

KULPAS050036

Date: January 11, 2023.

To,

M/s. EMAMI REALTY LIMITED  
ACROPOLIS 13 TH FLOOR , 1858/1 RAUDANGA MAIN ROAD,

SOUTH 24 PARGANAS - 743503,  
West Bengal

**Sub:** Your application to AXIS Bank for the approval of projects "Emami Aastha" At Mouza- Uttar Kazirhat, PO- Bhasa, PS- Bishnupur, Paschmi Bishnupur Gram Panchayat, , Dist- South 24 Parganas, West Bengal, Pin 743503, Near IIM Joka and Swami Narayan Temple, SOUTH 24 PARGANAS.

Dear Sir,

We are delighted to inform you that we have accepted your application and the above project has been approved and will be considered for individual housing loan finance to your customer as per the terms mentioned herein under:

**Reference: APF No. KULPAS050036 – Emami Aastha.**

- It has been presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval may be rescinded if any fact disclosed is incorrect or misleading and/or, the project development found in violation of statutory laws for in any other way detrimental to the interest of the Bank and that of the project and its members.
- The Bank requests your co-operation in providing any further information or document that may be required for the said approval of the project for customer funding.
- The approval in effect enable the purchasers who have booked in the project to apply for a home loan from Axis Bank Ltd and it will be the sole discretion of the Bank to appraise each application on its merits, fulfillment of the documentary requirement and take its own decision to grant loan facility to the applicant. The Bank also reserved its right to reject any application that does not fit into its norms.
- You shall not use Axis Bank Ltd logo or brand in any form of communication without the explicit written consent of the Bank.

In case of all future correspondence regarding this project and individual cases in this project please quote the APF No. KULPAS050036 In case of any queries please feel free to contact **SUVOJIT MITTRA** on Mobile No - **9123078020**.

We look forward for a long and mutually rewarding association with you.

Best Regards,  
For Axis Bank Ltd.

Authorized Signatory

Documents to be collected from each borrower at the time of disbursement

**Pre Disbursement Document : Individual**

1. Permission to Mortgage Builder
2. Own Contribution Receipts
3. Others: Allotment Letter / Builder buyer Agreement
4. Others: Registered Agreement for Sale ( before handing over Cheque)
5. Others: Tripartite Agreement as per Bank format
6. Others: ICD from each individual borrower for non-availability of WBH/RA/RERA registration
7. Others: CF NOC from Axis Bank CBB
8. Others: Individual Technical to be done before each every individual disbursement
9. Demand letter from builder

**Post Disbursement Document : Individual**

1. Conveyance Deed Due Date : 2026-09-16

**Pre Disbursement Document : Builder**

1. Board Resolution
2. Others: Declaration from Developer for non-availability of RERA registration
3. KYC of Developer / Partner

**Project Details**

For BWF:

Approved details			
	Nos of Buildings	Nos of Wings	Nos of Units
Total	0	0	0
Approved	0	0	0

For Plot:

Approved Details for Plot	
	Nos of Units
Total	0
Approved	0

For Bungalow/Row Houses:

Approved Details for Bungalow/Row Houses	
	Nos of Units
Total	377
Approved	377