

FAQ of SELV

INTRODUCTION

1. What is the name of the project?
 - **Siddha Eden Lake Ville**

2. What was the land prior to this project?
 - **The land was belonging to the Govt. of West Bengal's Refugee Relief & Rehabilitation (RRR) Department and they have given a contract to Eden Realty through a regular tender process.**

 - **Siddha Group & Eden Realty have come together to develop this project to rehabilitate those tenants in four –Storied modern apartments on a part of the same land demarcated for the said purpose.**

3. When was the project launched?
 - **November 2014**

4. What is the completion time of the project?

Sl. No	Project name	Block	Possession as per FSA	Possession date inclusive the grace period of 6 months
1	SIDDHA EDEN LAKEVILLE	Islet	Jun-19	Dec-19
2		Lagoon	Jun-19	Dec-19
3		Marina	Jun-19	Dec-19
4		Oceania	Jun-19	Dec-19
5		Stream	Jun-19	Dec-19
6		Ripple	Aug-20	Feb-21
7		Harmony 1	Aug-19	20-Feb
8		Harmony 2	Aug-19	20-Feb
9		Promenade	Aug-20	Feb-21
10		Harbour	Aug-21	Feb-22

5. What is the name of the group developing the project?
 - **Siddha Group & Eden Realty have come together to develop this project jointly.**
6. What is the office address of the Promoter/ Developer?
 - **Siddha Group: Siddha Park, 99A Park Street, Kolkata 700016, India**
 - **Eden Realty: Metropolitan Building, 7 Jawaharlal Nehru Road, Kolkata 700013, India.**
7. What are their past projects?
 - **Siddha Group: Siddha Town Rajarhat at Rajarhat, Siddha Pines at Rajarhat, Siddha Galaxia at Rajarhat, Siddha Lovelock In Ballygunge**
 - **Eden Realty: Eden City Maheshtala, Upcoming Ryan Heights at EM Bypass**
8. In case of joint venture who is the owner of the plot?
 - **The land was belonging to the Govt of West Bengal's Refugee Relief & Rehabilitation (RRR) Department and they have given a contract to Eden Realty through a regular tender process.**
 - **Siddha Group & Eden Realty have come together to develop this project**
9. Is the project registered under Promoters Act?
 - **Yes**
10. Who is the architect?
 - **Agarwal & Agarwal**
11. What are their past projects?
 - **Active Acres, Silver Spring, Belair, Forum, Mani square etc**
12. Who is the Structural Designer?
 - **Primary Structural Consultant – JW Consultant & Local Structural Consultant – SPA**
13. Who is the Solicitor?
 - **Saha & Ray**

LOCATION

14. What is the site address of the project?
 - **561 Lakeview Park Road, Bonhooghly,(Opp. Indian Statistical Institute), Off BT Road, Kolkata 700108, India.**
 - **Harmony:- 80C, Lakeview Park Road, Kolkata 700108.Post office & police Station-Baranagar. District-24 Pgs (North).**
15. What are the nearby landmarks of the project?
 - **Opposite to Indian Statistical Institute, On BT Road & Opposite to Bonhooghly Lake**
16. What is the connectivity of the project to the following parts of the city?
 - **Dalhousie: 11 Km, Park Street: 15.1 Km, Airport: 11.5 Km, Science City: 17.9Km,Howrah Stn: 12.7Km, Sealdah Stn: 11 Km**
17. What are the nearby Hospitals to the project?
 - **Mayfair Hospital at Chiriyamore, Shahid Khudiram Hospital at Kamarhati, Zenith Multi Specialty Hospital at Rathtala, ILS at Nagerbazar & Disha Eye Hospital at Sinthi More.**
18. Which is the nearest Police Station from the project?
 - **Baranagar Police Station**
19. What are the nearest Shopping malls to the project?
 - **Vikram Ac Market at Dunlop, Spencers at Kamarhati, Regent Super market at Kamarhati**
20. What are the nearest Multiplexes to the project?
 - **PVR at Diamond Plaza, Nagerbazar**
21. What are the nearest Entertainment Centres to the project?
 - **Diamond Plaza at Nagerbazar, StarTheatre at Shyambazar**
22. What are the nearby schools to the project?
 - **Baranagar Ramkrishna Mission, DPS North at Dunlop, Adamas International School , Bagbazar Multipurpose School , Bagbazar Nivedita Girl high School**
23. What are the nearby market for daily use to the project?
 - **Market at Lake View Park Road, Market at Bonhooghly & Market at Tobin Road**

24. Which are the nearby Metro Stations to the project?
- **Noapara: 1.9 km & Shyambazar: 5 Km**
25. What are the nearby Railway Stations to the project?
- **Baranagar Railway Station-1 Km**
26. What are the major bus routes to and fro from the project?
- **S11, E32, 234,230,78,201, DN9,237/1, 234/1, Barrackpore-Howrah, 201, 214 A, AC20, AC54, 32A & 222.**

DESCRIPTION

27. What is the total no. of Towers in the project?
- **14 Towers + 2 (Harmony)**
28. What are the total no. of floors in the towers of the project? (In Details)
- **G+25 storied; Harmony- G+10 storied**
29. What are product mix in the project? (In Details)

Block	Total Stock	2 BHK	2 BHK + S	3 BHK	4 BHK
Islet	131	895	-	1290 - 1495	-
Lagoon	149	1015 - 1030	1140	1280 - 1300	-
Marina	149	895		1290 - 1395	-
Oceania	149	1015 - 1030	1140	1280 - 1300	-
Stream	73	-	-	1635	1935 - 1945
Ripple	149	-	-	1285 - 1400	-
Promenade	144	815	-	1150 - 1155	-
Harbour	149	840	-	1135 - 1190	-
Harmony 1	77	725 - 795	-	1190	-
Harmony 2	79	725 - 795	-	1190	-
Total	1249				

30. What is the total land area of the project?
- **11.29 Acres or 694 Kattah (Harmony- 1.10 Acres)**
31. Is the Land freehold / leasehold?
- **Leasehold Land**
32. What is the Super Built up Percentage in the project?
- **[-] 25%**

33. What is included in the Super Built Up percentage?
- **Club, Lift well, stair case, community hall, generator room, lobby and all other common spaces.**
34. What is the total Open Space in the project? (% and Area)
- **60.42% and 651 Cottah**
35. Is there any Servant's Quarter in the project?
- **No**
36. Is there any provision for two wheeler parking in the project?
- **Yes**
37. What is the total no. of Lifts in a block? (in Details)
- **2 Lifts (Harbour -3Lifts)**
38. What is the gap between 2 towers? (In Details)

From	To	Distance (Meters)	Distance (Feet)
Entrance Gate	ISLET(Type-6)	86.70	284.38
ISLET (Type-5)	MARINA (Type-2)	19.40	63.63
ISLET (Type-5)	LAGOON (Type-1)	24.90	81.67
LAGOON (Type-4)	OCEANIA (Type-3)	18.20	59.70
AQUA (Type-3)	ISLET (Type-2)	34.60	113.49
CLUB HOUSE	DEWDROP (Type-5)	161.10	528.41
STREAM (Type-3)	PROMENADE (Type-1)	9.00	29.52
PROMENADE (Type-2)	MARINA (Type-6)	8.90	29.19
ISLET (Type-4)	MARINA (Type-3)	33.90	111.19
BOUNDARY WALL	LAGOON	13.90	45.59
BOUNDARY WALL	OCEANIA	15.00	49.20
Front Property Line	Stream(Type-4)	11.70	38.38
Front Property Line	Ripple(Type-2)	11.70	38.38
Side Property Line	Ripple(Type-5)	13.40	43.95
Side Property Line	OCEANIA(Type-5)	15.00	49.20
Garden Width-Glacier	Brook	58.30	191.22
Garden Width-Everglade	Cascade		0.00
Swimming Pool-Width		6.70	21.98
Swimming Pool-Length		16.30	53.46
CLUB HOUSE-Total Sq Ft			

39. What is the width of the road in front of the project?

- **80 Feet or 24390 mm wide road**

40. Is the roof terrace common to all?

- **Yes**

41. Are there any flats with open terraces, if yes, what are the sizes of those flats and their respective terraces?

- **No**

COMMERCIAL TERMS

42. What are the details of the Extra charges of the project?

- **Club Charges – Rs.75/- per Sqft;**
- **HT/LT Electricity - Rs.40 per Sqft;**
- **Generator back up - Rs.25000/- per KVA**
- **Legal charges - Rs.20,000/-;**
- **Advance maintenance Rs.36 per Sqft;**
- **Fixed Miscellaneous Charges for Registration – Rs.5000/-**

43. Is the Car parking optional or compulsory?

- **Optional**

44. What is the name in which the cheque is to be issued for application?

ALLOCATION	CHQ IN FAVOUR OF
SIDDHA REAL ESTATE DEVELOPMENT PVT. LTD.	SIDDHA REAL ESTATE DEVELOPMENT PVT. LTD. ESCROW A/C
EDEN REALTY VENTURES PVT. LTD	EDEN REALTY VENTURES PVT. LTD ESCROW A/C

45. What is the booking amount?

- **Booking amount: 100000/-**

46. What are the Payment plan of the project?

FOR SELV MAIN Booking	:	Rs. /-1, 00,000+ GST.
Within 7 days of booking (less booking amount)	:	10% of Total Consideration+ GST
Within 15 days of booking	:	10% of total consideration + GST
On Commencement of Piling of Said Building	:	10% of total consideration + GST
On Commencement of Ground Floor Roof Casting	:	10% of total consideration + GST
On Completion Of 2nd Floor Roof Casting	:	10% of total consideration + GST
On Completion Of 6th Floor Roof Casting	:	10% of total consideration + GST
On Completion Of 10th Floor Roof Casting	:	10% of total consideration + GST
On Completion Of 14th Floor Roof Casting	:	10% of total consideration + GST
On Completion Of 18th Floor Roof Casting	:	5% of total consideration + GST
On Completion Of 22nd Floor Roof Casting	:	5% of total consideration + GST
On Completion Of Flooring of the Said Flat	:	5% of total consideration + GST
On offer Of Fit out Possession	:	5% of total consideration + GST + Extra

For HARMONY Booking	:	Rs./-1,00,000+ GST.
Within 7 days of booking (less booking amount)	:	10% of Total Consideration+ GST
Within 15 days of booking	:	10% of total consideration + GST
On Commencement of Piling of Said Building	:	10% of total consideration + GST
On Commencement of Ground Floor Slab Casting	:	10% of total consideration + GST
On Completion Of 1st Floor Slab Casting	:	10% of total consideration + GST
On Completion Of 3rd Floor Slab Casting	:	10% of total consideration + GST
On Completion Of 5th Floor Slab Casting	:	10% of total consideration + GST
On Completion Of 7th Floor Slab Casting	:	10% of total consideration + GST
On Completion Of 9 TH Floor Slab Casting	:	5% of total consideration + GST
On Completion Of 10 th Floor Slab Casting	:	5% of total consideration + GST
On Completion Of Flooring of the Said Flat	:	5% of total consideration + GST
On offer Of Fit out Possession	:	5% of total consideration + GST + Extra

47. Is there any discount for Down payment plan

- **No**

SPECIFICATIONS & MISCELLANEOUS :

48. What is the kind of flooring being provided in the flat?
- **Vitrified Tiles in Living/Dining and all bedrooms, Ceramic tiles in Kitchen, anti-skid tiles in Toilet**
49. What is the kind of flooring being provided in the floor lobby?
- **Vitrified Tiles**
50. What is the kind of flooring being provided in the Ground Floor Lobby?
- **Vitrified Tiles**
51. What kind of Doors will be provided in the flats?
- **Tough timber frames and solid core flushed doors**
52. What kind of Windows will be provided in the flats?
- **Aluminum frames with fully glazed shutters and superior quality fittings**
53. What kind of sanitary wares will be provided in the flats?
- **High quality white, porcelain fixtures and chromium plated fittings.**
54. What kind of Sanitary Fittings will be provided in the flats?
- **High-end Chromium-plated fittings**
55. What kind of Electrical Fittings will be provided in the flats?
- **Superior quality concealed copper wiring with the latest modular Switches and miniature circuit breakers. TV socket and broadband connections**
56. What kind of Kitchen fittings etc., will be provided in the flats?
- **Granite Counter with Steel Sink, Ceramic tiles up to 2 ft. height from counter**
57. Any provision for grill or collapsible during handover?
- **Yes. The design and vendor will be provided by Siddha post-handover at extra cost. It is only applicable on windows.**
58. What about the provisions for AC's, is it there in all the bedrooms or in the master bedroom only?
- **Living / Dining area and all bedrooms**
59. Is there any provision for Geyser?
- **Yes**

60. Is there any provision for Exhaust?
▪ **Yes**
61. Is there any provision for Bathtubs in the toilets?
▪ **No**
62. What is the thickness of outer walls of the flats?
▪ **8 inch.**
63. What is the thickness of inner walls of the flats?
▪ **5 inch**
64. Is there any provision of lofts in the flats?
▪ **No**
65. Is Water filtration plant there in the project
▪ **Yes**
66. Is there any provision for Extra points / extra fittings in the flats?
▪ **No**
67. What is the source of water in the project?
▪ **Bore well**
68. The project falls under CESC or WBSEB?
▪ **CESC**
69. What are the dimension of parking area for MLCP/ Covered/ Open (if any)?
▪ **120- 135 (8.2 ft. X 16.4 ft. (2.5 M X 5.0 M) sqft including the circulation space.**
70. What is the clear height from the floor to the Ceiling?
▪ **9.35ft**
71. Is there any provision of Rainwater harvesting?
▪ **Yes**
72. What kind of firefighting arrangements is there in the project?
▪ **Latest Fire Detection and Alarm System & Fire protection System is available**
73. Is the project Earth quake resistant?
▪ **Yes**
74. Does the project have Pollution Clearance?
▪ **Yes**

75. Is there any specific zone for waste bins?
- **Designated garbage zone will be there.**
76. Is there any possibility for Municipal or Corporation water supply?
- **It is available**
77. Is there any provision for individual meter?
- **Actual Meter has to be applied for and will be installed by CESC**
78. When will be the main meter provided?
- **Post-Handover or registration whichever is earlier.**
79. Any firefighting equipment is installed?
- **The provision will be there in every floor and fire sprinklers are available in each unit.**
80. Can the customer measure the size of unit at the time of possession?
- **Final measurement certificate will be provided by the architect.**
81. When the association will be accustomed?
- **Post-handover association will be formed. Siddha will make it a priority to transfer the management.**
82. When the monthly maintenance charges will be imposed?
- **Following month after which possession letter/certificate is handed over. The same will be intimated through Email/Letter.**
83. What are the differences between advance maintenance deposits & maintenance charges?
- **Advance maintenance deposit-** It is a sinking fund utilized by Siddha for defraying common expenses for repairing of the common portions. The unused portion of the fund will be handed over to association.
 - **Maintenance charges-** This is charged for the maintenance and operation of common areas.
84. Any benefit on Input tax credit under GST norms?
- **If any benefit will arise, we shall definitely inform you on or before the time of possession and or final payment.**

85. Will the amenities be ready post-handover?
- **All amenities will be ready before the completion of the project. Partial facilities & amenities will be provided at the time of handover.**
86. What are membership processes to avail the amenities?
- **Facilities can be availed as long as CAM charges and Club subscription charges are paid.**
87. When the interior design work will be organized?
- **Post-Handover interior work can be done.**
88. Can the design of tiles or any bathroom/ kitchen or fitting can be changed?
- **Post-Handover fittings and fixtures can be changed. Siddha will not allow any modification prior to handover.**

BANKS & LEGAL

89. How to go about housing loans?
- **Our Property advisors at site will help you to give the numbers of the concern person from all leading banks who have approved the project.**
90. How much loan will one get?
- **Max 80% of total property value (if the property value crosses 30 Lakhs) as per the RBI guidelines.**
91. What are the Documents required for availing Housing Loans?
- **Salaries: Last three months' salary slips, 6 months bank statement, 2 years Form 16, PAN card, Voter card/Adhaar Card, Appointment Letter.**
 - **Business: Last one year bank Statement (Current A/C), P/L Account statement, 3 years IT return, PAN card, Voter card/Adhaar Card**
92. Which banks have approved the project?
- **SBI, HDFC, ICICI, LICHL, India Bulls, Allahabad Bank, IDBI, DHFL, UCO, BOI, UBI, Axis, TATA Capital & RHFL**
93. Is the loan available for extra charges / Registration Charges?
- **As per RBI guideline**
94. What is the Tenure for which housing loans are available?
- **5-25 years (Depending on the age of the borrower)**

95. What are the EMI's for each tenure of loans?

SBI					
Tenure	10	15	20	25	30
Per Lakh: 8.45%	1237.2	981.8	864.7	801.9	765.4
Per Lakh: 8.60%	1245.2	990.6	874.2	812	776

HDFC					
Tenure	10	15	20	25	30
Per Lakh: 8.70%	1250	996	880	818	783
Per Lakh: 8.80%	1256	1002	887	825	790

96. When can we get the legal papers?

- **After booking at the cost of Rs.5000/- + GST**

97. What is the Penalty clause for delayed possession?

- **12% per annum**

98. What is the Penalty clause for delayed payment?

- **12% per annum**

99. What are the Cancellation Charges before signing the agreement?

- **Rs.25000/-+ GST**

100. What are the Cancellation Charges after signing the Agreement?

- **20% of Total Consideration + GST**

101. Is there any resale lock-in-period in the project?

- **1 year from the date of Agreement**

102. Is there any nomination (resale) charges, if yes what?

- **Yes, 2% of Total consideration or 2 % of Developers Market Price whichever is higher.**

103. Any possibilities for shifting from one unit to another?

- **Post FSA execution shifting is not allowed.**

104. What are the Legal charges for?

- **It is towards the legal advisor who have drawn the sale agreement and shall draw all further documents.**

105. What is the lease period?
- **99 years (Auto renewable another 99 years)**
106. What are procedures for lease property registration?
- **The transfer of the Apartments shall be completed by execution and registration of transfer deed in favour of the Transferees.**
107. Can the mutation to be done on post registration or not?
- **Yes**
108. Post registration lease rent will be borne by whom?
- **Lease rent shall be treated as common expenditure to be borne by the Association.**
109. What will be the charges for the lease land rent?
- **The entire lease rent is paid in advance.**
110. What will be the mutation charges?
- **The mutation charges right now cannot be calculated, after registration of the deed of the units, application to be made for mutation purpose, government will make the assessment and levy the charges accordingly.**

SKYWALK:

111. Siddha Skywalk Features :-
- **Skywalk height: 262 ft. above ground level.**
 - **Length of Joggers Track: 290 Meters.**
 - **Skywalk Area: 2.30 Acres**
112. General Features :
- **Landscaped garden, Sitting Area, Joggers Track, Deck of Telescope, Water Bodies with Fountain, Outdoor lounge, pantry/Toilet, Yoga meditation, amphitheater, Sundeck, Children's Play Area.**
113. Special Features:
- **Party Zone, Cricket Pitch, Badminton Court, Outdoor Café, Half Basketball Court, Open TT, Chess Court, Amphitheater, Snake Ladder/Ludo, Water sports, Element Garden, Sky Art Deck, Shooting Range.**
114. What will be the height of the guard wall/railing of the sky walk?
- **Min 1200-1500 mm from Deck level to maintain the safety measures. Under finalization with structural designer.**

115. Will there be Manpower Security Surveillance on the sky walk?
- **Yes Security will be there.**
116. Will the sky walk amenities have enough space to cater all families?
- **Not all people can be accommodated at a time. Based on the law of average 5% of the occupants can use the facilities at one given point of time.**
117. Will the lifts go up to the sky walk?
- **Yes.**
118. Where will be the water storage tanks placed in the sky walk for supply water to the units below?
- **900 mm above every stair roof 25000 ltr. Domestic water reservoir placed to supply water to the units below.**
119. Will the sky walk come up directly on top of the building's or their will be someGap's in between?
- **There will be a gap called expansion joint, for movement of Bridge girder over bearing & the gap will be filled up with sealant material.**
120. Who will be taking care of the maintenance of Sky Walk after handover?
Will Siddha Group maintain the Sky Walk?
- **The same may be maintained by Siddha until society formation. Although final decision is yet to be taken.**
121. How much green area will be there in the Sky Walk?
- **We will have ample periphery plantation in most of the places along with green area (Lawn) in zones for various activities.**
122. Is the project Lightning resistant specially hi-rise Apartment?
- **Lightning Arrester feature is available.**
123. Is there any provision for Dish Antenna?
- **Facility of DTH/Cable TV network will be provided to view the channels as per your subscription.**
124. Can the roof be used for any commercial purpose by associations?
- **NO**
125. Are the residents of Harmony allowed to use the services in SELV Main?
- **YES**