

**NON ENCUMBRANCE CERTIFICATE
TO WHOMSOEVER IT MAY CONCERN**

This is to certify that I/promoter M/s. Sai Shraddha Associates, a partnership firm, having office at Pimple Gurav, Pune 411 061, through partner Mr. Hiten Bhikabhai Chotaliya, commenced the construction work of Building A and B on the project land in accordance with the sanction plans of PCMC Pune and the said project is on-going project.

That I/promoter has/have not availed any kind of loan from any bank/financial institutions and I/promoter has/have not created any charge or encumbrance on the project land and/or the building proposed to be constructed by the promoter by way of mortgage/hypothecation/co-lateral security etc.

Place : Pune.

Date : 21/07/2017

For M/s. Sai Shraddha Associates



Mr. Hiten Bhikabhai Chotaliya
Partner