

M/S NAIKNAVARE CONSTRUCTION PVT.LTD
1204/4, GHOLE ROAD
SHIVAJINAGAR
PUNE-411004

Dear Sir,

Sub: Approval of Project "ESMERALDA"

We are happy to approve your Housing Project "ESMERALDA" located on the Kadamba plateau about 6 Km from panjim.

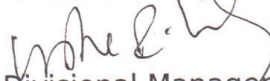
You may please refer all enquiries for Housing Loan by Prospective purchasers of flats in your housing project "ESMERALDA".

Our sanctioning of Housing Loans /Mortgage Loans to the purchasers of Flats in the above project shall be subject to the following conditions:-

1. The Eligibility of the prospective borrower for quantum of loan, repaying capacity and other requirement will be assessed as per our Housing Loan scheme.
2. The Builder/Developers to execute a Tripartite Agreement with the financing branch and borrower as per our Bank's format and to note our Banks Lien on Flats during the construction period
3. Legal Report from our Panel Advocate along with latest Encumbrance Certificate.
4. NOC from BANK OF MAHARASTRA to be offered as project is financed by BANK OF MAHARASTRA, Pune.

With Best Wishes,

Yours Faithfully,


Divisional Manager
RAH GOA

CC: M/S NAIKNAVARE CONSTRUCTION PVT.LTD
Sr.No. 13/1-C, 14/1-B
Kadamba Plateau, Panelim
Tiswadi, Old Goa Bypass Road
Goa-403402