



Date: November 20, 2012  
APF No. **PNBHFL/West/NMUM/038**

To,  
M/s. Tricity Realty Pvt. Ltd.,  
1001/02, Bhumiraj Costarica,  
Plot No.1-2, Sector-18,  
Palm Beach Road, Sanpada -E  
Navi Mumbai- 400 705.  
Contact No: 022-66766676

Dear Sir,

Greetings to you from PNB Housing Finance Ltd

**Subject :** Project Approval of " TRICITY SKYLINE" land bearing Plot No. 21, Sector-04, Village-Sanpada, Near Sanpada railway Station, Navi Mumbai, admeasuring area of 1371.70 Sq. Mt.. Mt. for Individual Home Loan cases on **Construction Linked Payment Plan.**

**Project Details :**

This project consists of Single Building comprises of Ground +17 upper floors. Building consists of 41 residential units. APF Approval only for residential units.

We are delighted to inform you that the above project has been approved and the aforesaid project of yours will be considered for individual housing loan finance to your valued customers. A few key features of this approval are as under:-

That it is presumed that all the material facts concerning the project have been disclosed to PNB Housing Finance Ltd and shall keep updated with all changes and modification in project which are important and material in true and correct appraisal of the project.

1. That the approval in effect enables all prospective customers to apply for loan for property purchase with PNB Housing Finance Ltd.
2. That it will be sole discretion of PNB Housing Finance Ltd to appraise each application on its merits and take its own decision to grant or not to grant loan facility to the applicant.
3. That PNB Housing Finance Ltd reserves its right to reject any application at its own discretion, without assigning any reason to the builder and/or applicants.
4. That grant of loan facility by PNB Housing Finance Ltd shall on its own terms and condition.
5. That you will extend your full co-operation in completion of loan documentation in each proposal. More particularly:
  - i. Original Registered Agreement between M/s Tricity Realty Pvt. Ltd. (Developer) and the Prospective purchasers.
  - ii. Original Lodgment Receipt issued with regard to aforesaid agreement
  - iii. Original Stamp Duty Receipt issued with regard to aforesaid agreement & Original Index-II
  - iv. Permission to mortgage (NOC from Developer) as per prescribed format.
  - v. Demand Letter along with Architect certificate.
  - vi. Original Receipt of payment made.

- vii. Original Lien Release Letter from Bank / HFC, if any project loan availed by developer on the said land before individual disbursement.
6. That your co-operation is solicited to provide any further information or document that we may require regarding the said project.
  7. Payment will be released in favour: M/s. Tricity Realty Pvt. Ltd. – IDBI Bank, Navi Mumbai A/C# 0306102000001939.
  8. This approval letter is purely for the purpose of providing individual housing loans to your clients under our respective schemes and will not be binding on us on account of any other action on your part or on the part of any other bank/institution on the strength of this letter.
  9. Builder will incorporate our logo in all his advertisement and publicity material.
  10. Builder will provide us space in his office/site for our marketing.
  11. That It is presumed that all material facts concerning the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact is not disclosed and the same is not found to be at variance with the statutory laws required to be fulfilled or in any other way detrimental to the interests of the project and its member.
  12. For all future correspondence regarding this project and individual cases under the said project, please quote the **APF file no. PNBHFL/West/NMum/038.**
  13. We would like to assure you of our best service and wish you the very best through your venture.
  14. In case of any queries regarding this project please contact our Branch Head at Navi Mumbai– Mr. Jitendra Sinha -09819118356.
  15. We thank you for your interest in PNB Housing Finance Ltd and look forward to a long and mutually rewarding association with you.

This approval letter is purely for the purpose of providing individual housing loans to your clients under our respective schemes and will not be binding on us on account of any other action on your part or on the part of any other bank/institution on the strength of this letter.

Best Regards,  
Yours Sincerely



For PNB Housing Finance Ltd  
Authorized Signatory