

To,

M/s. Ideal Real Estates Private Limited
50 J L NEHRU ROAD , KOLKATA - 700071

Date: 01/11/2014

Subject: Your Application to Reliance Home Finance Ltd. for the Approval Of Project --"Ideal Green" situated at 591A, Motilal Gupta Road, Behela, PO: Sodepur, PS; Thakurpukur, Ward No.-122, Dist: South 24 Parganas, Kolkata-700008

Dear Sir/Madam

With respect to the above project, we are pleased to inform you that we have accepted your application and approved the aforesaid project which will be considered for individual home loans to the valued customers subject to the terms mentioned herein under:

- 1) It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact/s with respect to the project is/are not disclosed and the same is/are found to be at variance with the statutory laws/rules/regulations/ guidelines/ notifications required to be fulfilled/complied or in any other way detrimental to the interests of the project and its members.
- 2) Reliance Home Finance Ltd. requests your co-operation in providing any further information or document that we may require regarding the project.
- 3) The approval in effect enables the customers/allottees who have booked in the aforesaid project to apply for a Home Loan/Commercial Loan to Reliance Home Finance Ltd which would appraise each application according to its norms for granting loan as applicable from time to time and we reserve the right to reject any application that does not meet our norms without assigning any reason to individual customers/allottees and/or builders/developers.
- 4) After approval of individual loans, customers/allottees need to submit the documents as per the terms and conditions of our company, No Objection Certificate in our favour from the concerned Financial Institution/Banks (if any charge created in the aforesaid project) & Draft Sale Agreement for processing further the individual loans. The disbursements of the loan amount to the individual customers/allottees would be construction linked and as per norms of Reliance Home Finance Limited.
- 5) Approval of the aforesaid project is entirely and exclusively as per our internal terms and conditions based only on documents submitted, representations made and statements given and shall not be construed to endorsing or guaranteeing the aforesaid project.



RELIANCE

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Other Conditions :

- Documents to be submitted at the time of disbursement of all individual loans- Tripartite Agreement, Agreement to sale and No Objection Certificate for mortgage.
- Unit specific NoC from ICICI Bank Ltd to be submitted in all individual cases

In case of all future correspondence regarding this project and individual cases in this project, Please quote this letter as APF for the project. APF No...RCL _ KOL _ RESI _ 1400

In case of any queries regarding this project please contact our Branch Sales Manager Abhay Kumar Ray (mbl #.9830016139) / Zonal Sales Manager Atul Sharma (Mbl # 07498806066)

You can also get in touch with us at : 1800-200-3838 or write us at : Mortgages.RHF@rcap.co.

We thank you for your interest in Reliance Home Finance Ltd and look forward to a long and a mutually rewarding association with you.

Best Regards,

Yours sincerely,

For Reliance Home Finance Ltd.


Authorised Signatory