



BANK OF MAHARASHTRA

MAHA RETAIL CREDIT HUB

Pune City Zone

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No. AW58/PA/2012-13/ 161 /Hsg/

25th October 2012

To,
M/s Naiknavare Developers Pvt. Ltd.
1204/4, Ghole Road, Shivajinagar, Pune

Dear Sir.

Reg: Approval of your Housing Project- "Esmeralda" SNo. 14/-1B, 15/-B, NH-4A, Bipass,
Kadamba Plateau at village Panelim, Tal-Tiswadi, Goa.

With reference to above, we would like to inform you that the aforesaid housing project is approved by our Bank subject to the following:

1. The housing loan proposals of individual flat purchasers in the aforesaid project can be considered by our Bank as per the eligibility & repaying capacity of the applicant/ borrower, subject to rules & regulations of our bank applicable from time to time.
2. It is presumed that all material facts concerning the aforesaid project have been disclosed to us. Kindly note that the project approval would stand cancelled if any material fact is not disclosed and the same is found to be at variance with the statutory requirements or in any other way detrimental to the interest of the project and the flat purchasers.
3. This sanction is valid for Esmeralda only, with following details:
 - a. Consists of 12 buildings with 192 flats & 45 Row House.
 - b. Tentative completion is in March 2016.

Please ensure the strict compliance of all terms & conditions and stipulations connected in respect of this project.

Thanking you,
Yours faithfully,

Asstt. Gen. Manager
Retail Asset branch, Pune

