



ഭാരതീയ സ്റ്റേറ്റ് ബാങ്ക്
भारतीय स्टेट बैंक
State Bank of India

റീജിയണൽ ബിസിനസ് ഓഫീസ്
തിരുനക്കര, കോട്ടയം - 686 001

क्षेत्रीय व्यवसाय कार्यालय
तिरुनक्करा, कोट्टयम - 686 001

Regional Business Office
Thirunakkara, Kottayam - 686 001

Tel : 0481-2562686, 2569586 | EPABX: 0481-2565586 | Fax: 0481-2562486 | Email: rm3rbo.ktm@sbi.co.in

Ref: RBO/HLST/48/2012

Ref. No. :

Date : 21.12.2012

M/s Asset Homes Pvt Ltd.
G-129, 28/34 A
Panampilly Nagar
Kochi - 682036
Tel: 0484 6456474
Mob: 98464 99999
E-mail: mail@assethomes.in

Dear Sir,

Project Approval – Asset “Sapphire”, Kanjikuzhy, Kottayam

We are pleased to inform that we have accepted your application and approved the aforesaid project after obtaining all legal clearance from our advocate. The approval in effect enables the members who booked in the project to apply for a Home Loan for purchase of flats under the project on merits. The sanction will be solely at the discretion of the Bank as per Bank's laid down guidelines/ instructions issued from time to time in this regard and subject to the conditions mentioned below. 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 interest of the project or the members.

1. Project completion period should not exceed 36 months.
2. Disbursement of loan installments in the same proportions as mentioned in the agreement between the bank and buyer which should also be in conformity with the progress in work of the total project as certified by the Bank's official/ Engineer. The payment will be made by means of Banker's cheque, DD crossed "A/c payee only", by NEFT or RTGS to M/s Asset Homes Pvt Ltd.
3. Suitable Agreement for sale and construction to be executed with the proposed buyer.
4. Builder has to execute a sample letter of undertaking agreeing to convey Bank's security entered to the society if any, proposed to be formed after completion of construction for noting Bank's charge in the record of the society
5. Up to date EC to be obtained.
6. The interest rate will be applicable as per extant instructions and will vary from time to time.
7. The loan will be disbursed upon obtention of i) agreement to mortgage ii) undertaking by the builder to hand over the sale deed directly to the Bank and iii) Tripartite Agreement.
8. In case of cancellation either on the part of the Builder or by the customer, the money paid should be directly paid back to the Bank.

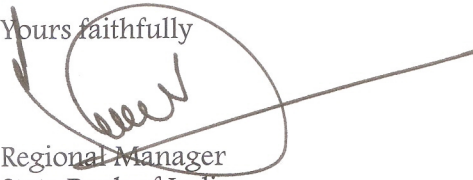
<u>Doc No</u>	<u>SRO</u>	<u>Village</u>	<u>Taluk</u>	<u>Sy No</u>	<u>Extent</u>	<u>Boundaries</u>
Sale Deed No 1674/2011 dated 22/06/2011	Kottayam	Muttambalam	Kottayam	Re Sy No 2/1 in Block no 11 corresponding to Old Sy No 119/1/1, 119/1/2	17.81 ares	East: Property in Re.Sy No 4 belonging to V P Thomas South: Property of Anwar Varghese West: PWD Roding and remaining property of the vendor North: Road
Will No 16/95	Kottayam	Muttambalam	Kottayam	Re.Sy.No 2 in Block No 11 corresponding to Old Survey No 119/1/1, 119/1/2	1.51 ares	East: Property of M/s Asset Homes Pvt Ltd South : Property of M/s Asset Homes Pvt Ltd West : Road North : Property of M/s Asset Homes Pvt Ltd

You may quote the reference no RBO/HLST/48/2012 dated 21/12/2012 to enable your future clients for this project to get waiver of master title clearance from SBI.

You may also mention in your publicity brochures/advertisements etc our Bank's name as one of the institutions from whom loans would be available. We thank you for your interest in our Bank and look forward to a long and mutually rewarding association with you.

Assuring you of our best service.

Yours faithfully


Regional Manager
State Bank of India
Regional Business Office
Thirunakkara
Kottayam