

AXISPAS033035

Date: December 2, 2019.

To,  
M/s. SMART VANIJYA PVT LTD  
Kadamtala, Asian highway II, Siliguri, near embee fortune,

DARJILING - 734010,  
West Bengal

**Sub:** Your application to AXIS Bank for the approval of projects "**EMBEE DELIGHT**" At KADAMTALA , OPP DURGA MANDIR ON ASIAN HIGHWAY- II PO - KADAMTALA Matigara PS. Matigara, KADAMTALA , OPP DURGA MANDIR ON ASIAN HIGHWAY- II PO - KADAMTALA Matigara PS. Matigara, Kadamtala Main Road, Durga Mandir, DARJILING.

Dear Sir,

We are delighted to inform you that we have accepted your application and the above project has been approved and will be considered for individual housing loan finance to your customer as per the terms mentioned herein under:

**Reference: APF No. AXISPAS033035 – EMBEE DELIGHT.**

- It has been presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval may be rescinded if any fact disclosed is incorrect or misleading and/or, the project development found in violation of statutory laws for in any other way detrimental to the interest of the Bank and that of the project and its members.
- The Bank requests your co-operation in providing any further information or document that may be required for the said approval of the project for customer funding.
- The approval in effect enable the purchasers who have booked in the project to apply for a home loan from Axis Bank Ltd and it will be the sole discretion of the Bank to appraise each application on its merits, fulfillment of the documentary requirement and take its own decision to grant loan facility to the applicant. The Bank also reserved its right to reject any application that does not fit into its norms.
- You shall not use Axis Bank Ltd logo or brand in any form of communication without the explicit written consent of the Bank.

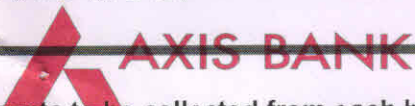
In case of all future correspondence regarding this project and individual cases in this project please quote the APF No. AXISPAS033035 In case of any queries please feel free to contact **Mr. MANOJ SAH** on Mobile No - **9832044683**.

We look forward for a long and mutually rewarding association with you.

Best Regards,  
For Axis Bank Ltd.

Authorized Signatory





Documents to be collected from each borrower at the time of disbursement

**Pre Disbursement Document : Individual**

1. Current Unregistered Sale Agreement
2. Own Contribution Receipts
3. Others: The Project EMBEE DELIGHT is developed as G+10 std residential high rise building with 530 nos of Resi units and 213 Covered & 305 Open parking under Five Blocks at Plot no- 1487,1497 to 1517 (LR). Build CAT-A
4. Others: Specific NOC from SBI/SME Branch for each & every cases.

**Pre Disbursement Document : Builder**

1. Tripartite Agreement
2. Noc From Builder
3. Others: Sale Deed & ATS should executed between land owners cum,Developer-Smart Vanijya Pvt Ltd (Authorised Signatory ) & Borrowers
4. Others: Please note that minimum 10% of loan amount will be held and released at the time of final registration of the property in the name of customer /borrower and delivery of registered deed of conveyance to the Bank.

**Post Disbursement Document : Builder**

1. Conveyance Deed Due Date : 2024-05-31

**Project Details**

For BWF:

Approved details			
	Nos of Buildings	Nos of Wings	Nos of Units
Total	1	5	530
Approved	1	5	530

For Plot:

Approved Details for Plot	
	Nos of Units
Total	0
Approved	0

For Bungalow/Row Houses:

Approved Details for Bungalow/Row Houses	
	Nos of Units
Total	0
Approved	0

