

Ref : LICHFL/APF- 2018HW-006

Date : 11/07/2018

To

M/s. RAJAT PROJECTS PRIVATE LTD
4,AZIMGUNJ HOUSE,
FIRST FLOOR,
7,CAMAC STREET
KOLKATA-700017

Dear Sir,

Re :Approval of Advance Processing Facility (APF)—Ref No. __2018HW-006__.

Project Name & Location	Property full Address
RAJAT AVANTE	73,D.H. ROAD,J.L. NO-21,MOUZA-JOKA,UNDER PS-BEHALA,BLOCK -I(G+15) AND BLOCK -II (G+15)

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

- 1. Original Agreement for Sale**
- 2. Allotment Letter**
- 3. TPA**
- 4. NOC from Builder Co.**
- 5. Original money receipt & other usual terms and conditions if required**
- 6. Registered Sale Deed(at final 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 :**

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

Howrah Business Centre : First Floor, 83, Shibpur Road, Mandiritala, Howrah - 711 102, Tel : +91 33 2667 9468

Registered Office: LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47, Veer Nariman Road, Mumbai - 400 001.
 Tel: +91 22 2204 9682 / 9799 / 0006 Fax: +91 22 2204 9682 E-mail: lichousing@lichousing.com

Corporate Office: LIC Housing Finance Ltd., 131 Marker Tower "F" Premises, 13th Floor Cuffe Parade, Mumbai - 400 001.
 Tel: +91 22 2217 8600 Fax: +91 22 2217 8777 E-mail: lichousing@lichousing.com | www.lichousing.com

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.

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

Thanking you,

Yours faithfully,

AVINAW KUMAR
 Area Manager
 LIC Housing Finance Ltd.
 Howrah Area Office

AREA MANAGER

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