

# SATYAKRISHNA ENTERPRISE

BUILDING DEVELOPER & GENERAL ORDER SUPPLIER

145/2, South Sinthee Road, Kolkata 700 050

Mobile : 99039 76509 / 99030 25637

Ref. No :

Date : 08.10.2025

## TO WHOM IT MAY CONCERN

This is to inform that the proposed the G+X storied project "AVISHIKTA HEIGHTS" situated at 57C/3, B.T.Road, Post Office Sinthee, Police Station Sinthee, Kolkata-700002, District North 24 Parganas, Ward No. – 002, Borough No –I under the limits of Kolkata Municipal Corporation, has no encumbrances whatsoever including any rights, title, interest or name of any party in or over such land, save and except the following :-

Sl. No.	Name of the Borrower	Name of the Lender	Address of the Lender	Type of Loan	Loan Amount
1.	Borrower – Mr. Tapendra Nath Banerjee (Partner of M/S Satyakrishna Enterprise)  Co-Borrower – Mr. Tirthankar Banerjee (Partner of M/S Satyakrishna Enterprise), Mrs. Rekha Banerjee, Mr. Arindam Banerjee (Partner of M/S Satyakrishna Enterprise), M/S S B Enterprise, M/S Banerjee Enterprise and M/S Satyakrishna Enterprise	Aditya Birla Finance Ltd.	2 <sup>nd</sup> Floor, Bangur BFL Estate, 31 Chowringhee Road, Kolkata 700016	Loan Against Property	Rs. 1,27,00,000/- (Rupees One Crore Twenty Seven Lacks Only)

# SATYAKRISHNA ENTERPRISE

BUILDING DEVELOPER & GENERAL ORDER SUPPLIER

145/2, South Sinthee Road, Kolkata 700 050

Mobile : 99039 76509 / 99030 25637

We do hereby declare and undertake the abovementioned statement to fully true and also do hereby take full responsibility of the same.

M/s. Satyakrishna Enterprise

SATYA KRISHNA ENTERPRISE

*Tapendra Nath Banerjee*

Partner

Represented by its Partner  
Tapendra Nath Banerjee

Place: Kolkata

Date: 08.10.2025

# Aditya Birla Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



## ADITYA BIRLA CAPITAL

Date: 22<sup>nd</sup> Nov 2023

To,

**Borrower** : Mr. Tapendra Nath Banerjee

**Co Borrower** : Mr. Tirthankar Banerjee, Mrs. Rekha Banerjee, Mr. Arindam Banerjee, M/s S B Enterprise, M/s Banerjee Enterprise & Satyakrishna Enterprise.

**Guarantor** : Puja Banerjee & Srabani Banerjee

**Communication Address:** 145/A/2 Sithee road, Sinthee kolkata-700050

**Subject: Sanction Letter of Loan Against Property: -**

Dear Sir / Madam,

We thank you for choosing Aditya Birla Finance Limited (ABFL) for providing you Loan Against Property.

We are pleased to inform that with reference to your application and information provided to us by you we have sanctioned you the loan, details of which are given below and overleaf.

Particulars	Description
Type of Facility	Loan Against Property
Amount Sanctioned	INR 1,27,00,000/- (INR One Crore Twenty Seven Lacs only), (Including Insurance of INR. 1,50,000/- + IHO 15k)
Term of the facility	120 Months.
Security	<p>Premises no. 57C, Barrackpore Trunk road P.S. - Sinthi, Dist. - North 24 Pgs, Kolkata - 700002, Ward no 2, Under Kolkata Municipal Corporation.</p> <ul style="list-style-type: none"><li>Time and Place of Security Release and Return of Security Documents - ABFL will release all the original movable / immovable property documents taken in custody at the time of Security creation as listed in the respective mortgage deed ("Security Documents") and shall remove charges registered with any registry within a period of 30 days after full repayment/ settlement of the Facility. The Security Documents will be handed over to the Mortgagor at 2<sup>nd</sup> Floor Bangur BFL Estate, Chowringhee road Kolkata - 700016</li></ul>
Interest Rate Type	Floating linked to Long Term Reference Rate of ABFL
Interest Rate	<ul style="list-style-type: none"><li>Rate applicable for the facility which is being offered to you is 11.50% p.a. floating, which is linked to ABFL Long Term Reference Rate (i.e. ABFL Long Term Reference Rate + Margin).</li><li>ABFL Long Term Reference Rate at present is 20.25% p.a.</li><li>Margin offered is - 8.75% p.a. Hence the applicable current floating ROI is 11.50% p.a.</li></ul>
	<ul style="list-style-type: none"><li>Above Interest Rate is valid only in case of disbursement of loan on or before last calendar date of the month in which sanction letter is issued 30-11-2023</li></ul>

Aditya Birla Finance Limited

2nd Floor, Bangur BFL Estate, 31, Chowringhee Road, Kolkata - 700016.  
+91 22 4356 7100 | (F) +91 22 4356 7266 | Toll-free number 1800-270-7000  
care.finance@adityabirlacapital.com | <https://abfl.adityabirlacapital.com>

Registered Office:

Indian Rayon Compound, Veraval,  
Gujarat -362 266

CIN: U65990GJ1991PLC064603



intertek

Page 1 of 3



Interest Rate Validity	<ul style="list-style-type: none"> <li>This Sanction Letter shall remain valid until ABFL notify any change/amendments in the terms and/or the Interest Rate offered for the facility. Subsequently, if only the Interest Rate is revised/amended, then an addendum to this Sanction Letter shall be issued by ABFL and the Borrower/s shall be under an obligation to comply with the same.</li> <li>ABFL reserves a right to change the Interest Rate post above mentioned Validity Period and revised sanction letter will be issued in case of a rate change</li> <li>In the event of a change in the ABFL Long Term Reference Rate within the above-mentioned Validity Period, the interest rate incorporating the revision in the ABFL Long Term Reference Rate will be applicable to the Borrower.</li> <li>Interest will be reset effectively from the date on which ABFL Long Term Reference Rate is revised.</li> </ul>	
Monthly Installment	INR.1,78,556/- (INR One Lacs Seventy-Eight Thousand Five Hundred Fifty Six Only)	
EMI Date	EMI Date Subject to Loan Disbursement date 5 <sup>th</sup> of every month	
Purpose of the loan	Working capital	
Sanction letter validity	30 days from the date of issuance, extension of the same is at the sole discretion of ABFL.	
Charges	Processing Fee	1.50% of entire loan amount, plus applicable GST/Govt. Taxes.
Foreclosure Clause & Applicable charges	Lock-in Period	12 months from the date of final disbursement. No part-payment or foreclosure is allowed during lock-in period.
	Foreclosure clause & charges after lock-in period is over	Foreclosure charges of 4% after 12 <sup>th</sup> EMIs clearance
	Part-payment charges after lock-in period is over	20% of the principal outstanding as on 1 <sup>st</sup> April of the given financial year will be allowed to be part paid without any charges post clearance of 12 EMIs  4% Charges will be applicable on part payment in excess of 20% in given financial year.
Sanction Conditions / Special Conditions	<b>Aforesaid sanction of the facility is subject to following conditions:</b>	
	Conditions to be fulfilled before first disbursement (Conditions Precedent)	<ol style="list-style-type: none"> <li>ROI is subject to pricing approval.</li> <li>Sanction subject to all positive verification from ABFL</li> <li>Sanction subject to positive Technical and legal evaluation.</li> <li>All property owners to be the co borrower to loan.</li> <li>Original Property Papers Vetting by ABFL appointed lawyer to be satisfactory.</li> <li>Deposition of all original title / property documents by borrower with ABFL</li> <li>Equitable mortgage of property "Premises no . 57C, Barrackpore Trunk road P.S. - Sinthi, Dist. - North 24 Pgs, Kolkata - 700002, Ward no 2, Under Kolkata Municipal Corporation</li> <li>CA Certified end use letter to be documented for loan amount.</li> <li>Repayment account Satya Krishna Enterprise Bandhan Bank a/c- 2112.</li> <li>Additional SPDC of from Tapendranath Banerjee, Arindam Banerjee &amp; Tirthankar Banerjee</li> <li>Sanction Letter of loan of Rs 25 Lacs in the name of Arindam Banerjee.</li> <li>No overdue certificate from PNB against loan of Rs 24 Lacs OD.</li> <li>Current and Future Rental hypothecation</li> <li>FI for all proprietorship firm/ partnership firm to be positive.</li> <li>DSRA amount 3 lacs</li> <li>Banerjee Enterprise to be added as co app</li> <li>Rekha Banerjee to be added as co app</li> <li>Loan to be cross linked with existing LAN. ABKOLLAP000000565187</li> </ol>

Tapan Banerjee

Tirthankar Banerjee  
Priya Banerjee

Arindam Banerjee

Rekha Banerjee

Srabani Banerjee.

SATYA KRISHNA ENTERPRISE

	Conditions to be fulfilled within stipulated time after final disbursement. (Non-compliance of these conditions may attract 2%-4% of sanctioned loan amount as non-compliance charge from due date)	19. LAN to be cross collagenised with SORP LAN and SORP can't be released till we have exposure against Plot. 20. At least 3 PDCs from all applicants and Property owners. 21. Spouses of all Tirthankar Banerjee & Arindom Banerjee to be added in deal as Guarantor. 22. ICD from customer that plot not be used for running School /educational purposes or rent out to the Trust from which it has been purchased. 23. Any modification or construction in the plot to be done with prior intimation and concurrence from ABFL. Any violation will give exclusive rights to ABFL to levy Penal charges and increase ROI as needed	
		Condition	Due Date
		Property Insurance	30.11.2023
		Cersai	30.11.2023

Your ABFL Relationship Manager Mrs. Arpita Bose assist you with all your requirements pertaining to the above facility. You can reach him/her on 7278982344 or mail ID [arpita.bose@adityabirlacapital.com](mailto:arpita.bose@adityabirlacapital.com)

Customer care : [care.finance@adityabirlacapital.com](mailto:care.finance@adityabirlacapital.com)

Please sign and return this letter as a token of your acceptance of various charges, terms and conditions mentioned above and overleaf to him/ her at the address mentioned below.

We look forward to a long lasting relationship with you.

Thanking you,  
Yours sincerely,

For Aditya Birla Finance Limited

Name: GOVIND CHOSH  
Employee ID: BA289206

Name: Arindom Banerjee  
Employee ID: BA437246

**Borrower Acceptance:** I/ We hereby accept all the terms and conditions mentioned above and overleaf.

Rekha Banerjee

Piya Banerjee

✓  
Srabani Banerjee

Tatya Banerjee

Tirthankar Banerjee

Page 3 of 3

Arindom Banerjee

SATYA KRISHNA ENTERPRISE

BANERJEE ENTERPRISE

For S. B. ENTERPRISE

Tatya Banerjee  
Partner

Tirthankar Banerjee  
Proprietor

Arindom Banerjee  
Proprietor

## Terms and Conditions attached to the Sanction Letter

- This Sanction Letter is subject to execution of documents including but not limited to the Loan Agreement, as may be required by ABFL.
- The Loan Application Form/other login documents, Loan Agreement and any other documents related to disbursement may /will contain terms in addition to or in modification of those set out in this Sanction Letter.
- The Loan mentioned overleaf will be available at ABFL's discretion and subject to compliance of all formalities and documentation as may be specified / required by ABFL.
- "EI" or "Equated Instalments" or "Instalments" shall mean the amount payable by the Borrower(s) at such period of rests as provided for in the Sanction Letter, to ABFL comprising of Interest, or as the case may be, principal and Interest calculated on the basis of such period of rests at the Interest Rate applicable as stated in the Sanction Letter and is rounded off to the next rupee.
- ABFL shall be entitled to revoke the sanction of the facility/ies, inter alia, in any of the following circumstances:
  - Assessment / verification checks not satisfactory to ABFL
  - Legal verification/ technical valuation of the underlying asset is not satisfactory to ABFL
  - There is any material change in the purpose(s) for which the facility is being sanctioned
  - In the sole judgement of ABFL, any material fact has been concealed and/or ABFL becomes subsequently aware of during the tenor of the loan.
  - Accepted copy of this Sanction Letter not received within the specified period
  - Any statement/ information made by or on your behalf is misleading, unsatisfactory or is incorrect
  - There is a default or breach or violation of any condition of this or any other facility offered/availed by you from ABFL
  - Loan Agreement/ any other documents related to disbursement being incomplete, incorrect or unsatisfactory, in a form and manner as may be required by ABFL in connection with the Facility/ies.
- Provided further that notwithstanding anything to the contrary contained in this Sanction Letter, ABFL may at its sole and absolute discretion at any time, terminate, cancel or withdraw the Facility or any part thereof (even if no disbursement is made) without any liability and without any obligations to give any reason whatsoever, whereupon all principal monies, interest thereon and all other costs, charges, expenses and other monies outstanding (if any) shall become due and payable to ABFL by the Borrower forthwith upon demand from ABFL.
- Facility which is being offered to you is based on the understanding, that the property is located in India and within ABFL's approved city limits. Even if the property is within the specified limits, ABFL may refuse to disburse the loan if the property does not meet ABFL's credit policies, guidelines and criteria as deemed fit by it in its sole discretion.
- For EI/Instalment Repayment through electronic clearing system (ECS), you are required to submit ECS mandate. On the instalment due date, ABFL will automatically debit your designated current/savings account for the instalment amount, or will present your PDCs.
- Any fees and charges mentioned in the Sanction Letter are the rates applicable on the date of issue of the Sanction Letter and are subject to change from time to time and ABFL will notify you of such changes.
- In the event of sale of security, Loan needs to be pre-closed with all dues and charges. Alternatively property can be swapped as acceptable to ABFL with applicable charges.
- No Prepayment or Pre-closure allowed in first 24 months from the date of disbursement of loan. In case of closure during the period of lockin, subject to ABFL's sole discretion, borrowers will be required to pay balance period interest at prevailing ROI and applicable standard foreclosure charges
- If you do not pay or are late in paying any EI/Instalment, ABFL will report the non-payment to various credit bureaus. This may have an adverse effect on your credit rating and affect your ability to obtain credit from other Lenders.
- If an "Event of default" (as defined under the Loan Agreement) happens, you will be asked to pay penal interest or such other rate of interest as decided by ABFL.
- Floating Rate of Interest is applicable to your facility and will be reviewed from time to time.
  - Your floating rate of interest is linked to the ABFL Long Term Reference Rate (i.e. ABFL LTRR) which is the benchmark rate for floating rate lending products of the Lender. The LTRR may change from time to time and any revision in this rate will have an impact on your interest rate.
  - The interest rate applicable is determined with reference to the ABFL Long Term Reference Rate ( i.e. ABFL LTRR ) and other customer specific charges, referred to as 'Margin' in the sanction Letter at the time of origination and thereafter.
  - If the ABFL Long Term Reference Rate (i.e. ABFL LTRR mentioned in the sanction Letter) moves upwards/downwards within validity period of the applicable interest rate prior to first disbursement of the loan, the interest rate may get revised upwards/ downwards accordingly. For such loan, fresh sanction letter will not be issued for processing the loan within the validity period of the interest rate as mentioned in the Sanction Letter and the applicable interest rate applicable to your loan shall be the revised interest rates post such change in Long Term Reference Rate.
- In case of any unforeseen or extraordinary circumstances or sudden changes in market conditions, ABFL may at its sole discretion change the Rate of Interest.
- The rate of interest you need to pay shall be subject to the changes in guidelines on interest rates made by the Reserve Bank of India from time to time.
- Any re-pricing can have an impact on the approved tenor or EMI/Instalment or both or ABFL may call for part payment of the loan as per the ABFL internal rate changed guidelines.
- If you have not paid any charges, fees, premium which becomes due to ABFL or its alliances or ABFL has made payment of same to any third party on your behalf, ABFL shall deduct such fees from your loan being disbursed and you shall be liable for the entire amount including the said deduction.

Borrower shall procure prior written consent of ABFL before renting out the mortgaged property/ies or any part thereof or before making any structural alterations in the mortgaged property/ies.

structural alterations in the mortgaged property/ies.

*Inlankar Banij* ✓ *Aruda Bti* ✓ *Paya Banij* ✓  
*Tir* *Retna Banerjee* ✓ *Aruda Bti* ✓ *Proprietor* ✓  
*Tatpang Bti* ✓ *SATYA KRISHNA ENTERPRISE* ✓ *SE* ✓  
*Tatpang Bti* ✓ *SE* ✓

Standard schedule of Charges applicable on your loan is as follows. It is subject to change from time to time on discretion of ABFL and shall be updated on the website <http://adityabirlafinance.com>

Transaction	Charges
<b>Fore-Closure Charges:</b>	Standard: 4% of prevailing principal outstanding amount plus amount of principal part paid during preceding 12 months. Applicable GST/Govt. Taxes extra. For subject loan application: Please refer page no. 1 and/or 2 of this sanction letter. Any foreclosure charge offered less than standard charges will be applicable only in case of NIL bounce in applicants' any of the loans with ABFL during the currency of the loan granted vide this sanction letter; Standard charge mentioned here will be applicable otherwise.
<b>Part Prepayment Charges</b>	Standard: 25% of the principal outstanding as on 1st April of given financial year will be allowed to be part paid without any charges. 4% +GST/Govt. Taxes will be applicable on part payment in excess of 25% in given financial year. For given application: Please refer page no. 1 and/or 2 of this sanction letter. Any part prepayment charge offered less than standard charges will be applicable only in case of NIL bounce in applicants' any of the loans with ABFL during the currency of the loan granted vide this sanction letter; Standard charge mentioned here will be applicable otherwise.
All floating rate term loan sanctioned for purposes other than business, to Individuals (all applicants & co-applicants to be individuals & no entity to be part of loan structure)	No foreclosure charges applicable
<b>Other Charges:</b> Default Penal Interest Rate / Non Conformance with any covenants / stipulated conditions (at sole discretion of ABFL)	24% p.a. i.e. 2% per month
Cheque Return Charges/ECS/SI/NACH failure charges	Rs 1000/- per instance
Accrued Interest	As applicable based on actual delayed status or as communicated by the lender from time to time
Cancellation Charges if any	4.00% of loan amount sanctioned
Closure charges for OD/LOC (Standard charges)	4% of prevailing limit at the time of closure
Request for copies of documents of any collateral held with ABFL per instance	Rs 2500/- per instance
Duplicate Statement/ Repayment Schedule / FC statement / any other document held with ABFL request	FC Statement: Rs. 1500/- per instance RTR: Rs 1000/- per instance Other statements: Rs. 200/- per instance GST extra as applicable
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS	Rs 1000/- per instance
CIBIL/Credit report retrieval fee	Rs 50/- per instance for Consumer and Rs. 500/- for Commercial CIBIL/Credit report
Loan Re-schedulement (on request from applicants, approval be at sole discretion of ABFL) charges per instance	2% of the prevailing loan outstanding
NOC issuance charges per instance	Rs 1000 + GST
Swap/Conversion Charges (Fixed rate to floating & vice-versa, at sole discretion of ABFL) (on request from applicants, approval to be at sole discretion of ABFL) per instance	3% of the prevailing loan outstanding
Property swap charges (on request from applicants, approval to be at sole discretion of ABFL)	3% of the prevailing loan outstanding
* Stamp Duty * Legal and other statutory charges * Insurance Premium * Creation charge with ROC	As per actual, where applicable
Broken Period Interest	ABFL shall charge and collect BPI (Broken Period Interest)

Inlankar Banerjee  
 Tap Banerjee  
 Arindam Banerjee  
 Rekha Banerjee  
 SATYA KRISHNA ENTERPRISE  
 Partner  
 For S. B. ENTERPRISE  
 Arindam Banerjee  
 Proprietor  
 Puja Banerjee  
 Inlankar Banerjee  
 BE