

# NEERANAND ESTATES


To  
The Authority  
WBREDA  
West Bengal

**Sub: No Encumbrance in our project/land.**

Dear Sir,

This is to certify that we do not have any encumbrance on our project "HAPPINESS" and have not taken any project loan or mortgage loan till date on our project loan from any bank or financial institution.

Thanking you,



Himanshu Shah  
Neeranand Estates  
West Bengal

Date: 26<sup>th</sup> March 2024