



SAANVI
GARDEN HOMES

Information Booklet

Madhabi

Affordable LIG Apartments

SAANVI – Phase 1

WBRERA/P/HOO/2025/003679

Bengal DCL Housing Development Company Limited

www.bengaldcl.com

1. MAHUA-MADHABI (MIG-LIG) CLUSTER IN SAANVI-PHASE I

Saanvi-Phase I is a residential project on a 2.76-acre plot (more or less) at Ghanshyampur, P.O. Borui, P.S. Singur, District Hooghly. Bengal DCL Housing Development Company Limited (A Company incorporated under the provisions of the Companies Act, 2013, having its Registered Office at 24 Park Street, Kolkata 700016) is the owner of the plot and is also its developer for the purpose of developing the housing complex on this said land; to sell individual apartments; to enter into agreements for sale with prospective purchasers; and to sign, execute and admit the necessary deeds of conveyance in favour of the intending purchasers.

The proposed phase I Development will have two residential clusters:

1) Mahua-Madhabi Cluster with one multi-storeyed Madhabi building comprising of 20 (twenty) units

2) Mallika Cluster with Construction of 3 (three) multi-storeyed buildings, each comprising 6 (six) Mallika units.

The details of the 20 (twenty) apartments in the Madhabi Block of Saanvi-Phase I are as follows:

SN	Apartment	Floor	Appt. Carpet Area (RERA)	Carpet Area Balcony	Total Carpet Area	Total Super Builtup Area
1	001	Ground	362 sft	22 sft	384 sft	549 sft
2	002	Ground	362 sft	22 sft	384 sft	549 sft
3	003	Ground	363 sft	22 sft	385 sft	550 sft
4	004	Ground	363 sft	22 sft	385 sft	550 sft
5	101	First	363 sft	22 sft	385 sft	550 sft
6	102	First	363 sft	22 sft	385 sft	550 sft
7	103	First	362 sft	22 sft	384 sft	549 sft
8	104	First	362 sft	22 sft	384 sft	549 sft
9	201	Second	362 sft	22 sft	384 sft	549 sft
10	202	Second	362 sft	22 sft	384 sft	549 sft
11	203	Second	363 sft	22 sft	385 sft	550 sft
12	204	Second	363 sft	22 sft	385 sft	550 sft
13	301	Third	363 sft	22 sft	385 sft	550 sft
14	302	Third	363 sft	22 sft	385 sft	550 sft
15	303	Third	362 sft	22 sft	384 sft	549 sft
16	304	Third	362 sft	22 sft	384 sft	549 sft
17	401	Fourth	362 sft	22 sft	384 sft	549 sft
18	402	Fourth	362 sft	22 sft	384 sft	549 sft
19	403	Fourth	363 sft	22 sft	385 sft	550 sft
20	404	Fourth	363 sft	22 sft	385 sft	550 sft

2. WHO CAN APPLY

A. An Individual, i.e. an Indian citizen who has attained the age of majority, resident in India and whose Gross Monthly Family Income is less than Rs. 40,000/- per month. In determining the Gross Monthly Family Income of the Applicant(s), the decision of Bengal DCL shall be final and binding.

The following documentary evidence of the monthly / yearly gross family income will be sought from all successful allottees, before the allotment of the apartment.

a) For those employed who are income Tax assesses: Original Salary Certificate duly stamped and signed by authorized officer of the employer along with documentary evidence of the Gross Income along with self-attested Acknowledgement of Income-tax return for Financial Year 2024 – 2025.

- b) For those employed who are not income Tax assesses; Original Salary Certificate duly stamped and signed by authorized officer of the employer along with documentary evidence of the Gross Income.
- c) For Self-employed, who are Income Tax Assesses: Documentary evidence of the Gross Income along with self-attested copy of Acknowledgement of Income-tax return for Financial Year 2024 – 2025.
- d) For Self-employed, who are not Income Tax Assesses : Certificate of Income from the Head of the Local Government Authority or its Chief Executive Officer, or Local Member of Legislative Assembly or Member of Parliament.
- e) For Pensioners : A copy of Pension Pass Book or Bank Pension Statement showing evidence of receipt of pension for the last month.
- f) For Retired Non Pensioners: Certificate of Income from the Head of the Local Government Authority or its Chief Executive Officer, or Local Member of Legislative Assembly or Member of Parliament.
- g) Notarised affidavit stating family income is compulsory.

B. Joint Application by only another person is permitted, only if applicants are members of the same “family” (which term shall mean and include spouse, parents and minor/dependent children only). Gross Monthly Income of both Applicants will be added to determine the eligibility requirements.

C. Only one Application per applicant/family will be entertained.

3. APPLICATION PROCEDURE

A person intending to purchase an apartment may either apply online or obtain a physical application kit from the designated sales points and submit the duly filled application form along with the prescribed application money at any of the designated sales points.

Applicants are advised to visit www.rera.gov.in and check the Project Details under the registration number WBRERA/P/HOO/2025/003679 and acquaint with and understand the Terms and Conditions enumerated in the Draft ‘Agreement For Sale.

Online Application

Applicants shall log on to www.bengaldcl.com, access the Saanvi page under the “Upcoming Projects” section, click on “How to Apply” for “Mahua & Madhabi”, and proceed in accordance with the prescribed steps. However, before applying online, applicants are strongly advised to download the ‘Information Booklet’ and read it thoroughly.

The applicant shall be required to pay a total amount of ₹1,52,400/-, comprising ₹1,52,200/- towards the Application Money (refundable, in case the applicant is unsuccessful in the draw of lots) and ₹200/- towards the cost of the brochure. This amount has to be transferred to the following bank account of Bengal DCL, through NEFT / IMPS:

Account Holder: Bengal DCL Housing Development Company Ltd
Bank: **Punjab National Bank**
Branch: **New Town, Rajarhat**
Account Type: **Current**
Account Number: **1437050000487**
IFSC: **PUNB0143720**

The applicant shall be required download the payment confirmation slip / transaction acknowledgement containing the payment details.

As the final step of the application process, the payment confirmation slip / acknowledgement (JPEG or PDF format) needs to be uploaded before clicking on the “Submit” button.

Offline Application

Applicants shall be required to first purchase an Application Kit at a price of ₹200/- from any of the following designated sales points, on all working days (Monday to Friday, excluding holidays) between 11:00 AM and 4:00 PM:

1. Bengal DCL Housing Development Company Limited (Corporate Office)
Development Consultants House
DG 04, **Salt Lake**, Kolkata 700 091
2. Bengal DCL Housing Development Company Limited (Registered Office)
Development House
24, **Park Street**, Kolkata 700 016
3. Bengal DCL Housing Development Company Limited
SAANVI Project Site, **Singur**
Near Gharana Resort
Indrakhali / Ghanashyampur, P.O. Borui, Dist: Hooghly, PIN 712 306
4. State Bank of India – Elgin Road Branch
91B, Chowringhee Road
Near Exide Crossing
Kolkata – 700020

- A. An applicant will have to apply in the prescribed APPLICATION FORM giving all the particulars required therein.
- B. A Demand Draft or Pay Order is to be drawn in favour of “Bengal DCL Housing Development Company Limited”, payable at Kolkata for ₹1,52,200/- as the application money for the apartment as mentioned hereafter in the PAYMENT SCHEDULE. Cheques will not be accepted. The application money will be refundable in case the applicant is unsuccessful in the draw of lots.
- C. The completed APPLICATION FORM, duly filled and signed by the Applicant(s) along with the Demand Draft / Pay Order should be submitted at any of the Sales Points, mentioned above.
- D. Outstation Applicants may send filled in Applications by Post or otherwise to the Bengal DCL City Office only within the stipulated date. Bengal DCL will not be liable for non-receipt or delay in receipt of such forms sent by post. Bengal DCL will send the scanned version of Applicant’s Copy of the Pay-In-Slip by email address mentioned in the application form. The Applicant’s Copy of the Pay-In-Slip will acknowledge the receipt of Application Money and the Application Form only and will not acknowledge the fulfillment of Application Criteria.
- E. The Applicant’s photograph affixed on the Application Form must be self attested.
- F. The last date of Application will be 31st July, 2026

4. ALLOTMENT PROCEDURE

- A. An Apartment will be allotted based on a draw of lots to be held for this purpose within 45 days from the last date of receipt of Applications. The detailed procedure of the said draw of lots will be intimated in due course.
- B. Preference for any particular Apartment / Floor will not be entertained.
- C. A waiting list of a limited number of Applicants will be created through the same process of draw of lots from the remaining unsuccessful applicants. An Apartment may be offered to them in the event of withdrawal/cancellation/rejection.

5. SCRUTINY, REJECTION & REFUND

- A. Applications remaining incomplete or deficient in any respect and/or not accompanied by the requisite remittances will be liable to be rejected. On happening of such an event the application money received from the applicant will be refunded online without interest, to the respective applicant(s) bank account as declared and provided in the application form within three months from the last date of submission of application form.
- B. Applicants successful in the 'Draw of Lots' will be required to submit copies of KYC documents (PAN Card & AADHAR Card) along with documentary evidence of 'gross family income' (as mentioned in Section 2). After verification, applications found to be containing false, incorrect, or misleading information are liable to be summarily rejected and shall stand cancelled even if the applicant has been declared successful in the 'Draw of Lots'. In such cases, an applicant from the waiting list will be considered for allotment in accordance with the waiting list serial number. Upon such rejection, the entire Application Money shall be forfeited towards Administrative Costs.
- C. Application Money received from the Applicants who are unsuccessful in the draw of lots will be refunded, without any interest, ONLINE to the Applicant's Bank Account as declared in the Application Form within 3 (three) months from the date of draw of lots

5. PRICE & PAYMENT SCHEDULE

SN	Apartment	Appt. Carpet Area (RERA)	Carpet Area Balcony	Total Carpet Area	Total Super Builtup Area	Total Price
1	001	362 sft	22 sft	384 sft	549 sft	₹ 15,22,000
2	002	362 sft	22 sft	384 sft	549 sft	₹ 15,22,000
3	003	363 sft	22 sft	385 sft	550 sft	₹ 15,30,800
4	004	363 sft	22 sft	385 sft	550 sft	₹ 15,30,800
5	101	363 sft	22 sft	385 sft	550 sft	₹ 15,30,800
6	102	363 sft	22 sft	385 sft	550 sft	₹ 15,30,800
7	103	362 sft	22 sft	384 sft	549 sft	₹ 15,22,000
8	104	362 sft	22 sft	384 sft	549 sft	₹ 15,22,000
9	201	362 sft	22 sft	384 sft	549 sft	₹ 15,22,000
10	202	362 sft	22 sft	384 sft	549 sft	₹ 15,22,000
11	203	363 sft	22 sft	385 sft	550 sft	₹ 15,30,800
12	204	363 sft	22 sft	385 sft	550 sft	₹ 15,30,800
13	301	363 sft	22 sft	385 sft	550 sft	₹ 15,30,800
14	302	363 sft	22 sft	385 sft	550 sft	₹ 15,30,800
15	303	362 sft	22 sft	384 sft	549 sft	₹ 15,22,000
16	304	362 sft	22 sft	384 sft	549 sft	₹ 15,22,000
17	401	362 sft	22 sft	384 sft	549 sft	₹ 15,22,000
18	402	362 sft	22 sft	384 sft	549 sft	₹ 15,22,000
19	403	363 sft	22 sft	385 sft	550 sft	₹ 15,30,800
20	404	363 sft	22 sft	385 sft	550 sft	₹ 15,30,800

PAYMENT SCHEDULE

SN.	PAYMENT DESCRIPTION	PERCENTAGE
1.	Application Money	10% of Unit Price*
2.	At execution of the Agreement For Sale	25% of the Unit Price + ₹10,000 towards Legal Documentation Charges
3.	On completion of Foundation of Building	7.5% of Unit Price
4.	On completion of Ground Floor Roof Casting of Building	7.5% of Unit Price

5. On completion of 1st. Floor Roof Casting of Building	7.5% of Unit Price
6. On completion of 2nd. Floor Roof Casting of Building	7.5% of Unit Price
7. On completion of 3rd. Floor Roof Casting of Building	7.5% of Unit Price
8. On completion of 4th. Floor Roof Casting of Building	7.5% of Unit Price
9. On completion of Brickwork of the aforesaid apartment	7.5% of Unit Price
10. On completion of Flooring of the aforesaid apartment	7.5% of Unit Price
11. On or before Possession of the aforesaid apartment	05% of the Unit Price + Other Charges**

(*) In the event that the applicant is unsuccessful in the draw of lots, the application money shall be refunded without any interest, within 90 days from the date of 'draw of lots'

(**) Other Charges include ₹ 10,000 towards Legal Documentation Charges + ₹32,000 as Interest Free Sinking Fund + ₹65,000 as Interest Free Interim Common Area Maintenance Charges + ₹3,000 as Association Formation Charges + Stamp Duty & Registration Charges as applicable + GST as applicable

For Apartment Number 001, 002, 103, 104, 201, 202, 303, 304, 401, 402

SN. PAYMENT DESCRIPTION	AMOUNT
1. Application Money	₹ 1,52,200
2. At execution of the Agreement For Sale	₹ 3,80,500
3. On completion of Foundation of Building	₹ 1,14,150
4. On completion of Ground Floor Roof Casting of Building	₹ 1,14,150
5. On completion of 1st. Floor Roof Casting of Building	₹ 1,14,150
6. On completion of 2nd. Floor Roof Casting of Building	₹ 1,14,150
7. On completion of 3rd. Floor Roof Casting of Building	₹ 1,14,150
8. On completion of 4th. Floor Roof Casting of Building	₹ 1,14,150
9. On completion of Brickwork of the aforesaid apartment	₹ 1,14,150
10. On completion of Flooring of the aforesaid apartment	₹ 1,14,150
11. On or before Possession of the aforesaid apartment	₹ 76,100

For Apartment Number 003, 004, 101, 102, 203, 204, 301, 302, 403, 404

SN. PAYMENT DESCRIPTION	AMOUNT
1. Application Money	₹ 1,52,200
2. At execution of the Agreement For Sale	₹ 3,83,580
3. On completion of Foundation of Building	₹ 1,14,810
4. On completion of Ground Floor Roof Casting of Building	₹ 1,14,810
5. On completion of 1st. Floor Roof Casting of Building	₹ 1,14,810
6. On completion of 2nd. Floor Roof Casting of Building	₹ 1,14,810
7. On completion of 3rd. Floor Roof Casting of Building	₹ 1,14,810
8. On completion of 4th. Floor Roof Casting of Building	₹ 1,14,810
9. On completion of Brickwork of the aforesaid apartment	₹ 1,14,810
10. On completion of Flooring of the aforesaid apartment	₹ 1,14,810
11. On or before Possession of the aforesaid apartment	₹ 76,540

In addition to the aforesaid Unit Price, the following extra charges shall be paid under the Payment Plan as contained herein :

SN. PARTICULAR	AMOUNT
1. Applicable Stamp Duty and Registration Charges at the time of Registration of Agreement for sale and also at the time of Deed of Conveyance	To be intimated prior to execution of Agreement for Sale and Deed of Conveyance
2. Legal Documentation charges (refer payment schedule plan)	₹ 20,000 + applicable GST
3. Interest Free Sinking Fund	₹ 32,000
4. Association Formation Charges	₹ 3,000 + applicable GST
5. Interim common area maintenance charges for 24 months (@ ₹ 32,500 per year)	₹ 65,000 + applicable GST

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www.rera.wb.gov.in



Bengal DCL Housing Development Company Limited

Development Consultants House

DG 04, Salt Lake City, Kolkata 700 091

Registered Office: 24, Park Street, Kolkata 700 016

T: 033-65211811 | M: 9836004411 | W: bengaldcl.com