

March 11, 2016

M/s. Raunak Properties Pvt Ltd. 6, Hanspukur Lane, 4th Floor, Suit No-415/416, Laksmi Plaza. Kolkata – 700007

Sub: - Your Application to IDBI Ltd., for the approval of your project named- "Twin Towers" Holding No-436, Grand Trunk Road (North), P.S- Golabari, Paraganas-Paikhan, J.L. No-1, Ward No-16, Howrah-711101 within the limits of Howrah Municipal Corporation.

In Reference to the aforesaid, we take pleasure in informing you that we have accepted your application and approved the aforesaid project subject to the terms mentioned herein under.

- 1. The approval in affect enables the members who have booked flat in the project to apply for a loan from IDBI Ltd The bank would assess the repayment capacity of each applicant according to its norms for granting a loan and further the bank reserves the right to reject any application, which does not fit our norms.
- 2. It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would stand canceled if any material facts is not disclosed and the same is found to be at variance with the statutory laws required to be fulfilled or in any other way detrimental to the interests of the project and its members.
- 3. We request your co-operation in providing any further information or document that we may require regarding the project.
- 4. This project is approved subject to following points:
- 1. Final disbursement of Loan amount (minimum 10%) to be disbursed on completion of project and registration of property / Possession of property.
- 2.Undertaking from developer that legal report of other bank indicates that the title of the property is clear and marketable.
- 3. Proper Allocation of flat mentioning the units and flats details.

4.ICD for Tax or up to date tax receipt.

In case of all future correspondence regarding this project and individual cases in this project i.e. RAC1/APF/156/03/16, please feel free to contact the undersigned.

Kindly note this approval is subject to the submission of revised sanction plan for the additional work and changes made during the construction.

We thank you for your interest in our bank and look forward to a long and mutually rewarding association with you.

Best wishes,

For IDBI BANK

Center lead, RAC - Royd Steeet, Kolkata Horris

रिटेल एसेट सेन्टर : ६, रयेड स्ट्रीट, अभिलासा एनेहस, ग्राउन्ड फ्लेर, कोलकाता -७०० ०१६, टेल : ०३३ २२२६ ००७२, ०३३ २२२६ ००७३ Retail Asset Centre : 6, Royd Street, Abhilasha Annex, Ground Floor, Kolkata - 700 016, Tel. : 033 2226 0072, 033 2226 0073