



सत्यमेव जयते

INDIA NON JUDICIAL

Government of National Capital Territory of Delhi

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Certificate Issued Date	: 12-Nov-2020 03:12 PM
Account Reference	: IMPACC (IV)/ dl948903/ DELHI/ DL-DLH
Unique Doc. Reference	: SUBIN-DL05760541689124S
Purchased by	: CANARA BANK
Description of Document	: Article 5 General Agreement
Property Description	: Not Applicable
Consideration Price (Rs.)	: 0 (Zero)
First Party	: CANARA BANK
Second Party	: SRI VENKATARAMANI
Stamp Duty Paid By	: CANARA BANK
Stamp Duty Amount(Rs.)	: 100 (One Hundred only)



Please write or type below this line.....

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU) entered in to on 13-11-2020 day of November, 2020.

Between

Canara Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act, 1970

As amended by the Banking Laws (Amendment) Act, 1985..



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MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding ('MoU') entered into on _____ day of November, 2020.

BETWEEN

Canara Bank, a body Corporate constituted under the Banking Companies (Acquisition and transfer of Undertaking) Act, 1970 as amended by the Banking Laws (Amendment) Act, 1985 having its Head Office at 112 JC Road Bengaluru Karnataka-560002 and a Circle Office amongst other place at 38 Ansal Tower Nehru Place Delhi-110019

(Hereinafter referred to as the "Bank")

AND

Mr. R. Venkataramani, Senior Advocate and Learned Court Receiver, having his office at 4B, 6, Dr. A. P. J. Abdul Kalam Road, New Delhi-110011 (hereinafter referred to as "Court Receiver")

WHEREAS

- A. The Hon'ble Supreme Court vide its judgment and order dated 23.07.2019 in the matter of Writ Petition No. 940 of 2017, Bikram Chatterji & Ors. vs. Union of India & others had while cancelling the lease of all the Amrapali projects situated in NOIDA and Greater NOIDA appointed, Mr. R. Venkataramani, Senior Advocate as the Court Receiver and vested the lease along with all the rights and obligations in the Court Receiver. Further, the Hon'ble Supreme Court appointed National Building Construction Corporation ("NBCC") to complete the various projects in a time-bound process and hand over the possession of the flats to the homebuyers.
- B. The Hon'ble Supreme Court further directed the Homebuyer(s)/Borrower(s) to deposit the outstanding amount under the Agreement with Amrapali companies within 3 months from the date of the order in the UCO Bank Branch, Supreme Court of India, which was to be invested in the fixed deposit and to be disbursed under the order of Supreme Court on phase-wise completion of the projects/work by the NBCC.
- C. Further, the Hon'ble Supreme Court vide its order dated June 10, 2020 directed all the Banks to disburse the balance outstanding loan amount sanctioned to the Homebuyer(s)/Borrower(s), irrespective of them being regular or non-performing asset as per the RBI guidelines.
- D. Further, the Banks, the Homebuyer(s)/Borrower(s) and the Amrapali group companies had earlier executed a Tripartite Agreement setting out the rights and obligations of each of the parties in relation to release of loan amount, construction, registration and creation of equitable mortgage on properties of the Homebuyer(s)/Borrower(s).
- E. In continuation to the terms of the existing sanction term and conditions set out in the Home Loan Agreement executed between the Bank and Homebuyer(s)/Borrower(s) and in order to only substitute the Tripartite Agreement, the Bank(s) and the Court Receiver have agreed to enter into the present MoU of general application to secure the rights and obligations of the Bank(s) and the Court Receiver. Further, the Homebuyer(s)/Borrower(s) have agreed to endorse, adhere to and execute the present MoU.



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NOW IT IS HEREBY AGREED AS FOLLOWS:

APPENDIX-A

(1) OBLIGATIONS OF THE BANK:

The Bank shall disburse, subject to adherence of sanction terms and conditions, the loan amount to the Court Receiver by credit to the account maintained and operated by the Court Receiver's at the Branch of UCO Bank, Supreme Court of India, Tilak Marg, New Delhi-110001, in lump sum or otherwise within the time specified in the construction schedule prepared by NBCC and uploaded from time to time at the website www.receiveramrapali.in or as and when requested by the Court Receiver by a written notice to Bank. The construction schedule is part of and annexed to this MoU.

(2) OBLIGATION OF THE COURT RECEIVER

- a. As soon as the construction of the property is completed and sale deed is registered, the Court Receiver shall upload the details on the website www.receiveramrapali.in. The Court Receiver will make arrangement for providing to the Bank, the original, executed, duly stamped and registered agreement for sale, original registration receipt and letter of authority from Sub-registrar and/or sale deed in favour of the Homebuyer(s)/Borrower(s) within a period not exceeding 30 days from the date of registration. In the event, the Homebuyer(s)/Borrower(s) requests for cancellation of the allotment/Agreement for sale, the Court Receiver will inform the Bank and the Homebuyer(s)/Borrower(s) undertakes to refund the loan amount disbursed without any protest, directly to the Bank by Banker's Cheque or Demand Draft, favouring the Bank for credit to the Homebuyer(s)/Borrower(s) Home Loan account. It is agreed by the Court Receiver that the obligation of the Bank to disburse the loan amount will only arise if the Homebuyer(s)/Borrower(s) has paid his stipulated margin amount.
- b. NBCC is under the obligation to complete the construction in terms of its work schedules the receiver ensures that any deviation or delay in the above regard shall be resolved by obtaining the orders of the court and safeguarding the interest of the banks.
- c. In the event of any default on the part of NBCC to complete the construction/project in terms of Appendix A, the Bank shall have right to enforce its proportionate security interest in respect of the said property/flat by filing appropriate application before the Hon'ble Supreme Court. The Receiver or the committee appointed by the court have no personal or other liability in respect of any default or delay in the project or any mistake, misrepresentation, default or fraud by the home buyer.
- d. The Court Receiver shall not change the said flat/house allotted to the Borrower(s) without the written permission of the Bank.
- e. The Court Receiver hereby agrees, undertakes and confirms that the proceeds of the loan shall be utilized specifically for construction of the property.
- f. The Court Receiver shall direct the Homebuyer(s)/Borrower(s) to ensure that at their own cost, an appropriate insurance cover is taken for the under-construction



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apartment against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake risk, civil commotion and terrorism and other acts of God for such other risks for its full market value until it is completed in all respects and handed over to the Homebuyer(s)/Borrower(s).

(3) STAMP DUTY & OTHER CHARGES

All stamp duties and charges payable for registration of the deed of conveyance or transfer and also on deed of mortgage or charge shall be paid by the Homebuyer(s)/Borrower(s). If the Homebuyer(s)/Borrower(s) desires to withdraw from the agreement or in the event of cancellation of allotment of the property for whatsoever reasons or if he/she/they fail(s) to pay the balance amount being the difference between the loan sanctioned by the Bank and provisional/final price of the property or the contract between the Court Receiver and the Homebuyer(s)/Borrower(s) is terminated or rescinded for whatever reasons, the Homebuyer(s)/Borrower(s) shall refund the entire amount received by him/her along with interest to the Bank.

(4) GOVERNING: LAW

The provisions of this Agreement shall be governed by, and construed in accordance with the laws of India in all respects, including matters of construction, enforcement and performance and the Supreme Court of India shall have exclusive jurisdiction to adjudicate on any matter arising from or relating to the agreement.

(5) NOTICES

Unless otherwise provided herein, all notices or other communications under or in connection with this agreement shall be given in writing and in English Language and shall be sent by personal delivery or post or courier or facsimile to the addresses given in the name of parties above.

(6) ASSIGNMENT

This Agreement shall not be assigned by any party without prior written consent of the other parties provided that the Bank shall be entitled to assign the rights and obligations to any of its affiliates/subsidiaries and such other parties. However, the Bank shall put a notice of such assignment to the Court Receiver/Homebuyer(s)/Borrower(s).

(7) Thus MOU shall be duly endorsed by respective home buyers which shall be part of this MOU.

IN WITNESS WHEREOF, the parties have executed this agreement on the day, month and year hereinabove mentioned.



BANK

(Name & Address of Branch)



COURT RECEIVER

(Authorized Signatory)

कृते केनरा बैंक / For CANARA BANK



महा प्रबंधक / General Manager
अंचल कार्यालय, नई दिल्ली-110019
Circle Office, Nehru Place, New Delhi-110019

SOP AND MODALITIES FOR DISBURSEMENT

- STANDARD ACCOUNTS: Application along with margin amount for further disbursement to be obtained and further disbursement may be allowed as and when Court Receiver raises the demand towards construction cost from the borrowers. The disbursement amounts to be credited to Court Receiver account maintained in the branch of UCO bank, Supreme Court of India.
- Any escalation in project cost owing to increase in cost of construction materials, the entire escalation amount need to be infused by the buyer.
- NON PERFORMING ACCOUNTS: if the borrower is willing to service the entire overdue amount and margin money, further disbursement may be allowed after obtaining MOU and consent letter as mentioned above. Taking into account the likely date of completion and delivery of possession of the flat, loan may be rescheduled with maximum repayment tenure under floating rate option up to 30 years.
- In case the borrower neither approach nor assent to the laid down procedure for regularizing the account, bank has to list out such borrowers and submit the list of such cases before SC for issuing directions to such borrowers.
- In case non traceability/non availability of borrowers the same may be classified as loans having fraudulent connotations and shall be referred to Fraud monitoring committee for taking up the matter with law enforcement agencies.
- In case of accounts classified as NPA, wherein the borrower approaches and submit letter of consent, however unable to service the accumulated interest, such loans to be restructured in the following terms:
 - Repayment capacity to be re-assessed based on the present income of the borrower/co borrower by reckoning interest accrual. The accumulated interest till date in all NPA account is to be capitalized and in case of further moratorium is proposed, interest for the proposed period is also to be capitalized. While allowing such measures, deviations may be required to be extended on case to case basis as per the merits of individual borrowers:
 - In case of short fall in income, to consider joining with earning legal heirs with adequate income as additional new co-borrower.
 - Tenure may be extended up-to 30 years with deviations including the moratorium period and borrower attaining the maximum permissible age up-to 75 years whichever is earlier. If the age crosses more than 75 years the existing Housing Loan Scheme guidelines to be followed.
 - Cheque bounce cases to be withdrawn to allow disbursement in these accounts. However, wherever Suit/DRT O.A. have already been filed, joint memo to be filed for withdrawal of such suits, with the permission to file fresh suit/DRT O.A. in the event

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of any default committed by the borrowers. Wherever Guarantee Agreement has been obtained, before allowing further disburseals, fresh Guarantee Agreement by providing retrospective effect from the Guarantor to be obtained. All the legal expenses incurred towards the same to be capitalized in the loan account. In case where the borrower does not come as per the advisory of SC order, suits pending against those borrowers will be continued.

- In case of fresh sanction/any modification in sanction terms, fresh set of documents are to be obtained. In case the borrower defaults repayment as per the new schedule, Bank shall be free to initiate legal action for recovery of its dues.
- Mismatch in LTV ratios on account of restructuring/rescheduling owing to capitalization of uncharged interest, the same may be covered under the ambit of SC Order and CO Head-CAC to permit such deviations. The deviation may be subject to adhering to all Regulatory guidelines.
- All the home loans considered for further disbursement under MOU to be labeled with a specific Schedule code for future reference. DIT to be consulted in this regard for ensuring the same.

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DETAILS OF AMRAPALI PROJECTS ALONG WITH COMPLETION SCHEDULE & SCHEDULE OF BALANCE PAYMENT BY HOME BUYERS

GROUP-1

Sl.No.	Project Name	Cost of Construction incl. 8% PMC & GST on PMC (in Cr.)	Total no. of Flat	Present Status of Work	Likely Handing over Schedule	Likely Completion	Likely Balance Receivable from Home buyers (in Cr.)	Schedule of balance payment by Individual Home buyer (as per their balance dues)
1	Zodiac, Noida	70.48	2230	Work is under execution	Jan. 2021 - 90 Flats Mar. 2021 - 247 Flats Apr. 2021 - 293 Flats	May-21	26.56	<p>All the Home Buyers to their outstanding dues in 04 (four) equal installments as under:</p> <ol style="list-style-type: none"> By 31-Aug-2020- 25% of balance outstanding dues. By 30-Nov-2020- 25% of balance outstanding dues. By 28-Feb-2021- 25% of balance outstanding dues. By 31-May-2021- 25% of balance outstanding dues. <p>If the work is completed before schedule, the same will be intimated to the home buyer through the Lt. Court Receiver Blog/Website, after intimation the buyer have to deposit the balance outstanding dues within one month of the intimation.</p>
2	Saphire-1, Noida	21.16	1033	Work is under execution	Jan. 2021 - 09 Flats Mar. 2021 - 07 Flats Apr. 2021 - 16 Flats	May-21	8.75	
3	Saphire-2, Noida	61.22	1308		Feb.2021-49 Flats 30-Apr-2021- 160 Flats 31-May-2021- 341 Flats	Jun-21	37.69	
4	Silicon Pt-1, Noida	83.5	2464	Work is under execution	Feb.2021-31 Flats 30-Apr-2021- 149 Flats 31-May-2021- 470 Flats	Jun-21	19.99	
5	Princely Estate, Noida	39.98	1519	Work is under execution	Jan-2021- 46 Flats March 2021-37 Flats 30-Apr-2021- 236	May-21	28.17	

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SANJAY KUMAR JAIN
 Director of Construction
 Noida

GROUP-1

Sl.No.	Project Name	Cost of Construction incl. 8% PMC & GST on PMC (In Cr.)	Total no. of Flat	Present Status of Work	Likely Handing over Schedule	Likely Completion	Likely Balance Receivable from Home buyers (In Cr.)	Schedule of balance payment by Individual Home buyer (as per their balance dues)
6	Platinum & Titanium, Noida	18.84	944	Work is under execution	Feb. 2021- 41 Flats 30-Apr-2021- 12 Flats May. 2021- 135 Flats	Jun-21	19.57	<p>All the Home Buyers to their outstanding dues in 04 (four) equal instalments as under:</p> <ol style="list-style-type: none"> 1. By 31-Aug-2020- 25% of balance outstanding dues. 2. By 30-Nov-2020- 25% of balance outstanding dues. 3. By 28-Feb-2021- 25% of balance outstanding dues. 4. By 31-May-2021- 25% of balance outstanding dues. <p>If the work is completed before schedule, the same will be intimated to the home buyer through the Ld. Court Receiver Blog/Website, after intimation the buyer have to deposit the balance outstanding dues within one month of the intimation.</p>
7	Leisure Valley-Villas, Gr. Noida	108.96	887	Work is under execution	30-Apr-2021- 200 Villas 30-Jun-2021- 401 Villas	Jul-21	56.52	

NOTE:

1. The effect of COVID-19 has already been considered in the completion. The Sites have been remobilized but with the very less workforce which may likely to increase with the passage of time. The works of common facilities is also taken up.
2. The above completion is tentative, may change as per the site condition and also depending upon the availability of funds. the completion is completely depends on the balance fund deposition by the home buyers and arrangement of funds by other sources. Any change in the completion schedule will be intimated in advance.
3. The works are being completed in phases & accordingly the allottee of individual flat has to make full payment within 01 month from the date of publication on the Receiver's Blog/Website.
4. The flats which are being completed in phases, the home buyer shall have to make full payment 01 month before the completion as mentioned in the schedule. They will be intimated well in advance.
5. In case Home buyers does not pay the instalments as per the given schedule then the home buyers has to pay the entire amount subject to direction of Hon'ble Supreme Court.

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GROUP-2

Sl.No.	Project Name	Cost of Construction incl. 8% PMC & GST on PMC (in Cr.)	Total no. of Flat	Present Status of Work	Likely Handing over Schedule	Likely Completion	Likely Balance Receivable from Home buyers (in Cr.)	Schedule of balance payment by Individual Home buyer (as per their balance dues)
3	Centurian Park- Low Rise, Gr. Noida	184.41	600	Work is under execution	July 2021- Block E & D -300 Oct. 2021- Block C - 300 Flats	Jul-22	35.45	<p>All the Home Buyers to their outstanding dues in 10 (Ten) equal installments as under</p> <ol style="list-style-type: none"> 1. By 31-Aug-2020- 10% of balance outstanding dues. 2. By 31-Oct-2020- 10% of balance outstanding dues. 3. By 31-Dec-2020- 10% of balance outstanding dues. 4. By 28-Feb-2021- 10% of balance outstanding dues. 5. By 30-Apr-2021- 10% of balance outstanding dues. 6. By 30-Jun-2021- 10% of balance outstanding dues. 7. By 31-Aug-2021- 10% of balance outstanding dues. 8. By 31-Oct-2021- 10% of balance outstanding dues. 9. By 31-Dec-2021- 10% of balance outstanding dues. 10. By 30-Apr-2022- 10% of balance outstanding dues. <p>If the work is completed before schedule, the same will be intimated to the home buyer through the Ld. Court Receiver Blog/Website, after intimation the buyer have to deposit the balance outstanding dues within one month of the intimation.</p>
	Centurian Park- O2 valley, Gr. Noida		800		Oct. 2021- Tower F16- 200 Flats Jan. 2022- Tower- F15- 200 Flats 31-May-2022- Tower F17 & F18- 400 Flats		47.78	

NOTE:

1. The effect of COVID-19 has already been considered in the completion. The Sites have been remobilized but with the very less workforce which may likely to increase with the passage of time. The works of common facilities is also taken up.
2. The above completion is tentative, may change as per the site condition and also depending upon the availability of funds. the completion is completely depends on the balance fund deposition by the home buyers and arrangement of funds by other sources. Any change in the completion schedule will be intimated in advance.
3. The works are being completed in phases & accordingly the allottee of individual flat has to make full payment within 01 month from the date of publication on the Receiver's Blog/Website.
4. The flats which are being completed in phases, the home buyer shall have to make full payment 01 month before the completion as mentioned in the schedule. They will be intimated well in advance.
5. In case Home buyers does not pay the installments as per the given schedule then the home buyers has to pay the entire amount subject to direction of Hon'ble Supreme Court.

R. W. W.



DETAILS OF AMRAPALI PROJECTS ALONG WITH COMPLETION SCHEDULE & SCHEDULE OF BALANCE PAYMENT BY HOME BUYERS

GROUP-2

Sl.No.	Project Name	Cost of Construction incl. 8% PMC & GST on PMC (in Cr.)	Total no. of Flat	Present Status of Work	Likely Handing over Schedule	Likely Completion	Likely Balance Receivable from Home buyers (in Cr.)	Schedule of balance payment by Individual Home buyer (as per their balance dues)
1	Dream Valley-Vilas, Gr. Noida	178.48	379	Work is under execution	July 2021- Tower A1, A2, B1, B2 & A10 Nov. 2021- Towers A3 to A9, A11 to A13, B3, B4, C1 & C2 - 17	Jan-22	49.62	<p>All the Home Buyers to their outstanding dues in 10 (Ten) equal instalments as under</p> <ol style="list-style-type: none"> By 31-Aug-2020- 10% of balance outstanding dues. By 31-Oct-2020- 10% of balance outstanding dues. By 31-Dec-2020- 10% of balance outstanding dues. By 28-Feb-2021- 10% of balance outstanding dues. By 30-Apr-2021- 10% of balance outstanding dues. By 30-Jun-2021- 10% of balance outstanding dues. By 31-Aug-2021- 10% of balance outstanding dues. By 31-Oct-2021- 10% of balance outstanding dues. By 31-Dec-2021- 10% of balance outstanding dues. By 30-Apr-2022- 10% of balance outstanding dues. <p>If the work is completed before schedule, the same will be intimated to the home buyer through the Lt. Court Receiver Blog/Website, after intimation the buyer have to deposit the balance outstanding dues within one month of the intimation.</p>
2	Silicon Ph-2, Noida	138.49	871	Work is under execution	30-Jun-2021- Tower B1- 126 Flats Aug. 2021- Tower A1- 157 Flats Oct. 2021- Tower Z- 151 Flats Dec. 2021- Tower Y- 151 Flats Feb. 2022- Tower W- 126 Flats April. 2022- Tower X- 160 Flats	Jun-22	77.59	

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GROUP-3

Sl.No.	Project Name	Est of Construction Incl. 8% PMC & GST on PMC (In Cr.)	Total no. of Plot	Present Status of Work	(Body Handing over Schedule)	Likely Date of Start	Likely Completion	Likely Balance Receivable from Home buyers (In Cr.)	Schedule of balance payment by individual Home buyer (as per their balance dues)
4	Sikron City- Crystal Homes, Noida	853.41	972	Tender is under process	Aug 2022- Tower T3 to T5 Jan 2023- Tower T1 & T2, T6 to T9	Aug 20	Feb 23	302.57	
5	Lakshmi Valley Varaha Heights, Gt. Noida	1322.21	864	Tender is under process	Feb 2022- Tower H, J, K, L, M, N, W, X, Y, Z July 2023- Tower A to G, P to V	Aug 20	Aug 23	709.37	<p>All the Home Buyers to their outstanding dues in 10 (Ten) equal installments as under:</p> <ol style="list-style-type: none"> 1. By 31-Aug-2020- 10% of balance outstanding dues. 2. By 30-Nov-2020- 10% of balance outstanding dues. 3. By 28-Feb-2021- 10% of balance outstanding dues. 4. By 31-May-2021- 10% of balance outstanding dues. 5. By 31-Aug-2021- 10% of balance outstanding dues. 6. By 30-Nov-2021- 10% of balance outstanding dues. 7. By 28-Feb-2022- 10% of balance outstanding dues. 8. By 31-May-2022- 10% of balance outstanding dues. 9. By 30-Sep-2022- 10% of balance outstanding dues. 10. By 28-Feb-2023- 10% of balance outstanding dues. <p>If the work is completed before schedule, the same will be intimated to the home buyer through the L.C. Court Receiver (Baj/Wabara), after intimation the buyer have to deposit the balance outstanding dues within one month of the intimation.</p>
6	Lakshmi Valley Adarsh Aashirvada, Gt. Noida	628.95	1804	Tender is under process	Feb 2022- Tower A1 to B 01 July 2023- Tower C1, D1, E1, F1, G1 & H1	Aug 20	Aug 23	360.11	
7	Orchid Valley No. 1 Gt. Noida	488.98	8302	Tender is under process	Feb 2022- Tower A1 to all Towers Nov 2022- Tower A6 to A7, C6 to C12, R1 to R5, C8 to C9 July 2023- Tower 46, C3, C4, D1, D2, E3 to C5, F1 to F12	Aug 20	Aug 23	385.07	



GROUP-3

Sl. No.	Project Name	Est of Construction incl. 8% PWC & GST as PWC (in Cr.)	Total No. of Flats	Present Status of Work	Liberty Handing over Schedule	*Likely Date of Start	Likely Completion	Likely Balance Receivable from Home buyers (in Cr.)	Schedule of balance payment by individual Home buyer (as per their balance sheet)
8	Devi Valley Enclave, Gt. Noida	211.6	334	Tender is under process	Feb 2023- Tower H5 & H6 July 2023- Tower H7, H8 & H9	Aug-23	Aug-23	99.50	<p>All the Home Buyer to their outstanding dues in 10 (Ten) equal installments as under</p> <ol style="list-style-type: none"> 1. By 31-Aug-2020: 10% of balance outstanding dues 2. By 30-Nov-2020: 10% of balance outstanding dues 3. By 28-Feb-2021: 10% of balance outstanding dues 4. By 31-May-2021: 10% of balance outstanding dues 5. By 31-Aug-2021: 10% of balance outstanding dues 6. By 30-Nov-2021: 10% of balance outstanding dues 7. By 28-Feb-2022: 10% of balance outstanding dues 8. By 31-May-2022: 10% of balance outstanding dues 9. By 30-Sep-2022: 10% of balance outstanding dues 10. By 28-Feb-2023: 10% of balance outstanding dues
9	Luxure Park, Ph. I, Ph. 2 & River View, Gt. Noida	525.94	2993	Tender is under process	Feb 2022- Tower F1 & F2 June 2022- Tower E3, E4, E1, E2, F1 & F2 July 2022- Tower A1 to A6, B3 to B5, F3 & F4 Aug 2022- Tower C1, C2 & F5 Jan 2023- Tower D1 to D7	Aug-23	Feb-23	200.51	<p>If the work is completed before schedule, the same will be forwarded to the home buyer through the 1st Court Receiver Blog/Website, after verification the buyer have to deposit the balance outstanding dues within one month of the completion.</p>

NOTE:

- * Date of start entirely depends upon availability of funds before award of work.
- The above completion is tentative, may change as per the site condition and also depending upon the availability of funds from the home buyers and other sources. The same will be intimated to the home buyers well in advance.
- The works will be completed in phases & accordingly the allottee of individual flat has to make full payment within 01 month from the date of publication on the Receiver's Blog/Website.
- The works of common facilities will also be taken up immediately after start of work.
- The dues which are being completed in phases, the home buyer shall have to make full payment 01 month before the completion as mentioned in the schedule. They will be intimated well in advance.
- In case Home buyers does not pay the installments as per the given schedule then the home buyer has to pay the entire amount subject to direction of Hon'ble Supreme Court.



R. K. K.