

To
PS Srijan Estate
83, Topsia Road (South), Kolkata - 700046
Contact No: 03340402020

Date : 04/12/2015

Dear Sir,

Sub: Your application to ICICI Bank Ltd for the approval of Residential/Commercial project of "Vyom" Situated at 49A, Manmohan Banerjee Road, Kolkata-700038.

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 theno. CAL/15/5181.

Remark:

1. Sanctioned for Project "Vyom", comprising of nine Buildings of G+11 (1 nos); B+G+11 (6 nos); B+G+3 (2 nos), funding only for those units which have more than 400 sqft built up.
Legal cleared with subject to following condition :- 1. copy of prior deed no13040 of 2006, 1268, 1269 of 2008, 8744 of 2011, 2. Draft Agreement for sale which shall require examination.

In case of any queries, please feel free to contact our Kolkata Office or our Regional Relationship Manager – Mr. Amarnath Chowdhury. 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 : Indian Bank
Branch Name : Sarat Bose Road branch
A/c No : 893424863
Cheque Favouring : PS Srijan Estate

ICICI Bank Limited

Regd. Office: "Land Mark",
Race Course Circle,
Vadodra 390 007, India
CIN : L65190GJ1994PLC021012

• Ahmedabad 33667777 • Andhra Pradesh 7306667777 • Bengaluru 33667777
• Bhopal 33667777 • Bhubaneshwar 33667777 • Bihar 8102667777 • Chandigarh
33667777 • Chennai 33667777 • Dehradun 33667777 • Delhi 33667777 • Ernakulam
33667777 • Gujarat 8000667777 • Gurgaon 33667777 • Haryana 9017667777
• Himachal Pradesh 9817667777 • Hyderabad 33667777 • Jaipur 33667777
Karnataka 8088667777 • Kerala 9020667777 • Kolkata 33667777 • Lucknow
33667777 • Madhya Pradesh 90986 67777 • Maharashtra 9021667777 • Mumbai
33667777 • Orissa 9692667777 • Panaji 33667777 • Patna 33667777 • Punjab
7307667777 • Raipur 33667777 • Rajasthan 7877667777 • Ranchi 33667777 • Shimla
33667777 • Tamil nadu 7305667777 • Uttar Pradesh 8081667777 • West Bengal
8101667777

Letter No. IBKOLRES201607959



Dated: 14-03-2016

To
THE DIRECTOR

PS SRIJAN ESTATE LLP

Trinity Tower, 3rd Floor, 83, Topsia Road (S), KOLKATA WEST BENGAL 700046

Date: 14-03-2016

Sub: Approval of Project **VYOM** situated at 49A, Manmohan Banerjee Road, PS Behala, Ward no 118, KOLKATA WEST BENGAL 700038 as **APF**.

Dear Sir,

We are delighted to inform you that the above project has been approved and the aforesaid project of yours will be considered for individual housing loan finance to your valued customers. A few key features of this approval are as under:-

1. That it is presumed that all the material facts concerning the project have been disclosed to Indiabulls and shall keep updated with all changes and modification in project which are important and material in true and correct appraisal of the project.
2. That the approval in effect enables all prospective customers to apply for loan for property purchase with Indiabulls.
3. That it will be sole discretion of Indiabulls to appraise each application on its merits and take its own decision to grant or not to grant loan facility to the applicant.
4. That Indiabulls reserves its right to reject any application at its own discretion, without assigning any reason to the builder and/or applicants.
5. That grant of loan facility by Indiabulls shall on its own terms and condition.
6. That you will extend your full cooperation in completion of loan documentation in each proposal. More particularly:-
 - a) Permission to mortgage (draft attached)
 - b) Tri-partite Agreement (draft attached)
 - c) Demand Letter, if any.
 - d) Lien Release letter from the respective financial institution (if there is charge created on the said project)
7. That your co-operation is solicited to provide any further information or document that we may require regarding the said project.
8. Payment will be released in favour of following accounts:

S.No.	Favour of	Bank Name	Account Number
1	PS SRIJAN ESTATE LLP	INDIAN BANK, SARAT BOSE ROAD BRANCH	893424863

9. We do hereby allow you to display the logo of Indiabulls as Preferred Financier/Lender in your brochure or advertisement etc. issued by you with reference of the said project.
10. That the approval may be rescinded if any fact disclosed is found incorrect or misleading and/or if any material fact has not been disclosed and/or the project development found in violation of certain statutory laws which required to fulfill or in any other way detrimental to the interests of the lender and that of the project and its members.

For all future correspondence regarding this project and individual cases under the said project, quote the APF file no. **IBKOLRES201607959**.

In case of any further information/details please feel free to contact **Debroop Dutta** on **9830039773**.

We would like to assure you of our best service and wish you the very best through your venture.

We thank you for your confidence in Indiabulls Housing Finance Ltd. and look forward to a long and mutually rewarding relationship. Kindly acknowledge the receipt of this letter.

Best regards,

Yours sincerely,

For Indiabulls Housing Finance Ltd.


Authorized Signatory

115115

Indiabulls Housing Finance Limited

CIN : L65922DL2005PLC136029

Corporate Office: "Indiabulls House" 448-451, Udyog Vihar, Phase-V, Gurgaon - 122016, Telephone No. : 18002007777 (Toll Free) Fax: (0124) 6681111

Registered Office: M-62 & 63, First Floor, Connaught Place, New Delhi - 110001. Tel.: (011) 30252900, Fax: (011) 30252901

E-mail : homeloans@indiabulls.com, Website: www.financial.indiabulls.com

Advances Section :: Circle Office :: Kolkata.

ADVCOKOL:2025:2015-16

Date 09.05.2016

M/s. "P S Srijan Estate LLP"
At Trinty Tower, 3rd Floor,
83 Topsia Road (S),
Kolkata-700046.

Sub: Approval of Project – "VYOM" project

Dear Sir,

We are pleased to inform you that on your, request the subject project has been approved by us to extend housing loan to the individual purchasers in the above project subject to the conditions mentioned herein under. You are also permitted to include our bank's name/logo as preferred financier in your advertisement/website & promotional activity.

1. The approval will enable the individual purchaser who have made an agreement of sale with you for purchasing apartment from the above project and to apply for a housing loan to Canara Bank. However, Canara Bank shall assess the credit worthiness and repayment capacity of each applicant according to housing loan norms to grant a loan and Bank reserve the right to reject any application that does not fit into our norms.
2. Each borrower and the authorised representative of your company have to execute tripartite agreement as per our standard format before disbursement of loan.
3. The sanctioned loan will be disbursed in instalments depending upon the progress of the project and as per agreement of sale/Tripartite Agreement on case to case basis.
4. It should be ensured that NOC from the financing Bank of the project to be obtained prior to the sanction/disbursement of loan.
5. Sale deed proposed to be executed in favour of intending buyer should be executed by the person duly authorised by the Board resolution/Power of Attorney or landowner/s.

अग्रिम बिभाग

Advances Section

अंचल कार्यालय, Circle Office

Tel: +91 33 2283 1525

बेल्स हाँस, Bells House

Fax: +91 33 2283 1500

21, केमक स्ट्रीट, 21, Camac Street

E advcokol@canbank.co.in

कोलकाता 16 Kolkata – 700 016

www.canarabank.com

CIRCLE OFFICE KOLKATA, MARKETING DEPARTMENT
18/B, BRABOURNE ROAD, KOLKATA – 700 001.
033-22351134; FAX 033-22343059

M/S PS SRIJAN VENTURE LLP.
TRINITY TOWER, 3RD FLOOR
83 TOPSIA ROAD (S),
KOLKATA – 700046

Dt.18/02/2016

REG: APPROVAL OF YOUR PROJECT “VYOM” AT 49A, MANMOHAN BANERJE ROAD, KOLKATA
– 700 038

We are glad to inform you that the Bank has approved your Project “VYOM”. The approval will enable the members who have booked in the above project to apply for a housing loan to Punjab National Bank. Our bank will assess the credit worthiness and repayment capacity of each loan applicant according to its norms and we reserve the right to reject any loan application that does not fit into our norms.

Each borrower and the authorized representative of your company have to execute our standard tripartite agreement before disbursement of loan. The sanctioned loan will be disbursed in installments depending upon the progress of the project as well as the applicant's individual unit.

It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would be cancelled immediately if any material fact which has a bearing on the transfer of the title and which 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 interest of the project and its members.

Allotment letter with all required Clauses, Sale Agreement, Tripartite Agreement, Conveyance Deed etc. must be signed by Land owners/ Authorized Persons only.

You are requested to issue a consent letter of under taking regarding the following parameters:

1. Deliver the Title Deeds in favour of the purchaser of the flat directly to PNB.
2. Insist on NOC (No Objection Certificate) from PNB before cancellation of Agreement for sale and Refund of payments.
3. Final disbursement will be released at the time of registration.

Our interest rates for housing loan at present are as follows:

Repayment periods	Rate of interest	Loans up to Any Amount
For all repayment periods	Floating	9.60 %
	Fixed	10.10 %

Note: Up to 31st Mar 2016, No Processing and Documentation charges on HBL proposals.

OUR CONTACT DETAILS:

- ✓ PUNJAB NATIONAL BANK, RETAIL ASSET BRANCH, C.R. AVENUE- 3, C. R. AVENUE, KOLKATA-72. SHRI RN MUKHERJEE, CHIEF MANAGER (9007057920).
- ✓ PUNJAB NATIONAL BANK, RETAIL ASSET BRANCH, SALT LAKE: CB -56, SALT LAKE, SECTOR I, KOLKATA-64. SHRI SUMIT ROY, CHIEF MANAGER (7044095335).
- ✓ PUNJAB NATIONAL BANK, RETAIL ASSET BRANCH, KASBA 38B, BOSE PUKUR ROAD KOLKATA. SH. SK SRIVASTAVA, CHIEF MANAGER (8420045190)

Looking forward for a mutually beneficial relationship with you,

Thanking you sincerely,


CHIEF MANAGER
PUNJAB NATIONAL BANK
KOLKATA
MANAGING DEPTT. CO. KOLKATA



Ref: LICHFL/APF-New Alipore B.C

Dt:-10/03/2016

To

M/S P S SRIJAN ESTATE LLP(PS GROUP)
Kolkata

Re : Approval Project Code: 2015NA-133

Project Name & Location	Property full Address
PS VYOM	PREMISES NO-49A, Manmohan Banerjee Road P.S-Behala, P.O-Sahapur, Ward No-118, 24PGS(S) Under Kolkata Municipal Corporation.

We are glad to convey that the above Project is approved under Advance Processing Facility (APF) (subject to the following conditions:
SALE AGREEMENT ,TPA, Regd. Sale Deed(at final disbursement),Allotment letter, NOC from Builder Co., Agreement to Mortgage, Demarcated floor plan, Difference money receipt & other usual terms and conditions necessary for disbursement.

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

1. 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.
2. You may highlight the approval of project in your advertisements, hoardings, brochures and other publicity material with the signage :
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).


AVINAW KUMAR
Business Manager
LIC Housing Finance Ltd.
New Alipore Business Centre
43B, Block-C, 4th Floor, Kol-53

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.

Loan co-ordinate Mr SANKAR SHARMA-9830878868

Thanking you,

Yours faithfully,


AVINAW KUMAR
Business Manager
LIC Housing Finance Ltd.
New Alipore Business Centre
Kolkata-53B, Block-C, 1st Floor, Kol-53
AREA MANAGER
LICHFL
New Alipore Business Centre
Kolkata-53
Mob-9434115454/9330467367
Off-033-23962043/40

To
M/s PS Srijan Estate LLP
Trinity Tower, 83, Topsia Road (South)
Kolkata - 700046

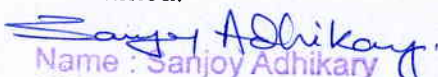
Date: 22nd January 2016

Subject: Your Application to Reliance Home Finance Ltd. for the Approval Of Project – Vyom at Kolkata

Dear Sir/Madam

With respect to the above project, we are pleased to inform you that we have accepted your application and approved the aforesaid project which will be considered for individual home loans to the valued customers subject to the terms mentioned herein under:

- 1) It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact/s with respect to the project is/are not disclosed and the same is/are found to be at variance with the statutory laws/rules/regulations/guidelines/ notifications required to be fulfilled/complied or in any other way detrimental to the interests of the project and its members.
- 2) Reliance Home Finance Ltd. requests your co-operation in providing any further information or document that we may require regarding the project.
- 3) The approval in effect enables the customers/allottees who have booked in the aforesaid project to apply for a Home Loan/Commercial Loan to Reliance Home Finance Ltd which would appraise each application according to its norms for granting loan as applicable from time to time and we reserve the right to reject any application that does not meet our norms without assigning any reason to individual customers/allottees and/or builders/developers.
- 4) After approval of individual loans, customers/allottees need to submit the documents as per the terms and conditions of our company, No Objection Certificate in our favour from the concerned Financial Institution/Banks (if any charge created in the aforesaid project) & Draft Sale Agreement for processing further the individual loans. The disbursals of the loan amount to the individual customers/allottees would be construction linked and as per norms of Reliance Home Finance Limited.


Name : Sanjoy Adhikary
SAP ID : 70272617
Branch Credit Manager-AHL

- 5) Approval of the aforesaid project is entirely and exclusively as per our internal terms and conditions based only on documents submitted, representations made and statement given and shall not be construed to endorsing or guaranteeing the aforesaid project.

Conditions to be complied before first disbursement-

- # Appropriate authority letter to be documented for authorized person towards execution of property registration.
- # Authorized Signatories KYC to be documented before first disbursement.
- # Declaration from builder require with final nomenclature of all the proposed APF tower as per sanction plan prior to first disbursement.
- # Draft Sale agreement to be obtained and duly perused/vetted by the panel advocate.
- # As per development agreement authorized representative by owner shall join and execute the proposed deeds and agreements in favor of the intending purchasers in the event of any of the Units is sold and conveyed
- # As per development agreement "Facilitator's Area" can not be hypothecated or mortgage.
- # Proposed for APF for Block 2 & Block 3 only.

Conditions to be complied before each and every individual disbursement-

- # Disbursement to be against allotment letter.
- # Disbursement to be made against submission of TPA and NOC in RHF format.
- # Final disbursement would be released against registration of sale deed in favor of individual customer.
- # Disbursement to be made as per CLP.
- # Disbursement Proceeds to be made to Account of M/s PS SRIJAN ESTATE LLP A/c, Indian Bank, Account No- 893424863

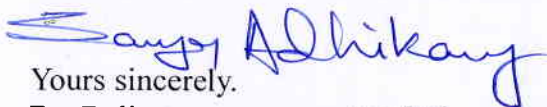
In case of all future correspondence regarding this project and individual cases in this project, Please quote this letter as APF for the project. APF No. **RCL_KOL_RESI_1782**.

In case of any queries regarding this project please contact our Branch Sales Manager Saurabh Mitra(+91 9331704003)/ Area Sales Manager Kaushik Sengupta (+91 9804566899)

You can also get in touch with us at : 1800-200-3838 or write us at : Mortgages.RHF@rcap.co.in

We thank you for your interest in Reliance Home Finance Ltd and look forward to a long and a mutually rewarding association with you.

Best Regards,


Yours sincerely.

For Reliance Home Finance Ltd.

Name : Sanjoy Adhikary

SAP ID : 70272617

Branch Credit Manager-AHL

Authorised Signatory



ভারতীয় স্টেট ব্যাঙ্ক
भारतीय स्टेट बैंक
State Bank of India

স্থানীয় প্রধান কার্যালয়, গৃহ-প্রকল্প অনুমোদন কোষ
'সমৃদ্ধি ভবন', ব্লক-ডি, দশম তল, ১, স্ট্রান্ড রোড, কোলকাতা - ৭০০ ০০১
স্থানীয় প্রধান কার্যালয়, গৃহ-প্রকল্প অনুমোদন কক্ষ
'সমৃদ্ধি ভবন', ব্লক-ডি, দশম তল, ১, স্ট্রান্ড রোড, কোলকাতা - ৭০০ ০০১
Local Head Office, Project Approval Cell
"Samriddhi Bhavan", Block-D, 10th Floor, 1, Strand Road, Kolkata-700 001

Fax : 033-2213 5960, E-mail : bulderrelations.lhokol@sbi.co.in

M/s PS Srijan Estate LLP
Trinity Tower
3rd Floor
83, Topsia Road (S)
Kolkata - 700 046

PAC/15-16/ 444

Date : 15th March 2016

Dear Sir/ Madam,

YOUR APPLICATION FOR THE APPROVAL OF PROJECT :

"VYOM"

At : 49A, Manmohan Banerjee Road, Kolkata - 700 038

With respect to the above subject, we are pleased to accord approval of your project "VYOM" subject to the conditions mentioned below :

- (i) No separate search report is required for processing each home loan proposal.
- (ii) No separate valuation of the property for each individual borrower is required.
- (iii) The Agreement for Sale has to be jointly executed by all the parties, with full signature on every page.

The approval will enable the members who have booked in the above project to apply for a housing loan from State Bank of India. State Bank of India would assess the credit worthiness and 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. The sanctioned loan will be disbursed in instalments depending upon the progress of the project as well as the applicant's individual unit. It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would be cancelled immediately if any material fact which has a bearing on the transfer of the title and which 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.

Contd. (P-2)



Allotment letter with all required clauses, Sale Agreement, Tripartite Agreement, Conveyance Deed, etc, must be signed by Landowners / authorized person(s) only.

In this context, before disbursement, you are requested to issue a simple letter of undertaking agreeing to:

- a) Deliver the Title deeds in favour of the purchaser of the flat directly to the Bank,
- b) Insist on No Objection Certificate (NOC) from the Bank before cancellation of Agreement for Sale and refund of payment(s) received there-under,
- c) To convey Bank's security interest to the Society, if any, proposed to be found after completion of construction for noting Bank's charge in the record of the Society, and
- d) to execute the Tripartite Agreement as per the standard format of the Bank and to submit the same before disbursement ;
- e) In terms of your Indemnity cum Declaration, you are requested to provide a copy of the registered Declaration mentioned therein within the stipulated time.

In this connection, please also note that :

1. At least 25 % of the total sales must be routed through us, failing which we may be compelled to take necessary action including rescindment of this approval. In this respect, you are to send monthly data to us reflecting your sales and SBI penetration.
2. Please provide for the necessary arrangement to our authorized executives/representatives when they visit your site/ site office.
3. Our standees/ table standees and hoardings are to be placed in your marketing offices.

Shri Avik Basu, Asset Sales Manager, SBI Cap Securities Ltd. (Phone – 7890003802) is our nominated Contact person for handling all leads generated from this project.

In case of any queries, please feel free to contact the under-signed.

We thank you for your interest in State Bank of India and look forward to a long and mutually rewarding association with you.

Yours faithfully,



Assistant General Manager
[Shri Barid Baran Maiti
Phone – 9674710333]

BAJAJ HOUSING FINANCE LIMITED

To
PS Group
New Alipore

24/03/2018

Subject: Project approval for PS Vyom located at New Alipore

Dear Sir,

1. We are pleased to inform you that your project PS Vyom has been approved by Bajaj Housing Finance Limited for individual unit funding to the prospective buyers of your apartments.
2. It is presumed that all the material facts concerning the project 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 required to be fulfilled or in any other way detrimental to the interests of the project and its members.
3. Bajaj Housing Finance Ltd requests your co-operation in providing any further information or document that we may require regarding the project.

Project APF number is KOL/2018/37307 , which may be quoted in all future correspondence.

4. This approval of the project being purely at the request of the developer, we Bajaj Housing Finance Limited or any of its officers, employees, executives do not take up any responsibility for any liability of whatsoever nature, directly or indirectly with respect to you or the customer, by virtue of this approval.

In case of any queries regarding this project, please contact our Sales team:

Milesh Maheshwari (Mobile no. 9689330280), Abhay Prasad Sharma (Mobile no. 9874591806), Kumar Pritam (Mobile no. 9836451666)

Yours Sincerely,



Authorized signatory

Name: Sayantan Basu Mallick

Employee code: 970033

NB: following documents will be required before disbursement to your Customers who intend to avail Finance from us

1. Registered sale agreement/Tripartite agreement (TPA) in BFL format
2. Permission to mortgage (PTM) /NOC in BFL format
3. Original Contribution Receipts (OCR) of the purchaser to be provided at the time of disbursement.
4. Project/ Construction finance loan NOC for individual flat (in case developer has availed project loan/construction finance). If no loan is availed an undertaking to be taken given regarding no project loan.
5. Builder/developer bank account details in which the payment has to be made to be provided in developer's letter head.

Bajaj Housing Finance Limited

Branch Office: Infinity Benchmark, #1201, 12th Floor, Plot-G-1, EP & GP Block,
Near RDB Big Cinema, Sector V, Salt Lake, Kolkata - 700091
Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India
Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road,
Viman Nagar, Pune - 411 014, Maharashtra, INDIA

Tel.: +91 33 30213300

Corporate ID No.
L65910MH1987PLC042961

To,

PS Srijan Estate LLP.

Trinity Tower, 83, topsia Road (S), Kolkata 700046

Date- 22/03/2017

Sub:- Your application to PNBHFL for the **approval** of your project named "**Vyom**" Situated at Premises no-49A, Monmohan Banerjee Road Ward no-118, P.S Behala, Dist- 24 Pgs (South) Kolkata-700038.

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. **TEMP-KOL-2017-205** 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 & Original Money receipts
 4. Specific NOC from LIC HFL in each & individual cases.

(B) Against Final Disbursement.

Deed of Conveyance(Registered) and Offer of Possession Letter/O.C/C.C

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.


Raju Barik

Regional Technical Manager

Mob-09831165542



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