

LOKNATH DEVELOPERS PVT. LTD. Ishika Plaza, Flat no- 106 144, G.T. Road, Maniktala, Serampore, Hooghly, 712201

Date: 30-05-2017

Sub:- <u>Approval of your project: D.C.B. Complex—at Mouza- Kismat Apurbapur, under Singur Gram Panchayet. P.S.- Singur, Dist.- Hooghly (W.B.) near Singur Police Station, E.R. Dag no- 845, 846, 847, Khatian no- 2353, 2469, 2470, 2471,</u>

With reference to the captioned subject, we are pleased to inform you that we have approved your aforesaid project as per detail below: APF Code: KOL/0310/05/2017

SL	TOWER	FLOOR	NO OF UNIT
1	BLOCK A	G+IV	24
2	BLOCK B	G+IV	28

Said project approval is as per terms mentioned herein under:

- 1. File approval in effect enables the customers who have booked in the project to apply for a Home Loan to MHF.
- 2. MHF would assess the repayment capacity of each applicant according to its norms to grant a loan and we reserve the rights to reject any application that does not fit into our norms.
- 3. NOC's such as Environmental, Fire, Pollution, Height etc as applicable for the project. If the same is not applicable than an Undertaking stating that the particular NOC's are not applicable in this project with reasons
- 4. The letter is issued subject to the condition that the construction work will be carried out as per the approved plans and any NOC towards release of mortgage will be with our prior written consent.
- 5. Valuer empanelled with us / In-house technical team member will visit the project once every quarter to update us on the project progress. We request your co-operation and requisite support relating to the above mentioned project.
- 6. If the project is a joint venture with land owners the copy of development agreement with flat share certificate is required during disbursement.
- 7. Original Sale agreement in favour of customer, permission to mortgage and tripartite agreement as per MHF format is required for first disbursement & registered sale deed in favour of our customer is required for final disbursement. Payment receipts by the customer to the builder in original is required during disbursement.
- 8. We understand that no project finance has been availed currently. However, if project funding is availed in future, you need to intimate us immediately. Builder declaration on letter head regarding the said unit not mortgaged anywhere neither any existing loan on the said project from any financier
- 9. It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note 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 with any of the documents executed by you, or in any other way detrimental to the interests of the project and its members

For all future communication regarding this project and individual loan requests please quote the APF Code mentioned above, in ease of any queries/clarifications, please feel free to contact: SANDIP SARKAR - 9609501672 e Welcome you in the growing family of Magma Housing Finance and look forward for a long and mutually

We Welcome you in the growing family of Magma Housing Finance and look forward for a long and mutually rewarding relationship.

Authorized Signatø

For Magna Housing Finance

(Formerly known as GE Money Housing Finance)

Magma Housing Finance (A Public Company with Unlimited Liability)

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(Formerly, GE Money Housing Finance)

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