



ഭാരതീയ സ്റ്റേറ്റ് ബാങ്ക്
भारतीय स्टेट बैंक
State Bank of India

ഹോം ലോൺ സെയിൽസ് ടീം, ഒന്നാം നില, വങ്കാരത്ത് ടവേഴ്സ്,
ബൈപാസ് ജംഗ്ഷൻ, പാടിവട്ടം പി.ഒ., പാലാരിവട്ടം, എറണാകുളം, കൊച്ചി - 682 024
होम लेण सेयिल्स टീ, प्रथम फ्लोर, वनकारत्त टवेഴ്स,
बैपास जंग्शन, पाडिवट्टम पी.ओ., पालारिवट्टम, एरणकुलम, कोच्ची - 682 024
Home Loan Sales Team, 1st Floor, Vankarath Towers, Bye Pass Junction,
Pativattom P.O., Palarivattom, Ernakulam, Kochi - 682 024

Tel : 0484 - 2345420 | Fax : 0484 - 2340420 | Email : homeloans.ernakulam@sbi.co.in

No. RBO-1/HLST/16-17/25

Date:19/11/2016

To
M/s Lotus Properties
Reshmi, Opp. NSS School,
Main Road,
Tripunithura

Dear Sir,

PROJECT APPROVAL
PROJECT: "Lotus Rugmini Keshavam"

SURVEY NO	1384
VILLAGE	Poonithura
TALUK	Kanayannur
EXTENT	22.28 Ares

We have pleasure to inform you that we have obtained Title Clearance for the above project and the project has been approved under our 'Builder Tie Up Scheme'.

You may quote the reference of this letter to enable your future clients for this project to get waiver of master title clearance from SBI.

Please note that loan will be disbursed according to the progress of construction as assessed by SBI and not according to the agreement made between you and the purchaser.

Assuring you of our best services always.

Yours faithfully

REGIONAL MANAGER



Date 03/05/2019

To
Lotus Properties
Reshmi ,West Nagar Lane ,NF Gate ,OPP.N.S.S School,Tripunithura ,Kochi
COCHIN-692301
Kerala, India
Dear Sir,

Sub: Project Approval of "Lotus Properties Rukmini Kesavam ", situated at Gandhi Square ,Petta .
Ref: Documents and drawings submitted to us in this regard

We are pleased to inform you that we have accepted your application and included your housing project Lotus Properties Rukmini Kesavam situated at Gandhi Square ,Petta under our "APPROVED PROJECT" category (*see note below). With this approval, any branch of Federal Bank can provide Home Loans to individuals for purchase of units in this project, subject to the terms and conditions annexed herein.

The approval enables the members who have booked in the above project to apply for Home Loans from Federal Bank. All loans will be at the sole discretion of the Bank.

1) In case of all future correspondence regarding this project and individual cases in this project, please quote the Approved Project File No.EKMZO-00180

2) Individuals who book villas in this project and who are interested to avail Home Loans, may please be directed to contact our Nodal Officer, AMAL Laxman , Mobile No:7418812775

We thank you for associating with us and look forward for a long and a mutually rewarding relationship with you.

Assuring you of our best service at all times.

Yours faithfully,

Signature of PAC Head

Name:

Designation:



*Note Before considering individuals Housing Loan in the Project, the following documents are to be submitted to the satisfaction of the Bank
(Delete if not applicable)-

Terms and Conditions

- 1) Bank has to obtain certificate from Water Authority and Electricity Board
- 2) After the completion of the project when the housing society is formed ,Details of bank charges and oter obligations should be informed and transfered to the society .
- 3) On completion of the project ,approval from Fire &Rescue Services of Govt: of Kerala shall be obtained after completion of the building as per the clearance certificate dated 25/06/2016
- 4) The Southen Naval Command has granted the hight clearance for the building subject to the condition that the building completion report along with Occupancy Certificate shall be produced .Confirm the same .

- 5) The customer has to submit a separate application to any branch / sales team of Federal Bank and disclose all facts for being eligible to be considered for the loan. Individual loans will be considered as per the terms and conditions of Federal Home Loan Scheme.
 - 6) The sale deed in respect of the landed property shall be executed directly by the land owners or through registered Power of Attorney as the case may be.
 - 7) Disbursement of Home Loans availed from us by the individual buyers, will be based on the progress of the construction as assessed by Federal Bank.
 - 8) We also request your assistance and co-operation in giving any further information or documents that we may require regarding this project.
 - 9) It is presumed that all the material facts concerning the project have been disclosed to Federal Bank. kindly note that the approval would stand cancelled if any material fact, adversely affecting the interest of the Bank or the individual home buyers 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 interests of the project and its members.
 - 10) Nothing contained herein shall be deemed to be in the nature of an authorization / authentication / solicitation of the above project. The individual unit (villa) purchasers shall be advised to undertake independent scrutiny to their satisfaction, before making any decision to purchase the unit (villa).
 - 11) Broken period Encumbrance Certificate has to be obtained from 04/09/2018 at Branch level before disbursement of the loan
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