

To,
Blue Fox Project Pvt. Ltd.
5/1A, Hunger Ford Street, Kolkata-700017

Date-31/08/2016

Sub:- Your application to PNBHFL for the approval of your project named "Aurum" Situated at Premises No. Premises No- 36, B.T. Road, Holding No- F-20, P.S- Belgharia Formally Baranagar, Mouza- Ariadaha, J.L. No- 01, Touzi No- 173, Dag No-3439, 3442, 3443, 3444, 3448, 3449, 3450, 3451, 3452, 3453,3454, 3455, 3456, 3457 & 3458, R.S. Khatian No- 21, 877,907, 2591, 2592, Ward No- 8, Dist- North 24 Parganas, Kolkata-700058, under Kamarhati Municipality

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-2016-138** 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 for creation of mortgage.

(B) Against Final Disbursement.

Offer of Possession Letter/o.c / and Deed of Conveyance(Registered)

- Local team will evaluate this project half yearly and in case construction is slow or halted; funding will be stopped immediately.

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. Ranajit Basak - 9830812430 for any further information / clarification.


Subarna Mukherjee
Authorized Signatory
Mob-09831165542

