



DHFL/ BHU-0200-07-09  
July 3, 2009

To  
M/s Hi-Tech Estates & Promoters (P) Ltd.,  
HO: 111-Saheed Nagar,  
Bhubaneswar-757 007,  
Orissa

Dear Sir,

Sub: - Approval of your project "HI TECH PLAZA (TYPE A, B ( 7 nos.) ,C ( 2 nos.) and D(7 nos.)" situated at Plot No.- 125, 126, 118, 61, 119, 128, 132 Mouza:- Madhipur, Near Kantilo U.P. School, Tehsil:- Jatni, Dist:-Khurda, Bhubaneswar.

With reference to the above subject and discussions with your representative, we are pleased to inform you that we have approved your aforesaid project for extending individual housing loan finance to the flat/unit purchaser subject to following:

1. We presume that all the material facts concerning the project have been disclosed to us and we request your co-operation in providing any further information or document(s) that may be required regarding the project.
2. Kindly note that , the approval would stand cancelled or withdrawn: (i) if it noted that any material fact was not disclosed and the same is inconsistent with the approved plans (ii) any information submitted is found incorrect / misleading.
3. This approval would enable the person(s) who have booked flats/units in the project to apply for housing loan with DHFL. DHFL would asses the repayment capacity of each applicant according to its norms to grant a loan and DHFL reserves the right to reject any application that dose not fit in its norms including legal and technical scrutiny of individual loan applicant(s).


For all future correspondence regarding this project and individual cases under the said project, please quote the REF file No: BHU-0200-07-09.

In case of any enquiry, you may please contact Mr. Saroj Bandhu Mishra, Branch Manager, Contact No.09337349401 and 0674-3265973. We also request you to incorporate the name of DHFL as Preferred Financer / Lender in any brochure or advertisement etc. issued by you with reference of the said project.

We thank you for your confidence in DHFL and look forward for a long and a mutually rewarding relationship. Kindly acknowledged the receipt of the letter.

Thanking you,

For Dewan Housing Finance Corporation Limited

  
K Anandavasagan  
AGM-Legal

Dewan Housing Finance Corporation Ltd.

Corporate Office : Dheeraj Arma, 6th Floor, Anant Kanekar Marg, Bandra (E), Mumbai - 400 051. Tel.: (022) 2658 3333 / 2647 4333 Fax : (022) 2658 3344  
Regd. Office : Warden House, 2nd Floor, Sir P. M. Road, Fort, Mumbai 400 001. Tel.:(91-22) 2202 9900 Fax : (91-22) 2287 1985

Visit us at: www.dhfl.com E-mail: info@dhfl.com

Dated: 07.07.2009

Ref:IDBI/BBSR-56/SSS

To,  
M/S HI-TECH ESTATES & PROMOTORS PVT. LTD.  
111, SAHEED NAGAR,  
BHUBANESWAR-751007.

Dear Sir,

Sub: Your application to IDBI Bank Limited, for the approval of your project named  
"HI-TECH PLAZA"

Refer 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.

The approval in effect enables the members who have booked in the project to apply for a Loan from IDBI Bank 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. It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact 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. We request your co-operation in providing any further information or document that we may require regarding the project. In case of all future correspondence regarding this project and individual cases in this project, please quote the no. as BBSR/ 56 In case of any queries, please feel free to contact us.

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

Best wishes,

For IDBI BANK LIMITED,

  
AUTHORISED SIGNATORY,  
Bhubaneswar

Note:

1. This approval is subject to submission of Name of the person who shall be signing sale deed and his signatures along with the relevant document.
2. No finance will be considered in commercial blocks.

Ref No.ULP/147/09

Di.19.06.2009

To  
The Director,  
Hi-tech Estates & Promoters Pvt. Ltd.,  
A/103, Saheed Nagar  
Bhubaneswar-751007

Dear Sir,

**Sub : Approval of Projects " Hi-Tech Plaza"**

With reference to your letter No. CC/408/09 dt.06.04.2009 in connection with approval of projects namely " Hi-Tech Plaza", we are pleased to inform you that our competent authority has approved the said project for financing of housing loans to individual eligible borrowers as per the extant norms of the Bank.

We request you to kindly provide us the name of authorized signatories along with their signatures for executing tripartite agreement and other loan documents at the time of sanction.

Thanking you,

Yours truly,

  
BRANCH MANAGER



Encl: Copy of tripartite agreement



UCO Bank  
Regional Office

C-2, Ashok Nagar, Unit-II, Bhubaneswar 751009

☎ 0674-2532226/2533891/2533002/2533654/2531190/2531524 FAX : 0674 2532890

e-mail : ro.bbsr@ucobank.co.in / ucba\_bhu01@bhu011.ucba.infinet.in

20(BBSR)/CPC/35/09-10

Date 30.06.2009

To  
M/S HI-TECH ESTATES & PROMOTORS (Pvt.) LTD  
A/103, Sahid Nagar  
Bhubaneswar 751007

Kind Attn:- Mr Tirupati Panigrahi  
Sub: Project Approval for residential project "The Hi-Tech Plaza"  
Sir,

We invite reference to your letter CC/420/09 dt 07.04.2009 addressed to our Zonal Manager requesting us to approve your above project for considering financing of individuals houses by our Branches. We are glad to inform you that the above cited project has been approved for considering financing of purchases of flats by prospective buyers. The approval has been made taking in to consideration, the documents and the disclosures regarding the legal aspects of the property by you to our Bank. It is understood that you have been transparent in dealing with the disclosures made along with the project proposals named as "Hi-Tech Plaza" located in the Mouza-Madhipur, Sunderapada, Bhubaneswar. If subsequently it is found that any suppression and non-disclosures of material facts is committed, our approval of the project would stand summarily cancelled. The commitment of extending finance to the potential purchasers in the project shall always be governed by our Bank's Credit Policies, Reserve Bank of India guidelines and other terms and conditions applicable for such financial assistance from time to time. However, in extending loan to potential purchasers of the flats, our Bank has every right to go detail in to the credentials of such person particular. In this connection we would also like to inform you that you may use our Bank's logo for your advertisement as a financing banker and you are also permitted to put a signboard at the housing site to that effect.

We thank you for your interest in UCO Bank, and look forward for a fruitful association with you.

Yours truly,

  
CHIEF OFFICER

UDAYAN BOSE  
DY. GENERAL MANAGER - OPISSA

**HDFC**  
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED  
www.hdfc.com

Date : 14-Jul-09

M/s Hi-Tech Estates & Promoters Pvt Ltd.,  
A/103, Sahid Nagar,  
BHUBANESWAR 751007

Sub : With reference to your Application for Approval of  
Residential Project " Hi-TECH PLAZA"

Dear Sirs,

We are pleased to inform you that H.DFC has assessed the project approval application for the afore said project and has in-principle approved the Project "HI TECH PLAZA " for sanction of loan.

With respect to this project approval you are requested to note the following:

1. The approval has been granted to the Flats in the project mentioned above.
2. The approval in effect enables the buyers in the aforesaid project to apply for a Home Loan to HDFC. All loans shall be based on the repayment capacity of each applicant as assessed by HDFC according to its norms and HDFC reserves the right to accept or reject the loan of any applicant at its sole discretion.
3. We have assigned Satyabrat Das (cell no 9437015412) and Subhadeep Saha (cell no 9777321151) for day to day sale interaction with your staff at the site.
4. For all queries un-resolved by our sales staff or for any complaint to the management you may directly refer it to the undersigned Udayan Bose, at 9937082424. You can write to me at [udayanb@hdfc.com](mailto:udayanb@hdfc.com) & [satyabratd@hdfc.com](mailto:satyabratd@hdfc.com)
5. It is assumed that all the material facts concerning the project have been disclosed to HDFC as per the documents submitted as on the date of this letter. Kindly note that the approval would stand cancelled if it is found that any material facts was not disclosed or if of the facts disclosed are found to be at variance with the statutory laws required to be fulfilled or in any



UDAYAN BOSE  
DY. GENERAL MANAGER - ORISSA

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED  
www.hdfc.com

other way are detrimental to the interest of the project and the applicants.


6. You are requested to send a written consent allowing HDFC to display Hoardings, Banners & dispensers at your project site/office.
7. The property documents required in Original form the Developer, for funding of individual loans are as follows :
  - A. Flat / Simplex / Duplex Allotment cum Agreement
  - B. Receipt of Payments made by buyer to the Developers
  - C. Builders Letter (Enclosed format)
8. Project / Property Number : P  
799051/799052/799053/799054/799055/799056/799057/799058/799059/799075/799076/799077/799078/799079/799080/799081/799082/799083

HDFC requests your co-operation in providing any other information or document that we may require regarding the project.

Looking forward to a long and mutually rewarding association with you.

Warm regards

Sincerely  
For Housing Development Finance Corporation Ltd

  
Udayan Bose

, Builder No :415426