

# Indiabulls

Indiabulls Housing Finance Limited

Letter No. IBKOLRES201607966

Dated: 15-03-2016

To  
THE DIRECTOR

OSWAL TOWERS LLP

Bangur Building, Room No 38B, 1st Floor, 114 Rabindra Sarani, KOLKATA WEST BENGAL 700007

Date: 15-03-2016

**Sub:** Approval of Project **ORCHARD 126** situated at 126F, B T Road, Agarpara, PS Khardah, Ward no 10, CS/RS Dag nos 1192, 1193, 1191/1308, 1191/1314, CS Kh no 65, RS Kh no 702, Touzi no 155, JL no 11, KOLKATA WEST BENGAL 700058 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	OSWAL TOWERS LLP	HDFC BANK, KANKURGACHI BRANCH	50200006386100

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 That the approval may be rescinded if any fact disclosed is found incorrect or misleading and/or if any material fact has not been disclosed and/or the project development found in violation of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. **IBKOLRES201607966**.


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

115118

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