

**FORM "J"**  
*[See rule 36(1)]*

**COMPLAINT TO AUTHORITY**  
**COMPLAINT UNDER SECTION 31 OF THE ACT**

For use of Authority(s) office :

Date of filing : .....

Date of receipt by post : .....

Application No. ....

Signature : .....

Authorized Officer : .....

**IN THE HOUSING INDUSTRY REGULATORY AUTHORITY'S OFFICE**  
**(Established under Section 20 of the West Bengal Housing**  
**Industry Regulation Act 2017)**

Calcutta Greens Commercial Complex, 1st floor  
1050/2 Survey Park  
Kolkata - 700 075

-: Between :-

Smt. Rita Banerjee ..... Complainant

And

S. E. Builders & Realtors Ltd. .... Respondent

***Details of claim :***

***1. Particulars of the complainant :***

(i)	Name of the complainant	Smt. Rita Banerjee
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✓ *Rita Banerjee*

(ii)	Address of the existing office/residence of the complainant	CD-33, Salt Lake City, Sector - I Kolkata - 700 064, District : North 24-Parganas
(iii)	Address for service of all notices:	CD-33, Salt Lake City, Sector - I Kolkata - 700 064, District : North 24-Parganas

**2. Particulars of the respondent :**

(i)	Name of the respondent :	S. E. Builders & Realtors Ltd.
(ii)	Office address of the respondent	Vishwakarma, 86C Topsia Road (South) Kolkata - 700 046
(iii)	Address for service of all notices	Ecospace Business Park, Block 4B Plot no. 11F/11, Action Area II, New Town, Kolkata - 700 160.

**3. Jurisdiction of the Authority :**

The applicant declares that the subject matter of the complaint falls within the jurisdiction of the West Bengal Housing Industry Regulatory Authority.

**4. The Complainant declares that the subject matter of the claim falls within the jurisdiction of the Authority. Facts of the case :**

- (a) Both the complainant and her husband are senior citizens, the age of the complainant being about 64 years and the husband of the complainant being aged about 73 years. No one in the family of the complainant is in any

✓ Rita Banji

way involved in real estate business. The complainant and her family are residents of their own dwelling house at Plot no. 33, Block - CD, Salt Lake City, Sector - I, Kolkata - 700 064, District : North 24-Parganas.

- (b) The complainant is a director of family owned company namely Ankar Industries Private Ltd. which is engaged in the business of manufacturing agro chemicals. The day to day business of the said company is looked after and managed by the sons of the complainant under overall guidance of the husband of the complainant.
- (c) The respondent is the Developer of project of Bengal Ambuja Housing Development Ltd. known by the name of UTALIKA - The Condoville at 405 Barakhola, Mukandapur, Kolkata - 700 099. The said project is registered under the W. B. HIRA 2017 under Registration no. HIRA/P/SOU/2018/000041 dated 30.09.2018 as Project Id : NPR-00276.
- (d) Induced by advertisements made by the respondent, the complainant became interested in booking an Apartment in the said project. With that intention the complainant visited the marketing office of the respondent at Ecospace Business Park, New Town, Kolkata - 700 160 where she met one Mr. Pramod Ranjan Dwivedi - Group Head Real Estate Marketing of Ambuja Neotia and one Mr. Bhaduri.
- (e) The said Mr. Dwivedi and Mr. Bhaduri painted rosy picture of the said project and represented that the

✓ Rita Banerjee

Complainant would make substantial gains upon booking a high end luxury apartment in the said project. Believing in their representations and assurances, the applicant in joint names of herself and her son Sri Sourav Banerjee applied on 24.04.2016 for allotment of Apartment no. 07 having Built up area of 4046 sq. ft. Type - G on 22<sup>nd</sup> floor on Tower - 01 of the said project in Application Form no. UTL 100815 provided by the said Mr. Dwivedi and Mr. Bhaduri and paid Rs. 10,00,000/- to the respondent as application money. At the time of making the said application, the complainant did not realise that the respondent was in desperate need of funds due to lack of adequate response of prospective purchasers to the said project.

- (f) At the time of receiving the said application of the complainant with application money, the respondent handed over a copy of General Terms & Conditions of the said project to the complainant. By a letter dated 28.04.2016, the respondent made Provisional Allotment of the said Unit in favour of the Complainant whereby the price of the said Apartment allotted to the Complainant was fixed at Rs. 2,73,07,620/- and described as Unit no. UTL012207 and the complainant was given Customer ID : 100002214.
- (g) The payment schedule mentioned in the said Provisional Allotment was subsequently waived by the respondent. The respondent from time to time raised Demand

~  
Rita Banerjee

Notes/Tax Invoices for instalments and the complainant paid a total sum of Rs. 94,15,028/- to the respondent.

- (h) The instalments demanded by the respondent were causing financial difficulty to the complainant and accordingly the complainant by personal visits to the respondent's marketing office on several occasions requested for cancellation of provisional allotment. Such personal requests were followed by several emails dated 15<sup>th</sup> June 2018, 8<sup>th</sup> July 2019, 19<sup>th</sup> July 2019, 22<sup>nd</sup> August 2019, 30<sup>th</sup> January 2020 and 13<sup>th</sup> February 2020.
- (i) The respondent ultimately responded by email dated 15<sup>th</sup> February 2020 stating that the complainant would be entitled to refund of only Rs. 31,15,635/- out of amount of Rs. 94,15,028/- paid by the complainant and that too only after resale of the said Apartment by the respondent. The respondent purported to deduct Rs. 31,95,159/- as cancellation charges with GST, Rs. 10,52,179/- as Service Tax and Rs. 20,52,055/- as interest with GST.
- (j) The stand taken by the respondent is wrongful, harassing and illegal and intended to make unjust gains at the cost of the complaint. The cancellation charges and interest claimed by the respondent are illegal. In terms of clarification issued by Central Board of Indirect Taxes and Customs (CBIC) as published in newspaper, the Builders are liable to refund the GST paid by the home buyer. The demand for purported cancellation charges with GST, Service Tax and interest with GST is bad.

✓ Rita Bai

- (k) The respondent has not yet refunded anything as yet to the complainant.

**5. Reliefs :**

In view of the facts mentioned in paragraph 4 above the complainant prays for the following reliefs :

- (i) Direction upon the respondent to immediately refund the amount of Rs. 94,15,028/- to the complainant.
- (ii) Interest at the rate 15.2% per annum in terms of Rule 19 of the West Bengal Housing Industry Regulation Rules 2018 read with Rule 18.
- (iii) Costs.

**Grounds of relief :**

- (a) The respondent is bound to refund the said amount of Rs. 94,15,028/- to the Complainant.
- (b) The Prime Lending of State Bank of India is 13.2% per annum. Accordingly the complainant is entitled to and claims interest at the rate of 15.2% per annum.

**6. Interim order, if prayed for :**

Not applicable

✓ Ritz Bani

**7. Complaint not pending with any other court etc :**

The complainant further declares that the matter regarding which this complainant has been made is not pending before any court of law or any other authority or any other tribunal.

**8. Particulars of payment in respect of the fee in terms of sub-rule (1) of Rule 36 :**

- (i) Amount : 1,000/-
- (ii) Paid by NEFT No. .... dated ..... 2020

**9. List of enclosures :**

- (a) Aadhar Card of the Complainant.
- (b) Application in Form no. UTL 100815 made by the Complainant.
- (c) Provisional Allotment letter dated 28.04.2016 of the respondent.
- (d) Emails dated 15<sup>th</sup> June 2018, 8<sup>th</sup> July 2019, 19<sup>th</sup> July 2019, 22<sup>nd</sup> August 2019, 30<sup>th</sup> January 2020 and 13<sup>th</sup> February 2020 of the complainant.
- (e) Email dated 15<sup>th</sup> February 2020 of the respondent.
- (f) News article published on 09.05. 2019 in The Telegraph

✓ Ritz Baij

**VERIFICATION**

I Rita Banerjee wife of Sri Dipankar Banerjee the complainant abovenamed do hereby verify that the contents of paragraphs 1 to 9 are true to my personal knowledge and belief and that I have not suppressed any material facts.

Place : Kolkata

Date : September , 2020

✓ Rita Banerjee

***Signature of the complainant***





ভারত সরকার



রীতা বানার্জী  
Ritu Banerjee  
অনুষ্ঠান/ DOB: 31/08/1957  
লিঙ্গ / FEMALE



4063 9684 3407

আমার আধার, আমার পরিচয়

Ritu Banerji



আধার

ভারত সরকার  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

Download Date: 17/08/2017

ঠিকানা:  
ওয়ে/ও: দীপঙ্কর বানার্জী, সীমী -  
33, 3য় এলাকা, উত্তর 24  
পার্শ্ব, বিধাননগর (M),  
উত্তর 24 পারগনা,  
পশ্চিম বঙ্গ - 700064

Address

W/O: Dipankar Banerjee, CD  
- 33, SALT LAKE, SECTOR 1,  
Bidhannagar(M), North 24  
Parganas,  
West Bengal - 700064



1947  
1800 300 1947

help@uidai.gov.in

www.uidai.gov.in

P.O. Box No. 1947,  
Bengaluru-560 001

Ritu Banerji

# APPLICATION FORM

Application Number

UTL

100815

Please fill in relevant portions of the APPLICATION FORM for Individual/Joint or Other Entity.  
Strike out portions that are not applicable and deposit the APPLICATION FORM in full.

Apartment No:

## AmbujaNeotia

A Project of Bengal Ambuja Housing Development Limited  
(A JV Company of West Bengal Housing Board & Ambuja Neotia Group)  
Developed by S.E. Builders & Realtors Limited  
(subsidiary of Bengal Ambuja Housing Development Limited)  
CIN: U70109WB2011PLC171075  
Ecospace Business Park, New Town, Kolkata 700160  
P +91 33 4040 8070 | F +91 33 4040 6161 | W ambujaneotia.com | utalika.luxury.com

VERIFIED WITH ORIGINAL

  
Branch Manager



LUXURY-PHASE I

Application Form # UTL 100815

INDIVIDUAL/JOINT APPLICATION FORM  
PLEASE FILL IN BLOCK LETTERS/ALL FIELDS ARE MANDATORY



Sole/First Applicant

1 Fullname RITA BANERJEE

2  Male  Female

3 Father/Husband's name/Natural guardian (in case of minor)  
DIPANKAR BANERJEE

4 Date of birth 31 08 1957  
D D M M Y Y Y Y

5 Occupation  Employed  Self-employed  Housewife  Student  Others Business

6 Profession/Nature of business Chemical 7 ITPAN ADXPB4298D

8 Permanent address BLOCK - CD - 33, Saltlake City - Sec - 1  
City KOLKATA State W.B. PIN 700064 Post Office BIDHANAGAR

Police Station BIDHAN NAGAR Phone (Home) \_\_\_\_\_ (Work) \_\_\_\_\_

Mobile 9830078544 Email dbanerjee33@yahoo.com

9 Correspondence address SAME AS ABOVE

City \_\_\_\_\_ State \_\_\_\_\_ PIN \_\_\_\_\_ Post Office \_\_\_\_\_

Police Station \_\_\_\_\_ Phone (Home) \_\_\_\_\_ (Work) \_\_\_\_\_

978544 Email \_\_\_\_\_

Joint Applicant

1 Fullname SOURAV BANERJEE

2  Male  Female

3 Relation to the first applicant SON

3 Father/Husband's name/Natural guardian (in case of minor)  
DIPANKAR BANERJEE

4 Date of birth 20 11 1985  
D D M M Y Y Y Y

5 Occupation  Employed  Self-employed  Housewife  Student  Others Business

6 Profession/Nature of business Chemical 7 ITPAN ALXPB3075F

8 Permanent address 33, CD - BLOCK, SALT LAKE  
City KOLKATA State W.B. PIN 700064 Post Office BIDHAN NAGAR

Police Station BIDHAN NAGAR Phone (Home) \_\_\_\_\_ (Work) \_\_\_\_\_

Mobile 9830803656 Email sourav3333@rediffmail.com

Rita Banerjee

Signature of Sole/First Applicant  
(Please sign within the space provided)

Place \_\_\_\_\_ Date \_\_\_\_\_

Sourav Banerjee

Signature of Joint Applicant  
(Please sign within the space provided)

Place \_\_\_\_\_ Date \_\_\_\_\_



ADDITIONAL INFORMATION  
(PERSON OF INDIAN ORIGIN)  
PLEASE FILL IN BLOCK LETTERS

Sole/First Applicant

1 Nationality \_\_\_\_\_ 2 Native place in India \_\_\_\_\_

3 Passport  Indian  Foreign 4 Place & Date of issue \_\_\_\_\_

5 Contact person in India

Full name \_\_\_\_\_

Correspondence address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ PIN \_\_\_\_\_

Phone \_\_\_\_\_ Mobile \_\_\_\_\_

Email \_\_\_\_\_

6. i (a) NRO account # \_\_\_\_\_  
 (b) Name of bank and branch \_\_\_\_\_  
 (c) IFSC/RTGS/NEFT code \_\_\_\_\_

ii (a) NRE account # \_\_\_\_\_  
 (b) Name of bank and branch \_\_\_\_\_  
 (c) IFSC/RTGS/NEFT code \_\_\_\_\_

iii (a) FCNR account # \_\_\_\_\_  
 (b) Name of bank and branch \_\_\_\_\_  
 (c) IFSC/RTGS/NEFT code \_\_\_\_\_

Joint Applicant

1 Nationality \_\_\_\_\_ 2 Native place in India \_\_\_\_\_

3 Passport  Indian  Foreign 4 Place & Date of issue \_\_\_\_\_

5 Contact person in India:

Full name \_\_\_\_\_

Correspondence address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ PIN \_\_\_\_\_

Phone \_\_\_\_\_ Mobile \_\_\_\_\_

Email \_\_\_\_\_

6. i (a) NRO account # \_\_\_\_\_  
 (b) Name of bank and branch \_\_\_\_\_  
 (c) IFSC/RTGS/NEFT code \_\_\_\_\_

ii (a) NRE account # \_\_\_\_\_  
 (b) Name of bank and branch \_\_\_\_\_  
 (c) IFSC/RTGS/NEFT code \_\_\_\_\_

iii (a) FCNR account # \_\_\_\_\_  
 (b) Name of bank and branch \_\_\_\_\_  
 (c) IFSC/RTGS/NEFT code \_\_\_\_\_

Signature of Sole/First Applicant

(Please sign within the space provided)

Place \_\_\_\_\_ Date \_\_\_\_\_

Signature of Joint Applicant

(Please sign within the space provided)

Place \_\_\_\_\_ Date \_\_\_\_\_



12  
13  
100815

### APARTMENT DETAILS

Tower	Floor	Apartment	Standard Building Area (sq ft)	Terrace Area (sq ft)	Type
01	22	07	4046	-	G

### TWO WHEELER PARKING SPACE

Please refer Clause 11 of General Terms & Conditions

One       Two       Three

### ADDITIONAL CAR PARKING SPACE

Please refer Clause 10 of General Terms & Conditions

One       Two       Three

### ADDITIONAL DG POWER BACK UP

Please refer Clause 12 of General Terms & Conditions

1 KW       2 KW       3 KW       4 KW       6 KW

### PAYMENT DETAILS

Please refer Clause 9 of General Terms & Conditions

Payment Plan  Down  Instalment

Application Money ₹ 10,00,000.00 (Rupees TEN LAKHS ONLY only)

Cheque/Payorder/DD# 743616 Dated 24/04/16 Drawn on INDUSIND BANK

In favour of "S.E. Builders & Realtors Limited" payable at Kolkata.



LUXURY-PHASE I

Application Form # UTL 100815

14

on Form # UTL  
I/We hereby solemnly declare  
the facts mentioned in the  
return to the satisfaction  
of the  
conditions

### OTHER ENTITY APPLICATION FORM

#### Sole/First Applicant

- Name of the Organisation: \_\_\_\_\_
- Status:  Proprietorship Firm  HUF  Partnership Firm  Company  
 AOP/ BOI  Others \_\_\_\_\_
- Date of incorporation: \_\_\_\_\_  
D D M M Y Y Y Y
- Place of incorporation: \_\_\_\_\_
- Registered office address: \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Country \_\_\_\_\_ PIN \_\_\_\_\_  
Post office \_\_\_\_\_ Police station \_\_\_\_\_
- Correspondence address: \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Country \_\_\_\_\_ PIN \_\_\_\_\_  
Post office \_\_\_\_\_ Police station \_\_\_\_\_
- Name of authorised signatory: \_\_\_\_\_ 8 Designation: \_\_\_\_\_  
Phone \_\_\_\_\_ Mobile \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_
- IT PAN: \_\_\_\_\_ 10 CIN: \_\_\_\_\_

#### Joint Applicant

- Name of the organisation: \_\_\_\_\_
- Status:  Proprietorship firm  HUF  Partnership Firm  Company  
 AOP/ BOI  Others \_\_\_\_\_
- Date of incorporation: \_\_\_\_\_  
D D M M Y Y Y Y
- Place of incorporation: \_\_\_\_\_
- Registered office address: \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Country \_\_\_\_\_ PIN \_\_\_\_\_  
Post office \_\_\_\_\_ Police station \_\_\_\_\_
- Name of authorised signatory: \_\_\_\_\_ 8 Designation: \_\_\_\_\_  
Phone \_\_\_\_\_ Mobile \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_
- IT PAN: \_\_\_\_\_ 10 CIN: \_\_\_\_\_

Signature of Sole/First Applicant

(Please sign within the space provided)

Place \_\_\_\_\_ Date \_\_\_\_\_

Signature of Joint Applicant

(Please sign within the space provided)

Place \_\_\_\_\_ Date \_\_\_\_\_



### DECLARATION

1/We hereby solemnly declare that all the foregoing facts are true to the best of my/our knowledge and nothing relevant has been concealed or suppressed. I/We also undertake to inform S.F. Builders & Realtors Limited of any future changes, related to the information and details shown in this APPLICATION FORM.

2/ I/We hereby also declare that I/We have read and understood the terms and conditions of sale and all other information/ conditions stated in the accompanying GENERAL TERMS & CONDITIONS including Statement of Area, Number of Units offered, Consideration of the Units and Price & Payment Schedule, etc. By signing this Application form, I/We do hereby solemnly accept and agree to abide by the Terms & Conditions schedules as stipulated in the accompanying GENERAL TERMS & CONDITIONS, which may be modified or amended by the company.

3/ I/We, further agree to sign and execute the necessary documents as deemed necessary, as and when required by the company.

4/ I/We, unconditionally agree to pay the allotment money due (in case I/We are allotted any unit in terms of this application) within 45 days of the Date of Allotment failing which the allotment made against my application would stand cancelled as per the terms of the accompanying GENERAL TERMS & CONDITIONS.

5/ I/We hereby give my/our irrevocable consent to become member of a body of the owners to be formed in accordance with the applicable Acts, Rules and By Laws and execute necessary documents as and when required.

6/ I/We have signed this APPLICATION FORM after having read and understood what is written hereinabove.

*Rita Banerjee*

Signature of Sole/First Applicant  
(Please sign within the space provided)

Place \_\_\_\_\_ Date \_\_\_\_\_

*Sourav Banerjee*

Signature of Joint Applicant  
(Please sign within the space provided)

Place \_\_\_\_\_ Date \_\_\_\_\_

### DOCUMENT CHECKLIST

#### A For Individuals:

- 1 One copy of passport sized photo
- 2 PAN card copy
- 3 Signature verification
- 4 Address proof
- 5 Photocopy of the passport (mandatory for NRI/PIO/OCI)
- 6 Signed copy of GTC by all applicants

#### B Other Entities:

- 1 MOA/AOP/Partnership deed/trust deed
- 2 Board/Partners/Trustees Resolution
- 3 Copy of PAN Card of the Company/ HUF/Partnership Firm/AOP/BOI
- 4 Address proof
- 5 Signature verification of the authorised signatory
- 6 Photograph of the authorized signatory
- 7 Signed copy of GTC by all applicants

Note: Receipt of the above mentioned documents will render this form null and void.



LUXURY - PHASE 1

PLEASE USE BLOCK LETTERS AND WRITE CLEARLY

Applicant Copy

Date  DD  MM  YY

**UTAKA**  
LUXURY-PHASE I

PAY-IN-SLIP

012207

100815

Account Title S.E. Builders & Realtors Limited

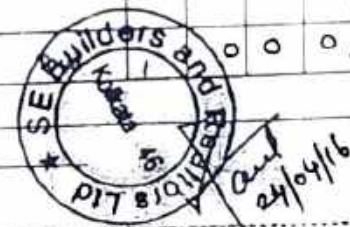
Applicant's name RITA BANERJEE

Application Form # UTI

BANK	BRANCH	CITY	PAY ORDER DRAFT # & DATE	AMOUNT (in Rs)						
INDUSIND BANK	SALT LAKE	KOLKATA	743616 24/04/16	1	0	0	0	0	0	0
				0	0	0	0	0	0	0

Rupees in words TEN LAKHS ONLY

Deposited by RITA BANERJEE



PLEASE USE BLOCK LETTERS AND WRITE CLEARLY

Bank Copy

Date  DD  MM  YY

**UTAKA**  
LUXURY-PHASE I

PAY-IN-SLIP

012207

100815

Account Title S.E. Builders & Realtors Limited

Applicant's Name RITA BANERJEE

Application Form # UTI

BANK	BRANCH	CITY	PAY ORDER DRAFT # & DATE	AMOUNT (in Rs)						
INDUSIND BANK	SALT LAKE	KOLKATA	743616 24/04/16	1	0	0	0	0	0	0
				0	0	0	0	0	0	0

Rupees in words TEN LAKHS ONLY  
RITA BANERJEE



VERIFIED WITH ORIGINAL  
*[Signature]*  
Branch Manager



UTL012207

28.04.2016

S. RITA BANERJEE  
 BLOCK-CD-33  
 SALT LAKE CITY SEC 1  
 P.O. BIDHANAGAR, P.S. BIDHANAGAR  
 KOLKATA-700064  
 West Bengal  
 India

CUSTOMER ID : 100002214

TO : Mr.SOURAV BANERJEE

Sub: Provisional Allotment of Unit No .UTL012207 at "UTALIKA~ THE CONDOVILLE"

Dear Sir / Madam,

In response to your application, we are happy to provisionally allot to you the above unit subject to the General Terms & conditions (GTC) and the following :

1. Your making regular and punctual payments as and when called upon by the company in the manner as mentioned in the enclosed payment schedule.
2. Your making payments, on demand, to the Company and/ or to any appropriate authority of all rates, taxes, stamp duty, registration charges, ground rent, levies, legal fees, documentation charges and other related charges, deposits including security deposits or assessments pertaining to the unit wholly and common area proportionately.
3. Your executing necessary document as per the format of the company, as and when required.

We are enclosing herewith the Payment Schedule for the aforesaid Unit.


Please send your remittance(s) by Pay Order / Demand draft in favor of "S. E. BUILDERS & REALTORS LTD" payable at Kolkata.

Kindly quote your Unit number & Customer Id in all correspondence.  
 We assure you our best services at all times.

Thanking you.

Yours faithfully,

For S. E. BUILDERS &amp; REALTORS LTD

  
 Authorized Signatory

Encl: Payment Schedule

**VERIFIED WITH ORIGINAL**
  
 Branch Manager
**S. E. Builders & Realtors Limited**

A subsidiary of Bengal Ambuja Housing Development Limited, a J V Company of West Bengal Housing Board & Ambuja Neotia Group)

Corporate Business Park, New Town, Kolkata 700160

P. 01 33 4040 8080 | F. 01 33 4040 8080 | W ambujanootia.com | utalika.ambujanootia.com

REGISTRATION NO: 12/1075

S. E. BUILDERS & REALTORS LTD

Project Name: UTALIKA - THE CONDOVILLE  
 Provisional Allotment Ref No: 20000967  
 Provisional Allotment Date: 28.04.2016

Payment Statement As On Date: 30.04.2016

Applicant Details

Customer Id: 100002214 PAN No: ADXPB4298D  
 Applicant Name: Ms. RITA BANERJEE  
 Correspondence address: BLOCK-CD-33, SALT LAKE CITY SEC I.P.O. BIDHANAGAR, P.S. BIDHANAGAR, KOLKATA-700064, West Bengal.  
 Contact Person in case of Company/NRI:  
 Telephone no: Mobile No: +919830078544 Email: dbanerjee33@yahoo.com  
 Co-Applciant's Name: Mr SOURAV BANERJEE

Property Details

Unit No: UTL012207  
 Phase: LUXURY PH 1  
 Tower/Block: PRATHAMA  
 Floor: 22nd floor  
 Unit Type: 4 BHK  
 SBU Area/Covered Area: 4,046.000  
 Terrace Area: 0.000  
 Lawn Garden Area: 0.000

Bank Loan Details

Bank Name and Address: \_\_\_\_\_  
 NOC Date: \_\_\_\_\_  
 Close Date: \_\_\_\_\_

Description	Quantity	UOM	Rate	Amount(INR)	Taxes
UTL012207	4,046.000	Square Ft	6,470.00	26,177,620.00	1,138,726.00
DIESEL GENERATOR CHARGES	2.000	Kw	55,000.00	55,000.00	7,975.00
CLUB MEMBERSHIP CHARGE	1.000	Each	175,000.00	175,000.00	25,376.00
COVERED CAR PARKING	1.000	Each	500,000.00	500,000.00	21,750.00
COVERED CAR PARKING	1.000	Each	400,000.00	400,000.00	17,400.00
DOCUMENTATION CHARGES	1.000	Each	67,694.05	67,694.05	(-) 9,815.00
Total				27,318,314.050	1,221,042.00

273 07.620/- 12.11.227/-

Payment Schedule

Milestone	Description	Amount(INR)
Application Money	UTL012207	958,313.00
Application Money	COVERED CAR PARKING	200,000.00
Application Money	COVERED CAR PARKING	300,000.00
Application Money	CLUB MEMBERSHIP CHARGE	99,999.00
Allotment Money	UTL012207	4,277,211.00
Plinth Level Completion	UTL012207	1,570,058.00
P3 Roof Level Completion	UTL012207	1,570,058.00
6th Floor Casting Completion	UTL012207	1,570,058.00
10th Floor Casting Completion	UTL012207	1,570,058.00
14th Floor Casting Completion	UTL012207	1,570,058.00
18th Floor Casting Completion	UTL012207	1,570,058.00
21st Floor Casting Completion	UTL012207	1,570,058.00
24th Floor Casting Completion	UTL012207	1,570,058.00

Schedule		
Description	Description	Amount(INR)
Months from 24th Floor Roof	UTL012207	1,570,658.00
Months from 24th Floor Roof	UTL012207	1,832,434.00
2 Months from 24th Floor Roof	UTL012207	1,832,434.00
16 Months from 24th Floor Roof	UTL012207	1,832,434.00
Possession of the Unit	UTL012207	1,308,872.00
Possession of the Unit	DIESEL GENERATOR CHARGES	55,000.00
Possession of the Unit	CLUB MEMBERSHIP CHARGE	75,005.00
Possession of the Unit	COVERED CAR PARKING	200,000.00
Possession of the Unit	COVERED CAR PARKING	200,000.00
Possession of the Unit	DOCUMENTATION CHARGES	67,694.05
<b>Total</b>		<b>27,375,314.05</b>

- N B
- The above amounts are exclusive of all rates, taxes, betterment fee, ground rent, levies, stamp duty, registration charges, legal fees and deposits, assessments pertaining, to the unit wholly and common area proportionately as per the GTC.
  - Allotment money towards unit consideration is payable within 11.06.2016 .

#### Bill Details

Bill No	Bill Date	Amount	Taxes	Total	Component	Milestone	Due Date
8103151275	28.04.2016	958,313.00	41,686.00	999,999.00	UTL012207	Application Money	28.04.2016
<b>Total</b>				<b>999,999.00</b>			

#### Payment Details

Doc No	Posting Date	Bill Ref	Amount	Payment Details (Bank/Chq/Date)
6700001287	28.04.2016		1.00	INDUSIND BANK/743616/24.04.2016
6700001287	28.04.2016	8103151275	999,999.00	INDUSIND BANK/743616/24.04.2016
<b>Total</b>			<b>1,000,000.00</b>	

From: Dipankar Banerjee dbanerjee@ambujaneotia.com  
Subject: Unit No. UTL012207  
Date: 15-Jun-2018 at 11:28:46 AM  
To: customercare@ambujaneotia.com

To,  
The Project Manager,  
UTALIKA- The Condo Ville.

Re: Provisional Allotment of Unit No. UTL012207 at UTALIKA-The  
Condo Ville.

Dear Sir,

With reference to the above allotment made to me, I am hereby informing you that I am a 62-year-old lady and my husband is a 71-year-old-man. Due to constant pressure of payment of installment, from your side, we have been transformed into a high blood pressure patient and hence making life miserable.

The fact is that when we booked the flat, your sales person gave us a very rosy picture about the property with an indication that the property value would be 30-40% higher within 2 years' time. In a way he gave us a hint that as far as investment is concerned, this property would be the correct place to invest the money that I had. We have our own house in Salt Lake and there was no need to invest further with the little savings that we had at this age.

Bankers have refused to extend any financial help, given our age. For several times we have met with several people who are handling the project, including Mr. Divedi and Mr. Bhaduri and have requested them to help us get out of the project without any financial loss. No doubt they were very sympathetic towards us. We are now financially helpless as to what to do at this moment. We have put all our Old Age savings into this project.

Under such circumstances we would request you to kindly extend all possible help to senior people, like us, who are falling into this trap.

Thank you.

Regards,

Rita Banerjee

From: Dipankar Banerjee dbanerjee33@yahoo.com  
Subject: AN APPEAL  
Date: 08-Jul-2019 at 5:58:50 PM  
To: pramodranjan.dwivedi@ambujaneotia.com

To,  
Mr.Pramod Ranjan Dwivedi,  
Head-Group Real Estate Marketing & Customer Care,  
Ambuja Neotia.

REF : UNIT NO. UTL012207 AT UTALIKA-THE CONDOVILLE  
RE : AN APPEAL

Dear Mr. Dwivedi,

Kindly refer our earlier mail which I had sent you one and half years back informing you that we want to opt out from the project for the reason of our age and monetary problem.

We visited you and your juniors several times for your help to find out some ways to give us relief from this situation.

In the last three years we have lost a huge amount of interest and you must agree that at this age the interest amount which we have lost is very valuable to us. Unfortunately, we are still not getting help from your side.

At this juncture we once again earnestly request you to kindly refund our hard earned money , atleast the amount which we have deposited for this project.

We hope, considering our age , you will do the needful without any further delay.

Thanks & Regards,

Dipankar Banerjee.

Rita Banerjee.

**AN APPEAL**

From: Dipankar Banerjee (dbanerjee33@yahoo.com)

To: customercare@ambujaneotia.com; pramodranjan.dwivedi@ambujaneotia.com

Date: Friday, 19 July, 2019, 11:20 am IST

To,

Mr.Pramod Ranjan Dwivedi,

Head-Group Real Estate Marketing & Customer Care,

Ambuja Neotia.

REF : UNIT NO. UTL012207 AT UTALIKA-THE CONDOVILLE

**AN APPEAL**

Dear Mr. Dwivedi,

It has been one and a half years that we have informed you about our intention to opt out from the **UTALIKA-THE CONDOVILLE** project because of our age and our financial problem as no bank was eager to give us loan at this age.

Since then you are taking your own time to refund the money and kept talking about the market situation, political situation and more.

We have visited your office several times but failed to get any positive reply from your side.

Our money of **Rs. 95,00,000/- (NINETY FIVE LACS)** has been blocked for over one and a half years but you are settling over it without taking action.

Under this circumstances we would like to request you once again to kindly refund our money with 15% interest without further delay.

Thanks & Regards,

Dipankar Banerjee.

Rita Banerjee.

From: Dipankar Banerjee dipankarbanerjee@mel.com  
Subject: UNIT NO. UTL012207 AT UTALIKA-THE CONDOVILLE  
Date: 22-Aug-2019 at 7:59:59 PM  
To: pramodranjan.dwivedi@ambujaneotia.com,  
customercare@ambujaneotia.com

Dear Mr.Dwivedi,

Kindly refer our earlier mail dated 19/07/2019, sent to you for our intention to opt out from the project under reference. For the last one and a half years we repeatedly requested you to refund our money but since then no action has been taken by you. We met you number of times personally but no positive sign has been shown from your side.

Two months back we met Mr. Neotia and explained about our misery. We requested him to arrange for a refund but surprisingly we did not get any reply from your side.

Considering our age, we once again request you to kindly refund our money with interest without further delay.

Regards,

Dipankar Banerjee  
Rita Banerjee

From: **Dipankar Banerjee** dbanerjee33@yahoo.com  
Subject: **Re: AN APPEAL**  
Date: 30-Jan-2020 at 3:16:45 PM  
To: pramodranjan.dwivedi@ambujaneotia.com

Dear Mr. Dwivedi,

It's been almost 2 years since we informed you that we want opt out from the project. We have visited your office and met you and your office colleagues several times to sort out our problem and arrange to refund our money. We also met Mr. Neotia and expressed our plight. Being a man of 70 years old, we expected some courtesy from your end, but you also gave us some hope that you will co-operate with us to sell off the flat to some other client. Since then you kept silent and no action has been taken till date. Under this circumstances we request to refund our money without further delay.

Thanks & regards,

Dipankar Banerjee .



From: CUSTOMER CARE <customercare@ambujaneotia.com>  
 Subject: Re: AN APPEAL  
 Date: 15-Feb-2020 at 4:43:01 PM  
 To: Dipankar Banerjee <dbanerjee33@yahoo.com>

Dear Sir,

As per the GTC, the Company will deduct the applicable charges as mentioned below.

Particulars	Amount
PAYMENT TILL DATE	2415028
LESS: CANCELLATION CHARGES with GST	3195159
LESS: SERVICE TAX PAID	1052179
LESS: INTEREST WITH GST	2052055
NET REFUNDABLE	3115635

Kindly note that the refund will be made only after realizing such amounts on re-sale/re-allotment of the cancelled Apartment.

Regards,

Customer Care  
 Ambuja Neotia  
 Ecospace Business Park, Block 4B, New Town  
 Kolkata - 700160

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From: Dipankar Banerjee <dbanerjee33@yahoo.com>  
 Sent: 13 February 2020 22:37  
 To: CUSTOMER CARE <customercare@ambujaneotia.com>  
 Subject: Re: AN APPEAL

Dear sir,

You are requested to inform me about the refund amount according to GTC on cancellation for the provisional allotment.

Thanking You.

Regards,  
 Dipankar Banerjee.

On 12-Feb-2020, at 3:58 PM, CUSTOMER CARE  
 <CUSTOMERCARE@AMBUJANEOTIA.COM> wrote:

Dear Sir,

In reference to the trail mail, kindly note that we had sent a mail dated 03.02.2020

Please note that cancellation of your provisional allotment of Apartment No UTL012207 can be accepted by us only as per the terms of the General Terms & Conditions (GTC), subject to which the provisional allotment was made to you.

The above stand has also been conveyed to you during our earlier meetings with you. However, neither during those meetings nor in your previous communications, you conveyed your decision with regard to cancellation of the provisional allotment as per the terms of the GTC.

Therefore, in case you are willing to cancel your provisional allotment, you have to send us a clear communication to that effect keeping in mind that such cancellation would be accepted by us only as per the terms of the GTC.

Secured with end-to-end encryption. Tap for more info.

26

# Help India

## ACTION PLAN

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■ Govt to prepare sector-specific policies to boost shipments

■ Focus will be on exporting value-added and finished products

■ New industrial policy to offer incentives to firms looking to shift manufacturing base out of China

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items for exports to China. New Delhi sees scope in agricultural products, animal feeds and oil seeds.

Senior officials of India and China will meet here on Thursday to discuss trade-related issues, an official said.

The government is also keen to attract investments, which plan to shift base from China because of rising costs, tougher trade and environmental norms.

Officials said the government plans to come out with a new industrial policy.

"The policy is almost ready... there could be some tweaking before being placed before the Cabinet after the new government comes in. It can attract those who are looking to move out of China to come to India and set up base."

A survey by UBS Securi-

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## for home buyers

OUR SPECIAL CORRESPONDENT

New Delhi: Builders will have to refund the GST paid by home buyers in case they cancel the flats booked in the last fiscal and will be allowed to get credit adjustment for such refunds, the tax department has said.

This clarification forms part of the FAQ released by the Central Board of Indirect Taxes and Customs (CBIC) on the real estate sector.

The FAQ has been issued to clear the air over the migration provision, which permits the real estate players to shift to 5 per cent GST rate for residential units and 1 per cent for affordable housing without the benefit of input tax credit (ITC) from April 1, 2019.

For the ongoing projects, builders have been given the option to either continue in the 12 per cent GST slab with ITC (8 per cent for affordable housing), or opt for 5 per cent GST rate (1 per cent for affordable housing) without ITC.

The FAQ said a developer will be able to issue a credit note to the buyer under the provisions of Section 34 in case of a change in price or the cancellation of booking.

For example, a developer who has paid a GST of Rs 1.20 lakh at the rate of 12 per cent in



cut on  
7th May 2019

3:36 PM ✓✓

We are taking the opinion on this

I saw this one also and sent to the tax team

Thank you

✓✓

# VAKALATNAMA

In the Housing Industry Regulatory Authority's office at  
Before Ld \_\_\_\_\_ Judge  
Complaint Suit/Case No. \_\_\_\_\_ at 201

Signature  
Rita Banerjee

Smt Rita Banerjee.

Plaintiff  
Application  
Application

-vs-

S. E Builders & Realtors Ltd

Defendant  
Opp. Party  
Respondent

KNOW ALL MEN by these present that I/We

Rita Banerjee  
do hereby in my / our name and my / (our behalf constitute and appoint Sri A.P. Agarwalla  
Advocate for the complainant  
true and lawful Pleader / Advocate & Attorneys to appear and act for me / us in the  
matter noted above to the suit written statement, conduct suit, appeal from original  
suit order etc. and for that purpose to do all acts and things, whatsoever in that  
connection including compromise of the above matter disposing in or withdrawing  
money from filling or taking out of appear, document and payment order from Court  
referring matters in dispute between the parties here to arbitration, withdrawing  
the above matters with liberty title fresh suit, sending properties released from  
attachment filling execution or Miscellaneous cases and other petitions, bidding at  
execution sale, obtaining payment from us our Court. Withdrawing custody and  
other fees and doing on my / our behalf such other acts in the above matters as are  
necessary and proper

I / We hereby agreeing to ratify and confirm all acts  
so done by the said Advocate or Attorneys as my / our own acts and as it done by  
me / us to all intents and purposes.

Date.....201

ADVOCATES—

A. P. Agarwalla  
Solicitor & Advocate  
6, Old Post Office Street,  
Ground Floor, Room No. 55  
Kolkata-700 001

MOHIT GUPTA  
Advocate