TATA

To
Rishabh Singhania
HARMONY VINIMAY PRIVATE LTD
67, Christopher Road
Kolkata-700046

Date: 28.07.2014

Subject :- Please find the details of the project approval.

ALTIUS – TCHFL / WB / KOL / 000 0209

Dear Sir,
Reference to the above, we are pleased to inform you that we have accepted your application and in principally approved the aforesaid Project subject to the terms mentioned herein under

1. The approval in effect enables the members who have booked property in the Project to apply for a Home Loan to TCHFL. TCHFL would assess repayment capacity of the applicants and grant them Home Loan as per its Policy guidelines. At any point of time, TCHFL reserves the right to reject any application not fitting into its norms.
2. We presume that all material facts concerning the Project have been disclosed to us. Kindly take note that the approval would stand cancelled if any material fact is not disclosed and the same is found to be in variance with the statutory laws required to be fulfilled or in any other way detrimental to the interest of the end consumers.
3. TCHFL requests your co-operation in providing any further information or document that we may require while processing individual loan applications.
4. TPA & NOC requirement to be complied.
5. NOC FROM THE FINANCER WHERE PROJECT IS MORTGAGED.

In case of all future correspondence regarding this Project and/or individual loan applications, please quote the project code's assigned to your project.

We thank you for your interest shown in TCHFL and look forward for a long and mutually rewarding relationship with you.

Best Regards,

Yours Sincerely,
For Tata Capital Housing Finance Company Ltd

(Authorised Signatory)

PROJECT APPROVED BY
TATA CAPITAL HOUSING FINANCE LTD.

TATA CAPITAL HOUSING FINANCE LIMITED
Corporate Identity Number U67190MH2008PLC187552
Park Plaza 2nd Floor Flat No. 2C & 2D South Block 71 Park Street Kolkata 700 016
Tel 91 33 6652 2300
Registered Office One Forbes Dr. V B Gandhi Marg Fort Mumbai 400 001 India
Tel 91 22 6745 9000

RELIANCE

Reliance Commercial Finance
Reliance Capital Ltd.
The Air-Conditioned Market
6th Floor, 1 Shakespeare Sarani
Kolkata - 700 071

Tel: +91 33 3002 6500
Fax: +91 33 3002 6475
Call: 1800 200 3838 (toll free)
www.reliancecf.com
customercare@reliancecommercialfinance.com

To
M/s Harmony Vinimoy P Ltd
Shuvam Building
1, Sarojini Naidu Sarani,
Kolkata - 700017

Date: 5th October'2016

Subject: Your Application to Reliance Home Finance Ltd. for the Approval Of Project – **ALTIUS** at **Kolkata**

Dear Sir/Madam

With respect to the above project, we are pleased to inform you that we have accepted your application and approved the aforesaid project which will be considered for individual home loans to the valued customers subject to the terms mentioned herein under:

1) It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact/s with respect to the project is/are not disclosed and the same is/are found to be at variance with the statutory laws/rules/regulations/ guidelines/ notifications required to be fulfilled/complied or in any other way detrimental to the interests of the project and its members.

2) Reliance Home Finance Ltd. requests your co-operation in providing any further information or document that we may require regarding the project.

3) The approval in effect enables the customers/allottees who have booked in the aforesaid project to apply for a Home Loan/Commercial Loan to Reliance Home Finance Ltd which would appraise each application according to its norms for granting loan as applicable from time to time and we reserve the right to reject any application that does not meet our norms without assigning any reason to individual customers/allottees and/or builders/developers.

4) After approval of individual loans, customers/allottees need to submit the documents as per the terms and conditions of our company, No Objection Certificate in our favour from the concerned Financial Institution/Banks (if any charge created in the aforesaid project) & Draft Sale Agreement for processing further the individual loans. The disbursals of the loan amount to the individual customers/allottees would be construction linked and as per norms of Reliance Home Finance Limited.

Name : Sanjoy Adhikary
SAP ID : 70272617
Branch Credit Manager-AHL

5) Approval of the aforesaid project is entirely and exclusively as per our internal terms and conditions based only on documents submitted, representations made and statement given and shall not be construed to endorsing or guaranteeing the aforesaid project

Conditions to be complied before each and every individual disbursement :-

1. Disbursement to be against Allotment letter / Sale Agreement.
2. Disbursement to be made against submission of TPA and NOC in RHF format.
3. Final disbursement would be released against registration of sale deed in favor of individual customer.
4. Disbursement to be made as per CLP.
5. Disbursement proceeds to be made to Escrow account of Harmony Vinimay Pvt ltd Ltd, ICICI Bank, A/c 083705002078
6. Unit specific NOC/Release would be required to be obtained from ICICI Bank prior to each individual retail disbursal of loan in the project.

In case of all future correspondence regarding this project and individual cases in this project, Please quote this letter as APF for the project. APF No. **RCF_KOL_RESI_60000594**

In case of any queries regarding this project please contact our Branch Sales Manager Aloke Dam(+91 9883010320)

You can also get in touch with us at : 1800-200-3838 or write us at : Mortgages.RHF@rcap.co.in

We thank you for your interest in Reliance Home Finance Ltd and look forward to a long and a mutually rewarding association with you.

Best Regards,

Yours sincerely.
For Reliance Home Finance Ltd.
Authorised Signatory

Name : Sanjoy Adhikary
SAP ID : 70272617
Branch Credit Manager-AHL

AXIS BANK

Ms. HARMONY VINIMAY PVT LTD

Builder Address: Shubham Building, 1, Sarojini Naidu Sarani, Kolkata- 700017

Dated: 23.05.2013

Sub: Your application to Axis Bank Ltd for the approval of your project named " ALTIUS, situated at 67,CHRISTOPHER ROAD, PS-TANGRA,KOLKATA-700046"

Sir,

With respect to the above subject, we are pleased to inform you that we have accepted your application and process the application for legal and technical, upon clearance for the empanelled Lawyers, Valuators and completion of other formalities as per Bank norms we may approve the project and below mentioned process to follow:

- The approval will enable the members who have booked in the project to apply for a loan to Axis Bank Ltd. **Axis Bank** would assess the repayment capacity of each applicant according to its norms to grant a loan and we reserve the right to reject any application that does not fit into our norms.
- It is presumed that all the material facts concerning the projects have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact is not disclosed and the same is found to be at variance with the statutory laws fulfilled or in any other way detrimental to the interests of the project and its members.
- Axis Bank will require all original documents related to the property the customer intends to purchase, as per our panel lawyer /valuer.
- Axis Bank requests your co-operation in providing any further information or document that we require regarding the project.
- The approval is subject to legal and technical clearance from empanelled agencies from the bank.
- You may use our Logo in all your advertisement subsequent to clearance from Legal and technical agencies.
- Please quote the reference No. **RAC/KOL/APF/063/2013** for any correspondence on the issue. Please don't hesitate to call us in case of any clarifications.
- Following Original Documents are required to be submitted as title deeds :

(A) Before First Disbursement.

1. Sale Agreement/Allotment Letter.
2. Original Tripartite Agreement as per Bank's Standard Format.
3. Original Builder NOC as per Bank's Standard Format.
4. Original Money Receipt with Bank's reflection.
5. Disbursement to be made as per Scheduled Builder Demand.
6. Project approved for residential purchase only (G+24).
7. KYC of Harish Kumar Singhania to be documented before 1st disbursement.
8. ICD for no claim of 3rd party / no suit pending on the subject property to be provided by the builder before 1st disbursement.
9. Sanction Floor plan copy to be furnished before 1st disbursement.

(B) Against Final Disbursement.

-- IGR/Registered Sale Deed duly signed by all parties including Landowners.

-- Possession Letter (if any).

We would like to assure you of our best services and wish you the very best through your venture. Please feel free to revert to the undersigned or **Saurav Chowdhury (9836526868)** for any further information / clarification.

Thanks & Regards

AXIS BANK LTD. RAC-KOLKATA

IDBI BANK

आईडीबीआई बैंक लिमिटेड

IDBI BANK LIMITED

To,
M/S HARMONY VINIMAY PVT, LTD..
"SHIBHAM", 6th floor, 1, Rawdon Street,
Kolkata- 700017.

Date: 11/01/2014

Dear Sir/ Madam,

Sub: Your application to IDBI Bank Limited, for the approval of your project named ***"ALTIUS"***, 67, Christopher Road, Ward no. 58 under KMC, PS – Tangra, Kolkata-700046.

Refer to the aforesaid, we take pleasure in informing you that we have accepted your application and approved the aforesaid project subject to the terms mentioned herein under.
The approval in effect enables the members who have booked in the project to apply for a Loan from IDBI Bank Ltd. The Bank would assess the repayment capacity of each applicant according to its norms for granting a loan and further the bank reserves the right to reject any application, which does not fit our norms. It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact is not disclosed and the same is found to be at variance with the statutory laws required to be fulfilled or in any other way detrimental to the interests of the project and its members.

(a)The builder/ promoter /Developer/Owners will be responsible for complying with statutory rules/regulations/local laws/building construction standards The Builder/ Promoter will construct building as per approved sanction plan without any deviation and adhering to all statutory norms like Structural safety, construction quality, construction standard, equipments, timely completion of project , work progress , environmental clearance, Archeology , Fire, Airport clearance and they will be responsible to adhere and implement and follow National Building Code etc. and Bank will be no way responsible for the same . If any deviation detected thereof, Builder/ Promoter will bear the same and the Bank will be no way liable for the same and may stop funding the said project/builder.

(b) The customers purchasing units from the said project/building/unit will be responsible to monitor the work progress/construction standard/construction quality / performance / time of completion / possession , construction of building as per approved sanction plan without any deviation and ensure that the builder/promoter/owner adheres to all statutory norms like Structural safety, construction quality, construction standard , equipments, timely completion of project , work progress , environmental clearance, Archeology , Fire, Airport clearance etc. etc by themselves , the Bank will be no way liable for the same.

(c) For purchaser, those availed loan , The builder has to raise demand letter to customers ,who in turn has to submit the same along with their mandate to Bank. Bank will release the payment as per work progress /valuation considering Bank's guidelines in Vogue irrespective of the demand raised by builder. However, the Final disbursement (10%) will be on Registration and Possession.

(d) The indenting purchasers those who need to avail loan, has to pay their Own Contribution (margin) through Cheque /Bank. Any cash payment not considered as margin paid.

(e) The project will be constructed as per approved building plan without any deviation and the bank will release the payment as per the work progress in the project.

(f) Before Registration the Builder/Promoter /Purchaser will inform the Bank and get the draft sale deed vetted at Bank and Bank's Advocate to present in the day of Registration and collect the IGR (Ticket).

(g) The builder / promoter will permit the Bank /Bank's valuer to inspect the site as and when required.

रिटेल असेट सेंटर, कोलकाता, तीसरी मंजिल, मुखर्जी हउस, 17 ब्रेबोर्न रोड, कोलकाता - 700 001, टेलीफोन : 91-033-6633-1102/1103/1105/1106/1126/1109,
फैक्स : 91-033-66331100
Retail Asset Center - Kolkata, 3rd Floor, Mookerjee House, 17, Brabourne Road, Kolkata - 700 001, Tel. : 91-033-6633-1102/1103/1105/1106/1126/1109,
Fax : 91-033-66331100
रजि. आफिस : आईडीबीआई टॉवर, डब्लूटीसी कॉम्पलेक्स, कफ परेड, मुंबई 400 005, टेलीफोन : (+91 22) 22189111, 66553355 फैक्स : (+91 22) 22180441, वेबसाईट : www.idbi.com
Regd. Office : IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400 005, Tel. : (+91 22) 2218 9111, 66553355 Fax : (+91 22) 22180441, Website : www.idbi.com

(h) Builder / Promoter to permit bank to display banner / hoarding at construction site within policy guidelines of Builder.

(i) Project to be monitored on Quarterly Basis and the valuation to be done by the empanelled valuer to keep the record of progress of project

(j) Maximum exposure of the project to be capped at 60% and the exposure to be released on staggered manner as above

(k) Final payment (10%) to be released on execution and registration of conveyance deed favoring the customer

(l) Disbursement to start after fulfilling the Condition of Work in Progress. i.e., after attaining a progress of 10%.

(m) **Declaration from builder regarding specific allocation of flats between owner and developer.**

(n) TPA and builder NOC as per bank's format.

We request your co-operation in providing any further information or document that we may require regarding the project. In case of all future correspondence regarding this project and individual cases in this project, please refer to the number as **IDBI KOL-828.** In case of any queries, please feel free to contact the undersigned.
We thank you for your interest in our bank and look forward to a long and a mutually rewarding association.

Please acknowledge receipt.

Best wishes,
For IDBI BANK LIMITED,

IDBI BANK LTD. ★ KOL-1 BRABOURNE ROAD (RC)

Abhishek Dawn.
AUTHORISED SIGNATORY.
Kolkata

IDBI BANK

To

The Director
Harmony Vinimay Pvt. Ltd
Subham , 6th Floor , 1Rowdon Street,
Kolkata 700017
Ref: PROV/ APF / BRAB RAC KOL-I /ALTIUS / KOLKATA

Date 01-11-2013

Sub "In Principle Approval of the Project "ALTIUS" at 67 Christopher Road , Kolkata

Dear Sir,

We take pleasure to inform you that IDBI Bank Ltd has in principle approved the following project being developed by your group.

Project Name	Location	Blocks	Approved
ALTIUS	67 , CHRISTOPHER ROAD Kolkata 700046	2	G+ 24

IDBI Bank can help your prospective buyers realize their dream home with a hassle free IDBI Bank Home loan. The approval in effect enables the customers who have booked in your project to apply for Home Loan with IDBI Bank Ltd, subject to the repayment capacity of each applicant according to terms and conditions of the Bank.

The project is approved in principle subject to the following condition
1 Tripartite Agreement to be executed as per Bank's Standard format
2 It is presumed that all material facts concerning the project have been disclosed to IDBI Bank.
Kindly note that the approval would stand cancelled if any material fact is not disclosed and the same is found to be at variance with the statutory laws required to be fulfilled or in any other way detrimental to the interests of the project and its members
3 It is understood that the developer has not raised any project loan from any Bank / Financial Institution for construction of the project by mortgaging the land. In case the developer firm avail any credit facility from any bank / financial institution and mortgage the project land for this purpose, the fact should be brought to our notice.
4 The developer to issue NOC to the Bank for the customers availing loan from Bank agreeing to
Deliver title deed in favor of the purchaser of the flat directly to the Bank.
Insist on No objection from Bank before cancellation of the agreement.
5 The Developer will be responsible for complying with statutory rules, regulations/local laws, building construction standards The developer will construct building as per approved sanction plan without any deviation and adhering to all statutory norms like Structural safety, construction quality, construction standard, equipments, timely completion of project , work progress , environmental clearance, Archeology , Fire, Airport clearance and they will be responsible to adhere and implement and follow National Building Code etc. and Bank will be no way responsible for the same . If any deviation detected thereof, Builder/ Promoter will bear the same and the Bank will be no way liable for the same and may stop funding the said project/builder
6 copies of all building plans to be provided.
We also take this opportunity to thank you for your co operations in getting this project approved.
We look forward to work with you to build a relationship that is mutually rewarding

Best Regards

Yours sincerely

For IDBI Bank Ltd

Authorized Signatory

IDBI BANK LTD 17 Brabourne Road Kolkata

25 YEARS OF HAPPY HOMES

pnb Housing Finance Limited
Ghar Ki Baat

To,
M/s. Harmony Vinimay Private Limited
Regd. Off: 67, Christopher Road, Kolkata-700046

Date-25/07/2015

Sub:- Your application to PNBHFL for the **approval** of your project named **"Altius"** Situated at Premises No- 67, Christopher Road, P.S- Tangra, Kolkata- 700046, Ward No- 58, Under Kolkata Municipal Corporation.

(Under CLP Plan)

With respect to the above subject, we are pleased to inform you that we have approved your project on the basis of following conditions:

- The approval will enable the members who have booked in the project to apply for a loan to PNBHFL. **PNBHFL** would assess the repayment capacity of each applicant according to its norms to grant a loan and we reserve the right to reject any application that does not fit into our norms.
- It is presumed that all the material facts concerning the projects have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact is not disclosed and the same is found to be at variance with the statutory laws fulfilled or in any other way detrimental to the interests of the project and its members.
- PNBHFL will require all original documents related to the property the customer intends to purchase, as per our panel lawyer /valuer.
- PNBHFL requests your co-operation in providing any further information or document that we require regarding the project.
- The approval is subject to legal and technical clearance from empanelled agencies from the PNBHFL.
- You may use our Logo in all your advertisement.
- Please quote the reference No. **KOL-2015-087** for any correspondence on the issue. Please don't hesitate to call us in case of any clarifications.
- Following Original Documents are required to be submitted as title deeds from individual applicant:
  - (A) Before First Disbursement Original Flat Buyer Agreement /Allotment Letter, Original Payment Receipts, Original NOC to mortgage/PTM/Tri-Partite Agreement (in the prescribed format) issued.
  - (B) Unit specific NOC from ICICI Bank required for each and individual case. Specific NOC from HDFC would be require prior to the disbursement or funding for each unit.
  - (C) LOD from ICICI Bank.
  - (D) Against Final Disbursement. Offer of Possession Letter.

We would like to assure you of or best services and wish you the very best through your venture. - Please feel free to revert to the undersigned or **Mr. Amar Pandey - 09831157714/ 09830912428** for any further information / clarification.

PNB HOUSING FINANCE LTD. 5th Floor, Kankaria Mansion, 7, Kyd Street, Kolkata-700

Raju Barik
Regional Technical Manager
Mob-09831165542

ICICI Bank

To
Space Group/Harmony Vinimay Pvt Ltd
67, Chistopher Road,
Kolkata-700046
Contact No: 9830088613

Date : - 29/05/2013

Dear Sir,

Sub:Your application to ICICI HFC Ltd for the approval of Residential project of "Altius" Situated at 67,Christopher Road, Kolkata-700046.

With respect to the above subject, we are pleased to inform you that we have accepted your application and approved the aforesaid project subject to the terms mentioned herein under
The approval in effect enables the members who have booked in the project to apply for a Home Loan to ICICI HFC Ltd. ICICI HFC Ltd would assess the repayment capacity of each applicant according to its norms to grant a loan and we reserve the right to reject any application that does not fit into our norms.
It is presumed that all the material facts concerning the project have been disclosed us.
Kindly note that the approval would stand canceled if any material fact is not disclosed and the same is found to be at variance with the statutory laws required to be fulfilled or in any other way detrimental to the interests of the project and its members.
ICICI HFC Ltd requests your co-operation in providing any further information or document that we may require regarding the project.
In case of all future correspondence regarding this project and individual cases in this project, please quote the no. : CAL/13/1802.
Remark:

1. Sanctioned for Building "Altius", 2 Buildings are G+24, Funding Only For Those units Which Have More Than 400 sqft Built up.

2. Registered Sale Agreement / Registered Conveyance Deed to be executed by the Landowner and the Developer, Harmony Vinimay Pvt Ltd. in favour of the customers.

In case of any queries, please feel free to contact our Kolkata Office at **404017801** or our **Branch Sales Manager – Mr. Ajit Mishra at 9163392832** . We look forward for a long and a mutually rewarding association with you.

Best regards,
Yours Faithfully

(Mr.Kallol Nandy– RHS)
For ICICI Home Finance Co Ltd
AUTHORISED SIGNATORY

Builder Bank A/c Details:

Builder Bank	: Axis Bank,
Branch Name	: Sarat Bose Road
A/c No	: 912020041818150
Cheque Favouring	: Harmony Vinimay Pvt Ltd

ICICI Bank Limited
Regd. Off.: "Landmark",
Race Course Circle,
Vadodara 390 007, India

Ahmedabad 66309890, Andhra Pradesh 9849578000, Assam 9954108000 Bangalore 41131877, Bihar & Jharkhand 9934008000 Bhubaneshwar 9938488000, Chandigarh 5055700, Chattisgarh 9893208000, Chennai 42088000, Coimbatore 4358000, Cuttack 9938488000, Darjeeling 9933008000, Delhi (BTNL) 41718000, Delhi (Mobile) 9818178000, Goa 9890478000, Gujarat 9898278000, Guwahati 9954108000, Haryana 9896178000, Himachal Pradesh 9816608000, Hyderabad 23128000, Indore 4022005, Jaipur 9829222292, Jamshedpur 9934008000, Karnataka 9845578000, Kerala 9895478000, Kochi 9895478000, Kolkata 9831378000, Lucknow 9936218000, Madhya Pradesh 9893208000, Maharashtra 9890478000, Mumbai 28307777, North-East 9862408000, Orissa 9938488000, Patna 9934008000, Pune 9890478000, Punjab 9815558000, Rajasthan 9829222292, Ranchi 9934008000, Siliguri 9934008000, Tamil Nadu 9894478000, UP East 9936218000, UP West 9897308000, Uttaranchal 9897308000, West Bengal 9933008000