

**ENCUMBRANCE / CHARGE DISCLOSURE LETTER**

Date -20/12/2025

To,

The Maharashtra Real Estate Regulatory Authority (MahaRERA)  
Mumbai

Subject: Disclosure of Encumbrance / Project Finance

Project: VELCON VISTA

MahaRERA Registration No.: PM1180002501536

Respected Sir/Madam,

We, M/s. Velcon Developers, a partnership firm having its registered office at 22, Happy Home Society, Tilak Road, Ghatkopar East, Mumbai – 400077, are the Promoters of the above-mentioned MahaRERA registered project.

We hereby inform and disclose that the Promoter has availed project finance of ₹22,00,00,000/- (Rupees Twenty Two Crore Only) from Hero Housing Finance Limited, vide Sanction Letter dated 13th November 2025. & Register with the office Sub - Registrar of Assurance under serial No -22725-2025

The said loan is secured by way of mortgage / charge created over the free sale area of the project.

The lender has issued a No Objection Certificate permitting:

- Sale of units in the project
- Registration of Agreements for Sale
- Release of individual units from charge upon receipt of full consideration

We request your good office to kindly take the above disclosure on record.

Thanking you,

For Velcon Developers



Authorized Partner

Name: *PRADEEP VELANI*.

Signature & Seal

Date: *20/12/2025*

Place: Mumbai

