

DHFL/ APS No. **KOL-12136-12-18**

Date - 21-12-2018

To,  
Rishinox Builwell LLP  
31, Jessore Road, Madhyamgram  
North 24 Parganas, West Bengal  
Pin code- 700129

Dear Sir,

Sub: Approval of your project "Rishi Ventoso"

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. It is presumed that all the material facts concerning the project have been disclosed to DHFL and co-operation from the Developer is solicited in providing any further information or document(s) that may be required any time regarding the project.
2. The approval would stand cancelled or withdrawn: (i) if it noted that any material fact was not disclosed and the same is inconsistent (ii) if any information submitted is found incorrect / misleading.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-12136-12-18** which has been approved on 21-12-2018.

In case of any enquiry, you may please contact Mr Raj Burman (9830889117) & Mr Md Intekhab Alam (8617779487).

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.

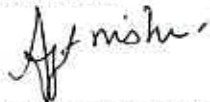
We thank you for your confidence in DHFL and look forward for a long and a mutually rewarding relationship. Kindly acknowledged the receipt of the letter.

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

1. Agreement to sell / Allotment Letter in original.
2. Registered Agreement for Sale / Tripartite Agreement, in DHFL prescribed format.
3. Original own contribution receipts / Money Receipts.
4. NOC for mortgage of the individual flat as per DHFL format in favour of DHFL from the owner/builder.
5. Demand Letter from the owner/builder to be obtained for particular Payment.
6. Disbursement request letter from the customer for release of the loan instalment in developers favour, giving the details of the Name, The Bank, The Branch, and the Account Number on which the disbursement cheque has to be prepared.
7. Porcha in the name of the present owners.
8. Up to date khajna receipt in the name of the present owner.
9. Up to date property tax receipt in the name of the present owner.
10. Up to date Tax Receipt in the name of current land owner.

Warm Regards

Ajit Kumar Mishra



Regional Sales Manager (East)