

**M/s. Kolkata Heights Pvt Ltd.**  
9A, Lord Sinha Road,  
Kolkata-700071

Kind Attention: Mr. Mahesh Kumar Sharma & Mr. Mukesh Kumar Sharma

Dear Sir/s,

**Sub: Sanction of Construction Finance Loan of Rs 12.00 Crores +2.40 Crores contingency limit for your project "Utopia"**

With reference to your application for financial assistance, DCB Bank Ltd is pleased to sanction construction finance loan of **Rs Rs 12.00 Crores +2.40 Crores contingency limit** in favor of M/s.Kolkata Heights Pvt Ltd. (hereinafter referred to as borrower) for your project "**Utopia**" situated at PREMISES NO – 761, MADURDAHA, MOUZA – MADURDAHA, CS DAG NO – 448, 450, RS DAG NO – 455, 457, RS KH NO – 189, 46, JL NO– 12, TOUZI NO – 2998, P.S – TILJALA (NOW ANANDAPUR), KOLKATA – 700 107 under the following major terms and conditions:

A	Loan limit	Total Limit Rs 14.40 Crores Construction Finance Loan Rs. 12 Crores ( Rs. Twelve Crores) + Contingency Limit- Rs. 2.4 Crores (Rs. Two Crore and forty lakhs)
B	Margin/Promoters Contribution	48% to project cost.
B	Repayment of Loan	Tenor: 48 Months from the date of 1st disbursal. In the initial 24 months recovery by way of 20% cut back from each credit received in the account. Balance to be repaid in 24 equal monthly installments.  Any inflow over and above the projections during and post completion would be used to reduce the loan & also all inflow over and above the cash flow projections provided to bank at the time of sanction would be used to reduce the loan.
C	Processing fees	1.00 % on the loan amount; plus service tax etc. as applicable
D	Rate of Interest*	Floating
	Applicable Rate of Interest	14.00 % p.a., ( Interest will be charged at monthly rests )
	Applicable MCLR	Three month Please visit our website www.dcbbank.com to know about MCLR
E	Additional interest	Additional interest @ 24 p.a. payable in advance at monthly rests (on 1st. of or every month) will be charged on the overdue amount of PEMI/ EMI.  In case of occurrence of Events of Default, DCB bank may at its sole discretion charge interest on the entire principal loan balance @ 24 p.a. payable in advance at monthly rests.
F	Primary Security	Exclusive charge by way of registered/equitable Mortgage of the Project land of " <b>Utopia</b> " situated at PREMISES NO – 761, MADURDAHA, MOUZA – MADURDAHA, CS DAG NO – 448, 450, RS DAG NO – 455, 457, RS KH NO – 189, 46, JL NO– 12, TOUZI NO – 2998, P.S – TILJALA (NOW ANANDAPUR), KOLKATA – 700 107  Exclusive charge by way of hypothecation on the present and future receivables arising out of sale/Booking/alienation of units of the project " <b>Utopia</b> " for the share of borrower.
G	Collateral	NA

**DCB Bank Limited**

Corporate & Registered Office: 6<sup>th</sup> Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013, Maharashtra  
CIN: L99999MH1995PLC089008 Tel: +91 22 66187000 Fax: +91 22 66589970 Website: www.dcbbank.com



G	Collateral	NA
H	Guarantors	<ol style="list-style-type: none"> <li>1. Mr. MAHESH KUMAR SHARMA</li> <li>2. Mr. MUKESH KUMAR SHARMA</li> <li>3. Mr. DEEPAK AGARWAL</li> <li>4. Mr. RAKHI ROY</li> <li>5. Mr. VIVEK JHUNJHUNWALA</li> <li>6. Mr. UMANG AGARWAL</li> <li>7. Mr. SUJATA CHOWDHURY</li> <li>8. Mr. AMIT KUMAR SHARMA</li> <li>9. Mr. MANISH KUMAR SHARMA</li> <li>10. Mr. ATOSH DAS</li> </ol>
I	Corporate Guarantee	<p>Corporate guarantee of all 30 companies who own the land on which the project is coming along with the guarantors mentioned in point 'H'. The list of 30 companies are given in <b>Annexure 1</b>.</p>
J	Disbursement	<p>After execution of loan documents, disbursement will be made as specified in Disbursement Schedule in Annexure II and cash flow.</p> <p>Disbursement will be made as per stages of construction subject to satisfactory technical compliance. The Facility will be disbursed in multiple tranches in accordance with the funding requirements of Project. Disbursement will be in line with estimated cash flows and in proportion to progress of projects in terms of advance to contractors and other approvals available.</p>
K	Repayment	<p>Minimum selling, value to be achieved per Sft for each flat mortgaged with bank will be Rs. 2900/- per sft.</p> <p>If for any reason, the sale is below the stipulated rate, the borrower will arrange to prepay the loan for the differential amount.</p>
L	Event of Default	<p>DCB Bank Ltd. will have the right to recall all or part of the loan in case the schedule of construction and sales is not adhered to as mentioned in the application submitted to bank.</p> <p>However, in the event, sales schedule as stipulated are not adhered to by the firm resulting into event of default being triggered, DCB Bank reserves its rights to enforce its security on such number of units by way of "SALE" or "AUCTION", as deemed fit. Borrower shall not raise any objections for the same</p>
M	Prepayment Charges	<p>4% of the loan or Prepaid amount + Service Tax. Prepayment penalty Will not be payable in case the prepayment is from surplus cash flow generated from the project.</p>



**DCB Bank Limited**

\*The interest rate would be DCB Bank 3 months MCLR + spread as mentioned in sanction letter. The same will be subject to change as per changes in the DCB Bank 1 year MCLR.

DCB Bank 3 months MCLR shall be decided by DCB Bank and may change from time to time. This information will be made available on DCB Bank's website [www.dcbbank.com](http://www.dcbbank.com).

The rate of interest will be linked to the DCB Bank 3 months MCLR and is subject to change in 3 months MCLR from time to time. The reset of loans linked to 3 months MCLR will be done in a quarterly on dates specified on DCB Bank website [www.dcbbank.com](http://www.dcbbank.com) from time to time.

DCB Bank reserves the right to change the rate of interest *inter alia* in case of any of the following:

- a) delay in repayment,
- b) delay in regularisation of over limit,
- c) return of cheques (outward/inward),
- d) non-submission of stock statements,
- e) non-submission of documents requested by the Bank,
- f) delay in submission of documents for renewal of facilities,
- g) devolvement of Letter of Credit,
- h) invocation of Bank Guarantee,
- i) credit deterioration in another loan with the Bank,
- j) credit deterioration reported by another bank,
- k) name appearing in negative list / defaulter list of RBI, ECGC, etc.,
- l) inaccuracies in documents submitted to the Bank,
- m) routing of transactions to another bank account without the Bank's prior approval,
- n) reduction in sales turnover,
- o) any regulatory changes affecting the industry, and
- p) Any other matter that is likely to affect the repayment capacity, timeliness, etc.



**DCB Bank Limited**

## 0. Other terms and conditions

- a. **Our lien/ funding to be intimated to the prospective customers and communication to be sent to the owners of flats already sold to remit the flat payments directly to our designated account.**
- b. The borrowers shall agree to give us status of the "Preferred Finance Partner", whereby we may consider Housing **Loans to eligible individual** house purchasers.
- c. All Hoardings / brochures/pamphlets/Sale Agreement of the project will disclose the name of DCB Bank Ltd as the lender to whom the property is mortgaged. The company will put up a board at the worksite displaying that 'This Project is Approved and Financed by DCB Bank Ltd' and that they will provide NOC / permissions of DCB Bank Ltd for sale of flats / property if required.
- d. The borrower will append the information relating to the mortgage while publishing advertisements of the project in newspapers/ magazines etc.
- e. In the event of non-compliance of Legal Scrutiny Report (LSR) and Technical Scrutiny Report (TSR), fees if any paid to DCB bank shall not be refunded.
- f. The Loan will be utilized for the purpose it is granted and shall not be utilized for any other purpose or for capital markets activities or any speculative purposes. An undertaking to this effect is to be given.
- g. Interest shall be charged from the date of first disbursement. The repayment will be in 24 monthly installments commencing after 24<sup>th</sup> month from the date of first disbursement. The interest is payable on the 1<sup>st</sup> of every month from the date of first disbursement including the initial moratorium period of 24 months. If there is a default in payment of Interest or Principal for 2 consecutive months, it shall be construed as violation of the terms of sanction and the entire loan may be recalled.
- h. Standing Instructions to the extent of installments/EMI covering the tenor of loan to be furnished.
- i. The borrower and guarantors undertake that in an event of default or nonpayment of loan, they will have no objection in DCB Bank Ltd transferring property rights/title of plot /flats to third party on as-is-where-is basis.
- j. Unsecured loans from the friends and relatives of Proprietor/Partner/Director/Companies, if any as on the date of the first-disbursement under the loan, will not be repaid without prior permission of DCB Bank Ltd.
- k. NOC from DCB Bank Ltd to be obtained for any loans to be raised for this project, in future, till such time our dues are outstanding. The borrower will arrange to obtain an NOC in writing before raising any loans for this project or permitting any charge to 'be registered against the properties / flats/ bungalows/ units/ plots mortgaged to DCB bank.
- l. All the expenses in connection with execution of security documents shall have to be borne by the borrower.
- m. This sanction may stand revoked and cancelled and shall be absolutely null and void if:  
- Any material changes take place in the project for which this loan is sanctioned.  
- If it comes to the light that any material fact or other relevant aspect of the proposal was withheld, suppressed concealed or not made known to DCB Bank Ltd.
- n. DCB Bank Ltd reserves its right to review and revoke the balance / un-drawn project loan at the expiry of 6 months from the date of **sanction as per event of default.**
- o. The following details shall be submitted by the borrower **at the periodically mentioned or whenever demanded by DCB Bank Ltd.**
1. Receipts & Payments Statement (**Monthly**)
  2. Details of the flats booked / sold by way of Agreement to Sale, Sale Deed, Registration of flats, etc. during the month giving specific details of the flat and the payment terms. (**Quarterly**)
  3. Progress in construction work (**Annually**)



p. The borrower shall agree that in case of any cost overrun/shortfall in fund for the project the same shall be met by the borrower from further equity contribution / subordinate debt from the promoters or loan arranged by the promoters without recourse to the project assets in a manner and to the satisfaction to DCB Bank Ltd. Similarly in event of reduction of Project due to Savings on account of taxes, price negotiations or otherwise, there would be pro rata reduction in all components of means of Finance.

q. An appropriate loan document covering all the above conditions and any other additional points that may be required as per DCB bank Ltd. norms shall be executed by the borrower, who will also execute our other security documents as forwarded by DCB bank Ltd.

r. Half yearly CA/Self Certified with following details to be submitted.

Particulars	Nos	Sale Value
• Flats booked at the beginning of the half year		
• Flats booked during the half year		
• Average rate at which sold		
• Total flats sold till date		
• Total Value		
• Demand raised		
• Collection received		
• Balance to be received		

s. Based on satisfactory verification of sales, receivables and construction expenses details of the project "Utopia" by DCB officials or designated agencies of DCB (Not older than 3 months) disbursements will be made.

t. DCB Bank Ltd. shall have the right to inspect the books of account of the borrower at any time.

u. DCB BANK LTD would have a Lien on all yet to be booked Units in Project. In case Developer wants to sell the unit to any prospective purchaser, they shall obtain an NOC from DCB BANK LTD to this effect.

v. Till such time DCB bank's loan is fully repaid, the borrower, without prior written permission of DCB bank shall undertake not to:

- Effect any change the management/ capital structure/Shareholding pattern of the borrower entity of this project for
- Formulate any scheme of merger /acquisition /amalgamation / reconstitution
- Undertake guarantee obligation on behalf of any other company, firm or person for this project
- Declare dividends for any year, if there is default in repayment obligation of the Borrower. However, dividends may be declared without prior written permission of DCB bank out of profits related to that year after paying all DCB bank's dues and making provisions as required for that year.
- Create any further charge, lien or encumbrance over the assets and properties charged to DCB bank, in favor of Bank, financial institution, company, firm or person
- Invest / deposit / lend funds to group / family members and relatives / other corporate bodies / firms / persons.
- Undertakes any transaction within the group/related parties/companies which are no of accommodative nature.
- Not to embark upon any expansion / diversification / restructuring /alliance /mergers/ acquisitions without prior permission in writing from us.



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- Indemnify that no case /proceedings are pending against them on account of excise default under FEMA, Customs violations and Exchange control Regulations. Also that the firm/company/their sister or associate/ group/family concerns and their Directors/partners/proprietor etc. do not appear on RBI's list of defaulters and ECGC's caution list. Further, if any such proceeding is initiated by any of such departments, information will be provided to DCB BANK LTD immediately. In case this information is found to be incorrect at a later stage or non-reporting of any subsequent proceedings, DCB BANK LTD is fully empowered to take criminal action/other suitable proceedings against the borrower.
- The Borrower undertakes to notify us of impacts on its financial position/ performance annually.
- The firm/company will keep us informed of any circumstances adversely affecting its financial position.

## Other Special Conditions

1. All approvals required to be in place before disbursement
2. Rs 12 Crs will be disbursed in stages based on level of construction and expenses incurred and Rs. 2.4 Crs will be disbursed for meeting any contingency at the sole discretion of the Bank. The Contingency limit would be Offered at the specific approval of Head Credit only and could be contingent on the stretch in receivables, inventory and as a line to meet short/Medium term exigencies/expenses.
3. Latest CA certificate confirming promoter contribution infused in this project
4. Latest CA Certificate confirming Net worth of guarantor as on Mar 2017
5. Borrower to open No debit account with us & all the receivable from this project should be routed through us, No other account with any other Bank for this project. Existing account to be closed within 30 days from the date of first disbursal, whichever is earlier.
6. Existing flat buyers will be intimated to deposit their dues henceforth to our account and further booking agreements will have our Bank account as designated account.
7. All the agreements should have our DCB Bank account number for remitting their dues by the flat owners.
8. An affidavit cum undertaking must be obtained from the applicant that they will stick to the approved plan for construction and will take prior approval from DCB Bank in case of any deviation.
9. Disbursement subject to satisfactory review of booking and collection made till date.
10. Undertaking to the effect that the entire project collection/progressive receipts from the customer will be deposited in the DCB Bank A/c and no funds will be diverted for any other project.



### DCB Bank Limited

11. Collection efficiency should be minimum 85% with continuous monthly monitoring on the following key items

Parameter	Projected (in Crs)	Actuals
Promoter's Contribution		
Units booked		
Cash Inflow from booked unit		
Stage of construction		
Construction Expenses		
Cash capturing in DCB Bank account		
Any other account with any other Bank for this project?		
Any delay in project		
Letter to the owners of the booked units		
Site Visit : RM visiting the site Gist of discussion		
Booking cancellation, if any and % of cancellations		

12. Unsecured loan if any cannot be withdrawn during loan period and repayment of loan will commence only after our loan is fully paid.
13. Booking cancellation exceeding 10% will require approval from Head Credit-Construction Finance and gap in cash flow to be met by the promoter.
14. Minimum Security Cover of 2.00 times on the outstanding loan amount to be maintained during the tenure of the loan facility.
15. Minimum 20 % cut back on receipts to be adjusted against loan outstanding and interest to be repaid separately
16. Any inflows over and above projection to be used to reduce our exposure or taken to separate DSRA account.
17. The withdrawal in the accounts are to be done only for construction cost of the project and should not be used for any repayment to promoters / relatives.

In case of any shortfall in inflow, promoters shall make good the difference

18. The borrower should not pay any consideration by way of commission, brokerage, and fees or in any other form to guarantors directly or indirectly.
19. DCB BANK LTD will have the right to examine at all times the borrower's books of accounts and to have the borrower's work site/unit/office inspected from time to time by its officer(s). The cost of such inspections will be borne by the borrower.
20. M/s. Kolkata Heights Pvt Ltd to provide copy of sale deed/s executed for sale of flats prior applying for NOC from DCB BANK LTD for the properties/flats constructed by M/s. Kolkata Heights Pvt Ltd.

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21. The Borrower to publish in all their marketing material, the fact that the Project has been financed by DCB BANK LTD. The marketing material used by the Developer for the Project would be subject to scrutiny by the DCB BANK LTD at any point of time.
22. Each disbursement request should be accompanied by
  - Architect/Engineer certificate confirming the stage of completion & that the construction is in compliance with approved plan and necessary approvals from Competent Authority
  - CA certificate confirming that the amount incurred are towards construction cost and are fully paid & are not reimbursement/repayment of monies to promoter /Group/Associates/related parties.
  - CA or Self certificate confirming the demand raised have been as per the agreements for sale and the same has been collected or Rs. \_\_\_ is in arrears.
23. DCB BANK LTD would have the statement validated through its panel Valuer and the same would be certified by the Valuer in his Project Technical report.
24. The Company /Firm /Borrower agrees for appointment of Valuers and Lawyer and or other agencies as may be necessary for review and monitoring of Project on a specific period (initially before seeking first disbursement and thereafter quarterly ) and agrees that expenditure to be incurred for availing services from these agencies shall be borne by the Borrower. The Borrower will ensure/undertakes that the issues raised by these agencies i.e. Lawyers and valuers, CA would be resolved by the Company to the satisfaction of the Bank
25. The Company undertakes to obtain and maintain all necessary statutory and non-statutory approvals/clearances required during implementation and/or operation of the project.

#### Post Disbursement Documents

1. The borrower shall maintain appropriate books and records which should correctly reflect their financial position and operations and it should submit to DCB BANK LTD at regular intervals such statements as may be prescribed by DCB BANK LTD in terms of the RBI's instructions issued from time to time.

Please sign on the duplicate copy of this letter' as a token of your acceptance of the terms and condition of the sanction and return to us the signed copy for our records. Please also arrange for the compliance of the required formalities for documentation and disbursement. This sanction is valid for acceptance for a period of 1 (one) month from the date of this letter and sanctioned credit facility/ies should be availed within 3 (three) months from the date of this letter, where after it need to be revalidated or the Bank may, at its discretion, treat the sanction as withdrawn.

Thanking You,  
Yours faithfully,

For DCB Bank Ltd,



Authorised Signatories

(Accepted Terms & Conditions of your sanction letter no CAD/CF/ANB/2017-18/99 Dated :10.10.2017)

**For M/s. Kolkata Heights Pvt Ltd.**

**DCB Bank Limited**



# DCB BANK

(Accepted Terms & Conditions of your sanction letter no CAD/CF/ANB/2017-18/99 Dated :10.10.2017) AND Guarantors :

For KOLKATA HEIGHTS (P) LTD.

M. K. Sharma  
Director

For KOLKATA HEIGHTS (P) LTD.

M. K. Sharma  
Director

Umilshum Jhu Wela

M. K. Sharma

A

M. K. Sharma

Amish

Umang Agarwal

A. K. Sharma

Deepan Agarwal

D

Rishi Roy

Rishi

For KUSUM AGENTS (P) LTD.

Umang Agarwal  
Director

For GOODWIN SALES AGENCY (P) LTD.

Umang Agarwal  
Director

For GENTEX COMMERCE (P) LTD.

Umang Agarwal  
Director

For GOODWILL VINIMAY (P) LTD.

Umang Agarwal  
Director

For JETAGE VINIMAY (P) LTD.

Umang Agarwal  
Director

For INTEGRAL VINIMAY (P) LTD.

Umang Agarwal  
Director



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# DCB BANK

For NEPTUNE DEALERS (P) LTD.

*Vinit Kumar Jha Wala*  
Director

For LAXMI TRADECON (P) LTD.

*Vinit Kumar Jha Wala*  
Director

For MILESTONE DISTRIBUTORS (P) LTD.

*Vinit Kumar Jha Wala*  
Director

For NUTSHELL MARKETING (P) LTD.

*Vinit Kumar Jha Wala*  
Director

For PURBASHA MERCHANTS (P) LTD.

*Vinit Kumar Jha Wala*  
Director

For ORACLE COMMERCE (P) LTD.

*Vinit Kumar Jha Wala*  
Director

For ANJANI MARKETING (P) LTD.

*A*  
Director

For APURVA COMOTRADE (P) LTD.

*A*  
Director

For CITILINE VYAPAAR (P) LTD.

*A*  
Director

For COMPANION TRADERS PVT. LTD.

*A*  
Director

For AJANTA DEALERS (P) LTD.

*A*  
Director

For BRIGHTER MERCHANTS (P) LTD.

*A*  
Director

For COMPASS VINIMAY (P) LTD.

*Ahmed*  
Director

For DIGNITY TRADERS (P) LTD.

*Ahmed*  
Director

For GENTEX TRADING (P) LTD.

*Ahmed*  
Director

For FRONTRADE VINIMAY (P) LTD.

*Ahmed*  
Director

For GAINWELL SUPPLIERS (P) LTD.

*Ahmed*  
Director

For FINETRADE SALES AGENCIES (P) LTD.

*Ahmed*  
Director

For SOLIDEX VINIMAY (P) LTD.

*Deepan Agarwal*  
Director

For SYMPHONY COMMODITIES (P) LTD.

*Deepan Agarwal*  
Director

For ULEKH SALES AGENCY (P) LTD.

*Deepan Agarwal*  
Director

For LORDSINHA DEVELOPERS PVT. LTD.

*Deepan Agarwal*  
Director

For NATURAL TOWERS (P) LTD.

*Deepan Agarwal*  
Director

For S N TOWERS (P) LTD.

*Deepan Agarwal*  
Director



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## Annexure 1

SL NO	CO NAME
1	AJANTA DEALERS PVT. LTD.
2	ANJANI MARKETING PVT. LTD.
3	APURVA COMMOTRADE PVT.LTD.
4	BRIGHTEX MERCHANTS PVT. LTD.
5	CITILINE VYAPAAR PVT. LTD.
6	COMPANION TRADERS PVT. LTD.
7	COMPASS VINIMAY PVT. LTD.
8	DIGNITY TRADERS PVT. LTD.
9	FINETRADE SALES AGENCIES PVT. LTD.
10	FRONTRADE VINIMAY PVT.LTD.
11	GAINWELL SUPPLIERS PVT. LTD.
12	GENTEX TRADING PVT.LTD.
13	GENTEX COMMERCE PVT. LTD.
14	GOODWILL VINIMAY PVT. LTD.
15	GOODWIN SALES AGENCY PVT. LTD.
16	INTEGRAL VINIMAY PVT. LTD.
17	JETAGE VINIMAY PVT. LTD.
18	KUSUM AGENTS PVT. LTD.
19	LAXMI TRADECON PVT. LTD.
20	MILESTONE DISTRIBUTORS PVT. LTD.
21	NEPTUNE DEALERS PVT. LTD.
22	NUTSHELL MARKETING PVT. LTD.
23	ORACLE COMMERCE PVT. LTD.
24	PURBASHA MERCHANTS PVT. LTD.
25	SOLIDEX VINIMAY PVT. LTD.
26	SYMPHONY COMMODITIES PVT. LTD.
27	ULEKH SALES AGENCY PVT. LTD.
28	LORDSINHA DEVELOPERS PRIVATE LIMITED
29	S N TOWERS PRIVATE LIMITED
30	NATURAL TOWERS PRIVATE LIMITED

## Annexure 3

Details of Project land & list of Flats to be mortgaged & receivables thereof hypothecated to DCB bank Ltd

### Registered Mortgage of the following Property:

Project Land of "Utopia " situated at PREMISES NO – 761, MADURDAHA, MOUZA –MADURDAHA, CS DAG NO – 448, 450, RS DAG NO – 455, 457, RS KH NO – 189, 46, JL NO– 12, TOUZI NO – 2998, P.S – TILJALA (NOW ANANDAPUR), KOLKATA – 700 107. along with the developers share of unsold present & future construction thereon.



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Exclusive charge by way of hypothecation on the receivables from the project "Utopia" along with present and future unsold construction thereon as and including but not limited to the following:

SR No	Wing	Floor	FLAT No	Type	NAME OF PARTIES	SALE Area	CARPET Area	Sold/ Unsold
1	1A	1st	A	3 BHK		1521	1144	Unsold
2	1A	2nd	A	3 BHK		1521	1144	Unsold
3	1A	3rd	A	3 BHK		1521	1144	Unsold
4	1A	4th	A	3 BHK		1521	1144	Unsold
5	1A	5th	A	3 BHK		1521	1144	Unsold
6	1A	6th	A	3 BHK	Dinesh Mehta	1521	1144	Sold
7	1A	7th	A	3 BHK		1521	1144	Unsold
8	1A	1st	B	3 BHK		1562	1174	Unsold
9	1A	2nd	B	3 BHK		1562	1174	Unsold
10	1A	3rd	B	3 BHK		1562	1174	Unsold
11	1A	4th	B	3 BHK	Dinesh Mehta	1562	1174	Sold
12	1A	5th	B	3 BHK		1562	1174	Unsold
13	1A	6th	B	3 BHK		1562	1174	Unsold
14	1A	7th	B	3 BHK		1562	1174	Unsold
15	1A	1st	C	3 BHK		1366	1027	Unsold
16	1A	2nd	C	3 BHK		1366	1027	Unsold
17	1A	3rd	C	3 BHK	Lila Mukherjee	1366	1027	Sold
18	1A	4th	C	3 BHK		1366	1027	Unsold
19	1A	5th	C	3 BHK		1366	1027	Unsold
20	1A	6th	C	3 BHK		1366	1027	Unsold
21	1A	7th	C	3 BHK	Suresh Kumar Dalmia	1366	1027	Sold
22	1A	1st	D	4 BHK		1927	1449	Unsold
23	1A	2nd	D	4 BHK		1927	1449	Unsold
24	1A	3rd	D	4 BHK		1927	1449	Unsold
25	1A	4th	D	4 BHK		1927	1449	Unsold
26	1A	5th	D	4 BHK	Pallan Realtors (P) Ltd	1927	1449	Sold
27	1A	6th	D	4 BHK		1927	1449	Unsold
28	1A	7th	D	4 BHK		1927	1449	Unsold
29	1B	1st	A	3 BHK		1521	1144	Unsold
30	1B	2nd	A	3 BHK		1521	1144	Unsold
31	1B	3rd	A	3 BHK		1521	1144	Unsold
32	1B	4th	A	3 BHK		1521	1144	Unsold
33	1B	5th	A	3 BHK		1521	1144	Unsold
34	1B	6th	A	3 BHK		1521	1144	Unsold
35	1B	7th	A	3 BHK		1521	1144	Unsold
36	1B	8th	A	3 BHK		1521	1144	Unsold
37	1B	1st	B	3 BHK		1562	1174	Unsold
38	1B	2nd	B	3 BHK		1562	1174	Unsold

**DCB Bank Limited**

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# DCB BANK

39	1B	3rd	B	3 BHK		1562	1174	Unsold
40	1B	4th	B	3 BHK		1562	1174	Unsold
41	1B	5th	B	3 BHK		1562	1174	Unsold
42	1B	6th	B	3 BHK		1562	1174	Unsold
43	1B	7th	B	3 BHK		1562	1174	Unsold
44	1B	8th	B	3 BHK		1562	1174	Unsold
45	1B	1st	C	3 BHK		1366	1027	Unsold
46	1B	2nd	C	3 BHK		1366	1027	Unsold
47	1B	3rd	C	3 BHK		1366	1027	Unsold
48	1B	4th	C	3 BHK		1366	1027	Unsold
49	1B	5th	C	3 BHK		1366	1027	Unsold
50	1B	6th	C	3 BHK		1366	1027	Unsold
51	1B	7th	C	3 BHK		1366	1027	Unsold
52	1B	8th	C	3 BHK		1366	1027	Unsold
53	1B	1st	D	4 BHK		1927	1449	Unsold
54	1B	2nd	D	4 BHK		1927	1449	Unsold
55	1B	3rd	D	4 BHK		1927	1449	Unsold
56	1B	4th	D	4 BHK		1927	1449	Unsold
57	1B	5th	D	4 BHK		1927	1449	Unsold
58	1B	6th	D	4 BHK		1927	1449	Unsold
59	1B	7th	D	4 BHK		1927	1449	Unsold
60	1B	8th	D	4 BHK		1927	1449	Unsold
61	2A	1st	A	3 BHK		1521	1144	Unsold
62	2A	2nd	A	3 BHK		1521	1144	Unsold
63	2A	3rd	A	3 BHK		1521	1144	Unsold
64	2A	4th	A	3 BHK		1521	1144	Unsold
65	2A	5th	A	3 BHK		1521	1144	Unsold
66	2A	6th	A	3 BHK		1521	1144	Unsold
67	2A	7th	A	3 BHK		1521	1144	Unsold
68	2A	1st	B	3 BHK		1562	1174	Unsold
69	2A	2nd	B	3 BHK		1562	1174	Unsold
70	2A	3rd	B	3 BHK		1562	1174	Unsold
71	2A	4th	B	3 BHK		1562	1174	Unsold
72	2A	5th	B	3 BHK		1562	1174	Unsold
73	2A	6th	B	3 BHK		1562	1174	Unsold
74	2A	7th	B	3 BHK		1562	1174	Unsold
75	2A	1st	C	3 BHK		1356	1020	Unsold
76	2A	2nd	C	3 BHK		1356	1020	Unsold
77	2A	3rd	C	3 BHK	Soumendra Biswas	1356	1020	Sold
78	2A	4th	C	3 BHK		1356	1020	Unsold
79	2A	5th	C	3 BHK		1356	1020	Unsold
80	2A	6th	C	3 BHK		1356	1020	Unsold
81	2A	7th	C	3 BHK	Prasun Kumar Das	1356	1020	Sold
82	2A	1st	D	4 BHK		1462	1099	Unsold
83	2A	2nd	D	4 BHK		1462	1099	Unsold

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# DCB BANK

84	2A	3rd	D	4 BHK		1462	1099	Unsold
85	2A	4th	D	4 BHK		1462	1099	Unsold
86	2A	5th	D	4 BHK		1462	1099	Unsold
87	2A	6th	D	4 BHK		1462	1099	Unsold
88	2A	7th	D	4 BHK		1462	1099	Unsold
89	2B	1st	A			1521	1144	unsold
90	2B	2nd	A	3 BHK		1521	1144	Unsold
91	2B	3rd	A	3 BHK		1521	1144	Unsold
92	2B	4th	A	3 BHK	Dinesh Agarwal	1521	1144	Sold
93	2B	5th	A	3 BHK	Dinesh Agarwal	1521	1144	Sold
94	2B	6th	A	3 BHK		1521	1144	Unsold
95	2B	7th	A	3 BHK		1521	1144	Unsold
96	2B	8th	A	3 BHK		1521	1144	Unsold
97	2B	1st	B			1562	1174	unsold
98	2B	2nd	B	3 BHK		1562	1174	Unsold
99	2B	3rd	B	3 BHK		1562	1174	Unsold
100	2B	4th	B	3 BHK		1562	1174	Unsold
101	2B	5th	B	3 BHK	Murari Lal Agarwal	1562	1174	Sold
102	2B	6th	B	3 BHK		1562	1174	Unsold
103	2B	7th	B	3 BHK	Seema Srivastava	1562	1174	Sold
104	2B	8th	B	3 BHK		1562	1174	Unsold
105	2B	1st	C	3 BHK		1356	1020	Unsold
106	2B	2nd	C	3 BHK		1356	1020	Unsold
107	2B	3rd	C	3 BHK		1356	1020	Unsold
108	2B	4th	C	3 BHK		1356	1020	Unsold
109	2B	5th	C	3 BHK	Neha Agarwal	1356	1020	Sold
110	2B	6th	C	3 BHK		1356	1020	Unsold
111	2B	7th	C	3 BHK	Seema Srivastava	1356	1020	Sold
112	2B	8th	C	3 BHK		1356	1020	Unsold
113	2B	1st	D	3 BHK		1462	1099	Unsold
114	2B	2nd	D	3 BHK		1462	1099	Unsold
115	2B	3rd	D	3 BHK		1462	1099	Unsold
116	2B	4th	D	3 BHK		1462	1099	Unsold
117	2B	5th	D	3 BHK	Nisha Agarwal	1462	1099	Sold
118	2B	6th	D	3 BHK		1462	1099	unsold
119	2B	7th	D	3 BHK		1462	1099	unsold
120	2B	8th	D	3 BHK		1462	1099	unsold

## Annexure II

### 1<sup>st</sup> Disbursement Up to 100 Lac:

As per the current stage of construction and sales.

### 2<sup>nd</sup>, 3<sup>rd</sup> & 4<sup>th</sup> tranche disbursement:

After every quarter upon satisfactory progress in the stage of construction and sales as per cash flows submitted to us

### DCB Bank Limited

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