

ZONAL CREDIT COMMITTEE

RESOLUTION

MEETING NO ZCC_016300_2022-23_027 Date: 19-10-2022 at 11:30 AM

Venue: MEERUT

Item No: ZCC_016300_2022-23_027-0203 Group: NBG

Name of Unit : AASHIYANA CONSTRUCTIONS

Branch : I E PARTAPUR (1876)

Circle: LHO DELHI

	Previous	Current
CRA - Rating		SB-7 31/03/2025
CUE Rating		
Dynamic Rating		
ECR	UNRATED /	UNRATED /
IRAC	Not Applicable	Not Applicable

ECR(As on Meeting Date) Unrated /

Existing Exposure: FB INR 0.00 Crore NFB INR 0.00 Crore INVST INR 0 Crore

Proposed Exposure: FB INR 8.00 Crore NFB INR 0.00 Crore INVST INR 0.00 Crore

PROPOSAL

Next Regular Renewal Date 18-10-2023

a) Sanction for

(i) Fund Based working Capital Limit of Rs.8.00 Crores under the Banks Scheme for Builder finance for Residential Housing Project (BFRHP) for 36 months including a moratorium period of 15 months for flats of Residential Project "Aashiyana Green wood".

b) Approval for :

(i) Deviation for overdue amount of Rs1,63,514/- in 4 accounts as per latest CIBIL report of Smt Neetu Goyal (Partner)

(ii) Deviation for overdue amount of Rs 2,39,700/- in 5 accounts as per latest CIBIL report of Sh Vakul Goyal (Partner).

(iii) Deviation for Fixed Asset Coverage Ratio (FACR) at 94.75% against the minimum of 125% under BFRHP Scheme Guidelines.

(iv) Deviation for Industry outlook for moderately negative for SB 7 rated unit under BFRHP guidelines against bench mark level of SB 6 and better rated units.

(v) Approval of perfection of collateral security within 90 days.

(vi) Deviation of obtention of TIR of collateral security within 7 days from the date of sanction of limits.

(vii) Reimbursement of Rs. 4.75 Cr already incurred in project.

c) Confirmation for :

(i) None

Item No: ZCC_016300_2022-23_027-0203 Group: NBG

Name of Unit : AASHIYANA CONSTRUCTIONS

RESOLUTION

Sanctioned

(a) (i)

Approved

(b) (i) (ii) (iii) (iv) (v) (vi) (vii)

Confirmed

(c) (i)

Comments

CONDITIONS

None

CHAIRMAN (ZCC)

OBSERVATIONS:

Financial Covenants	Covenant Details / Time Frame	Target Date
Others	1. Three months DSRA to be obtained before 3 months from commencement of Repayment. 2. NOC in case of every unit sale to be obtained from our IE Partapur branch. 3. First Right of refusal of every Housing Loan rests with us. 4. Debt Equity at every stage of disbursal to be maintained and CA certificate of Borrowers contribution must be obtained.	

ZONAL CREDIT COMMITTEE

RESOLUTION DIGITAL SIGNATURE - LOG

MEETING NO : ZCC_016300_2022-23_027 Date : 19-10-2022 at 11:30 AM

Venue : MEERUT

(This is a digitally signed Document and does not need a Signature)

Member Type	PF No	Name	Designation	Date & Time
Chairman	4409779	Ranvijay Pratap	Dy. Gen. Manager	19-10-2022 at 05.57 PM

ZCC
ZCC_016300-2022-23-027-0203
Dt. 19-10-2022



MEERUT DEVELOPMENT AUTHORITY

UTTAR PRADESH

SANCTION LETTER

PERMIT DATE : 29 Dec 2021

FILE No. : MDA/BP/20-21/0870

Site Address : KHASRA NO. 655M, 656M, 653/2, 654/2, 657/2 AT ROSHANPUR DORLI, ROORKEE ROAD, MEERUT

PERMIT NO. : Group Housing/02223/MDA/BP/20-21/0870/25102021

USE : Residential

SCHEME : NA

PROPERTY : Gata/ ARAZI No.: kh.no.
655(mill),
656(mill),653/2,654/2,657/2,
LandMark: roorkee road
Revenue Village: NA
Tehsil: Sardhana
District: Meerut

NAME : AASHIYANA CONSTRUCTION

ADDRESS : AASHIANA LUXURIES 214 A-SAKET MEERUT, MEERUT, Uttar Pradesh, 250001

Your proposal submitted with reference to above has been examined as per rules and found suitable as per proposal drawing building Bylaws-2008 (Amended till-2018)

Date of Validity: **28 Dec 2026** or Expiry date of lease deed whichever is earlier.

Restrictions Required:

1. This permission is given based on the inputs on pages, documents and drawing provided by Applicant/ Architect. Applicant/ Architect confirms that the documents/ drawings submitted electronically or inputs by them are correct.
2. The permission accorded does not confer any ownership rights. The permission will be revoked at later stage, if it is found that the documents or information are false and fabricated.
3. Subject to obtaining of all required NOC's.

STANDARD CONDITIONS

1. This map is valid up to five years from the date of approval.
2. Before commencement of construction information shall be given to the Authority and after completion of construction, Completion Certificate shall be obtained from the Authority before occupying of the building or part thereof as per provision of Building Bye-Laws 2008 (as amended 2011/2016).
3. Before starting of construction, a board 4 ft x 3 ft shall be put up at the site on which Name of approving Authority, permit number, approval date, validity date and name of architect are to be mentioned.

4. Responsibility of Structure safety and quality shall be of Applicant.
5. Government Orders in force time to time shall be complied.
6. If approving Authority issue any demand letter in future, the applicant has to deposit the same without any objection.
7. If any dispute at any point of ownership arises in future, the permission shall be forfeited automatically (without giving any show cause notice). The approval of map does not give land rights to the applicant.
8. If any information is concealed or given wrong by the applicant, the map shall be cancelable.
9. Regarding construction, the standard/conditions specified in the Building Bye-Laws shall be implemented.
10. The building will be used only for which it is sanctioned.
11. Indian Electricity Rules shall not be violated and the conditions mentioned on NOC(s) issued by the different departments shall also be followed.

Next Application Process:

- Apply for Work start intimation on work start for intimation to authority from UPOBPAS
- Apply for Plinth Completion after completion of Plinth from UPOBPAS
- Apply for Occupancy after completion of Building through UPOBPAS.

NGT CONDITIONS

- 1) Owner shall put tarpaulin on scaffolding around the area of construction and the building. No person including owner, owner can be permitted to store any construction material particularly sand on any part of the street, roads in any colony.
- 2) The construction material of any kind that is stored in the site will be fully covered in all respects so that it does not disperse in the air in any form.
- 3) All the construction material and debris shall be carried in the trucks or other vehicles which are fully covered and protected so as to ensure that the construction debris or the construction material does not get dispersed into the air or atmosphere, in any form whatsoever.
- 4) The dust emissions from the construction site should be completely controlled and all precautions taken in that behalf.
- 5) The vehicles carrying construction material and construction debris of any kind should be cleared before it is permitted to ply on the road after unloading of such material.

- 6) Every worker working on the construction site and involved in loading, unloading and carriage of construction material and construction debris shall be provided with mask to prevent inhalation of dust particles.
- 7) Owner shall be under obligation to provide all medical help, investigation and treatment to the workers involved in the construction of building and carry of construction material and debris relatable to dust emission.
- 8) It shall be the responsibility of owner to transport construction material and debris waste to construction site, dumping site or any other place in accordance with rules and in terms of this order.
- 9) All owners/owners should take appropriate measures and strictly comply with by fixing sprinklers and creations of green air barriers on construction site. Compulsory use of wet-jet in grinding and stone cutting.
- 10) Wind breaking walls around construction site.
- 11) All owners shall ensure that C&D waste is transported and disposed to the C&D waste site only and due record in that behalf shall be maintained by the owners and transporters.
- 12) Use of covering sheets should be done for trucks to prevent dust dispersion from the trucks, implemented by district offices.
- 13) Proponent shall ensure that periodical auto maintenance report from the contractor to avoid vehicular pollution.
- 14) Proponent should manage transportation route for vehicles in a well-planned manner to avoid traffic havocs.
- 15) The entry and exit points design is very important as it should not disturb the existing traffic.
- 16) Inspection & Maintenance has definite utility on emission performance, Regular vehicle inspection to be done by the contractor to enhance the efficiency of work and to reduce the risk of unwarranted air pollution.
- 17) Fitness certification is a statutory requirement for commercial vehicles and public transport vehicles. Periodicity for certification is once in a Year.
- 18) Pollution Under Control (PUC) certificates are required to be obtained every three months for all categories of vehicles. In case of diesel vehicles, free acceleration smoke is measured.
- 19) Life of vehicle should be inspected to avoid further air pollution.

20) Overloading is another big challenge and the shall be dealt by the proponent as well as State Authorities by installing check booth at entry points.

21) Viable emission control technologies exist to reduce diesel exhaust emissions designed to control particulate matter (PM) should be installed/used such as Diesel oxidation catalysts (DOCs), Diesel particulate filters (DPFs), Exhaust gas recirculation (EGR), Selective catalytic reduction (SCR), Lean Nox catalysts (LNCs), Lean NOx traps (LNTs).

22) Green belt creation will also act as a mitigating factor.

SPECIAL CONDITIONS :

1. the proposed building plan is being approved with following special conditions and to deposit RS 68,20,971.00 in authority account within one month failing which the approval will stand cancelled.

Special Conditions:-

- 1- Applicant/Developers has to ensure conditions imposed in NOCs of various departments and would be responsible himself to obtain any required NOC of any department if demanded in future.
 - 2 - Applicant/Developers has to produce FDR of Rs.1,00,000.00 in favour of MDA against RWH.
 - 3- Applicant/Developers will not allowed any construction on road widening area.
 - 4-Applicant/Developers will be responsible himself regarding ownership. if any dispute arise regarding ownership in future, authority would be free for any legal actions and map would be reject itself.
 - 5- Applicant/Developers has to develop all internal development works/all amenities and would be liable.
 - 6- Applicant/Developers has to develop all amenities as road, sewer, sewerage disposal, drains disposal, drinking water, solid waste disposal, STP, RWH, etc and would be liable.
 - 7- Applicant/Developers has to done plantation according to government order.
 - 8-Applicant/Developers has to develop fire hydrants on corner of crossings of road.
 - 9- Applicant/Developers has to obtain NOC regarding to use under ground water from concerned department.
 - 10- Applicant/Developers has to obtain connection of electricity from UPPCL. 11-applicant/developer will be binded for necessary to obtain the completion certificate before the use of the building/flats.
 - 12- Applicant/Developers has to obtain completion certificate within three years and would be liable to handed over the project to Nagar Nigam, Meerut.
 - 13- Applicant/Developer would be liable for construction work as per structural design detail and plan and specifications. Applicant/Developer would be liable for structural safety himself.
 - 14-Applicant/Developers would be liable for registration of project in RERA Authority and would be bound for accept apartment Act2010.
 - 15- Applicant/Developers has to ensure the order dated 10-11-2016 of Hon'ble NGT court in Case no. 21/2004 Vardhman Kaushik & Others v/s Union of India & other:-
- (i) Owner shall put tarpaulin on scaffolding around the area of construction and the building. No person including owner, owner can be permitted to store any construction material particularly sand on any part of

the street, roads in any colony.

(ii) The construction material of any kind that is stored in the site will be fully covered in all respects so that it does not disperse in the air in any form.

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Digitally signed by Mdul Chowdhary
Date: 29 Dec 2021 17:23:23
Organization: Meerut Development Authority
Designation: Vice Chairman

MEERUT DEVELOPMENT AUTHORITY

गवन निर्माण प्रारम्भ करने की सूचना देने हेतु प्रपत्र
(उपविधि संख्या-3.1.6)

सेवा में,

उपाध्यक्ष,
मेरठ विकास प्राधिकरण
मेरठ

महोदय,

मैं प्रमाणित करता हूँ कि मेरे भवन संख्या विशेष No. 766 ----- सजरा संख्या
655/656/653/2/654/2/657/2 स्थित कालोनी / मार्ग Roshan Road - मोहल्ला / बाजार Roshan Road
Dohla ----- नगर Meerut ----- में स्थित निमांग, पुनर्निर्माण,
परिवर्तन अथवा ध्वस्तीकरण का कार्य दिनांक 15/12/2021 ----- जो आप
द्वारा स्वीकृत मानचित्र संख्या MDA/BP/20-24/0870 के अनुसार अनुज्ञापित तकनीकी व्यक्ति
अनुज्ञापित संख्या CA/98/23/87 ----- नाम Vinay Chaudhary ----- के
पर्यवेक्षण में आरम्भ होगा।

भवन स्वामी के हस्ताक्षर
भवन स्वामी का नाम
भवन स्वामी का पता

दिनांक :

Vinay Chaudhary (Anshu Kumar)
214 A Saket Constructions.
Gurgaon Haryana
15/12/2021