

DHFL/ APS No. KOL-7621-01-16

Date :- 27/01/2016

To,
M/s. Blue Fox Projects Pvt. Ltd
5/1A, Hungerford Street ,
Kolkata-700017 , West Bengal | India
Tel: 9874610033

Dear Sir,

Sub: Approval of your project " AURUM "

With reference to the above subject and discussions with your representative, we are pleased to inform you that we have approved your aforesaid project for extending individual housing loan finance to the flat/unit purchaser subject to following:

1. We presume that all the material facts concerning the project have been disclosed to us and we request your co-operation in providing any further information or document(s) that may be required regarding the project.
2. Kindly note that, the approval would stand cancelled or withdrawn:
(i) if it noted that any material fact was not disclosed and the same is inconsistent with the approved plans (ii) if any information submitted is found incorrect / misleading.
3. This approval would enable the person(s) who have booked flats/units in the project to apply for housing loan with DHFL. DHFL would assess the repayment capacity of each applicant according to its norms to grant a loan and DHFL reserves the right to reject any application that does not fit in its norms including legal and technical scrutiny of individual loan applicant(s).

For all future correspondence regarding this project and individual cases under the said project, please quote the REF file **APS No. KOL-7621-01-16** which has been approved on 27/01/2016

Dewan Housing Finance Corporation Ltd.
Corporate Identification Number (CIN) - L65910MH1984PLC032639

41, Shakespeare Sarani, Duck Back House, 1st Floor,
Kolkata - 700017.

Regd. Office : Warden House, 2nd Floor, Sir P. M. Road,
Fort, Mumbai - 400 001.

Tel.: (033) 40220800 / 11, 40220826

Fax.: (033) 40220827

Toll Free No.: 1800 22 3435

Customer Care No.: (0124) 4092750

Email: response@dhfl.com

Visit us at: www.dhfl.com

In case of any enquiry, you may please contact Ms. Sudip Dutta (Mob No. +91 9830880268) ,Ms. Moumita Paul (Mob No. +91 9830953854) Mr. Lalit Hundalani (Mob. No. +91 9830133845) / 033-40220800

We also request you to incorporate the name of DHFL as Preferred Financer / Lender in any brochure or advertisement etc. issued by you with reference of the said project.

We thank you for your confidence in DHFL and look forward for a long and a mutually rewarding relationship. Kindly acknowledged the receipt of the letter.

Following documents are required to be taken for each individual case:-

1. Regd. Sale Agreement (in case if funding on the basis of Tripartite Agreement is not considered) & Allotment Letter, if any, Possession Letter & Regd. Sale Deed with original stamp duty paid receipt and registration receipt.
2. Original Own Contribution receipts/Money Receipts.
3. NOC for mortgage of the individual flats as per DHFL format in favour of DHFL from the developer.
4. Demand Letter from the developer to be obtained for particular unit / payment.
5. Disbursement request letter from the customer for release of the loan installment, giving the details of the Name, The Bank, The Branch and Account No. on which the disbursement cheque has to be prepared.
6. PAN card of the company, MOA and AOA of the company duly attested by Director along with certified copy of the Board Resolution appointing its authorised signatory and proof of bank account for the Builder (to be submitted once for master file).
7. ICD to be obtained from the landowner before the 1st disbursement stating that they will submit a copy of the Conversion Certificate of the land from Danga and Bagan to Bastu as soon as the process starts in the concerned Block Land & Land Reforms Office & that no construction is happening on the land classified as Doba and Pukur under Dag Nos. 3450 & 3444 and no construction will happen on such land in future & that they shall also submit a copy of the ULCR NOC as soon as it is received from the concerned department of the Government of West Bengal.

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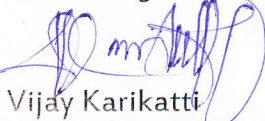
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Disbursement Schedule attached here with

Construction Linked Disbursement Schedule for Entire building		
Stage of Construction	Percentage Completion	Percentage Disbursement
Plinth	20%	30%
RCC	50%	60%
Brickwork	60%	70%
Internal Plaster	65%	75%
External Plaster	70%	80%
Flooring	80%	90%
Plumbing & Electrification	90%	100%
Doors, Windows & Finishing	100%	100%

Warm Regards,



Vijay Karikatti

Circle Business Head –HF (EAST)

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