

To,
PS Vinayak Complex LLP
122/1R, Satyendra Nath Majumder Sarani, Kolkata – 700026

Date-20/07/2017

Sub:- Your application to PNBHFL for the approval of your project named "The 102" Situated at D.H. Road, Joka, Daulatpur, Opposite Bharat Sebashram Sangha Hospital, P.S.Bishnupur, Kolkata-700104

Sir,

With respect to the above subject, we are pleased to inform you that PNBHFL have approved your project for providing home loans to the intending purchasers based on your representations and assurances as to the quality of construction, timely delivery and the good reputation you enjoy in the market. The approval is subject to the fulfillment of the following conditions:

- PNBHFL would assess the repayment capacity of each applicant according to its norms to grant a loan and reserves the right to reject any application that does not fit into its norms.
- The approval will enable the members who have made a booking in the project to apply for a loan with PNBHFL.
- You shall furnish a declaration to the effect the title of the project is clear and marketable and save and except as declared; there are no encumbrances, charge, lien or material litigation impacting the title of the project.
- All material facts concerning the project have been disclosed to PNBHFL. Kindly note that the approval would stand cancelled if any material fact is not disclosed and/or the same is found to be at variance with the statutory laws or in any other way detrimental to the interests of the project and its members.
- PNBHFL will require all original documents related to the property which the customer intends to purchase, as prescribed by PNBHFL's panel lawyer/valuer.
- PNBHFL requests your co-operation in providing any further information or document that we require regarding the project.
- You may use our Logo in all your advertisement.
- Please quote the reference No. **KOL-0818-275** 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 by the allottees/members who wish to avail home loan from PNBHFL:
 - (A) Before First Disbursement
 1. Disbursement to be done in the basis of Sale Agreement/Allotment Letter
 2. Disbursement to be done as per approved TPA of PNBHFL any change to be approved by legal department of PNBHFL.
 3. NOC /PTM
 4. NOC regarding Fire, UCLR, AAI, height /non requirement declaration before 1st disbursement
 5. Signatory authority declaration before 1st disbursement / Board resolution before 1st disbursement according to Internal Legal Counsel
 6. Payment should be made in the builder's account
 7. Landowner allocation declaration before 1st disbursement
 - (B) Against Final Disbursement.
Offer of Possession Letter/O.C /C.C/ and Deed of Conveyance (Registered)

Please note that this approval is accorded based on the comfort provided by your esteemed organization to PNBHFL(as to the title of the project and the required approvals) without carrying out the detailed due diligence of the project.

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 **Mr. Rahul Joshi – 9830809490** for any further information / clarification.


Dheeraj Singh
Regional Technical Manager
Mob-07070995353



पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली – 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Phone: 011-23736857, Email: loans@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLCO33856