



UNITED BANK OF INDIA
Centralised Retail Hub, Kolkata
11, Hemanta Basu Sarani, Kolkata – 700 001

Ref. No.: CRH /TIE-UP/ 459 /2016-17

Date: 21.03.2017

M/s Tata Housing Development Company Limited
Plot No-IIG/7, Action Area-II, New Town, Kolkata 700156
[Registered Office -12th Floor, Times Tower, Kamala Mills Compound Senapati
Bapat Marg, Lower Parel- West Mumbai – 400013]

Dear Sir,

Sub: Approval of your Housing project “AVENIDA’ consisting of 7 no. of Towers(A to G), B+G+29 storied residential complex, with 771 flats, at Plot No-IIG/7, Action Area-II, New Town, Kolkata 700156

Ref: Ho letter No.RBD/GM/Avenida/526/2017 dated 20.03.2017

We have pleasure in informing you that we have accepted your application and approved the aforesaid project subject to the terms mentioned herein under.

Bank has made special arrangement to extend hassle free housing loan to prospective buyers of flat in the project.

1. Housing Loan in the project may be sanctioned from multiple UBI Branches at competitive rates and within shortest Turn-Around-Time (TAT)
2. Borrowers are not required to obtain Search and Marketability report & valuation report from Lawyer & Valuer respectively for buying flat under the said project;
3. The Agreement for sale has to be jointly executed by all the parties.
4. Approval of the project shall be circulated to all our Branches across the country;
5. Under special arrangement with Corporate, Government and Local Bodies, Bank will provide Housing Loan in the project under specific terms and conditions and at competitive interest rates.

As Housing Loan in the project will be extended for purchase of flat under construction, authorized person of M/s Tata Housing Development Company Limited is required to execute following documents:

- A Tripartite Agreement in Standard Format (Annexure-AA)
- B. Permission of Mortgage on property in standard format (Annexure-BB)
- C. Registration of Lien of Property in favor of Bank in your books of record.

United Bank of India would assess the credit worthiness and repayment capacity of each applicant according to its norms to grant a loan and the Bank reserves the right to reject any application that does not fit into its norms. The sanctioned loan will be



disbursed in installments depending upon the progress of the project as well as the applicant's individual unit. 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 which has a bearing on the transfer of the title and which 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.

Allotment letter with all required clauses, Sale Agreement, Tripartite Agreement, Conveyance Deed etc. must be signed by Landowners / authorized person(s) only.

In this regard, you are requested to issue a letter of undertaking to the following effects:

- i) You have agreed to deliver the title deeds in favor of the purchaser of the flat directly to the Bank;
- ii) You will insist upon 'No Objection Certificate (NOC)' from the Bank before cancellation of Agreement for Sale and refund of payment(s) received against it.
- iii) You will convey Bank's security interest to the Society on account of the borrower, after completion of construction, for noting Bank's charge with the Society.
- iv) 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 project land. In case the developer firm has availed any credit facility from any Bank/FI, the fact should be brought to our notice.
- v) The Developer/builder 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 /developer will bear the same and the bank will be no way liable for the same and may stop funding the said project/Developer.
- vi) 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, by themselves, the Bank will be no way liable for the same.
- vii) 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 Banks guidelines in Vogue irrespective of the demand raised by builder. However, the final disbursement (10%) will be on Registration and possession.


- viii) The intending purchaser those who needs to avail loan, has to pay their own contribution (Margin) through Cheque/ Bank. Any cash payment will not be considered as Margin payment.
- ix) 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.
- x) Before Registration the Builder/promoter /purchaser will inform the bank and get the Draft sale deed vetted at Bank and Banks Advocate to present in the day of Registration and collect the IGR(Ticket)
- xi) The builder /promoter will permit the bank /Banks valuer to inspect the site as and when required. 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.
- xii) Builder /promoter to permit Bank to display Banner/Hoarding at construction site/office of the Builder.

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.

Thanking you,

Yours faithfully,


Asst. Gen. Manager

NOTE:

1. Nodal Branch- United Bank of India, Rajarhat Branch(Ld.No.2573-1685)
2. Nodal officer-1.Sri Amit Roy , Marketing officer,HO. Mobile No 7044083022
2. Sri Pratip Biswas , Marketing officer,HO.Mobile No. 9831012575





State Bank of Hyderabad
Salt Lake City Branch
CF-330 , sector – 1, Salt Lake.
Kolkata -700064
Ph: 23347110 Fax: 23347104
E Mail : saltlakecity@sbhyd.co.in

F/HL/
Date:06.01.2016
The Customer Care Head
TATA HOUSING DEVELOPEMENT CO LTD
Kolkata

Sir/Madam

Re: YOUR PROJECT " AVENIDA" AT NEW TOWN - KOLKATA

We are receiving proposals from individual applicants for Housing loan who have been allotted flats by you booked for the AVENIDA project at New Town . Since the said project is approved by our SBI , we actively consider for sanction of the Loan requests submitted by the applicants . To ensure the timely disbursement of loan to the individuals for purchase of flats at said project, timely sanction of the loans are necessary and for which following copies of documents are required to expedite the sanction process at our end.

COPIES OF DOCUMENTS REQUIRED FOR THE PROJECT "AVENIDA"

- 1.Allotment letter issued by HIDCO to TATA Sons Ltd land measuring 13 Acres which is equivalent to 52609 sq mts vide allotment lr dated 28.09.2007 bearing no 2526/HIDCO/ADMN -1012/2007.
- ✓ 2.Registered Deed executed fvg TATA sons no 04226/2008
- ✓ 3.Possession letter Handed over to TATA Sons ITD by HIDCO dated 03.05.2008
- 4.Board resolution of TATA Sons ltd dated 23.11.2012 authorising Shri Amitava Paul for transfer of Property.
- 5.Board Resolution of TATA HOUSING DEVELOPEMENT CO LTD (THDCL) for Amit Agarwal dated 01.12.2012.
- ✓ 6. Registered deed executed fvg THDCL no 139/2013
- ✓ 7. Approved sanction letter for bldg construction dated 14-02-2014 and stamped bldg plan dated 14.02.2014 for TOWER C (3BHK) which indicates floor plan / carpet area of 15 th floor.
- 8.Letter of Authority (LOA) dated 04.09.2013
- ✓ 9. NOC from BSNL & Airport Authority of India
- ✓ 10. Approval from W.B fire & Engg Services 01.10.2013
- ✓ 11.MOA & AOA in the name of THDCL
- 12. ROC Search report
- ✓ 13 Resolution/Letter of authority/POA dated 26/07/2014 favoring Surya Bhaduri.

Yours faithfully

Branch Manager



9874123285

To
TATA Housing Company Ltd
Plot No – IIG/7, Action Area – II, New Town, Rajarhat,
Dist : - 24 Pgs (N), Kolkata - 7000156

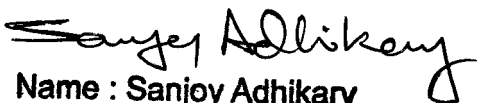
Date: 06th January' 2016

Subject: Your Application to Reliance Home Finance Ltd. for the Approval Of Project – TATA Avenida at Kolkata (Block A,B,C,D)

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 disbursements 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

Other Conditions :

Approval is subject to submission of following documents-

The Total Land owned by Tata Housing development Company Limited is 52609 sq. metres (13 Acres) vide Title Deed No. 00139 of 2013 and Sanction Plan vide Plan No IIG00720140110, however the legal report states the same as 11 Acres. **Report would require review from panel advocate and revised Legal Report to be obtained accordingly.**

Board Resolution of the Builder, Tata Housing development Company Limited appointing its authorized signatory details to be documented before first disbursement.

Authorized Signatories KYC to be documented before first disbursement.

Draft Sale agreement to be obtained and duly perused/vetted by the panel advocate.

Copies of the panchayat tax receipt in the name of present owner/ ICD for the same in original be obtained prior to first individual disbursal of loan in the project.

ROC Search report of Tata Housing Development Company Limited and ensure that no adverse charge is observed.

Condition applied for each individual cases:

Disbursement to be against allotment letter/ Sale agreement.

Disbursement to be made against submission of TPA and NOC in RHF format.

Final disbursement would be released against registration of sale deed in favor of individual customer.

Disbursement to be made as per CLP.

Disbursement Proceeds to be made to Tata Housing development Company Limited, IDBI Bank Ltd, Account No-013510300007726 .

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. **RCL_KOL_RESI_1752**.

In case of any queries regarding this project please contact our Branch Sales Manager Abhay Ray(+91 9830016139)/ Area Sales Manager Kaushik Sengupta (+91 9804566899)

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



Ref: ZOKM/RCD/APPROVAL_AVENIDA/897

Retail Credit Department
Zonal Office-Kolkata Metro
Date: 11.03.2016

To,
M/S TATA HOUSING DEVELOPMENT COMPANY LTD
P-180, Plot No: II G/I Action Area-II
New Town, Rajarhat
Kolkata-700156



Dear Sir,

Sub: Approval of your Housing project "AVENIDA-Rajarhat" Situated at Plot No: II G/I Action Area-II, New Town, Rajarhat

With respect to above subject, we are pleased to accord approval of your aforesaid for extending Housing Loan to prospective buyers under following terms and conditions:

1. Legal Search to be conducted for the entire project land by Bank's empanelled lawyer and mortgage ability to be ensured as per extent guidelines of the bank. No separate search report is required for processing individual home loan proposals thereafter.
2. For inclusion of our Bank's scheme in the publicity material / brochure of the concerned project.
3. No separate valuation of the property for each individual borrower is required. However one time valuation to be kept in record.
4. Housing loan in the project may be sanctioned from multiple Allahabad Bank Branches at competitive rates and within shortest turnaround time (TAT).
5. The approval will enable the members who have booked in the above project to apply for a housing loan from our Bank. Our bank would assess the Credit Worthiness and repayment capacity of each applicant according to its norms to grant a loan and reserve the right to reject any application that does not fit into Bank's norms. The sanctioned loan will be disbursed in installments depending upon the progress of the project as well as the applicant's individual unit.
6. The approval would be cancelled immediately if any material fact which has a bearing on the transfer of the title and which is not disclosed and the same is found to be variance with the statutory laws required to be fulfilled or in any other way documental to the interests of the project and its members.
7. Allotment letter with all required clauses, Sale Agreement, Tripartite Agreement (as per Bank's structured format), conveyance deed etc. must be signed by Landowners/authorized person(s) only.

ZONAL OFFICE KOLKATA METRO, 4th & 5th FLOOR, GD-377 & 378, SECTOR-III, SALT LAKE CITY, KOLKATA - 700106
TELEPHONE: (033) 40259719, 4025-9704 FAX: (033)40000489, e-mail: zo_kolkata_metro@allahabadbank.in



8. Before disbursement, please issue a letter of undertaking of your company agreeing to:

- (A) Deliver the title deeds in favour of the purchaser of the flat directly to the bank.
- (B) Insist on No Objection Certificate (NOC) from the Bank before cancellation of Agreement to Sale and refund of payment(s) received there under and
- (C) To convey Bank's security interest to the society, if any, proposed to be found after completion of construction for noting Bank's charge in the record of the society.
- (D) Final disbursement will be released at the time of registration.
- (E) If the project is financed by any Bank/FI, NOC from the financing Bank/FI to be obtained along with each allotment letter or agreement regarding the release of flat and proportionate share of undivided land space for common use of amenities for each individual loan.

We express our sincere thanks for showing interest in Allahabad Bank and expect a strong bondage for mutual benefit and growth of business in the coming years.

In case of any queries, please feel free to contact our Kolkata Zonal Office no: **033-40259728** or our Centralized Retail Boutique Branch (CRBB) **033-24247222**.



Yours faithfully

Pankaj Majumder
(P Majumder)
Senior Manager

Copy To: 1. M/S Tata Housing Development Co Ltd
70 Eruchshaw Building, 249, Dr D.N Road
Fort Mumbai-400001

2. The Chief Manager, CRBB-Tollygunge- Kolkata

MARKETING DEPARTMENT

18/B, BRABOURNE ROAD, KOLKATA – 700 001

PH-033-2235 1134, FAX-033-2234 3059

M/S Tata Housing Development Company Limited
P-180, Plot No-IIG/1, Action Area-II
New Town, Rajarhat,
Kolkata – 700 156

Dt.25-06-2014



Dear Sir,

**APPROVAL OF YOUR PROJECT AVENIDA situated at Plot No.-IIG/7, Action Area-II, New Town,
Kolkata - 700 156**

With due pleasure we would like to inform you that the competent authority has approved the captioned project subject to the conditions mentioned here under thereafter:

- i. No separate search report would be required for each case.
- ii. No separate valuation of individual flat would be required.
- iii. Tripartite agreement to be executed as per Bank's Standard format for all cases.
- iv. The approval in effect enables the members who have booked in the project to apply for Home Loan to Punjab National Bank Branches. PNB would assess the repayment capacity of each applicant according to Bank's norms to sanction loans and have reserve the right to reject any application not according to our norms. The loan amount will be remitted directly to the builder on behalf of the buyers.
- v. It is presumed that all material facts concerning the project have been disclosed to the Bank. Please note that approval would be cancelled if any material fact is not disclosed and the same is found to be varied with the statutory laws required to be fulfilled or in any other way detrimental to the interest of the project / bank and its members.
- vi. Before the release of the loan a simple Letter of Undertaking will be obtained from you agreeing to:
 - a) Deliver the Title Deed in favour of the purchaser of the flat directly to the Bank.
 - b) Insist NOC from the Bank before cancellation of agreement of sale and refund of payment received there under.
 - c) To convey Bank's security interest to the society, if any, proposed to be formed after completion of construction for noting Bank's charge in the record of the society.
 - d) It is understood that M/S Tata Housing Development Company Limited has not raised any loan from Bank/Financial Institution for the completion of the captioned project. In case the firm raises any credit facility from any Bank/Financial Institution and mortgage the project land for this purpose, the fact should be brought to our notice immediately.



25/6/14



Date:19

To,
Tata Housing Development Company Ltd
Plot no-IIG/1 ,Action Area -2 New Town
Kolkata-7000156

Subject: **Your application to TCHFL for the approval of your Project 'AVENIDA' situated 2G/7,Action Area -2 . Kolkata-700156**

Dear Sir,

Reference to the above, we are pleased to inform you that we have accepted your application and 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.

In case of all future correspondence regarding this Project and/or individual loan applications, please quote the project approval no **APF / TCHFL / WB /KOL / 000 0 204** 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)

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

**TATA HOUSING DEVELOPMENT LTD
PLOT NO-2G/1,RAJARHAT, NEWTOWN
ACTION AREA-II, KOLKATA-7000156**

No:

Date: 25/09/2014

Dear Sir,

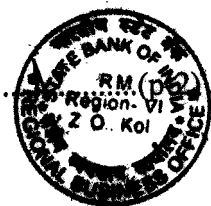
Sub: Your application for the approval of :
Your Project :- AVENIDA

With respect to the above subject, we are pleased to accord approval of the your project "AVENIDA" subject to the conditions mentioned herein under. Accordingly,

- (i) No separate search report is required for processing each home loan proposal;**
- (ii) No separate valuation of the property for each individual borrower is required;**
- (iii) The Agreement for sale has to be jointly executed by all the parties.**

The approval will enable the members who have booked in the above project to apply for a housing loan to State Bank of India. State Bank of India would assess the credit worthiness and 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. The sanctioned loan will be disbursed in installments depending upon the progress of the project as well as the applicant's individual unit. It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would be cancelled immediately if any material fact which has a bearing on the transfer of the title and which 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.

Contd.....



Allotment letter with all required clauses, Sale Agreement, Tripartite Agreement, Conveyance Deed, etc, must be signed by Landowners / authorized person(s) only.

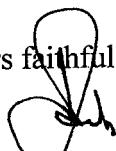
In this context, before disbursement, you are requested to issue a simple letter of undertaking agreeing to:

- a) **Deliver the title deeds in favour of the purchaser of the flat directly to the Bank,**
- b) **Insist on No Objection Certificate (NOC) from the Bank before cancellation of Agreement for Sale and refund of payment(s) received there-under, and**
- c) **Convey Bank's security interest to the Society, if any, proposed to be found after completion of construction for noting Bank's charge in the record of the Society.**
- d) **Take final disbursement (minimum 10% of the flat value) at the time of registration.**
- e) **Properly execute the Tripartite Agreement as per Bank's standard format and submit the same before disbursement.**

In case of any leads/queries with respect to this project, please feel free to contact Mrs Aparna Neogi Deputy Manager[HLST/MPST,Region-III, 24pgs(S)]

We thank you for your interest in State Bank of India and look forward to a long and mutually rewarding association with you.

Yours faithfully,



Regional Manager[Region-III, 24pgs(S)]
[Shri Tapas Sarkar
Ph - 9674711431]



July 12, 2014

TATA HOUSING DEVELOPMENT COMPANY LTD.
Plot No-2G/1, Action area-II, New Town-Rajarhat
Kolkata – 700156
66223900

Sub: - Your Application to IDBI Ltd., for the approval of your project named- "AVENIDA" Plot No-2G/7, New Town, Rajarhat, Kolkata-700156, West Bengal.

In Reference 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.

1. The approval in affect enables the members who have booked flat in the project to apply for a loan from IDBI 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.
2. It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would stand canceled if any material facts 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. We request your co-operation in providing any further information or document that we may require regarding the project.
4. This project is approved subject to following points:

1.Final disbursement (minimum 5%) of loan amount to be disbursed on registration of property and receipt of original registered sale deed in the name of borrower. Submission of the Original Deed to the Bank is the responsibility of the Developer.

2.Original Seen & Verified of original property papers to be done by lawyer.

In case of all future correspondence regarding this project and individual cases in this project i.e. RAC1/APF/139/07/14, please feel free to contact the undersigned.

Kindly note this approval is subject to the submission of revised sanction plan for the additional work and changes made during the construction.

We thank you for your interest in our bank and look forward to a long and mutually rewarding association with you.

Best wishes,
For IDBI BANK

Center Head,
RAC – Shakespeare Sarani,
Kolkata
033-66557757

रिटेल एसेट सेन्टर, आईडीबीआई हाउस, २रा मंजिल, ४४, शेक्सपियर सरणी, कोलकाता - ७०० ०१७, टेलि : ०३३-६६३३ ८८०९ / ७७६६ / ७७५७
Retail Asset Center, IDBI House, 2nd Floor, 44, Shakespeare Sarani, Kolkata - 700 017, Tel. : 033-6633 8809 / 7766 / 7757

आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, मुंबई ४०० ००५, वेबसाइट : www.idbi.com
IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400 005, Website : www.idbi.com