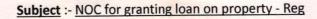


To The Manager

M/s.Kotak Mahindra Bank Limited Home Loans Division, 6-3-1109/1/P201 II Floor, Jewel Pawani Towers Rajbhavan Road, Somajiguda Hyderabad – 500 080

Dear Sir,



Date: 30-10-2014

on you

This is to inform you that we have obtained property bearing House No. 2nd Floor, Ramky Selinium, bearing Plot#3, (Part) & #32, Survey No.116/22, 115/24, 115/25 Financial District, Nanakaramguda, Serlingampally, R.R District, Telangana on lease basis for a period of 10 years starting from 22nd August 2014 till 31st July 2023 on a monthly rental of Rs.8,44,978/- under registered lease agreement Nos.10758/2014 dated 22nd August 2014 from its absolute owner M/s.JMKGEC Realtors Pvt. Ltd., & M/s. SDNMKJ Realty Pvt. Ltd.

It is learnt that our lessor/land lord M/s. JMKGEC Realtors Pvt. Ltd., & M/s. SDNMKJ Realty Pvt. Ltd. obtaining housing finance from your bank mortgaging the said property i.e., House No. 2nd Floor, Ramky Selinium, bearing Plot#3, (Part) & #32, Survey No.116/22, 115/24, 115/25 Financial District, Nanakaramguda, Serlingampally, R.R District, Telangana.

In view of the above, we hereby convey our NO OBJECTION for having mortgaged the said property in favour of your Bank and also for creating further mortgage over the said property in favour of the Bank, as a security for the loan or any additional loan to be availed by our land lord M/s. JMKGEC Realtors Pvt. Ltd., & M/s. SDNMKJ Realty Pvt. Ltd. from your Bank.

We hereby further confirm that you will have first charge on the property.

Thanking you

For Spandana Sphoorty Financial Limited

Authorized Signatory

Spandana Sphoorty Financial Ltd.

Plot No. 79, Care Crystal, Near Spencer Super Market, Vinayak Nagar, Gachibowli, Hyderabad - 500 032. Ph: 040-4438 6648, Fax: 4438 6640

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