

(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 Xpressions Floors" Located at Sector 88A & 88B, Village Hasraru, Dist - Gurgaon, Haryana - 122002(through our RLE New Delhi only).

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 Xpressions Floors" 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 Xpressions Floors" Located at Sector 88A & 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, pollution control etc.)
- 9. This approval is valid for sanctioning the Housing loans through our Retail Loan Express, New Delhi only.

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



Atul Jindal <atul.jindal@indiabulls.com>

05/20/2016 12:10 PM

To <arunkamra@vatikagroup.com>

cc <malhotra.vaibhav@indiabulls.com>

bcc

Subject Approval - Expression Floors

History:

P This message has been replied to.

Dear Arun,

Greetings!!

We are delighted to inform you that the captioned project – "Expression Floors" is added to the approved project Xpress City and the aforesaid project of yours will be considered for individual housing loan finance to your valued customers.

Street No.-H30 is not approved being location is not matching in the approved layout.

Regards, Atul Jindal Sales Manager I Indiabulls Housing Finance Ltd. SCO-6, 3rd Floor, Sector-14, Gurgaon +91-9650717700 I www.indiabulls.com





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