

Ref. No.

Date

To
The Authority
WBRERA
West Bengal

Sub: No Encumbrance in our project/land.

Sir,

This is to certify that we do not have any encumbrance on our project "Karma Residence and have not taken any project loan or mortgage loan till date on our project loan from any bank or financial institution.

Thanking you,



Kousick Gupta
SK Karma Construction Private Limited
West Bengal
Date: 3-Sep-25