

Ref No : TRI/2014/010

To

**M/s. Artech Realtors Pvt Ltd.**

Dated: 07-January - 2015

**Sub:** Your application to PNB Housing Finance Limited, for the **APF Approval** of your project named **"CELESTIA"** Situated at Vellayambalam. Sy, Nos. 3265, 3266/9, 3266/1-1, 1, 6, 5-1, 5, 4-1, 4, Kowdiar Village, Trivandrum Taluk, Trivandrum District.

Sir,

With respect to the above subject, we are pleased to inform you that we have approved your project on the basis of following conditions:

1. The approval will enable the members who have booked in the project to apply for a loan to PNBHFL. PNB Housing Finance Limited would assess the repayment capacity of each applicant according to its norms to grant a loan and reserves the right to reject any application that does not fit into norms.
2. It is presumed that all the material facts concerning the projects have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact is not disclosed and the same is found to be at variance with the statutory laws fulfilled or in any other way detrimental to the interests of the project and its members.
3. PNBHFL will require all original documents related to the property, the customer intends to purchase, as per our panel lawyer /valuer.
4. PNBHFL requests your co-operation in providing any further information or document that we require regarding the project.
5. The approval is subject to legal and technical clearance from empanelled agencies from the PNBHFL.
6. You may use our Logo in all your advertisement subsequent to clearance from Legal and technical agencies.
7. Please quote the reference no. **TRI/2014/010** for any correspondence on the issue. Please do not hesitate to call us in case of any clarifications.
8. Following Original Documents are required to be submitted as title deeds :

**FOR SALE OF SHARE OF LAND OWNER**

(A) Before First Disbursement.

1. Agreement to sell and build entered into between M/s. Artech Realtors Pvt Ltd with the borrowers
2. NOC issued by the developer confirming the unit of sale to be the land owners' share (this is required because the sharing agreement is not registered).

(B) Against Final Disbursement.

1. Sale deed executed by M/s. Artech Realtors Pvt-Ltd with the borrowers

**FOR SALE OF SHARE OF DEVELOPER**

(C) Before First Disbursement.

2. Agreement to sell and build entered into M/s. Artech Realtors Pvt Ltd with the borrowers

(D) Against Final Disbursement.

3. Sale Deed executed by M/s. Artech Realtors Pvt Ltd with the borrowers

We would like to assure you of our best services and wish you the very best through your venture. Please feel free to revert to the undersigned or **Umesh – 9946749442 (Area Sales Manager)** or **Sudheesh Kumar – 9895222820 (Technical Manager)** for any further information / clarification.

For PNBHFL



Authorised Signatory

