

**OWNERSHIP FLATS &
HOUSES FOR SALE**

at

SILIGURI

HOUSING PROJECT-PHASE-I



This information Guide is to be read with General Terms & Conditions.

INFORMATION GUIDE

OWNERSHIP FLATS & HOUSES AT SILIGURI HOUSING PROJECT PHASE-I

1. **Location :** The Siliguri Housing Project is located by the side of Sevok Road near DON BOSCO SCHOOL adjacent to the crossing of Sevok Road and N.H. 31 by-pass.

Key Map



2. Particulars of the Project :

Type	No. of D.U.	Plinth area (sq.m.) (Approx)	Provisional Sale Price (Rs.)	Application Money (Rs.)
MIG	46	34.40 sq.m.	Rs. 1,63,500/-	Rs. 7,500/-
HIG-A	41	47.75 sq.m.	Rs. 2,35,000/-	Rs. 10,800/-
HIG-B	22	65.30 sq.m.	Rs. 3,34,500/-	Rs. 15,400/-
HIG-C	13	81.70 sq.m.	Rs. 4,15,700/-	Rs. 19,000/-
3K Plot with single Storied House (HIG)	1	94.75 sq.m.	Rs. 6,81,800/-	Rs. 31,300/-

Gross monthly income for MIG-Rs. 4,501/- to Rs. 7,500/- & for HIG Rs. 7,501/- & above.

- 2.1. Consideration money indicated herein is provisional and subject to revision at the discretion of the Board. In case the consideration money is increased beyond 15% of the amount stipulated, the allottee may withdraw the application.
- 2.2. The Board reserves the right to review and revise the price for unallotted flats allotted or sold subsequently.
- 2.3. The dimension of plinth and floor areas as well as configuration as shown in the building plans are approximate and deviation from the plans may be made during construction which will have to be accepted by the purchasers. Such deviation may also occur in the same category and type of units. Then purchaser cannot make any claim for/or object to such deviation and he shall be bound to accept the unit allotted to him at the price which will be finally fixed by the Board.

3. GENERAL FACILITIES :

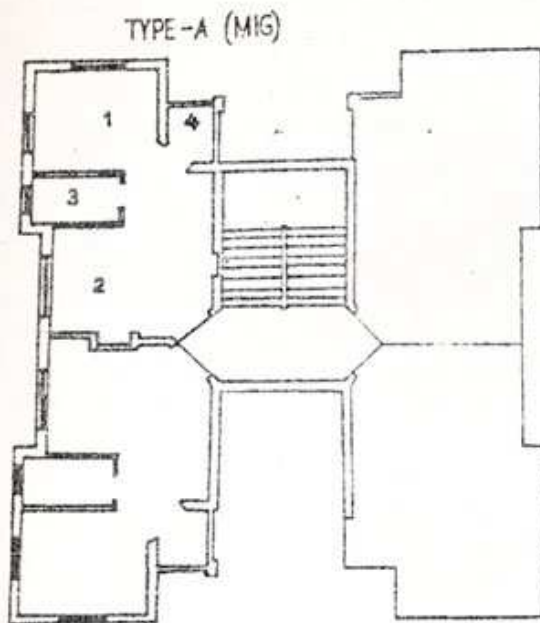
- 3.1. There will be provision for Internal Electrification for each D.U., infrastructure for Electrification will exist, but the allottees will have to make their own arrangement for connection from West Bengal State Electricity Board.
- 3.2. Arrangement for water-supply will be made from deep tube wells provided with underground reservoirs, pumping arrangements etc. and for delivering the same upto house-top reservoirs of each building. However, Allottees/Apartment Owners' Association will have to take charges of operation and maintenance of water-supply systems prior to taking over possession of flats.
- 3.3. Sewerage from Toilets will be disposed of through septic tanks, however, the effluents discharged from chlorination chambers of these tanks and waste water from baths, kitchen - sullages and storm-water all will be discharged through surface drains.
- 3.4. Internal Roads, pathways and street-lighting will be provided within the complex.
- 3.5. Open spaces for children's sports-purpose will be provided inside the complex.
- 3.6. One management office will be provided for use of allottees/Apartment Owners' Association.
- 3.7. The operation and maintenance of internal water supply system, compound lighting, sewer line, surface drains, internal roads, pathways, children's tot-lots etc. will be the sole responsibilities of registered co-operative housing society / allottee's association formed by the respective allottees of dwelling units till formation of flat Owner's Association and they will have to take charge of maintenance and management of the same prior to handing over of the dwelling units to the allottees.
- 3.8. A space for a market complex will be provided.
- 3.9. A space for a community centre will be provided within the premises.

4.0. TYPE PLANS :

TYPE-A-(MIG)

PLINTH AREA - 34.40 SQ.M.

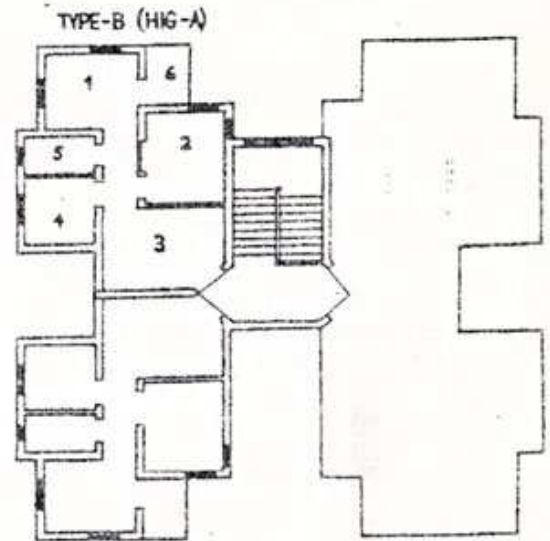
- | | | |
|--------------------|---|-------------------|
| 1. BED ROOM | - | 3200 × 2400 SQ.M. |
| 2. KITCHEN/DINNING | - | 4000 × 2312 SQ.M. |
| 3. TOILET | - | 2175 × 1275 SQ.M. |
| 4. BALCONY | - | 1125 × 1500 SQ.M. |



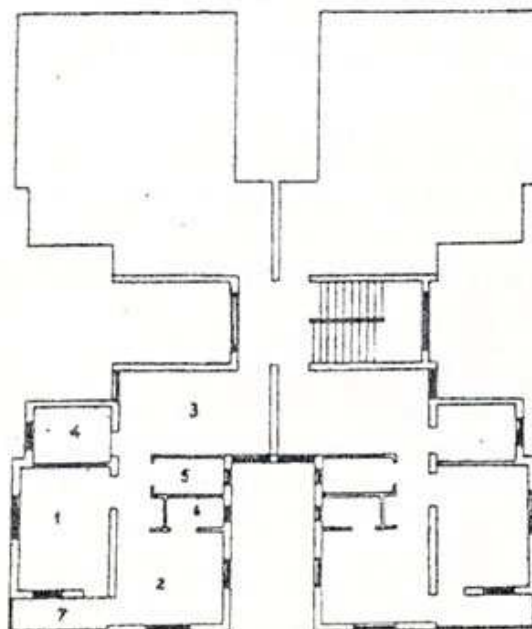
TYPE-B-(HIG-A)

PLINTH AREA - 47.75 SQ.M.

- | | | |
|-------------------|---|-------------------|
| 1. BED ROOM | - | 2750 × 2400 SQ.M. |
| 2. BED ROOM | - | 2500 × 2800 SQ.M. |
| 3. LIVING/DINNING | - | 3750 × 2500 SQ.M. |
| 4. KITCHEN | - | 2200 × 2050 SQ.M. |
| 5. TOILET | - | 2250 × 1200 SQ.M. |
| 6. VERANDA | - | 1200 × 1975 SQ.M. |



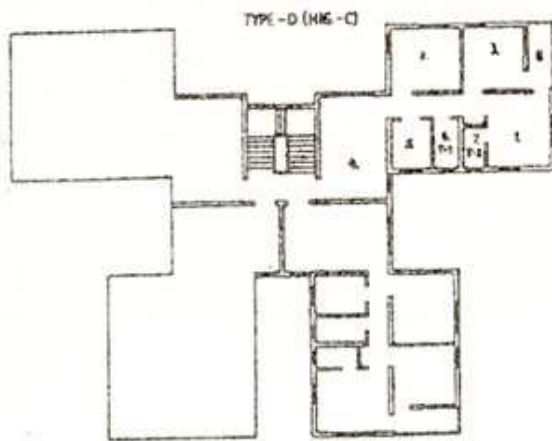
TYPE - C (HIG-B)



TYPE-C-(HIG-B)

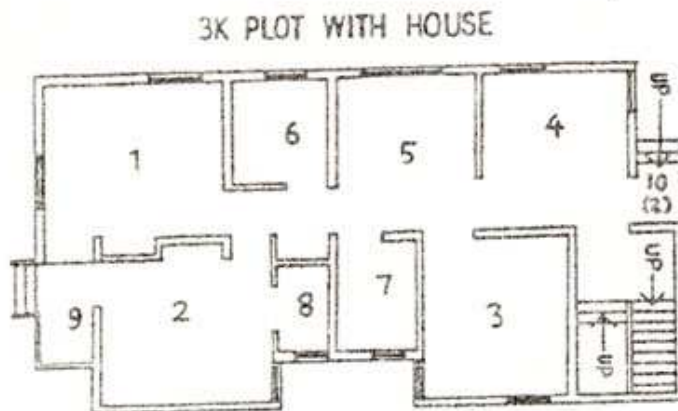
PLINTH AREA - 65.30 SQ.M.

- | | | |
|-------------------|---|-------------------|
| 1. BED ROOM | - | 3375 × 3000 SQ.M. |
| 2. BED ROOM | - | 2900 × 4000 SQ.M. |
| 3. LIVING/DINNING | - | 4900 × 2750 SQ.M. |
| 4. KITCHEN | - | 2500 × 1800 SQ.M. |
| 5. TOILET | - | 2300 × 1200 SQ.M. |
| 6. W.C. | - | 1800 × 1000 SQ.M. |
| 7. VERANDA | - | 3150 × 1100 SQ.M. |



TYPE-D-(HIG-C)
PLINTH AREA - 81.70 SQ.M.

1. BED ROOM	-	3050 x 3475 SQ.M.
2. BED ROOM	-	3400 x 3000 SQ.M.
3. BED ROOM	-	2900 x 3000 SQ.M.
4. LIVING/DINNING	-	3250 x 5000 SQ.M.
5. KITCHEN	-	1900 x 2400 SQ.M.
6. TOILET (1)	-	1250 x 2400 SQ.M.
7. TOILET (2)	-	1050 x 2000 SQ.M.
8. VERANDA	-	1275 x 3250 SQ.M.



3K PLOT WITH HOUSE
PLINTH AREA - 94.75 SQ.M.

1. ROOM	-	3275 x 3650 SQ.M.
2. ROOM	-	3025 x 3650 SQ.M.
3. ROOM	-	3350 x 3000 SQ.M.
4. ROOM	-	3275 x 3175 SQ.M.
5. DINNING	-	3275 x 2775 SQ.M.
6. KITCHEN	-	2200 x 2075 SQ.M.
7. TOILET	-	2200 x 1700 SQ.M.
8. W.C.	-	1875 x 1000 SQ.M.
9. VERANDA (1)	-	2125 x 1250 SQ.M.
10. VERANDA (2)	-	1300 x 1000 SQ.M.

5.0. OTHER TERMS OF ALLOTMENT :

5.1a. All dwelling units will be allotted on "first come first served" basis.

5.1. The Board reserves the right of allotment/sale of any or all dwelling units and of rejection of any application without assigning any reason. The Board has also the right to make change or amend any rules and other provisions laid down herein. Terms and conditions, as well be laid down finally in the Deed of Transfer of the dwelling units, will be binding on the allottees.

5.2. Only one dwelling unit will be allotted to one person or more than one person of the same family applying jointly. Not more than one dwelling unit will be allotted for a family under any circumstances.

5.3. The price of the dwelling units as finally fixed by the Board shall be binding on the allottees.

6.0. REJECTION AND REFUND :

1. An incomplete application will not be entertained and may be rejected without reference to the applicant.
2. If an application is rejected on scrutiny for any deficiency the applicant will get refund of his application money without any interest thereon and without any deduction. Final scrutiny will be done after bidding of the lottery and before the issue of letter of allotment. Application will be rejected if any deficiency is detected in the final scrutiny even if the applicant is successful in the lottery.
3. An applicant may withdraw his application money at any time before allotment of flat and

may get refund of his/her application money without any interest and after deduction of 2% as service charges.

4. If the applicant withdraws at any time after allotment or if eligibility conditions for allotment ceased to exist in respect of an allottee any time prior to execution of deed of transfer, the allotment will be cancelled forthwith and deposit will be refunded without any interest and after deduction of 10% of the deposit as service charges.
5. In case of withdrawal by the applicant, refund of deposit shall normally be made within 90 days from the date of application for such withdrawal unless there is any irregularity.

7.0. Mode of payment

7.1. Application money

The application money has to be paid as advertised and mentioned in the Table No. 2. Any application submitted without the application money or the requisite papers will not be treated as valid application. Application money received will be adjusted against the payment of allotment money.

7.2. In full payment mode, full provisional sale price less application money is to be paid within 60 days from the date of issue of the allotment letter.

7.3. For other allottees who will not opt for full payment as stated above, an amount of 40% of the provisional sale price (i.e. allotment money) less the application money shall be deposited within 60 days from the date of allotment. The balance 60% of the price is payable within 12 years @ 18% for HIG & 17% for MIG interest in quarterly/halfyearly instalment. The Board may, however at its discretion and on the prayer of the allottee, extend the time for payment for a further period of 60 days, but an interest @ 18% p.a. will have to be paid by the allottee for the extended period. If the payment of allotment money along with interest as mentioned above is not made within the extended period, or the allottee withdraws his application after expiry of 60 days from the date of issue of letter of allotment, the allotment will be cancelled and the deposited money will be refunded without any interest and after deduction of 15% of the same as service charge.

In very special case, the Board may, at its discretion, and on the prayer of allottee keep the allotment valid upto 180 days from the date of issue of allotment letter. In this case also, interest @ 18% p.a. will be paid by the allottee for the extended period. But on completion of 180 days allotment will stand automatically cancelled without any notice to the allottee and the deposit will be refunded without any interest and after deduction of 15% as service charge.

7.4. The Board shall not be liable to pay any interest for any delay in refund not made within the prescribed period due to unavoidable reasons.

7.5. OTHER REQUIREMENTS FOR PURCHASE BY INSTALMENT :

SECURITY :

- i) Loan to instalment purchasers shall be secured by first mortgage of the property to be financed by way of deposit of the title deeds and any other additional and/or interim security such as life insurance policies, investments etc. as may be necessary.

8.0. DOCUMENTATION FOR TRANSFER OF DWELLING UNIT

The rules for documentation and transfer of the dwelling units shall be subject to such changes as may be prescribed by the Board from time to time and shall be as follows.

Before execution of Deed of Transfer, the allottee of the dwelling units will have to take over charge of maintenance and management of the common areas and facilities, infrastructure, through formation of Co-operative Housing Society or any institutional body of the allottees formed by them and registered and accepted by the Board. Prior permission from the Housing Board shall have to be obtained before such Co-operative society or institutional body starts functioning.

The allottees wanting to execute deed for transfer through a Co-operative body formed by the allottees, will have to submit approval of membership from the appropriate authority within 180 days from the date of issue of the allotment letter positively. Membership of the Co-operative societies should be 100% under the West Bengal Co-operative Societies Act. In case where the allottees prefer to execute the deed of transfer individually after discharge of other liabilities, under the extant law they may do so on becoming nominal member of the society. The Board will have no responsibility regarding maintenance and the way of transferring the rights, titles of the dwelling unit.

Subject to the above, the dwelling units shall be transferred by the Board to each allottee after payment of the contractual consideration money and after execution and registration of the Deed of Transfer in the form prescribed by the Board. If the allottees do not get the deed executed and registered within the date notified, the allotment will be cancelled at the discretion of the Board and total deposit will be refunded without any interest and after a deduction of 15% of the deposit as service charges. Extension of time for execution of the deed may be allowed under special circumstances subject to the condition that the allottee will have to deposit in advance a minimum guarding charge for the dwelling unit for the extended period @ Rs. 500/- (Rupees five hundred) only at the rate as may be fixed by the Board from time to time depending upon prevailing circumstances for each completed month or a part thereof. The Board will take no responsibility for any damage, theft or whatsoever with regard to the dwelling unit if guarding charge is not paid in advance. The extended period, shall in no case, exceed three months. After expiry of extended period, allotment will be cancelled without further notice or intimation.

Possession of the dwelling units shall be taken over by the allottees upon execution and registration of the deed within the date stipulated by the Board. If this is not done, the allottees will have to deposit in advance a minimum guarding charge @ Rs. 500/- (Rupees five hundred) only or the rate as may be fixed by Board from time to time depending upon prevailing circumstances for each completed month or part thereof. The extended period shall in no case exceed 60 days. The Board will take no responsibility for damage, theft, normal wear and tear or whatsoever with regard to the dwelling unit if guarding charge is not paid in advance.

8.1. GUARANTORS :

Applicants desiring allotment on instalment basis must produce guarantee from Bank/Financial Institution or Employer's Guarantee or personal Guarantee from two persons of financial standing. Where the applicants desire to produce guarantee from Bank/Financial Institution or from Employer, consent letter from the appropriate authority to stand guarantee must accompany the application. In case where the applicant desires to produce personal guarantee, the names and addresses of two guarantors each being below 60 years of age whose income for 60 months would cover the total outstanding price of the dwelling unit either individually or jointly must be recorded in the application form. The guarantors should signify their consent by signing at the prescribed place in the application form.

8.2. TRANSFER OR ALIENATION :

An allottee purchasing dwelling unit on instalment basis shall not be eligible or be entitled to alienate or transfer his interest in the said dwelling unit fully or partly until full payment of all the

instalments and interest thereon is made to the Board. Contravention of this stipulation will render the allottee liable to pay forthwith all the remaining instalments with interest there on in one lumpsum, failing which the Board shall have absolute right at its discretion to re-possess the flat refunding the total money including interest paid to the Board by the allottee, minus depreciation @ 3% p.a. on straight line method, calculated from the date of issue of the letter of possession.

8.3. INSURANCE OF DWELLING UNIT :

During tenure of instalment payment, the flat shall be insured at allottees cost against fire, flood, earthquake etc. Xerox copy of the insurance policy shall be submitted to the Board within fifteen days from the date of execution. Xerox copies of certificate or Renewal of policy shall also be submitted to the Board immediately after the renewal is effected. Contravention of this stipulation will render the allottee liable to pay forthwith all the remaining instalments and interest in one lumpsum.

9.0. Application in the prescribed form (in triplicate having identical serial number) along with application money to be paid by means of a bank Draft/pay order drawn on any Calcutta Bank in favour of West Bengal Housing Board may be submitted to the following Bank.

- i) Bank of Maharashtra. West Bengal Housing Board, Extension Counter,
105, S. N. Banerjee Road, Calcutta - 700 014
from 10-30 A.M. to 2-30 P.M. (Saturday 10-30 A.M. to 12-30 P.M.)
- ii) Indian Overseas Bank. Siliguri Branch, Hillcutt Road, Siliguri.

All correspondences will be made with the applicant to the address noted in the application form. Any change of address will have to be notified to the office of the West Bengal Housing Board.

West Bengal Housing Board
105, S. N. Banerjee Road
Calcutta - 700 014

Siliguri Regional Office :
M2, State Govt. Composite
Housing Complex,
Hillcutt Road, Siliguri.

**FLOORWISE SALE PRICE/INSTALMENT CHART
SILIGURI HOUSING PROJECT, PHASE-I**

Type	Average Sale Price (Rs.)	Floorwise Sale Price (Rs.)	Appln. Money (Rs.)	Allotment money 40% less appln. money	Balance 60% Rs.	Rate of Interest	Year of repayment Rs.	Amount Hlt. / Qlty. Rs. Rs.
MIG	1,63,500.00	Gr. FL. - Rs. 1,59,500/-	7,500.00	57,900.00	98,100	17%	12 Yrs.	9,709/- 4,854/-
		1st FL. - Rs. 1,67,500/-						
		2nd FL. - Rs. 1,64,300/-						
		3rd FL. - Rs. 1,62,700/-						
HIG	2,35,000.00	Gr. FL. - Rs. 2,29,300/-	10,000.00	83,200.00	1,41,000	18%	12 Yrs.	14,526/- 7,263/-
		1st FL. - Rs. 2,40,700/-						
		2nd FL. - Rs. 2,36,100/-						
		3rd FL. - Rs. 2,33,900/-						
HIG B	3,34,500.00	Gr. FL. - Rs. 3,26,300/-	15,400.00	1,18,400.00	2,00,700	18%	12 Yrs.	20,676/- 10,338/-
		1st FL. - Rs. 3,42,700/-						
		2nd FL. - Rs. 3,36,100/-						
		3rd FL. - Rs. 3,32,900/-						
HIG C	4,15,700.00	Gr. FL. - Rs. 4,05,600/-	19,000.00	1,47,280.00	2,49,420	18%	12 Yrs.	25,696/- 12,848/-
		1st FL. - Rs. 4,25,800/-						
		2nd FL. - Rs. 4,17,700/-						
		3rd FL. - Rs. 4,13,700/-						
HIG HOUSE	6,81,800.00	—	31,300	2,41,420	4,09,080	18%	12 Yrs.	42,145/- 21,072/-

18% P. A. Penal Interest for delayed Payment.

Price - Rs. 30/-



WEST BENGAL HOUSING BOARD

105, S. N. BANERJEE ROAD, CALCUTTA-700 014