000.00 (2,455,310.00 + 50,714.00) Basic Cost + Parking Cost + Adhoc Charges + Extra Charges (CORPUS DEPOSIT)	INSTALLMENT PLAN	2,295,446.00 (2,213,060.00 + 82,386.00) 2,115,250.00 + 70,443.00 + 12,500.00 + 0.00 + 85,310.00 + 11,943.00	2,076,362.00 (2,001,629.00 + 74,733.00) 1,503,619.00 + 82,780.00 + 12,500.00 + 85,310.00 + 11,943.00	219,094.00	469,672.00 (18.45%) ~(441,131.00 + 15,591.00 + 12,500.00 + 0.00 + 0.00 + 0.00 + 0.00)

Detail of Amount Due and Payment Received upto 28-Apr-2016

Date	Particulars	Debit	Credit	Balance	Bal type
17-Oct-2015	Electrical Infrastructure & DG Backup Charges >> Provisional Electrical Infrastructure Charges & DG Backup Charges [HG10C003257715-16]	87,253.00		87,253.00	Dr
30-Oct-2015	4th Installment - On commencement of 6th Floor Slab (85,310.00 + ST : 11,943.00)		216,833.00	316,817.00	Dr
30-Oct-2015	EXTRA CHARGES RECEIVED Receipt Ref: HG1MR20189145-16 Vldo Chq No: 855517 Drawn on Axis Bank Ltd., Chq Dt: 29-10-2015, Chq Clear Dt: 31-10-2015		87,253.00	219,564.00	Dr
13-Nov-2015	BALANCE OF 3RD INSTALLMENT & PART OF 4TH INSTALLMENT Receipt Ref: HG1MR21950/15-16 Vldo Chq No: 85565 Drawn on Axis Bank Ltd., Chq Dt: 09-11-2015, Chq Clear Dt: 30-11-2015		216,833.00	2,531.00	Dr
17-Dec-2015	5th Installment - On commencement of 5th Floor Slab (209,500.00 + ST : 7,333.00)		217,094.00	219,625.00	Dr
4-Jan-2016	BALANCE OF 4TH NAD PART OF 5TH INSTALLMENT AMOUNT RECEIVED Receipt Ref: HG1MR24468/15-16 Vldo Chq No: 225718 Drawn on State Bank Of Travancore Kollam, Chq Dt: 01-01-2016, Chq Clear Dt: 12-01-2016		217,094.00	2,531.00	Dr
8-Feb-2016	6th Installment - On commencement of 12th Floor Slab (209,500.00 + ST : 7,591.00)		217,094.00	219,625.00	Dr
25-Feb-2016	BALANCE OF 5TH INSTALLMENT AMOUNT RECEIVED Receipt Ref: HG1MR26702/15-16 Vldo Demand Draft No: 787430 Drawn on Axis Bank Ltd DLF, Gurgaon		217,094.00	19,625.00	Dr
28-Feb-2016	PART OF 6TH INSTALLMENT AMOUNT RECEIVED Receipt Ref: HG1MR28509/15-16 Vldo Chq No: 225723 Drawn on State Bank Of Travancore Kollam, Chq Dt: 26-02-2016, Chq Clear Dt: 29-02-2016		17,625.00	2,000.00	Dr

E & O.E.

Sales and Marketing Office
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4th Floor, Kolkata-700020
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CIN: U70101WB2007PTC120037

Registered Office
Riverbank Developers Pvt. Ltd.

225C, AJC Bose Road, 4th Floor, Kolkata - 700020, India
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RIVERBANK DEVELOPERS PRIVATE LIMITED

Applicant Ledger

As on 28-Apr-2016

Run Date: 26-Apr-2016

Time: 18-11-31

Page 3 of 3

Name of project	HILAND GREENS	
Name of party	Mtr. Padam Gupta	
Property details	Block/Tower: Tower 13	Floor: Floor 14th
	Unit No: 14A3	Area: 712.000 SFT (Super Bldg Area)
	Rate: Rs. 2,943.00	Net Rate: Rs. 2,842.00
	Lawn Area: 0.00 SFT	Terrace Area: 0.00 SFT
Basic cost	2,095,000.00 Discount	0.00 Total Cost
Cost Breakup	Basic Cost + Parking Cost + Adhoc Charges + Extra Charges (CORPUS DEPOSIT)	
Payment Plan	2,095,000.00 + 250,000.00 + 85,310.00 + 25,000.00 (250,000.00)	
Due as on 28-Apr-2016	2,295,448.00 (2,213,980.00 + 82,368.00)	-2,115,250.00 + 70,443.00 + 12,500.00 + 0.00 + 85,310.00 + 11,943.00
Received till 28-Apr-2016	2,076,352.00 (2,001,629.00 + 74,723.00)	-1,503,819.00 + 62,780.00 + 12,500.00 + 0.00 + 85,310.00 + 11,943.00
Balance as on 28-Apr-2016	219,094.00	(18.45%)
Total Due Amount	469,672.00	(18.45%)

Detail of Amount Due and Payments Received upto 28-Apr-2016

Date	Particulars	Debit	Credit	Balance	Bal Type
4-Mar-2016	7th Installment - On commencement of Roof (209,500.00 + ST : 7,594.00)	217,094.00		219,094.00	Dr
	Total	2,295,448.00	2,076,352.00	219,094.00	Dr
	Transfers / Cheque Reversal	0.00	0.00		
	Total	2,295,448.00	2,076,352.00	219,094.00	Dr
	Interest Due			8,400.00	
	Total	2,295,448.00	2,076,352.00	219,094.00	Dr
	Grand Total	2,295,448.00	2,076,352.00	225,534.00	Dr

** Balance after adjusting Interest
** Breakup amount (basic+stax+extra+stax+udtr+stax+onac)

E & O.E

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Sales and Marketing Office

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4th Floor, Kolkata-700020

P: +91 33 4037 3535 F: +91 33 4037 3505

CIN: U70101WB2007PTC120037

Date: 7th July 2015

Padam Gupta

Flat No. 8 C, Dhanshree Tower, 70,
Diamond Harbour Road, Ekbalpore, City -
Kolkata-700023, State - West Bengal,
Country - India

Re: Applicability of Service Tax on Sale of Residential Apartment.

Dear Sir / Madam,

We would like to bring to your kind attention that as per the enactment of Finance Act, 2010 the Government has enhanced the scope of service tax, wherein they have levied service tax towards construction of a residential complex with effect from 01.07.2010 (vide notification no. 29/2010 dated 22.06.2010).

Effective service tax rate applicable so far was 12.36% (including E Cess & SHE Cess) up to 31.05.2015. Accordingly in term of earlier notification no. 02/2012, S.Tax was levied by us @12.36% on 25% of the taxable amount where the carpet area is less than 30% and the apartment cost does not exceed Rs.1.Crore. In other cases 12.36% is being charged on 30% of the taxable amount, since 01.04.2012.

However, vide sec 108 of the Finance Act, 2015, read together with notification no. 14/2015-ST dated 19.05.15, the service tax rate is increased from 12.36% to 14% w.e.f.01.06.2015.

Therefore all payments towards consideration of the flat on and from 1st June 2015 will attract service tax at the revised effective rate of 3.5% (in the former cases) or 4.2% (in the later cases) as the case may be considering both the apartment cost, and/or carpet area. The other applicable charges/cost heads will attract service tax @ 14% instead of 12.36%.

A copy of the above-referred Notification is enclosed herewith for your perusal and ready reference.

This is for information.

Yours faithfully,

For Riverbank Developers Private Limited

Abhishek Ghose

Authorized Signatory

Encl: as stated above

Riverbank Developers Pvt. Ltd.

Registered Office

225C, A/C Bose Road, 4th Floor, Kolkata - 700020, India

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CIN: U70101WB2007PTC120037

info@hilandgroup.com
14th Floor Tower 1B

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[TO BE PUBLISHED IN THE GAZETTE OF INDIA, EXTRAORDINARY, PART II,
SECTION 3, SUB SECTION (3)]

Government of India
Ministry of Finance
(Department of Revenue)

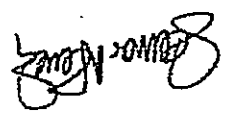
New Delhi, the 17th March, 2012

Notification No.2/2012 - Service Tax

G.S.R. (E).- In exercise of the powers conferred by sub-section (1) of section 93 of the Finance Act, 1994 (32 of 1994), the Central Government, being satisfied that it is necessary in the public interest so to do, hereby rescinds the notification of the Government of India in the Ministry of Finance (Department of Revenue) No. 8/2009 - Service Tax, dated the 24th February, 2009, published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (1) *vide* number G.S.R. 120 (E), dated the 24th February, 2009, except as respects things done or omitted to be done before such rescission.

2. This notification shall come into force on the 1st day of April, 2012.

[F. No. 334/1/2012-TRU]



(Samar Nanda)
Under Secretary to the Government of India

[TO BE PUBLISHED IN THE GAZETTE OF INDIA, EXTRAORDINARY, PART II,
SECTION 3, SUB-SECTION (i)]

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
(DEPARTMENT OF REVENUE)
NOTIFICATION
New Delhi, the 19th May, 2015
No. 14/2015-Service Tax

G.S.R.—(E)—In exercise of the powers conferred by clauses (a), (c) and (f) of section 107, section 108, sub-sections (2), (3) and (4) of section 109, section 153 and section 159 of the Finance Act, 2015 (No. 20 of 2015), the Central Government hereby appoints the 1st day of June, 2015 as the date on which the provisions of clauses (a), (c) and (f) of section 107, section 108, sub-sections (2), (3) and (4) of section 109, section 153 and section 159 of the said Act shall come into force.

[F.No. 334/S/2015 - TRU]

(Akshay Joshi)
Under Secretary to the Government of India

Sales and Marketing Office
Hilland Greens, Tower 3,
11th Floor, Brahmapuri Street,
Kolkata-700017

Contd. 12

Rs. 20,95,000/-	Rs. 25,000/-	Rs. 23,70,000/-
Rs. 2,50,000/-		

THIS is to record that vide an allotment letter bearing no. HILAND GREENS/ALLOTMENT/14/14 dated 15.02.2015, we have allotted in favour of Mr. Padam Gupta w/o of Mr. Hanish Gupta, the above mentioned flat, bearing no. 14A in the 11th floor at Hilland Greens, Tower-3, 11th Floor, Brahmapuri Street, Kolkata-700017, the above mentioned area, which shall be determined by us in accordance with the provisions of the General Terms and Conditions of Sale and allotment letter together with the General Terms and Conditions of Sale and allotment letter of Rs. 23,95,000/- (Rupees Twenty Three Lacs and Ninety Five Thousand only).

Sub: PERMISSION TO MORTGAGE

Sub: Apartment No. 14A in the 11th Floor at Hilland Greens, Tower-3,

Kolkata-700017
 Ground Floor
 11, Dr. B.V. Brahmapuri Street,
 Consular Building,
 Embassy (Leasing Finance Limited)

Dated: 15 February, 2015

For Hilland Greens/ALLOTMENT/14/14

H I L A N D

Indiabulls
LOAN SANCTION LETTER

Date 19-JAN-15

Our Reference No. 448299
 Name of the Applicant MRS PADAM GUPTA
 Address DHANSHREE TOWER, FLAT-8C, 70 DIAMOND HARBOUR ROAD, KHIDDERPORE, KOLKATA 700023 WEST BENGAL INDIA
 Phone No. 9331269321
 Name of the Co-Applicant HARIISH GUPTA
 /Guarantor

Dear MRS PADAM GUPTA

Subject : Your application for HOME LOAN facility from Indiabulls: Our Reference No: 448299
 We thank you for choosing Indiabulls Housing Finance Limited as your financier for HOME LOAN. We are pleased to inform you that with reference to the above application, we have in-principle sanctioned you a loan facility, the details of which are given below.

HOME LOAN	Type of Facility
1626360	Sanction Amount with Insurance Premium* (Rs.)
Rs. 17627	EMI Amount
PURCHASE OF PROPERTY - RESIDENTIAL	Purpose of Loan
180	Loan Tenure (Months)
AIR	Interest Type
10.15 %	Rate of Interest
FRR (Floating Reference Rate, notified time to time) - 7.35 % Margin Consent FRR - 17.5 %	Adjustable Interest Rate(AIR)
30 days from the date of this offer.	Sanction Letter Validity
Rs. 1124	Total Processing Fee Applicable
NIL	Proc. Fee (Non Refundable)
Rs. 1124	Balance Proc. Fee payable (to be deducted from disbursement)
CALCUTTA RIVERSIDE, HILAND GREENS PHASE II, TOWER 13, 14TH FLOOR, FLAT NO 14A3, ALONG WITH OPEN GAR PARKING, BATANAGAR, SOUTH 24 PGS S, KOLKATA 700141	Address of Property Offered as Security
Rs. 650 (inclusive of service tax)	Database Admin Fee
Applicable only in the first instance of finance on the same property.	

* Insurance is subject matter of solicitation.

All the applicable taxes, duties and levies would be additionally charged as per law. ROI will be as per applicable reference rate at the time of disbursement.

- This letter supersedes any sanction letter issued earlier, with reference to application number 448299

Special Conditions (as applicable) :

- 1 Legal and Technical clearance / verification of the property being financed.
- 2 Execution of Loan Agreement and other documents between you and, Indiabulls Housing Finance Limited as per its policy and format
- 3 Loan amount to be covered through insurance
- 4 Disbursement as per norms.
- 5 All the property owners to be in the loan structure
- 6 Loan to value to be as per IB norms
- 7 Repayment to be from Salary Account of Co-applicant
- 8 Qualification Certificates to be on records.
- 9 Own Contribution validation through bank statement or proof to be documented
- 10 Original property documents of the proposed collateral should not be in laminated form.
- 11 In case of plot + construction loan, if construction does not commence within 6 months of disbursement of plot loan, the same would be downsized & treated as plot loan.
- 12 Other terms and conditions mentioned overleaf.

Indiabulls Housing Finance Limited
Kolkata, West Bengal
Branch Code-190599
Branch Manager

Customer Signature

Accepted the offer

sign this letter as token of your acceptance of the terms and conditions mentioned above and overheat. representative Rimpa Kundu, phone +91033-39924704 can assist you further in case of requirement.

Reference No. 448299
MRS PADAM GUPTA
DHANSHREE TOWER, FLAT-8C, 70 DIAMOND HARBOUR ROAD, KHIDDERPORE,
KOLKATA 700023 WEST BENGAL INDIA
9331269321

Date 19-JAN-15

LOAN SANCTION LETTER



10384418

Indiabulls
LOAN SANCTION LETTER

Our Reference No. 448299
 Name of the Applicant MRS PADAM GUPTA
 Address DHANSHREE TOWER, FLAT-8C, 70 DIAMOND HARBOUR ROAD, KHIDDERPORE, KOLKATA 700023 WEST BENGAL INDIA
 Phone No. 9331269321

TERMS AND CONDITIONS

1. The sanction of loan amount and its terms and conditions are subject to execution of Loan Agreement and other documents and writings with Indiabulls Housing Finance Limited (hereinafter referred to as "IHFL"). The terms and conditions of Loan Agreement and/or other documents will prevail upon this letter in case of any contradiction/conflict/difference.
2. This sanction shall be available to the Borrower for a period of 30 days from date of this letter provided the Borrower deposits with IHFL the administrative charges/expenses/pre-determined expenses mentioned overleaf at the time of delivering the accepted copy of this letter to IHFL. The processing fees received is non refundable.
3. The loan facility will be available on demand. However IHFL shall be entitled to withhold and/or cancel the Loan or any part thereof without assigning any reason for the same.

4. IHFL shall be entitled to revoke the sanction and to add, to delete or modify all or any of the terms and conditions of the facility, inter alia, if there is any material change in the purpose(s) of loan facility, if any information and/or statement given by borrower is found incorrect, incomplete or misleading, if there is breach of the terms and conditions of the facility, if any report like legal/technical/valuation of the property is not found satisfactory, if the borrower does not submit duly accepted copy of this sanction letter to IHFL within stipulated period, etc. etc. IHFL decision in respect of material changes shall be final and binding on the borrower.

5. Repayment of loan amount will be through installments/EMI's comprising of principal and/or interest. Repayment of loan amount can be done through electronic mode (ECS) also. IHFL may in its sole discretion alter the rate of interest suitably and prospectively if unforeseen or extraordinary changes in the money market conditions take place.

6. In case of Home Loan Facility, the prepayment of the loan shall be made and accepted as per policy and rules of IHFL and in accordance with statutory guidelines, issued from time to time and as applicable at the time of prepayment in case the loan facility is sanctioned for Loan Against Property, Loan Against Plot Purchase of Plot and/or where there is no policy, rules and guideline then the prepayment fees and charges shall be applicable as per the terms of loan agreement and the mutually agreed prepayment charges, more particularly mentioned in the schedule of the loan agreement.

7. The rate of interest applicable to the loan facility shall be as prevailing on the date of disbursement and as stated in the Loan Agreement.

8. IHFL has sanctioned the loan facility on the basis of the calculation and estimation of the costs to be incurred for fulfilling the Purpose(s). If the cost of fulfilling the purpose(s) increases above or falls below the calculated amounts, IHFL reserves the right to cancel the loan facility or reduce the amount sanctioned at the sole discretion of IHFL and the decision of IHFL in that behalf

9. The loan amount and terms sanctioned by IHFL, besides all other terms and condition, against applied amount and tenure is final and abiding to all the borrowers.

10. Terms related to Adjustable Interest Rate:
 (i) Indiabulls Housing Finance Limited - Floating Reference Rate (IHFL-FRR) shall mean the percentage rate per annum from time to time and notified/announced by IHFL in such form and manner as deemed appropriate by IHFL from time to time as IHFL-FRR.
 (ii) Adjustable Interest Rate means the IHFL-FRR and the margin, if any, as specified by IHFL shall be applied by IHFL on the first of the month following the month (as per the English Calendar) in which IHFL-FRR changed. Adjustable Interest Rate would change based on changes in the IHFL-FRR.

Accepted the offer

Customer Signature

Date: 15th January 2015

To,

Padam Gupta

Mr. Harish Gupta

Flat No. 8 C, Dhanshree Tower, 70,

Diamond Harbour Road, Ekbalpore,

City - Kolkata - 700023, State - West

Bengal. Country - India

9331269321 ; ; 9836369118 ; ;

Sub: Corrigendum to Allotment Letter dated 08.12.2014

Ref: Application no. 201101 with respect to the allotment of Apartment no. 14A3, Tower no. 13

Dear Sir / Madam,

This is to bring to your kind notice that in the Allotment letter's the word "Hiland Green Phase II" has been inadvertently written so and should be read as Hiland Greens only.

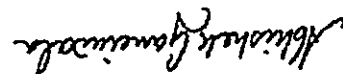
Therefore, request you to kindly read the same as Hiland Greens only wherever it appears in the said Letter and the attachment save and except that all the contents of the said letter dated 08.12.2014 and all other terms and conditions which have been communicated to you remain unchanged as well as the terms and conditions as per the "General Terms and Condition" stand binding on the parties.

We are hereby enclosing the earlier letter dated 08.12.2014 along with rectified Payment Schedule and Tax Invoice save and except that in place of Hiland Greens Phase II it has been mentioned as Hiland Greens; all the contents stand unchanged.

This is for your information and record. In case of any further assistance please feel free to contact the office of the undersigned or write to us.

Yours faithfully,

For Riverbank Developers Private Limited



Abhishek Ganerwala

(Head – Sales & Marketing)

Preferred Financial Institutions:

1. HDFC

2. SBI

3. ICICI

Riverbank Developers Pvt. Ltd.

Registered Office

225C, AJC Bose Road, 4th Floor, Kolkata - 700020, India

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CIN: U70101WB2007PTC120037

P: +91 33 4037 3535 F: +91 33 4037 3537

4th Floor, Kolkata-700020

Anandlok Building, 227 AJC Bose Road, Block-B,

Sales and Marketing Office

LOAN SANCTION LETTER



Date 19-JAN-15

Our Reference No. 448299
 Name of the Applicant MRS PADAM GUPTA
 Address DHANSHREE TOWER, FLAT-8C, 70 DIAMOND HARBOUR ROAD, KHIDDERPORE, KOLKATA 700023 WEST BENGAL INDIA
 Phone No. 9331269321
 Name of the Co-Applicant HARISH GUPTA
 /Guarantor

Dear MRS PADAM GUPTA

Subject: Your application for HOME LOAN facility from Indiabulls. Our Reference No: 448299
 We thank you for choosing Indiabulls Housing Finance Limited as your financier for HOME LOAN. We are pleased to inform you that with reference to the above application, we have in-principle sanctioned you a loan facility, the details of which are given below.

HOME LOAN	Sanction Amount (Rs.)	1600000
	EMI Amount	Rs. 17341
	Purpose of Loan	PURCHASE OF PROPERTY - RESIDENTIAL
	Loan Tenure (Months)	180
	Interest Type	AIR
	Rate of interest	10.15 %
	Adjustable Interest Rate(AIR)	FRR (Floating Reference Rate, notified time to time) -7.35 % Margin Current FRR - 17.5 %
	Sanction Letter Validity	30 days from the date of this offer.
	Total Processing Fee Applicable	Rs. 8427
	Proc. Fee (Non Refundable)	Amount (Rs.)
		1124
		Cheque No. 11954
		31-DEC-2014
		STATE BANK OF TRAVANCORE
		Drawn On
	Balance Proc. Fee payable (to be deducted from disbursement)	Rs. 7303
	Address of Property Offered as Security	APT NO. 14A3, 14TH FLOOR, HG-TOWER-13, HILAND GREENS PHASE-II, KOLKATA
	Database Admin Fee	Rs. 650 (inclusive of service tax)
		Applicable only in the first instance of finance on the same property.

All the applicable taxes, duties and levies would be additionally charged as per law.

- ROI will be as per applicable reference rate at the time of disbursement.
 - This letter supersedes any sanction letter issued earlier, with reference to application number 448299

Special Conditions (as applicable) :

- 1 Legal and Technical clearance / verification of the property being financed.
- 2 Execution of Loan Agreement and other documents between you and, Indiabulls Housing Finance Limited as per its policy and format
- 3 All the property owners to be in the loan structure
- 4 Disbursement as per norms.
- 5 Loan amount to be covered through insurance
- 6 Loan to value to be as per IB norms
- 7 Own Contribution validation through bank statement or proof to be documented
- 8 Qualification, Certificates to be on records.
- 9 Repayment to be from Salary Account of Co-applicant
- 10 Original property documents of the proposed collateral should not be in laminated form.
- 11 In case of plot + construction loan, if construction does not commence within 6 months of disbursement of plot loan, the same would be downsized & treated as plot loan.
- 12 Other terms and conditions mentioned overleaf.



LOAN SANCTION LETTER

Date 19-JAN-16

Our Reference No.

448299
MRS PADAM GUPTA

Name of the Applicant

DHANSHREE TOWER, FLAT-8C, 70 DIAMOND HARBOUR ROAD, KHIDDERPORE,
KOLKATA 700023 WEST BENGAL INDIA

Phone No.

9331269321

Our representative Rimpa Kundu , phone +91033-39974704 can assist you further in case of requirement

Please sign this letter as token of your acceptance of the terms and conditions mentioned above and overleaf.

Yours sincerely,

For Indiabulls Housing Finance Limited

Accepted the offer

Authorised signatory

Customer Signature

Constanza Building, Ground Floor, 11, Dr U N Brahmachari Street Kolkata 700017 West Bengal

India Ph: 033-30081229

Indiabulls
LOAN SANCTION LETTER

Date 19-JAN-16

Our Reference No. 448259
Name of the Applicant MRS PADAM GUPTA
Address DHANSHREE TOWER, FLAT-8C, 70 DIAMOND HARBOUR ROAD, KHIDDERPORE,
KOLKATA 700023 WEST BENGAL INDIA
Phone No. 9331269321

TERMS AND CONDITIONS

The sanction of loan amount and its terms and conditions are subject to execution of Loan Agreement and other documents and writings with Indiabulls Housing Finance Limited (hereinafter referred to as "IHFL"). The terms and conditions of Loan Agreement and/or other documents will prevail upon this letter in case of any contradiction/conflict/difference.

1. This sanction shall be available to the Borrower for a period of 30 days from date of this letter provided the Borrower deposits with IHFL the administrative charges/expenses/pre-determined expenses mentioned overhead at the time of delivering the accepted copy of this letter to IHFL. The processing fees received is non refundable.

2. The loan facility will be available on demand. However IHFL shall be entitled to withhold and/or cancel the Loan or any part thereof without assigning any reason for the same.

4. IHFL shall be entitled to revoke the sanction and to add, to delete or modify all or any of the terms and conditions of the facility, inter alia, if there is any material change in the purpose(s) of loan facility, if any information and/or statement given by borrower is found incorrect, incomplete or misleading, if there is breach of the terms and conditions of the facility, if any report like legal/technical/valuation of the property is not found satisfactory, if the borrower does not submit duly accepted copy of this sanction letter to IHFL within stipulated period, etc. etc. IHFL decision in respect of material changes shall be final and binding on the borrower.

5. Repayment of loan amount will be through installments/EMI's comprising of principal and/or interest. Repayment of loan amount can be done through electronic mode (ECS) also. IHFL may in its sole discretion alter the rate of interest suitably and prospectively if unforeseen or extraordinary changes in the money market conditions take place.

6. In case of Home Loan Facility, the prepayment of the loan shall be made and accepted as per policy and rules of IHFL and in accordance with statutory guidelines, issued from time to time and as applicable at the time of prepayment. In case the loan facility is sanctioned for Loan Against Property, Loan Against Plot, Purchase of Plot and/or where there is no policy, rules and guidelines then the prepayment fees and charges shall be applicable as per the terms of loan agreement and the mutually agreed prepayment charges, more particularly mentioned in the schedule of the loan agreement.

7. The rate of interest applicable to the loan/facility shall be as prevailing on the date of disbursement and as stated in the Loan Agreement.

8. IHFL has sanctioned the loan/facility on the basis of the calculation and estimation of the costs to be incurred for fulfilling the Purpose(s). If the cost of fulfilling the purpose(s) increases above or falls below the calculated amounts, IHFL reserves the right to cancel the loan facility or reduce the amount sanctioned at the sole discretion of IHFL and the decision of IHFL in that behalf

9. The loan amount and terms sanctioned by IHFL, besides all other terms and condition, against applied amount and tenure is final and abiding to all the borrowers.

10. Terms related to Adjustable Interest Rate:
(i) Indiabulls Housing Finance Limited - Floating Reference Rate (IHFL-FRR) shall mean the percentage rate per annum from time to time and determined by IHFL in such a form and manner as deemed appropriate by IHFL from time to time as IHFL-FRR.
(ii) Adjustable Interest Rate means the IHFL-FRR and the margin, if any, as specified by IHFL shall be applied by IHFL on the first of the month following the month (as per the English Calendar) in which IHFL-FRR changed. Adjustable Interest Rate would change based on changes in the IHFL-FRR.

Accepted the offer

Customer Signature

Ref. No. : HILAND GREENS PHASE II/ALLOTMENT/G/14-15/HG-T-12/14A3

Dated: 08.12.2014

First Applicant : Padam Gupta

Second Applicant : Mr. Harsh Gupta

Address : Flat No. 8 C, Dhanshree Tower, 70, Diamond Harbour Road, Ekbalpore, City - Kolkata - 700023, State - West Bengal, Country - India

Rec. Your Application No. 201101

Sub: Allotment of Apartment No. 14A3 on the Floor - 14, HG - Tower - 13, at Hiland Greens ("Said Apartment")

Dear Sir/Madam,

Pursuant to your abovementioned application and relying on your confirmations, representations and assurances to faithfully abide by all the terms, conditions and stipulations contained in the General Terms and Conditions (GTC), we are pleased to allot to you the abovementioned Said Apartment at Hiland Greens. However, this allotment is subject to payment(s) in accordance with the Payment Schedule attached herewith.

In addition to the amounts mentioned in the attached Payment Schedule, you will also be required to pay all such additional charges and expenses as mentioned in the GTC, and as intimated to you from time to time by us, within 15 days of receipt of notice for payment(s) thereat.

This allotment shall be confirmed only subject to payment of the allotment money. Please note that the application money of Rs. 50,000/- (Rupees Fifty Thousand Only) already paid by you shall form a part of the allotment money as specified in the Payment Schedule. Accordingly, after the adjustment of the application money of Rs. 50,000 (Rupees Fifty Thousand Only), we request you to make the payment of the allotment money as specified in the payment schedule, for the confirmation of the booking.

Therefore, we request you to make a payment of Rs. 2,86,461/- (Rupees Two Lakhs Eighty Six Thousand Four Hundred Sixty One Only) which shall be inclusive of service tax, towards allotment money for the Said Apartment by Pay Order/Demand Draft/Cheque in favour of "Riverbank Developers Private Limited Escrow A/c", payable at Kolkata, within 30 days from the date of this letter, i.e., on or before 07th January, 2015 failing which this allotment may stand cancelled at the sole option of Riverbank Developers Private Limited (RDPL), without prejudice to the other rights of RDPL. You can also pay through wire transfer directly in our company's following Account no. : 00140350007500, further details being provided below.

Sales and Marketing Office
Anandok Building, 227 A/C Bose Road, Block-B,
4th Floor, Kolkata-700020
P: +91 33 4037 3535 F: +91 33 4037 3505
CIN: U70101WB2007PTC120037

liverbank Developers Pvt. Ltd.
Registered Office
25C, A/C Bose Road, 4th Floor, Kolkata - 700020, India
E: +91 33 2283 9015-17 W: www.hilandcal.com

Funds transferred through RTGS / NEFT route should be immediately informed by sharing the 'UTR' No. along with the applicant name & apartment no. The date of communication of the details shall be taken as the receipt date.

Please sign a duplicate of this letter to signify your confirmation and acceptance of this allotment and the terms and conditions relating thereto and send it back to us at : Riverbank Developers Private Limited, Anandlok, 227, A.J.C. Bose Road, Block - B, 4th Floor, Kolkata - 700020, West Bengal, India.

Please note that abovementioned allotment is subject to the following:

- The GTC duly accepted by you, which forms part of this allotment letter and shall be treated as binding.
- Your making timely payments of the amounts mentioned in the Payment Schedule and all other dues as per the GTC including stamp duty, registration fees, taxes, duties, cess and costs, whenever arising.
- Your executing all documents as required by Riverbank Developers Private Limited as per its standard formats before delivery of possession of the Apartment.

Request you to please quote your Apartment No. in all future correspondence.

For any further assistance or queries, please feel free to call at 033 - 40412345 or email at info@hilanders.com.

We assure you of our best services at all times.

Thanking You;

Yours sincerely,

For Riverbank Developers Private Ltd.

Abhishek Ganerwala

Abhishek Ganerwala
(Head - Sales & Marketing)

Riverbank Developers Pvt. Ltd.

Registered Office

225C, A.J.C. Bose Road, 4th Floor, Kolkata - 700020, India

P: +91 33 2283 9015-17 F: +91 33 2289 2148 W: www.hilandcal.com

CIN: U70101WB2007PTC120037

P: +91 33 4037 3535 F: +91 33 4037 3505

4th Floor, Kolkata-700020

Anandlok Building, 227 A.J.C. Bose Road, Block-B,

Sales and Marketing Office

Bank Details:

Riverbank Developers Pvt. Ltd. Escrow A/C

HDFC Bank Ltd.

2/6 Sarat Bose Road

"Central Plaza"

Kolkata - 700 020

A/C No. : 00140350007500

IFS Code: HDFC0000014

Swift Code: HDFCINBBCAL

SCHEDULE OF COST AND CHARGES & PAYMENT SCHEDULE OF APARTMENT

Date : 08.12.2014

Application No. : 201101
 First Applicant : Padam Gupta
 Second Applicant : Mr. Harish Gupta
 Address : Flat No. 8 C, Dhansree Tower, 70, Diamond Harbour Road, Ekbalpore, City - Kolkata-700023, State - West Bengal, Country - India

Details of Unit Allotted at Hilland Greens :

Tower No. : HG - 13
 Floor : 14
 Unit No. : 14A3
 Saleable Area of Unit : 712 Square Feet
 Basic Price : Rs.2095000/-
 Maintenance Corpus Deposit : Rs.25000/-
 Open Car Parking : Rs.250000/-
 Net Price : Rs.2370000/-

Base Cost Charges Breakup

Charge Name	Amount (Rs.)
Apartment Cost	2095000
Total :	2095000

Other Charges Breakup

Charge Name	Amount (Rs.)
Maintenance Corpus Deposit	25000
Total :	25000

Breakup Charges for Parking

Charge Name	Amount (Rs.)
Open Car Parking	Rs.250000/-
Total :	Rs.250000/-

Payment Schedule for Charges for Parking

Payment Description	Payment Break Up	Due On	Amount (Rs.)
Initial Parking Installation	50%	Within 15 days from the date of issuance of 2 nd Installation letter (on commencement of foundation)	Rs.125000/-
Final Parking Installation	50%	Final Installation (before possession)	Rs.125000/-

Payment Description

Due Date	Due On	Amount (Rs.)
Within 30 days from the date of allotment	On or before 07 th January, 2015	326750
1st Installation	Within 45 days from the date of allotment	419000
2nd Installation	On commencement of foundation	334500
3rd Installation	On commencement of 3 rd floor slab	209500
4th Installation	On commencement of 6 th floor slab	209500
5th Installation	On commencement of 9 th floor slab	209500
6th Installation	On commencement of 12 th floor slab	209500
7th Installation	On commencement of Roof	209500
8th & Final Installation	Before Possession	242250

Sales and Marketing Office
 Anandlok Building, 227 A/JC Bose Road, Block-B,
 4th Floor, Kolkata-700020
 P: +91 33 4037 3535 F: +91 33 4037 3505
 CIN: U70101WB2007PTC120037

Registered Office
 Hilland Developers Pvt. Ltd.

55C, A/JC Bose Road, 4th Floor, Kolkata - 700020, India
 P: +91 33 2283 9015-17 F: +91 33 2289 2148 W: www.hillandcal.com

Taxes / Duties / Cess etc. (Present &/or Future) will be extra, as applicable

Tax Invoice

Invoice No. : HG/HG-Tower - 13 / 201101 / IP/Allotment / 7471/14-15
Date : 08.12.2014

First Applicant : Padam Gupta

Second Applicant : Mr. Harish Gupta

Address : Flat No. 8 C, Dhanshree Tower, 70, Diamond Harbour Road, Ekbalpore, City - Kolkata - 700023.
State - West Bengal, Country - India

In respect of Apartment No. 14A3, HG - Tower - 13 at Hilland Greens (Saleable Area: 712 Sq. Ft.)

Particulars	Amount (Rs.)	Amount (Rs.)
Non-Taxable	12,500	12,500
Maintenance Corpus Deposit (50%)	12,500	
Taxable	3,14,250	3,14,250
Allotment Money (15% of Apartment Price)	3,14,250	
Add: Service Tax@12% on 25% of Taxable Amount	9,428	9,711
Education Cess@2% on Service tax	189	
Secondary Higher Education Cess@1% on Service tax	94	
Less: Application Money Received	50,000	2,86,461
Total		2,86,461

(In Words : Rupees Two Lakhs Eighty Six Thousand Four Hundred Sixty One only)
Riverbank Developers Private Limited

Authorised Signatory

PAN : AACDR7997K
Service Tax No. : AACDR7997K5T001

Please Issue Cheque / Demand Draft / Pay Order in favour of "Riverbank Developers Private Limited Escrow A/c"

Riverbank Developers Pvt. Ltd.

Registered Office

225C, A/C Bose Road, 4th Floor, Kolkata - 700020, India

P: +91 33 2283 9015-17 F: +91 33 2289 2148 W: www.hilandcal.com

CIN: U70101WB2007PTC120037

Sales and Marketing Office
Anandlok Building, 227 A/C Bose Road, Block-B,
4th Floor, Kolkata-700020
P: +91 33 4037 3535 F: +91 33 4037 3505

Riverbank Developers Private Limited
225C, A.J.C. Bose Road, 4th floor, Kolkata - 700 020
Email: info@hilandgreens.com | Website: www.hilandgreens.com

Serial No. 32667

GENERAL TERMS & CONDITIONS





registered post to the Indian correspondence address given in the application form, within 60 (sixty) days from the date of cancellation of provisional allotment by RDPL. All charges and expenses that may be incurred by RDPL in making such refund shall be borne by the applicant. The applicants may also collect their refunds from RDPL's office at 225C AIC Bose Road, 4th floor, Kolkata - 700020, West Bengal, India, during office working hours.

6. PRICE
 - a. The price for the Apartment shall be paid by the allottee as indicated in the Payment Schedule.
 - b. All payments (except the application money, which shall be governed by the provisions of paragraph 2 of this GTC) shall be made by the applicant/allottee by cheque/demand draft/bank transfer in favour of RDPL, payable at Kolkata. On any payments being made by outstation/dollar cheques, the applicant/allottee shall pay to RDPL, additional bank charges @ 0.5% of the value of such cheque. Further, on dishonour of a cheque on any ground whatsoever, the applicant/allottee shall be liable to pay to RDPL a charge of Rs. 1,000/- for every such dishonour.
 - c. All prices mentioned in the Payment Schedule are exclusive of taxes and the allottee(s) shall be liable to pay all such taxes which may be levied by any authority(ies) at present or in the future on all payments due on account of the apartment and/or extra charges made by the applicant/allottee.

7. REBATE
 - a. If the allottee pays the Total Price as indicated in the Payment Schedule within 30 (thirty) days of the date of the Provisional Allotment Letter, the allottee may be entitled to a rebate as per the Payment Schedule. The relevant rate for rebate on the Total Price is subject to change from time to time at the sole discretion of RDPL.

8. VEHICLE PARKING
 - a. RDPL is committed to a fair, transparent and equitable method for allotment of two wheeler/four wheeler vehicle parking spaces. To secure the aforesaid objective, RDPL is offering allotment of vehicle parking spaces on a 'draw of lots' basis on payment of such amounts as stipulated in the Payment Schedule. The applicant(s) must indicate in the application form whether he/she/it wishes to opt for a vehicle parking space.
 - b. Allotment of such parking spaces will be done after the lottery for the Apartments. Earning of specific vehicle parking spaces will be done, by draw of lots before handing over possession of the Apartment and the decision of RDPL in this respect shall be final and binding.
 - c. If, after the above allocation some un-allotted vehicle parking spaces are available, they may be offered to allottees desiring additional vehicle parking space at the sole discretion of RDPL.
 - d. The vehicle parking space, if any allotted, shall confer on the allottee(s) only the right to use the same.
 - e. The right to use the vehicle parking space is not transferable by the allottee independently of the Apartment.
 - f. Request for change in allotted parking spaces may be considered at the sole discretion of RDPL.
 - g. Allottee(s) shall use the parking space or any part thereof for purposes for parking of two-wheeler vehicle/light motor vehicles (depending upon the parking space allotted) only and for no other purpose. Allottee(s) can park only one vehicle in one parking space. No parking space shall be allowed to be encased either by wall/mesh or by any other structure.

9. DEATH OF ALLOTTEE
 - a. In the event of demise of the allottee, the right to have the Apartment shall devolve upon the nominee or nominees as may be nominated by the allottee.

4. SCRUTINY, RECTIFICATION AND REFUNDS:
 - Photocopy of PAN card (self attested) of the Karta and power of attorney for applications in the name of HUFs. Power should be given by all the members of the HUF to the Karta, who will apply on behalf of the HUF.
 - Form 60 in absence of PAN Card (as listed in this GTC).
 - Photocopy of P10/OC card for the applicants holding P10 status.
 - Photocopy of passport for NRI applicants.

- a. RDPL reserves the right to reject any application without assigning any reason whatsoever.
- b. Applications remaining incomplete or deficient in any respect and/ or not accompanied with the requisite remittance and/ or documents are liable to be rejected even if so detected at a later date during detailed scrutiny.
- c. Applications containing information which is false or misleading are liable to be summarily rejected and allotment, provisional or otherwise, are liable to be cancelled, at any stage. However, upon such cancellation, the installment paid (fifteen percent) of the total amount mentioned in the Payment Schedule or (b) entire actual amounts received till the date of cancellation, whichever is less, together with interest due, accrued and payable thereon, in accordance with the terms herein contained and deduction of such other tax/levy, as may be applicable at the time of such cancellation by RDPL.
- d. Applicants whose applications were not considered for draw of lots due to any defect or otherwise, will be refunded their application money with interest @ 12% per annum calculated from the date of the application money into the account of RDPL, by dispatch of the same by registered post to the correspondence address given in the application form within 45 (forty five) days from the last date fixed for the submission of application forms. All applications who are unsuccessful in the draw of lots will be refunded their application money with interest @ 12% per annum calculated from the date of credit of the application money into the account of RDPL, by dispatch of the same by RDPL, by registered post to the correspondence address given in the application form within 45 (forty five) days from the date of the application forms.
- e. For the avoidance of doubt, it is hereby clarified that RDPL shall not be held liable, in any manner whatsoever, for any delay in receipt/non-receipt of the aforesaid refund by the applicants, for any reason, including but not limited to, any delay by the Indian postal authority or due to a change in address of the applicant or loss in transit.
- f. Refund of application money to unsuccessful NRIs and/ or PIOs will be made with interest @ 12% per annum calculated from the date of the application money into the account of RDPL, by dispatch of the same by RDPL, by registered post to the Indian correspondence address given in the application form.

5. WITHDRAWAL OF APPLICATION
 - a. An applicant whose application is not rejected will not be allowed to withdraw his/her/its application before the lottery. No cancellations shall be allowed at any time from the date of lottery until the date of issuance of the Provisional Allotment Letter. Such applicants whose applications are selected in the lottery and consequently provisionally allotted any Apartment may request for cancellation of allotment(s) after receipt of the Provisional Allotment Letter and in such cases RDPL, may at its option, cancel the allotment(s) and refund the application money without any interest and after deduction of either (a) 15% (fifteen percent) of the total amount mentioned in the Payment Schedule or (b) entire actual amounts received till the date of cancellation, whichever is less, together with interest due, accrued and payable thereon, in accordance with the terms herein contained.
 - b. Any such request for withdrawal of application shall be in writing and the requisite amount will be refunded by dispatch of the same by RDPL, by terms herein contained.

SECOND ALLOTTEE

SOLE/FIRST ALLOTTEE

THIRD ALLOTTEE

nominees shall, at their sole discretion, determine the frequency, amounts and the proportion of such contribution and the allottee shall be bound to make payment of the same. Such Corpus Deposit shall be interest free and may be adjusted against any arrears in CAM charges and/or applicable taxes and be applied for repairs, replacements and improvements of the common areas and facilities of "Hiland Greens" as RPL or its nominee/nominees may deem fit and proper.

The allottee hereby understands and irrevocably agrees that the Corpus Deposit is held by RPL or its nominee(s) or the Manager, solely on behalf of and for the benefit of the apartment owners and that the Corpus Deposit and any additional amounts deposited from time to time by the allottee in accordance with this paragraph 16, shall be utilized to make payments, as contemplated herein above, on behalf of the allottee. Further, on the formation/identification of a suitable entity by RPL or its nominee/nominees, which entity shall be established for and on behalf of apartment owners, the Corpus Deposit, as adjusted towards any outstanding payments, shall be transferred by RPL or its nominee(s) or the Manager, as the case maybe, to such entity, on behalf of the apartment owners. For the avoidance of doubt, it is hereby clarified that, in the event that the allottee fails to make any payments in accordance with this paragraph 16, then such outstanding amounts may be deducted from the Corpus Deposit by RPL or its nominee(s) or the Manager and all taxes that may be levied on RPL or its nominee(s) or the Manager, on account of making such deductions, shall be borne by the allottee.

"Hiland Greens" shall have a club for the use of the residents, for which each allottee shall not be required to pay any price.

RPL or its nominee or nominee shall however have the right to operate and manage the club and to levy and recover charges for the same and the allottee shall be compulsorily required to make payment for such charges.

RPL shall have the right to withdraw club privileges to any defaulting allottee and the allottee hereby gives his/her/its irrevocable consent to the same. The rules and regulations pertaining to the regulation and management of the club shall be such as may be framed by RPL and each allottee shall be bound by the same.

On a transfer of the Apartment by the allottee, the club membership shall also stand transferred to such transferee. The allottee hereby acknowledges and agrees that it shall not be entitled to separately transfer the club membership.

It is understood that the Applicant has applied for allotment of a residential Apartment at "Hiland Greens" with full knowledge of the laws/notifications and rules applicable to this area in general, and to group housing projects in particular and the Applicant has fully satisfied himself/herself/its/their, about the interest and the right of RPL in the land on which "Hiland Greens" will be/is being conducted.

RPL will not entertain any requests for modification in the internal layouts of the Apartment and/or external facades of the building. Upon the written request of the allottee, RPL, at its sole discretion, may agree to provide the allottee with an Apartment in stripped down condition and allow such proportionate deduction in price as it may deem fit, for the fittings and fixtures not provided, provided that the allottee shall be obliged to adhere to the layout plan provided by RPL on completing the Apartment.

It is unambiguously agreed and understood by the allottee that the layout plans and building plans, approximate super built-up/ built-up area (which built-up area may increase/decrease upto a maximum of 2%) of the Apartment, specifications of the materials proposed to be used, common areas and facilities

d. The Conveyance Deed will be drafted by the solicitors/advocates of RPL and the same shall be in such form and shall contain such particulars as may be approved by RPL. Request for changes whatsoever in the Conveyance Deed may be considered at the sole discretion of RPL.

e. If the allottee does not get the Conveyance Deed executed and registered within the date notified, the allotment will be liable to be cancelled at the discretion of RPL and the total payment received may be refunded without interest and after deduction of either (a) 15% (fifteen percent) of the Total Price mentioned in the Payment Schedule or (b) the entire actual amounts received till the date of cancellation, whichever is less, together with interest due, accrued and payable thereon, in accordance with the terms herein contained.

f. The allottee(s) will adhere to such process of registration of the Conveyance Deed as may be stipulated by RPL in due course.

g. The allottee(s) will have to be present in person at the time of taking possession of the Apartment and the execution and registration of the Conveyance Deed. In cases wherein the allottee(s) is unable to attend in person, a registered/notarised power of attorney, in such format as may be provided by RPL, in favour of his/ her/ their authorised representative will be submitted by the allottee to RPL within such time as may be stipulated by RPL.

h. These payments shall be deemed to form part of the Payment Schedule and any default in payment thereof shall attract the provisions of paragraph 10 herein.

15. MANAGEMENT OF HILAND GREENS

a. A suitable entity (to be selected by RPL at its sole discretion) shall be entrusted with the maintenance and management of all the common areas and facilities that serve "Hiland Greens", (Manager). All such common areas and facilities shall be identified by RPL at its sole discretion. Till such time the Manager is so appointed, RPL shall, by itself or through its nominee/s maintain and manage the common areas and facilities referred to above.

b. Maintenance charges and expenses for the common areas and facilities of "Hiland Greens" shall be proportionately divided amongst the respective allottees. Each of the aforesaid maintenance charges and the proportionate amount payable by each allottee shall be decided by RPL or the Manager and shall be binding on the allottees.

c. The detailed rules and regulations regarding maintenance, usage and management of the Apartment and all common areas including terms of appointment of the Manager shall be exclusively decided by the RPL and the allottee gives his/her/its irrevocable consent for the same. In particular, RPL and/or the Manager shall have the right to enter the Apartment of the allottee for the purpose of carrying out emergency repairs in the interest of the development of "Hiland Greens".

d. Without prejudice to the aforesaid, in the event of default/delay by the allottee in making payment of the maintenance charges and other outgoings, RPL or the Manager as the case may be, shall have the right to withdraw all utilities & facilities to such Apartment of the allottee and take such further steps as RPL or its nominee or nominee may deem fit and the allottee gives his/her/its irrevocable and irrevocable consent to the same.

16. CORPUS DEPOSIT

a. The allottee shall also be required to contribute funds towards repairs, replacements and improvements (Corpus Deposit), RPL or its nominee or



2. The allottee(s) shall not use the said Apartment for commercial purposes or use the same for any immoral activities or manufacturing or processing works or storage purpose or any other purposes save and except exclusively for residential purpose.

aa. After taking the possession, the allottee(s) may make non-structural changes/aesthetic changes subject to prior approval and consent of RDPL and/or the Manager. The allottee(s) shall not make any such additions or alterations in the Apartment that may cause blockage or interruption in the smooth flow of common areas and facilities within the complex and/or to cause damage or encroachment on the structures of the building(s) in the complex.

bb. Internal wiring for electrification will be provided for each Apartment. However, the allottee(s) will have to apply to CESC individually for obtaining supply of power and meter for their respective Apartments. The allottee(s) shall be required to pay the applicable security deposit and/or other charges for the same to CESC.

cc. The Submission Centres mentioned herein above have merely agreed to be the collecting agents for the acceptance of application forms as prescribed by RDPL and are not involved/responsible for the development of "Hiland Greens" or the financial status of RDPL.

dd. RDPL shall provide detailed D's and Dorr's during handing over possession of Apartment to the allottee(s). Please note, the same shall be considered to be an integral part of this SDC.

1/We have read and understood the above mentioned Terms & Conditions and agree to abide by the same.

2/ saved, harmless and indemnified with regard thereto.
and its affiliates, officers, directors, employees, agents, members, servants delay in postal services and any other eventuality beyond the control of RDPL, loss, claim, demand or damage suffered by any person due to loss of documents, shall not be liable for any direct, indirect, punitive, incidental or consequential RDPL and its affiliates, officers, directors, employees, agents, members, servants

20. DISCLAIMER

a. RDPL and its affiliates, officers, directors, employees, agents, members, servants shall not be liable for any direct, indirect, punitive, incidental or consequential loss, claim, demand or damage suffered by any person due to loss of documents, delay in postal services and any other eventuality beyond the control of RDPL, and its affiliates, officers, directors, employees, agents, members, servants saved, harmless and indemnified with regard thereto.

19. INDEMNITY

a. The allottee will abide by the terms and conditions of this General Terms and Conditions and applicable laws, in the event of contravention or non-compliance, the allottee will be liable for all the consequences as provided under this General Terms and Conditions or otherwise. If any loss is caused to RDPL due to the act or negligence of the allottee, the allottee will indemnify RDPL for such loss.

ff. In the event that any documents are misplaced, RDPL reserves the right to ask the applicant to resubmit the documents to RDPL and also reserves the right to reject the application, if the same are not provided.

ee. The last date for sale of application kit and application form may be extended by RDPL at its sole discretion.



**HILAND GREENS
INSTALLMENT PAYMENT SCHEDULE**

Apartment type	A1/A2/A3/A4/A5/A6
Built up area	548 sq.ft
Saleable area	712 sq.ft
Floor	Ground to 14th floor
Apartment Cost (in Rs.)	1,780,000

Particulars	Due Date	Payment %	Amount (in Rs.)
APARTMENT PRICE			
Application Money	On application	50,000	50,000
Allotment Money	Within 30 days from the date of allotment	15% (- 50,000)	217,000
1st installment	Within 45 days from the date of allotment	20%	356,000
2nd installment	On commencement of foundation	10%	178,000
3rd installment	On commencement of 3rd Floor Slab	10%	178,000
4th installment	On commencement of 6th Floor Slab	10%	178,000
5th installment	On commencement of 9th Floor Slab	10%	178,000
6th installment	On commencement of 12th Floor Slab	10%	178,000
7th installment	On commencement of Roof	10%	178,000
8th & Final installment	Before Possession	5%	89,000
Total (in Rs.)			1,780,000
MAINTENANCE/CORPUS DEPOSIT (Mandatory)			
Initial Corpus Installment	Within 30 days from the date of allotment	50%	12,500
Final Corpus Installment	Before Possession	50%	12,500
Total (in Rs.)			25,000
FOUR-WHEELER PARKING PRICE (Optional)			
Initial Parking Installment	Within 15 days from the date of issuance of 2nd Installment letter	50%	87,500
Final Parking Installment	Before Possession	50%	87,500
Total (in Rs.)			175,000
TWO-WHEELER PARKING PRICE (Optional)			
Initial Parking Installment	Within 15 days from the date of issuance of 2nd Installment letter	50%	15,000
Final Parking Installment	Before Possession	50%	15,000
Total (in Rs.)			30,000
Apartment with 1 four-wheeler Parking (in Rs.)			1,980,000
Apartment with 1 two-wheeler Parking (in Rs.)			1,835,000
Apartment without parking (in Rs.)			1,805,000

1. Power from CESC - proportionate cost on actuals
2. Legal fees, Stamp duty & Registration charges on actuals
3. Charges for stand by power in the apartment to be charged extra
4. Taxes / Duties / Cess etc. (Present and/or Future) will be extra, as applicable
5. Stand by power for common areas included in apartment price
6. Complimentary Hiland Greens club membership
7. No additional charges

SCHEDULE I

SUBMISSION CENTRES

HDFCLIMITED

Garia
Tribeni Market, 1129 Garia Main Road, Near Garia Bridge, Kolkata - 700084

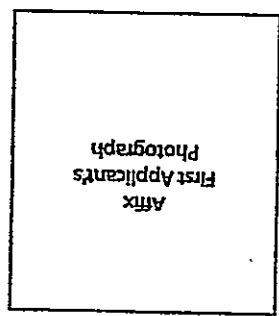
OTHER STATES
Jamshedpur
1st Floor, Padmalaya, 18, Ram Mandir Garage Area, Bistupur, Jamshedpur - 831001
Ranchi
2nd Floor, Sai Kujara Heights, 5, Main Road (Near Over Bridge), Opp Hotel Radisson Blu, Kadru More, Ranchi - 834001
Bhubaneswar
108D, Master Canteen, 1st Floor, Opp Lalchand Jewellers, Bhubaneswar - 751001
Bhubaneswar
Plot No. 516 / 1676, 1st Floor, Above HDFC Bank, Sampark Vihar, Pada, Bhubaneswar - 751024
Patna
Kataruka Niwas, 2nd Floor, South Gandhi Maidan, Patna - 800001
Guwahati
1st Floor, Swagata Enivission, Khanapara, Opp Agriculture Office, G 5 Road, Six Mile, Guwahati - 781022
Guwahati
Krishno Bhawan, 1st Floor, M C Road, Chenikuthi, Guwahati - 781003

WESTBENGAL
Siliguri
7, Ramkrishna Samit Building, 1st Floor, Pani Tanki More, Sevoke Road, Siliguri - 734401
Durgapur
Red Cross Road, City Center, 1st Floor, Durgapur - 713216
Chandan Nagar
Address Apartment, Ground Floor, Block - A, Holding No. 193, Grand Trunk Road (East), Near Surya Modak Sweet Shop, Chandan Nagar - 712136
KOLKATA
Shakespeare Sarani
HDFC Limited, Brooke House, 2nd Floor, 9, Shakespeare Sarani, Kolkata - 700 071
Old Court House Street
Cooke and Kelvey Bldg, 1st Floor, 20, Old Court House Street, Kolkata - 700001
Salt Lake City
Ground Floor, Block AC-16, Sector I, Salt Lake City, Kolkata - 700064
Behala
Methin Estates, 25/8, Diamond Harbour Road, Near Janakalyan School, Kolkata - 700008 -

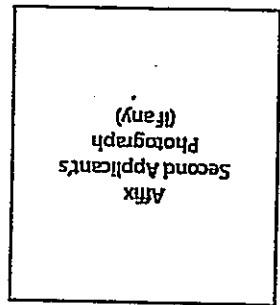
ICICI BANK LTD.

HOWRAH
Howrah
8/1, Ground Floor, Hardatal Chamanra Road, Howrah - 711 101. (AC Market)
Shibpur
ICICI Bank Ltd, 493CA & 493CB, GT Road (South), Shibpur, Howrah - 711101, West Bengal
Kadamtala, Howrah
ICICI Bank Ltd, 69, Deshpan Sasmal Road, Ward 24, Borough No. III, Kadamtala, Howrah - 711101, West Bengal
Bally
ICICI Bank Ltd, 273, Satyanarayan Gardens, GT Road, Liluah, Bally - 711204, Dist - Hoogly, West Bengal
WEST BENGAL
Baharampur
ICICI Bank Ltd, Kesab Nagar, Pachamanata, PO - Bolidangap, Baharampur, Dist - Murshidabad, West Bengal - 742101
Maldah
ICICI Bank Ltd, S.M. Pally, NH- 34, Maldah - 732101, West Bengal
Kochi Bihar
ICICI Bank Ltd, Kesab Road, Opp- Koch Bihar Palace, Koch Bihar - 736101
Malbazar
ICICI Bank Ltd, PO, Malbazar - 735221 Jalpaiguri Dist, West Bengal
Balurghat
ICICI Bank Limited, Sarat Ranjan sarami, Mugtar Para, Balurghat Dist Dakshin Dinajpur - 733 101, West Bengal
Siliguri
ICICI Bank Ltd, Saharan House, Near Anandalok Hospital, Sevoke Road, Siliguri - 734401
Diamond Harbour
ICICI Bank Ltd, City Bazar, Mouza Roy Nagar, Water Tank Road, Diamond Harbour, South 24 Parganas, West Bengal

UTARPARA
ICICI Bank Ltd, 20/A, New G.T.Rd, Utarpara - 712258, Dist - Hoogly, West Bengal
Chandanagar
ICICI Bank Ltd, 1st Floor, Shikhar Apartment, Bagbazar More, GT Road, Chandanagar, Dist - Hoogly, West Bengal. PIN - 712136.
Rishra
ICICI Bank Ltd, 38 GT Road, Rishra - 712248, Dist - Hoogly, West Bengal
Raniganj
ICICI Bank Ltd, 17/6, N.S.B. Road, Raniganj - 713343, West Bengal
Bolpur
ICICI Bank Ltd, Biswabharati Road (East), Bolpur - 731204, Bishum Dist, West Bengal
Bankura
ICICI Bank Ltd, J.B. Road, Machantala, Bankura - 722101, West Bengal
Bishnupur
ICICI Bank Ltd, Laxmi Park, Plot no. 1020//1019, Khatlan no. 17539, GL No. 101, Ward no- 15, South Ballia Para, P.O. Bishnupur, Dist. Bankura, West Bengal - 722122
Kharagpur
ICICI Bank Ltd, 258/223/1, Mahanada Road, Kharagpur - 721304, Paschim Medinipur Dist, West Bengal
Contai
ICICI Bank Ltd, Contai Dhandhig, PO: Contai, Ward No-14, Dist: Purba Medinipur, 721401, West Bengal
Kalyani
ICICI Bank Ltd, B-8/25(CA), Kalyani - 741235, Nadia, West Bengal
Ranaghat
ICICI Bank Ltd, Old 36, New 43, Subhash Avenue, Ranaghat - 741201, Dist: Nadia, West Bengal
Kishanganagar
ICICI Bank Ltd, 56, M.M. Ghosh Street, PO - Kishanganagar - 741101, PS - Kotwali, Nadia Dist, West Bengal



Attach
First Applicants'
Photograph



Attach
Second Applicants'
Photograph
(if any)

APPLICATION FORM FOR INDIVIDUALS

(Strike out portions that are not applicable.
Incomplete application, will not be entertained)

To
Riverbank Developers Pvt Ltd,
225C, A. J. C. Bose Road, 4th Floor,
Kolkata - 700020

Dear Sir/Madam,

I/We wish to apply for allotment of an Apartment at Hiland Greens. Given below are the required details.

FIRST APPLICANT

<input type="checkbox"/> Sole Application	<input type="checkbox"/> Joint Application
---	--

Please ✓ one

PLEASE FILL IN BLOCK LETTERS

1. Full Name: (Mr./Ms.): _____

2. Father's/Husband's Name: _____

3. Date of Birth: DD MM YYY

4. Nationality: _____

5. Occupation (please ✓ one)
 Employed Self-employed Housewife Student

Others (Please specify) _____

6. Profession/Nature of business: _____

7. Citizenship status (please ✓ one)

Resident Indian Non-Resident Indian Person of Indian Origin

8. Permanent address: _____

City _____ Pin _____ State _____ Country _____

Resident Indian Non-Resident Indian Person of Indian Origin

7. Citizenship Status (please ✓ one)

6. Profession/Nature of business: _____

_____ Others (Please Specify)

Employed Self-employed Housewife Student

5. Occupation (please ✓ one)

4. Nationality: _____

3. Date of Birth: DD MM YYYY

2. Father's/Husband's Name: _____

1. Full Name: (Mr./Ms.): _____

PLEASE FILL IN BLOCK LETTERS

SECOND APPLICANT (if any)

Form 60

GIR No. _____

IT PAN

11. Please ✓ the document attached (photocopy)

Address: _____

Name: _____

10. If the applicant is a minor, please furnish proof of age of the minor and name, address of the natural guardian:

Fax No: _____

E-mail: _____

Mobile: _____

Phone: (Residence) _____

(Work) _____

Same as above

Pin _____

State _____

Country _____

City _____

9. Address for correspondence: _____

8. Permanent address: _____

City _____ Pin _____ State _____ Country _____

9. Address for correspondence: _____

City _____ Pin _____ State _____ Country _____

Same as above

Mobile: _____ Phone (Residence) _____ (Work)

Fax No: _____ E-mail: _____

10. If the applicant is a minor, please furnish proof of age of the minor and name, address of the natural guardian: _____

Name: _____

Address: _____

11. Please ✓ the document attached (photocopy)

IT PAN

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GIR No. _____

Form 60

12. Relationship with first applicant: _____

ADDITIONAL INFORMATION

For NON-RESIDENT INDIAN(S)/PERSONS OF INDIAN ORIGIN ONLY

For First Applicant

For Second Applicant (if any)

1. Native Place in India: _____

2. State: _____

3. District: _____

4. Passport (please ✓ one):

Indian Foreign Indian

5. Passport Number: _____

6. Place of Issue: _____



7. Date of issue: _____

8. Country of Residence: _____

9. Does the applicant hold any property in India? Yes No

If yes, please specify: _____

10. Address for correspondence in India: _____

City: _____ Pin: _____ State: _____ Country: _____
Phone: _____ Fax: _____ E-mail: _____

11. (a) NRO Account No. _____

(b) Name of bank and branch _____

12. (a) NRE Account No. _____

(b) Name of bank and branch _____

13. (a) FCNR Account No. _____

(b) Name of bank and branch _____

14. Contact person in India for the Applicant(s): Full Name: (Mr./Ms.) _____

Address for correspondence: _____

City: _____ Pin: _____ State: _____ Country: _____

Phone: _____ Fax: _____ E-mail: _____

For Official Use Only

For Official Use Only



DECLARATION FOR INDIVIDUAL APPLICANT(S)

1. I/We hereby solemnly declare that all the above mentioned facts are true to the best of my/our knowledge and nothing relevant has been concealed or suppressed. I/We also undertake to inform Riverbank Developers Private Limited of any future changes, related to the information and details stated in this Application Form.

2. I/We also declare that I/We have read and understood the general terms and conditions of sale and other information /conditions stated in the General Terms & Conditions. I/We hereby solemnly accept and agree to abide by the same as also others as may be prescribed by Riverbank Developers Private Limited in future and attach herewith a duly signed copy of the General Terms & Conditions with signatures on each page, evidencing our acceptance of the same. I/We further agree to sign and execute the necessary documents as and when desired by Riverbank Developers Private Limited.

3. I/We understand that the completed Application Form and Application Money have to be submitted at either the Submission Centres as listed in Schedule I of the GTC or the registered office of Riverbank Developers Private Limited at 225C, A.J.C. Bose Road, 4th Floor, Kolkata - 700020

4. I/We, do solemnly declare that I/We want and shall use the Apartment for residential purpose only (Strike out whichever is not applicable).

5. I/We accept and agree that this Application is only a request for allotment and does not create any right whatsoever or howsoever in my/our favour.

6. I/We acknowledge and accept that Riverbank Developers Private Limited reserves the right to reject any application at its sole discretion without assigning any reason.

7. I/We undertake to obtain all permissions, if any required under the law, pertaining to purchase by me/us of a residential Apartment in India.

Signature First Applicant

Signature Second Applicant (if any)

Place: _____

Date: _____

For Official Use Only

5. Details of authorised signatory

Mr./Ms. _____

Designation _____

Phone _____ Fax _____ E-mail _____

6. Contact person in Kolkata with designation

Mr./Ms. _____

Designation _____

Phone _____ Fax _____ E-mail _____

7. Please ✓ the document attached (photocopy)

IT PAN

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GIR No. _____

Form 60

APARTMENT FLOOR PREFERENCE

Please provide your floor preference by selecting (1, 2 & 3) as per the floor categories (A, B & C) mentioned below. All the categories compulsorily to be filled in order of preference.

Category A (Ground to 4th floor apartments)

Category B (5th to 9th floor apartments)

Category C (10th to 14th floor apartments)

APARTMENT FLOOR PREFERENCE

Please provide your floor preference by selecting (1, 2 & 3) as per the floor categories (A, B & C) mentioned below. All the categories compulsorily to be filled in order of preference.

Application Serial No. **32667**

Category A (Ground to 4th floor apartments)

Category B (5th to 9th floor apartments)

Category C (10th to 14th floor apartments)



DECLARATION FOR OTHER ENTITY (IES)

1. I/We hereby solemnly declare that all the above mentioned facts are true to the best of my/our knowledge and nothing relevant has been concealed or suppressed. I/We also undertake to inform Riverbank Developers Private Limited of any future changes, related to the information and details stated in this Application Form.

2. I/We also declare that I/We have read and understood the terms and conditions of sale and other information /conditions stated in the General Terms & Conditions. I/We hereby solemnly accept and agree to abide by the same as also others as may be prescribed by Riverbank Developers Private Limited in future and attach herewith a duly signed copy of the General Terms & Conditions with signatures on each page, evidencing our acceptance of the same. I/We further agree to sign and execute the necessary documents as and when desired by Riverbank Developers Private Limited.

3. I/We understand that the completed Application Form and Application Money have to be submitted at either the Submission Centres as listed in Schedule I of the GTC or the registered office of Riverbank Developers Private Limited at 225C, A.J.C. Bose Road, 4th Floor, Kolkata - 700020

4. I/We, being Non Resident Indians/Persons of Indian Origin do solemnly declare that I/We want and shall use the Apartment for residential purpose only (Strike out, whichever is not applicable).

5. I/We accept and agree that this Application is only a request for allotment and does not create any right whatsoever or howsoever in my/our favour.

6. I/We acknowledge and accept that Riverbank Developers Private Limited reserves the right to reject any application at its sole discretion without assigning any reason.

7. I/We undertake to obtain all permissions, if any required under the law, pertaining to purchase by me/us of a residential Apartment in India.

Signature of authorised signatory with seal

Place: _____

Date: _____

Mr.Indrani,

Regret to stat that i haven't received any reply of my letter sent to you & your Director, You wrote in your last mail that noting was to pich me than what is this,

Why you or your Director would not respond to my letter,you are taking serious matter very casually but its our hard core money,

-The permission you are taking about so please note my photo shoot person was sent after telephonic discussion with your site people still he was refused to enter into the premises & i was replied over phone very rudely,

-I asked you to talk to me over phone but you never spoke to me,

-My mail sent for the permission of photo shoot was not replied,

-An intimation letter of starting of handover was sent to us in September, i.e before two years & accordingly on the basis of same the final demand's payment was released by us, but that was failed from your end itself,

-Once we have paid all your demarnds timely your financial problems are not our look out,

-Swimming pool/landscape & other amenities are not concern so please do not insist to take photographs of the same once our Tower is still unapproachable & in complete,

-You are repeatedly being asked by us to refund our money with interest which you are not processing,you can not compel us to bear with you for the indefinite period,

-Your statement in your letter of September 2017,2018 & again 2019 are not fulfilled & you have failed all your commitments,

-I asked you to seek an appointment with your Director/Managing Director which was also not done by you,

Please don't take my mails & letter as my time pass & arrange for refund immediately,

And please provide me the complete details of your Executive director/Managing Director viz their mail ID/Contact number & correspondence address,

At the time of raising Demand & for payment your company was very particular for timely payment & followup by calls & mails than what happened now?

Looking for your immediate revert back & also attached last letter copy sent to your Managing Director for your reference,m

Regards,

Padam Gupta (Mobile-983669118)

From: "purti gupta"<purti.gupta@rediffmail.com>

Sent: Tue, 27 Aug 2019 17:19:56

To: "Indrani Shrimani"<indrani@hillandcal.com>

Subject: Re: Apartment No. 14A3 Towre 13

Sir,

Last but not least please don't take serious matter casually & don't write future mails in dominating languag,though i had specified you this in my last mail also

From: "Indrani Shrimani"<indrani@hillandcal.com>

Sent: Tue, 27 Aug 2019 12:26:04 GMT+0530

To: <purti.gupta@rediffmail.com>

Subject: Re: Apartment No. 14A3 Towre 13

Dear Ms. Gupta,

Your club (swimming pool, gym, community hall etc) is ready and operational, you can send anyone to take picture of that.

Regards

Indranil Shrimani

General Manager - Operation

HILAND

Calcutta Riverside

1 New Bata Road, Kolkata - 700 140

T: +91 33 2490 5491 - 92 F: +91 33 2490 6970

M: +91 98300066549 E: indranil@hilandcal.com

Corporate Office:

225C, A. J. C. Bose Road, 4th Floor, Kolkata - 700020, India

W: www.hilandcal.com & www.calcuttariverside.com

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Warning: Computer viruses may be transmitted via e-mail. The recipient should check this e-mail and any attachment for the presence of viruses. Hiland Group accepts no liability for any damage caused by any virus transmitted by this e-mail.

From: purti.gupta@rediffmail.com [mailto:purti.gupta@rediffmail.com]

Sent: Saturday, August 24, 2019 12:38 PM

To: Indranil Shrimani

Subject: Re: Apartment No. 14A3 Tower 13

Sir/Mam,

Please mind your language, what do you mean by my own risk,

We had been confirmed & than only photo shoot person had gone.

As per your commitment it was supposed to be ready for photo shoot atleast if not ready in other respect like-swimming pool/club & landscape, it seems you are not realizing investors pain & instead of aplogy dictating your own terms, Hope you will not write any such statement to us

From: "purti gupta" <purti.gupta@rediffmail.com>
Sent: Sat, 24 Aug 2019 12:27:50 GMT+0530
To: "Indranil Shrimani" <indranil@hilandcal.com>
Subject: Re: Apartment No. 14A3 Tower 13

Sir/Mam,

If you wish i may send you the scanned copy of you 2017/2018 & 2019 letter, which is self explanatory, contradicting all your statements,

Regards,

Padam Gupta

From: "purni gupta" <purni.gupta@rediffmail.com>
Sent: Sat, 24 Aug 2019 12:06:03 GMT+0530
To: "Indranil Shrivastava" <indranil@hilandcal.com>
Subject: Re: Apartment No. 14A3 Tower 13

Mam,

1st of all there was no information of excess delay from your end, in 2017, your company had intimated about starting of hand over & we had confirmed the same on telephone with your office, when they also acknowledged that tower is ready in all respect except amenities than only further payments were released

We had requested for photo shoot over mail, which was not replied by your team but they had confirmed me over phone (I do have voice recordings) to send for photo shoot than only my person had gone, but he was refused into the premises by your people, they did not cooperated at all & behaved with me rudely over phone, so what do you say on this?

Again you will get the fund & than work would get started/handover in December '19 is contradiction of your letter in 2018 & again January 2019, than on what basis we should rely on you?
We have invested our hard core money on your good will & such type of response was never expected from you.

Your financial issue is none of our business, when we have paid you on time, trusting on you, Better you call me at my mobile number at 9836369118 & we can not wait further so please arrange for refund with interest.

Hope you would not try to impose on us anything forcibly.
You changed your Sales Office without any intimation to the investor, so trusting on your words is now difficult where my many letter & mails remained unanswered from your end.

Please revert,
Regards,
Padam Gupta

From: "Indranil Shrivastava" <indranil@hilandcal.com>
Sent: Fri, 23 Aug 2019 16:03:44 GMT+0530
To: <purni.gupta@rediffmail.com>
Subject: Apartment No. 14A3 Tower 13

Dear Mr. Gupta,

We refer to your letter dated 12.08.2019; we would like to inform you that we shall be able to handover your tower tentatively end of December 2019. Please note that we are already in a process to get the fund from our financier. We may get the fund and start the work from Oct 2019.

As your apartment is not ready and people can't go up, we may have not allowed your photographer inside the tower. However, if you want, you can authorize your photographer over mail. We will allow him subject to transfer all risk on you.

Looking forward for your kind cooperation with us.

Regards

Indrani Srivastava

General Manager - Operation

HILAND

Calcutta Riverside

1 New Beta Road, Kolkata - 700 140

T: +91 33 2490 5491 - 92 F: +91 33 2490 6970

M: +91 9830066649 E: indrani@hilandcol.com

Corporate Office :

225C, A. J. C. Bose Road, 4th Floor, Kolkata - 700020 , India

W: www.hilandcol.com & www.calcuttariverside.com

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Subject: Re: tower 13 apartment no. 14A3

From: purti.gupta<purti.gupta@rediffmail.com> on Thu, 05 Sep 2019 17:11:16

To: "Indranil Shitman"<indranil@hilandcal.com>

Sir,
Hiland is a very reputed brand. It was your success in Hiland Park & Brand Ambassador The Legend Saurav Da, we took interest in your project.

But each your commitment as I referred in my last letter has failed. As far as photo shoot is concerned it was intentionally insulted us, the voice of the person was very rough (recording is with me), though I had sent the person after telephonic confirmation when I didn't received any revert of my mail sent to you in this context.
You might be facing financial crunch but we have paid in time & we do have EMI liability, which is due every month. You have failed your commitment & I can not wait further so better without further bitterness please initiate refund with interest, I don't need any profit.
I am not concerned with amenities once my tower itself is unapproachable + incomplete.
So still you need anything you may call up at my number, which I had told couple of times earlier also.
Please refund my amount ASAP.
Regards,
Padam Gupta (9836369118)

From: "Indranil Shitman"<indranil@hilandcal.com>
Sent: Thu, 5 Sep 2019 13:39:15 GMT+0530
To: <purti.gupta@rediffmail.com>
Subject: tower 13 apartment no. 14A3

Dear Mr. Gupta,

We refer to your letter dated 26.08.2019

We are sorry to hear that you have felt bad from any of our word. No heart feelings please. Sir, we have no intention to pinch you.

However, the gym and other amenities are already in place. You may ask your photographer to come and take picture any day any time. We would request to meet our officials before shooting any picture at common places.

You have requested to refund your money through your aforesaid letter. We would request you to please review your decision please.

For any assistance please feel free to get back to us.

Subject: tower 13 apartment no. 14A3

From: Indrani Shrivastava <indrani@hiltandcal.com> on Thu, 05 Sep 2019 13:39:15

To: <purti.gupta@rediffmail.com>

Dear Mr. Gupta,

We refer to your letter dated 26.08.2019

We are sorry to hear that you have felt bad from any of our word. No heart feelings please. Sir, we have no intention to pinch you.

However, the gym and other amenities are already in place. You may ask your photographer to come and take picture any day any time. We would request to meet our officials before shooting any picture at common places.

You have requested to refund your money through your aforesaid letter. We would request you to please review your decision please.

For any assistance please feel free to get back to us.

Regards

Indrani Srivastava

General Manager - Operation

H I L A N D

Calcutta Riverside

1 New Beta Road, Kolkata - 700 140

T: +91 33 2490 5491 - 92 F: +91 33 2490 6970

M: +91 9830066649 E: indrani@hiltandcal.com

Corporate Office :

225C, A, J. C. Bose Road, 4th Floor, Kolkata - 700020, India

W: www.hiltandcal.com & www.calcuttariverside.com

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Subject: Re: Apartment No. 14A3 Towre 13

From: purti.gupta<purti.gupta@rediffmail.com> on Tue, 27 Aug 2019 16:02:38

To: "Indranil Shtrmani"<indranil@hilandcal.com>

Sir... I have sent you a letter by Registered with A/D, please read the same and reply all my points properly..

Then which risk you was talking about in your last mail? My person had been not allowed to enter into the premises that to when mail & verbal telephonic conversation for the same with your site team..

Regarding excess delay from your end i can't wait any more..

When all your commitment had failed,

Not only this ,your site people had talk to me very rudely than on what basis you are asking me to send my person?..

I had requested you to call me once but you was not bothered so now,

Please arrange a meeting with your Director..

Regards,

Padam Gupta

From: "Indranil Shtrmani"<indranil@hilandcal.com>

Sent: Tue, 27 Aug 2019 12:26:04 GMT+0530

To: <purti.gupta@rediffmail.com>

Subject: Re: Apartment No. 14A3 Towre 13

Dear Ms. Gupta,

Your club (swimming pool, gym, community hall etc) is ready and operational, you can send anyone to take picture of that.

Regards

Indranil Shtrmani

General Manager - Operation

H I L A N D

Calcutta Riverside

1 New Bala Road, Kolkata - 700 140

T: +91 33 2490 5491 - 92 F: +91 33 2490 6970

M: +91 9830066649 E: indranil@hilandcal.com

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From: purti.gupta@rediffmail.com [mailto:purti.gupta@rediffmail.com]

Sent: Saturday, August 24, 2019 12:38 PM

To: Indranil Shtrmani

Subject: Re: Apartment No. 14A3 Towre 13

Sir/Mam,

Please mind your language,what do you mean by my own risk,

We had been confirmed & than only photo shoot person had gone.,

As per your commitment it was supposed to be ready for photo shoot atleast if not ready in other respect

like-swimming pool/club & landscape.
It seems you are not realizing investors pain & instead of applying dictating your own terms,
Hope you will not write any such statement to us

From: "purti gupta" <purti.gupta@rediffmail.com>
Sent: Sat, 24 Aug 2019 12:27:50 GMT+0530
To: "Indrani Shrimani" <indrani@hilandcal.com>
Subject: Re: Apartment No. 14A3 Tower 13

Sir/Mam,

If you wish i may send you the scanned copy of you 2017/2018 & 2019 letter,which is self
explanatory,contradig all your statements,

Regards,
Padam Gupta

From: "purti gupta" <purti.gupta@rediffmail.com>
Sent: Sat, 24 Aug 2019 12:06:03 GMT+0530
To: "Indrani Shrimani" <indrani@hilandcal.com>
Subject: Re: Apartment No. 14A3 Tower 13

Mam,

1st of all there was no information of excess delay from your end,in 2017,your company had intimated about
startung of hand over & we had confirmed the same on telephone with your office,when they also
acknowledged that tower is ready in all respect except ammenities than only further payments were released

We had requested for photo shoot over mail,which was not replied by your team but they had confirmed me
over phone(i do have voice recordings) to send for photo shoot than only my person had gone,but he was
refused into the premises by your people,they did not cooperated at all & behaved with me rudely over
phone,so what do you say on this?

Again you will get the fund & than work would get started/handover in December'19 is contradiction of your
letter in 2018 & again Janusary 2019,than on what basis we should rely on you?

We have invested our hard core money on your goodwill & such type of response was never expected from
you,

Your financial issue is none of our business,when we have paid you on time,trustng on you.,
Better you call me at my mobile number at 9836369118 & we can not wait further so please arrange for
refund with interest,

Hope you would not try to impose on us anything forcibly.,
You changed your Sales Office without any intimation to the investor,so trustng on your words is now
difficult where my many letter & maila remained unanswres from your end.,

Please revert.,
Regards,
Padam Gupta

From: "Indrani Shrimani" <indrani@hilandcal.com>
Sent: Fri, 23 Aug 2019 16:03:44 GMT+0530

To: <pujti.gupta@rediffmail.com>

Subject: Apartment No. 14A3 Tower 13

Dear Mr. Gupta,

We refer to your letter dated 12.08.2019; we would like to inform you that we shall be able to handover your tower tentatively end of December 2019. Please note that we are already in a process to get the fund from our financier. We may get the fund and start the work from Oct 2019.

As your apartment is not ready and people can't go up, we may have not allowed your photographer inside the tower. However, if you want, you can authorized your photographer over mail. We will allow him subject to transfer all risk on you.

Looking forward for your kind cooperation with us.

Regards

Indrani Sharma

General Manager - Operation

H I L A N D

Calcutta Riverside

1 New Bata Road, Kolkata - 700 140

T: +91 33 2490 5491 - 92 F: +91 33 2490 8970

M: +91 9830066649 E: indrani@hindancal.com

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Rediffmail

Mailbox of purti.gupta

Subject: Re: Apartment No. 14A3 Tower 13

From: Indranil Shrimani <indranil@hilandcal.com> on Tue, 27 Aug 2019 12:26:04

To: <purti.gupta@rediffmail.com>

Dear Ms. Gupta,

Your club (swimming pool, gym, community hall etc) is ready and operational, you can send anyone to take picture of that.

Regards

Indranil Shrimani

General Manager - Operation

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From: purti.gupta@rediffmail.com [mailto:purti.gupta@rediffmail.com]

Sent: Saturday, August 24, 2019 12:38 PM

To: Indranil Shrimani

Subject: Re: Apartment No. 14A3 Tower 13

Sir/Mam,

Please mind your language, what do you mean by my own risk,

We had been confirmed & than only photo shoot person had gone,

As per your commitment it was supposed to be ready for photo shoot atleast if not ready in other respect

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It seems you are not realizing investors pain & instead of applying dictating your own terms,

Hope you will not write any such statement to us

From: "purti gupta" <purti.gupta@rediffmail.com>

Sent: Sat, 24 Aug 2019 12:27:50 GMT+0530

To: "Indranil Shrimani" <indranil@hilandcal.com>

Subject: Re: Apartment No. 14A3 Tower 13

Sir/Mam,

If you wish I may send you the scanned copy of you 2017/2018 & 2019 letter, which is self explanatory, contradicting all your statements,

Regards,

Mailbox of purti.gupta

rediffmail

Subject: Re: Apartment No. 14A3 Tower 13

From: purti.gupta<purti.gupta@rediffmail.com> on Sat, 24 Aug 2019 12:38:14

To: "Indranil Shrivastava" <indranil@hilandcal.com>

Sir/Mam,

Please mind your language, what do you mean by my own risk,

We had been confirmed & than only photo shoot person had gone..

As per your commitment it was supposed to be ready for photo shoot atleast if not ready in other respect like-swimming

pool/dub & landscape..

It seems you are not realizing investors pain & instead of applogy dictating your own terms,

Hope you will not write any such statement to us

From: "purti gupta" <purti.gupta@rediffmail.com>

Sent: Sat, 24 Aug 2019 12:27:50 GMT+0530

To: "Indranil Shrivastava" <indranil@hilandcal.com>

Subject: Re: Apartment No. 14A3 Tower 13

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Regards,

Padam Gupta

From: "purti gupta" <purti.gupta@rediffmail.com>

Sent: Sat, 24 Aug 2019 12:06:03 GMT+0530

To: "Indranil Shrivastava" <indranil@hilandcal.com>

Subject: Re: Apartment No. 14A3 Tower 13

Mam,

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We have invested our hard core money on your good will & such type of response was never expected from you,

Your financial issue is none of our business, when we have paid you on time, trusting on you..

Better you call me at my mobile number at 9836369118 & we can not wait further so please arrange for refund with interest..

Hope you would not try to impose on us anything forcibly..

You changed your Sales Office without any intimation to the investor, so trusting on your words is now difficult where my many letter & maila remained unanswered from your end..

Please revert..

Regards,

Padam Gupta

From: "Indranil Shrivastava" <indranil@hilandcal.com>

Sent: Fri, 23 Aug 2019 16:03:44 GMT+0530

To: <purti.gupta@rediffmail.com>

Subject: Apartment No. 14A3 Tower 13

Dear Mr. Gupta,

We refer to your letter dated 12.08.2019; we would like to inform you that we shall be able to handover your tower tentatively end of December 2019. Please note that we are already in a process to get the fund from our financier. We may get the fund and start the work from Oct 2019.

As your apartment is not ready and people can't go up, we may have not allowed your photographer inside the tower. However, if you want, you can authorize your photographer over mail. We will allow him subject to transfer all risk on you.

Looking forward for your kind cooperation with us.

Regards

Indranil Sarmah

General Manager - Operation

HILAND

Calcutta Riverside

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M: +91 9830066649 E: indranil@hilandcal.com

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rediffmail

Mailbox of purti.gupta

Subject: Re: Apartment No. 14A3 Tower 13

From: purti gupta <purti.gupta@rediffmail.com> on Sat, 24 Aug 2019 12:06:03

To: "Indranil Shrivastava" <indranil@hilandcal.com>

Mam,

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Regards

Indranil Srinani

General Manager - Operation

HILAND

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M: +91 9830066649 E: indranil@hilandcal.com

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Rediffmail

Mailbox of purti.gupta

Subject: Re: Apartment No. 14A3 Tower 13

From: purti.gupta<purti.gupta@rediffmail.com> on Sat, 24 Aug 2019 12:06:03

To: "Indranil Shrivastava" <indranil@nilandcal.com>

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Padam Gupta

From: "Indranil Shrivastava" <indranil@nilandcal.com>
 Sent: Fri, 23 Aug 2019 16:03:44 GMT+0530
 To: <purti.gupta@rediffmail.com>
 Subject: Apartment No. 14A3 Tower 13

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Looking forward for your kind cooperation with us.

Regards

Indrani Srivani

General Manager - Operation

HILAND

Calcutta Riverside

1 New Bata Road, Kolkata - 700 140

T: +91 33 2490 5491 - 92 F: +91 33 2490 6970

M: +91 9830066649 E: indrani@hilandcal.com

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Mailbox of purti.gupta

Subject: Re: Apartment No. 14A3 Tower 13

From: Indranil Shitmani <indranil@hilandcal.com> on Fri, 23 Aug 2019 17:08:13

To: <purti.gupta@rediffmail.com>

Dear sir,

We refer our same below mail for your letter dated 31.07.2019; 12.08.2019, 12.08.2019

Regards

Indranil Shitmani

General Manager - Operation

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Calcutta Riverside

1 New Bata Road, Kolkata - 700 140

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From: Indranil Shitmani [mailto:indranil@hilandcal.com]

Sent: Friday, August 23, 2019 4:11 PM

To: 'purti.gupta@rediffmail.com'

Subject: Apartment No. 14A3 Tower 13

Dear Mr. Gupta,

We refer to your letter dated 12.08.2019; we would like to inform you that we shall be able to handover your tower tentatively end of December 2019. Please note that we are already in a process to get the fund from our financier. We may get the fund and start the work from Oct 2019.

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Regards

Indrani Srivani

General Manager - Operation

HILAND

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Subject: Apartment No. 14A3 Tower 13

From: Indranil Shtrmani <indranil@hilandcal.com> on Fri, 23 Aug 2019 16:03:44

To: <purti.gupta@rediffmail.com>

Dear Mr. Gupta,

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Under Registered with A/D

Most Urgent-

Date: 27/09/19

The Managing Director

M/s Riverbank Developments Pvt.Ltd

Calcutta River Side

225C, A/C Bose Road, 4th Floor

Kolkata-700020

Ref: Your Letter Dated 25/09/17 & 11th June'18

Subject-Excess delay in Hand over & no reply of my letters 31/07/19 , 12/08/19 & 20/08/19 &

13/09/19-Handover of Apartment No. 14A3 Tower 13 in Hilland Greens

Sir,

Regret to state that despite of several letter sent to you & to your Operational Manager Mr.Indranil Srimani, we have not received single reply of our any letter. You are not a common local builder but a reputed firm. We trusted you & on the basis of your September'17 letter, stating that hand over of the flat would be started, we paid you th final demand payment. At that time we never knew that we would be harassed like this.

Upon not receiving of any reply from your end & when you never gave us your appointment to us, as was requested by us through our letters, at last we visited your corporate office at 225 C, A.J.C.Bose Road, where you was not available & no responsible person was there to give any proper reply. Your 227, A.J.C Bose Road office had been winded up without any intimation to us, so we are at dead end now.

We had sent many letters/mails to your Operational manager Mr.Indranil Srimani but he didn't respond. Lastly we wrote him a mail on 14th September'19 but that was also not replied by him, & lastly we had sent him a letter on 17/09/19 but he didn't replied that also, When you are not ready to cooperate with us in any respect than as requested to you & your Manager-Operation Mr.Indranil Srimani please arrange for our refund with interest without any delay. Because we had paid you on good faith & cannot wait till uncertain time. We had already paid interest to our bank so we are asking refund against the same only. It's not your fault than why should we bear any losses? Through your letter datter dated 24/02/17 stated that hand over of the Apartment estimated to commence from 1st September'17 & you had finally reconfrimmedby your letter dated 25/09/17 that handover of the flats has been started thus you have misled & misguided us

Please look into the matter & revert,,

Regards,

Padam Gupta (9836369118)

CC: Mr. Indranil Srimni/General Manager-Operation

1, New Bata Road, Hilland Kolkata Riverside, Kolkata-700140

Enclosed: a) Copy of mails sent to your Manger, Operation Mr. Indranil Srimani as on 14/09/19 7 letter sent to him as on 17/09/19 & copy of my last letter sent to you as on 13/09/19

Most Urgent-Under Registered with A/D

Date: 17/09/19

Mr.Indranil Srimoni<General Manager, Operation

M/s Riverbank Developments Pvt.Ltd

Calcutta River Side

1, Bata Road, Maheshbaila-700140,

Mobile-6289474631

Ref: Your Letter Dated 25/09/17 & 11th June'18/Your Mail 23/08/19

Subject-Excess delay in Hand over & no reply of my letters 31/07/19,12/08/19& 26/08/19

Handover of Apartment No. 14A3 Tower 13 In Hilland Greens

Sir,

Please don't send any short cut reply in the mail; we have given all details our concern to you, IF YOU HAVE ANYTHING TO SAY PLEASE SEBD PROPER LETTER WITH COMPLETE REPLY AS WAS BEING SENT BY ME,

You are just avoiding our several letter & sending us 2 lines mails ignoring serious contents of our letters & mails,

As you said that nothing was to pinch me but the way you are ignoring my letter is more pinching me now,

Please arrange for refund with interest since you cannot assure me with any more commitments as all your previous commitment failed.

{Please do the need full ASAP

Regards,

Padam Gupta (9836369118)

Enclosed: A) Copy of your mail sent to you which is not replied by you till now

Most Urgent-Under Registered with A/D

Date: 13/09/19

The Managing Director
M/s Riverbank Developments Pvt.Ltd
Calcutta River Side
225C, AJC Bose Road, 4th Floor
Kolkata-700020

Ref: Your Letter Dated 25/09/17 & 11th June'18

Subject-Excess delay in Hand over & no reply of my letters 31/07/19 , 12/08/19 & 20/08/19 Handover of Apartment No. 14A3 Tower 13 in Hilland Greens

Sir,

You are a reputed builder & developer. Your Hilland Park was a big success & the legend Our Sri Saurav Dada is promoting your project, this was only two reasons of investing in your project- Hilland Greens.

But regret to state that there was no response of my any of above mentioned letters sent to you. We trusted your each & every word, your September'17 letter clearly specified that handover process is being started on the basis of which only I had released my final payment to you,

We were surprised & shocked upon visit to your registered office at AJC Bose Road, that your office had been shifted to Site address, that too without any intimation to us ! This has been not done with any fair intention but just to restrict us investors to communicate with you.

You have intimated us by your letter dated 25/09/17 that hand over would be given soon but after two years there is no proper information from your end about the present status,

Your Mr.Indranil Srimani had sent one mail against my several letter that you do have some financial issue & work of site would be restored once you get disbursement of fund from the bank, but Sir this is not our look out once we have paid you in full timely as per your demand & for us also paying EMI is an issue once project is excessive delayed from your end.

When you are not ready to cooperate with us in any respect than we are also unable to cooperate with you so in case of further please return our entire amount paid to you till date with interest.

We never got any reply of our letters as mentioned above delay

Please look into the matter & revert,

Also provide us your concerned person's mobile number, his mail ID in case of any requirement,

Regards,

Padam Gupta (9836369118)

Sri Saurav Ganguly

2/6,Biren Roy road,Behala,Kolkata-700008

Enclosed: a) Copy of mails sent by your Indranil Srimani 7 my mails sent to him but not replied by him.

Date: 13/09/19

Sri Saurav Ganguly
2/6, Biren Roy Road, Behala,
Kolkata-700008

Respected Dada,

Nomoskar !

The enclosed letter sent to Hiland Greens' Managing Director but we are not getting any response from their end,

Project is excessively delayed & small investors like us cannot wait for unlimited time period & above all they are not entertaining any of our concern nor responding to our letters.

We shall remain great full to you if you please intervene into the matter or advise us what to do in this situation, matter has gone out of my control so I am sending you this letter for your kind information & pursuance,

You are a ideal for us & we respect you a lot,

Looking forward for you reply,

Regards,

Padam Gupta (Mobile-9836369118)

Flat 8 Dhanshree tower,

70, Diamond Harbour Road, Kolkata 700023

To,

Mr./Miss Indranil Srimani,

General Manager-Operation,

Hiland, Calcutta Riverside,

1, New Bata Road, Kolkata-700140

Ref: Your Mail Dated 23/08/19 against my letters dated 31/07/19, 12/08/19 & 20/08/19

Subject: Excess delay in hand over of my flat Apartment 14A3 Tower 13

Sir/Madam,

Please mind your language, what do you mean by my own risk, We had been confirmed & than only photo shoot person had gone,

As per your commitment it was supposed to be ready for photo shoot at least if not ready in other respect like- swimming pool/club & landscape,

It seems you are not realizing investors pain & instead of apology dictating your own terms,

Hope you will not write any such statement to us

1st of all there was no information of excess delay from your end, in 2017, your company had intimated about

starting of hand over & we had confirmed the same on telephone with your office, when they also acknowledged

that tower is ready in all respect except amenities than only further payments were released .

We had requested for photo shoot over mail, which was not replied by your team but they had confirmed me over

phone (I do have voice recordings) to send for photo shoot than only my person had gone, but he was refused into

the premises by your people, they did not cooperated at all & behaved with me rudely over phone, so what do you

say on this?

Again you will get the fund & than work would get started/handover in December'19 is contradiction of your letter

in 2018 & again January 2019, than on what basis we should rely on you?

We have invested our hard core money on your goodwill & such type of response was never expected from you,

Your financial issue is not our look out once when we have paid you on time, trusting on you.

Better you call me at my mobile number at 9836369118 & we cannot wait further so please arrange for refund

with interest,

Hope you would not try to impose on us anything forcibly,

You changed your Sales Office without any intimation to the investor, so trusting on your words is now difficult

where my many letter & mail remained unanswered from your end.

Please revert,

Regards,

Padam Gupta

Date: 20/08/19

M/s Riverbank Developments Pvt.Ltd

Calcutta River Side

1, Bata Road, Maheshhalla-700140,

Mobile-6289474631

Ref: Your Letter Dated 25/09/17 & 11th June'18

Subject-Excess delay in Hand over & no reply of my letters 31/07/19 & 12/08/19 Handover

of Apartment No. 14A3 Tower 13 In Hiland Greens

Sir,

We were surprised & shocked upon visit to your registered office at AJC Bose Road, that your office had been shifted to Site address, that too without any intimation to us ! This has been not done with any fair intention but just to restrict us investors to communicate with us.

You have heated us where your letter dated 25/09/17 had specified that hand over would be given soon but after two years there is no proper information about the present status,

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We never got any reply of our letters as mentioned above delay

Please look into the matter & revert,

Also provide us your concerned person's mobile number, his mail ID in case of any requirement, Regards,

Padam Gupta (9836369118)

CC. to Sales & Marketing Head,

Calcutta River Side

1, Bata Road, Maheshhalla-700140,

Mobile-6289474631

Enclosed: a) letter copy of your letter dated 25/09/17/Copy of my letter dated 31/07/19 & 12/08/19

b) Copy of mails sent to you but not replied by you