



ഭാരതീയ സ്റ്റേറ്റ് ബാങ്ക്
भारतीय स्टेट बैंक
State Bank of India

കോട്ടയം ബ്രാഞ്ച് (1891), പി. ബി, നമ്പർ 173, കെ. കെ. റോഡ്, കോട്ടയം - 686 001
कोट्टयम शाखा, [1891] पी. बी. नं 173, के.के. रोड, कोट्टयम - 686 001
Kottayam Branch [1891] P.B. No. 173, K.K. Road, Kottayam-686 001

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SWIFT Code : SBININBB396 | IFS Code : SBIN0001891 | MCR Code : 68002002

27/04/2017

AGM/SBI/KTM /16/19/2017-18

M/S ASSET HOMES PVT LTD

G - 129, 28/34 A, Panampilly Nagar, Kochi - 682 036

Ground Floor, Asset Sapphire,
Muttambalam. P. o, Kottayam - 686 004
Phone - 0481 6055551, 6055552
Mail id: bm.ktm@assethomes.in,
delight.ktm@assethomes.in

Dear Sir,

Project Approval - "ASSET CHRISABELLE CAROL, PUTHENANGADI, KOTTAYAM "
SBIKTM/ HL PROJECT/01/2017-18

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. 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
2. Suitable Agreement for sale and construction to be executed with the proposed buyer.

3. Builder has to execute a simple 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.
4. Up to Date EC to be obtained.
5. The interest rate will be applicable as per extant instructions and will vary from time to time.
6. The loan will be disbursed upon obtainment of 1) agreement to mortgage 2) undertaking by the builder to hand over the sale deed directly to the Bank and 3) Quadripartite Agreement.
7. 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.
8. A brief description of the property as per TIR submitted by advocate is mentioned below :-

Doc No	SRO	Village	Taluk	Sy No.	Extent	Boundaries
Sale Deed No 2020/1990(16.54 ares), 3119/2011 (05.49 ares), 201/1986 (04.05 ares), 5019/2004(02.83 ares), 3542/2010 (02.69ares)	Kottayam	Kottayam	Kottayam	Re. Sy.No. 20, 20/7, 55, 20/3	16.54 Ares 05.49 Ares 04.05 Ares 02.69 Ares	East; Kurisupally – Aruthutty Road South: Road and property of Mamoottil Thomas Punoose, Justine Punnose West: Properties of Abraham & Eliyas C Korah North: Properties of Punnoose Joseph Maliakal, Anil Abraham Chackala Parambil, George Varghese and Mary Simons

You may quote the reference no SBIKTM/ HL PROJECT/01/2017-18 dated **27/04/2017** 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



Assistant General Manager

