



Home Loan Sales,
State Bank of India,
Regional Business Office – II,
GNG Tower, Plot No 10,
Sector 44, Gurgaon – 122002.

E Mail:- agmhlst2.zodel@sbi.co.in

TeleFax:- 0124-2544145

NW-I/HLS-II/16-17/ 80

Date:- 15/11/2016

M/s Vatika Limited,
Vatika Triangle, 4th Floor, Sushant Lok,
Phase-I, Block-A,
Gurgaon-122002

Dear Sir,

TIE-UP ARRANGEMENT
FOR THE PROJECT "TURNING POINT" AT SECTOR-88B, GURGAON
UNDER CONSTRUCTION LINKED PLAN

With reference to your request for approval of above Tie-Up under "Construction Linked Plan", we are pleased to inform you that we have approved the Tie-Up arrangement for the aforesaid project subject to terms and condition mentioned herein under:-

1. The approval in effect enables the individual(s) who have been allotted flats in the project to apply for a Home loan to State Bank of India. We would assess the repayment capacity/eligibility of loan of each applicant as per our norms to grant a loan.
2. The loan will be sanctioned and disbursed to the eligible applicants under Construction Linked Plan.
3. We presume that all the material facts relating to the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact is not disclosed and/or is found to be at variance with statutory law required to be fulfilled or in any way detrimental to the interests of the project or allottees of flats.
4. We also expect that due compliance from your side regarding all statutory, legal, procedural guidelines have been followed and to keep the permission(s) in force as required by law of the land and noting of our lien over the units financed by us.
5. Please note to keep us informed, in case there is change in status of project encumbrance.
6. Permission to mortgage will be issued by you on Bank's format.
7. Please ensure to complete the project in time and keep on advising us periodically the progress made in the construction work.
8. This approval is subject to yearly review based on the business accruing to the Bank and we seek your assistance for annual review of legal reports at our end.
9. We anticipate your cooperation in providing any further information/documents that we may need regarding this project.

10. We request you to inform us of the following:-

A. List of buyers who have booked the flats at regular intervals.



- B. You can use our Bank's Logo in your advertisements for this project.
C. Invite us for participating marketing events organized by you as a promotional activity. We request you to route maximum business through us.
11. You are also requested to make sitting arrangement in your Office/Site marketing office for one of our Home Loan Marketing Executive.
12. Should you require any further clarification, please feel free to contact **Mr. Ram Hamesh Chief Manager (PAC)**, Mob. Nos. **9599833226**. For queries relating to home loans please call to **Mr. Suman Kumar Dpty. Manager**, Contact No. **9650791594**.

Assuring you of our best services always and looking forward for a long term relationship.

Yours faithfully,


(RAM HAMESH)
Chief Manager (Home Loan Sales)



Disclaimer:-

Tie-up arrangement is aimed to speed up the delivery process of loans by avoiding duplication of certain works in respect of the processing of loan applications in respect of the units in such projects. The Tie Up in a project do not mean tie up in respect of any other project/extensions of the project of the same builder. The Bank or its officials do not take any responsibility in respect of the tie up projects including the merits of the project, such as its facilities, period of completion, price, regulatory approvals, quality of construction, other amenities, etc. or any attribution to the builders of such Tied Up projects and expressly disclaims any liability in this regard. The Bank shall, under no circumstances be responsible for any dispute between the customer/builder/third party arising out of such involvement/investment/purchase of units in a Tie Up project. As per RBI guidelines, it is pertinent to mention the name of the financing bank/institution with whom the project land is mortgaged (in case it is applicable), while advertising the project to public.

Date:10.08.2016

The General Manager
M/s Vatika Ltd.
7th Floor, Vatika Triangle,
Bloak-A, Sushant Lok-1, Gurgaon

Reg.: Approval of Residential Project: Vatika-Turning Point at Sec-88B, Gurgaon

We are pleased to inform you that we have approved the residential project "Vatika-Turning Point" at Sec-88B, Gurgaon subject to the terms & conditions mentioned herein under:-

The approval in effect enables individuals who have booked flats in the projects to apply for a loan to PNB. We would assess the repayment capacity/eligibility of loan of each applicant as per our norms to grant housing loans and we reserve the right to reject any application that does not fit our norms.

We presume that all material facts relating to the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact is not disclosed and/or is found to be at variance with statutory law required to be fulfilled or in any way detrimental to the interests of the project and its members.

Please ensure to complete the project in time and keep advising us periodically the progress made in construction.

The project has been approved for allowing housing loans to intending borrowers under the scheme – Housing Finance to Public for the purchase of under-construction house/flat where disbursement is to be made **as per the stage of construction.**

The approval shall be valid till 09.08.2017 after which the progress of the project to be reviewed.

Please also find enclosed the TPA format to be executed between the Bank, Builder & customer.

We request you to inform the following:

1. List of buyers who booked the flats/apartments/villas at regular intervals.
2. Provide prominent space at project site for our banners.
3. Include our bank's name in and logo in all the publicity material, leaflets and press advertisements relating to this Housing Project.
4. Inform marketing events organized by you as a promotional activity.
5. Contact person: Ashutosh Sharma, Sr.Manager-Mktg 9911404503

It is requested to route the maximum business through us.


(Satish Dhingra)
Chief Manager

Date -11-05-2016

APS No: - GUR-8131-05-16

**To.
The Director
M/s Vatika Ltd.
Vatika Triangle, 4th Floor
Sushant Lok, Phase I, Block A
Mehrauli -Gurgaon Road
Gurgaon 122002, Haryana.**

Dear Sir,

**Subject: - Approval of Project "Vatika Turning Point" Sector 88B, Gurgaon
Manesar Urban Complex, Gurgaon.**

With reference to the above subject and discussions with your representative, we are pleased to inform you that we have approved your aforesaid project for extending individual housing loan finance to the flat/unit purchaser subject to following.

- A. Disbursement will be done as per approved payment plan in CLP only.**
- B. Max LTV not to be exceeds 80% as per Home Loan Product Norms.**
- C. All disbursement shall be subject to legal and technical clearance fulfillment of leading parameters of DHFL Norms for Individual applicant / buyers.**

1. We presume that all the material facts concerning the project have been disclosed to us and we request your co-operation in providing any further information or document(s) that may be required regarding the project.
2. Kindly note that, the approval would stand cancelled or withdrawn: (i) if it is noted that any material fact was not disclosed and the same is inconsistent with the approved plans (ii) any information submitted is found incorrect / misleading.
3. The approval would enable the person(s) who have booked flats/units in the project to apply for housing loan with DHFL. DHFL would access the repayment capacity of each applicant according to its norms to grant a loan and DHFL reserves the right to reject any application that does not fit in its norms including legal and technical scrutiny of individual loan applicant(s)

For all future correspondence regarding this Project and individual cases under the said project, please quote the REF file No: 8131-05-16.

In case of any query, you may please contact **Pankaj Sharma** (Project Dept.) **9310044323** & **Mr. Rangam Sarkar (Area Sales Manager) 9871112751**. We also request you to incorporate the name of DHFL as preferred Financer / Lender in any brochure or advertisement etc. issued by you with reference of the said project.

We thank you for your confidence in DHFL and look forward for a long and a mutually rewarding relationship. Kindly acknowledge the receipt of the letter.



Dewan Housing Finance Corporation Ltd.

Plot No. - 6, Block - A, Ground Floor, Phase - I, Sector - 2, Noida - 201301.Tel.: (0120) 4862700 - 099
Regd. Office : Warden House, 2nd Floor, Sir P. M. Road, Fort, Mumbai - 400 001. Toll Free No. 1800 22 3435
Customer Care No.: (0124) 4092750 Visit us at : www.dhfl.com E-mail : response@dhfl.com

The said Project has been approved subject to fulfillments of below Listed:-

1. Escrow account details duly signed by all parties as per collaboration agreement.
2. Copy of registered GPA executed by M/s Vaibhav Warehousing Pvt. Ltd and other in favor of M/s Vatika Ltd in respect of said land.
3. Original Documents Verification.
4. NOC's from Pollution & Fire fighting.

Payment Plan:

CLP Plan		
S.No.	Floors	% of BSP
1	At The Time of Booking	As applicable
2	Within 45 Days from the Date of Booking	5% of BSP less booking amount
3	Within 90 Days from the Date of Booking	10.00%
4	Within 180 Days from the Date of booking	5.00%
5	At the start of Excavation of Tower	5% + 25% of EDC/IDC
6	Casting of 9th Floor Roof Slab	10.00%
7	Casting of 18th Floor Roof Slab	10% + 25% of EDC/IDC
8	Casting of 27th Floor Roof Slab	10.00%
9	On Completion of Super Structure	10.00%
10	On Start of Flooring work inside the Unit	10.00%
11	On Installation of Lift	5% + 25% of EDC/IDC
12	On Offer of Possession	20% + 25% of EDC/IDC + 100% Other Charges
Total		100.00%

Following documents to be furnished in each individual case:-

1. Flat buyer agreement/Allotment letter, TPT Agreement, Possession letter (as & when given) Tittle deed (as & when executed).
2. Original Own Contribution receipts.
3. NOC for mortgage of the individual flats as per DHFL format in favour of DHFL from the developer.
3. Demand letter from the developer to be obtained for particular unit/payment.
4. Disbursement request letter from the customer for release of the loan installment, giving the details of the Name, The Bank, The Branch Account No. on which the disbursement cheque has to be prepared.

Thanking You.

Yours sincerely

For Dewan Housing Finance Corporation Ltd



Dewan Housing Finance Corporation Ltd.

Plot No. - 6, Block - A, Ground Floor, Phase - I, Sector - 2, Noida - 201301. Tel.: (0120) 4862700 - 099
Regd. Office : Warden House, 2nd Floor, Sir P. M. Road, Fort, Mumbai - 400 001. Toll Free No. 1800 22 3435
Customer Care No.: (0124) 4092750 Visit us at : www.dhfl.com E-mail : response@dhfl.com



(A Govt. of India Undertaking)

Retail Loan Express

16/15, WEA, Arya Samaj Road

Karol Bagh, New Delhi

Phone: 011-28755515/0594/2093, 9949997726

E-mail : bm2476@andhrabank.co.in, rleandhrabank@gmail.com

Letter No. 2476/RLE/

Date : 21.12.2016

✓ M/s Vatika Ltd,
Vatika Triangle, 4TH Floor, Sushant lok-I,
Phase-I, Block-A,
Mehrauli – Gurgaon Road, Gurgaon – 122002.

Dear sir,

Re : Approval for financing flats in the project **"Vatika Turning Point" Located at Sector 88B, Village Hasraru, Dist – Gurgaon, Haryana – 122002**

Ref : Your request for inclusion of the name of the Company/Project in The Approved Builders list of our Bank

With reference to the above, we are pleased to inform that your project **"Vatika Turning Point"** is approved for consideration of Housing Loans to individual buyers of residential Flats by our Bank through our **Retail Loan Express at New Delhi**. This will enable us in financing the flats in your ongoing project at **"Vatika Turning Point" Located at Sector 88B, Village Hasraru, Dist – Gurgaon, Haryana – 122002**

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

1. Loan will be disbursed to eligible applicants assessing the repayment capacity/eligibility of loan as per bank norm under Construction Linked Plan only.
2. You are required to give consent for signing of Tripartite Agreement as per the bank's Performa which is required to be signed at the time of loan disbursal (format attached).
3. No Objection Certificate is required to be submitted from the project financing Bank/FI, if applicable, and the same is to be arranged by you for the individual flats financed by our bank before disbursement of the loan.
4. You are expected to keep the Bank informed in case of change in status of project encumbrance.
5. Sale/Transfer/Conveyance/Lease/sub-lease Deed, as the case may be, would be executed in favour of home loan borrower to complete the Equitable Mortgage formalities with bank. The Title deed as and when executed to be handed over directly to the Bank only.
6. Confirmation Letter that bank charge is recorded for the flat financed by us and no other charge will be created on units financed by bank.
7. Please note that you will not sell/mortgage/have lien on units financed by us without prior permission from the bank.
8. You are requesting to submit Copies of approval letters (Fire, environmental, pollution control etc.)
9. **This approval is valid for sanctioning the Housing loans through our Retail Loan Express, New Delhi only.**



Signature

We hereby presume that all the material facts relating to the project have been disclosed to us and the approval automatically stands cancelled, if any of the material fact is not disclosed and/or found to be at variance with statutory laws or in anyway detrimental to the interest of project or allottees of flats.

We hereby inform that our Bank is willing to sanction loans to the prospective buyers of the flats in your above ongoing project under **Construction Linked Plan** subject to compliance of KYC norms and fulfilment of bank's lending norms by the individual buyers.

You may use our Logo and Bank's name in all your publicity materials for this project as Financing Bank for Housing Loans. In addition to the above contact numbers, the following officials of our Bank may also be contacted.

Mr. Lalit Mohan Sharda (9990902604),

Mr. Rajesh Trehan (9810210921) and

Mr Manish Gupta (9968271627),

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 sincerely,


(P.V.V. Satyanarayana)

Asst. General Manager

