



ఆంధ్రబ్యాంక్
ANDHRA BANK



Retail Credit Branch

16/15, WEA, Arya Samaj Road

Karol Bagh, New Delhi

Phone : 011-28750594, 9818603576,

E-mail : bmdel1597@andhrabank.co.in

Letter No. 1597/RCB/53/286

Date 08-03-2013

M/s Vatika Ltd.
Gurgaon

Dear sir,

Re : Approval as Reputed Builder for financing flats in the Town ship of
"VATIKA INDIA NEXT" at Sector 82, 82A, 83, 84, 85, Gurgaon
Ref : Your Letter of request for inclusion of the name of the Company in
The Approved Builders list of our Bank

With reference to the above, we are pleased to inform that our Zonal Office approved you as our Reputed Builder. This will enable us in financing the flats/villas/independent floor in your ongoing Township at "VATAIKA INDIA NEXT" in the following projects

Floors : Emila
Primrose
Iris

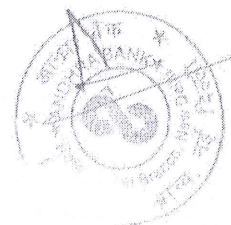
Premium Floors : Inxt

Villas : Bellevue Villas
Signature villas

Flats : City Homes
Lifestyle Homes
Sovereign Next

The approval is subject to fulfilling the following terms and conditions by you.

- 1 A Chartered Accountant Certificate is required to be submitted as sufficient proof that you have infused a minimum margin of 15% of the project cost from your own sources in each of the above on going projects (format enclosed).
- 2 You are required to give consent of a tripartite Agreement as per the bank's proforma which is required to be signed at the time of loan disbursal (format enclosed).
- 3 No Objection Certificate is required to be obtained from the banker from whom you have availed project finance, by mentioning the property of the ongoing project "VATIKA INDIA NEXT" is not mortgaged to the concerned bank.
- 4 Satisfactory legal clearance of the project by our approved Panel Advocate and Panel Engineer that there is clear marketable title to the property, by scrutinizing approvals and other necessary permissions from appropriate authorities and verification of original title deeds.



We hereby inform that our Bank is willing to sanction loans to the prospective buyers of the flats in your on going Township project **"VATIKA INDIA NEXT" Gurgaon** under **Construction Linked Payment Plan** subject to compliance of KYC norms and fulfillment of bank's lending norms by the individual buyers.

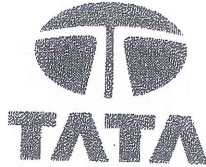
You may use our Logo and Bank's name in all your publicities for this project as Financing Bank for Housing Loans. In addition to the above contact numbers, Mr. Rajesh Trehan (9810210921), and Mr. B Narayana Rao (9810715475) can be contacted for Housing Loans. A copy of our Housing Loan Scheme details, Housing Loan Application Form are enclosed.

We look forward for a long standing relationship with you and assure you best of our services to you and to the prospective buyers of flats from you.

Thanking you,
Yours truly,

(G PURNACHANDRA RAO)
CHIEF MANAGER





Date: 10th Dec'2013

To,
M/s Vatika Limited
Vatika Trangle, 7th Floor, Block A
Sushant Lok, Phase-1, M.G. Road, Gurgaon-122002

Subject: Your application to TCHFL for the approval of your Project "SOVEREIGN NEXT" at Sec-82, Vatika India Next, Gurgaon, under CLP Payment Plan.

Dear Sir,

Reference to the above, we are pleased to inform you that we have accepted your application and approved the aforesaid Project subject to the terms mentioned herein under:

1. The approval in effect enables the members who have booked property in the Project to apply for a Home Loan to TCHFL. TCHFL would assess repayment capacity of the applicants and grant them Home Loan as per its Policy guidelines. At any point of time, TCHFL reserves the right to reject any application not fitting into its norms.
2. We presume that all material facts concerning the Project have been disclosed to us. Kindly take note that the approval would stand cancelled if any material fact is not disclosed and the same is found to be in variance with the statutory laws required to be fulfilled or in any other way detrimental to the interest of the end consumers.
3. TCHFL requests your co-operation in providing any further information or document that we may require while processing individual loan applications.
4. Project is approved under CLP Payment Plan.
5. 15% upfront OCR by Customer.
6. TCHFL will disburse only 15% till plan gets approved.
7. Indemnity and undertaking from both builder and customer that they are aware that plan is submitted for approval and if any changes happens both are bound to repay loan to TCHFL.

In case of all future correspondence regarding this Project and/or individual loan applications, please quote the project approval no APF/North-1/Delhi/2013/12/000001 assigned to your project.

We thank you for your interest shown in TCHFL and look forward for a long and mutually rewarding relationship with you.

Best Regards,

Yours Sincerely,

For Tata Capital Housing Finance Ltd

(Authorized Signatory)

TATA CAPITAL HOUSING FINANCE LIMITED

Ground Floor A 282 Defence Colony New Delhi 110024 India
Tel 91 11 64674538

Registered office One Forbes Dr V B Gandhi Marg Fort Mumbai 400 001