



Ms. SRIJAN MANIK DEVELOPERS LLP

Builder Address: 36/1A, ELGIN ROAD, KOLKATA - 700020

Dated: 20-09-2013

Sub: Your application to Axis Bank Ltd for the approval of your project named "SOUTHWINDS" erstwhile "SRIJAN HARMONY", situated 132, GHOSALPARA ROAD, MANIKPUR, HARHARITALA, SONARPUR, PO-RAJPUR, KOLKATA.

Sir,

With respect to the above subject, we are pleased to inform you that we have accepted your application and process the application for legal and technical, upon clearance for the empanelled Lawyers, Valuators and completion of other formalities as per Bank norms we may approve the project and below mentioned process to follow:

- The approval will enable the members who have booked in the project to apply for a loan to Axis Bank Ltd. **Axis Bank** would assess the repayment capacity of each applicant according to its norms to grant a loan and we reserve the right to reject any application that does not fit into our norms.
- It is presumed that all the material facts concerning the projects have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact is not disclosed and the same is found to be at variance with the statutory laws fulfilled or in any other way detrimental to the interests of the project and its members.
- Axis Bank will require all original documents related to the property the customer intends to purchase, as per our panel lawyer /valuer.
- Axis Bank requests your co-operation in providing any further information or document that we require regarding the project.
- The approval is subject to legal and technical clearance from empanelled agencies from the bank.
- You may use our Logo in all your advertisement subsequent to clearance from Legal and technical agencies.
- Please quote the reference No. **RAC/KOL/APF/045/2012** for any correspondence on the issue. Please don't hesitate to call us in case of any clarifications.
- Following Original Documents are required to be submitted as title deeds :

(A) Before First Disbursement.

1. Allotment Letter/ Sale Agreement
2. TPA as per Bank Standard Format.
3. NOC from the Builder as per Bank Standard Format
4. Original Money Receipt with Bank Reflection
5. Disbursement to be made as per Construction linked Builder Demand schedule.
6. Project to be approved for Residential Purchase only (B+G+11).
7. Conveyance /Sale Deed to be registered at the time of final Disbursement.
8. Owner's allocation to be documented before 1st disbursement.
9. OSV of Property Documents before disbursement.
10. ICD from developer for no construction on waterbody (pond) to be documented before 1st disbursement.
11. LR Porcha in the name of N K Abbas Pvt Ltd wrt LR Dag No 478. to be documented before 1st disbursement.

(B) Against Final Disbursement.

- Possession Letter.
- Original IGR/Original Registered Sale Deed

We would like to assure you of our best services and wish you the very best through your venture. Please feel free to revert to the undersigned or **Biswajit Mohanti** (9830979933) for any further information / clarification.

Thanks & Regards

