



LIG FLATS
EASTERN NOOK
NEW TOWN, KOLKATA

MIG FLATS
EASTERN GROVE
NEW TOWN, KOLKATA

West Bengal Housing Board

offers

ownership flats with marketing assistance of



LIC Housing Finance Ltd.

Eastern Nook (LIG) and Eastern Grove (MIG)

at New Town, Kolkata on Major Arterial Road

1. The project is part of the township being developed over 3075 hectares of land.
2. The township will house residential complexes, houses, shopping complexes, bank, business houses, IT hubs etc. and all the facilities of modern township of international standard.
3. The housing complex will have about 75% open space which includes wide roads, children's park, club house, pool and community centre.
4. There will be some open car parking spaces for allottees of Eastern Grove.
5. All bedrooms and most of the other rooms of EASTERN GROVE (MIG) are south facing.
6. The prices mentioned at Table 1A & 1B are fixed and final.
7. The units will be ready for delivery by the end of 2008 after full payment.
8. The Common Areas and Facilities (CAF) will be maintained by the organisational body/association of the allottees or their cooperative societies subject to rules in vogue.
9. Appropriate compensation at the rate of savings deposit interest of State Bank of India on amount deposited by the allottees, if there is delay in handing over of dwelling units.
10. All measurements are on plinth area basis.
11. Facilities for stage payment during construction period. Cash rebate for one time payment.
12. A hassle-free house purchase loan without guarantee or security at competitive rate of interest from LIC Housing Finance Ltd.



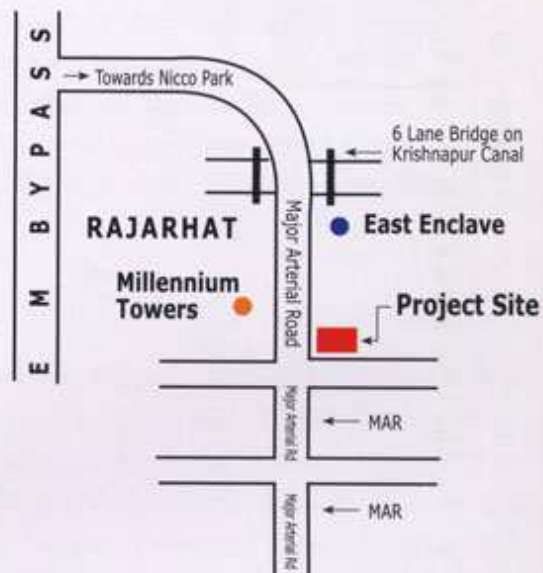
Preface

This information guide along with booklet of general terms and conditions forms the "Information Brochure". The information brochure in totality would be the conditions upon which the sale of dwelling units/commercial units/plot of land is effected by West Bengal Housing Board. The general terms and conditions as mentioned herein are supplied free of cost with this information guide.



Location

The Eastern Nook (LIG) and Eastern Grove (MIG) projects are at New Town Kolkata. They are adjacent to Salt Lake and VIP Road, very close to the Netaji Subhas International Airport and behind our prestigious ongoing residential project Eastern High, on the Major Arterial Road. It is one of the choicest sites in Action Area 1 in New Town Kolkata that stretches over 3075 hectares of lush green pollution-free area. The elegant residential project Millennium Towers is just opposite to these projects and adjacent to East Enclave Housing Project of WBHB. Close to Krishnapur Canal which is being de-silted and beautified with promenade to enhance the natural surroundings for the residents to enjoy.



Brief Specification



EASTERN NOOK (LIG)

STRUCTURE: Masonry Structure

FLOORING: At bed room & multipurpose room

KITCHEN: On floor, on cooking platform, Dado over cooking platform

TOILET: On floor & wall

WALL FINISH: Interior- White Wash over plastered surface. Exterior-Cement based paint over plastered surface.

DOORS: (i) Factory made panel door shutters at room, verandah & entrance. (ii) PVC Door shutter at toilet.

WINDOW: Fully glazed steel window with integrated grill.

WATER SUPPLY & PLUMBING

ARRANGEMENTS: By ordinary fittings.

25 mm Th. Grey Artificial Stone flooring



Table 1A

Eastern Nook (LIG)

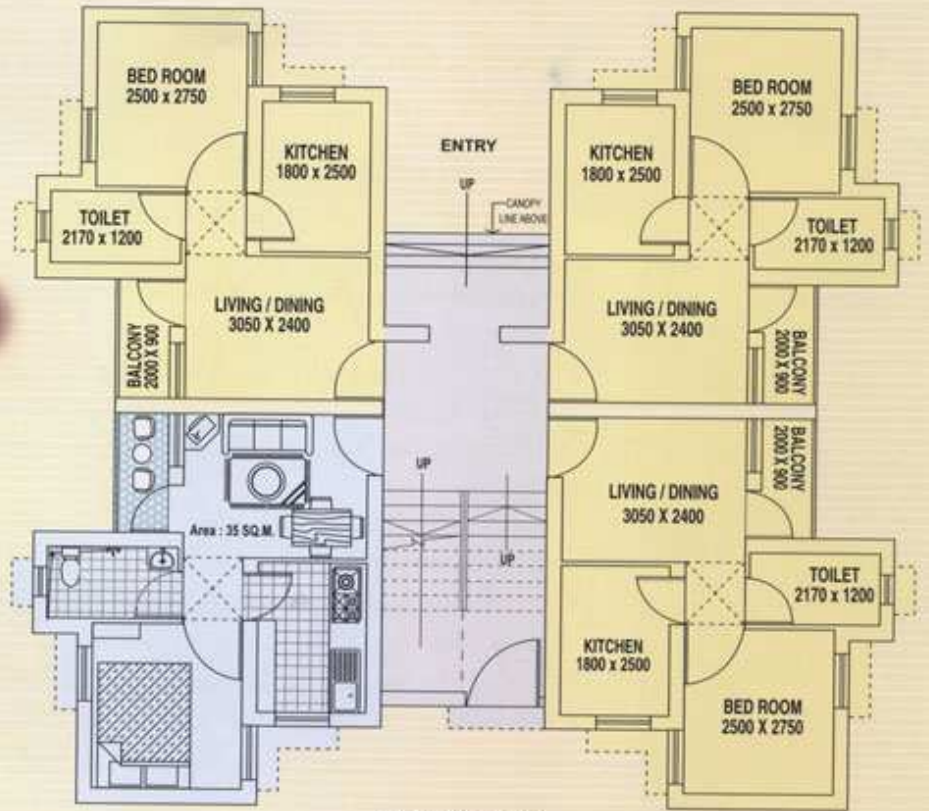
Particulars of Dwelling Units

Project	Description of Accommodation	No. of Units	Plinth Area*	Final Price (Average)	Application Money	Income Eligibility (Gross)
EASTERN NOOK (LIG) (Walk-up Building)	1 Living / Dining, 1 Bedroom, 1 Kitchen, 1 Toilet, 1 Balcony	80	35 Sqm.	Rs. 2,50,000/-	Rs. 25,000/-	Rs. 6,000/- or less per month

* 1M² = 10.76 Sq. ft.

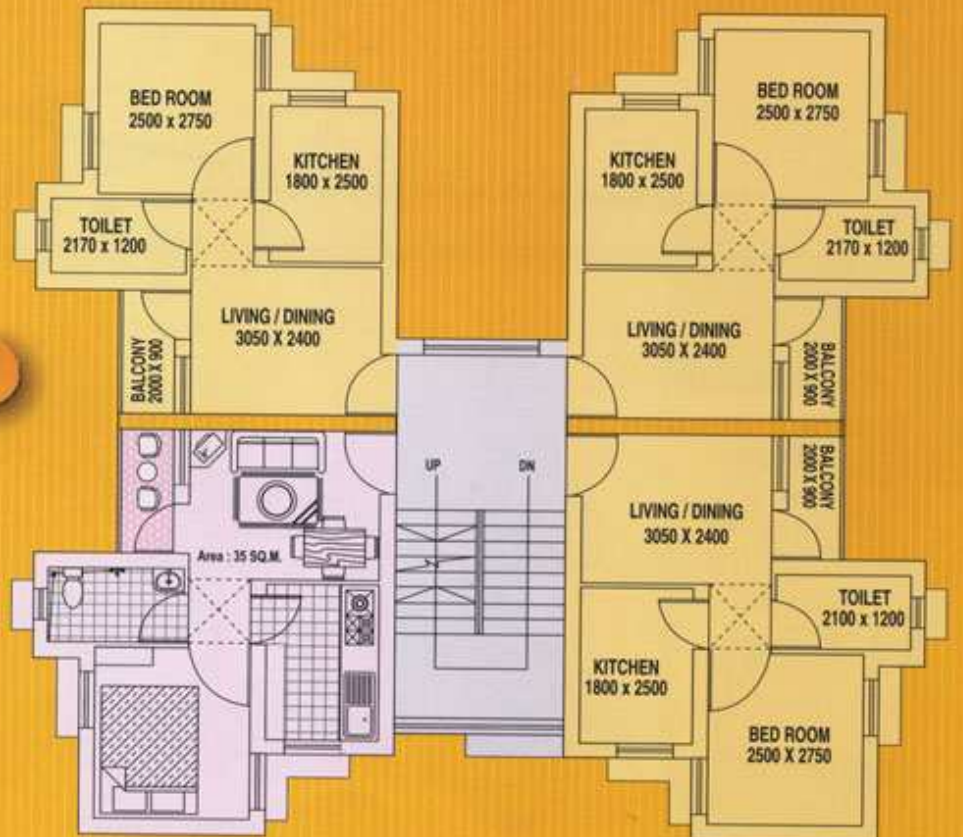


Ground Floor Plan



EASTERN NOOK

Typical Floor Plan of 1st, 2nd & 3rd



EASTERN NOOK



Brief Specification

EASTERN GROVE (MIG)

STRUCTURE: R.C.C. FRAME STRUCTURE

FLOORING: At Living cum Dining, bed rooms, passage & verandah with ordinary grey 28 mm Th. (finished) terrazzo work.

KITCHEN : (i) Floor with 20mm to 25mm Th. Kota Stone / non skid tiles. (ii) Over cooking platform-Kodappa (iii) Dado over kitchen platform upto lintel ht.- white glazed tiles.

TOILETS: (i) Flooring with 1st quality non skid ceramic tiles. (ii) On wall upto a height of lintel with 1st quality porcelain tiles.

WALL FINISH: Interior-Plaster of paris over plastered surface. Exterior-Cement based paint over plastered surface.

DOORS: (i) Factory made panel door shutters & solid flush type door shutters at rooms, verandah & entrance. (ii) PVC Door shutter at toilets. (iii) FRP door frame with shutter at staircase room.

WINDOW: Fully glazed steel windows with integrated grills

WATER SUPPLY & PLUMBING ARRANGEMENTS: By standard fittings.



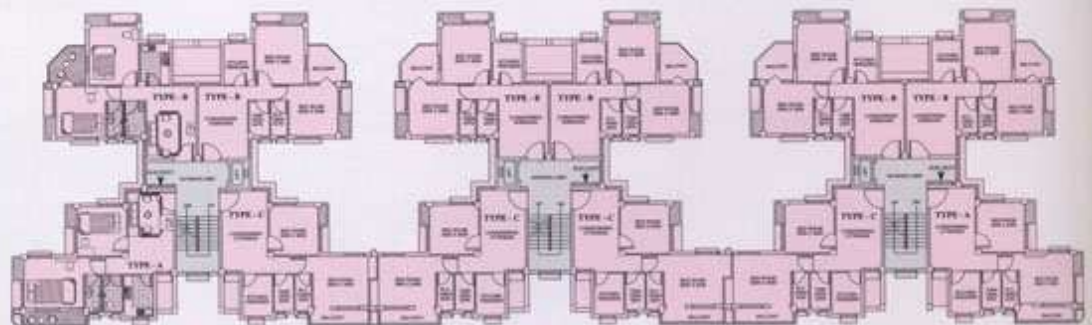
Table 1B:

Eastern Grove (MIG)
Particulars of Dwelling Units

Project	Description of Accommodation	Type	No. of Units	Plinth Area*	Final Price (Average)	Application Money	Income Eligibility (Gross)
EASTERN GROVE (MIG) (Regular five storied building with lift)	1 Living / Dining, 2 Bedrooms, 1 Kitchen, 2 Toilets, 1 Balcony	A	26	65.02 Sqm.	Rs. 7,66,000/-	Rs. 50,000/-	Above Rs. 6,000/- and below Rs. 14,000/- per month
- Do -	- Do -	B	60	64.41 Sqm.	Rs. 7,59,000/-	Rs. 50,000/-	- Do -
- Do -	- Do -	C	40	64.33 Sqm.	Rs. 7,58,000/-	Rs. 50,000/-	- Do -

There are limited number of open car parking spaces to be sold @ Rs. 75,000/- each to the allottees of Eastern Grove (MIG). Applicants interested for car parking spaces have to deposit Rs. 5,000/- additionally for the space.

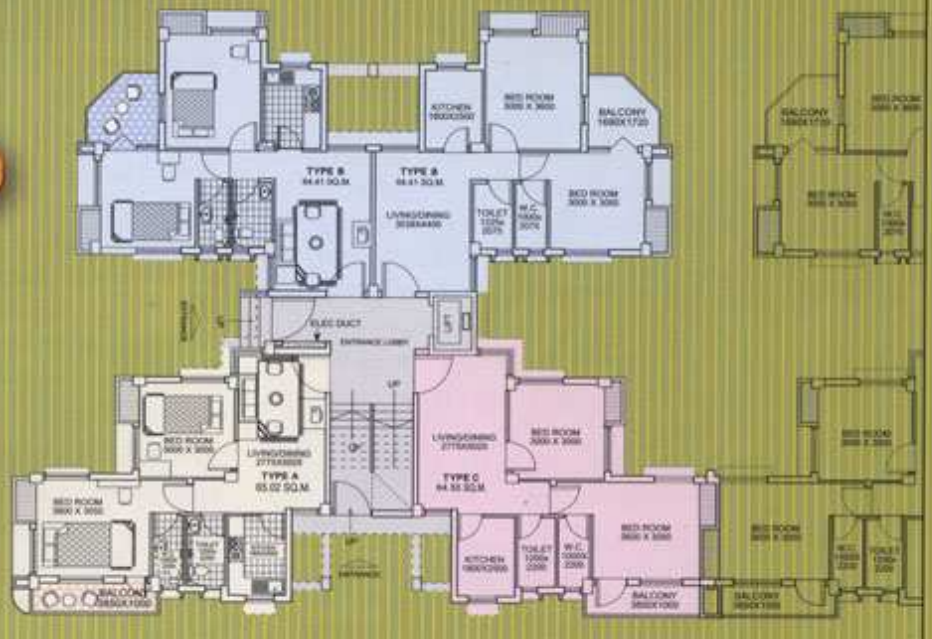
* 1M² = 10.76 Sq. Ft.



Typical Floor Plan (Combined Unit) of Eastern Grove



Ground Floor Plan



EASTERN GROVE

Typical Floor Plan of 1st, 2nd, 3rd & 4th



EASTERN GROVE



- Applicants getting allotment at any point of time during construction period are to deposit the allotment money along with amount due at different stages upto that point of time within 60 days of issue of allotment letter.
- The allotment will be made on full payment basis during construction period. The allottee has to make full payment of the contractual amount before completion of the project and before possession of the flats are handed over to them.

HASSLE-FREE HOUSE PURCHASE LOAN

A hassle-free house purchase loan is available either from State Bank of India or from LIC Housing Finance Limited from any

of their branches in West Bengal without guarantor or collateral security at most competitive rate of interest on the basis of the allotment letter only exclusively for purchase from WBHB. LIC Housing Finance Limited and State Bank of India have agreed to extend the facility of hassle-free house purchase loan on the basis of the income certificate of the LIG categories of allottees of WBHB at the same rate of interest prevalent in the market. With gradual depletion of rate of interest in financial market the allottees are advised to take advantage of market situation and pay in full to the Board with loan facilities available with banks and financial institutions to avail of the facility of cash rebate.

Table 2

EASTERN NOOK (LIG) Stage Payment

Final Price (Rs.) (Average)	Floor	Floor wise sell price (Rs.)	Application Money (Rs. in lakh)	Allotment money payable within 60 days from the issue of Allotment Letter (Rs.)	1st Instalment payable on or before 31.12.05 (Rs.)	2nd Instalment payable on or before 30.06.06 (Rs.)	3rd Instalment payable on or before 31.12.06 (Rs.)	4th Instalment payable on or before 30.6.07 (Rs.)	5th Instalment payable on or before 31.12.07 (Rs.)	6th Instalment payable on or before 30.06.08 (Rs.)	7th Instalment payable on or before 31.10.08 (Rs.)
2,50,000	Gr	243900	25000	72500	21000	21000	21000	21000	21000	21000	20400
	1st	256100	25000	77500	22000	22000	22000	22000	22000	22000	21600
	2nd	251200	25000	75500	21600	21600	21600	21600	21600	21600	21100
	3rd	248800	25000	74500	21400	21400	21400	21400	21400	21400	20900

* A Penal Interest @ 18% p.a. will be charged in case there is delay in payment of the instalment amount in stages. Allotment will stand cancelled in case the amount fallen due as above is not deposited within 120 days from the scheduled date of payment.

Table 3

EASTERN GROVE (MIG) Stage Payment

Final Price (Rs.)	Application Money (Rs. in lakh)	Allotment money payable within 60 days from the issue of Allotment Letter (Rs.)	Type	1st Instalment payable on or before 31.12.05 (Rs.)	2nd Instalment payable on or before 30.06.06 (Rs.)	3rd Instalment payable on or before 31.12.06 (Rs.)	4th Instalment payable on or before 30.06.07 (Rs.)	5th Instalment payable on or before 31.12.07 (Rs.)	6th Instalment payable on or before 30.06.08 (Rs.)	7th Instalment payable on or before 31.10.08 (Rs.)
766000	50000	256000	A	65800	65800	65800	65800	65800	65800	65200
759000	50000	254000	B	65000	65000	65000	65000	65000	65000	65000
758000	50000	253000	C	65000	65000	65000	65000	65000	65000	65000

* A Penal Interest @18% p.a. will be charged in case there is delay in payment of the instalment amount in stages. Allotment will stand cancelled in case the amount fallen due as above is not deposited within 120 days from the scheduled date of payment.

Table 4

PRICE OF OPEN CAR PARKING SPACE AND ITS STAGE PAYMENT

Final Price (Rs.)	No. of Units	Allotment money payable within 60 days from the issue of Allotment Letter. (Rs.)	1st Instalment payable on or before 30th Jun '06 (Rs.)	2nd Instalment payable on or before 31st Dec '06 (Rs.)	3rd Instalment on or before 30th Jun '07 (Rs.)
75000	60	25000	20000	15000	10000

* A Penal Interest @18% p.a. will be charged in case there is delay in payment of the instalment amount in stages. Allotment will stand cancelled in case the amount fallen due as above is not deposited within 120 days from the scheduled date of payment.

** Car Parking spaces will be allotted through lottery to the allottees of Eastern Grove in the same way as the flats are being allotted. The balance car parking spaces if remaining unallotted after lottery, will be allotted on first come first served basis.

SUBMISSION OF APPLICATION

Duly filled-in applications in prescribed form in duplicate and application money to be paid either by Demand Draft/Pay Order or local cheques in favour of West Bengal Housing Board may be deposited in the banks noted below:

Applicants desiring to be considered in the reserved quota must enclose all certificates/evidence and other certificates in support of their claims, income certificates and other certificates as required.

Bank of Maharashtra • WBHB Branch, 105, S. N. Banerjee Road, Kolkata 700 014, Ph.: 2244 3821, 22178004 • **Howrah Branch**, 547G, G T Road (South), Near Bangabashi Cinema, Howrah-711 101, Ph: 2650 7252 • **Ruby Park Branch**, P39/2 Kasba Industrial Area, Phase-III, Kolkata 700017, Ph : 2443 1103 • **Sakher Bazar Branch**, 14A Diamond Harbour Road, Rahul Plaza, Kolkata 700 008, Ph : 2407 0244 • **Bidhannagar Branch**, SC127, Sector-3, Salt Lake, Near GD Island and 13 No. Tank, Kolkata 700106, Ph : 2334 6513 • **Siliguri Branch**, Sonath Trade Centre, Sevoke Road, Beside Sunny Tower, Siliguri 734401, Ph : 953532-640500 • **Guwahati Branch**, DC Complex, 1st floor, SS Road, Lakhtokia, Near Fancy Market, Guwahati 781001, Ph : 0361-2607694

State Bank of India : Sealdah Branch, 302, A P C Road, Kolkata-700009 (Contact: Mr. Alok Roy Chowdhury-98302 94406), Ph.: 2350 4158, 2354 0295
LIC Housing Finance Ltd. : Koyla Vihar Extension Counter, V.I.P. Road (next to Haldiram Pure Food) Mandal Gandhi, 3rd Floor, Kolkata - 700 052

PRICE OF BROCHURE

Rs. 100/- from Bank counter, Rs. 200/- by post for applicants in India, Rs. 500/- in case of overseas applicants. This price includes the cost of general terms & conditions which is supplied in a separate booklet. Applicants are advised to check that the said booklet is supplied with this information brochure.

CHANGE OF ADDRESS

All correspondence will be made with the applicants in the address noted in their application forms. Any change of address will have to be notified to the office of the Housing Board.

LAST DATE FOR SUBMISSION OF APPLICATION FORM for the purpose of 1st lottery: 21st March 2005

DATE OF LOTTERY: Lottery for selection of successful applicants will be held at 11 a.m. onwards on 19th April, 2005 at the Ashutosh Birth Centenary Hall, Indian Museum, Kolkata. However, the date and venue of lottery is liable to change with due intimation to the applicants if necessary.





LIC HOUSING FINANCE LTD.

Koyla Vihar Extension Counter, V.I.P. Road (next to Haldiram Pure Food) Mandal Ganthi, 3rd Floor, Kolkata - 700 052

Bring Home Peace of Mind

Hassle-free home loan for prestigious project like Eastern Nook (LIG) and Eastern Grove (MIG), New Town, Kolkata

A project of West Bengal Housing Board

- Loan available for people ageing from 21 to 65 years of age (including pensioners)
- Rate of interest: Floating 7.5%, Fixed/Floating : 8.25% (for all terms up to 20 years)

EMI for One Lac :

Year	5	10	11	12	13	14	15	16	17	18	19	20
Floating (7.5%)	2004	1187	1115	1055	1005	963	927	896	869	845	824	806
Fixed/Floating (8.25%)	2040	1227	1155	1096	1047	1006	970	940	913	890	870	852

Check List:

1. Application form duly filled in & witnessed

2. Applicant & Co-applicant:

- Either PAN Card or Voter ID Card/Passport
- One Colour Photo
- Upto date Bank passbook for the last six months
- Address proof like electricity bill or telephone bill

3. Income proof:

(A) In case of Salaried Employee :

- Pay slip for the last 3 months
- Form 16 & I.T. returns
- Employee ID card if possible
- Employer certificate as per our format

(B) In case of Self-Employed :

- Last three years Income Tax Returns along with Tax paid challan
- Last three years audited Balance Sheet along with Profit & Loss account, computation of income duly certified by C.A.
- Trade Licence/Sales Tax registration (iv) Bank Statement for the last six months

4. Property Papers :

- Original allotment letter and NOC of West Bengal Housing Board
- Money receipt for initial payment made to WBHB

For further details, please contact:

- Mr. Surojit Bose : 98301 44327, 913355110397
- Mr. Vinit Agarwal: 98313 62608



Note : We can also offer insurance linked housing loan where at any point of time your insurance cover will be equivalent to your outstanding loan and in case of any unforeseen event the amount can be recovered from LIC of India. Premium amount is very nominal and will be provided as a loan.



West Bengal Housing Board

An assurance of security
within your means

"ABASAN"

105 S N Banerjee Road

Kolkata 700 014

Tel. No. 2244-1965/1967

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email : wbbh@vsnl.net

Website : www.wbbh.net

