

Date: 20/12/2012

To,  
M/s. Naik Navare Construction Pvt. Ltd,  
Shivajinagar, Pune.

Dear Sirs,

**Sub:** Your application to Axis Bank Ltd, RAC Goa, for the approval of your project named as "ESMERALDA" being constructed on property known as 'ANEIXO DO OITEIRO or GAUCHEM XIR E FUXAL GALE' Surveyed under Sy. No. 13/1-C, 14/1-B & 15/1-B of Panelim Village, Sao Pedro, Ilhas, Tiswadi, North Goa.

With respect to the above subject, we are pleased to inform you that we have accepted your application and have legally approved the project under following terms:


1. The approval in effect enables individual customers to apply for Power Home loans to Axis Bank Ltd, RAC Goa, who would assess, the repayment capacity of each individual according to its norms to grant loan & we reserve the right to reject any application which is not fitting in our basic norms.
2. It is presumed that all the material facts & documents pertaining to the project have been disclosed to us. Kindly note that the approval would be cancelled if any material facts or documents are not disclosed and same is found to be at variance as per the statutory laws as required to be fulfilled or in any other way detrimental to the interests of the project and its individual customers.
3. Axis Bank requests your co-operation in providing any further information or documents that we may require regarding the project.

You are requested to comply the following documents at the time of disbursement of individual cases:

1. **Original individual Registered Agreement for Sale.**
2. **Original Form 'T'**
3. **Original Tri-partite agreement**
4. **Original NOC for mortgage**
5. **Original Demand letter**
6. **Original Individual & Project Nil Encumbrance Certificate from 01/01/1999 till date.**

In case of any queries, please feel free to contact our RAC office at Pato, Panaji. We look forward for long-term relationship.

For Axis Bank Ltd

  
(Authorised Signatory)  
RAC-Goa.

