

SKA LUMINA DEVELOPERS

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To
The Authority
WBRERA
West Bengal

Sub: No Encumbrance in our project/land.

Sir,

This is to certify that we do not have any encumbrance on our project "CROSSROADS".

And, have not taken any project loan or mortgage loan till date on our project loan from any bank or financial institution.

Thanking you,

SKA LUMINA DEVELOPERS

S.K. Agarwal
Partner

Sushil Kumar Agarwal

SKA LUMINA DEVELOPERS

West Bengal

Date: 22.01.2024