

July 24, 2014

M/s.Artech Realtors P Ltd
Artech House
Thycaud
Trivandrum

Re: Project by the name and style of "Artech Avantika "
situated near Vazuthacaud „Trivandrum

Sub: Home Loans

Dear Sir/Madam:

This has reference to the captioned project. We are in receipt of your letter dated 2/7/14 requesting for Home Loans for your unit purchasers in the said project. We hereby convey our consent in considering to make Home loans available to your unit purchasers (*).

i. You may provide the following contact details to all interested in home loans from HDFC.

- 1.Mr.Pradeep S -9946817555
- 2.Mr.Karthik S -9446553465

We look forward to a healthy business relation with you.
For HOUSING DEVELOPMENT FINANCE CORPORATION LTD.

Authorised Signatory



(*). Subject to applicable terms and conditions as under:

- a. This letter is for the sole purpose of unit purchasers seeking home loans. All loans shall be at the sole discretion of HDFC Ltd.
- b. As the Unit Seller the responsibility would rest on you to address / redress any queries / concerns raised by Unit purchasers with regard to the Project viz : approvals sought / obtained, title to the Project, etc.
- c. The Letter of Approval is bound by the terms hereof.
- d. This letter of approval is not an authorization /authentication or solicitation of the Project. Unit purchasers are advised to undertake independent scrutiny to their sole satisfaction.
- e. This letter is being issued on your sole request based on the documents provided and it is assumed that nothing material has been withheld or concealed.