

Ms. RAJWADA GROUP

Builder Address: 26, MAHAMAYA MANDIR ROAD, MAHAMAYATALA, KOLKATA-700084

Dated: 25-06-2014

**Sub: Your application to Axis Bank Ltd for the approval of your project named
"RAJWADA EMERALDS", situated PRE.NO.13,NETAJI SUBHAS ROAD,KOLKATA-700103.**

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, Valuers 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/066/2014** 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. Sale Agreement / Allotment Letter.
2. Tripartite Agreement to be executed as per Bank Standard Format.
3. NOC from the Builder as per banks Standard Format.
4. Original Money Receipt with Bank Reflection.
5. Disbursement to be made construction linked.
6. Project to be approved for Residential Purchase only (G+4).
7. Conveyance / Sale Deed to be registered at the time of final Disbursement.
8. Draft Deed to be vetted by empanelled lawyer before disbursement.
9. OSV to be done before 1st disbursement.
10. Specific owner's allocation (not in percentage) to be documented before 1 st 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 Mohanty** (9830979933) for any further information / clarification.

Thanks & Regards



Ref: LICHFL/APF-

Date: 19/05/2015

To
M/S RAJWADA GROUP,
26, Mahamaya Mandir Road,
Kolkata - 700084

Dear Sir,

Re: Approval of Advance Processing Facility (APF) REF No. 2014-KB049.

Project Name & Location	Property full Address
RAJWADA EMERALDS	PREMISES NO. 13, NETAJI SUBHAS ROAD, P.O - RAJPUR, P.S - SONARPUR, Beside RAJPUR RATHALA PETROL PUMP" DIST - 24 Parganas(South), KOLKATA - 700103, Mouza Rajpur, J.I no. 55, R. S. KH NO. 12, 311, R. S. DAG NO.- 38, 43 WARD NO. - 26, Rajpur Sonarpur Municipality

We are glad to convey that the above Project is approved under Advance Processing Facility (APF):

- Original Sale Agreement
- Original Permission to Mortgage.
- Original Money Receipt
- Original Tripartite Agreement
- Original Allotment Letter
- Demarcated Floor Plan
- Disbursement will be done as per stage of Construction and Final Disbursement will be done on Simultaneous Registration.

You are requested to contact Mr. Nilanjan Mukherjee, LICHFL FSL, Mob No.9830556600 for smooth process of loan application

The approval is subject to the following terms, conditions & disclaimer:

- This Advance Processing and Project Approval facility intends to speed up processing of individual loan proposals for purchase of property in the said project, by mitigating the trouble of submission parent title documents in every proposal. You may refer the individuals/proposals cases to our office for processing of the proposals. The Reference no. assigned is mentioned above.
- You may highlight the approval of project in your advertisements, hoardings, brochures and other publicity material with the signage :

"Project Approved* by 'LIC Housing Finance Ltd.' *Conditions Apply"



To
Rajwada Group
Windsor Green Aprt., 26 Mahamaya Mandir Road, Kolkata – 700084
Contact No: 9830459894

Date : 27/05/2015

Dear Sir,

Sub: Your application to ICICI Bank Ltd for the approval of Residential/Commercial project of "Rajwada Emeralds" Situated at Holding no.13, N.S. Road, Sonarpur Kolkata -700149.

With respect to the above subject, we are pleased to inform you that we have accepted your application and approved the aforesaid project subject to the terms mentioned herein under:
The approval in effect enables the members who have booked in the project to apply for a Home Loan to ICICI Bank Ltd. ICICI Bank Ltd 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 project have been disclosed to us.

Kindly note that the approval would stand canceled if any material fact is not disclosed and the same is found to be at variance with the statutory laws required to be fulfilled or in any other way detrimental to the interests of the project and its members.

ICICI Bank Ltd requests your co-operation in providing any further information or document that we may require regarding the project

In case of all future correspondence regarding this project and individual cases in this project, please quote the no. CAL/14/7411.

Remark:

1. Sanctioned for Project "Rajwada Emeralds", comprising of two Buildings (Block 1, 2) is G+7, funding only for those units which have more than 400 sqft built up.

In case of any queries, please feel free to contact our Kolkata Office or our Regional Head Sales – Mr. Dhiraj Dutta. We look forward for a long and a mutually rewarding association with you.

Best regards,

Yours Faithfully

For ICICI Bank Ltd

AUTHORISED SIGNATORY

Builder Bank A/c Details:

Builder Bank : Axis Bank
Branch Name : Garia Branch
A/c No : 912020027056662
Cheque Favouring : Rajwada Group

ICICI Bank Limited
Regd. Off.: "Landmark",
Race Course Circle,
Vadodara 390 007, India

Ahmedabad 55309890, Andhra Pradesh 9849578000, Bangalore 51131877, Bhubaneshwar 16003453499, Chandigarh 5055700, Chennai 52088000, Chattisgarh 9893208000, Coimbatore 5358000, Cuttack 16003453499, Darjeeling 16003453499, Delhi 51718000, Delhi (Mobile) 9818178000, Goa 9890478000, Gujarat 9898278000, Guwahati 16003453499, Haryana 9896178000, Hyderabad 23128000, Indore 5022005, Jamshedpur 16003453499, Karnataka 9845578000, Kerala 9895478000, Kochi 2384500, Kolkata 9831378000, Lucknow 2294577, Madhya Pradesh 9893208000, Maharashtra 9890478000, Mumbai 28307777, Patna 16003453499, Pune 26103333, Punjab 9815558000, Rajasthan 9829222292, Ranchi 16003453499, Siliguri 16003453499, Tamil Nadu 9894478000, UP East 16003453499, UP West 9897308000, Uttaranchal 9897308000

3. The sanction of individual loan depends upon the applicant's eligibility on his / her satisfying other terms and conditions and the merits of the proposal. All loans are at the sole discretion of LIC Housing finance Ltd. (LICHFL).
4. The security for our individual loan is normally by creation of charge on the Property being acquired by the Borrower. The concerned parties, i.e., Land owner, Builder & the Purchaser shall jointly ensure that the conveyance of title is complete, legally valid through a registered deed in favour of the purchaser.
5. The loan amount sanctioned will be disbursed in suitable installments depending upon the progress of construction of the project as well as the Borrower's individual unit as reported by our Panel Valuer and /or Inspecting official of LICHFL.
6. The Builder shall ensure that the construction of the total project building conforms to the sanctioned plan and Building laws without any deviations, and that the quality of construction and specifications are maintained.
7. The Builder shall ensure that the total project is got regularized for assessment of tax and also obtain Occupancy Certificate when the project is complete.
8. This approval presumes that all the material facts relevant to the project property have been disclosed to LICHFL. The approval is liable to be cancelled if any of the particulars made available to LICHFL at the time of according this advance approval are found to be untrue or if serious violations of statute of any kind are reported by anybody to us or in any media. The approval is valid for a period of six months after which the same will be reviewed.
9. In granting advance approval to the project, LICHFL assumes no responsibility in regard to rights and liabilities, contractual or otherwise of the landowner and the Builder and the intending Purchaser in regard to their respective obligations. By this approval LICHFL does not give any opinion on the project or related parties/aspects.
10. Before making any purchase decision or entering into any agreement with respect to any property in the said project, the intending purchasers are advised to take their own due diligence verifications regarding legal documents, clear title to property, construction quality, technical specifications, conformity of the project to relevant statutory regulations and approvals, previous track record and reputation of the Builder/Developer, etc. LICHFL will not entertain any claim, on losses financial or otherwise, incurred by anybody on the said property due to any reason whatsoever.

We look forward to having a mutually rewarding business relationship with you.

Thanking you,

Yours faithfully,

SMITA ADHIKARY
Deputy Manager
L.I.C. Housing Finance Ltd.
Katha Business Centre
BUSINESS MANAGER